

Falling Short The Coming Retirement Crisis And What To Do About It

Financial science, both quantitative and behavioral, can be used to improve the retirement planning effort. Despite a vast amount of literature on the topic, Secure Retirement recognizes the need to validate this knowledge and develop a comprehensive framework for investors.

"The book goes well beyond the information in undergraduate texts and provides stimulating and useful coverage of key topics in biopsychosocial aging. Psychology is not prepared for the future growth of our older adult population, and I suggest Psychology of Aging: A Biopsychosocial Perspective as required reading for students" --William E. Haley, PhD; Professor; School of Aging Studies; College of Behavioral and Community Sciences, Tampa, FL "This book distinguishes itself from previous publications on the topic with a thorough review of the history profession of geropsychology and its timely inclusion of chapters on brain imaging techniques and the aging brain, cultural differences in aging ethnic and sexual minorities, cognitive interventions, and more. This book is a must read for undergraduate and graduate students studying aging, and one I will definitely recommend to students new to the area."--Sherry A. Beaudreau, Ph.D., ABPP, VA Palo Alto Health Care System and Stanford University School of Medicine "Brian Yochim and Erin Woodhead have created an invaluable tool for learning about and teaching geropsychology...This book will serve as a seminal text in training psychologists, social workers, and many other disciplines in the psychology of aging." --Erin E. Emery-Tiburcio, Ph.D., ABPP, Rush University, Chicago, IL The only graduate text to encompass the full range of issues regarding the psychology of aging This is the first graduate-level text that offers a comprehensive, in-depth chronicle of issues surrounding the psychology of aging emphasizing psychology, with a foundation in the biology, and an expansion into the sociological aspects of aging. The text is divided into three sections: biological underpinnings of aging, psychological components of aging, and social aspects of aging. Among the multitude of topics addressed are biological theories of aging, neuroimaging methods in aging research, neuroplasticity, cognitive reserve and cognitive interventions, a detailed overview of neurocognitive disorders in aging such as Alzheimer's disease and Lewy body disease, relationships in aging, work vs. retirement, cultural issues in aging, and aging and the legal system, to name just a few critical topics. With an emphasis on promoting critical thinking, the text is enriched with discussion questions in each chapter along with suggestions for more in-depth readings. In addition it includes chapter PowerPoints and an Instructor's Manual with sample syllabi for a 10-week course and a 15-week course. Written for graduate students in multiple gerontology-related disciplines, the text is also of value to individuals studying nursing, medicine, social work, biology, and occupational, physical, and speech therapies. Key Features: Addresses the biological underpinnings of aging, psychological components, and social aspects Written by a variety of experts on each area Emphasizes critical thinking throughout the text Presents discussion questions in each chapter Includes PowerPoints and an Instructor's Manual with sample syllabi Tailored to graduate students from multiple disciplines embarking on clinical or research careers involving older adults.

Financial market developments over the past decade have undermined what was once thought to be conventional wisdom about saving, investment, and retirement spending. How Persistent Low Returns Will Shape Saving and Retirement explores how the weak capital market performance predicted for the next several years will shape pension saving, investment, and decumulation plans. Academics, policymakers, and industry leaders debate alternative strategies to cope with these challenges globally, as economic growth remains slow and low returns become the 'new normal.' This volume includes contributions from plan sponsors, benefit specialists, actuaries, academics, regulators, and others working to design resilient pensions for the next decades. Together, they identify several new tools for retirement savers and pension managers.

A necessary plan for a secure and comfortable retirement. Everybody wants to retire with personal and financial peace of mind. But the question is always; will there be enough money to fund a comfortable lifestyle? That's where this book comes to the rescue, addressing every conceivable concern - from healthcare to Social Security - about setting up a sound plan for retirement. And it's never too late to start. ? The Centre for Retirement Research at Boston College reports that 43% of Americans fall short of their pre-retirement income. ? Robert Powell of MarketWatch agrees that 'Americans have little set aside for retirement' ? Written by a nationally recognised financial expert ? Perfect for the nearly eight million baby boomers approaching retirement

