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Personal Saving, Personal Choice

By David Wise

Hoover Institution Press, U.S. Paperback. Book Condition: new. BRAND NEW, Personal Saving, Personal Choice, David Wise, Today the typical American household has only \$1,900 in liquid assets. Worse, many families are approaching retirement age with nothing more than anticipated Social Security benefits and home equity. With the very existence of Social Security in jeopardy, how can the average American possibly provide for a secure retirement? "Personal Saving, Personal Choice" shows that the economic mechanism is already in place: personal choice in retirement saving. Since the 1980s, individual retirement accounts and 401(k) and (403)b plans have changed the way Americans save for retirement. Essays in this volume examine important changes taking place in light of this and reveal why personal savings accounts should be made a component of Social Security reform, and how this can increase individual and national saving. How medical savings accounts, in conjunction with catastrophic health insurance, could help improve the efficiency of health care delivery and also increase personal saving".



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