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Handbook of US Consumer Economics Andrew Haughwout, Benjamin Mandel, 2019-08-13 Handbook of U S Consumer Economics presents a deep understanding on key current topics and a primer on the landscape of contemporary research on the U S consumer This volume reveals new insights into household decision making on consumption and saving borrowing and investing portfolio allocation demand of professional advice and retirement choices Nearly 70% of U S gross domestic product is devoted to consumption making an understanding of the consumer a first order issue in macroeconomics After all understanding how households played an important role in the boom and bust cycle that led to the financial crisis and recent great recession is a key metric

Classification and Data Analysis Krzysztof Jajuga, Jacek Batóg, Marek Walesiak, 2020-08-28 This volume gathers peer reviewed contributions on data analysis classification and related areas presented at the 28th Conference of the Section on Classification and Data Analysis of the Polish Statistical Association SKAD 2019 held in Szczecin Poland on September 18 20 2019 Providing a balance between theoretical and methodological contributions and empirical papers it covers a broad variety of topics ranging from multivariate data analysis classification and regression symbolic and other data analysis visualization data mining and computer methods to composite measures and numerous applications of data analysis methods in economics finance and other social sciences The book is intended for a wide audience including researchers at universities and research institutions graduate and doctoral students practitioners data scientists and employees in public statistical institutions

Remaking Retirement Olivia Mitchell, Annamaria Lusardi, 2020-10-24 Around the world people nearing and entering retirement are holding ever greater levels of debt than in the past This is not a benign situation as many pre retirees and retirees are stressed about their indebtedness Moreover this growth in debt among the older population may render retirees vulnerable to financial shocks medical care bills and changes in interest rates Contributors to this volume explore key aspects of the rise in debt across older cohorts drill down into the types of debt and reasons for debt incurred by the older population and review policies to remedy some of the financial problems facing older persons in the US and elsewhere The authors explore which groups are most affected by debt and identify the factors producing this important increase in leverage at older ages It is clear that the economic and market environment is influential when it comes to saving and debt Access to easy borrowing low interest rates and the rising cost of education have had significant impacts on how much people borrow and how much debt they carry at older ages In this environment the capacity to manage debt is ever more important as older workers lack the opportunity to recover from mistakes

Modern Classification and Data Analysis Krzysztof Jajuga, Grażyna Dehnel, Marek Walesiak, 2022-10-16 This volume presents a selection of peer reviewed papers that address the latest developments in the methodology and applications of data analysis and classification tools to micro and macroeconomic problems The contributions were originally presented at the 30th Conference of the Section on Classification and Data Analysis of the Polish Statistical Association SKAD

2021 held online in Pozna Poland September 8 10 2021 Providing a balance between methodological and empirical studies and covering a wide range of topics the book is divided into five parts focusing on methods and applications in finance economics social issues and to COVID 19 data The book is aimed at a wide audience including researchers at universities and research institutions PhD students as well as practitioners data scientists and employees in public statistical institutions

Goals-Based Investing: A Visionary Framework for Wealth Management Tony Davidow, 2021-10-26 Raise your investing game to a new level with the latest investing strategies methods and products The wealth management industry has undergone a major transformation over the last decade including increased concerns and skepticism from investors the growth of robo advisors product evolution and an evolving value proposition in addition to geopolitical risks increased correlation across asset classes changing demographics and social tensions Concepts like Modern Portfolio Theory aren't modern anymore and even Post Modern Portfolio Theory has become passé To succeed in today's complex uncertain world of investing you need to go beyond plain vanilla stocks bonds and mutual funds and embrace the latest investing tools and techniques Goals Based Investing is an unparalleled guide to The limitations of modern portfolio theory Behavioral finance overcoming biases The role and use of alternative investments in building better portfolios The growth of exchange traded funds ETFs from cheap beta to smart beta Sustainable investing also known as environmental social and governance ESG investing Adopting a goals based investing approach The future of wealth management Investing products have evolved significantly over the past two decades making it easier than ever for advisors and investors to access various segments of the market and unique asset classes Goals Based Investing examines product evolution and discusses how to use these tools to achieve your goals With this forward looking one of a kind investing guide you have everything you need to navigate the investing jungle avoid landmines and achieve your long term goals and objectives *Clarity and Confidence for Life®*

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