

The Clash Of Generations Saving Ourselves Our Kids And Our Economy

Proposes a new system of tracking who pays for today's federal expenditures and tells how to assess the long-term impact of government fiscal decisions

Presenting current research in an innovative text-reader format, *Aging: Concepts and Controversies*, Ninth Edition encourages students to become involved and take an informed stand on the major aging issues we face as a society. Not simply a summary of research literature, Harry R. Moody and Jennifer R. Sasser's text focuses on controversies and questions, rather than on assimilating facts or arriving at a single "correct" view about aging and older people. Drawing on their extensive expertise, the authors first provide an overview of aging in three domains: aging over the life course, health care, and the socioeconomic aspects of aging. Each section is followed by a series of edited readings, offering different perspectives from experts and specialists on that subject. New readings focus on whether current federal spending on the elderly is sustainable and fair to other groups, how older consumers are reshaping the business landscape, and the challenges of marketing and selling to customers 60 and over. More emphasis is placed on how social class and inequality earlier in life can shape our final years and the number of older Americans living in poverty. The section on Aging and Health Care has been thoroughly updated to reflect the latest data about chronic diseases that affect the elderly, government spending on health care, and policy changes to programs like Medicaid and Medicare. The section on the Social and Economic Outlook for an Aging

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Society gives the most current picture of the racial and ethnic diversity of older Americans, their participation in the labor force, and their income and wealth.

Argues that the Vickers Commission's banking reforms will not protect Britain from another financial crisis and proposes Limited Purpose Banking as an effective alternative approach to regulating the financial system.

Want to know how to navigate the forbidding maze of Social Security and emerge with the highest possible benefits? You could try reading all 2,728 rules of the Social Security system (and the thousands of explanations of these rules), but Kotlikoff, Moeller, and Solman explain Social Security benefits in an easy to understand and user-friendly style. What you don't know can cost you thousands in lost income each year. Learn how to plan wisely before retirement. You've paid all your working life for these benefits. Now, get what's yours. Book jacket.

This book analyses the actions and plans enacted by the ten Canadian provinces to prepare for the new reality of an aging society.

At no point in history have so many different generations of employees worked side by side, and they're not always happy about it. This guide explains the differences in values, ways of working and thinking of four distinct generations.

The realities of mounting government debt, tax burdens, and an aging population raise serious concerns about the financial legacy confronting future generations. How great a fiscal burden will current policies leave to subsequent generations, and how might changes in those policies alter the intergenerational distribution of public welfare?

Generational accounting has recently emerged as a robust new method of fiscal analysis and planning designed to assess the long-term sustainability of fiscal policy and to measure the extent of the financial load ultimately borne by

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present and future generations. A seminal contribution to public economics, generational accounting has already been adopted by 23 nations around the world. Combining the latest and most extensive country-by-country generational analyses with a comprehensive review of generational accounting's innovative methodology, these papers are a consummate resource for economists, political scientists, and policy makers concerned with fiscal health and responsibility. Consumer society in the United States and other countries is receding due to demographic ageing, rising income inequality, political paralysis, and resource scarcity. At the same time, steady jobs that compensate employees on a salaried or hourly basis are being replaced by freelancing and contingent work. The rise of the so-called sharing economy, the growth of do-it-yourself production, and the spreading popularity of economic localization are evidence that people are striving to find new ways to ensure livelihoods for themselves and their families in the face of profound change. Indications are that we are at the early stages of a transition away from a system of social organization predicated on consumerism. These developments have prompted some policy makers to suggest providing households with a non-labor source of income that would enable more adequate satisfaction of their basic needs. These proposals include a universal basic income, a citizen's dividend, and a legal framework for broad-based stock ownership in corporations. However, extreme political fractiousness makes it unlikely that these recommendations will receive prompt and widespread legislative endorsement in most countries. In the meantime, we seem to be moving incontrovertibly toward a twenty-first century version of feudalism. How might we chart a different path founded on social inclusiveness and economic security? A practicable option entails establishment of networks of interlinked worker-consumer cooperatives that

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organizationally unify production and consumer. Such modes of mutual assistance already exist and The Future of Consumer Society profiles several successful examples from around the world. If replicated and scaled, worker-consumer cooperatives could smooth the transition beyond consumer society and facilitate a future premised on sufficiency, resiliency, and well-being.

