

LAURENCE J. KOTLIKOFF AND SCOTT BURNS



THE COMING  
GENERATIONAL  
STORM

What You Need to  
Know about America's  
Economic Future

*"This book explains in the best possible way the real problems that will cause the  
country's long-term economic decline to reach the point of no return."*  
—John H. Garvey, author of *A Country That*

★★★★☆ 61

# Coming Generational Storm

**Raffaela Di Napoli**



## **Coming Generational Storm:**

The Coming Generational Storm Laurence J. Kotlikoff, Scott Burns, 2005-01-18 AS URGENT AS EVER Nonpartisan policy recommendations and personal strategies for protecting against skyrocketing tax rates reduced benefits high inflation and ruined currency Lays out in easy to understand prose why Social Security and Medicare need a comprehensive overhaul Los Angeles Times In 2030 as 77 million baby boomers hobble into old age walkers will outnumber strollers there will be twice as many retirees as there are today but only 18% more workers How will America handle this demographic overload How will Social Security and Medicare function with fewer working taxpayers to support these programs According to Laurence Kotlikoff and Scott Burns we ll see skyrocketing tax rates drastically lower retirement and health benefits high inflation a rapidly depreciating dollar unemployment and political instability But to solve a problem you must first understand it Kotlikoff and Burns take us on a guided tour of our generational imbalance first introducing us to the baby boomers and the fiscal child abuse that will double the taxes paid by the next generation There s also the deficit delusion of the under reported national debt None of this will be solved by any of the popularly touted remedies cutting taxes technological progress immigration foreign investment or the elimination of wasteful government spending So how can the United States avoid this demographic fiscal collision Kotlikoff and Burns propose bold new policies including meaningful reforms of Social Security and Medicare Their proposals are simple straightforward and geared to attract support from both political parties Kotlikoff and Burns also offer a life jacket guidelines for individuals to protect their financial health and retirement This paperback edition has been revised and updated and includes a new foreword by the authors **The Clash of Generations** Laurence J. Kotlikoff, Scott Burns, 2012-03-23 How America went bankrupt and how we can save ourselves as a country and as individuals from economic disaster The United States is bankrupt flat broke Thanks to accounting that would make Enron blush America s insolvency goes far beyond what our leaders are disclosing The United States is a fiscal basket case in worse shape than the notoriously bailed out countries of Greece Ireland and others How did this happen In **The Clash of Generations** experts Laurence Kotlikoff and Scott Burns document our six decade off balance sheet unsustainable financing scheme They explain how we have balanced our longer lives on the backs of our relatively few children At the same time we ve been on a consumption spree saving and investing less than nothing And that s not to mention the evisceration of the middle class and a financial system that has proven it can t be trusted Kotlikoff and Burns outline grassroots strategies for saving ourselves and especially our children from what could be a truly catastrophic financial collapse Kotlikoff and Burns sounded the alarm in their widely acclaimed **The Coming Generational Storm** but politicians didn t listen Now the need for action is even more urgent It s up to us to demand radical reform of our tax system our healthcare system and our Social Security system and to insist on better paths to investment return than those provided by Wall Street mis managers Kotlikoff and Burns s Purple Plans so called because they will appeal to both Republicans and Democrats have been endorsed by a who s who of

economists and offer a new way forward and their revolutionary investment strategy for individuals replaces the idea of financial capital with life decision capital Of course we won't be doing all this just for ourselves We need to fix America's fiscal mess before our kids inherit it <https://www.youtube.com/watch?v=IMKw76lBn0k> feature youtube\_gdata\_player

**The Coming JOB BOOM** Bonnie Snyder, Ira Wolfe, 2008-02 New graduates and job hunters listen up The job market is about to get good Very good Experts agree that the job market of the next 10-15 years is shaping up to be hotter than anything we've ever seen before Powerful demographic forces are suddenly shifting to create the perfect job opportunity for the next generation of workers Consider the startling facts 76 million Baby Boomers will be heading into retirement during the next three decades and there are only 46 million Gen Xers to take their places The oldest Baby Boomers have already reached their sixties New Bureau of Labor Statistics data predict a shortage of ten million workers by the year 2010 Get ready for the largest workforce turnover in American history Hospitals schools businesses the government and colleges are all bracing for labor shortages on an unprecedented scale If you or your children are going to be looking for a job or a promotion in the next decade this is the opportunity you've been waiting for Read for yourself the statistics about the great wave of retirements that is about to hit Prepare yourself for the biggest job explosion of the century Grab your copy of **The Coming JOB BOOM** today

**The Senior Volunteer** Charles C. Sharpe, 2005-06-29 The goal of this comprehensive volume is to encourage volunteerism among retired and older people for their own good and for the good of society To this end it documents the physical and psychosocial benefits and the personal rewards that derive from a productive volunteer experience The book also discusses volunteerism in the context of changing concepts of aging and retirement in America and presents an extensive listing of up-to-date opportunities for prospective volunteers bringing the idea of volunteer work into the 21st century Three appendices provide both hard data on the ways people volunteer in America today and specific guidance on learning how to use the Internet in volunteering including a useful glossary of Internet terms A list of sources cited in print and on the Internet and an index complete the work

