

With Debt Ceiling Near, Employee Benefits in the Crosshairs

News

10.16.13

Employee Benefits News interviewed Atlanta Partner Bob Christenson for the October 16 article, ["With Debt Ceiling Near, Employee Benefits in the Crosshairs."](#)

The article focused on the recent last-minute negotiations on raising the nation's borrowing limit and its possible impact on 401(k)s.

Bob noted that he has seen similar debates on the Hill before and past lessons show that employee benefits could be impacted when the conversation turns to raising revenue through taxes.

Bob said: "There may be more of a restriction on 401(k) plan contributions because they've done that in the past. Everyone talks about limits on Roth contributions and the secret behind all that was — that was a revenue raising measure, too."

Bob stated that he would not be surprised if lawmakers "tinker" with ways to make distributions on retirement savings vehicles easier because again, that would be a tax increase.

"From an employee benefits policy perspective, it's not smart ... but it's what's been done in the past and I wouldn't be surprised to see it again," he added.

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