

2024 Retirement Risk Survey

Family Support and Retirement

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2024 Retirement Risk Survey

Family Support and Retirement

This report presents key findings on family and how family support affects individuals as they prepare for or are in retirement. The nature of family structure has evolved from an extended family in the pre-industrial era when many people lived where they grew up to the nuclear family during industrial times to much more diversity today. Some of the changes include more prevalence of multiple marriages, more divorce, blended families, families of choice, and recognition of LGBTQ+ families. This report attempts to understand the makeup of families today, how they share retirement risk and planning and support each other across generations and within family groups.

In 2024, the Society of Actuaries Research Institute engaged Deloitte Consulting LLP, to conduct a Retirement Risk survey to better understand how Americans view retirement. This report provides information from one of the six special topics explored in the survey:

1. Retirement Income and Planning
2. Planning for Shocks and Unexpected Events
3. Caregiving
- 4. Family**
5. Inflation
6. Technology

The Retirement Risk Survey provides the results of an online survey of Americans ages 45 to 80, conducted in September 2024. Different versions of the survey were given to pre-retirees and retirees to assess both those planning for retirement and those in retirement. This is the twelfth study sponsored by the Society of Actuaries Research Institute that focuses on these issues with the first study conducted in 2001.

The survey represents responses from 2,012 individuals including 1,007 pre-retirees and 1,005 retirees. Racial and ethnic oversamples were employed to ensure reliable data to understand any differences for Hispanic/Latino, Black/African American, and Asian American respondents. Results are weighted to reflect broad U.S. population statistics within the age range surveyed (ages 45 to 80). For more background on the survey see the "About This Survey" section. See the comments on how this fits into the greater picture of the Society of Actuaries (SOA) Research Institute's Aging and Retirement work and ideas for building on this work.

The SOA Research Institute would like to recognize and express its deep gratitude for the generous support provided by the FINRA Investor Education Foundation, SOA Retirement Section, and Deloitte Consulting LLP. A Project Oversight Group (POG) of SOA volunteers also contributed to this report

Note: Data in the tables presented as percentages in this report may not total to 100% due to rounding or missing categories; percentages less than 0.5% are denoted as "--".

Executive Summary: Family Support and Retirement

In discussions with retirees, it becomes clear that, for many, family is important in their life decision making. Despite this, retirement planning often avoids a discussion about the role of family. For this reason, this year's survey researched the influence that family members have on retirement preparation; both financially and emotionally. This section was added to the Retirement Risk Survey to analyze the level of this support pre-retirees and retirees give to and can anticipate from family members in the event their savings for retirement are inadequate. It also gauges their ability to handle unexpected familial costs during retirement.

Key findings¹ include:

- A significant minority of pre-retirees are taking on non-trivial financial support for other family members.² Of those with children over 18, 30% are providing financial support and among those with parents/in-laws, nearly one in five are providing support. Among pre-retirees, this is tied to income, with higher income households more likely to provide support. While retirees, overall, provide less support for family members, lower-income retirees are more likely to provide support than higher-income retirees for some certain segments, like grandchildren under 18. Of those providing support, many say it has a noticeable influence on their ability to save for retirement.
- Pre-retirees are generally less prepared than retirees to address familial costs they may experience during retirement. About one-half of pre-retirees felt prepared for a variety of types of familial costs; for retirees, this tended to be over 60%. Based on other SOA Research Institute studies, there is a strong likelihood that both pre-retirees and retirees overestimate their preparedness.
- There are many actions that individuals can take now or in the future to provide support to their family during retirement, including moving closer to family members. Overall, one in four pre-retirees and one in five retirees say they have or plan to move closer to family. This action is more likely to be taken/planned by females and those who are currently living alone.
- In contrast to the support individuals provide *to* others, when it comes to financial support individuals expect *from* family during retirement, only a quarter of pre-retirees expect significant or moderate support and only 15% of retirees expected this support. Pre-retirees living with children/other family members were the most likely to expect this support. Among retirees, only single persons living with children or other family had any significant expectations, perhaps due to their current situation.
- Beyond financial support, respondents have relatively high expectations for emotional support and companionship from family and friends; with the highest expectations being for children to provide that support.
- Differences by race and ethnicity are strong when it comes to family support. Black/African Americans are more likely than average to be providing support to family members, especially grandchildren. Hispanic/Latinos were generally less likely to be prepared for familial expenses while Asian American pre-retirees, but not Asian American retirees, were much more likely to be prepared than average. Hispanic/Latino retirees and Black/African Americans were the most likely to expect financial support from family but the total expecting significant or moderate support was still relatively low (less than one-third).