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

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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. For anyone with an interest in pensions—workers and employers, personnel directors, accountants, actuaries, lawyers, insurance agents, financial analysts, government officials, and social scientists—this book is required reading. Now, without the aid of a pension specialist, anyone can determine how their particular pension plan stacks up against the average. Using virtually all available government sources (including computerized data unavailable in print) and their own extensive surveys, the authors present a comprehensive description of the structural features and financial conditions of U.S. private, state, city, and municipal pension plans. The introductions to the hundreds of tables explain and highlight the information. The picture that emerges of the "typical" plan and its significant variations is crucial to all those with a financial stake in pensions. The reader can compare pension vesting, retirement, and benefit provisions by plan type, plan size, industry, union status, and many more characteristics. With this information, workers can evaluate just how generous their employer is; job applicants can compare fringe benefits of prospective employers; personnel directors can judge their competitive edge. The financial community will find especially interesting the analysis of the unfunded liabilities of private, state, and local pension funds. The investment decisions of private and public pension funds and their return performances are described as well. Government officials and social scientists will find the analysis of pension coverage, the receipt of pension income by the elderly, cost-of-living adjustments, and disability insurance of special importance in evaluating the proper degree of public intervention in the area of old age income support. Pensions in the American Economy is comprehensive and easy to use. Every reader,

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from small-business owners and civil servants to pension fund specialists, will find in it essential information about this increasingly important part of labor compensation and retirement finances.

The Clash of Generations Saving Ourselves, Our Kids, and Our Economy MIT Press

This book examines a number of important determinants of wealth accumulation, including retirement bequests, and precautionary saving motives, demographics, the tax structure, social security, and insurance institutions.

Proposes a universal health insurance plan for the U.S., in which each American would receive an annual voucher for health insurance, the amount based on his or her current medical condition.

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

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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. This is the first time in American history that we have had four different generations working side-by-side in the workplace: the Traditionalists (born before 1945), the Baby Boomers (born 1945-1964), Gen X (born 1965-1980), and the Millennials (born 1981-2001). Haydn Shaw, popular business speaker and generational expert, has identified 12 places where the 4 generations typically come apart in the workplace (and in life as well). These sticking points revolve around differing attitudes toward managing one's own time, texting, social media, organizational structure, and of course, clothing preferences. If we don't learn to work together and stick together around these 12 sticking points, then we'll be wasting a lot of time fighting each other instead of enjoying a friendly and productive team. Sticking Points is a must-read book that will help you understand the generational differences you encounter while teaching how we can learn to speak one another's language and get better results together.

prepared by Debra Moore Patterson

How America went bankrupt and how we can save ourselves—as a country and as individuals—from economic disaster. The United States is bankrupt, flat broke. Thanks to accounting that would make Enron blush, America's insolvency goes far beyond what our leaders are disclosing. The United States is a fiscal basket case, in worse shape than the notoriously bailed-out countries of Greece, Ireland, and others. How did this happen? In *The Clash of Generations*, experts Laurence Kotlikoff and Scott Burns document our six-decade, off-balance-sheet, unsustainable financing scheme. They explain how we have balanced our longer lives on the backs of our (relatively few) children. At

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the same time, we've been on a consumption spree, saving and investing less than nothing. And that's not to mention the evisceration of the middle class and a financial system that has proven it can't be trusted. Kotlikoff and Burns outline grassroots strategies for saving ourselves—and especially our children—from what could be a truly catastrophic financial collapse. Kotlikoff and Burns sounded the alarm in their widely acclaimed *The Coming Generational Storm*, but politicians didn't listen. Now the need for action is even more urgent. It's up to us to demand radical reform of our tax system, our healthcare system, and our Social Security system, and to insist on better paths to investment return than those provided by Wall Street (mis)managers. Kotlikoff and Burns's "Purple Plans" (so called because they will appeal to both Republicans and Democrats) have been endorsed by a who's who of economists and offer a new way forward; and their revolutionary investment strategy for individuals replaces the idea of financial capital with "life decision capital." Of course, we won't be doing all this just for ourselves. We need to fix America's fiscal mess before our kids inherit it. https://www.youtube.com/watch?v=IMKw76IBn0k&feature=youtube_gdata_player

Lectures presented at the Universidad Torcuato de Tella in Buenos Aires. Discusses how generational policy works and relates it to Argentina's government policies.

While Christianity appears to be in decline in the West it is growing robustly in the global South. What does this mean for the Christianity that was once considered to be the religion of the West? The new contexts and trajectories require innovative responses and relevant theological reflection in the church. This volume addresses these changes through identifying and analyzing global shifts, highlighting practical innovations in the church that attempt to deal with new trajectories, and proposing theological positions intended to

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help face the issues and challenges of the twenty-first century. Contributors to this volume include Philip Jenkins (The Next Christendom, The New Faces of Christianity, God's Continent), Steven M. Studebaker, Gordon L. Heath, Bradley K. Broadhead, Christof Sauer, Lee Beach, Michael P. Knowles, Peter Althouse, Michael Wilkinson, John H. Issak, David K. Taurus, and Seongho Kang.

