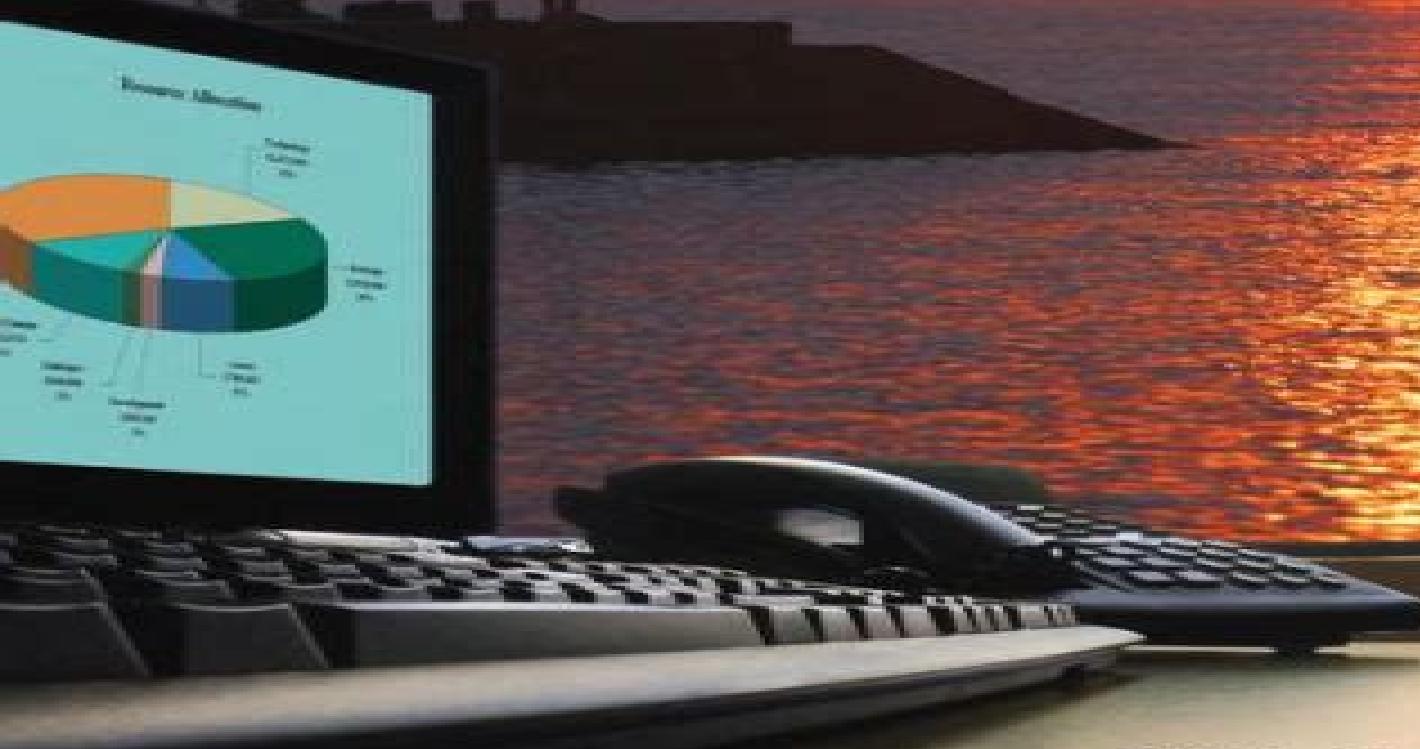


# Working Longer

The Solution to the  
Retirement Income  
Challenge



Alicia H. Munnell  
and  
Steven A. Sass

# Working Longer The Solution To The Retirement Income Challenge

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## **Working Longer The Solution To The Retirement Income Challenge:**

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**Working Longer** Alicia H. Munnell, Steven A. Sass, 2009-10-01 Daily headlines warn American workers that their retirement years may be far from golden. The main components of the retirement income system—Social Security and employer provided pensions and health insurance—are in decline while the amount of income needed for a comfortable retirement continues to rise. In *Working Longer* Alicia Munnell and Steven Sass suggest a simple solution to this problem: postponing retirement by two to four years. By following their advice, the average worker retiring in 2030 can be as well off as today's retirees. Implementing this solution on a national scale, however, may not be simple. *Working Longer* investigates the prospects for moving the average retirement age from 63 (the current figure) to 66. Munnell and Sass ask whether future generations will be healthy enough to work beyond the current retirement age and whether older men and women want to work. They examine companies' incentives to employ older workers and ask what government can do to promote continued participation in the workforce. Finally, they consider the challenge of ensuring a secure retirement for low wage workers and those who are unable to continue to work. The retirement system faces very real challenges. But together workers, employers, and the government can keep this vital piece of the American dream alive.

