Caregiving, Financial Stress, and Retirement Confidence: What the 2026 RCS Reveals

July 22, 2026

Speakers

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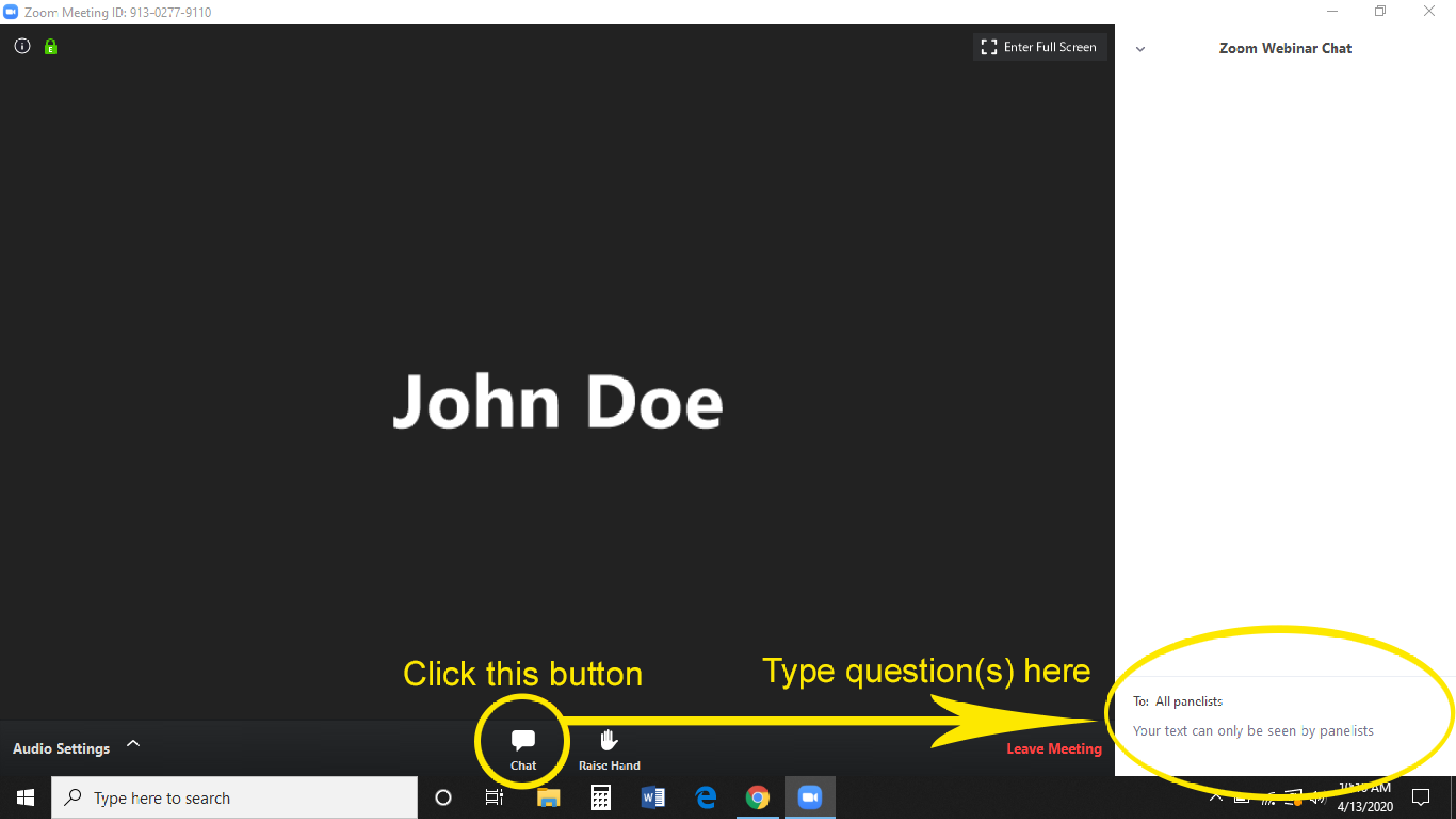

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2026 RCS Overview

36th Annual Retirement Confidence Survey (RCS)

The RCS is the longest-running survey of its kind, measuring worker and retiree confidence about retirement, and is conducted jointly by the Employee Benefit Research Institute (EBRI) and Greenwald Research.

The 2026 RCS was fielded with 2 samples (for a total of n=2,544): a general population sample of 2,052 Americans including 1,007 workers and 1,045 retirees, plus an oversample of 492 caregiver respondents (resulting in a total of 701 caregiver workers and 305 caregiver retirees between the two samples). The survey of both samples was conducted online January 2 through 28, 2026. All respondents were age 25 or older.

The general population sample was weighted by age, sex, household income, and race/ethnicity. All caregiver respondents (regardless of sample) were weighted separately by age, sex, and household income to reflect the caregiver population in the U.S. Unweighted sample sizes are noted on charts to provide information for margin of error estimates. The margin of error would be ± 3.1 percentage points for workers, ± 3 retirees, ± 3.7 for caregiver workers, and ± 5.6 for caregiver retirees in a similarly-sized random sample.

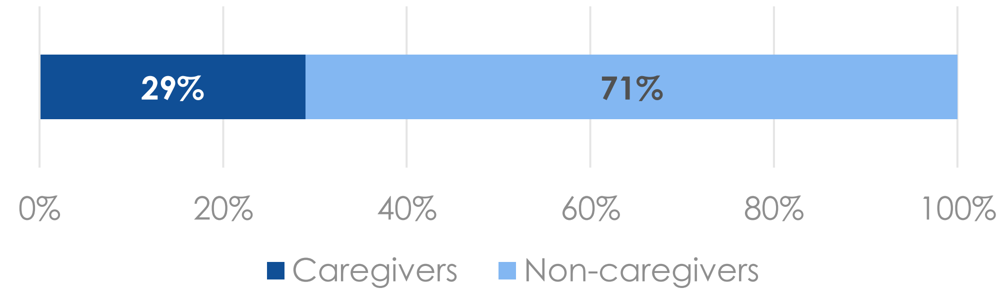
The report, *Caregivers and Retirement: Findings From the 2026 Retirement Confidence Survey*, is available at https://www.ebri.org/retirement/publications/issue-briefs.

Please note percentages in the following tables and charts may not total to 100 due to rounding and/or missing categories. Any trend changes or differences in subgroups noted in text are statistically significant; if no trend changes are noted, there were no significant differences.

