

## **ANDREW D. ESCHTRUTH**

Center for Retirement Research  
Boston College  
Haley House  
140 Commonwealth Avenue  
Chestnut Hill, MA 02467  
(617) 552-1729 | Fax (617) 552-0191  
andrew.eschtruth@bc.edu

### **EDUCATION:**

**1991**            **Duke University**  
M.A. in Public Policy

**1989**            **University of Michigan**  
B.A. in Political Science

### **EMPLOYMENT:**

**1999-present**   **Boston College, Center for Retirement Research**  
2025-present    Director  
2024              Deputy Director  
1999-2024       Associate Director for External Relations

**1991-1999**      **U.S. General Accounting Office**  
1994-1999       Senior Evaluator  
1991-1994       Evaluator

### **PROFESSIONAL ACTIVITIES:**

2024-present    Retirement Security Core Advisory Committee, The Harkin Institute, Member  
2015-present    Town Meeting for Natick (MA), Member  
2010-present    National Academy of Social Insurance, Member  
2017-2023       Advisory Board for Council on Aging, Town of Natick (MA), Member  
(Chair, 2019-2021)  
2019-2021       Senior Property Tax Exemption Study Committee, Town of Natick (MA),  
Member

### **HONORS:**

1998              Outstanding performance recognition for project team on the implications of  
investing Social Security funds in equity markets

1995-1996       Special Assignment, Legislative Assistant to Chairman of U.S. Senate Finance  
Committee

1992-1993       Outstanding performance recognition (received twice)

## **PUBLICATIONS:**

### **Books**

*Falling Short: The Coming Retirement Crisis and What to Do About It* with Alicia H. Munnell and Charles D. Ellis. 2014. Oxford, UK: Oxford University Press.

### **Consumer Guides**

*Using Your House for Income in Retirement* with Alicia H. Munnell and Steven A. Sass. 2014. Chestnut Hill, MA: Center for Retirement Research at Boston College.

*Why Target Date Funds?* with Alicia H. Munnell and Steven A. Sass. 2011. Chestnut Hill, MA: Center for Retirement Research at Boston College.

*Managing Your Money in Retirement* with Steven A. Sass and Alicia H. Munnell. 2011. Chestnut Hill, MA: Center for Retirement Research at Boston College.

*The Social Security Claiming Guide* with Steven A. Sass and Alicia H. Munnell. 2009, 2016 (revised). Chestnut Hill, MA: Center for Retirement Research at Boston College.

*The Social Security Fix-It Book* with Steven A. Sass and Alicia H. Munnell. 2007, 2009 (revised). Chestnut Hill, MA: Center for Retirement Research at Boston College.

### **Other Articles**

“How Will Emerging Computers Affect Older Workers by 2040?” with Anek Belbase. 2020. *Issue in Brief* 20-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Modernizing Social Security: Minimum Benefits,” with Alicia H. Munnell. 2019. *Issue in Brief* 19-2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Modernizing Social Security: Helping the Oldest Old,” with Alicia H. Munnell. 2018. *Issue in Brief* 18-18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Modernizing Social Security: Widow Benefits,” with Alicia H. Munnell. 2018. *Issue in Brief* 18-17. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Modernizing Social Security: Caregiver Credits,” with Alicia H. Munnell. 2018. *Issue in Brief* 18-15. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Modernizing Social Security: An Overview,” with Alicia H. Munnell. 2018. *Issue in Brief* 18-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Falling Short: The Roots of the Coming U.S. Retirement Crisis,” with Charles Ellis and Alicia H. Munnell. 2016. *Challenge* 59(2): 126-147.

“How Important Are Inheritances for Baby Boomers?” with Alicia H. Munnell, Anthony Webb, and Zhenya Karamcheva. 2011. *Issue in Brief* 11-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“How Important Are Intergenerational Transfers for Baby Boomers?” with Alicia H. Munnell, Anthony Webb, and Zhenya Karamcheva. 2011. Working Paper 2011-1. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Employers Lukewarm About Retaining Older Workers,” with Steven Sass and Jean-Pierre Aubry. 2007. *Work Opportunities Issue in Brief* 10. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Will Reverse Mortgages Rescue the Baby Boomers?” with Wei Sun and Anthony Webb. 2006. *Issue in Brief* 54. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“National Saving and Social Security Reform,” with Robert Triest. 2005. *Just the Facts on Retirement Issues* 18. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“The Graying of Massachusetts: Aging, the New Rules of Retirement, and the Changing Workforce,” with Alicia H. Munnell, Kevin E. Cahill, and Steven A. Sass. 2004. Boston, MA: MassInc and Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Are Older Workers Responding to the Bear Market?” with Jonathan Gemus. 2002. *Just the Facts on Retirement Issues* 5. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“A Primer on Reverse Mortgages,” with Long Tran. 2001. *Just the Facts on Retirement Issues* 3. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Social Security and the Federal Budget.” 2000. *Just the Facts on Retirement Issues* 2. Chestnut Hill, MA: Center for Retirement Research at Boston College.

“Budget Surpluses: Experiences of Other Nations and Implications for the United States.” 1999. Washington, DC: U.S. General Accounting Office.

“Social Security Financing: Implications of Government Stock Investing for the Trust Fund, the Economy, and the Budget.” 1998. Washington, DC: U.S. General Accounting Office, Report and Congressional Testimony.

“Budget Issues: Analysis of Long-Term Fiscal Outlook.” 1998 (Congressional Testimony), 1997 (Report). Washington, DC: U.S. General Accounting Office.

“Federal Debt: Answers to Frequently Asked Questions.” 1998 (Congressional Testimony), 1996 (Report). Washington, DC: U.S. General Accounting Office.

“The Deficit and The Economy: An Update of Long-Term Simulations.” 1995. Washington, DC: U.S. General Accounting Office.

“Long-Term Care: Private Sector Elder Care Could Yield Multiple Benefits.” 1994. Washington, DC: U.S. General Accounting Office.