

1. Record Nr.	UNINA9910820598703321
Titolo	Challenges women face in retirement security [[electronic resource] /] / Jean B. Larou, editor
Pubbl/distr/stampa	New York, : Nova Science Publishers, c2009
ISBN	1-61728-176-X 1-4416-6972-8
Edizione	[1st ed.]
Descrizione fisica	1 online resource (149 p.)
Collana	Retirement issues, plans and lifestyles series
Altri autori (Persone)	LarouJean B
Disciplina	646.79082
Soggetti	Women - Retirement - United States
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 and index.
Nota di contenuto	Intro -- CHALLENGES WOMEN FACE IN RETIREMENT SECURITY -- CHALLENGES WOMEN FACE IN RETIREMENT SECURITY -- LIBRARY OF CONGRESS CATALOGING-IN-PUBLICATION DATA -- CONTENTS -- PREFACE -- Chapter 1: TESTIMONY OF JEAN CHATZKY, BEFORE THE SPECIAL COMMITTEE ON AGING, UNITED STATES SENATE,MARCH 15, 2006 -- Chapter 2: TESTIMONY OF SARA COLE HART, BEFORE THE UNITED STATES SENATE SPECIAL COMMITTEE ON AGING, MARCH 15, 2006 -- REVIEW OF THE REASONS WOMEN ARE MORE LIKELY TO END THEIR LIFE IN A STATE OF POVERTY -- RECOMMENDATIONS FOR SOLUTIONS TO THE PENSION CRISIS FACED BY WOMEN -- REFERENCES -- Chapter 3: TESTIMONY OF M. CINDY HOUNSELL, WOMEN'S INSTITUTE FOR A SECURE RETIREMENT, BEFORE THE SENATE SPECIAL COMMITTEE ON AGING, HEARING ON WOMEN'S RETIREMENT INCOME, MARCH 15, 2006 -- INTRODUCTION -- A COMING CRISIS -- THE REASONS WOMEN FACE RETIREMENT INCOME INSECURITY -- WHAT POLICYMAKERS CAN DO -- PROPOSED SOLUTIONS:WHAT EMPLOYERS CAN DO -- WHAT WOMEN CAN DO: FIVE IMPORTANT STEPS WOMEN CAN TAKE -- IF WE DON'T ACT -- CONCLUDING REMARKS -- REFERENCES -- Chapter 4: TESTIMONY OF KARYNE JONES, PRESIDENT AND CHIEF EXECUTIVE OFFICER, THE NATIONAL CAUCUS AND CENTER ON BLACK AGED, INC., BEFORE THE SENATE SPECIAL COMMITTEE ON AGING,MARCH 15, 2006, DIRKSEN SENATE OFFICE BUILDING* -- THE SPECIAL CHALLENGES OF WOMEN IN PREPARING FOR FINANCIAL SECURITY IN RETIREMENT --

POLICY REFORMS -- Chapter 5: SENATE SPECIAL COMMITTEE ON AGING, BRIDGING THE GENDER GAP: ELIMINATING RETIREMENT INCOME DISPARITY FOR WOMEN, TESTIMONY OF BARBARA KENNELLY, PRESIDENT, NATIONAL COMMITTEE TO PRESERVE SOCIAL SECURITY AND MEDICARE, MARCH 15, 2006 -- Chapter 6: STATEMENT OF SENATOR HERB KOHL -MARCH 15, 2006, "BRIDGING THE GENDER GAP: ELIMINATING RETIREMENT INCOME DISPARITY FOR WOMEN"*. Chapter 7: STATEMENT OF CHAIRMAN GORDON H. SMITH, U.S. SENATE SPECIAL COMMITTEE ON AGING, "BRIDGING THE GENDER GAP: ELIMINATING RETIREMENT INCOME DISPARITY FOR WOMEN", MARCH 15, 2006 -- Chapter 8: WRITTEN STATEMENT FOR THE U.S. SENATE SPECIAL COMMITTEE ON AGING, HEARING ON BRIDGING THE GENDER GAP: ELIMINATING RETIREMENT