



Are Americans Saving Enough?

Friday, December 17, 2004, 9:30–11:30 a.m.
Wohlstetter Conference Center, Twelfth Floor, AEI
1150 Seventeenth Street, N.W., Washington, D.C. 20036

Many argue that Americans are not saving enough for retirement. Indeed, some point to increasing household debt loads and voice concern that Americans may have to work longer or lower their standard of living. But how much is "enough" saving? This AEI event will feature John Karl Scholz of the University of Wisconsin who, with his coauthors Ananth Seshadr of the University of Wisconsin and Surachai Khittrakun of the ERS group, has developed an economic model to be able to predict the saving that is optimal for each individual. The data on actual saving behavior that is included in the study allows the authors to explore—much more exhaustively than has ever been done before—the extent to which Americans save too little. Following the presentation of the study's findings, other experts will assess its implications.

- 9:15 a.m. Registration
9:30 Speaker: JOHN KARL SCHOLZ, University of Wisconsin
Discussants: JAGADEESH GOKHALE, Cato Institute; JANE GRAVELLE, Congressional Research Service
Moderator: ERIC M. ENGEN, AEI
11:30 Adjournment

I will attend the tax policy seminar on Friday, December 17.

Name: _____
Title: _____
Affiliation: _____
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Please register online at www.aei.org/events or by faxing this form to 202.862.7171. Shortly after the event occurs, a video webcast will be available on the AEI website at www.aei.org/eventvideos.

For more information, please contact Gordon Gray at 202.862.4873 or ggray@aei.org.
For media inquiries, please contact Veronique Rodman at vrodman@aei.org.