



## Retirement Security



Fewer employers today provide defined-benefit pensions for their workers—and among those that do, many are offering “defined-contribution” (like 401[k]s) rather than traditional “defined-benefit” pension plans.

That’s why Social Security insurance is essential for millions of retirees. Nearly two-thirds of retirees count on Social Security for half

or more of their retirement income and for more than three in 10, Social Security is 90 percent or more of their income. It is a safety net that keeps retirees out of poverty.

It’s also important to figure out what you will need to retire. Talking a look at how much Social Security will provide, whether you have another form of pension and how much you spend are all components in determining when you can retire.

For decades, workers achieved retirement security because their retirement income flowed from a combination of employer-provided pensions, Social Security and personal savings. But the recession has exposed the severe deficiencies in our retirement system. We need to develop a new way to provide workers with lifetime retirement security beyond Social Security.

### The AFL-CIO position on Retirement Security

[STATEMENTS & RESOLUTIONS](#)

[SPEECHES](#)

[LEGISLATIVE ALERTS](#)

**[Where do your members of Congress stand on the issues?](#)**  
<http://www.aflcio.org/Legislation-and-Politics/Legislative-Voting-Records>

### **[What a Labor Leader Said in Response to a Social Security Lie \(/Multimedia/Videos/What-a-Labor-Leader-Said-in-Response-to-a-Social-Security-Lie\)](#)**



FLARA's Daneen Regna (retired teacher - Miami) on Social Security

[\(/Multimedia/Videos/regna\\_ss\)](#)



YouTube 2K [SEE MORE VIDEOS » \(/MULTIMEDIA/VIDEOS\)](#)

## PENSION TOOLKIT

### [Know About Your Pension Rights](#)

<http://www.dol.gov/ebsa/publications/wyskapr.html>

### [Retirement Planning Calculator](#)

<http://partners.leadfusion.com/tools/motleyfool/retire01/tool.fcs>

### [Estimate Your Social Security Earnings for Retirement](#)

<http://www.ssa.gov/oact/quickcalc/>

### [Information for Dislocated Workers](#)

[http://www.dol.gov/ebsa/publications/dislocated\\_workers\\_brochure.html](http://www.dol.gov/ebsa/publications/dislocated_workers_brochure.html)

### [Women and Pensions](#)

[http://www.dol.gov/ebsa/publications/dislocated\\_workers\\_brochure.html](http://www.dol.gov/ebsa/publications/dislocated_workers_brochure.html)

## More Info

- [Save Our Retirement \(/saveourretirement.org\)](#)
- [Black and Latino Retirement \(In\)Security](#)  
[http://laborcenter.berkeley.edu/research/retirement\\_in\\_sec](http://laborcenter.berkeley.edu/research/retirement_in_sec)
- [A special section on Social Security and other information on retirement security](#)  
<http://www.aarp.org/socialsecurity>, AARP
- [State-by-state analysis of the percentage of seniors Social Security has lifted from poverty](#)  
<http://www.cbpp.org/cms/index.cfm?>

Fact Sheets and Resources and Take Action to Strengthen Social Security,  
[Alliance for Retired Americans \(http://www.retiredamericans.org/issues/social-security\)](http://www.retiredamericans.org/issues/social-security)

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[fa=view&id=3260](#)), Center on Budget and Policy Priorities

- [Information, analysis and expert commentary from a wide range of sources \(http://www.socsec.org/\)](#), the Century Foundation's Social Security Network
- [Retirement Security: AFL-CIO Legislative Guide \(/Legislation-and-Politics/Legislative-Handbook/Legislative-Guide-Chapter-5-Retirement-Security\)](#)