Note: Throughout this report, some of the blended family groups and other emerging family types do not have enough representation in a sample of this size to identify specific issues and how they plan for retirement.

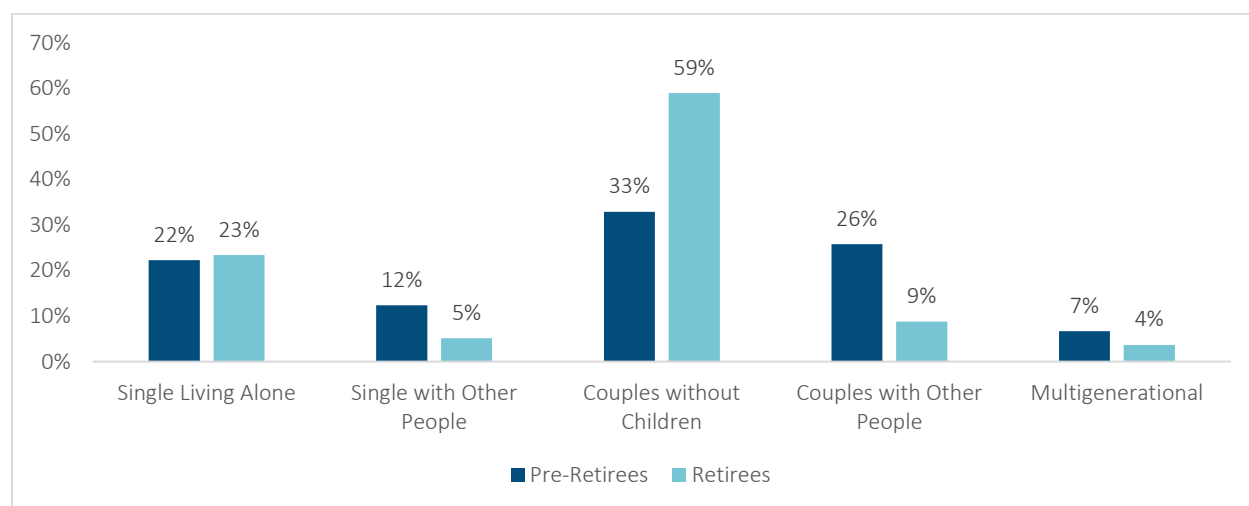
¹ Some findings from this survey with regard to family are consistent with prior work sponsored by the SOA while others are not.

² Survey response options included children, stepchildren, grandchildren, parents/in-laws, and siblings.

Section 1 Respondent Households

To understand the impact of family on respondents, it is helpful to understand their current living situation and household composition.³ A majority of respondents had a spouse or partner (59% pre-retirees/68% retirees). For pre-retirees, over 40% of the couple households also included others (typically children) living with them. This drops significantly for retiree couples where less than 15% had children living with them.

