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EBRI's New Retirement Readiness Rating

The following was released today, July 13, 2010, by the [Employee Benefit Research Institute \(EBRI\)](http://www.ebri.org).

With Americans living longer in retirement, the 2010 EBRI Retirement Readiness Rating™ released today shows dramatically high percentages of Americans—even in the upper-income categories—are likely to run short of money after 10 or 20 years of retirement.

The new analysis by the nonpartisan Employee Benefit Research Institute (EBRI) finds that almost two-thirds (64 percent) of Americans in the two lowest preretirement income levels will be running short after 10 years in retirement.

However, the EBRI study also finds that after 20 years of retirement, almost a third (29 percent) of those in the next-to-highest income level will run short of money, as will more than 1 in 10 (13 per-cent) of those in the highest-income level. Not surprisingly, those with the highest income are at the lowest risk of running short of money—but many in the highest income category still face significant risks of not being able to pay basic expenses and uninsured medical expenses for the remainder of their lives.

- [Segment from the Today Show featuring Jean Chatzky's and Matt Lauer's discussion of the results of the Issue Brief.](#)
- July 13, 2010 *Wall Street Journal* article, "[Retirement Security Brighter](#)" featuring this *Issue Brief*.

[July 13, 2010 Press Release](#)

[July 2010 Issue Brief, "The EBRI Retirement Readiness Rating:™ Retirement Income Preparation and Future Prospects"](#)