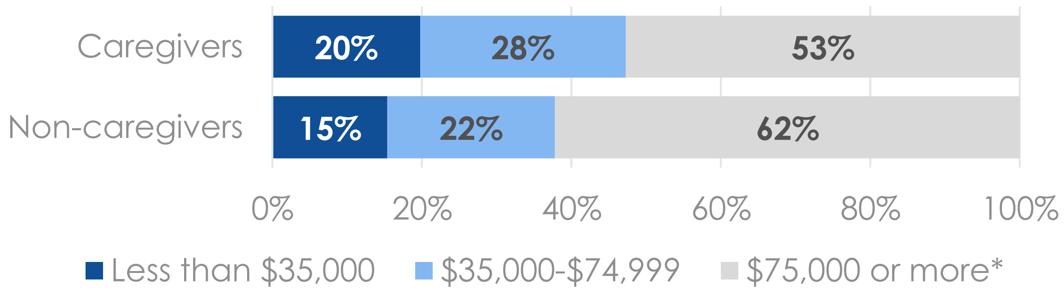
Overview of Caregivers

Demographic Breakdowns, by Caregiver Status

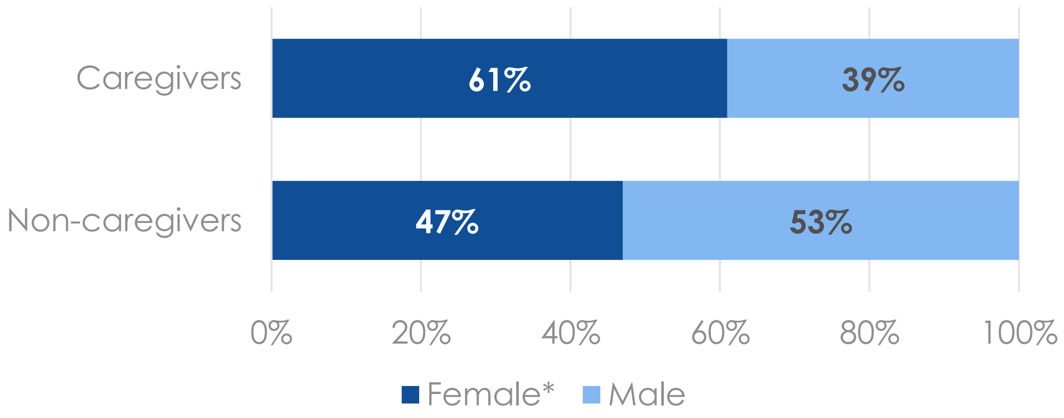
Percentage Who Are Caregivers



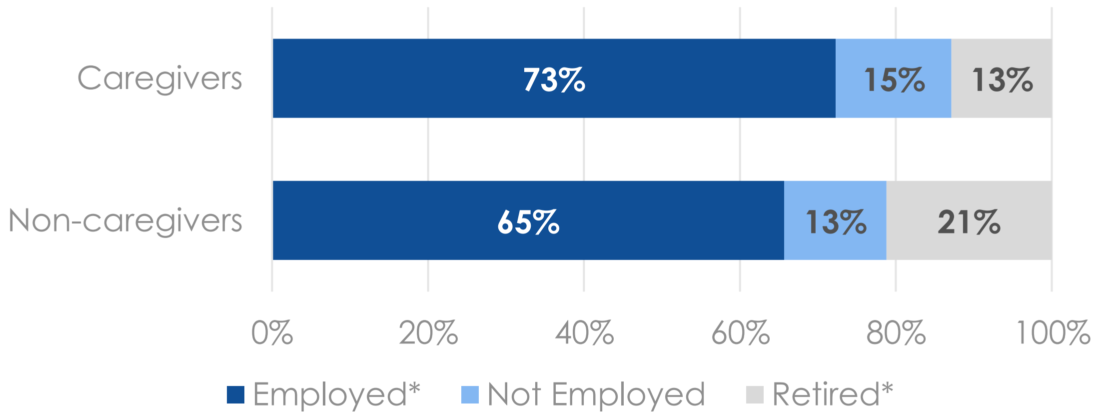
Household Income



Gender

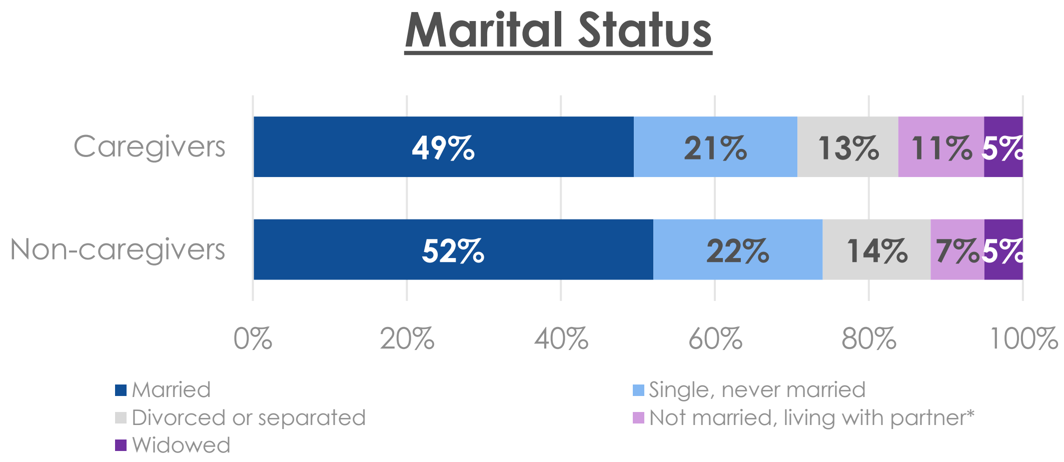


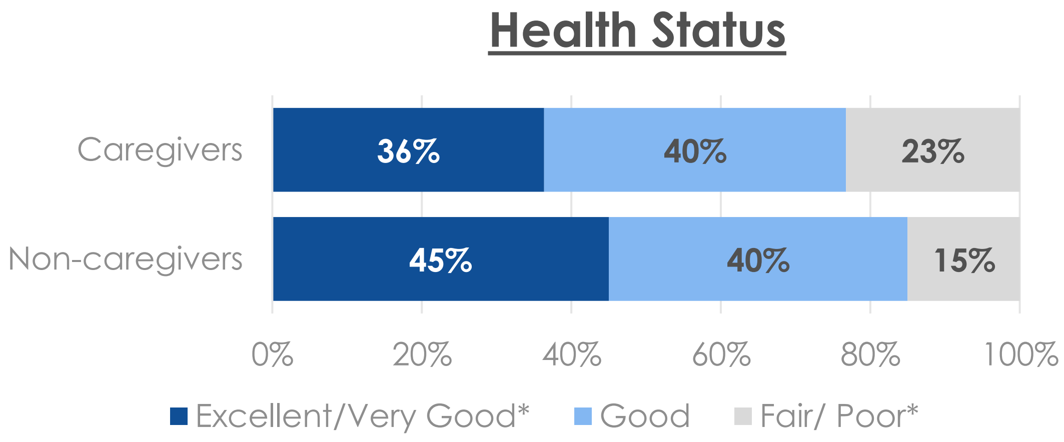
Employment Status

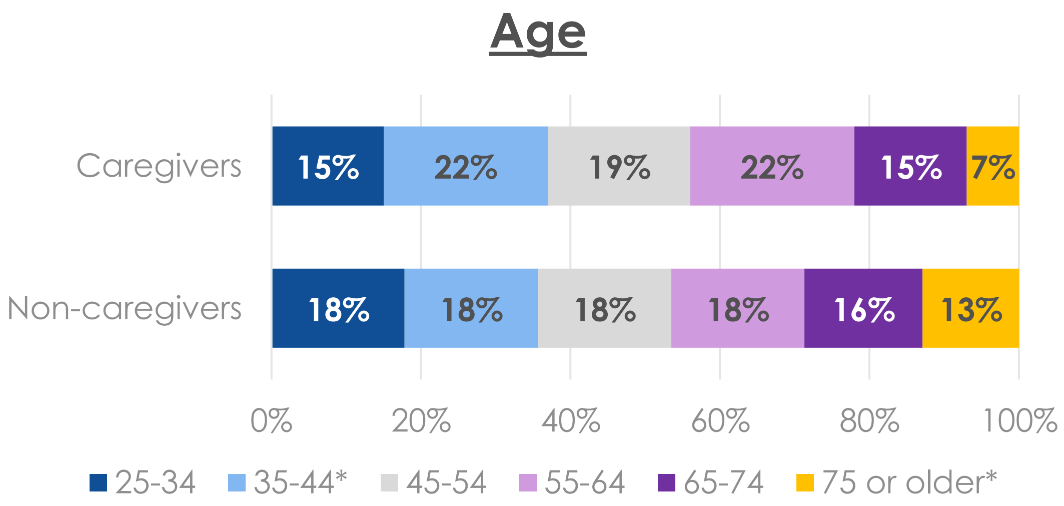


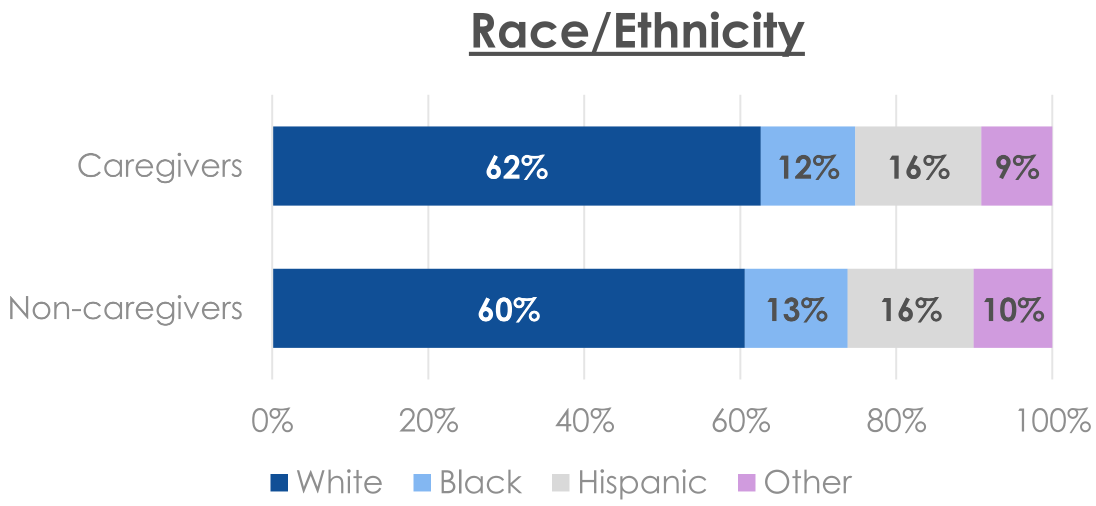
Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Demographic Breakdowns, by Caregiver Status





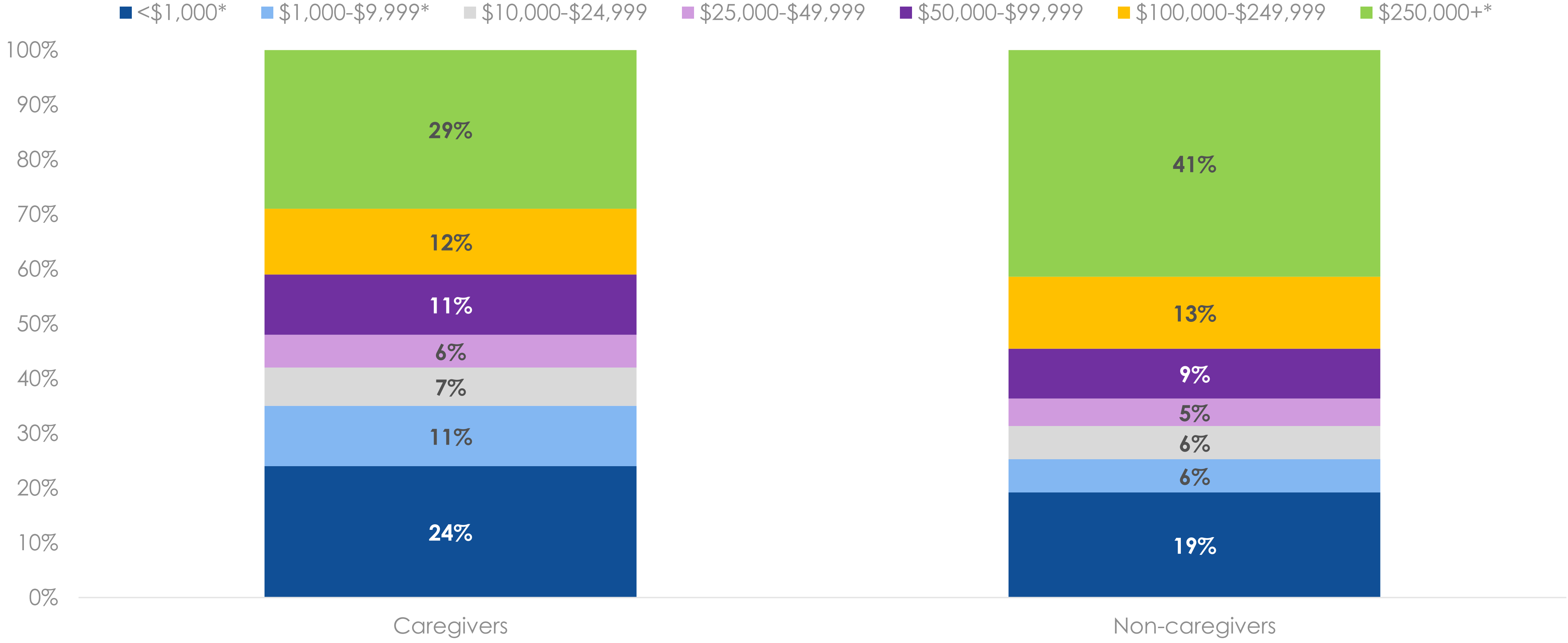




Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

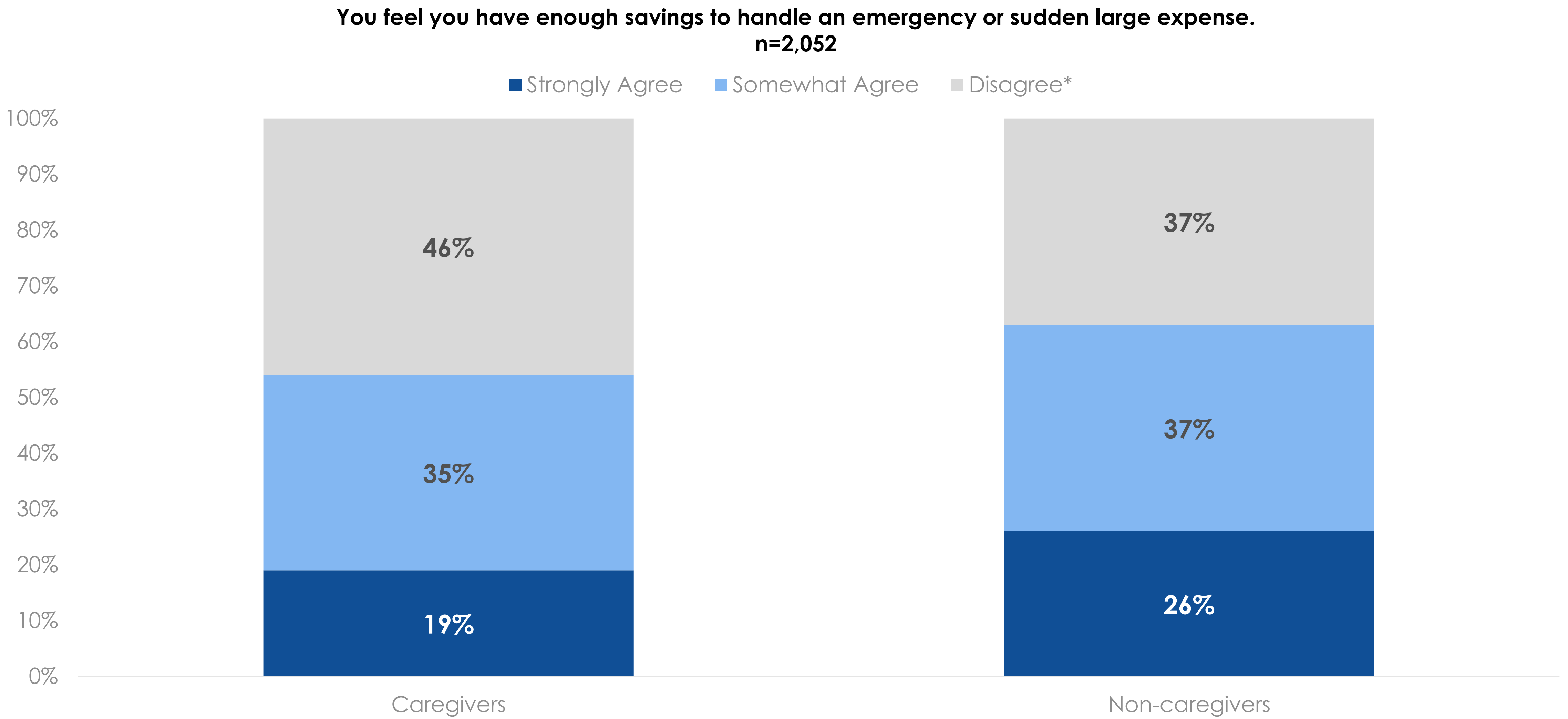
Amount Held in Savings and Investments, by Caregiver Status