Figure 1
HOUSEHOLD LIVING SITUATION



In looking at household composition a few things stand out:

- Single individuals are more likely to have lower household income while those living as a couple tend to have higher household income.⁴
- Among retirees, men are more likely to be in a couple (83%) compared to females (55%). In addition, among retirees, only 14% of men live alone without a spouse/partner or children compared to 33% of females. There is less difference among pre-retirees.⁴
- Multigenerational households are not common, but slightly more common before retirement (4%) than after retirement (2%). Those who were part of a multigenerational household were much more likely to be female (86%) than male (14%) across a combination of pre-retirees and retirees.
- Among pre-retirees, 20% live alone and 62% live with a spouse or partner. For retirees, 23% live alone and 67% live with a spouse or partner. Children/stepchildren/grandchildren are relatively common among pre-retirees, but that drops significantly for retirees. Parents/in-laws live in 7% of pre-retiree households but are not at all common among retirees (1%). Other family members or non-family members are not at all common.
- Black/African American respondents were more likely to be single (55% pre-retiree and retirees).

³ Survey respondents were asked to categorize their current household situation based on a number of options. For purposes of reporting the following categories were combined:

- Long-distance couples (spouse/partner is in a different geographic location) are combined with couples with a spouse/partner in the same household.
- Singles living with child(ren) and singles living with other family members (without children) were combined into a single category of Single Living with Children or Other Family.
- Multigenerational and others reflects both multigenerational households (i.e. two or more adult generations or a "skipped generation", e.g. grandparents and their grandchild(ren) in the same home) and those that responded "other".

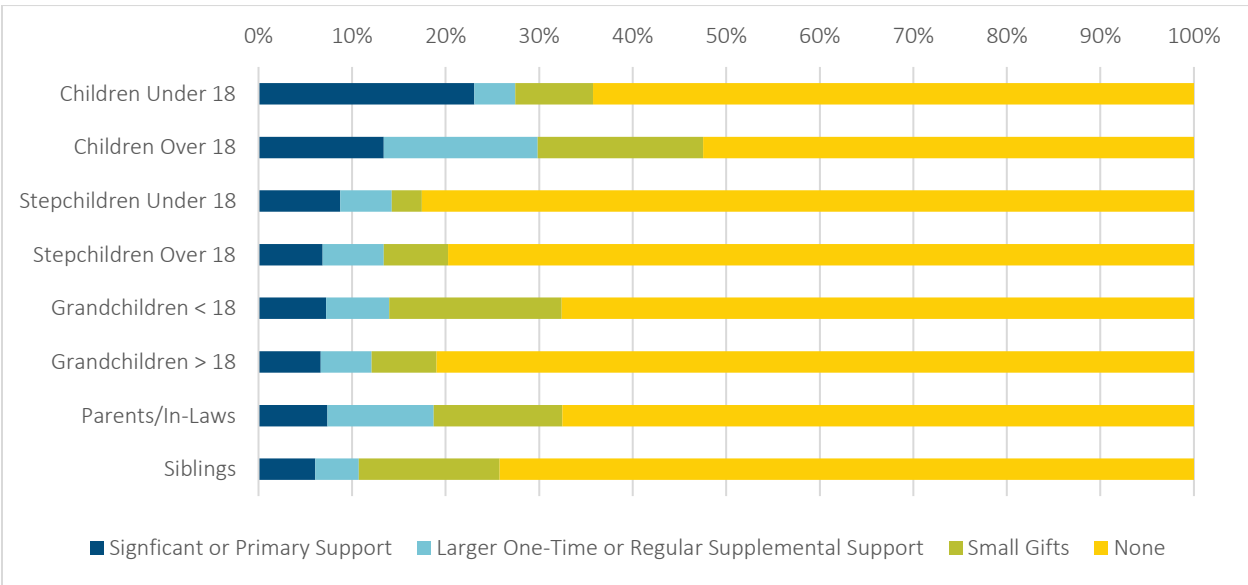
⁴ The findings with regard to single households vs. couples and by gender are consistent with the findings of prior SOA Research Institute studies.

Section 2 Level of Financial Support Provided to Family Members

Respondents were asked which family members *outside of their household*, if any, rely on them for some level of financial support and the degree of the support. The following chart shows the level of support provided by pre-retirees when the situation exists. In other words, respondents did not say the situation was “not applicable”.

