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RETIREMENT
RESEARCH
AT BOSTON COLLEGE

The National Retirement Risk Index in a Nutshell

WHAT IS THE NATIONAL RETIREMENT RISK INDEX?

- The National Retirement Risk Index (NRRRI) measures the percentage of working-age households who are at risk of being unable to maintain their pre-retirement standard of living in retirement.

WHAT ARE THE KEY FINDINGS OF THE NRRRI?

- Almost 45 percent of U.S. households are “at risk.”
- Younger households are more likely to be at risk.
- Other vulnerable groups are those with low incomes or no pension coverage.

WHY ARE SO MANY HOUSEHOLDS AT RISK?

- Social Security will replace less pre-retirement income in the future.
- Traditional pensions are disappearing, and 401(k)s have only modest balances.
- Outside of 401(k)s, households save nothing.
- People are living longer.

WHAT CAN BE DONE TO IMPROVE THE PICTURE?

- Save more – even 3 percent of income makes a big difference over time.
- Work longer – staying in the labor force even two extra years has a big payoff.

**For more information about the National Retirement Risk Index,
please visit:**

<http://crr.bc.edu/special-projects/national-retirement-risk-index/>