Black and Hispanic Retirement Confidence: Diving Deep with the Retirement Confidence Survey

EBRI Webinar

June 23, 2021
Speakers

Craig Copeland, Senior Research Associate, EBRI

Lisa Greenwald, CEO, Greenwald Research

Kai Walker, Head of Inclusion Transformation, Bank of America

Moderator: Ali Ahmed, Director, Thought Leadership, Fidelity Investments
2021 Retirement Confidence Survey

Craig Copeland, EBRI

Employee Benefit Research Institute
901 D Street SW, Suite 802
Washington, DC 20024
Phone: (202) 659-0670  Fax: (202) 775-6312

Greenwald Research
4201 Connecticut Ave. NW, Suite 620
Washington, DC 20008
Phone: (202) 686-0300  Fax: (202) 686-2512
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Demographic Breakdowns, by Race/Ethnicity

**Race/Ethnicity**

- White: 64%
- Black: 16%
- Hispanic: 11%
- Other: 9%

**Household Income**

- **All**
  - Less than $35,000: 19%
  - $35,000-$74,999: 27%
  - $75,000 or more: 55%

- **White**
  - Less than $35,000: 15%
  - $35,000-$74,999: 25%
  - $75,000 or more: 60%

- **Black**
  - Less than $35,000: 34%
  - $35,000-$74,999: 31%
  - $75,000 or more: 35%

- **Hispanic**
  - Less than $35,000: 22%
  - $35,000-$74,999: 37%
  - $75,000 or more: 41%

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage of Workers and Retirees Who Report a Negative Job or Income Change Since February 1, 2020, by Race/Ethnicity and Income

Have any of the following work changes happened in your household since February 1st, 2020? (Please select all that apply.)
Total: Workers n=1,507, Retirees n=1,510, Net Negative Job or Income Change

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
In total, about how much money would you say you (and your spouse) currently have in savings and investments, not including the value of your primary residence or defined benefit plan assets?

Workers n=1,507, Retirees n=1,510

Amount Held in Savings and Investments, by Race/Ethnicity and Income

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Debt Level a Problem, by Race/Ethnicity and Income

Thinking about your current financial situation, how would you describe your level of debt?
Workers n=1,507, Retirees n=1,510

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Overall, how confident are you that you (and your spouse) will have enough money to live comfortably throughout your retirement years?

Total: Workers n=1,507, Retirees n=1,510

Confidence in Having Enough Money to Live Comfortably Through Retirement, by Race/Ethnicity and Income

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Have you (or your spouse) tried to figure out how much money you will need to have saved by the time you retire so that you can live comfortably in retirement? / To prepare for retirement, did you (or your spouse) try to figure out how much money you needed to have saved by the time you retired so that you could live comfortably in retirement?

Workers n=1,507, Retirees n=1,510, Percentage Yes

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage Who Have Ever Personally Saved for Retirement, by Race/Ethnicity and Income

Not including Social Security or employer-provided money, have you (or your spouse) personally saved any money for retirement? / Not including Social Security or employer-provided money, did you (or your spouse) personally save any money for retirement before you retired?

Total: Workers n=1,507, Retirees n=1,510

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Less than $35,000</th>
<th>$35,000-$74,999</th>
<th>$75,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>36%</td>
<td>67%</td>
<td>88%</td>
</tr>
<tr>
<td>White*</td>
<td>42%</td>
<td>69%</td>
<td>89%</td>
</tr>
<tr>
<td>Black</td>
<td>31%</td>
<td>63%</td>
<td>78%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>35%</td>
<td>56%</td>
<td>84%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage Who Agree That Their Parents Had or Are Having a Financially Comfortable Retirement, by Race/Ethnicity and Income

To what extent do you agree or disagree with the following?
Your parents had or are having a financially comfortable retirement.
Total: Workers n=1,507, Retirees n=1,510

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Somewhat Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>16%</td>
<td>27%</td>
</tr>
<tr>
<td>Black</td>
<td>16%</td>
<td>26%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>24%</td>
<td>27%</td>
</tr>
<tr>
<td>Less than $35,000</td>
<td>23%</td>
<td>25%</td>
</tr>
<tr>
<td>$35,000-$74,999</td>
<td>35%</td>
<td>37%</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>30%</td>
<td>31%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Share of Retirees Who Retired Earlier, Later, or When Planned, by Race/Ethnicity

Did you retire earlier than planned, about when planned, or later than planned?
Retirees n=1,510

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Retired earlier than planned</th>
<th>About when planned</th>
<th>Later than planned</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>46%</td>
<td>48%</td>
<td>6%</td>
</tr>
<tr>
<td>White</td>
<td>46%</td>
<td>49%</td>
<td>5%</td>
</tr>
<tr>
<td>Black*</td>
<td>53%</td>
<td>41%</td>
<td>6%</td>
</tr>
<tr>
<td>Hispanic*</td>
<td>53%</td>
<td>41%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Top Three Reasons for Retiring Earlier Than Planned, by Race/Ethnicity

