

Federal Retirement: Federal and Private Sector Retirement Program Benefits Vary: Ggd-97-40



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U.S. Government Accountability Office (GAO)

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(Dr. Kayden Gerlach)

FEDERAL RETIREMENT: FEDERAL AND PRIVATE SECTOR RETIREMENT PROGRAM BENEFITS VARY: GGD-97-40

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BiblioGov. Paperback. Book Condition: New. This item is printed on demand. Paperback. 138 pages. Dimensions: 9.7in. x 7.4in. x 0.3in. Pursuant to congressional requests, GAO reviewed federal and nonfederal retirement programs, focusing on: (1) an update of the reports on nonfederal retirement programs GAO completed for Congress when the Federal Employees Retirement System (FERS) was being designed; and (2) a comparison of current nonfederal programs with FERS and the Civil Service Retirement System (CSRS). GAO did not independently verify the accuracy of the Watson Wyatt Worldwide database or the benefit amounts calculated. GAO noted that: (1) the results of GAOs review revealed that there is no clear, bottom-line answer to the question of whether FERS and CSRS offer greater benefits, or smaller benefits, than private sector retirement programs; (2) the benefits available from FERS and CSRS can be smaller, similar, or greater than the average of the programs in the contractors private sector employer database, depending on a number of factors and how these factors interact with the retirement programs designs; (3) chief among these factors are the: (a) ages at which employees retire and at which programs provide unreduced benefits; (b) extent to which employees and employers contribute to the defined contribution plans that are integral components of FERS and most private sector programs; and (c) impact of cost-of-living adjustment practices on benefit amounts over the long term; (4) in fact, FERS and CSRS can provide quite different benefit amounts because of their different designs; and (5) as a rule, greater benefits are available from FERS than from CSRS, but FERS employees must contribute higher percentages of their salaries to receive the greater benefit amounts. This item ships from La Vergne, TN. Paperback.



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