A decisive intervention in the "war" between generations, asking who stands to gain from conflict between baby boomers and millennials Millennials have been incited to regard their parents' generation as entitled and selfish, and to blame the baby boomers of the Sixties for the cultural and economic problems of today. But is it true that young people have been victimized by their elders? In this book, Jennie Bristow looks at generational labels and the groups of people they apply to. Bristow argues that the prominence and popularity of terms like "baby boomer," "millennial," and "snowflake" in mainstream media operates as a smoke screen—directing attention away from important issues such as housing, education, pensions, and employment. Bristow systematically disputes the myths that surround the "generational war," exposing it to be nothing more than a tool by which the political and social elite can avoid public scrutiny. With her lively and engaging style, Bristow highlights the major issues and concerns surrounding the sociological blame game.

This book argues that Christians have a stake in the sustainability and success of core cultural values of the West in general and America in particular. Steven M. Studebaker considers Western and American decline from a theological and, specifically, Pentecostal perspective. The volume proposes and develops a Pentecostal political theology that can be used to address and reframe Christian political identity in the United States. Studebaker asserts that American

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Christians are currently not properly engaged in preventing America's decline or halting the shifts in its core values. The problem, he suggests, is that American Christianity not only gives little thought to the state of the nation beyond a handful of moral issues like abortion, but its popular political theologies lead Christians to think of themselves more as aliens than as citizens. This book posits that the proposed Pentecostal political theology would help American Christians view themselves as citizens and better recognize their stake in the renewal of their nation. The foundation of this proposed political theology is a pneumatological narrative of renewal—a biblical narrative of the Spirit that begins with creation, proceeds through Incarnation and Pentecost, and culminates in the new creation and everlasting kingdom of God. This narrative provides the foundation for a political theology that speaks to the issues of Christian political identity and encourages Christian political participation.

Guides the reader through America's generational imbalance and proposes policies to avoid the demographic overload and fiscal crisis that America will be faced with in the future as a result of this imbalance.

This all-new edition of the seminal book on navigating the multigenerational workplace takes a fresh look at a growing challenge, now exacerbated by the youngest employees. With their micromanaged childhoods and tech addictions, Gen Yers require constant feedback-frustrating for the Me Generation that can't let go of the spotlight, and annoying for Gen Xers, sandwiched between the two. So how can you lead this motley group with

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their often incompatible work ethics, values, and styles? Generations at Work lays bare the causes of conflict, and offers practical guidelines for managing the differences, including:

- * In-depth interviews with members of each generation
- * Best practices from companies bridging the generation gap
- * Specific tips for each generation on how to handle the others
- * A field guide for mentoring Generation Y

For anyone struggling to manage a workforce with different ways of working, communicating, and thinking, Generations at Work is the answer.

This book examines ways to ensure that the rights, interests and concerns of young people are properly represented in Western democracies. One new proposal is the introduction of youth quotas in political institutions in order to counter the possible marginalization of young people caused by demographic ageing and, thereby, an overrepresentation of the interests of the elderly. The book explores key questions regarding the implementation of youth quotas from different perspectives, including philosophy, political science, sociology and demography. It examines whether youth quotas and other measures that give the young more voice and influence in political institutions are a good means for promoting the cause of intergenerational justice. In particular, it investigates how and if youth quotas can be used to ensure that the environmental interests of young and

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future generations are being taken into account. In addition, the book introduces an innovative model that would give a right to vote to minors without voting age boundaries. The book also discusses suffrage reforms through lowering the voting age in Western countries, as well as introducing methods especially aimed at raising the skills of children necessary for societal citizenship and empowerment of young citizens. The volume will help raise awareness and knowledge about the intergenerational implications of demographic changes in Western democracies, where ageing societies are increasingly turning into gerontocracies. It offers readers deep insight into how youth quotas in particular (and others forms of youth participation in general) might be efficient methods to ensure that younger generations are included in the political decision making process and other activities in society.

Several of the papers in *Advances in Austrian Economics Volume 21* focus on the differences between the US and Canadian experiences during the early 21st century, while other contributors offer critical extensions of Austrian monetary and business cycle theory.

