

# Coming Up Short

## THE CHALLENGE OF 401(k) PLANS



Alicia H. Munnell and Annika Sundén

# Coming Up Short The Challenge Of 401k Plans

**Alicia Haydock Munnell, Annika Sunden**



## **Coming Up Short The Challenge Of 401k Plans:**

*Coming Up Short* Alicia Haydock Munnell, Annika Sunden, 2005-01-27 In this book two experts on retirement policy analyze 401 k plans the fastest growing type of employer sponsored pensions and a vital source of retirement income for the American middle class

**Compensation, Work Hours and Benefits** Jeffrey M. Hirsch, Samuel Estreicher, 2009-01-01 Each year the New York University Annual Conference on Labor calls on outstanding scholars and practitioners in the field to come together to survey and analyse new developments and trends in U S labor law and practice Reproduced here are papers delivered at the 2004 conference the 57th in this venerable and highly influential series with other articles either reprinted from earlier publications or written for this volume The theme of the 2004 Conference was Compensation Work Hours and Benefits The broad range of contexts in which compensation work hours and benefits issues and disputes arise is clearly on display in the many relevant aspects with which the authors engage These issues are gathered into nine categories as follows problems in ensuring acceptable compensation and work conditions in a global economy attempts by states and municipalities to implement living wage measures and the potential conflict between such attempts and the doctrine of private labor law preemption the possible demise of traditional pension benefits recent workplace developments arising in response to the Fair Labor Standards Act FLSA the legality of policies surrounding attempts to keep workers pay secret special compensation claims typically found in securities industry arbitration state protections for non salary forms of compensation regulation of multiemployer benefit plans by the Employee Retirement Income Security Act ERISA and compensation work hours and benefits issues with regard to multinational organizations As always this important annual publication offers definitive current scholarship in its theme area of labor and employment law As such it will be of inestimable value to practitioners government officials academics and others interested in developments in U S employment and labor relations law and practice

**Government Spending on the Elderly** D. Papadimitriou, 2007-09-20 This book examines the aging of the US population as a primary domestic public policy issue An increase in the proportion of the elderly in the total population will potentially result in a significant growth in the number of beneficiaries in major federal entitlement programs leading to fiscal pressures and challenges for economic growth

**When I'm Sixty-Four** Teresa Ghilarducci, 2017-10-31 A crisis is looming for baby boomers and anyone else who hopes to retire in the coming years In *When I'm Sixty Four* Teresa Ghilarducci the nation's leading authority on the economics of retirement explains how to confront this crisis head on revealing the causes behind the increasingly precarious economics of old age in America and proposing a bold plan to guarantee retirement security for every working citizen Retirement is one of the hallmarks of a prosperous civilized market economy Yet in America today Social Security is on the ropes Government and employers are dismantling pension security forcing older people to work longer The federal government spends billions in exemptions for 401 k s and other voluntary retirement accounts yet retirement savings for most workers is falling Ghilarducci takes an

unflinching look at the eroding economic structure of retirement in America and what she finds is alarming She exposes the failures of pension regulators and the false hopes of privatized Social Security She tells the ugly truth about risky 401 k plans do it yourself retirement schemes and companies like Enron that have left employees without any retirement savings Ghilarducci puts forward a sweeping plan to revive the retirement income system a plan that will ensure that after forty years of work every American will receive 70 percent of their preretirement earnings guaranteed for life No other book makes such a persuasive case for overhauling the pension and Social Security system in order to provide older Americans with the financial stability they have earned and deserve **Strengthening Worker Retirement Security** United States. Congress. House. Committee on Education and Labor,2009 **Employee Benefits and Executive Compensation** Samuel Estreicher,David J. Reilly,2010-01-01 Employee benefits and executive compensation long a matter of considerable interest to employees and employers have become subjects of increasingly intense public scrutiny and debate in the past few years Indeed you cannot pick up a newspaper listen to a news broadcast or consult the Internet without encountering a report on these subjects These issues played heavily during the 2008 presidential campaign Automatic William G. Gale,J. Mark Iwry,David C. John,2011-12-01 Automatic offers an innovative new way to think about how Americans can save for retirement Over the past quarter century America s pension system has shifted away from defined benefit plans and toward defined contribution savings programs such as 401 k s and IRAs There is much to be done to improve the defined contribution system Many workers fail to participate and those who do often contribute too little invest the funds poorly and are not adequately prepared to manage funds while in retirement To resolve these problems the authors propose that employees should be automatically enrolled into a 401 k plan when they are hired with the right to opt out change the amount that they contribute or change investment choices if they choose If the employer does not sponsor a 401 k or similar retirement plan they would be enrolled in a payroll deduction Automatic IRA This vision of a transformed defined contribution system incorporates key positive features of defined benefit plans to improve retirement security Employess contributions would increase over time their investments would benefit from professional management and rebalancing and they would receive lifetime income upon retirement These automatic features will make the 401 k and similar plans a more effective tool for retirement saving and they can be extended to the many workers who do not currently have access to an employer plan In Automatic the authors present proposals to implement automatic features in all phases of the 401 k and in IRAs for workers with no employer plan They also draw from the experience of countries that have implemented automatic saving structures Small Business Pension Plans United States. Congress. Senate. Committee on Finance. Subcommittee on Long-term Growth and Debt Reduction,2006 Handbook of Financial Decision Making Gilles Hilary,David McLean,2023-08-14 This accessible Handbook provides an essential entry point for those with an interest in the increasingly complex subject of financial decision making It sheds light on new paradigms in society and the ways that new tools from private actors have affected financial

decision making Covering a broad range of key topics in the area leading researchers summarize the state of the art in their respective areas of expertise delineating their projections for the future Retire Ready Terri McGray CFP® AIF®,2019-03-08 When you offer your employees a 401 k plan you can t just say good luck and expect success Only a generation ago employers provided pension plans that guaranteed employees a retirement income for life Workers had to do little more than show up for work every day to earn benefits Today the responsibility has shifted Workers are more responsible for their future than ever yet they are ill prepared for the complexity of the issues that face them It s no easy task to prepare for retirement while juggling today s financial demands American s are worried about their retirement and with good reason Longevity market risks taxes uncertainty with Social Security inflation and soaring health care costs are a real concern The lack of retirement readiness in the United States is troublesome Terri McGray CFP AIF founder of Longevity Capital Management LLC draws on thirty years of retirement expertise to help employers learn how to Reduce financial stress in the workforce Support retirement readiness Inspire and motivate action Minimize costs and expenses Lessen the workload and mitigate liability With easy to follow steps Retire Ready will help you get your employees on the path towards retirement readiness

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