

1. Record Nr.	UNINA9910970319403321
Autore	Schieber Sylvester J
Titolo	Predictable surprise : the unraveling of the U.S. retirement system // Sylvester J. Schieber
Pubbl/distr/stampa	Oxford ; New York, : Oxford University Press, c2012
ISBN	0-19-993009-0 0-19-026138-2 1-283-42782-6 9786613427823 0-19-989096-X
Edizione	[1st ed.]
Descrizione fisica	1 online resource (477 p.)
Disciplina	331.25/20973
Soggetti	Social security - United States Old age pensions - United States Retirement income - United States
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	Cover; Contents; List of figures; List of tables; Preface and Acknowledgments; PART I. Foundations and Fault Lines; 1. Retirement USA; 2. Early Motivations behind the Pension Movement; PART II. Social Security: The Dream and Reality; 3. Development and Passage of the Social Security Act; 4. Early Concerns Prove Nagging and Persistent; 5. Moving to Pay-as-You-Go Financing; 6. A Deal Too Good to Last; 7. Operations under Pay-as-You-Go Financing; 8. Crisis and Reactions: Conflict, Consensus and Surprise; 9. Sorting Out the Trust Fund Semantics and Realities 10. Policy Stalemate at the Demographic Divide 11. Understanding Social Security in Modern Times; PART III. Employer-Based Pension Provision; 12. Employer Pensions Taking Root; 13. Growing Pains for Private Retirement Plans; 14. ERISA. The Transition to a New Regulatory Regime; 15. The 1980s: A Decade of Regulatory Schizophrenia; 16. Good Intentions Gone Awry; 17. Some Good News . . . or Not; 18. The Unfolding of a Predictable Defined Benefit Surprise; 19. And Then, a Predictable Defined Contribution Surprise; 20. Public Pensions: The

Good, the Bad, and the Ugly

PART IV. Delivering Benefits and Providing Retirement Security21. Retirement Income Security and Workers' Residuals; 22. End Game: A Gold Watch, Pat on the Back, and More; 23. We've Killed the Goose, Let's Gild the Eggs; 24. Tax Benefits and Benefit Taxes; 25. Retiree Health Benefits. Misfortune or Malpractice; PART V. Truth and Consequences; 26. The Fellow Behind the Tree; 27. Securing the Social Security Foundation; 28. Securing Tax-Favored Benefits and Living Standards; 29. Remembering the Future; Glossary; A; B; D; E; F; H; I; J; M; N; O; P; R; S; T; U; W; Notes; Index; A; B; C; D; E; F; GH; I; J; K; L; M; N; O; P; Q; R; S; T; U; V; W

Sommario/riassunto

Social Security is in jeopardy, private pension systems have fallen apart, and workers are trying to save on their own for retirement with the stock market in the worst shape since the Great Depression. In *The Predictable Surprise*, Sylvester J. Schieber shows that forewarnings of the coming retirement crisis have been apparent for decades, but we have never mustered the political will to address the problem. This book explains how we have gotten into the retirement predicament and where we can go from here. Schieber, a renowned authority on this topic, provides a compact, insightful history of