Social Security expansion is back on the agenda, at a time when Americans need it more than ever—here's what it should look like (and why it matters to everyday people all over the country) "Altman and Kingson cut through the fog of calculated confusion and outright lies about Social Security."—David Cay Johnston, Pulitzer Prize-winning journalist and author The COVID-19 crisis has pulled the curtain back on America's looming retirement income crisis, a fraying of the national community, and ever-worsening income inequality. Never before have so many people's livelihoods and futures been thrown into flux. Now more than ever, expanding Social Security is essential to addressing these challenges. Social Security Works for Everyone!, an evolution of the argument Nancy J. Altman and Eric R. Kingson made in their acclaimed first book, Social Security Works!, presents the case for expanding Social Security, explaining why monthly benefits need to be increased; why Americans need national paid family leave, sick leave, and long term care protections; and how we can pay for it all. Don't believe the nearly four-decade, billionaire-funded campaign to convince us that the program is destined to collapse. It isn't. At a time when growing numbers of Americans are seeing beyond the false choice between financial security for working people and financial security for the federal government, this book eloquently makes the case that universal programs that benefit all Americans (yes, even the rich) make our country stronger and our lives more secure. Social Security works because it embodies the best of American values—the ones that will allow Americans to obtain financial security and weather the next crisis.

Falling Short The Coming Retirement Crisis and what to Do about it Oxford University Press, USA

In an accessible and droll style, best-selling author Joel Best shines a light on how we navigate these anxious, insecure social times. While most of us still strive for the American Dream—to graduate from college, own a home, work toward early retirement—recent generations have been told that the next generation will not be able to achieve these goals, that things are getting—or are on the verge of getting—worse. In *American Nightmares*, Best addresses the apprehension that we face every day as we are bombarded with threats that the social institutions we count on are imperiled. Our schools are failing to teach our kids. Healthcare may soon be harder to obtain. We can't bank on our retirement plans. And our homes—still the largest chunk of most people's net worth—may lose much of their value. Our very way of life is being threatened! Or is it? With a steady voice and keen focus, Best examines how a culture develops fears and fantasies and how these visions are created and recreated in every generation. By dismantling current ideas about the future, collective memory, and sociology's marginalization in the public square, Best sheds light on how social problems—and our anxiety about them—are socially constructed. *Key Demographics in Retirement Risk Management* argues that the weakening of public and employer-sponsored social safety nets in several countries will permanently increase pre-retirees' risk-anxiety and create pressure towards readjustment of their expectations about the quality of their lives in retirement. The result will be to raise the priority of achieving effective comprehensive retirement related risk management. This achievement requires an emphasis upon the cascading of linked risks, and careful attention to the optimization of scarce resources used to manage those linked risks. Professional financial and retirement planning advisors comprise a key source of help. This book develops new knowledge concerning the factors that help to explain three important aspects of access to these professional advisors. The results of this analysis are used to illustrate the process of identifying distinctive population segments, key demographics, on the basis of multiple population attributes treated simultaneously. The illustration is further extended with an identification of distinctive population segments relative to performance on a composite indicator of the conduct of multiple retirement risk management activities. The book also discusses implications of the pattern of gender differences in preparedness to address retirement's challenges, highlighting subgroups of women in which inadequate preparedness is pronounced.

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.

This comprehensive resource offers a detailed framework for fostering resilience in families caring for their older members. Its aim is to improve the quality of life for both the caregivers themselves as much as for those they support. Robust interventions are presented to guide family members through chronic and acute challenges in areas such as emotional health, physical comfort, financial aspects of care, dealing with health systems, and adjusting to transition. Examples, models, interviews, and an extended case study identify core concerns of caregiving families and avenues for nurturing positive adaptation. Throughout, contributors provide practical applications for therapists and other service providers in diverse disciplines, and for advancing family resilience as a field. Included in the coverage: Therapeutic interventions for caregiving families. Facilitating older adults' resilience through meeting nutritional needs. Improving ergonomics for the safety, comfort, and health of caregivers. Hope as a coping resource for caregiver resilience and well-being. Perspectives on navigating care transitions with individuals with dementia. Planning for and managing costs related to caregiving. *Family Caregiving* offers a new depth of knowledge and real-world utility to social workers, mental health professionals and practitioners, educators and researchers in the field of family resilience, as well as scholars in the intersecting disciplines of family studies, human development, psychology, sociology, social work, education, law, and medicine.

