

Reinventing the Retirement Paradigm

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Reinventing The Retirement Paradigm

Olivia Mitchell, Annamaria Lusardi



Reinventing The Retirement Paradigm:

Reinventing the Retirement Paradigm Robert Louis Clark, Olivia S. Mitchell, 2005-08-11 At the same time public and private trust in traditional pension offerings is rapidly eroding as companies alter amend and terminate their conventional plans in the face of poor investment performance and new methods of pension accounting Experts from the UK the US Japan Sweden and Canada offer international perspectives on the evolving institutions of retirement practice This book provides readers a range of insights and strategies not available in other volumes and it represents an invaluable addition to the PRC OUP series It will be particularly valuable for managers working toward more efficient pension plans to scholars and policymakers seeking to maximize pension design and effectiveness and to actuaries and tax specialists concerned with pension regulation The Pension Research Council at the Wharton School of the University of Pennsylvania was founded 50 years ago to encourage research and teaching on pensions and retirement security *Remaking Retirement* Olivia Mitchell, Annamaria Lusardi, 2020-10-24 Around the world people nearing and entering retirement are holding ever greater levels of debt than in the past This is not a benign situation as many pre retirees and retirees are stressed about their indebtedness Moreover this growth in debt among the older population may render retirees vulnerable to financial shocks medical care bills and changes in interest rates Contributors to this volume explore key aspects of the rise in debt across older cohorts drill down into the types of debt and reasons for debt incurred by the older population and review policies to remedy some of the financial problems facing older persons in the US and elsewhere The authors explore which groups are most affected by debt and identify the factors producing this important increase in leverage at older ages It is clear that the economic and market environment is influential when it comes to saving and debt Access to easy borrowing low interest rates and the rising cost of education have had significant impacts on how much people borrow and how much debt they carry at older ages In this environment the capacity to manage debt is ever more important as older workers lack the opportunity to recover from mistakes A Way Forward Daniel P. Gitterman, Peter A. Coclanis, 2011-12-19 In the last half century North Carolina and the South have experienced rapid economic growth Much of the best analysis of this progress came from two North Carolina based research organizations the Southern Growth Policies Board and MDC originally a project of the North Carolina Fund Their 1986 reports are two of the best assessments of the achievements and limitations of the so called Sunbelt boom On November 17 2011 the Global Research Institute at the University of North Carolina at Chapel Hill and the Institute for Emerging Issues at North Carolina State University co hosted a public discussion to build on these classic reports and to offer fresh analyses of the current challenges facing the region A Way Forward which issued from this effort features more than thirty original essays containing recommendations and strategies for building and sustaining a globally competitive South **Economics and Ageing** José Luis Iparraguirre, 2019-11-29 This upper level textbook provides a coherent introduction to the economic implications of individual and population ageing Placing economic considerations

into a wider social sciences context this is ideal reading not only for advanced undergraduate and masters students in health economics and economics of ageing but policy makers professionals and practitioners in gerontology sociology health related sciences and social care This volume introduces topics in labour economics including the economic implications of ageing workforces It covers pension economics and pension systems with their macroeconomic and distributive effects and the question of risk Finally it describes macroeconomic consequences of ageing populations on aggregate saving inflation international trade and financial markets

Extending Work Life Robert Clark, Melinda Sandler Morrill, 2017-02-28 Aging men and women are increasingly remaining in the labor force Most often the reason for this is that they need to work additional years in order to be able to support an increasing number of years in retirement This leaves employers scrambling for ways to adapt to a growing number of retirement aged workers Clark and Morrill provide a thorough assessment of the costs and benefits of accommodating later retirement ages and they describe options employers may use to create some new form of employment contract with aging workers The most prominent issues employers with aging workers face are declining productivity rising labor and benefits costs and a suboptimal age distribution of their workforces According to the authors employers could respond to these issues by finding new ways to accommodate older workers with for instance phased retirement and return to work policies But the success of such policies also depends on tax policies and whether government provided retirement benefits could be redesigned to play a role in a newly defined employment relationship