Respondents provided the greatest level of support for their own children with significant support for children under 18. Aside from the respondents’ children, the most common type of financial support is small, occasional gifts. While few provide significant support for others, any non-trivial financial support for other family members such as parents/in-laws and siblings, shows that family financial pressures can be real and require advance planning and preparation. It may also be indicative of what is called the “sandwich generation,” where support is often provided to both children and parent(s)/in-law(s).

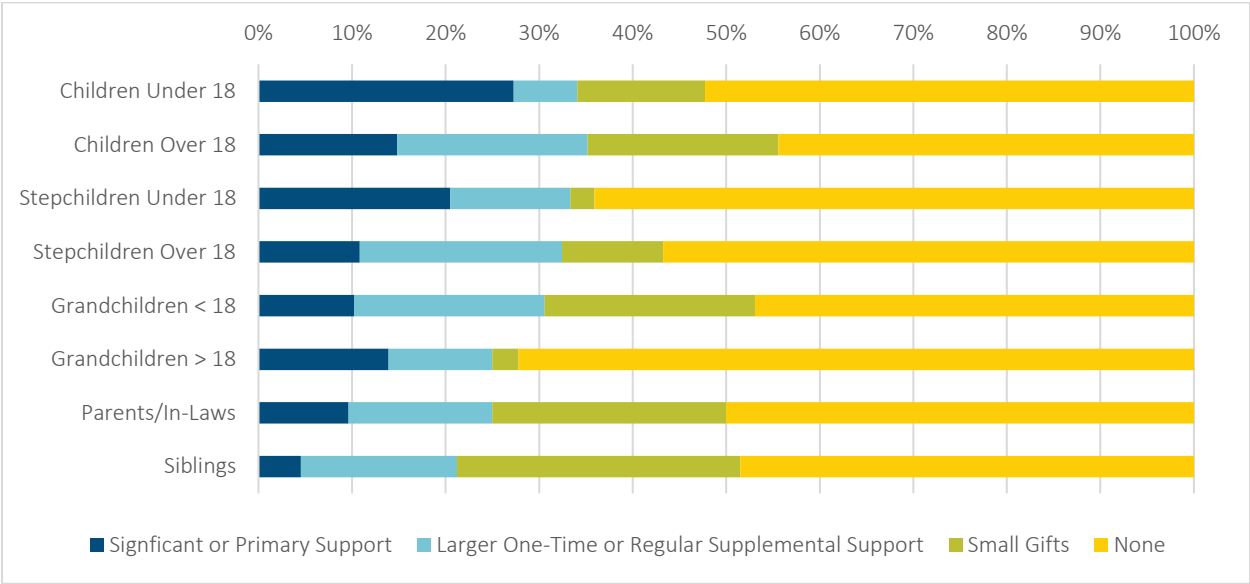
Figure 2
FINANCIAL SUPPORT FOR FAMILY MEMBERS (PRE-RETIREEES; WHEN APPLICABLE)



Among retirees, the level of support is much smaller.

Responses were also broken out by race/ethnicity. What stood out was Black/African American pre-retirees were much more likely to provide support, in general, and significant or primary support for grandchildren and parents/in-laws, compared to other race/ethnicities:

Figure 3
FINANCIAL SUPPORT FOR FAMILY MEMBERS (PRE-RETIREES—BLACK/AFRICAN AMERICAN; WHEN APPLICABLE)



