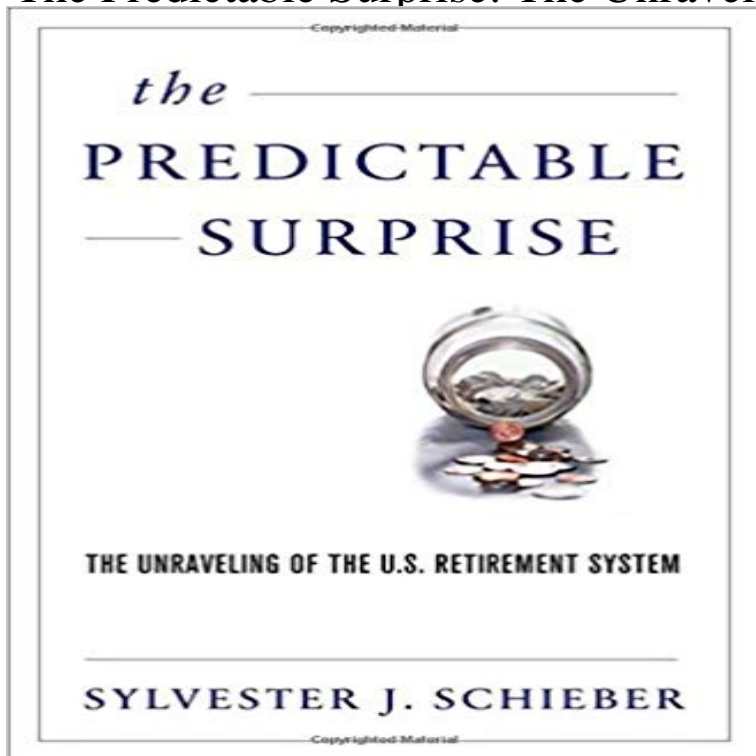


The Predictable Surprise: The Unraveling of the U.S. Retirement System



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 Social Security, pension plans, and other retirement options, highlighting both their original justifications and the point when things began to go wrong. He brings his discussion right up to the present morass and concludes with suggestions as to how we can reform our retirement system. Our situation is not hopeless, Schieber concludes, if we take on some of these issues and resolve them. If we do not, we will severely jeopardize the prosperity of younger generations.

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