Broken Eggs: The Looming Retirement Crisis in America

Synopsis:

Happily ever after is quickly becoming... working ever after. Taking a rare look at one of the gravest social issues facing an aging America, *Broken Eggs* showcases the grim irony that as we live longer, a growing number of Americans are falling short of retirement security. Sadly, the prognosis is even worse for future generations. Unlike any documentary of its kind, *Broken Eggs* blends comical animations with unforgettable portraits of everyday Americans reckoning with their inability to retire.

Movie Website

Key Terms:

- Social Security A federal program that provides monthly benefits to millions of Americans, including retirees, military families, surviving families of deceased workers, and disabled individuals
- **Pension** A retirement account, offered in some job sectors or companies, that an employer maintains to give an employee a fixed payout at retirement
- **401(k)** A retirement savings plan, sponsored through your employer who will often match your contributions, that allows an individual to save for retirement and have the savings grow while deferring taxes until funds are withdrawn

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While You Watch

Name:

Period:

While You Watch:

- 1. What fraction of American workers have no savings for retirement?
- 2. How much are American workers lacking in total to be able to comfortably retire?
- 3. What is the mission of Ryan and Nick's organization, The Can Kicks Back?
- 4. What are the three "legs" of the "three-legged stool?"
- 5. What percent of workers don't have access to a 401k plan?



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Discussion Questions

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- 6. What is a takeaway from this documentary about the importance of personal saving?
- 7. Thinking about your future, what impacts will the loss of Social Security benefits have for you if no immediate action is taken?

8. Would auto-enrollment in a retirement plan be beneficial to inspire younger generations to save early? Explain why or why not.

9. The city of Stockton, California, chose to eliminate retiree healthcare and raise the sales tax to 9% in order to save money. Which of these two actions would be more hurtful to the local community?

10. Do you believe that the government and the younger generations will be successful in fixing the Social Security bankruptcy? Is there anything you personally can do to make an impact?