Did you retire earlier than you planned because...?
Retired earlier than planned, Retirees n=740

<table>
<thead>
<tr>
<th>Reason</th>
<th>All</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>You (could/can) afford to retire earlier than you planned</td>
<td>41%</td>
<td>44%</td>
<td>28%</td>
<td>39%</td>
</tr>
<tr>
<td>You (had/have) a health problem or a disability, not related to COVID-19</td>
<td>34%</td>
<td>32%</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td>There (were/have been) changes at your company, such as downsizing, closure or reorganization, not due to the COVID-19 crisis</td>
<td>25%</td>
<td>25%</td>
<td>23%</td>
<td>25%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Workers’ Expectations About Working After Retirement vs. Retirees Actually Doing So, by Race/Ethnicity

Do you think you will do any work for pay after you retire?
Workers who say they will retire n=1,393
Have you worked for pay since you retired?
Retirees n=1,510

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Workers Expecting to Work</th>
<th>Retirees Actually Working</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>72%</td>
<td>30%</td>
</tr>
<tr>
<td>White</td>
<td>72%</td>
<td>30%</td>
</tr>
<tr>
<td>Black</td>
<td>75%</td>
<td>29%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>76%</td>
<td>29%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Reasons for Working for Pay Since Retiring, by Race/Ethnicity

Which of the following are reasons why you worked for pay after you retired?
Worked for pay since retiring n=437, Percentage Major or Minor Reason

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
2021 Retirement Confidence Survey

Lisa Greenwald, Greenwald Research
Percentage Who Agree That Retirement Savings Is Not a Priority Relative to Current Needs, by Race/Ethnicity and Income

To what extent do you agree or disagree with the following?

Retirement savings is not a priority relative to the current needs of my family.

Total: Workers n=1,507, Retirees n=1,510

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Debt’s Impact on Ability to Save for Retirement/Live Comfortably in Retirement, by Race/Ethnicity and Income

To what extent do you agree or disagree with the following statement?

Debt is negatively impacting your ability to save for retirement/live comfortably in retirement.

Workers n=1,507, Retirees n=1,510

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage Who Agree That Saving/Paying for a Child’s Education Is Reducing Retirement Savings, by Race/Ethnicity and Income

To what extent do you agree or disagree with the following statement?
Saving for a child’s education or paying off a child’s education is reducing how much you can save for retirement

Total: Workers n=1,507, Retirees n=1,510

- **Strongly Agree**
- **Somewhat Agree**
- **Disagree**

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage Who Agree That Helping Friends and Family Is More Important Than Saving for Retirement, by Race/Ethnicity and Income

To what extent do you agree or disagree with the following?

It is more important to help friends and family now than to save for your own retirement.

Total: Workers n=1,507, Retirees n=1,510

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage Who Feel They Do Not Know Who to Go to for Good Financial Advice, by Race/Ethnicity and Income

To what extent do you agree or disagree with the following?

You do not know who to go to for good financial or retirement planning advice.

Total: Workers n=1,507, Retirees n=1,510, Percentage Agree

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Less than $35,000</th>
<th>$35,000-$74,999</th>
<th>$75,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>37%</td>
<td>35%</td>
<td>30%</td>
</tr>
<tr>
<td>White</td>
<td>36%</td>
<td>33%</td>
<td>30%</td>
</tr>
<tr>
<td>Black</td>
<td>40%</td>
<td>32%</td>
<td>32%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>41%</td>
<td>40%</td>
<td>36%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage Who Feel They Have Not Been Treated Fairly by Financial Services Companies, by Race/Ethnicity and Income

To what extent do you agree or disagree with the following?

You feel you have been fairly treated by financial services companies and their representatives.

Total: Workers n=1,507, Retirees n=1,510, Percentage Disagree

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Sources of Information Used for Retirement Planning, by Race/Ethnicity

Which of the following people or groups do you use as a source of information for retirement planning?

Total: Workers n=1,507, Retirees n=1,510

- Online resources and research you do on your own
- Family and friends
- A personal, professional financial advisor
- Your employer or information you receive at work
- Representatives from your workplace retirement plan provider
- Online advice or advisors that provide guidance based on formulas
- Financial experts or gurus in the media
- Libraries or community centers
- Church/religious centers or leaders

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage Who Work With a Professional Financial Advisor, by Race/Ethnicity and Income

Do you currently work with a professional financial advisor?
Workers n=1,507, Retirees n=1,510, Percentage Yes

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Criteria Important When Looking for a Financial Advisor, by Race/Ethnicity