This examination of the history, development, activities, successes, and limitations of the largest membership organization in the country will be of interest to anyone who belongs to or is curious about

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this sometimes-controversial group. • Examines AARP's growth from small service organization to a political powerhouse • Scrutinizes the relationship between AARP's political activities and its commercial enterprises • Explains how AARP has become a major player in Washington, even without a PAC for campaign contributions • Explores AARP's moderating influence in an increasingly polarized political landscape, despite political attacks from both right and left • Looks at the role of incentives and local chapters in recruiting and mobilizing the organization's massive membership base • Provides an up-to-date account of AARP's political activities in the wake of its support for the Affordable Care Act

In this collection of critical surveys the reader is provided with a range of up-to-date work from some of the leading scholars in the area, writing on private and public sector aspects of savings and wealth accumulation. A survey of savings and wealth accumulation which are important dimensions of research and policy debates Discusses the measurement of genuine savings and sustainability, the estimation of wealth inequality, and recent developments in consumer credit and defaults Evaluates the impact of student loans on financial well-being, people's retirement decisions, and the impact of pension reform Considers the distribution of wealth across generations and the importance of

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accurately measuring government debt, the rise of sovereign wealth funds and Islamic banking and finance

This text by Alan Auerbach and Laurence Kotlikoff uses a single analytic framework—the two-period life-cycle model—to explore and connect each of the major issues in contemporary macroeconomics.

THIS EDITION IS NOT AVAILABLE IN THE US AND CANADA. International Student Paperback Edition.

Customers in the US and Canada must order the Cloth edition of this title.

Members of each generation share special signposts: collective experiences that influence our expectations, actions, and mind-sets. They also mold our ideas about company loyalty, work ethic, and the definition of a job well done. And now that five different generations are working together simultaneously—from Traditionals to Generation Y and beyond—it's even more important to understand where everyone's coming from. Written by two generational experts—who happen to be father and daughter—Generations, Inc. offers the perspectives of people of different eras, eliciting practical insights on wrestling with generational issues in the workplace. The book provides Baby Boomers and Linksters alike with practical techniques for: Addressing conflicts * Forging alliances with coworkers from other generations * Getting people with disparate values and idiosyncratic styles to work together * Running productive meetings in which all participants find value in each others' ideas Generations, Inc. provides realistic strategies for all those managers, executives, and employees seeking to coexist, flourish, and thrive together...at the same time.

This collection of essays, coauthored with other distinguished

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economists, offers new perspectives on saving, intergenerational economic ties, retirement planning, and the distribution of wealth. The book links life-cycle microeconomic behavior to important macroeconomic outcomes, including the roughly 50 percent postwar decline in America's rate of saving and its increasing wealth inequality. The book traces these outcomes to the government's five-decade-long policy of transferring, in the form of annuities, ever larger sums from young savers to old spenders. The book presents new theoretical and empirical analyses of altruism that rule out the possibility that private intergenerational transfers have offset those by the government. While rational life-cycle behavior can explain broad economic outcomes, the book also shows that a significant minority of households fail to make coherent life-cycle saving and insurance decisions. These mistakes are compounded by reliance on conventional financial planning tools, which the book compares with Economic Security Planner (ESPlanner), a new life-cycle financial planning software program. The application of ESPlanner to U.S. data indicates that most Americans approaching retirement age are saving at much lower rates than they should be, given potential major cuts in Social Security benefits.

Intergenerational responsibility is multi-faceted. This edited volume reflects intergenerational aspects in light of spatial, age and racial segregation, global warming, and the aging Western world population. Intergenerational global governance is addressed in the era of globalization and migration. The intergenerational glue, intergenerational crises resilience strategies and intergenerational responses to external shocks serve as innovative global responsibility implementation guidelines in the international arena.

Fostering intergenerational harmony through intergenerational income mobility and intergenerational opportunities, environmental protection and sustainable

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development aids alleviate the most pressing contemporary challenges of humankind. Overall, this interdisciplinary and applied contribution to the scholarship on intergenerational responsibility supports the leadership and management of global governance agency in the private and public sectors. Discover how the global financial plague is poised to return, and what can be done to stop it This is not your father's financial system. Jimmy Stewart, the trustworthy, honest banker in the movie, It's a Wonderful Life, is dead. And so is his small-town bank, Bailey Savings & Loan. Instead, we're watching It's a Horrible Mess with Wall Street (aka the Vegas Strip) playing ever larger craps with our economy and our tax dollars. This book, written by one of the world's most respected economist, describes in lively, humorous, simple, but also deadly serious terms the big con underlying the big game?the web of interconnected financial, political, and regulatory malfeasance that culminated in financial meltdown and brought us to our economic knees. But it also proposes an amazingly simply solution?Limited Purpose Banking to make Wall Street safe for Main Street. This book, as well as the financial fix described within it, have received rave reviews from a veritable who's who of policymakers and economics, plus five economics Nobel Laureates Written by a leading economist whose insights on this topic are unparalleled Outlines the first and only proposal to fundamentally fix our financial disaster for good Jimmy Stewart Is Dead will fundamentally change the way you think about the economy, financial markets, and the government.

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