

The Future of Pensions in the United States (Pension Research Council Publications)



Demographic changes, combined with emerging structural shifts in the economy, have prompted concern about the capacity of the United States to provide retirement income and medical care to the growing number of elderly individuals. Further, some policymakers are demanding cutbacks in the preferential treatment accorded pension plans. If future economic growth rates do not match those of the recent past, the elderly may have to choose whether to retire with a lower standard of living or to work longer. The Future of Pensions in the United States addresses interactions between the changing demographic and economic environment, and federal fiscal and regulatory stakes in employer-sponsored retirement income arrangements.

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