Amount of money households currently have in savings and investments, not including the value of your primary residence or defined benefit plan assets?
n=1,877



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

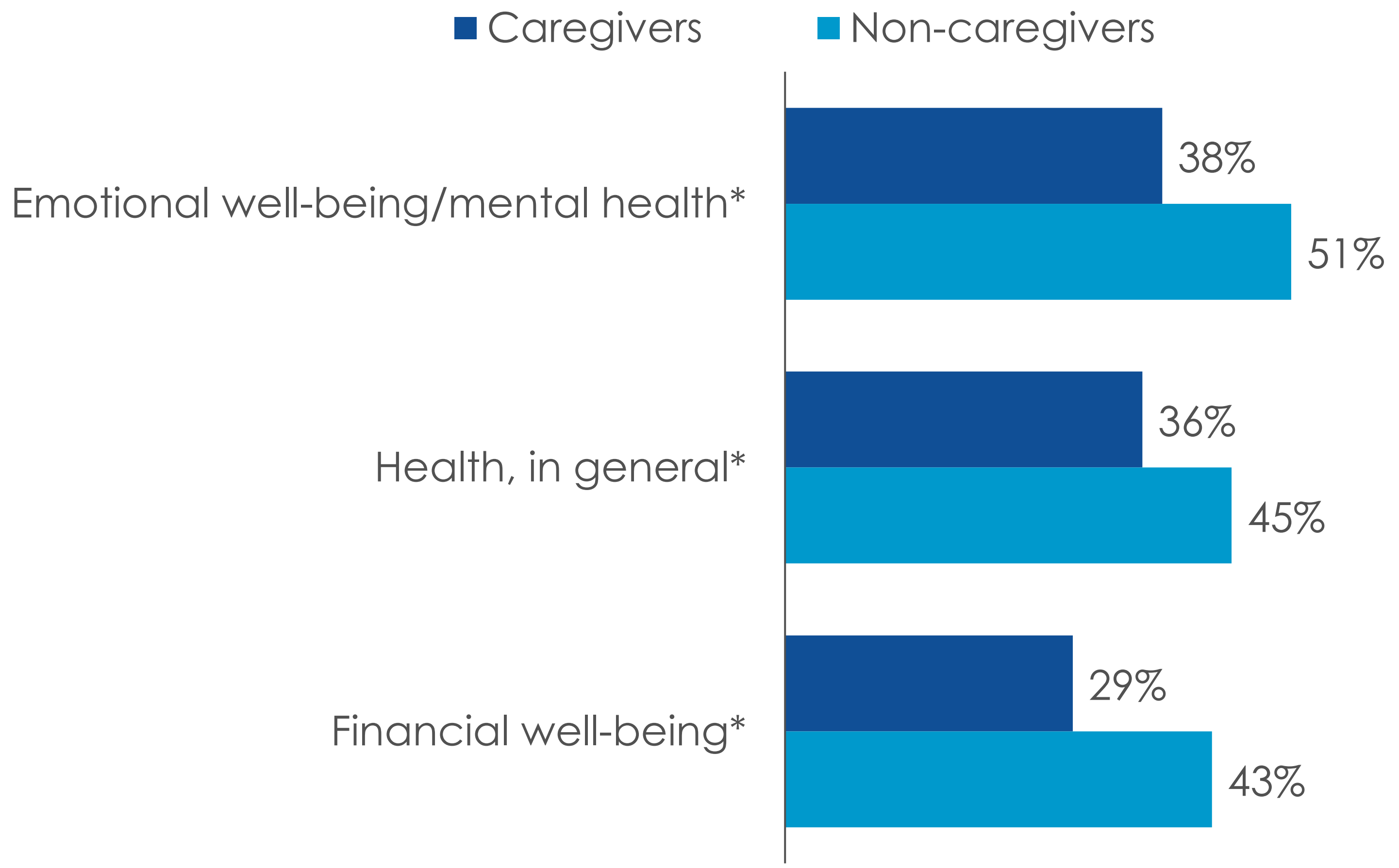
Having Enough Savings to Handle an Emergency or Sudden Large Expense, by Caregiver Status



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Well-being Rating, by Caregiver Status

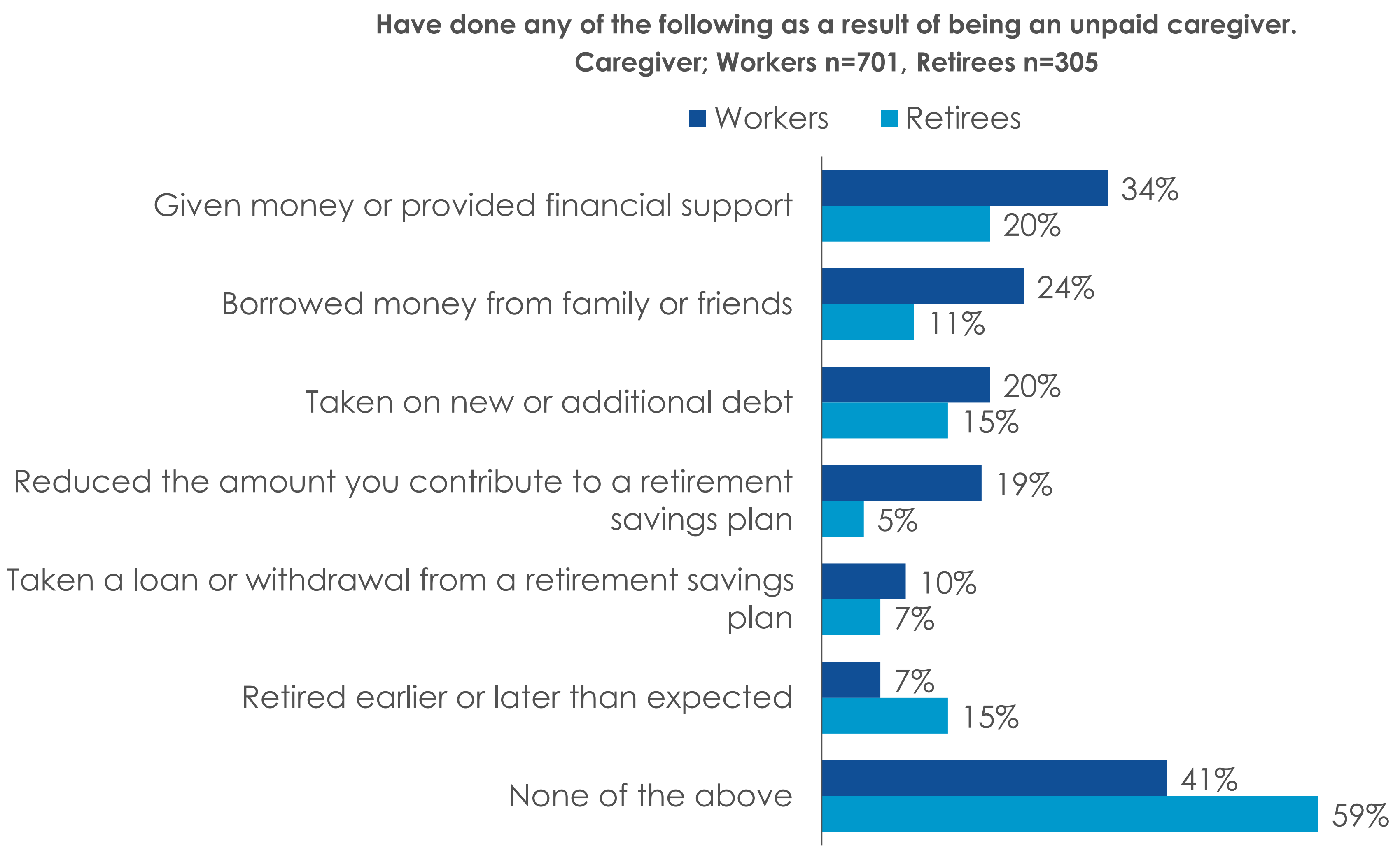
Rating of specific well-being attributes; <u>Percentage rating excellent or very good</u>
n=2,052



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

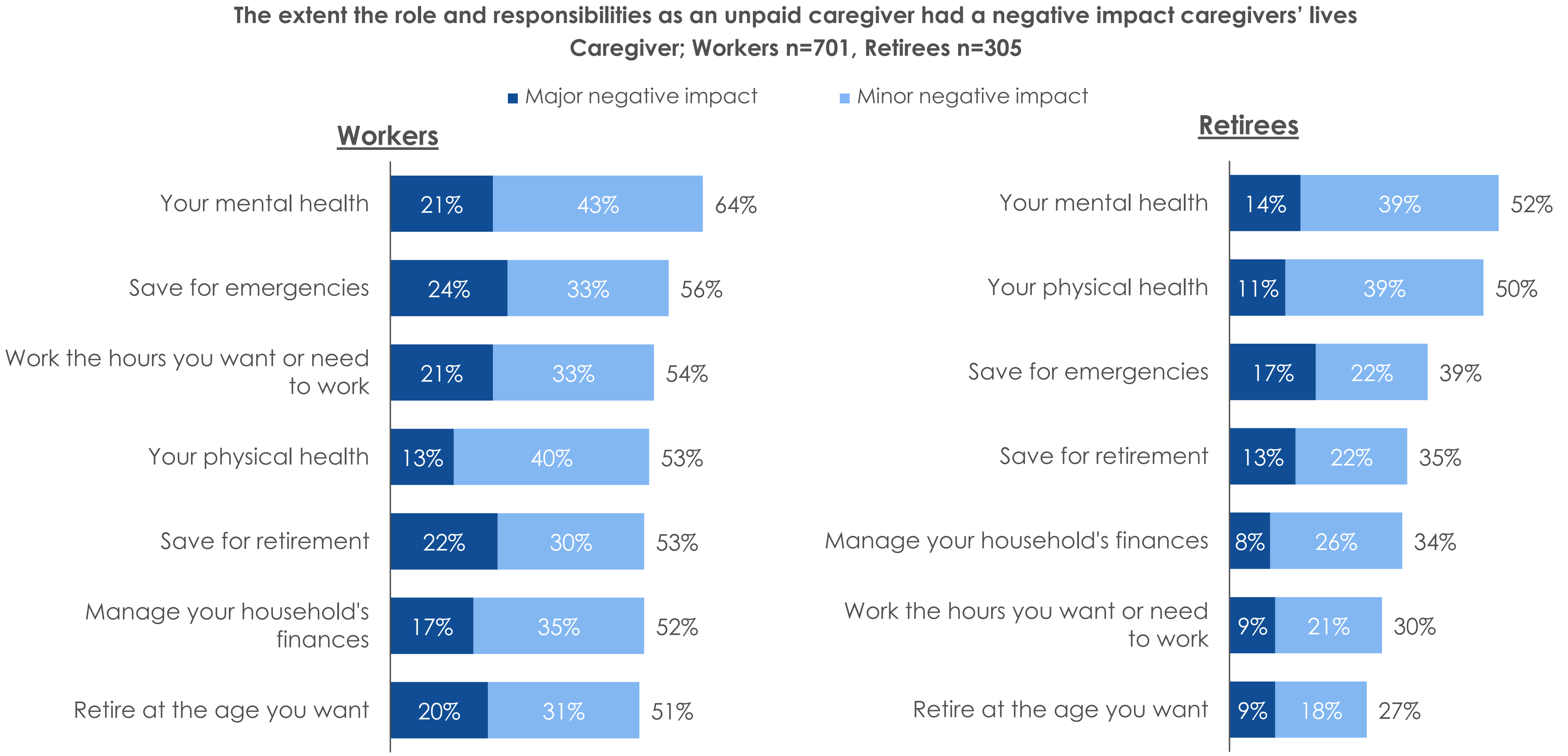
Descriptions of Caregivers’ Actions and the Impacts on Them

Actions Taken as a Result of Providing Care



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Impact of Caregiving on Various Aspects of the Caregivers' Lives

