

EBRI

EMPLOYEE

BENEFIT

RESEARCH

INSTITUTE®

Employee Benefit Research Institute

About EBRI

The mission of the Employee Benefit Research Institute (EBRI) is to contribute to, to encourage, and to enhance the development of sound employee benefit programs and sound public policy through objective research and education.

What Is EBRI?

- EBRI provides credible, reliable, and objective research, data, and analysis. The belief: Neither public nor private policy or initiatives, whether institutional or individual, can be successful unless they are founded on sound, objective, relevant, verifiable information.
- EBRI is funded by membership dues, grants, and contributions. EBRI's financial base includes a cross-section of pension funds; businesses; associations; labor unions; health care providers; insurers; banks; mutual funds; government organizations; and service firms, including actuarial firms, employee benefit consulting firms, law firms, accounting firms, and investment management firms.
- EBRI does not take advocacy positions on policy proposals, lobby for or against proposals, or recommend specific approaches/prescriptions. EBRI does provide objective data on, and analysis of, the range of identified options in order to provide others the opportunity to make more informed decisions than might otherwise be possible.
- EBRI is a nonprofit, nonpartisan organization established in 1978. EBRI's Education and Research Fund (ERF), which performs the Institute's charitable, educational, and scientific functions, is a tax-exempt 501(c)(3) organization supported by contributions and grants (it is not a foundation).

The Challenge

As employee benefit costs—already in the hundreds of billions of dollars—continue to escalate, as public policy continues to evolve, as the design of employee benefit plans becomes more complex, and as employers change their views of benefits, the need for data and analysis is greater than ever.

EBRI Programs to Meet the Challenge

- EBRI's comprehensive program of research and dissemination covers health, retirement, and related economic security topics. This program includes policy forums, round tables, briefings, testimony, interviews, and speeches. Major studies in process include Social Security reform, individual investment education and results, health insurance coverage, health policy reform, pension design and investment trends, and analysis of 401(k) participant behavior. Major surveys include the annual Retirement Confidence Survey and the Health Confidence Survey.
- The *EBRI Databook on Employee Benefits*, the *EBRI Health Benefits Databook*, and *Fundamentals of Employee Benefit Programs* are regularly updated as resources. They are augmented by monthly *EBRI Issue Brief* studies (which provide in-depth analysis of a single topic) and monthly *EBRI Notes* (which summarize major data releases, public policy activity, and new studies).
- EBRI's Fellows program allows individuals from the private sector, government, foundations, academia, and the media to undertake studies of economic security issues and work with EBRI teams on major projects.
- Public education initiatives include EBRI's Web site (www.ebri.org), the EBRI-ERF American Savings Education Council (ASEC) (www.asec.org), the EBRI-ERF Consumer Health Education Council (CHEC) (www.healthCHEC.org), and the Choose to Save® Education Program (www.choosetosave.org).

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