

Assessing
Knowledge
of
Retirement
Behavior

NATIONAL RESEARCH COUNCIL

Assessing Knowledge Of Retirement Behavior

Marcel A. Müller



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

Social Security provisions may depend on how these policies are framed as well as on the specific content of those policies. These and other authors also explore the broader implications of these behavioral patterns. Copublished with Russell Sage Foundation. **New and Forthcoming Books** National Academy Press (U.S.), 1993. Advances in Psychology Research Serge P. Shohov, 2003. *Advances in Psychology Research* presents original research results on the leading edge of psychology. Each chapter has been carefully selected in an attempt to present substantial advances across a broad spectrum. Contents: Preface Cognitive Psychology Explicit and Implicit Processes of Metacognition Behavioural Psychology A Cross Sectional and Prospective Study of Crying in the First Year of Life Cognitive Psychology The Structure and Measurements of Self Concept for University Students Behavioural Psychology Training Behaviours of the Self employed in Canada A Decision Tree Analysis Attenuation of Shock Elicited Pain by Electrical Prepulses Social Psychology Perceptions of Financial Stability in Retirement Do Americans Really Know What to Expect Resilience of Maltreated Children in the Family The Political Psychology of Interstate Rivalry Index. Improving Data on America's Aging Population National Research Council, Division of Behavioral and Social Sciences and Education, Commission on Behavioral and Social Sciences and Education, Committee on National Statistics, 1996-12-20. The Committee on National Statistics and the Committee on Population at the request of the NIA convened a workshop in March 1996 to discuss data on the aging population that address the emerging and important social economic and health conditions of the older population. The purposes of the workshop were to identify how the population at older ages in the next few decades will differ from the older population today to understand the underlying causes of those changes to anticipate future problems and policy issues and to suggest future needs for data for research in these areas. The scope of the workshop was broader than that of the 1988 CNSTAT report including not only data on health and long term care but also actuarial economic demographic housing and epidemiological data needs for informing public policy. *Social Security Bulletin*, 2001. **Handbook of Labor Economics** Orley Ashenfelter, David Card, 1999-11-18. A guide to the continually evolving field of labour economics. Preparing for an Aging World National Research Council, Division of Behavioral and Social Sciences and Education, Committee on National Statistics, Committee on Population, Panel on a Research Agenda and New Data for an Aging World, 2001-07-26. Aging is a process that encompasses virtually all aspects of life. Because the speed of population aging is accelerating and because the data needed to study the aging process are complex and expensive to obtain it is imperative that countries coordinate their research efforts to reap the most benefits from this important information. *Preparing for an Aging World* looks at the behavioral and socioeconomic aspects of aging and focuses on work retirement and pensions wealth and savings behavior health and disability intergenerational transfers and concepts of well being. It makes recommendations for a collection of new cross national data on aging populations data that will allow nations to develop policies and programs for addressing the major shifts in population age structure now occurring. These efforts if made internationally would advance our understanding of the aging process around the world.

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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