

# Falling Short The Coming Retirement Crisis And What To Do About It

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RETIREMENT FALLING SHORT: THE COMING RETIRE-MENT CRISIS AND WHAT TO DO ABOUT IT \* Alicia H Munnell is the director of the Center for Retirement Research at Boston College and the Peter F Drucker Profes-sor of Management Sciences in Boston College's Carroll School of Management

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retirement, and continues to do so through retirement and the years following it,1 with women facing a swifter decline than men Among adults in Germany, satisfaction with current household income decreases substantially upon retirement, while satisfaction with free time increases, according to Bonsang and Klein (2011) Retirement has an overall

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Falling Short: The Coming Retirement Crisis and What To Do About It New York: Oxford University Press Employee Benefit Research Institute 2002 The 2002 Small Employer Retirement Survey (SERS) Summary of Findings Washington, DC Even, William E and David A Macpherson 1999 Employee Participation in 401(k) Plans Working Paper

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Falling short on income in retirement Falling short on retirement savings\* Low interest rates not offering a sufficient return Having to retire later than I would like for financial reasons\* Level of Concern •Pre-retirees on average are more likely than those within 5 years of retirement to express concern about social security changes (79%)

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manner The Board oversees the investment of the Maryland State Retirement and Pension System assets in order to ensure the funding necessary to meet those obligations The pension fund realized modest gains in fiscal 2019, earning 646 percent for the year, falling short of the plan's 745 percent assumed actuarial return rate

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