When you look(ed) for a professional financial advisor to work with, how important are/were the following criteria?
Workers and retirees working with or thinking of working with an advisor n=1,442
Percentage Saying Very or Somewhat Important

<table>
<thead>
<tr>
<th>Criteria</th>
<th>All</th>
<th>White</th>
<th>Black*</th>
<th>Hispanic*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working with an advisor who has had a similar upbringing or life experiences as you</td>
<td>46%</td>
<td>41%</td>
<td>57%</td>
<td>61%</td>
</tr>
<tr>
<td>Working with an advisor who is affiliated with your employer in some way</td>
<td>38%</td>
<td>32%</td>
<td>52%</td>
<td>51%</td>
</tr>
<tr>
<td>Working with an advisor that has a similar racial/ethnic background to you</td>
<td>36%</td>
<td>31%</td>
<td>57%</td>
<td>46%</td>
</tr>
<tr>
<td>Working with an advisor that is the same gender as you</td>
<td>28%</td>
<td>24%</td>
<td>42%</td>
<td>36%</td>
</tr>
</tbody>
</table>

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
How satisfied are you with the following aspects of your workplace retirement savings plan?

<table>
<thead>
<tr>
<th>Overall</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>The fund or investment options available</td>
<td>78%</td>
<td>80%</td>
<td>74%</td>
<td>77%</td>
</tr>
<tr>
<td>The online tools or calculators offered</td>
<td>80%</td>
<td>73%</td>
<td>72%</td>
<td>78%</td>
</tr>
<tr>
<td>The educational materials you have received</td>
<td>75%</td>
<td>78%</td>
<td>71%</td>
<td>73%</td>
</tr>
</tbody>
</table>

Percentage Very Satisfied or Somewhat Satisfied
Employer offers a retirement savings plan n=862

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Top Three Most Valuable Improvements to Retirement Savings Plans, as Ranked by Those Offered a Plan, by Race/Ethnicity

Which of the following would be the most valuable improvements to your retirement savings plan?
(Please select all that apply.)
Employer offers a retirement savings plan n=862

![Bar Chart](chart.png)

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
Percentage of Workers Who Agree That Preparing for Retirement Makes Them Stressed, by Race/Ethnicity and Income

To what extent do you agree or disagree with the following statement?

Preparing for retirement makes you feel stressed

Workers n=1,507

Source: Employee Benefit Research Institute and Greenwald Research 2021 Retirement Confidence Survey.
1) For Black and Hispanic respondents, competing financial priorities – debt & college savings – are more likely to be negatively impacting retirement savings

2) Helping family & friends now is prioritized over retirement savings for Hispanic Americans in particular

3) Roughly one-third of all respondents across racial/ethnic backgrounds DO NOT KNOW where to go for financial/retirement planning advice

4) Black and Hispanic respondents are more likely to use their employer and retirement plan reps as a source of information and are more likely to seek an advisor affiliated with their employer

5) While satisfied with plans overall, Black and Hispanic workers are more likely to say increased one-on-one advice would be a valuable enhancement

**STRESS IS UNIVERSAL.**
Half to two-thirds of all workers say preparing for retirement causes stress, and there’s indication this sentiment is felt somewhat more by Hispanic workers.
EBRI Retirement Confidence Survey

June 2021
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| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |

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### A snapshot of workplace financial wellness

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>62%</td>
<td>...of employers feel extreme responsibility for their employees’ financial wellness, up from 13% in 2013&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>83%</td>
<td>...of employers believe financial wellness tools lead to greater productivity</td>
</tr>
<tr>
<td>49%</td>
<td>...of employees say they are feeling financially well today, down from 61% just two years ago&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td>59%</td>
<td>...of employees say they don’t have control over their debt, likely contributing to reduced feelings of financial wellness</td>
</tr>
<tr>
<td>67%</td>
<td>...of eligible employees contribute to their Health Savings Account (HSA)</td>
</tr>
<tr>
<td>47%</td>
<td>...of employers are promoting workplace wellness with established diversity and inclusion programs</td>
</tr>
</tbody>
</table>

<sup>1</sup> Bank of America Workplace Benefits Report, 2013  
<sup>2</sup> Bank of America Workplace Benefits Report, 2018
The responsibility employers feel to support their employees’ financial lives beyond retirement saving has increased dramatically.

Employers are even more likely to report a feeling of responsibility to retirement related responsibilities — one that has also increased dramatically.

