

Consistent 401(k) Participation—Changes in Account Balances

The average account balance of workers who participated consistently in one 401(k) plan increased significantly from 2010 through 2014, according to new research from EBRI and the Investment Company Institute. (*EBRI Issue Brief*, Sept. 8, 2016, 28 pages)

IRA Balances, Cont'ns, Rollovers, Withdrawals, and Asset Allocations

Does it matter how you count the average IRA balance? The average balance *per account* was just over \$100,000 in 2014, while the average total IRA balance *per IRA owner* was almost \$127,600. (*EBRI Issue Brief*, Aug. 25, 2016, 48 pages)

How Might President Clinton Affect Benefits Policy?

Dallas Salisbury shares his observations about what President Clinton might mean for U.S. retirement, health, and employee benefits policy. His short answer is “Very little,” but there are many possible exceptions worth considering. (*EBRI*, Oct. 14, 2016, 2 pages)

Fewer Small Employers Offering Health Coverage

In the wake of the ACA, fewer small employers are offering health benefits to their workers, but large employers are holding steady. (*EBRI Notes*, July 28, 2016, 8 pages)

Health Coverage in California After the ACA

Implementation of the ACA significantly increased health coverage for historically uninsured groups in California, such as young adults, lower-income, Hispanics, small-business, and self-employed. (*EBRI Notes*, July 26, 2016, 8 pages)

From Harry

What is this EBRI Report? What do you suggest for our December Research Committee, Board of Trustees, and Policy Forum meetings? EBRI research and policy seminars, coming to a city near you! EBRI membership and value proposition materials. Harry discusses these and other EBRI matters. (*EBRI*, Oct. 14, 2016, 3 pages)

HSA-Eligible Health Plan Impact on Services and Spending by Income

Low-income workers who switch to high-deductible plans with health savings accounts are more likely than their higher-paid colleagues to avoid certain types of health care, according to new research by EBRI. (*EBRI Issue Brief*, Aug. 30, 2016, 24 pages)

Featured Links

- [EBRI Website](#)
- [Trustees Page \(login required\)](#)
- [Issue Briefs](#)
- [Notes](#)
- [Press Releases](#)

EBRI Meetings and Dates

- Oct 18 – ASEC Policy Board.
- Oct 19 – ASEC Partners.
- Oct 21 – Partners of the Center for Research on Health Benefit Innovation.
- Oct 27 – Funders of the 2017 Retirement Confidence Survey.
- Oct 31 – Funders of the 2016 Consumer Engagement on Health Care Survey.
- Nov 9 – Partners of the Center for Research on Retirement Income.
- Dec 1 – Research Committee for Trustees (web briefing).
- Dec 14 – Board of Trustees, including Research Committee.
- Dec 15 – Policy Forum.
- Dec 31 – Deadline for Lillywhite Award nominations.

The Lillywhite Award

We are now accepting nominations for the 2016 Lillywhite Award, which celebrates the contributions of retirement and investment management leaders. The submission deadline is Dec 31.

Josh Cohen—New Chair of the Research Committee

Josh Cohen of Russell Investments is the new Chair of EBRI's Research Committee. Josh brings a wealth of experience, expertise, and enthusiasm to the role, and we look forward to

Innovations in Employee Health Engagement

To highlight new work on efforts by health plan sponsors to get their workers more involved in their own health care, EBRI's May policy forum included a session on "Innovations in Employee Engagement in Health." (*EBRI Notes*, Aug. 31, 2016, 12 pages)

Self-Insured Health Plans: Recent Trends by Firm Size

The shares of private-sector self-insured health plans and of covered workers in self-insured health plans have increased among small- and mid-sized firms since ACA enactment in 2010. (*EBRI Notes*, July 27, 2016, 8 pages)

Reducing Retirement Savings Leakage

A recurring issue with DC plans is the risk of preretirement reductions in savings through loans, hardship withdrawals, or payouts at job change. EBRI's May policy forum highlighted new work on retirement plan leakage. (*EBRI Notes*, Aug. 9, 2016, 8 pages)

Recent EBRI Presentations

EBRI experts frequently make presentations at conferences and programs, on topics of importance to the U.S. employee benefit system. Here are several recent retirement presentations by Jack VanDerhei, EBRI's Research Director:

- **"How Do We Measure Retirement Security?"** Standards and Metrics for Public Retirement Systems, The Pew Charitable Trusts, Sept. 27, 2016.
- **"Retirement Adequacy and the Outlook for Employer-Sponsored Plans,"** Financial Security Research Symposium, Sept. 7, 2016.
- **"Discussion of Does Borrowing Undo Automatic Enrollment's Effect on Savings?"** Retirement Research Consortium, Aug. 4, 2016.
- **"Retirement Savings Goes Automatic: Key Accomplishments of the Pension Protection Act and the Path Forward,"** The Aspen Institute Financial Security Program, June 24, 2016.
- **"The Current State of Retirement Security,"** Promoting Retirement Security Makes Good Business Sense, Social Security Administration and U.S. Chamber of Commerce, April 5, 2016.

working with Josh and with Murray Ross (Co-Chair) to continue strengthening the Research Committee.

Join the Retirement Confidence Survey Team for 2017

In the next week or so, we will start the process that will lead to the publication next March of the 2017 Retirement Confidence Survey. By joining the RCS team, you and your organization can play a major role in designing, analyzing, and communicating the survey and its results.

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