Why Social Security is not only sustainable but should be substantially expanded Social Security is bankrupting us. It's outdated. It's a Ponzi scheme. It's stealing from young people. These are some of the biggest myths and lies about one of the most successful programs in our nation's history. Three-quarters of Americans depend heavily on Social Security in their elderly years and nearly half would be living in poverty without it. But as important and popular as it is, Social Security has become a political football. A well-financed campaign—supported by conservatives, special interest groups, and even leading Democrats—has lobbied for cuts and significant “entitlement reform,” falsely proclaiming that Social Security is going broke. Policy expert Steven Hill argues that Social Security should not only be defended, it should be substantially expanded. Here he proposes how we can double the monthly benefit and how to pay for it by closing many of the tax loopholes and deductions that disproportionately favor the wealthy few. From the Trade Paperback edition.

Financial Planning Basics for Doctors is a comprehensive guide on building a long-term financial plan for doctors and their families. Subjects covered include student loans, home buying, disability insurance, estate planning, college planning, retirement planning, investments, and behavioral finance, among many others. Each chapter starts with the basics before addressing more advanced concepts, frequently with examples and graphs, and concludes with a concise summary of the key takeaways. Throughout the book, there are links to free downloadable spreadsheets and a planning checklist to help you jump-start and organize your financial plan. The content provided is a result of the feedback the authors have received over thousands of meetings with doctors, condensed into a thorough overview of the most relevant ideas. Teaching hospitals do an excellent job of training our next generation of doctors, yet most new physicians graduate without having had a class on managing their finances. This book was written to fill that knowledge gap. Marshall Weintraub, Michael Merrill, and Cole Kimball are financial advisors with Finity Group, LLC, a financial planning firm specializing in working with doctors.

Empire of the Fund is an exposé and examination of the way we save now. With the rise of the 401(k) and demise of the pension, the United States has embarked upon the richest and riskiest experiment in our financial history. Over the next twenty years, nearly eighty million baby boomers will retire at a pace of ten thousand per day. The hypothesis of our experiment is that millions of ordinary, untrained, busy citizens can successfully manage trillions of dollars in a financial system dominated by wealthy, skilled, and powerful financial institutions, many of which have a record of treating individual investors shabbily.

The key tools in our 401(k) plans and individual retirement accounts are mutual funds, which have ballooned to hold more than \$16 trillion. But these funds pose dangers to our savings in three ways: through structural vulnerabilities that give money managers the incentive to focus on marketing over investing; through the very human challenges of managing our savings decades into the future; and through the peril of financial professionals behaving badly, to our economic harm. Though Americans often hear of the importance of low fees in fund investing, few are aware of the astonishing panoply of ways that some financial advisers have illegally diverted money out of mutual funds: from abetting hedge funds to trade after the legal deadline, to inflating the assets on which they are paid a percentage, to paying kickbacks for brokers to sell their funds. This book will forewarn and forearm Americans by illustrating the structural flaws, perverse incentives, and litany of scandals that have bedeviled mutual funds. And by setting forth a pair of policy solutions to improve Americans' financial literacy and bargaining power, it will also attempt to safeguard our individual financial destinies and our nation's fiscal strength.

"Uses humor [and] easy-to-understand calculations . . . to showcase how readers from varying walks of life can make sustainable retirement savings choices." —Library Journal Here is a one-sitting read than can change the course of your retirement. Written by Dr. Teresa Ghilarducci, an economics professor, a retirement and savings specialist, and a trustee to two retiree health-care trusts worth over \$54 billion, *How to Retire with Enough Money* cuts through the confusion, misinformation, and bad policy-making that keeps us spending or saving poorly. It begins with acknowledging what a person or household actually needs to have saved—the rule of thumb is eight to ten times your annual salary before retirement—and how much to expect from Social Security. And then it delivers the basic principles that will make the money grow, including a dozen good ideas to get current expenses under control. Why to get rid of those for-fee (or hidden-fee) financial planners who suck up valuable assets. Why it's always better to pay off a loan or a mortgage. No gimmicks. No magical thinking. Just an easy-to-follow program that works.