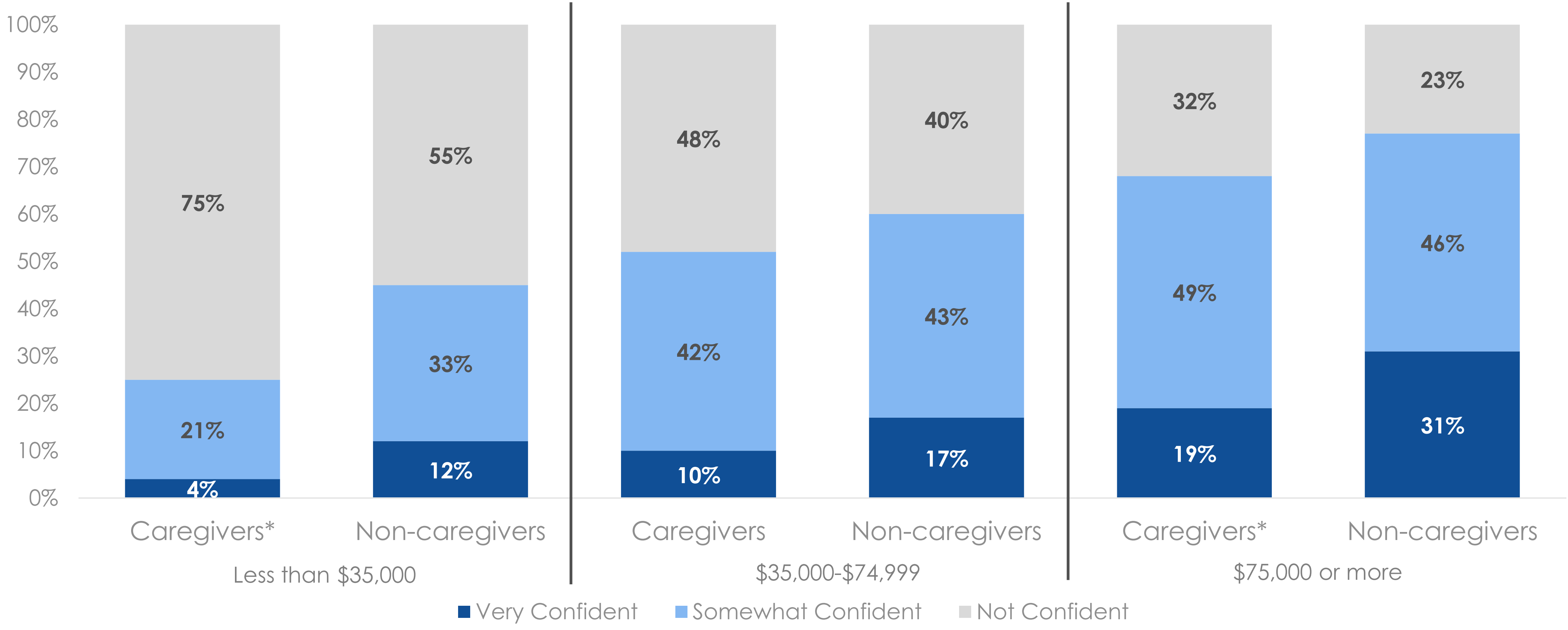


Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Retirement Confidence

Confidence in Having Enough Money to Live Comfortably Throughout Retirement, by Caregiver Status and Income

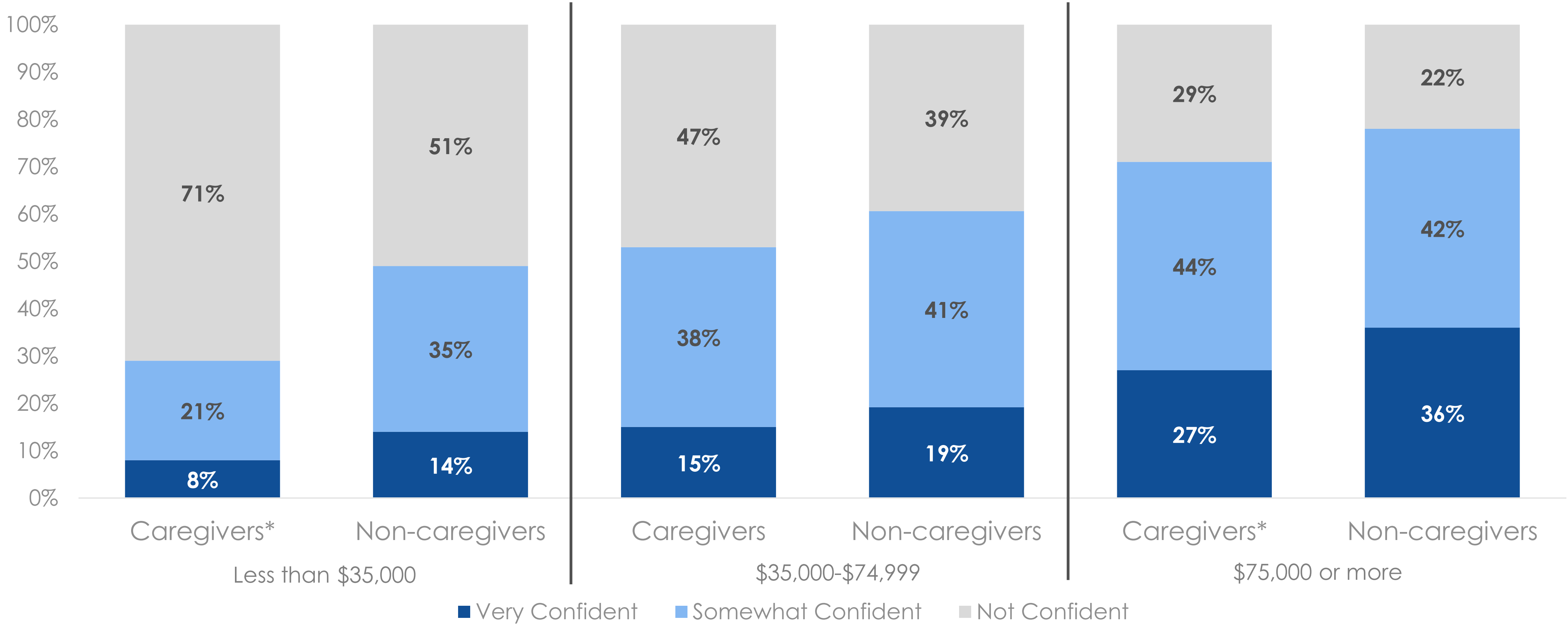
How confident are they that they will have enough money to live comfortably throughout their retirement years?
n=2,052



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

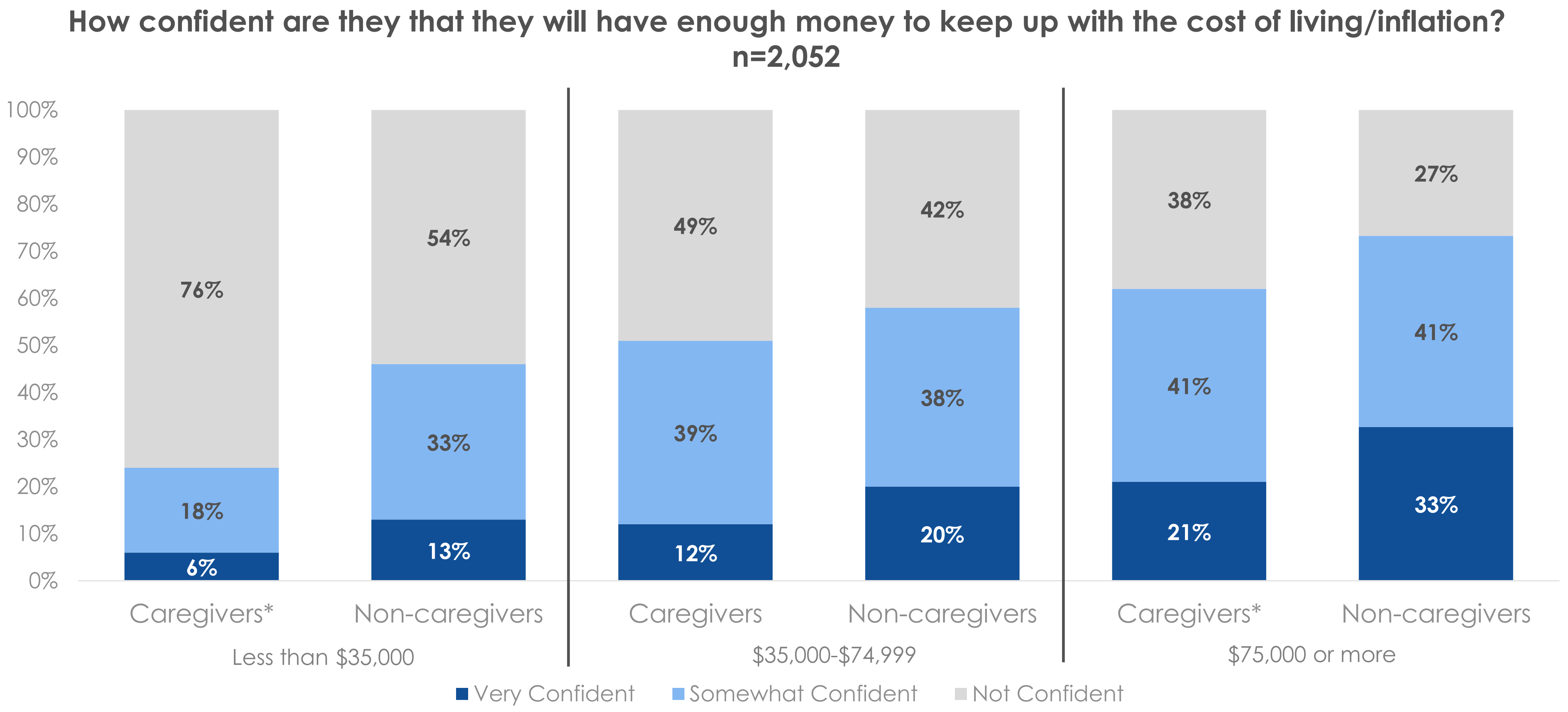
Confidence in Doing a Good Job Preparing Financially for Retirement, by Caregiver Status and Income

How confident are they that they (are doing/did) a good job of preparing financially for their retirement?
n=2,052



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Confidence in Having Enough Money to Keep Up With the Cost of Living/Inflation, by Caregiver Status and Income



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Voya Cares

Kerry Sette, VP of Customer Insights & Research and Voya Cares

Voya Cares® is Voya's commitment to helping caregivers and people with disabilities achieve better financial outcomes through education, guidance, advocacy, and access to support.

Supporting financial confidence through education, guidance, advocacy, and access to resources.

Financial Guidance

Access to support

Research & Advocacy

Proprietary research, community partnerships and advancing awareness of caregiver and disability needs

Voya Cares

Helping caregivers and people with disabilities navigate financial and benefits decisions with greater confidence.

