

Assessing
Knowledge
of
Retirement
Behavior

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Assessing Knowledge Of Retirement Behavior

National Academy Press (U.S.)



Assessing Knowledge Of Retirement Behavior:

Assessing Knowledge of Retirement Behavior National Research Council, Division of Behavioral and Social Sciences and Education, Commission on Behavioral and Social Sciences and Education, Panel on Retirement Income Modeling, 1996-07-30 This book brings together in one volume what researchers have learned about workers employers and retirees that is important for formulating retirement income policies As the U S population ages there is increasing uncertainty about the solvency of the Social Security and Medicare systems and the adequacy of private pensions to provide for people s retirement needs The volume covers such critical behaviors as workers decisions to retire people s choices of saving over consumption and employers decisions about hiring older workers and providing pension and health care benefits Also covered are trends in mortality health status and health care costs that are key to projecting the likely costs and effects of alternative retirement income security policies and a strategy for combining data and research knowledge into a policy modeling framework

Assessing Knowledge of Retirement Behavior Panel on Retirement Income Modeling, Commission on Behavioral and Social Sciences and Education, Division of Behavioral and Social Sciences and Education, National Research Council, 1996-08-13 This book brings together in one volume what researchers have learned about workers employers and retirees that is important for formulating retirement income policies As the U S population ages there is increasing uncertainty about the solvency of the Social Security and Medicare systems and the adequacy of private pensions to provide for people s retirement needs The volume covers such critical behaviors as workers decisions to retire people s choices of saving over consumption and employers decisions about hiring older workers and providing pension and health care benefits Also covered are trends in mortality health status and health care costs that are key to projecting the likely costs and effects of alternative retirement income security policies and a strategy for combining data and research knowledge into a policy modeling framework

Behavioral Dimensions of Retirement Economics Henry J. Aaron, 2010-12-01 Deciding when and how to retire are among the most important decisions most people make Can they be depended on to plan with foresight and make sound decisions According to standard economic analysis the answer is a qualified yes But studies by psychologists sociologists and economists themselves raise doubts about this comforting appraisal This volume by analysts trained in economics and other disciplines suggests that retirement planning and decisions fall far short of the rational ideal Gary Burtless explains what economic research has to say about retirement behavior Annamaria Lusardi reports that many people in their fifties and older say they have not even thought about retirement Matthey Rabin and Ted O Donoghue show that procrastination can cause huge economic losses Robert Axtell and Joshua Epstein show that herd behavior explains observed patterns of retirement behavior better than does the assumption of rational decisionmaking George Loewenstein Drazen Prelec and Roberto Weber report that many people incorrectly anticipate what retirement will be like and rationalize whatever decision they have made David Fetherstonhaugh and Lee Ross report experimental evidence that the effect of

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Pensions in the Health and Retirement Study Alan L. Gustman, Thomas L. Steinmeier, Nahid Tabatabai, 2010-05 This book presents a careful analysis of pension data collected by the Health and Retirement Study a unique survey of people over the age of fifty conducted by the University of Michigan for the National Institute on Aging The authors studied pensions as they evolve over individuals work lives and into retirement how pension coverage and plans change over a lifetime how many pensions workers have by the time they retire and what these pensions are worth what pensions contribute to individual retirement incomes and how trends and policy changes affect retirement plans The book focuses on the major features of pensions including plan type and participation ages of eligibility for retirement values of different pension types how pension values are influenced by retirement age how plans are settled when a worker leaves a firm how well people understand their pensions the importance of pensions in retirement saving and as a share of household wealth and the vulnerability of the retirement age population to the current financial crisis This book provides readers with an invaluable look at the crucial but ever changing role of pensions in supporting retirees

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