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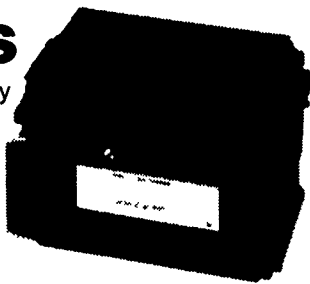
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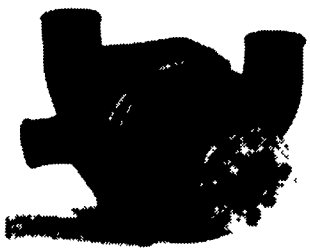
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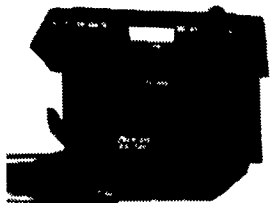
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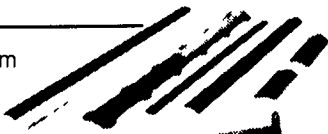
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**Retirement Savings**

RUTGERS, N.J.—With 77 million baby boomers inching toward retirement, at perhaps no other time in American history has retirement planning been of such great concern to so many people.

Worksheets and computer software programs can provide estimates of savings required to fund a specific amount of income over an individual's assumed life expectancy. Like all projections, however, they are only as good as the assumptions upon which they are based.

A very important planning factor is retirees' financial goals (e.g., travel) and anticipated lifestyle. Some people can live happily on half of their pre-retirement income while others require 100% (or more) to maintain their lifestyle. There are also a lot of people for whom the commonly-quoted range of 60% to 80% of pre-retirement income is adequate.

Another planning factor is the generosity (or lack thereof) of former employers. Some lucky retirees have generous pensions and free or low-cost employer-paid health coverage. Others have no employer retirement benefits and must pay thousands of dollars annually for supplemental Medigap health coverage.

A third planning factor is selection of retirement housing. An April 1998 article in Worth states that "changes in geography and shelter are great surrogates for a lifetime of investing."

In other words, trading down to a smaller home and/or moving to a cheaper area of the country can have as much impact on retirees' well-being in retirement as the amount of money they are able to invest. Not only does someone get to invest the profit from the sale of their home, but their future living costs will likely be lower.

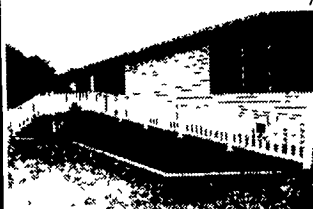
Receipt of an inheritance is another issue to consider. While inheritances should never be used as an excuse to save, they are a potential source of income. They are also difficult to count on due to uncertainties about benefactors' health and longevity. Some adult children are "hedging their bets" by purchasing, and paying premiums for, long-term care insurance for their parents. This lessens the possibility that long-term care costs, like nursing home bills, will dissipate their legacy.

Another planning issue is consideration of post-retirement employment income and Social Security benefits when calculating retirement savings.

Retirement planning is not an exact science. Instead, it involves making the best assumptions possible and planning and saving accordingly. This article has reviewed key planning factors. To determine what you need to save, check the "Ballpark Estimate" at [www.asec.org](http://www.asec.org), or contact Rutgers Cooperative Extension for fact sheet 431: "How Much Do I Need To Save For Retirement?"

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