INCOME DISPARITY FOR WOMEN, MARCH 15, 2006, "GENDER DISPARITIES IN RETIREMENT SECURITY" -- INTRODUCTION -- OVERVIEW OF GENDER DISPARITIES IN CURRENT RETIREE INCOME SOURCES -- GENDER DISPARITIES IN RETIREMENT PROGRAM PARTICIPATION AMONG CURRENT WORKERS -- INCREASING IMPORTANCE OF INDIVIDUAL ACCOUNT PLANS FOR FUTURE RETIREMENT INCOME SECURITY -- RETIREMENT INCOME ADEQUACY -- RESULTS -- REFERENCES -- Chapter 9: WHAT EVERY WOMAN SHOULD KNOW -- WHAT SOCIAL SECURITY MEANS TO YOU -- YOUR SOCIAL SECURITY RECORD AND NUMBER -- IF YOU CHANGE YOUR NAME -- IF YOU ARE A VICTIM OF FAMILY VIOLENCE -- SOCIAL SECURITY NUMBERS FOR CHILDREN -- WHAT YOUR SOCIAL SECURITY TAXES PAY FOR -- SOME SPECIAL EMPLOYMENT SITUATIONS -- WHEN YOU RETIRE -- IF YOU BECOME DISABLED -- WHEN YOU ARE READY TO APPLY -- BENEFITS FOR YOUR FAMILY -- IF YOU SHOULD DIE -- IF YOU HAVE INCOME FROM A GOVERNMENT PENSION -- IF YOU HAVE NOT WORKED OR DO NOT HAVE ENOUGH SOCIAL SECURITY CREDITS -- IF YOU BECOME A WIDOW -- IF YOU ARE DIVORCED -- IF YOU HAVE LIMITED INCOME -- IF YOU ARE A CAREGIVER -- PROTECTION OF PERSONAL INFORMATION -- MORE INFORMATION -- Chapter 10: WOMEN AND RETIREMENT SAVINGS -- DO YOU KNOW? -- START HERE...START NOW -- IT'S UP TO YOU -- RESOURCES -- Chapter 11: RETIREMENT SECURITY: WOMEN FACE CHALLENGES IN ENSURING FINANCIAL SECURITY IN RETIREMENT -- WHAT GAO FOUND -- WHY GAO DID THIS STUDY -- ABBREVIATIONS -- RESULTS IN BRIEF -- BACKGROUND -- WOMEN HAVE LESS RETIREMENT INCOME THAN MEN LARGELY BECAUSE OF DIFFERENCES IN LABOR FORCE PARTICIPATION AND LIFETIME EARNINGS. CERTAIN LIFE EVENTS MAY REDUCE WOMEN'S RETIREMENT RESOURCES MORE THAN MEN'S -- SPECIFIC CHANGES TO SOCIAL SECURITY AND EMPLOYER SPONSORED PENSIONS WILL AFFECT WOMEN DIFFERENTLY THAN MEN BECAUSE OF DIFFERENCES IN LIFETIME WORK HISTORIES -- IMPLEMENT DEPENDENT CARE CREDITS -- INCREASE MINIMUM BENEFIT -- INCREASE SURVIVOR BENEFITS -- REDUCE SPOUSAL BENEFITS AND INCREASE SURVIVOR BENEFITS -- REDUCE DURATION OF MARRIAGE REQUIREMENT FOR DIVORCED SPOUSE BENEFIT ELIGIBILITY -- LOWERING VESTING REQUIREMENTS -- AUTOMATIC ROLLOVER UPON LEAVING EMPLOYMENT PRIOR TO RETIREMENT AGE -- CONCLUDING OBSERVATIONS -- AGENCY COMMENTS -- APPENDIX I: METHODOLOGY -- ASSUMPTIONS AND LIMITATIONS -- DESCRIPTION OF SIMULATED SOCIAL SECURITY MODIFICATIONS -- DESCRIPTION OF SIMULATED PENSION MODIFICATIONS -- DATA RELIABILITY -- BENCHMARK POLICY SCENARIOS -- APPENDIX II: SIMULATION RESULTS FOR SOCIAL SECURITY MODIFICATIONS -- APPENDIX III: LOW BENEFIT AVOIDANCE RATES -- APPENDIX IV: EFFECT OF SIMULATED REFORM ON SOCIAL SECURITY SYSTEM SOLVENCY -- REFERENCES -- INDEX.