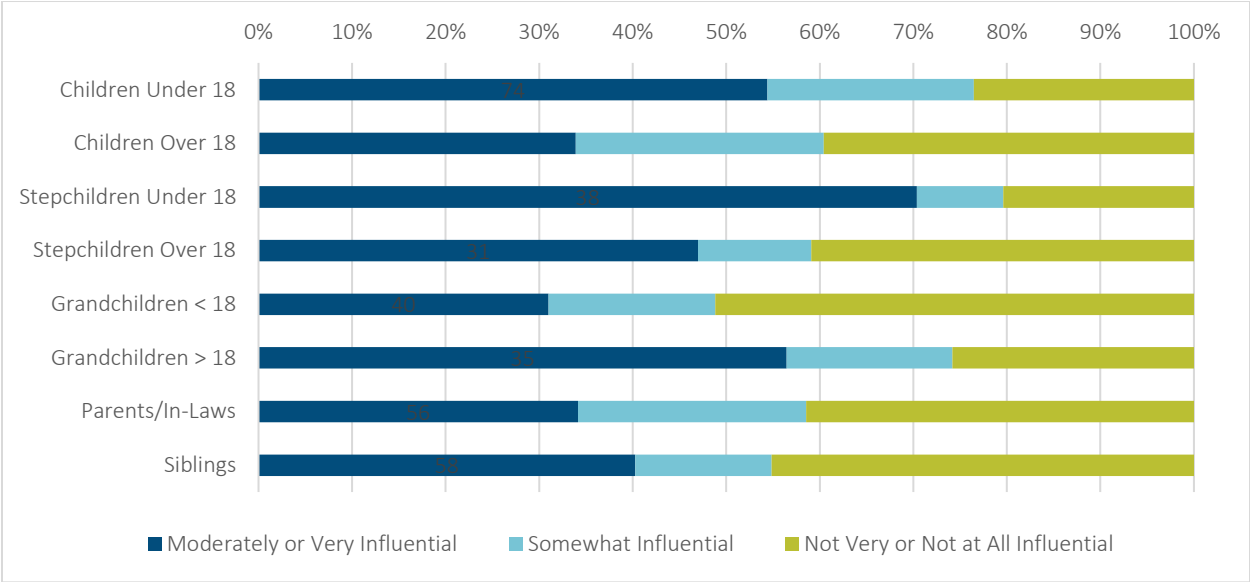
While support, in general, is low for retirees, Black/African American respondents were more likely to provide significant or primary support for grandchildren under 18 (13% when it was applicable, compared to 4% overall). They were also more likely to provide any type of support for grandchildren over 18 (38% vs. 21% overall), parents/in-laws (29% vs. 12% overall), and siblings (45% vs. 11% overall). These percentages are based on when the situation was applicable.

Overall, Hispanic/Latinos were less likely to be providing support for children and grandchildren while on par or slightly more likely to provide support for parents/in-laws and siblings.

Section 3 Familial Financial Support Impact on Retirement Savings

Respondents who provided any level of financial support for family members were asked if this support impacts their ability to save for retirement or their accumulated retirement savings. Pre-retirees reported higher rates of influence across all categories with the impact especially high (moderately or very influential) for children under 18 (54%), stepchildren under 18 (70%), and grandchildren over 18 (56%). Interestingly, when pre-retirees supported siblings it could have a large impact, with 40% saying it was moderately or very influential on their ability to save for retirement.

Figure 4
IMPACT OF FAMILY FINANCIAL SUPPORT ON RETIREMENT SAVINGS (PRE-RETIRES PROVIDING SUPPORT)



For retirees, providing support had much less impact on retirement savings. For instance, just over one in 10 respondents said that their support for grandchildren was moderately or very influential as a factor for maintaining their retirement savings. And support for siblings that was moderately or very influential dropped to less than one in 10 (compared to 40% for pre-retirees).