A Future of Good Jobs? Timothy J. Bartik, 2008 In this book which was the outgrowth of a conference sponsored by the Upjohn Institute in Washington D C in June 2007 leading policy analysts frame the major challenges facing U S labor policy Improving the skills of American workers so that they can better compete in a global economy Addressing the crisis in our system of employer sponsored health insurance Minimizing the effects of dislocation due to immigration and trade Removing barriers to employment for older workers Improving the quality of jobs for low wage workers without harming the competitiveness of American companies Addressing the serious employment barriers of the disadvantaged Each chapter in this volume tackles one of these policy challenges identifying the key problems evaluating the effectiveness of current policy approaches and offering innovative forward thinking but pragmatic alternative policies Collectively the chapters in this volume offer a clear road map for future labor market policy

Generational Interdependencies: The Social Implications for Welfare Beverley A. Searle, 2018-01-15 The issue of generational transfers is growing in importance Populations are ageing placing an increasing burden on provision of pensions health care and other welfare services In many nations the imbalance between a growing older generation supported by a shrinking younger generation has fuelled debates about intergenerational justice The key argument being that political and institutional developments over the last century have been to the advantage of older generations at the expense of current younger and future generations But this only addresses half of the story neglecting the flows of resources through private family channels One key response to the growing fiscal problem of ageing

societies has been to focus responsibility on self funding and familial support The growth of asset values particularly housing which are concentrated among the elderly underpin such strategies But this exposes new risks as potentially extractable resources are determined by wider fluctuations in the economy and housing markets in particular Clearly these cohort effects and responses to them play out differently in different national developmental settings depending on long run patterns of economic social and demographic change This collection address these issues and provides original insights across different international contexts The collection focusses on financial and non financial transfers generational interdependencies and the role of labour and housing markets in welfare support set against the changing economic landscape following the Great Financial Crisis of 2007 Although institutional and national differences exist the key emerging issues are the same the financial and welfare challenges of supporting aging in societies inequalities in the availability of assets across individuals families and nations and the extent to which private asset accumulation can support families over the life course Drawing from examples across European countries this collection will nonetheless be relevant to researchers and policy makers in other nations addressing the complexities of providing welfare across the life course in the face of restricted financial resources

Aging and the Macroeconomy National Research Council, Division of Behavioral and Social Sciences and Education, Committee on Population, Division on Engineering and Physical Sciences, Board on Mathematical Sciences and Their Applications, Committee on the Long-Run Macroeconomic Effects of the Aging U.S. Population, 2013-01-10 The United States is in the midst of a major demographic shift In the coming decades people aged 65 and over will make up an increasingly large percentage of the population The ratio of people aged 65 to people aged 20 64 will rise by 80% This shift is happening for two reasons people are living longer and many couples are choosing to have fewer children and to have those children somewhat later in life The resulting demographic shift will present the nation with economic challenges both to absorb the costs and to leverage the benefits of an aging population Aging and the Macroeconomy Long Term Implications of an Older Population presents the fundamental factors driving the aging of the U S population as well as its societal implications and likely long term macroeconomic effects in a global context The report finds that while population aging does not pose an insurmountable challenge to the nation it is imperative that sensible policies are implemented soon to allow companies and households to respond It offers four practical approaches for preparing resources to support the future consumption of households and for adapting to the new economic landscape

Reshaping Retirement Security Raimond Maurer, Olivia S. Mitchell, Mark J. Warshawsky, 2012-09-27 This title explores the lessons to be learnt for retirement planning and long term financial security in view of the financial crisis It rethinks the resilience of defined contribution plans and how defined benefit plans reacted to the crisis

The Political Economy of Pension Financialisation Anke Hassel, Tobias Wiß, 2020-05-21 The Political Economy of Pension Financialisation addresses for numerous countries how and why pension reforms have come to rely more on financial markets how public policy reacted to financial crises and regulatory variation

