

1. Record Nr.	UNINA9910462273103321
Titolo	Automatic [[electronic resource]] : changing the way America saves // William G. Gale ... [et al.], editors
Pubbl/distr/stampa	Washington, D.C., : Brookings Institution Press, c2009
ISBN	0-8157-0382-1
Descrizione fisica	1 online resource (282 p.)
Altri autori (Persone)	GaleWilliam G
Disciplina	339.4/30973
Soggetti	Individual retirement accounts - United States Saving and investment - United States Electronic books.
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Based on the work of the Retirement Security Project (RSP), a joint venture of Georgetown University's Public Policy Institute and the Brookings Institution, that is supported by the Pew Charitable Trusts and the Rockefeller Foundation.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	Preface -- 1. Introduction / William G. Gale ... [et al.] -- PART I. AUTOMATIC SAVING STRUCTURES -- 2. Retirement saving for middle- and low-income households : the Pension Protection Act of 2006 and the unfinished agenda / William G. Gale, J. Mark Iwry, and Spencer Walters -- 3. The automatic 401(k) : revenue and distributional estimates / Christopher Geissler and Benjamin H. Harris -- 4. Pursuing universal retirement security through automatic IRAs / J. Mark Iwry and David C. John -- 5. National retirement savings systems in Australia, Chile, New Zealand, and the United Kingdom : lessons for the United States / David C. John and Ruth Levine -- PART II. TAKING THE MONEY OUT -- 6. Increasing annuitization in 401(k) plans with automatic trial income / William G. Gale ... [et. al.] -- 7. Automatic annuitization : new behavioral strategies for expanding lifetime income in 401(k)s / J. Mark Iwry and John A. Turner -- PART III. RETIREMENT SAVING FOR VULNERABLE GROUPS -- 8. Retirement security for Latinos : bolstering coverage, savings, and adequacy / Peter R. Orszag and Eric Rodriguez -- 9. Retirement security for women : progress to date on policies for tomorrow / Leslie E. Papke, Lina Walker, and Michael Dworsky -- 10. Strategies to increase the retirement savings of African American

households / Ngina Chiteji and Lina Walker.

Sommario/riassunto

"Argues for a fresh approach to saving, simplified retirement planning, and managing risks associated with today's IRA environment. Calls for transformation of 401(k)s, incorporating features of defined benefit plans as automatic arrangements. Considers experiences of countries with automatic saving structures and presents proposals to implement similar features in this country"--Provided by publisher.