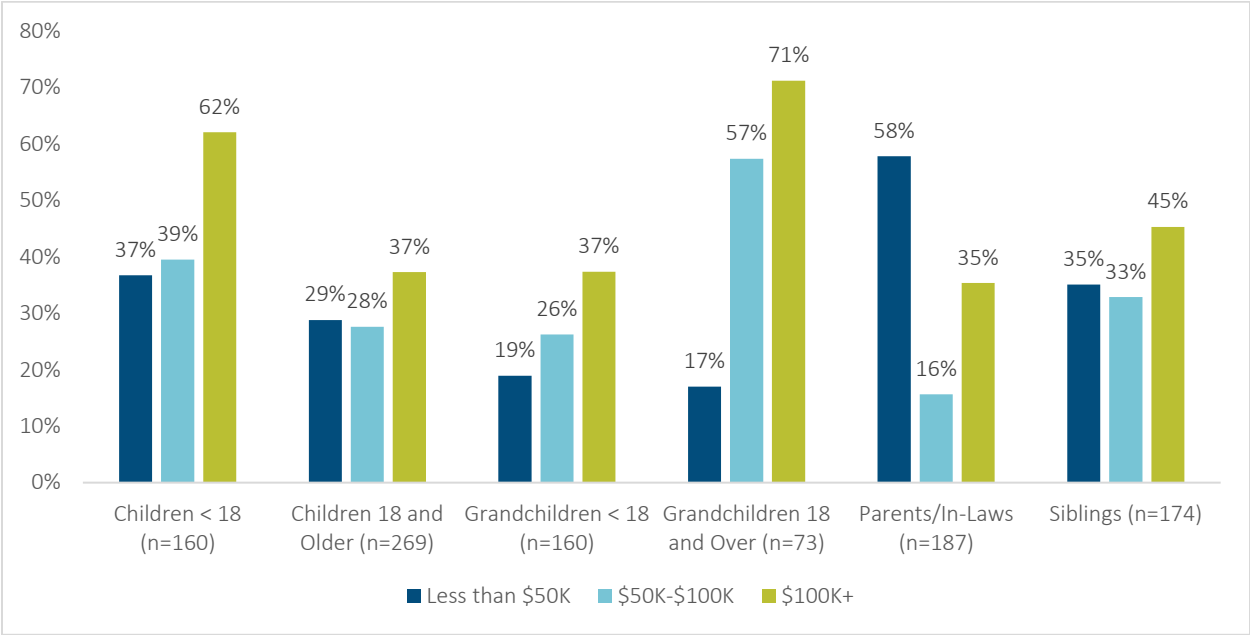
There were some interesting differences by race/ethnicity among pre-retirees:

- Asian American and Hispanic/Latino pre-retirees were much less likely to say that costs for children under age 18 impacted their retirement savings. Little to no influence was reported by 61% of Asian American and 52% of Hispanic/Latino respondents compared to only 24% overall.
- When it comes to grandchildren under age 18, Hispanic/Latino respondents were more likely to report it was very influential (52%) compared to only 18% overall.
- Black/African Americans and Hispanic/Latinos who provided support for parents/in-laws were more likely to find that support was moderately or very influential on retirements savings (41% and 49%, respectively), compared to only 34% overall.
- Support of siblings was felt most strongly among Hispanic/Latinos where nearly 60% said it was moderately or very influential on retirement savings compared to 40% overall.

The results for the level of influence of family costs on retirement savings and spending were also split by income bands. Counterintuitively, a higher income did not necessarily correlate to familial costs having a lower level of influence on retirement savings. For pre-retirees, respondents who earned more than \$100,000 were more likely to

say their support had a moderate or high impact on their ability to save for retirement than those with lower income in all categories except parents/in-laws. While the survey does not indicate why this may be, one possibility is that lower-income individuals are less able to be actively saving for retirement and therefore financial pressures are not taking away from savings.