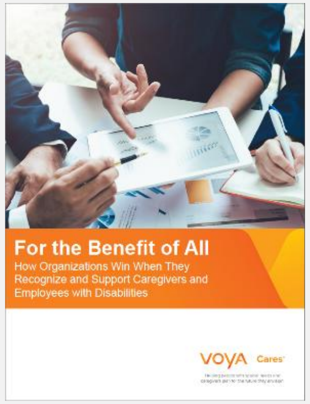
Education & Awareness

Thought leadership, educational resources, and community engagement

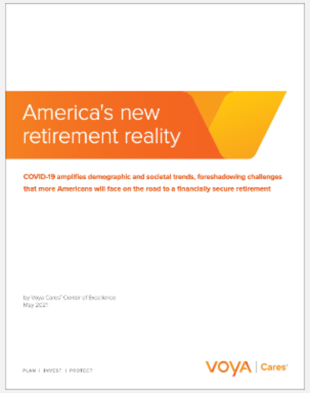
Tools & Resources

Decision support, financial education, and connections to specialized resources

Voya Cares - Examples of Caregiver Research



2018
For the benefit of all
- Employed individuals with disabilities
- Caregiver employees (parents and adult children)



2021
America's new retirement reality
- Caregiver employees (parents and adult children)

2023
A (labor)force to be reckoned with
- Employment extenders

2024
Moving from surviving to thriving
- Disabled Veteran employees
- Caregiver employees of disabled Veterans

2026
Coming soon….
- Caregivers at work
- Progress made, pressures persist

Related webpages:
https://www.voya.com/about-us/our-character/voya-cares-value-proposition
Aging landing page: https://www.voya.com/page/voya-cares-resources-americas-new-retirement-reality
Interactive persona quiz: https://www.voya.com/page/are-you-employment-extender
https://www.voya.com/page/veterans-disabilities

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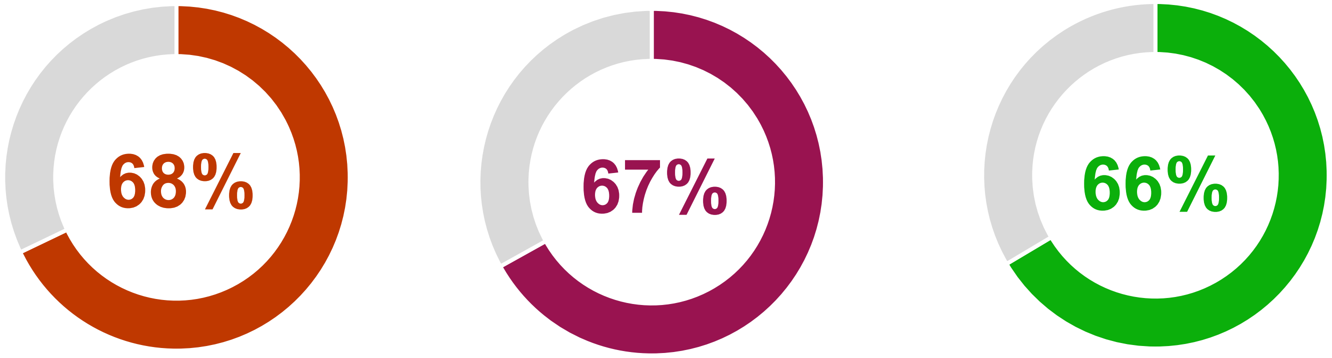
Benefits satisfaction among caregivers and individuals with disabilities has trended downward compared to 2018.

<u>Satisfaction with Overall Employee Benefits Package</u>

(% Extremely/Very Satisfied, Among Gen-pop vs. Caregivers vs. Individuals with a disability)

Gen-pop | **Caregivers** | **Individuals with a disability**



VS. 67% in 2018 | **VS. 73% in 2018** | **VS. 70% in 2018**

Base sizes: Gen-pop (2026 n=224, 2018 n=1000); Caregiver (2026 n=239, 2018 n=615); Individual with a disability (2026 n=231, 2018 n=200)

Caregivers are taking less time away from work, but women still face greater career impacts.

Work-Related Changes Made Due to Caregiving
(% Selected, Among Caregivers)

	2018	2026
Use your own sick time, leave or vacation time to provide care	83%	73%▼
Cut back on work hours	56%	48%▼

Women are more likely than Men to have
- Used their own sick time, leave, or vacation time to provide care: 80% vs. 67%
- Quit work entirely: 24% vs. 14%

Base size: Caregivers 2026 n=239 (Men=130, Women=109), 2018 n=615

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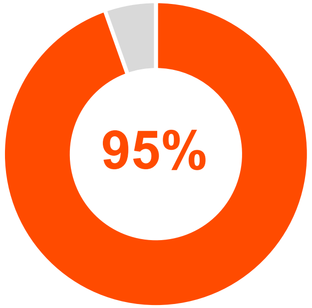
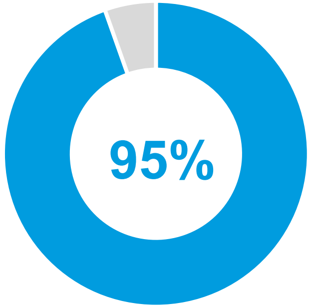
There is strong demand for caregiver financial planning support.

Financial Services Companies Should Provide Customized Support/Financial Planning Resources to Caregivers
(% Strongly agree/Agree, Among Total Employees vs. Total Employers)



of Employees agree



of Employers agree

Base size: Employees n=666, Employers n=306

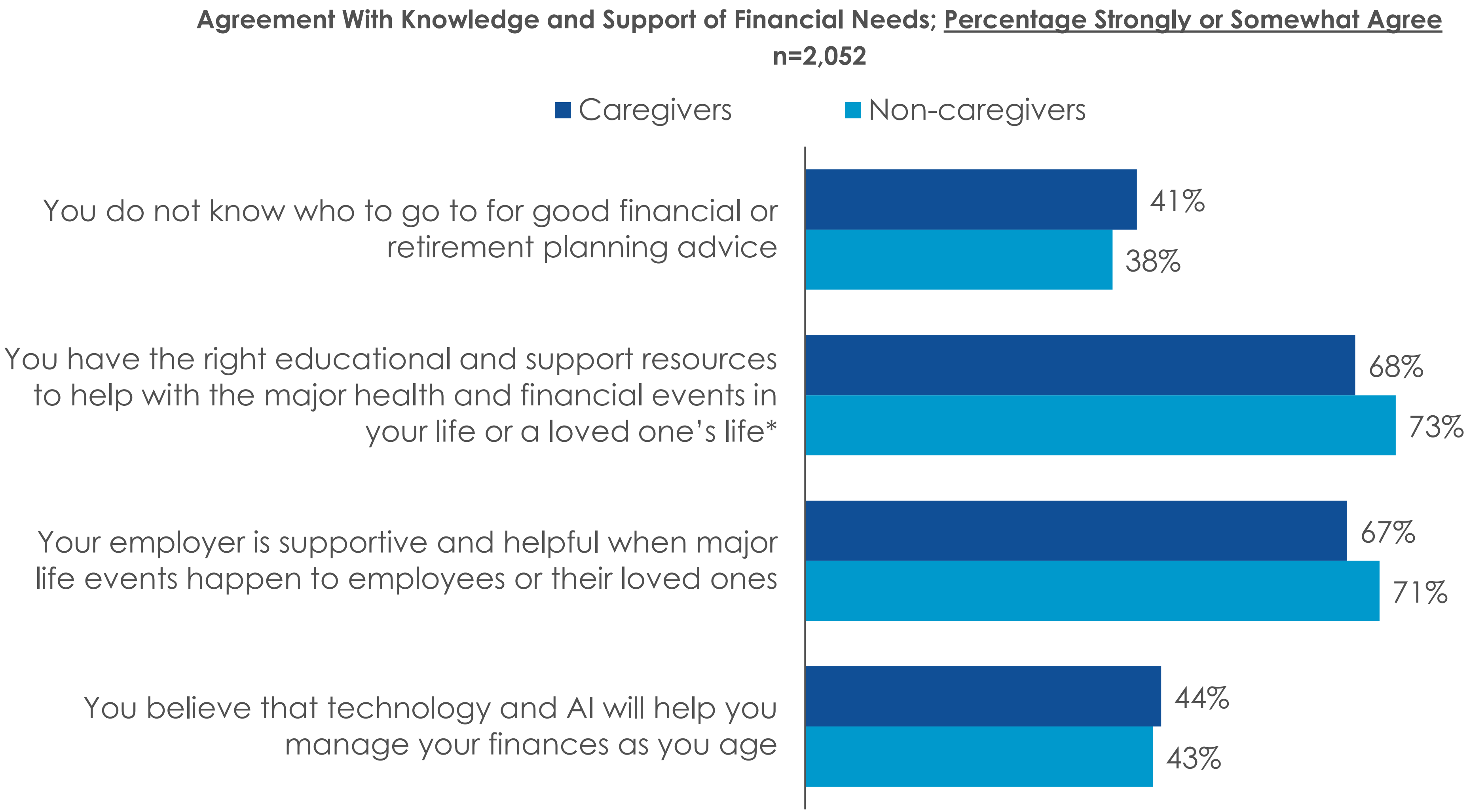
Caregivers and people with disabilities encounter barriers within the financial planning process.

	Gen-pop	Caregivers	Individuals with Disabilities
Emotional stress of financial planning	25%	41%	46%
Information overload	25%	34%	35%
Lack of personalized resources	16%	29%	28%
Discrimination at financial institutions	4%	14%	21%

Base sizes: Employee n=666 (Gen-pop=224, Caregivers=239, Individuals with a disability=231)

Educational Support and Sources

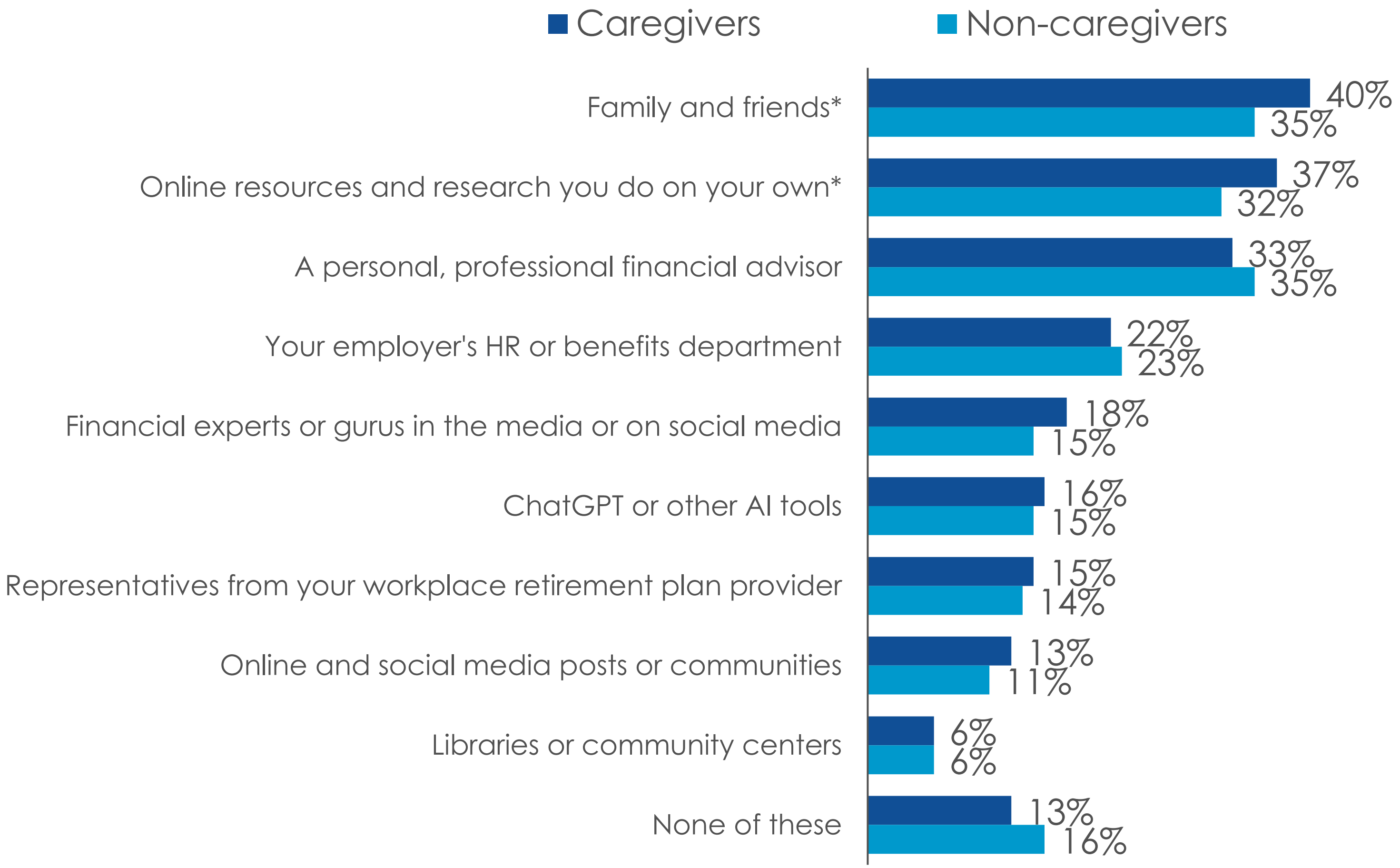
Percentage With Financial Knowledge and Support, by Caregiver Status



