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Altri autori (Persone)	GaleWilliam G ShovenJohn B WarshawskyMark
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Nota di contenuto	; Introduction / William G. Gale, John B. Shoven, and Mark J. Warshawsky -- The evolution and implications of federal pension regulation / Sylvester J. Schieber -- The shifting structure of private pensions / William G. Gale, Leslie E. Papke, and Jack Vanderhei -- Effects of pensions on labor markets and retirement / Robert L. Clark and Joseph F. Quinn -- The effect of pensions and 401(k) plans on household saving and wealth / William G. Gale -- Deregulating the private pension system / Theodore R. Groom and John B. Shoven -- Ensuring retirement income for all workers / Daniel I. Halperin and Alicia H. Munnell -- From fiduciary to facilitator : employers and defined contribution plans / Pamela Perun and C. Eugene Steuerle.
Sommario/riassunto	When the Employee Retirement Income Security Act (ERISA) was passed in 1974, the world of pensions was very different from today. Then, most pensions were packaged as defined benefit plans-the employer guaranteed a certain level of income to the employee on retirement. But from the 1980's on, in part because of ERISA's regulatory structure, but also because of job mobility and other factors, pension coverage increasingly meant defined contribution plans, with the burden of

investment and outcome placed on the worker.

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