The book demonstrates how the process of pension financialisation reveals that pension policy is not only a social policy that affects retirement income but also a financial policy that impacts savings rates corporate finance and the economy The chapters shed light on pre funded private pensions as one key component of financialisation as they turn savings into investments via financial services providers Readers will also see how pension financialisation and the broader financialisation of the economy are here to stay despite negative developments during and after the financial crisis A systematic and comparative overview of the financialisation of pensions The Political Economy of Pension Financialisation is ideal for scholars and postgraduates working on Political Economy Public Policy and Finance This book was originally published as a special issue of the Journal of European Public Policy

Quick, Answer Me Before I Forget the Question

Lynette Padwa,2007-12-18 Just for fun is this wonderful little book for anyone harassed by those inevitable signs of aging e g short term memory loss and income strategies for retirement In this everything you wish you didn t need to know guidebook Padwa Say the Magic Words How To Get What You Want from the People Who Have What You Need discusses midlifers sense of smell income possibilities and retirement havens She also tackles such issues as ridding oneself of debt and the safety of dying pubic hair Sure to attract attention and readership recommended for all public libraries

Unfinished Work

Joseph Coleman,2015-01-02 The era of the aging worker is here The forces driving the first decades of the 21st century globalization technology societal aging and jarring economic instability have made later retirement a necessity for many but those who choose to stay in the workforce are frustrated by a job market that fails to take advantage of their talents As government s ability to finance retirement and health care declines making space for older workers in the labor force has emerged as a chief challenge for the coming century Veteran international correspondent Joseph Coleman spent three years traveling to various places in Japan France Sweden and across the United States to profile this aging global workforce From the rice paddies of Japan to the heart of the American rust belt Coleman takes readers inside the lives of older workers Clear eyed portraits of individuals illuminate the aging of the world labor force and introduce readers to the factories offices and fields where older workers toil and the societies in which they live Unfinished Work explores a world in the midst of a revolution that will have far reaching consequences for present and coming generations Coleman maps out the problems we confront shows us avenues forward and illustrates the dangers of inaction The engaging narrative reveals how accommodating our aging workforce can usher in humane policies that benefit workers across the spectrum of age Improving conditions for older workers is critical for ensuring success and prosperity for society as a whole for years to come

Consumer Knowledge and Financial Decisions

Douglas J. Lamdin,2011-11-23 There has been an increasing recognition that financial knowledge i e literacy is lacking across the population Moreover there is recognition that this lack of knowledge poses real problems as credit mortgages health insurance retirement benefits and savings and investment decisions become increasingly complex Financial Decisions Across the Lifespan brings together the work of scholars from

various disciplines family and consumer sciences economics law finance sociology and public policy to provide a broad range of perspectives on financial knowledge financial decisions and policies For consistency across the volume each chapter follows a similar format 1 what individuals know or need to know 2 how what they know or need to know affects financial decisions and outcomes 3 ways in which policies or programs or financial innovations can enhance their knowledge or decisions or outcomes Contributors will provide both new and existing research to create a valuable picture of the state of financial literacy and how it can be improved

Retención Del Talento Ken Dychtwald, Tamara J. Erickson, Robert Morison, 2007

Work and Identity Shalene Werth, Charlotte Brownlow, 2018-02-23 This edited volume highlights relevant issues and solutions for diversity groups within the workplace It explores issues of identity as they relate to attributes of gender age migrant labor disability and power in social spaces Identity is rarely well defined in many social spaces and understandings that define belonging are often developed through the normative expectations of others Having an evidence based approach in addressing these relevant issues this book will appeal to academics and practitioners alike looking for practical and theoretical solutions to improving the situations of these groups in paid employment

Reimagining Pensions Olivia S. Mitchell, Richard C. Shea, 2016-01-21 The 1964 termination of the Studebaker Corporation's pension plan wiped out or significantly reduced the pensions of thousands of the automaker's employees and retirees In response the US Congress passed the 1974 Employee Retirement Income Security Act ERISA a monumental and revolutionary piece of legislation crafted to address corporate pension underfunding The bill also set new rules regarding defined benefit DB and other retirement plans and it established the Pension Benefit Guaranty Corporation as a government run insurer to serve as a backdrop to U S corporate pensions Despite the bill's far ranging scope in the decades since its passage it has become evident that ERISA failed to achieve many of its intended objectives The corporate pension scene today is in turmoil and most private employers have terminated or frozen their traditional DB plans In their place employers are increasingly substituting defined contribution DC retirement saving plans which pose a new set of responsibilities on employees and their firms This volume investigates how and why traditional approaches to pension risk management have failed and we also explore the new mechanisms required to strengthen retirement security for the future Lessons from international experience are also included ranging from Singapore to Switzerland and the Netherlands to Australia

