



Retirement, Pensions, and Social Security

By Olivia S. Mitchell

The MIT Press. Paperback. Book Condition: New. Paperback. 176 pages. Dimensions: 9.0in. x 6.0in. x 0.7in. American workers are retiring earlier, living longer, and receiving greater retirement benefits for each year out of the labor force than ever before, which has created serious financial pressures on the nation's Social Security system and generated an intense and often heated debate. This book places retirement in an economic context, calculating the income opportunities facing older workers at alternate retirement ages, and estimating how responsive retirement ages are to changes in income opportunities. It is the first book length study to combine evidence on private pension and Social Security institutions with econometric evidence on the determinants of retirement behavior, providing new empirical results that shed light on current policy issues. Retirement, Pensions, and Social Security reveals the importance of earnings, private pensions, and Social Security benefits compared to health, mandatory retirement, and other noneconomic factors in determining retirement patterns; the amounts of private pension and Social Security benefits that workers would receive at alternate retirement ages; the prospective budget sets facing potential retirees from ages 60 to 68; and variation across pension plans in the gains or losses from deferring retirement. It describes regression...

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