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Aging Gracefully: Ideas to Improve Retirement Security in America

Peter R. Orszag, J. Mark Iwry, William G. Gale

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Aging Gracefully gathers a collection of essays that highlight policy ideas for promoting greater retirement savings among Americans. The essays were written as part of the Retirement Security Project, which is dedicated to promoting common sense solutions to improve the retirement income prospects of millions of American workers. The project is supported by The Pew Charitable Trusts, in partnership with Georgetown University's Public Policy Institute and the Brookings Institution. The essays included in this volume address issues such as: How an "automatic 401(k)" would encourage greater savings. How better structured 401(k) investments can reduce risks and increase growth. What impact the preferential tax treatment given IRAs and 401(k) plans has on low-income families. How IRA-contribution matching by employers can encourage low- and middle-income families to save more.

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