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Sources of Information Used for Retirement Planning, by Caregiver Status

Which sources of information are used for retirement planning
n=2,052



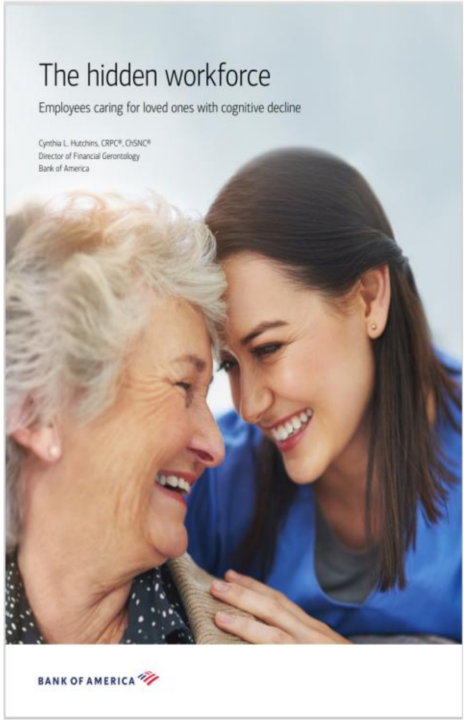
Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Caregiving and the Workplace

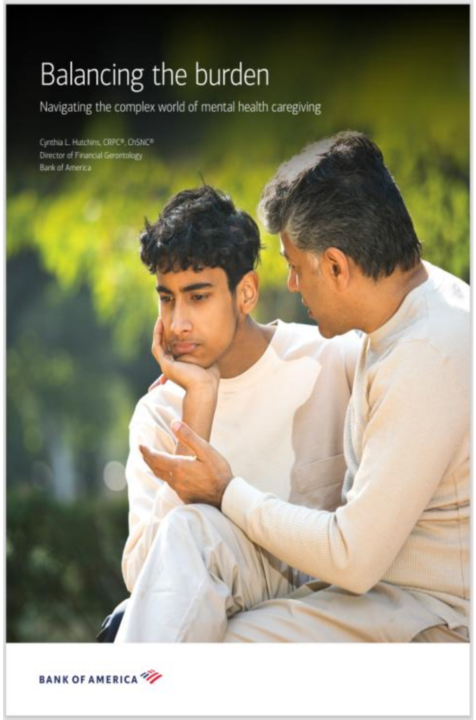
Cynthia Hutchins,
Director of Financial Gerontology,
Bank of America

Caregiving Research


Veterans and the hidden heroes who care for them



The Hidden Workforce: Employees caring for loved ones with cognitive decline




Balancing the burden: Navigating the complex world of mental health caregiving

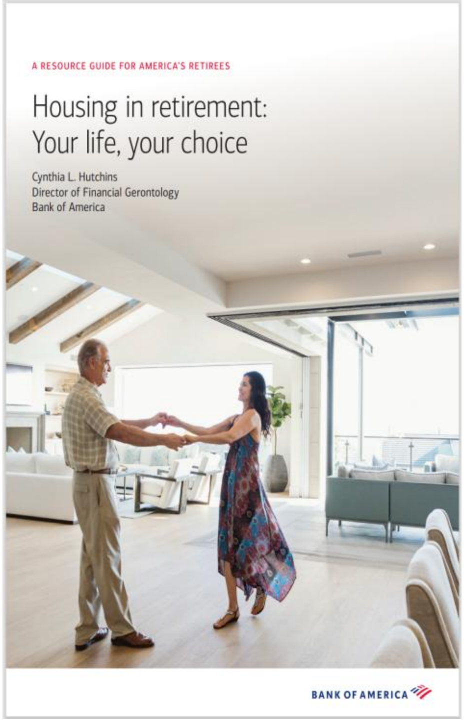

Cognitive impairment in the workplace

Caregiving Research


Better with Age: Benefits that matter in a silver economy


Elder abuse: Recognizing a shameful reality


Caregiving in the age of longevity




Housing in Retirement: Your Life, Your choice

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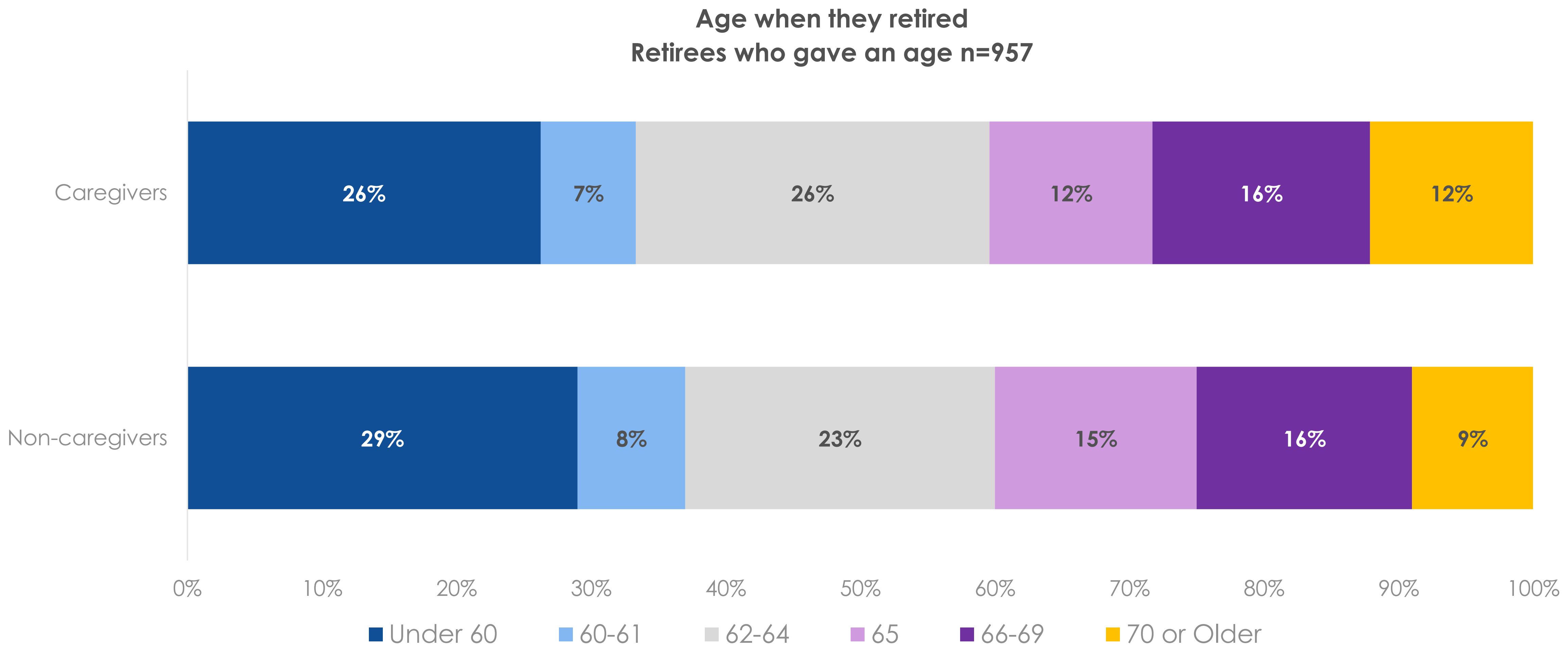
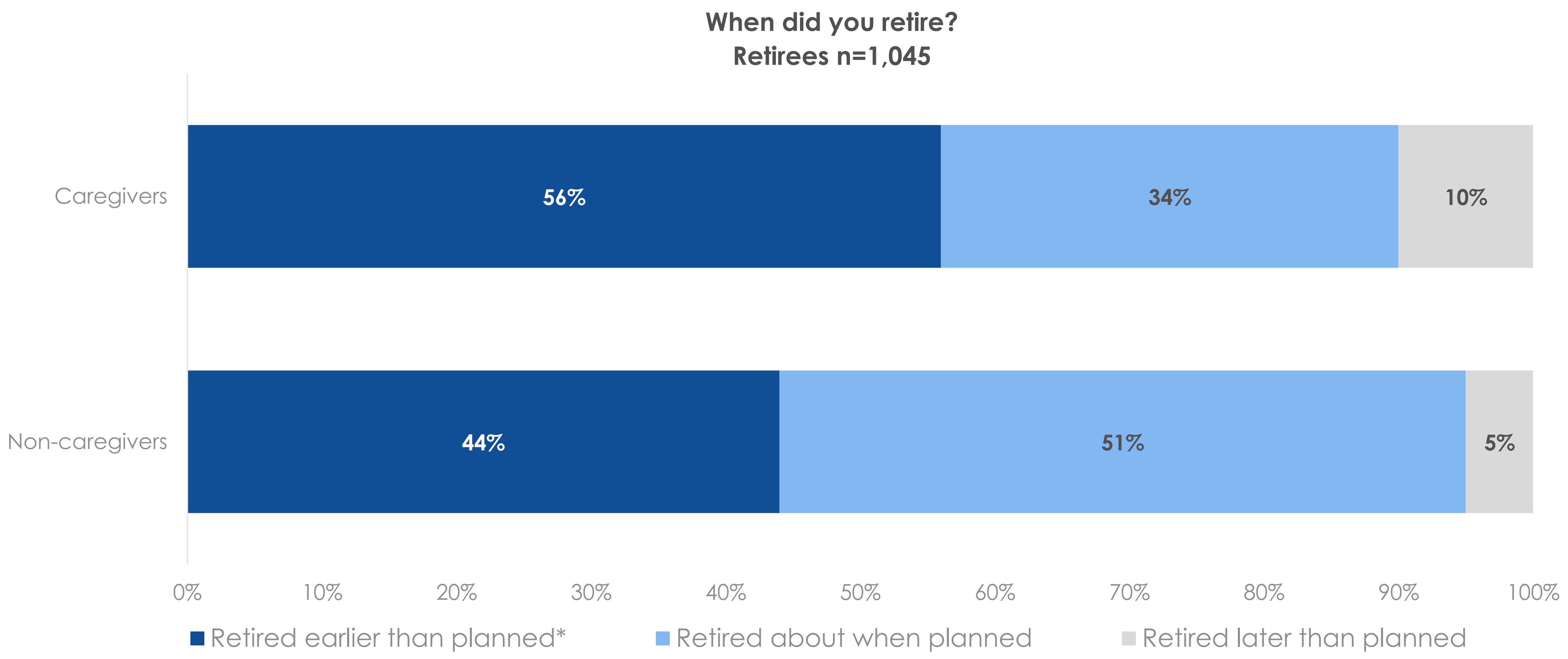
Transition to Retirement