**Grand Challenges of Our Aging Society** National Research Council, Division of Behavioral and Social Sciences and Education, Center for Economic, Governance, and International Studies, 2010-03-04 Aging populations are generating both challenges and opportunities for societies around the globe. Increases in longevity and improvements in health raise many questions: What steps can be taken to optimize physical and cognitive health and productivity across the life span? How will older people finance their retirement and health care? What will be the macroeconomic implications of an aging population? How will communities be shaped by the shift in age structure? What global interconnections will affect how

each society handles the aging of its population To address these questions the National Academies organized a symposium summarized in the present volume to determine how best to contribute to an evidence based dialogue on population aging that will shape policies and programs Presentations in the fields of biology public health medicine informatics macroeconomics finance urban planning and engineering approached the challenges of aging from many different angles The presenters reviewed the current state of knowledge in their respective fields identifying areas of consensus and controversy and delineating the priority questions for further research and policy development

### **Age in America**

Corinne T. Field,Nicholas L. Syrett,2015-05-22 Eighteen Twenty one Sixty five In America today we recognize these numbers as key transitions in our lives precise moments when our rights and opportunities change when we become eligible to cast a vote buy a drink or enroll in Medicare This volume brings together scholars of childhood adulthood and old age to explore how and why particular ages have come to define the rights and obligations of American citizens Since the founding of the nation Americans have relied on chronological age to determine matters as diverse as who can marry work be enslaved drive a car or qualify for a pension Contributors to this volume explore what meanings people in the past ascribed to specific ages and whether or not earlier Americans believed the same things about particular ages as we do The means by which Americans imposed chronological boundaries upon the variable process of growing up and growing old offers a paradigmatic example of how people construct cultural meaning and social hierarchy from embodied experience Further chronological age always intersects with other socially constructed categories such as gender race and sexuality Ranging from the seventeenth century to the present taking up a variety of distinct subcultures from frontier children and antebellum slaves to twentieth century Latinas Age in America makes a powerful case that age has always been a key index of citizenship

### **Social Security Bulletin**

,2009 **Choice**,2009 **Forbes** Bertie Charles Forbes,2008 This business magazine covers domestic and international business topics Special issues include Annual Report on American Industry Forbes 500 Stock Bargains and Special Report on Multinationals

### **Employee Benefits Law Symposium**

,2009 **Proceedings of New York University ... Annual Institute on Federal Taxation** New York University. Institute on Federal Taxation,2008

### **The Economist**

,2008 **EBRI Notes**,2008 *Pensions, Social Security, and the Privatization of Risk* Mitchell A. Orenstein,2009 Mitchell Orenstein brings together leading economists and policy advisors to discuss the complex and timely issue of retirement and risk Employers increasingly called upon by elected officials have begun to shift from a model of collective risk sharing towards a model of individualized investment risk This represents a marked difference from the notion of an American social safety net which emerged during the Great Depression Weighing what is gained and what is lost as new schemas surface this book offers readers reasoned analysis of the looming crisis and our collective alternatives both domestically and abroad

**Standard & Poor's Creditweek** ,2009 **Benefits Quarterly** ,2009 **Climate Change Policy** Colin Robinson,2008-09 Colin Robinson explores the processes by which conclusions about climate change are reached and discusses market based

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OECD,2009-09-02 Looking to the year 2030 this volume explores the social economic and environmental forces which in  
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## **Working Longer The Solution To The Retirement Income Challenge** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the energy of words has been more evident than ever. They have the capability to inspire, provoke, and ignite change. Such may be the essence of the book **Working Longer The Solution To The Retirement Income Challenge**, a literary masterpiece that delves deep into the significance of words and their effect on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall impact on readers.

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### **Table of Contents Working Longer The Solution To The Retirement Income Challenge**

1. Understanding the eBook Working Longer The Solution To The Retirement Income Challenge
  - The Rise of Digital Reading Working Longer The Solution To The Retirement Income Challenge
  - Advantages of eBooks Over Traditional Books
2. Identifying Working Longer The Solution To The Retirement Income Challenge
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Working Longer The Solution To The Retirement Income Challenge
  - User-Friendly Interface
4. Exploring eBook Recommendations from Working Longer The Solution To The Retirement Income Challenge
  - Personalized Recommendations
  - Working Longer The Solution To The Retirement Income Challenge User Reviews and Ratings

- Working Longer The Solution To The Retirement Income Challenge and Bestseller Lists
- 5. Accessing Working Longer The Solution To The Retirement Income Challenge Free and Paid eBooks
  - Working Longer The Solution To The Retirement Income Challenge Public Domain eBooks
  - Working Longer The Solution To The Retirement Income Challenge eBook Subscription Services
  - Working Longer The Solution To The Retirement Income Challenge Budget-Friendly Options
- 6. Navigating Working Longer The Solution To The Retirement Income Challenge eBook Formats
  - ePub, PDF, MOBI, and More
  - Working Longer The Solution To The Retirement Income Challenge Compatibility with Devices
  - Working Longer The Solution To The Retirement Income Challenge Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Working Longer The Solution To The Retirement Income Challenge
  - Highlighting and Note-Taking Working Longer The Solution To The Retirement Income Challenge
  - Interactive Elements Working Longer The Solution To The Retirement Income Challenge
- 8. Staying Engaged with Working Longer The Solution To The Retirement Income Challenge
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Working Longer The Solution To The Retirement Income Challenge
- 9. Balancing eBooks and Physical Books Working Longer The Solution To The Retirement Income Challenge
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Working Longer The Solution To The Retirement Income Challenge
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Working Longer The Solution To The Retirement Income Challenge
  - Setting Reading Goals Working Longer The Solution To The Retirement Income Challenge
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Working Longer The Solution To The Retirement Income Challenge
  - Fact-Checking eBook Content of Working Longer The Solution To The Retirement Income Challenge
  - Distinguishing Credible Sources

13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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