**Immigrants and Boomers** Dowell Myers, 2007-02-22 This story of hope for both immigrants and native born Americans is a well-researched insightful and illuminating study that provides compelling evidence to support a policy of homegrown human investment as a new priority A timely valuable addition to demographic and immigration studies Highly recommended Choice Virtually unnoticed in the contentious national debate over immigration is the significant demographic change about to occur as the first wave of the Baby Boom generation retires slowly draining the workforce and straining the federal budget to the breaking point In this forward-looking new book noted demographer Dowell Myers proposes a new way of thinking about the influx of immigrants and the impending retirement of the Baby Boomers Myers argues that each of these two powerful demographic shifts may hold the keys to resolving the problems presented by the other Immigrants and Boomers looks to California as a bellwether state where whites are no longer a majority of the population and represent just a third of residents under age twenty to afford us a glimpse into the

future impact of immigration on the rest of the nation Myers opens with an examination of the roots of voter resistance to providing social services for immigrants Drawing on detailed census data Myers demonstrates that long established immigrants have been far more successful than the public believes Among the Latinos who make up the bulk of California s immigrant population those who have lived in California for over a decade show high levels of social mobility and use of English and 50 percent of Latino immigrants become homeowners after twenty years The impressive progress made by immigrant families suggests they have the potential to pick up the slack from aging boomers over the next two decades The mass retirement of the boomers will leave critical shortages in the educated workforce while shrinking ranks of middle class tax payers and driving up entitlement expenditures In addition as retirees sell off their housing assets the prospect of a generational collapse in housing prices looms Myers suggests that it is in the boomers best interest to invest in the education and integration of immigrants and their children today in order to bolster the ranks of workers taxpayers and homeowners America they will depend on ten and twenty years from now In this compelling optimistic book Myers calls for a new social contract between the older and younger generations based on their mutual interests and the moral responsibility of each generation to provide for children and the elderly Combining a rich scholarly perspective with keen insight into contemporary political dilemmas *Immigrants and Boomers* creates a new framework for understanding the demographic challenges facing America and forging a national consensus to address them **Encore** Marc Freedman,2008-08-26

Describes how baby boomers are viewing retirement age as a means to pursue new and meaningful careers **Mastering the Art of Asset Allocation, Chapter 10 - Sources of Information** CFA Darst, David M.,2006-09-21 The following chapter comes from *Mastering the Art of Asset Allocation* which focuses on the knowledge and nuances that will help you achieve asset allocation success Asset allocation authority David Darst builds upon his bestselling *The Art of Asset Allocation* to explore every aspect of asset allocation from foundations through correlations providing you with detailed techniques for understanding and implementing asset allocation in any portfolio **The Holy Cross Journal of Law and Public Policy** ,2005

*The Birth of Plenty: How the Prosperity of the Modern World was Created* William J. Bernstein,2010-07-12 Compact and immensely readable a tour de force Prepare to be amazed John C Bogle Founder and Former CEO The Vanguard Group Bernstein is widely respected as author of the bestseller *The Intelligent Asset Allocator* Identifies and explains the four conditions necessary for human progress **The Nation** ,2005 Class Counts Allan Ornstein,2007-03-09 Class counts Class differences and class warfare have existed since the beginning of western civilization but the gap in income and wealth between the rich top 10 percent and the rest has increased steadily in the last twenty five years The U S is heading for a financial oligarchy much worse than the aristocratic old world that our Founding Fathers feared and tried to avoid The middle class is struggling and shrinking the Medicare and Social Security trusts are drying up and education is no longer the great equalizer A moral society one that is fair and just sets limits on the accumulation of wealth and inherited privilege and

also guarantees a safety net for the less fortunate This book describes the need for a redistribution of wealth in order to make U S society more democratic fair and just and outlines the ways in which we can begin to make these very necessary changes This is a timely and powerful book one that should be read by anyone interested in preserving the social fabric of American life **Business Week** ,2004 **Challenge** ,2009-07 **The Journal of East Asian Affairs** ,2006 Human Fertility Douglas M. Koskela,Richard J. Fehring,2008 Marcos Arevalo MD MPH MA Richard Fehring PhD RN Rev Msgr Brian Ferme D Phil JCD Petra Frank Herrmann MD Rebecka Lundgren MPH Eileen Groth Lyon PhD Angela McKay PhD Msgr James P Moroney STL Jennifer Roback Morse PhD Cecilia Pyper MB BS Irit Sinai PhD Joseph Stanford MD MPH Pillar Vigil MD PhD Most Rev Donald W Wuerl STD *The SAA Archaeological Record* ,2005 The magazine of the Society for American Archaeology **The West's Last Chance** Tony Blankley,2005-08 The nightmare scenario Hope and determination The threat Europe reacts The deracination of the West Saving democracy 1940s style A world in transition The way forward Choice ,2008 **The Publishers Weekly** ,2008 *Where America Went Wrong* John R. Talbott,2004

## Whispering the Secrets of Language: An Mental Journey through **Coming Generational Storm**

In a digitally-driven earth wherever screens reign supreme and immediate connection drowns out the subtleties of language, the profound strategies and mental subtleties hidden within words frequently get unheard. However, located within the pages of **Coming Generational Storm** a fascinating literary treasure pulsating with fresh thoughts, lies an extraordinary journey waiting to be undertaken. Composed by a skilled wordsmith, this marvelous opus attracts visitors on an introspective trip, softly unraveling the veiled truths and profound influence resonating within ab muscles material of every word. Within the mental depths with this emotional review, we will embark upon a honest exploration of the book is key themes, dissect its charming writing model, and yield to the effective resonance it evokes serious within the recesses of readers hearts.

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