Retirement Age of Retirees, by Caregiver Status



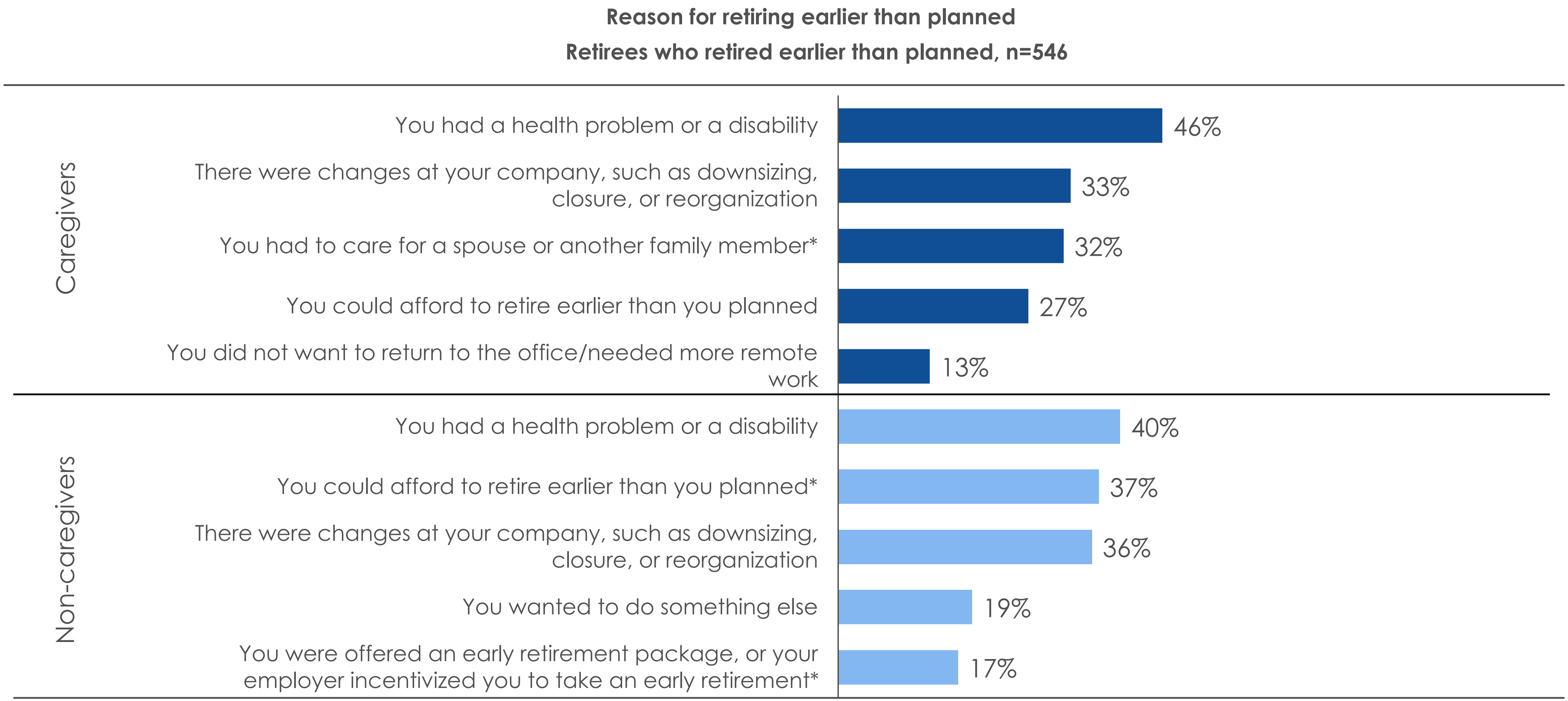
Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Share of Retirees Who Retired Earlier Than, Later Than, or When Planned, by Caregiver Status



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

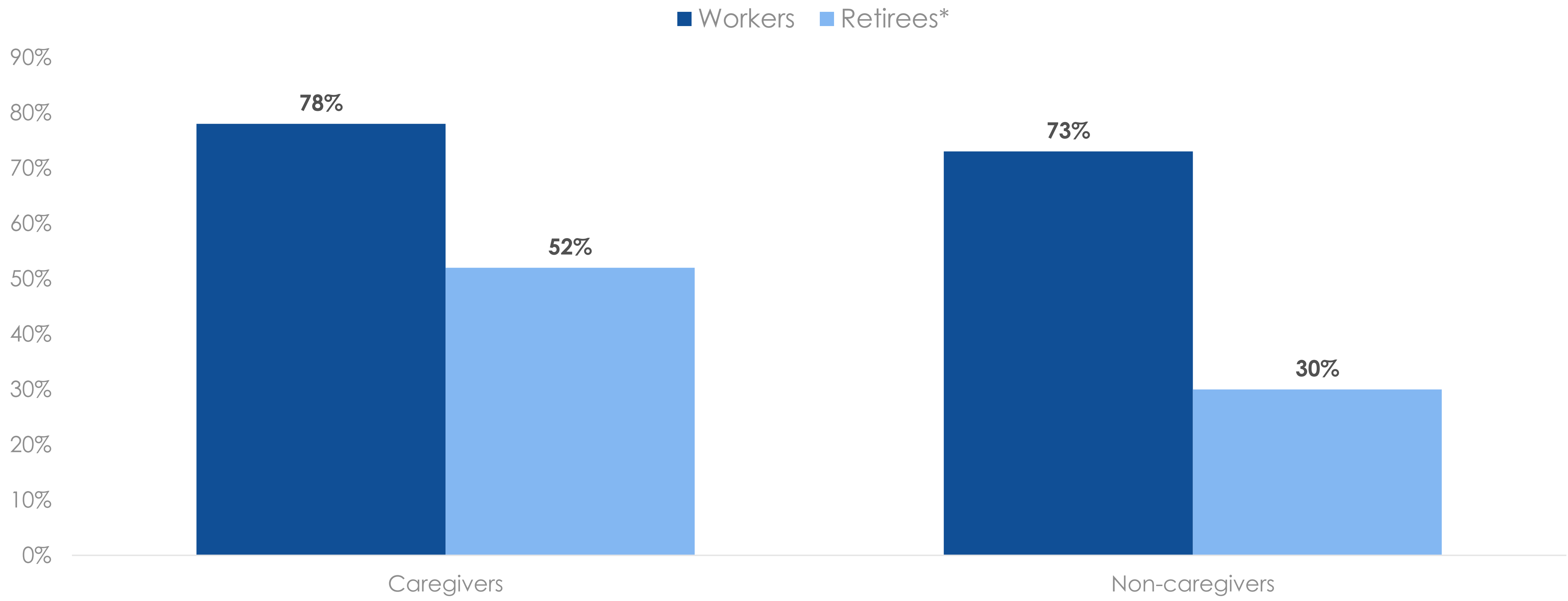
Five Most Cited Reasons for Retiring Earlier Than Planned, by Caregiver Status



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Workers' Expectations About Working After Retirement vs. Retirees Actually Doing So, by Caregiver Status

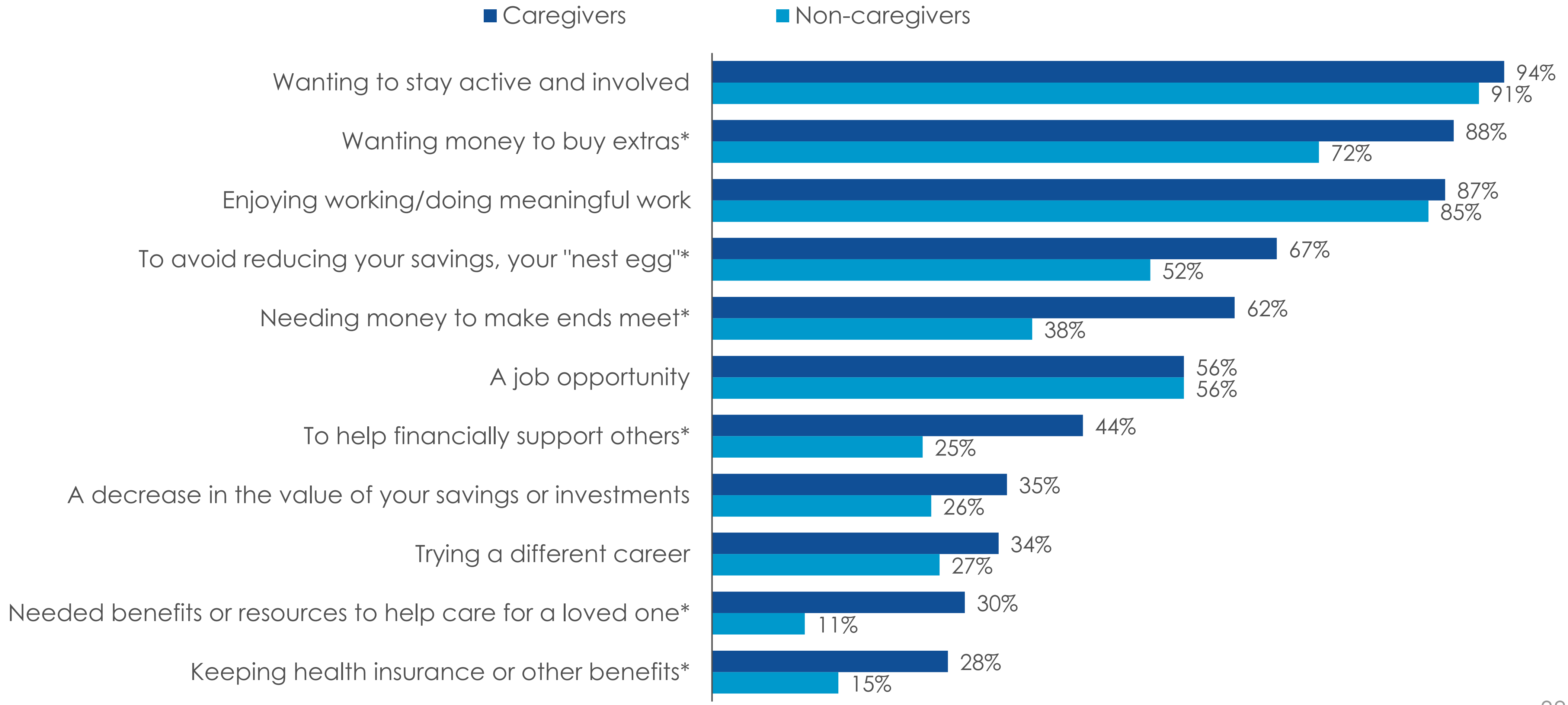
Will you work for pay after you retire? Workers who say they will retire n=864
Have you worked for pay since you retired? Retirees n=1,045; Percentage <u>*Yes*</u>



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Reasons for Working for Pay After Retiring, by Caregiver Status

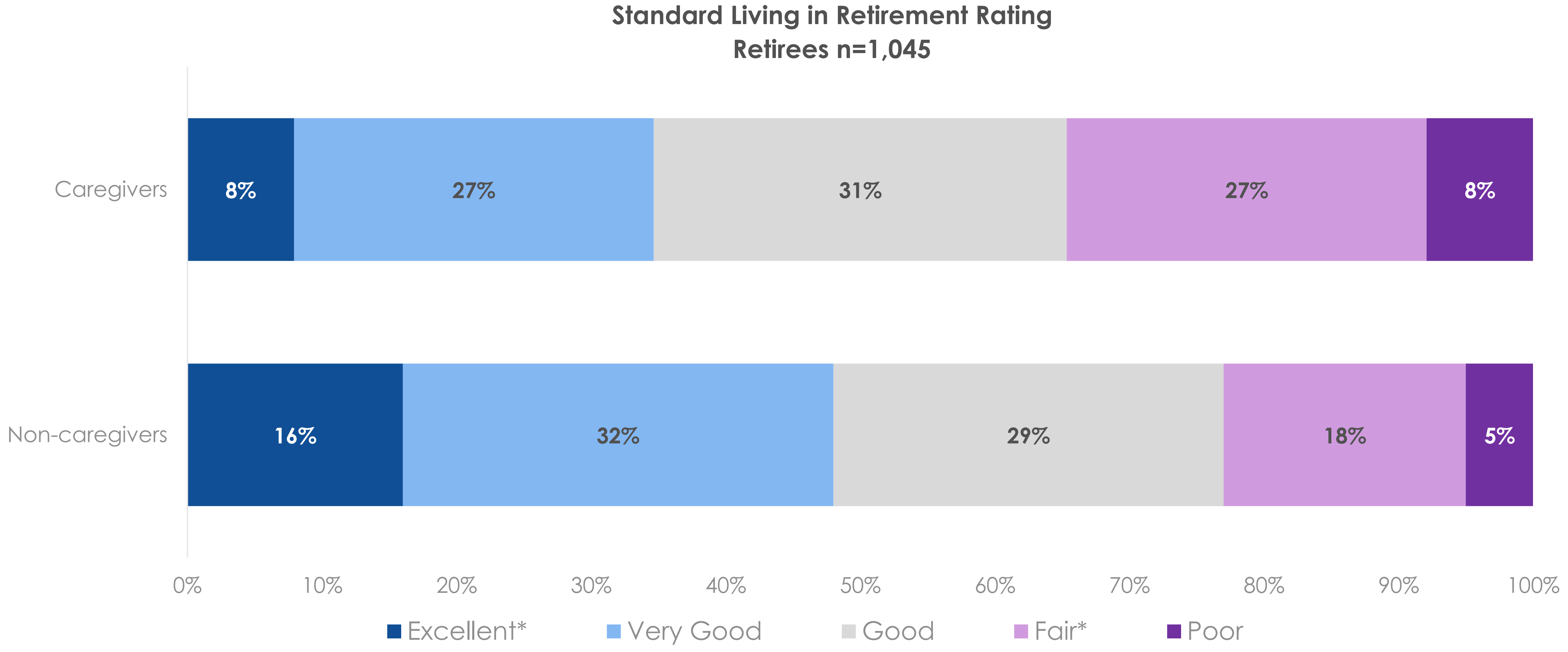
Reasons retirees worked for pay; More than one reason could be chosen
Retiree and worked for pay n=321



