Record Nr. UNINA9910456031803321 Assessing knowledge of retirement behavior [[electronic resource] /] / **Titolo** Eric A. Hanushek and Nancy L. Maritato, editors: Panel on Retirement Income Modeling, Committee on National Statistics, Commission on Behavioral and Social Sciences and Education, National Research Council Washington, D.C., : National Academy Press, 1996 Pubbl/distr/stampa **ISBN** 1-280-19198-8 9786610191987 0-309-58953-3 0-585-02010-8 Descrizione fisica 1 online resource (288 p.) Altri autori (Persone) HanushekEric A <1943-> (Eric Alan) MaritatoNancy L Disciplina 306.38 Soggetti Retirement income - United States Old age pensions - United States Social security - United States Health insurance - United States Retirees - United States - Attitudes Electronic books. Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Note generali Description based upon print version of record. Nota di bibliografia Includes bibliographical references. ""Assessing Knowledge of Retirement Behavior""; ""Copyright""; Nota di contenuto ""Preface""; ""Contents""; ""1 Introduction ""; ""INCOME AND WEALTH OF OLDER AMERICAN HOUSEHOLDS""; ""LABOR SUPPLY BEHAVIOR""; ""PERSONAL SAVING BEHAVIOR""; ""EMPLOYER BEHAVIOR""; ""MORTALITY, HEALTH STATUS, AND HEALTH CARE COSTS""; ""A FRAMEWORK FOR ANALYZING RETIREMENT INCOME SECURITY""; ""CONCLUSION""; ""2 Income and Wealth of Older American Households: Modeling Issues for Public Policy Analysis ""; ""CONCEPTUAL OVERVIEW""; ""COMPONENTS OF INCOME AND WEALTH OF OLDER

HOUSEHOLDS""; ""Income Distribution Issues""

""MODELS OF INDIVIDUAL AND FIRM BEHAVIOR EXPLAINING RETIREMENT INCOME AND WEALTH"""Income from Earnings Based on Labor Supply Decisions""; ""Savings and Wealth Determination""; ""Life-Cycle Analysis"; ""Precautionary Models of Savings""; ""Bequest Motive""; ""Research Integrating These Motives""; ""Research that Imposes Only Limited Structure""; ""Research Arguing that Full Optimization is Unlikely""; ""Continuing Controversy in the Savings Literature""; ""Pensions and Social Security""; ""At the Level of the Individual"": ""Pension Plan Determination at the Level of the Firm"" ""Research on Family Structures and Transfers"""Research on Housing""; ""RECONCILING RESEARCH ON LABOR SUPPLY, SAVINGS, AND PENSIONS""; ""MODELS AND DATA NEEDED TO UNDERSTAND THE INCOMES AND WEALTH OF OLDERAMERICANS""; ""SELECTED POLICIES AFFECTING RETIREMENT INCOMES AND WEALTH"; ""APPENDIX TABLES AND FIGURES""; ""NOTES""; ""REFERENCES""; ""3 Factors Affecting Labor Supply Decisions and Retirement Income "": ""SUMMARY OF TRENDS"": ""SOCIAL SECURITY""; ""PENSIONS AND WINDOW PLANS""; ""Literature Review and Previous Methodology""; ""What we would like to know""; ""DISABILITY""

""Literature Review and Previous Methodology"""What We Would Like to Know"": ""MEDICARE AND HEALTH INSURANCE"": ""Literature Review and Previous Methodology""; ""What We Would Like to Know""; ""HOURS FLEXIBILITY AND CAREER JOBS""; ""Literature Review and Previous Methodology"": ""What We Would Like to Know"": ""CONCLUSIONS"": ""Expectations""; ""Endogeneity""; ""Uncertainty""; ""Data Issues""; ""Other Concerns""; ""NOTES""; ""REFERENCES""; ""4 Personal Saving Behavior and Retirement Income Modeling: A Research Assessment "": ""FORECASTING FINANCIAL STATUS: AN ORGANIZING FRAMEWORK"" ""Patterns of Wealth Holding for Pre-Retirement Cohorts"""Rates of Return""; ""Age-Specific Patterns of Net Saving""; ""MOTIVES FOR AND MODELS OF PRIVATE SAVING: WHAT DO WE KNOW?"": ""SOCIAL SECURITY AND PRIVATE SAVING""; ""PRIVATE PENSIONS AND SAVING""; ""TARGETED RETIREMENT SAVING ACCOUNTS AND PERSONAL SAVING""; ""Prospective Accumulation in Targeted Saving Accounts"; ""Net Saving Effects""; ""Withdrawal Behavior""; ""HOUSING WEALTH AND OTHER PRIVATE SAVING""; ""CONCLUSION AND FUTURE RESEARCH NEEDS""; ""REFERENCES""; ""5 Retirement Age and Retirement Income: The Role of ""THE AGING WORKER AND THE FIRM""