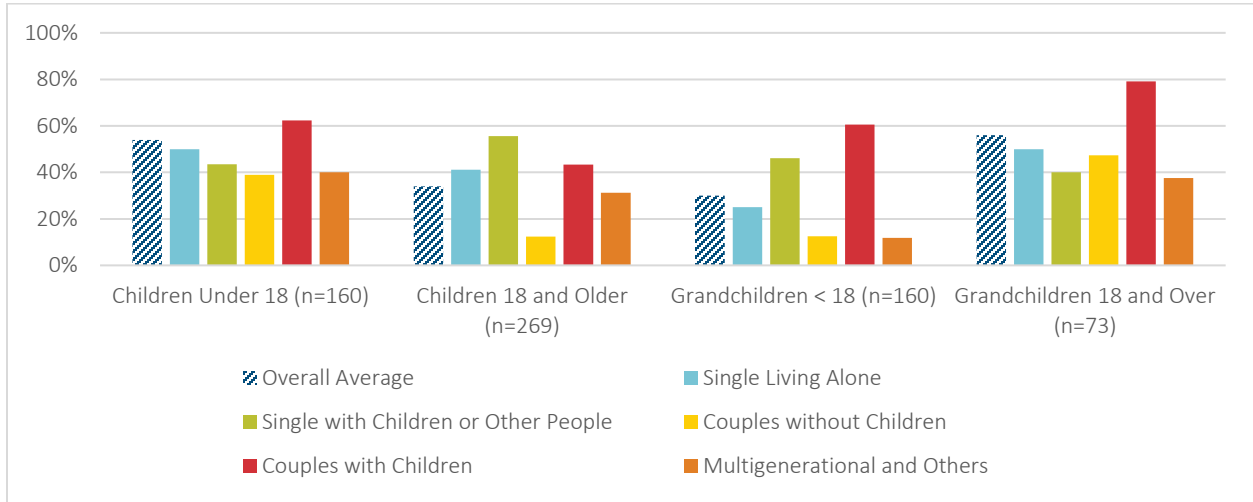
Figure 5
MODERATE OR HIGH IMPACT OF FAMILY FINANCIAL SUPPORT ON RETIREMENT SAVINGS BY HOUSEHOLD INCOME (PRE-RETIRES PROVIDING SUPPORT)



Among retirees, those with lower income report a higher impact of family support on retirement savings, especially in key categories like Children 18 and Over and Grandchildren Under 18. In those categories, households with income under \$35,000 report support is moderately or very influential on retirement savings at rates of 39% (compared to a Children 18 and Over average of 16%) and 34% (compared to a Grandchildren under 18 average of 12%).

Results were also broken out by household situation to understand the impact on the influence of a respondent’s financial responsibilities for individuals outside their household. For pre-retirees, two groups tended to be more likely to report support as moderately to very influential on their ability to save for retirement than the average response: 1) Couples with Children and 2) Single Living with Children or Other Family Members. Pre-retiree Couples Living Without Children were often the least likely to report support had a moderate or large impact on retirement savings. Here are a few examples:

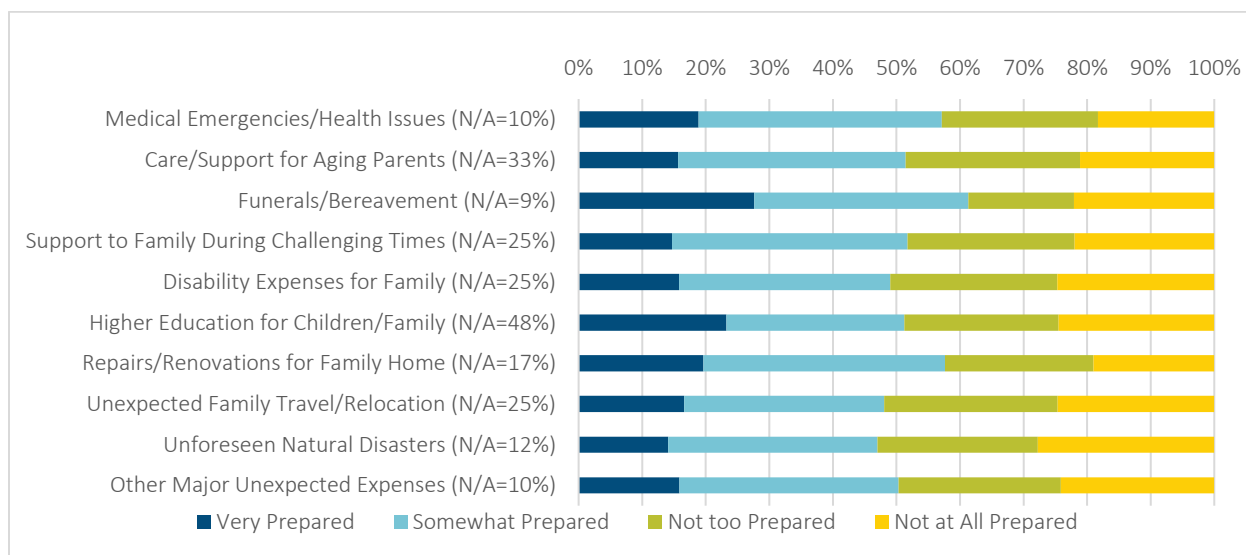
Figure 6
MODERATELY OR VERY INFLUENTIAL IMPACT OF FAMILY FINANCIAL SUPPORT ON RETIREMENT SAVINGS BY HOUSEHOLD SITUATION (PRE-RETIRES PROVIDING SUPPORT)



