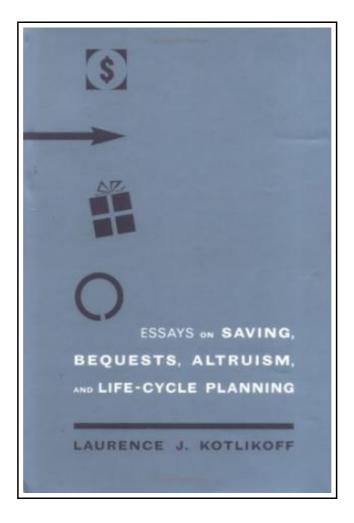
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Reviews

Very useful for all group of people. It is amongst the most incredible pdf i actually have read through. Its been written in an extremely straightforward way and it is just right after i finished reading through this pdf by which basically modified me, change the way i think.

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MIT Press Ltd, United States, 2001. Hardback. Book Condition: New. New. 235 x 161 mm. Language: English . Brand New Book. This collection of essays, coauthored with other distinguished economists, offers new perspectives on saving, intergenerational economic ties, retirement planning, and the distribution of wealth. The book links life-cycle microeconomic behavior to important macroeconomic outcomes, including the roughly 50 percent postwar decline in America s rate of saving and its increasing wealth inequality. The book traces these outcomes to the government s five-decade-long policy of transferring, in the form of annuities, ever larger sums from young savers to old spenders. The book presents new theoretical and empirical analyses of altruism that rule out the possibility that private intergenerational transfers have offset those by the government. While rational life-cycle behavior can explain broad economic outcomes, the book also shows that a significant minority of households fail to make coherent life-cycle saving and insurance decisions. These mistakes are compounded by reliance on conventional financial planning tools, which the book compares with Economic Security Planner (ESPlanner), a new life-cycle financial planning software program. The application of ESPlanner to U.S. data indicates that most Americans approaching retirement age are saving at much lower rates than they should be, given potential major cuts in Social Security benefits.

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