Lifespan human development is the study of all aspects of biological, physical, cognitive, socioemotional, and contextual development from conception to the end of life. In approximately 800 signed articles by experts from a wide diversity of fields, *The SAGE Encyclopedia of Lifespan Human Development* explores all individual and situational factors related to human development across the lifespan. Some of the broad thematic areas will include: Adolescence and Emerging Adulthood Aging Behavioral and Developmental Disorders Cognitive Development Community and Culture Early and Middle Childhood Education through the Lifespan Genetics and Biology Gender and Sexuality Life Events Mental Health through the Lifespan Research Methods in Lifespan Development Speech and Language Across the Lifespan Theories and Models of Development. This five-volume encyclopedia promises to be an authoritative, discipline-defining work for students and researchers seeking to become familiar with various approaches, theories, and empirical findings about human development broadly construed, as well as past and current research.

This fortieth volume of *Annual Review of Gerontology and Geriatrics* focuses on economic inequality in later life. Cutting-edge chapters discuss the complex factors that can lead to advancing our understanding of economic inequalities. The volume includes perspectives on the changing pathways in later life, retirement income and security, race and associated advantages and disadvantages, and social rights for the elderly. The contributions in this volume discuss state-of-the-art research and keen insights into this increasingly important topic. Key Topics: Reconstructing Work and Retirement: Changing Pathways and Inequalities in Late Life Neoliberalism and the Future of Retirement Security Families in Later Life: A Consequence and Engine of Social Inequalities Increasing Risks, Costs, and Retirement Income Inequality Intentionality, Power, and Systemic Processes: Race and the Study of Cumulative Dis/Advantage Social Rights of the Elderly as Part of the New Human Rights Agenda: Non-contributory Pensions in Civil Society in Mexico

A growing chorus of prominent voices in Congress and elsewhere are calling for the expansion of our Social Security system—people who know that Social Security will not “go broke” and does not add a penny to the national debt. *Social Security Works!* will amplify these voices and offer a powerful antidote to the three-decade-long, billionaire-funded campaign to make us believe that this vital institution is destined to collapse. It isn't. From the Silent Generation to Baby Boomers, from Generation X to Millennials and Generation Z, we all have a stake in understanding the real story about Social Security. Critical to addressing the looming retirement crisis that will affect two-thirds of today's workers, Social Security is a powerful program that can help stop the collapse of the middle class, lessen the pressure squeezing families from all directions, and help end the upward redistribution of wealth that has resulted in perilous levels of inequality. All Americans deserve to have dignified retirement years as well as an umbrella to protect them and their families in the event of disability or premature death. Sure to be a game-changer, *Social Security Works!* cogently presents the issues and sets forth both an agenda and a political strategy that will benefit us all. At stake are our values and the kind of country we want for ourselves and for those that follow.

The Critique of Commodification -- A Theory of Commodification -- Politics of Commodification -- Consequences of Commodification -- Limits of Commodification -- Rediscovering Use Value -- Alternatives to Commodification: Use Value Society.

Written by leading experts with decades of experience as managers and consultants, *It's Time for High Performance Government* provides executives, managers, and elected officials at all levels practical advice to improve government performance.

This handbook is a comprehensive resource for students, scholars, and practitioners seeking a broad overview of interrelated topics concerning the aging workforce.

Follow the advice in *The Smartest Retirement Book You'll Ever Read* and you will: Find simple strategies to maximize your retirement nest egg Steer clear of scams that rob you of your hard-earned savings Ensure that your money lasts longer than you do Avoid the common mistakes that can leave your spouse impoverished Discover financial lifelines no matter how desperate the economy "If you want a handy guide that provides information in small chunks, Solin's book is it." -Newark Star-Ledger

Written by established and emerging leaders in a broad array of disciplines, this two-volume set provides undergraduate and graduate students, scholars, professionals, and policymakers with an overview of the field of aging that examines the social landscape as well as key changes, challenges, and solutions. • Provides an up-to-date, multidisciplinary, and forward-thinking look at the key areas and issues in gerontology • Highlights links between topics and relevant demographic, social, economic, and health trends with implications for immediate and long-range work in aging • Includes contributions from experts in the fields of sociology, psychology, medicine, education, politics, and government • Identifies the key changes, challenges, and solutions in each subfield • Includes an appendix containing lists of descriptions and contact information for aging organizations as well as an annotated list of documentaries about aging

