

**The Cost of Living Longer: How Retirement Readiness Varies by Gender and Family Status Jack VanDerhei, Director of Research, EBRI**

Since so many married couples who run short of money in retirement have wives that outlive their husbands, public policy would be improved if retirement income security analysis focused on this impact. Using EBRI's Retirement Security Projection Model<sup>®</sup>, a new analysis bifurcates married households into those where the wife outlives the husband, and vice versa. Also examining the retirement income security of single males and single females, we will provide results for each of these categories in aggregate as well as by age cohorts and income quartiles.