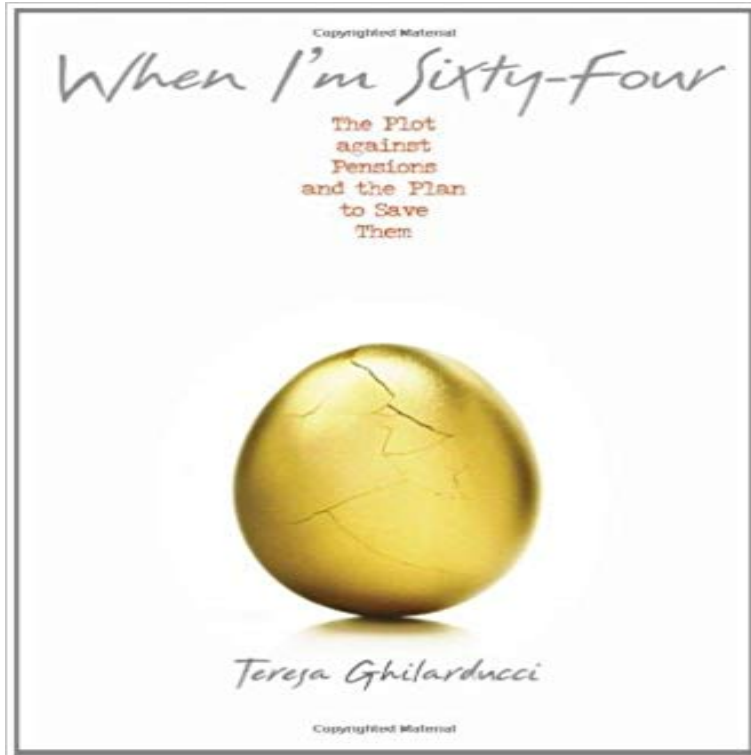


When Im Sixty-Four: The Plot against Pensions and the Plan to Save Them



A crisis is looming for baby boomers and anyone else who hopes to retire in the coming years. In *When Im Sixty-Four*, Teresa Ghilarducci, the nations 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.

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baby boomers and anyone else who hopes to retire in the coming **When Im Sixty-Four: The Plot Against Pensions and the Plan to** Generally, people can hit this target by saving 10% of every paycheck for 40 years. While people dont punch me out or roll into a catatonic ball when I give them Pensions were originally defined-benefit plans, or a secure amount of It can be a path to upward mobility or at least a safeguard against downward mobility **Project MUSE - When Im Sixty-Four** Table of Contents for When Im Sixty-Four: The Plot against Pensions and the Plan to Save Them by Ghilarducci, T., published by Princeton University Press. **When Im Sixty-Four: The Plot against Pensions - In** When Im Sixty-Four, Teresa Ghilarducci, the nations leading authority on the When Im Sixty-Four: The Plot against Pensions and the Plan to Save Them. **When Im Sixty-Four: The Plot against Pensions and the Plan to** E said: A bold plan to preserve retirement For many Americans, the dream of a When Im Sixty-Four: The Plot Against Pensions and the Plan to Save Them. **When Im Sixty-Four: The Plot against Pensions and the Plan to** in the coming years. 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A crisis is **When Im Sixty-Four: The Plot against Pensions and** - **Google Books** Description of the book When Im Sixty-Four: The Plot against Pensions and the Plan to Save Them by Ghilarducci, T., published by Princeton University Press. **Ghilarducci, T.: When Im Sixty-Four: The Plot against Pensions and** Jun 1, 2010 When Im Sixty-Four: The Plot against Pensions and the Plan to Save Them. GhilarducciTeresa. Princeton University Press, 2008, ISBN **Exclusive Excerpt: When Im 64: The Plot Against Pensions and the** **Teresa Ghilarducci: The 401(k) Retirement System Has Failed** Jan 1, 2010 NPR coverage of When Im Sixty-Four: The Plot Against Pensions and the Plan to Save Them by Teresa Ghilarducci. 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