Leading economists consider the shape of future economic policy: will it resume the pre-crisis consensus, or contend with the post-crisis “new normal”? What will economic policy look like once the global financial crisis is finally over? Will it resume the pre-crisis consensus, or will it be forced to contend with a post-crisis “new normal”? Have we made progress in addressing these issues, or does confusion remain? In April of 2015, the International Monetary Fund gathered leading economists, both academics and policymakers, to address the shape of future

macroeconomic policy. This book is the result, with prominent figures—including Ben Bernanke, John Taylor, and Paul Volcker—offering essays that address topics that range from the measurement of systemic risk to foreign exchange intervention. The chapters address whether we have entered a “new normal” of low growth, negative real rates, and deflationary pressures, with contributors taking opposing views; whether new financial regulation has stemmed systemic risk; the effectiveness of macro prudential tools; monetary policy, the choice of inflation targets, and the responsibilities of central banks; fiscal policy, stimulus, and debt stabilization; the volatility of capital flows; and the international monetary and financial system, including the role of international policy coordination. In light of these discussions, is there progress or confusion regarding the future of macroeconomic policy? In the final chapter, volume editor Olivier Blanchard answers: both. Many lessons have been learned; but, as the chapters of the book reveal, there is no clear agreement on several key issues. Contributors Viral V. Acharya, Anat R. Admati, Zeti Akhtar Aziz, Ben Bernanke, Olivier Blanchard, Marco Buti, Ricardo J. Caballero, Agustín Carstens, Jaime Caruana, J. Bradford DeLong, Martin Feldstein, Vitor Gaspar, John Geanakoplos, Philipp Hildebrand, Gill Marcus, Maurice Obstfeld, Luiz Awazu Pereira da Silva, Rafael Portillo, Raghuram Rajan, Kenneth Rogoff, Robert E. Rubin, Lawrence H. Summers, Hyun Song Shin, Lars E. O. Svensson, John B. Taylor, Paul Tucker, José Viñals, Paul A. Volcker

A sharp examination of the looming financial catastrophe of retirement in America. As millions of Baby Boomers reach their golden years, the state of retirement in America is little short of a disaster. Nearly half the households with people aged 55 and older have no retirement savings at all. The real estate crash wiped out much of the home equity that millions were counting on to support their retirement. And the typical Social Security check covers less than 40% of pre-retirement wages—a number projected to drop to under 28% within two decades. Old-age poverty, a problem we thought was solved by the New Deal, is poised for a resurgence. With dramatic statistics and vivid portraits, acclaimed sociologist Katherine S. Newman shows that the American retirement crisis touches us all, cutting across class lines and generational divides. White-collar managers have seen retirement benefits vanish; Teamsters have had their pensions cut in half; bankrupt cities like Detroit have walked away from their commitments to municipal workers. And for Generation X, the prospects are even worse: a fifth of them expect to never be able to retire. Only the vaunted “one percent” can face retirement without fear. Other countries are confronting similar demographic challenges, yet they have not abandoned their social contract with seniors. Downhill From Here makes it clear that America, too, can—and must—do better.

Today You Have Choices to Secure Your Retirement Do you often worry about your future and the state of your retirement, fearing that you'll find out that you actually don't have as much money as you would like to retire with? The 5th Option is the must-read book for anyone determined to find practical and sensible solutions for a stress-free retirement. Wherever you are in the retirement planning stage, you will learn the secrets to retiring comfortably without having to deal with the frustratingly outdated options of saving more, working longer, risking more, or settling. Told in parable, The 5th Option outlines current retirement philosophies and why many of them fall short over time while also helping you to reach your goals without having to sacrifice your dreams. In this journey to retirement readiness, following along Michael and Jill's path to financial security, you will attain:

- A game plan grounded in the latest retirement research where you will learn to become better prepared against the biggest dangers for your financial future.
- Multiple pathways to safeguard safe, predictable, and plentiful income
- Greater understanding of how you can optimize your investments with actuarial science
- And so much more

When readers calculatingly strategize the allocation of their money using authors Walter C. Young and Peter Bielas's expert advice, they are guaranteed a plan that will have them retiring simply instead of simply retiring.

