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Falling Short: The Coming Retirement Crisis and What to Do About It

Charles D. Ellis, Alicia H. Munnell, Andrew D. Eschtruth

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The United States faces a serious retirement challenge. Many of today's workers will lack the resources to retire at traditional ages and maintain their standard of living in retirement. Solving the problem is a major challenge in today's environment in which risk and responsibility have shifted from government and employers to individuals. For this reason, Charles D. Ellis, Alicia H. Munnell, and Andrew D. Eschtruth have written this concise guide for anyone concerned about their own - and the nation's - retirement security.

Falling Short is grounded in sound research yet written in a highly accessible style. The authors provide a vivid picture of the retirement crisis in America. They offer the necessary context for understanding the nature and size of the retirement income shortfall, which is caused by both increasing income needs-due to longer lifespans and rising health costs-and decreasing support from Social Security and employer-sponsored pension plans.

The solutions are to work longer and save more by building on the existing retirement system. To work longer, individuals should plan to stay in the labor force until age 70 if possible. To save more, policymakers should shore up Social Security's long-term finances; make all 401(k) plans fully automatic, with workers allowed to opt out; and ensure that everyone has access to a retirement savings plan. Individuals should also recognize that their house is a source of saving, which they can tap in retirement through downsizing or a reverse mortgage.

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