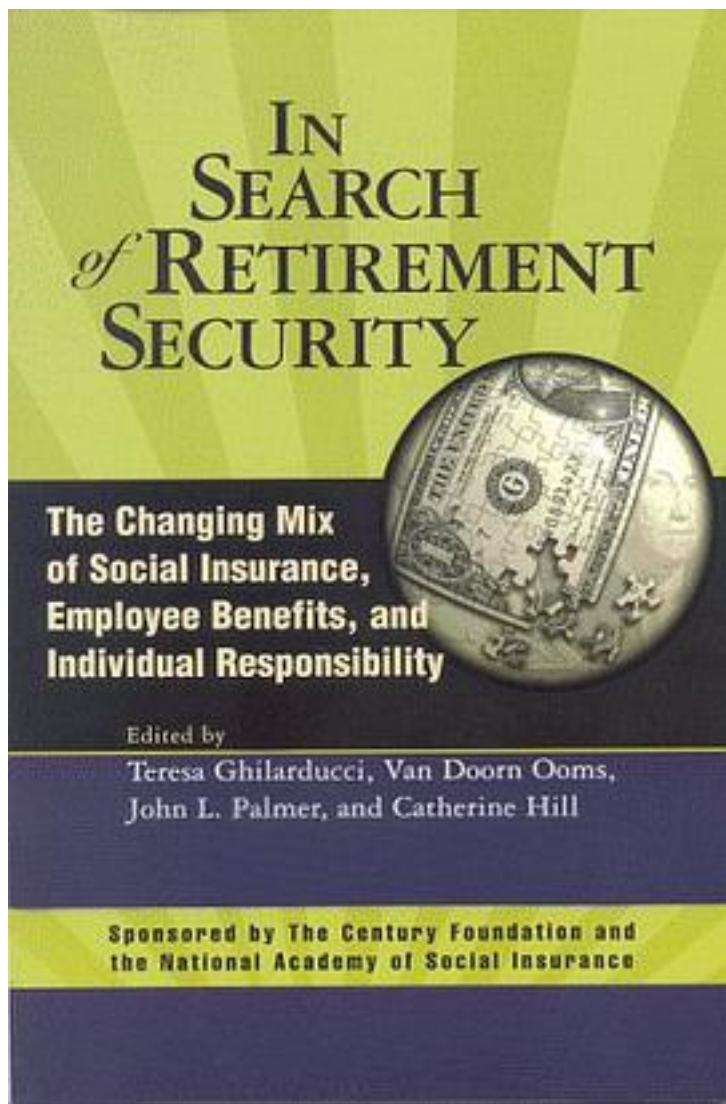


# In Search of Retirement Security



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Since World War II, Social Security and employer-based pension plans have become the foundations of an economic security that enables older Americans to retire with dignity and financial independence. Social insurance and tax advantaged retirement benefits currently face a number of challenges, however. The upcoming retirement of the baby boomers will swell the ranks of the retired, which are estimated to double by 2020, straining the Social Security and Medicare programs. Employers are struggling to keep their pension funds afloat, while fewer and fewer companies are offering traditional pension plans. Americans are living longer than ever before, which means they draw benefits longer, taxing the system. "In Search of Retirement Security" considers these challenges and provides fresh perspectives on the changing responsibilities of individuals, employers, and government in ensuring the continued dignity and independence of retirees. Contributors include Robert Frank (Cornell University), Teresa Ghilarducci (University of Notre Dame), Catherine Hill (American Association of University Women), John H. Langbein (Yale Law School), Maya C. MacGuineas (New America Foundation), Jerry L. Mashaw (Yale Law School), William Niskanen (Cato Institute), Van Doorn Ooms (Committee for Economic Development), John L. Palmer (Syracuse University), Joseph Quinn (Boston College), Virginia Reno (National Academy of Social Insurance), Annika Sundin (Swedish National Social Insurance Board), and Lawrence H. Thompson (Urban Institute).

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目录:

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