**Sponsor feelings of responsibility**

- **Retirement healthcare needs/costs (Very/Extremely Responsible)**
  - 2020: 80%
  - 2012: 22%

- **Sustaining assets through retirement (Very/Extremely Responsible)**
  - 2020: 78%
  - 2012: 33%

Increased desire to support employee financial wellness has resulted in stronger and more diverse offerings

Financial wellness is now an essential workplace benefit

And when they are asked, more than 8 in 10 employers across companies large and small indicate they believe that employee financial wellness helps deliver:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>2020</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>More loyal employees</td>
<td>81%</td>
<td>70%</td>
</tr>
<tr>
<td>Greater employee productivity</td>
<td>38%</td>
<td>71%</td>
</tr>
<tr>
<td>More satisfied employees</td>
<td>14%</td>
<td>63%</td>
</tr>
<tr>
<td>More engaged employees</td>
<td>13%</td>
<td>55%</td>
</tr>
<tr>
<td>Saving for college</td>
<td>15%</td>
<td>54%</td>
</tr>
</tbody>
</table>

**Sponsor offerings — Education and Guidance**

- **Saving for retirement**: 81% (2020), 70% (2013)
- **Planning for healthcare costs**: 38% (2020), 71% (2013)
- **Budgeting**: 14% (2020), 63% (2013)
- **Saving for college**: 13% (2020), 55% (2013)
- **Debt**: 15% (2020), 54% (2013)

Employees feelings of financial wellness have shown a recent decline

Employees who rated their financial wellness as good or excellent has been declining

<table>
<thead>
<tr>
<th>Year</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>49%</td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td>55%</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>61%</td>
<td></td>
</tr>
</tbody>
</table>

Women continue to trail men in the feeling of financial wellness

- **41%** of women
- **58%** of men

Women are more than 2x as likely to rank paying off credit card debt in their top 3 goals

- **21%** Women
- **9%** Men

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1. Bank of America Workplace Benefits Report, 2019
2. Bank of America Workplace Benefits Report, 2018
Employees still feel cash-strapped and this is resulting in employees feeling like they are not making significant progress towards their goals.

Number of employees who say they have made significant progress towards their goals:

- Saving for retirement: 38%
- Caring for a parent or family member: 34%
- Paying for current/future healthcare expenses: 33%
- Growing savings to pay for unexpected expenses: 33%
- Paying off a mortgage: 26%
- Paying off credit card debt: 19%
- Paying off student loans: 16%
- Buying my first house: 15%
- Saving for college: 12%

Not having any spare money after my monthly expenses is the obstacle employees say prevents them from making progress towards their financial goals.
Life expectancy by income level

At age 40 in the United States, 2001-14

Sources: Chetty et al., 2016; Health Inequality Project, n.d.
Life expectancy at birth by race

United States, 2016
Obesity among Americans by race/ethnicity, 2015-16

Source: Hales et al., 2017
And when it comes to identifying the tools that can best help them manage their finances, employers should offer options to cover all the bases.

**Employees are mixed on which financial wellness resources, would better help them manage their finances**

- A step-by-step roadmap for accomplishing my goals: 35%
- Progress reports on where I stand currently and where I need to get to: 33%
- A way to track my finances, including my debts: 31%
- Streamlined information, where I can see all my info in one place: 27%
- Tools that allow me to think about my financial goals as a part of my overall life: 26%
- Access to professionals, who can answer my financial wellness questions: 24%
- None of the above: 16%
Employers need to understand the true impact of overall wellness on their employees

Respondents were also asked to rate factors related to their holistic wellness, that we defined as going beyond just physical health and including things like mental and emotional, as well as feelings of financial wellness.

**Effects of different aspects of well-being on overall well-being**

- Physical: 51%
- Mental: 54%
- Financial: 49%

57% of employers feel their well-being has a great impact on their productivity.

40% of employees report their mental health affects their financial well-being.
Employers should also consider the impact of diversity and inclusion

Companies of all sizes are embracing diversity and inclusion, but smaller companies need to do more about promoting them.
Action steps for employers

1. Address common employee challenges that go beyond retirement saving — like budgeting, debt management and managing healthcare costs

2. Provide guidance across a spectrum of financial goals and priorities, addressing short-term challenges and planning for long-term goals together

3. Acknowledge differences within the workplace and the ways needs may differ based on gender or age, so financial wellness tools speak to the unique needs of each employee group

4. Think about wellness in a more holistic way, one that acknowledges the interconnected nature of financial, physical and mental wellness
2022 Retirement Confidence Survey

Oversampling Women and LGBTQ+

- Obtain full survey results—available only to sponsors!
- Provide input into the study and get key questions answered
- Use findings in marketing and public relations efforts
- Get specialized breakouts of key target markets
- Benefit from being featured in survey reports, webinars, articles
- Engage with researchers to delve into survey findings

Contact Betsy Jaffe at Jaffe@ebri.org to sign up or for more information. Project kicks off October 2021!
Upcoming Events

Wednesday, September 22 — Financial Wellbeing Symposium*

EBRI is holding a webinar on the topic of legislative proposals’ potential impact on retirement security on Monday, September 13.

*To Join Our Financial Wellbeing Research Center Contact Betsy Jaffe at jaffe@ebri.org
Engage With EBRI

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