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## **EBRI Comments on *Wall Street Journal* Article on 401(k) Auto-Enrollment**

WASHINGTON—The nonpartisan Employee Benefit Research Institute (EBRI) issued a statement today clarifying its research on 401(k) automatic enrollment as a comment on the July 7, 2011, *Wall Street Journal* article “401(k) Law Suppresses Saving for Retirement.”

The WSJ article reported only the most pessimistic set of assumptions from EBRI research and did not cite any of the other 15 combinations of assumptions in the study, notes EBRI Research Director Jack VanDerhei. The WSJ also chose not to report any of the positive impacts of auto-enrollment 401(k)-type plans in the simulations that were done by EBRI.

“The headline of the article reports that auto-enrollment is reducing savings for some people. What it failed to mention is that it’s *increasing* savings for many more—especially the lowest-income 401(k) participants,” VanDerhei said.

Full text of EBRI’s statement, “What Do You Call a Glass That Is 60–85% Full?” is on EBRI’s blog site at <https://ebriorg.wordpress.com/>

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