A new edition of the international bestseller (a #1 bestseller in Japan), featuring a new preface Does the thought of working for 60 or 70 years fill you with dread? Or can you see the potential for a more stimulating future as a result of having so much extra time? Many of us have been raised on the traditional notion of a three-stage approach to our working lives: education, followed by work and then retirement. But this well-established pathway is already beginning to collapse – life expectancy is rising, final-salary pensions are vanishing, and increasing numbers of people are juggling multiple careers. Whether you are 18, 45 or 60, you will need to do things very differently from previous generations and learn to structure your life in completely new ways. The 100-Year Life is here to help. Drawing on the unique pairing of their experience in psychology and economics, Lynda Gratton and Andrew Scott offer a broad-ranging analysis as well as a raft of solutions, showing how to rethink your finances, your education, your career and your relationships and create a fulfilling 100-year life.

- How can you fashion a career and life path that defines you and your values and creates a shifting balance between work and leisure?
- What are the most effective ways of boosting your physical and mental health over a longer and more dynamic lifespan?
- How can you make the most of your intangible assets – such as family and friends – as you build a productive, longer life?
- In a multiple-stage life how can you learn to make the transitions that will be so crucial and experiment with new ways of living, working and learning?

Shortlisted for the FT/McKinsey Business Book of the Year Award and featuring a new preface, The 100-Year Life is a wake-up call that describes what to expect and considers the choices and options that you will face. It is also fundamentally a call to action for individuals, politicians, firms and governments and offers the clearest demonstration that a 100-year life can be a wonderful and inspiring one.

Having a good, stable job used to be the bedrock of the American Dream. Not anymore. In this richly detailed and eye-opening book, Rick Wartzman chronicles the erosion of the relationship between American companies and their workers. Through the stories of four major employers -- General Motors, General Electric, Kodak, and Coca-Cola -- he shows how big businesses once took responsibility for providing their workers and retirees with an array of social benefits. At the height of the post-World War II economy, these companies also believed that worker pay needed to be kept high in order to preserve morale and keep the economy humming. Productivity boomed. But the corporate social contract didn't last. By tracing the ups and downs of these four corporate icons over seventy years, Wartzman illustrates just how much has been lost: job security and steadily rising pay, guaranteed pensions, robust health benefits, and much more. Charting the Golden Age of the '50s and '60s; the turbulent years of the '70s and '80s; and the growth of downsizing, outsourcing, and instability in the modern era, Wartzman's narrative is a biography of the American Dream gone sideways. Deeply researched and compelling, The End of Loyalty will make you rethink how Americans can begin to resurrect the middle class. Finalist for the Los Angeles Times book prize in current interestA best business book of the year in economics, Strategy+Business

In the US, retirement savings are low while risk exposure is high, thus dooming many retirees to a low standard of living. This book offers straightforward solutions to build real retirement security for American families.

"Award-winning business journalist Rana Foroohar shows how the shortsighted and misguided financial practices that nearly toppled the global economy in 2008 have come to infiltrate all corners of American business--putting us on a dangerous collision course to another economic meltdown that will make 2008 look like a mere blip in the business cycle"--

The papers in Tax Policy and the Economy Volume 31 are all directly related to important and often long-standing issues, often including how transfer programs affect tax rates and behavior. In the first paper, Alan Auerbach, Laurence Kotlikoff, Darryl Koehler, and Manni Yu take a lifetime perspective on the marginal tax rates facing older individuals and families arising from a comprehensive set of sources. In the

second, Gizem Kosar and Robert A. Moffitt provide new estimates of the cumulative marginal tax rates facing low-income families over the period 1997-2007. In the third paper, Emmanuel Saez presents evidence on the elasticity of taxable income with respect to tax rates, drawing on data from the 2013 federal income tax reform. In the fourth, Conor Clarke and Wojciech Kopczuk survey the treatment of business income taxation in the United States since the 1950s, providing new data on how business income and its taxation have evolved over time. In the fifth paper, Louis Kaplow argues that the reduction in statutory tax rates from base-broadening may not reduce effective marginal tax rates on households.

Written by award-winning CQ Researcher journalists, this annual collection of nonpartisan and thoroughly researched reports focuses on 16 hot-button policy issues. The Twenty-Second Edition of Issues for Debate in American Public Policy promotes in-depth discussion, facilitates further research, and helps readers formulate their own positions on crucial policy issues. And because it is CQ Researcher, the policy reports are expertly researched and written, showing readers all sides of an issue.