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

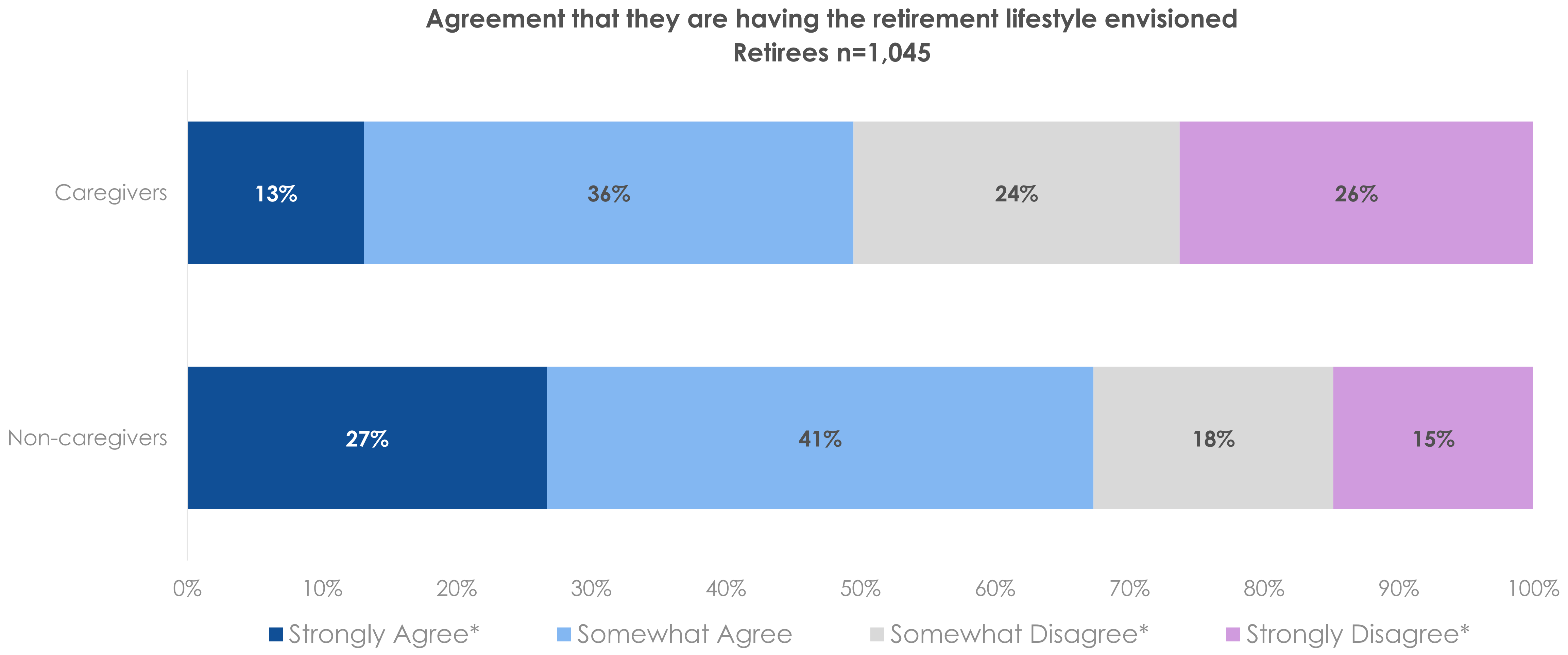
Retirees' Expectations and Experiences

Retirees’ Rating of Their Standard of Living in Retirement, by Caregiver Status



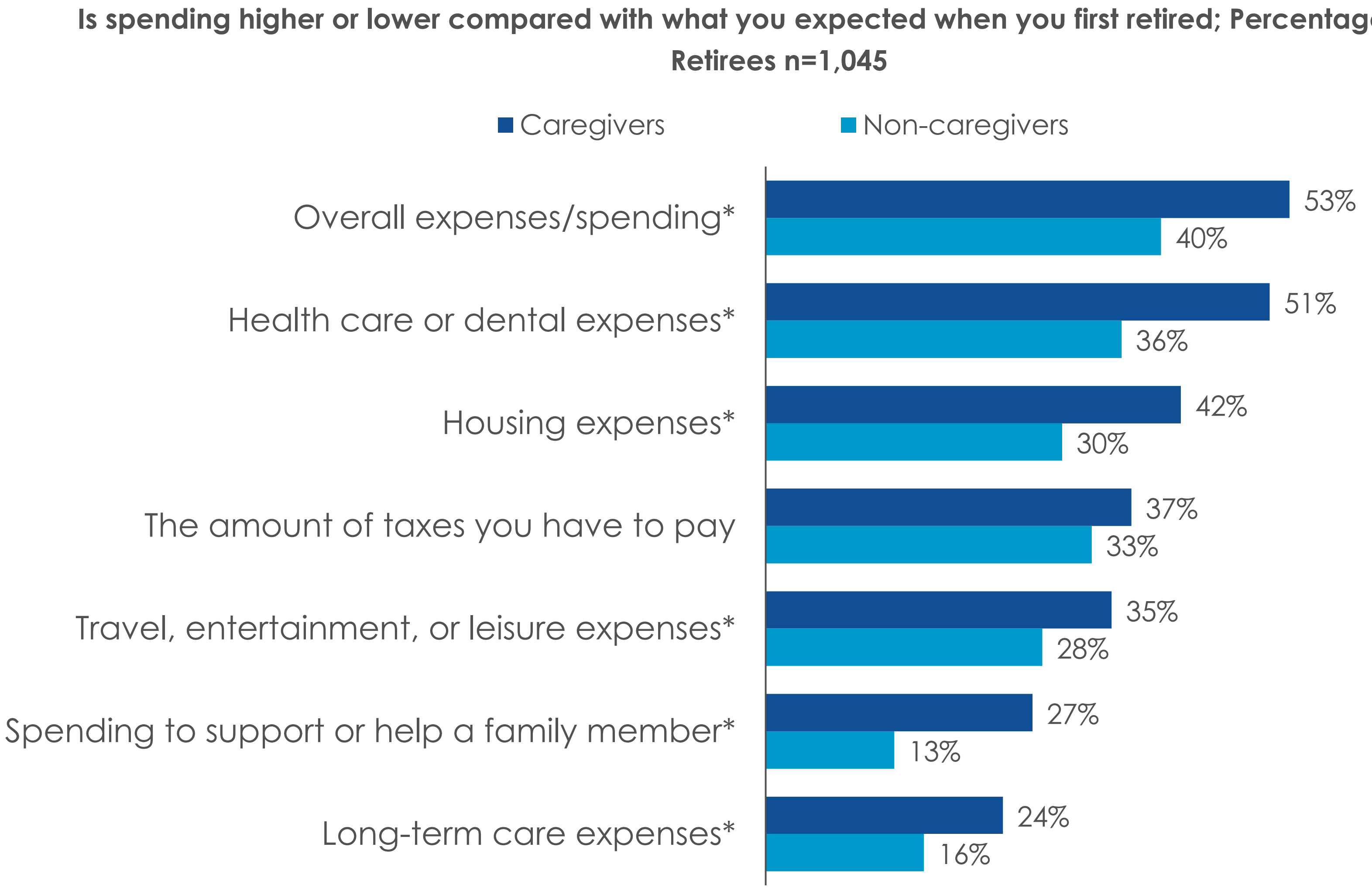
Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Retirement Lifestyle Is What Was Envisioned, by Caregiver Status



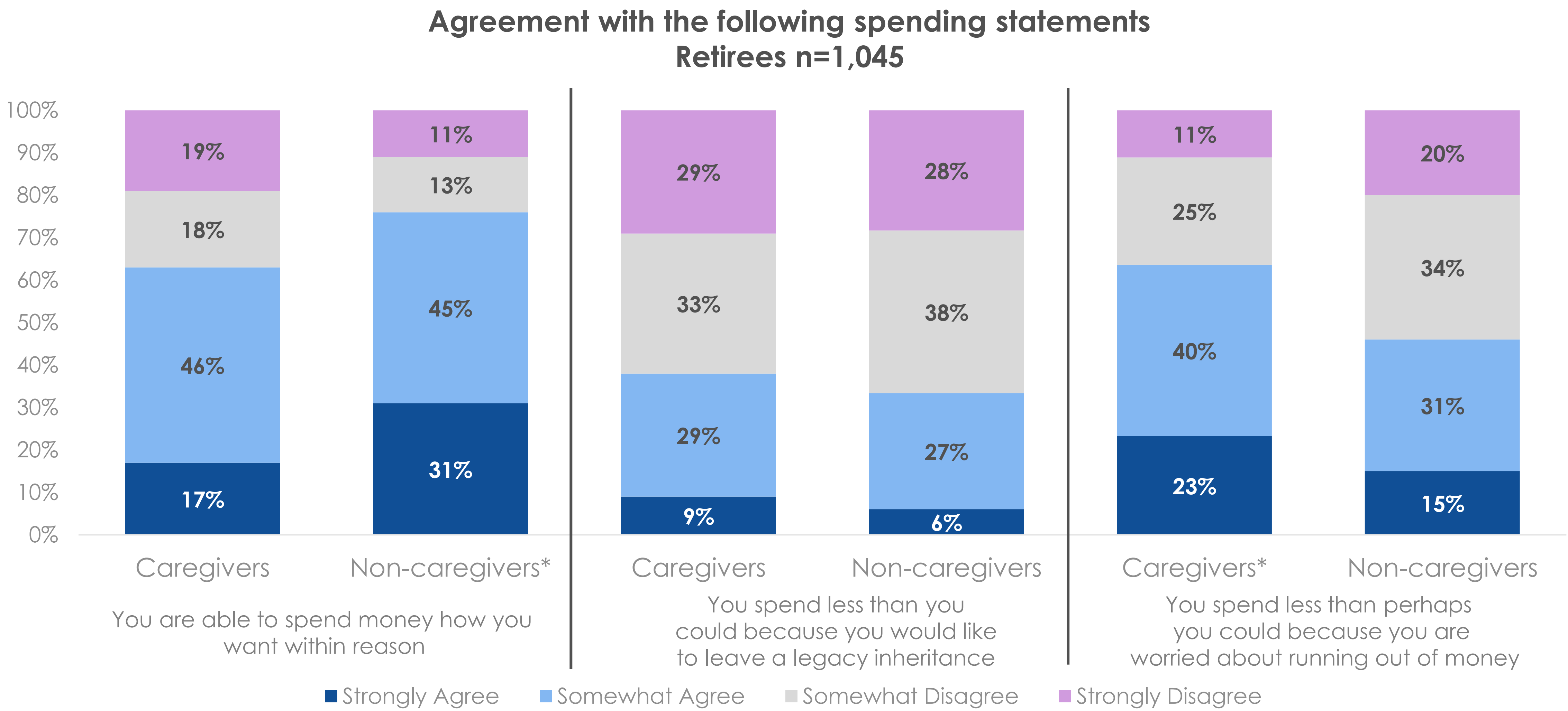
Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Expected Spending vs. Actual Spending of Retirees, by Caregiver Status



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Agreement of Spending Decisions or Choices in Retirement, by Caregiver Status



Source: Employee Benefit Research Institute and Greenwald Research 2026 Retirement Confidence Survey.

Discussion – Q&A