



Restructuring Retirement Risks (Pensions Research Council)

David Blitzstein, Olivia S. Mitchell, Stephen P. Utkus

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This book highlights the importance of retirement security as a major policy concern of our time. A generation of "Baby Boomers" is on the verge of retirement, yet pension systems confront crushing challenges, and policymakers seek direction. The authors set their sights on employees' needs and expectations, employers' intentions and realizations, and policymakers' efforts to resolve the many challenges. Despite the fact that retirement systems face deep stresses exacerbated by volatile capital markets, poor corporate earning streams, weak macroeconomic performance, and international turmoil, nevertheless, contributors in this volume show courage and creativity in plotting the course over uneven terrain.

In the book, three aspects of the evolution of risk and reward-sharing in retirement are evaluated, to offer guidance to pension fiduciaries, plan participants, and policymakers. First, the volume formulates new perspectives for assessing retirement risks and rewards. Second, it evaluates efforts to insure retirement plans. Third, it proposes several new strategies for managing retirement system risk.

The volume will be especially useful for managers working toward more efficient pension plans; to scholars and policymakers seeking to maximize pension design effectiveness; and to actuaries and tax specialists concerned with pension regulation.

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