In the wake of the worst financial crisis since the Great Depression, lawmakers and regulators around the world have changed the playbook for how banks and other financial institutions must manage their risks and report their activities. The US Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act, and the European System of Financial Supervision (ESFS) is also crafting a framework to supervise regulated financial sector institutions including banks, insurers, pension funds, and asset managers. The implosion of the financial sector has also prompted calls for accounting changes from those seeking to better understand how assets and liabilities are reported. Initially banks were seen by many as the most important focus for regulatory reform, but other institutions are now attracting policymaker attention. There is logic to this in terms of managing systemic risk and ensuring a level playing field that avoids arbitrage between institutional structures. Yet the nature of pension and insurer liabilities is so different from that of bank liabilities that careful attention is needed in drafting appropriate rules. The new rules are having both direct and spill-over effects on retirement systems around the world. The first half of this volume undertakes an assessment of how global responses to the financial crisis are potentially altering how insurers, pension plan sponsors, and policymakers will manage risk in the decades to come. The second half evaluates developments in retirement saving and retirement products, to determine which and how these might help meet shortfalls in retirement provision.

A solution to inequalities—in health care, retirement, education, recreation, communication—is as close as the public library, post office, community pool, or elementary school. The Public Option shows that opportunities to develop reasonably priced government-provided services that coexist with private options are all around us.

A leading behavioral economist reveals the tools that will improve our decision making on screens Office workers spend the majority of their waking hours staring at screens. Unfortunately, few of us are aware of the visual biases and behavioral patterns that influence our thinking when we're on our laptops, iPads, smartphones, or smartwatches. The sheer volume of information and choices available online, combined with the ease of tapping "buy," often make for poor decision making on screens. In *The Smarter Screen*, behavioral economist Shlomo Benartzi reveals a tool kit of interventions for the digital age. Using engaging reader exercises and provocative case studies, Benartzi shows how digital designs can influence our decision making on screens in all sorts of surprising ways. For example:

- You're more likely to add bacon to your pizza if you order online.
- If you read this book on a screen, you're less likely to remember its content.
- You might buy an item just because it's located in a screen hot spot, even if better options are available.
- If you shop using a touch screen, you'll probably overvalue the product you're considering.
- You're more likely to remember a factoid like this one if it's displayed in an ugly, difficult-to-read font.

Drawing on the latest research on digital nudging, Benartzi reveals how we can create an online world that helps us think better, not worse.

This controversial book argues that concepts such as 'successful' and 'active' ageing are potentially dangerous paradigms that reflect and exacerbate inequalities in older populations. Essential reading for anyone seeking to make sense of social constructions of ageing in contemporary societies.

Highly accessible and student-friendly, *Human Resource Management in a Business Context* is the core text for the CIPD Level 7 Advanced module, *Human Resource Management in Context*, and is also essential reading for other undergraduate and postgraduate HR and business degrees. In clear and easy to navigate chapters, which consider government policy, regulation, the world economy and demographic and social trends, this book provides the firm theoretical background that you can apply in practice. *Human Resource Management in a Business Context* is packed with international case studies, examples and activities that will actively engage you with the different areas of knowledge and allow you to work through the material step-by-step. This edition is fully updated to include an even broader range of global case studies with extended coverage from China and India and updates to policies and legislation. The online resources available have also been expanded on, and now provide additional case studies and activities, alongside lecturer's guides, PowerPoint slides and annotated web links.

This edited volume takes a closer look at various European pension-plan models and the recent challenges, trends and predictions related to the design of such schemes. The contributors analyse new ideas, both from national governments and European institutions, and consider current debates on topics such as the Capital Markets Union (CMU) and the so-called 'European Pillar of Social Rights' – calling for a new approach to social policy at the European level in response to common challenges, such as ageing and the digital revolution. This interdisciplinary work embraces economic, financial and legal perspectives, while focusing on previously selected coherence aspects in order to ensure that the analyses are comprehensive and globally consistent.

The United States faces a serious retirement challenge. Many of today's workers will lack the resources to retire at traditional ages and maintain their pre-retirement standard of living. This book provides both a vivid picture of the retirement risks facing all Americans and a short list of practical solutions that build on our existing retirement system. The book offers the necessary context for understanding the nature of the retirement income shortfall.

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