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By Patrick J Purcell

Bibliogov, United States, 2013. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book ***** Print on Demand *****.Pension analysts refer to Social Security, employer-sponsored retirement plans, and personal savings as the three-legged stool of retirement income, but for some workers at least one of the legs is missing. Many workers fail to save adequately for retirement and many are not covered by an employer-sponsored retirement plan. Data from the Federal Reserve Board s Survey of Consumer Finances (SCF) indicate that only 58 of households with an employed head or spouse between the ages of 21 and 64 included at least one worker who participated in an employer-sponsored retirement plan in 2001. Most of them participated in savings and thrift plans, in which the worker must decide whether to contribute to the plan, and how to invest the funds. Only 25 of households included at least one worker who was covered by a defined benefit pension plan that guarantees a fixed monthly payment for life. The Federal Reserve Board collects data on household assets and liabilities through its SCF. The most recent data from this survey were collected in 2001. According to the SCF, 47.8 million...



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