Managing the Older Worker Peter Cappelli, William D. Novelli, 2010 Older workers are a tremendous resource for employers but they are having great difficulty being accepted back into organizations The main constant is conflicts and misunderstandings with young managers To oversimplify younger managers don't know how to manage older workers and older workers don't know how to get what they need from younger managers We describe the opportunities that the rapidly expanding older workforce offers employers the challenges that at present stand in the way of engaging these workers particularly with their younger managers and specific strategies and practices for younger managers to manage more effectively their older workers

preface

The Future of

Public Employee Retirement Systems Gary Anderson, 2009-08-13 People covered by public pensions are often the subject of pension envy that is their benefits might seem more generous and their contributions lower than those offered by the private sector Yet this book points out that such judgments are often inaccurate since civil servants hold jobs with few counterparts in private industry such as firefighters police judges and teachers Often these are riskier dirtier and demand more loyalty and discretion than would be required of a more mobile labor force in the private sector The debate challenges traditional ideas about how the public employee labor contract is structured and raises questions about how such employees are attracted to the public sector retained and motivated on the job and retired via an entire compensation package of wages and benefits Authors explore aspects of these schemes addressing the cost and valuation debate along with the political economy of how public pension asset pools are perceived and managed an increasingly important topic in times of global financial turmoil The discussion also explores ways that public pensions can be strengthened in the US Japan Canada and Germany The volume captures a vigorous debate currently underway by academics financial experts regulators and plan sponsors all seeking to define a new future for public retirement systems It will be of substantial interest to a wide range of readers since public sector employees and their representatives will naturally find the comparisons and arguments over valuation of keen interest Public pension administrators and policymakers seeking an explanation of what makes these plans so costly will gain a new understanding of how the arguments stack up Private sector employers and plan sponsors can learn much from efforts to reform these retirement systems in states and countries around the world Finally investors and the taxpaying public more generally may be at risk to cover these long term promises so it behoves them to pay close attention to the financing and investment practices of these plans along with their valuation This volume represents an invaluable addition to the Pension Research Council Oxford University Press series as it includes actuarial economic and financial perspectives making it useful for academics retirement plan administrators and public employees wishing to understand the challenges facing public pensions

Reconstructing Retirement David Lain, 2018-01-24 In the United Kingdom retirement programs are being reconstructed to follow the American practice of abolishing mandatory retirement and increasing state pension ages This timely book compares prospects for work and retirement at age sixty five plus in both the United States and the United Kingdom After exploring the shifting logic behind both nations policies policies that increase both the need and opportunities to work past age sixty five David Lain presents an original comparative statistical analysis on the wide range of factors influencing employment at this age from the ability to move between jobs in order to remain employed to changing employment trends He then proposes a series of policies to address these factors across the life course and promote security and autonomy for older people Pathways to employment after sixty five are complex and pressures to work at this age are likely to result in very unequal outcomes This book will play a vital role in creating a more positive more equitable future for late careers and retirement

The Encyclopedia of Adulthood and Aging, 3 Volume Set Susan K.

Whitbourne, 2016-01-19 This authoritative reference work contains more than 300 entries covering all aspects of the multidisciplinary field of adult development and aging. Brings together concise accurate summaries of classic topics as well as the most recent thinking and research in new areas. Covers a broad range of issues from biological and physiological changes in the body to changes in cognition, personality and social roles to applied areas such as psychotherapy, long term care and end of life issues. Includes contributions from major researchers in the academic and clinical realms. 3 Volumes. www.encyclopediaadulthoodandaging.com

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