

Financial Viability and Retirement Assets: A Look at Small Business Owners and Private Sector Workers

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46 pages.

Purpose

Your income security during retirement may depend on whether you were a business owner or a wage and salary worker. The accumulation of differential patterns of assets and participation in individual retirement plans can be a function of your status as a business owner or an employee. An employee has the ability to participate in an employer-sponsored retirement benefit plan. Some business owners, on the other hand, may develop successful businesses that could lead to the accumulation of wealth. The relative success of business owners has consequences for their retirement security. Business owners as well as wage and salary workers should consider developing proper plans in order to draw down on their assets to finance an existing or new business.

Both owners and workers face financial vulnerability as they save for retirement. The study examines the level of financial vulnerability of small business owners—those who earn a high percentage of their income and hold a high percentage of their net worth in business income and assets. It also analyzes the retirement assets of business owners and private sector workers. One measure of financial vulnerability includes those owners and workers who have underwater residential mortgages. A comparison is made with those who have positive mortgage equity.

Overall Findings

The researcher's key findings suggest that business owners are significantly less likely to hold retirement assets (IRA and Keogh accounts as well as 401(k) and Thrift accounts) than private sector wage

An important concern emerges with respect to small business owners. Financially vulnerable small business owners—those who hold a high percentage of their net worth in business assets—are less likely to invest in retirement assets than owners whose net worth is less vulnerable. On the other hand, income vulnerability does not have a significant impact on whether small business owners hold retirement assets. Both net worth and income vulnerability, however, had a significant effect on the amount of retirement assets accumulated by small business owners. On both dimensions, financially vulnerable small business owners were significantly more likely to hold a smaller amount of money in these assets than less financially vulnerable small business owners.

Highlights

- Having an underwater mortgage did not have a significant effect on the likelihood that a small business owner invested in retirement assets or on the amount of retirement assets they accumulated.
- On the other hand, having an underwater mortgage increases the likelihood that private sector workers had a retirement account and increases the amount that these workers invest in retirement accounts.
- Owners of smaller businesses (fewer than 25 workers) were significantly less likely to invest in retirement assets and had lower amounts than owners of larger firms.
- The data depict the differences in asset allocation choices between small business owners and wage and salary workers and the use of different assets for

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sample employee appreciation messages for years of service awards - Aug 24 2023

many companies give years of service awards to their employees and write a message of appreciation to accompany the award if you're struggling to find the words to write to your employee for their years of service milestone check out these 12 sample employee appreciation messages for inspiration to help get you started 1

long service award quotes quotesgram - Mar 07 2022

5 years service award quotes volunteer service award quotes long service award funny quotes 30 years service award quotes abraham lincoln quotes albert einstein quotes bill gates quotes bob marley quotes bruce lee quotes buddha quotes confucius quotes john f kennedy quotes

30 congratulations on the achievement messages to share - Mar 19 2023

mar 16 2023 congratulations on finishing your project and earning such high honors i hope you re as happy as we are about this success this award is so impressive and it couldn t have gone to a more brilliant person i can t wait to celebrate you winning this award i know this has been a goal of yours for a long time and you finally earned it

sample employee appreciation messages for years of service awards - May 21 2023

congratulations on your service anniversary today you have been such significant part about our teams and us couldn t imagine our workplace excluding you long service award ceremony on staff union new york 5 we applaud the determination and effort you have demonstrated during your time over us

years of service plaque wording examples diy awards long service - Apr 08 2022

employee celebrating 10 years of service award message in recognition of your years of commitment and dedication to our organization we would like to take this opportunity to express our sincere appreciation by presenting you with this plaque to commemorate a milestone in insert career long service award quote you made a difference

20 congratulations to long service wishesly - Jun 22 2023

during the past 10 years you have made so many positive contributions that we are extremely proud of you we are sure that your hard work will continue to improve our service quality in the future congratulations on your 10th anniversary it is a significant amount of time for anyone

celebrating staff loyalty 10 creative long service award ideas - Feb 06 2022

mar 15 2023 let s dive into our top ten long service award ideas 1 say thanks a million with thankbox what better way to toast long service than by celebrating with the friends you ve made along the way

award of appreciation messages wording examples - Jul 11 2022

1 day ago leadership award messages the leader who shares experience ensures a bright future and leaves a legacy of success true stars rise to the top not by chance but through purpose and passion leading with brilliance initiative is the light that leads and the strength that lifts people to excellence

sample employee appreciation letters for years of service awards - Jan 17 2023

may 13 2021 subject congratulations on 5 years of service dear john on behalf of everyone at acme i congratulate you on the 5th anniversary of your employment with acme this year signifies a key milestone in your service and we d

service anniversary awards 5 letter of appreciation templates - Feb 18 2023

jan 2 2023 service anniversary template 1 congratulations first name in celebrating your service anniversary we recognize the valuable contributions you have made to our organization we strive for a culture that values and supports our employees we understand that you are the core of our organization

12 sample employee appreciation messages for years of service awards - Jul 23 2023

jun 18 2019 sample appreciation messages appropriate for years of service awards 1 we are so proud to have you as part of our work family we are confident that you will keep up the good work for many years to come 2 congratulations on achieving this anniversary with us

[long service congratulation messages](#) - Sep 25 2023

oct 29 2021 here you can get a collection of long service congratulation and work anniversary messages which will be very helpful for you to send congratulation messages to a boss employee coworker family member or workaholic friend long service congratulation messages congratulations on this special day i wish you many years of innovation and

the recognition company sample letters - Jun 10 2022

service award dear recipient congratulations on reaching this important service milestone we are pleased to honour your achievement through our long service award programme as a symbol of our appreciation for your dedication and loyalty please select one of the awards on the following pages

[a guide to creating long service awards linkedin](#) - Dec 16 2022

sep 15 2019 by setting up long service awards for such employees 25 congratulations messages for achievement get ahead by linkedin news 1y

[congratulations for long service best wishes to all of you](#) - May 09 2022

congratulations for long service we are so proud to have you as part of our work family we hope that you keep up the good work for many years to come congratulations on achieving this anniversary with us we know you have worked hard for this accomplishment and we truly appreciate your dedication

long service congratulation messages wishes and wordings for long - Nov 15 2022

feb 16 2023 long service congratulation messages wishes and wordings for long service thursday february 16 2023 these long service congratulatory messages are congratulations wishes to the boss and what to write in congratulation cards for long service long service award congratulations message to colleague congratulations wishes for

[101 congratulations on years of service messages for colleagues](#) - Oct 14 2022

jul 31 2023 messages for different milestones 1 5 years congratulations on reaching your first 5 years with us your dedication and enthusiasm have been an inspiration we re excited to see all the great things we know you will accomplish in the

[15 of the best employee recognition messages for years of service](#) - Apr 20 2023

oct 20 2023 here are 4 employee recognition messages for years of service 09 15 years is a long time and you have decided to spend the golden years of your career with us expanding our enterprise we are forever grateful for your efforts and are honored to have been able to watch you blossom throughout the years

