

# Retirement Security Research Center (EBRI RSRC)



**This Center focuses on the current and future retirement security of Americans, based on Center member interest:**

- ✓ **Retirement income, resources, and spending as well as findings from the EBRI IRA Database and the integrated EBRI DC/IRA Database.**
- ✓ **Policy proposal evaluations from the EBRI Retirement Security Projection Model.®**

- This center houses the EBRI IRA Database which contains 24.2 million IRA accounts holding \$2.36 trillion in assets. The database also has a longitudinal component that allows for the tracking of IRA owners' behavior over time within their IRAs, including contributions, withdrawals, rollovers, and asset allocation changes. Recent publications from the database show account balance, rollover, contribution, and withdrawal activity within IRAs. Further results include asset allocation and account balances change over time.
- This center also houses the integrated EBRI defined contribution/IRA database, which allows EBRI to track individual defined contribution participants as they change jobs and/or retire and roll over their assets into IRAs. EBRI uses this information to track retirees' decumulation behavior as a function of individual characteristics and market dynamics.
- The Retirement Security Projection Model® is used to model the expected retirement income derived from Social Security and retirement plans for U.S. households who have not yet retired with results broken out by gender and family status. This is combined with a hybrid model for analyzing retiree expenditures: stochastic for some expenditures (e.g., home health care and nursing facilities) and deterministic for others (e.g., housing and food). This results in a tool capable of analyzing the retirement income adequacy of various demographic groups under baseline assumptions as well as various policy scenarios. Studies using the model can be found at: <https://www.ebri.org/retirement/retirement-security-projection-model>

For additional information, please contact Jack VanDerhei at [vanderhei@ebri.org](mailto:vanderhei@ebri.org) or EBRI Member Relations at [memberships@ebri.org](mailto:memberships@ebri.org)

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