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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.