Section 4 Financial Preparedness for Familial Costs

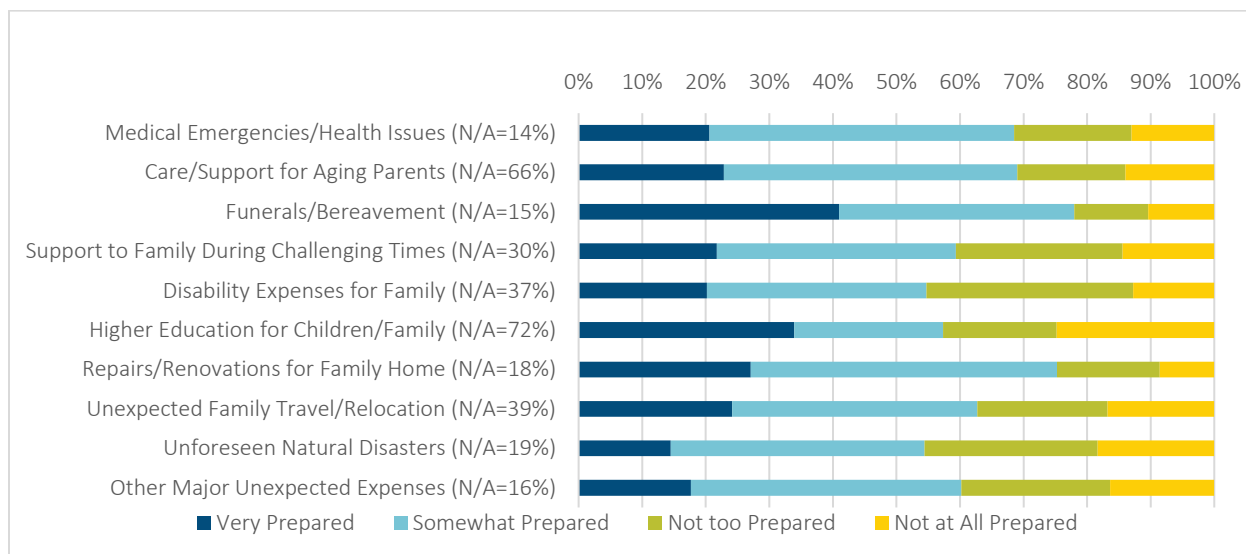
When asked how financially prepared they were to handle various types of familial costs during retirement, pre-retirees generally felt less prepared than retirees. Overall, when you exclude the “not applicable” responses, those somewhat or very prepared hovered around 50%. The greatest preparedness was for funerals/bereavement (61%), home renovations and repairs (58%), and medical emergencies and health issues (57%).

Figure 7
LEVEL OF PREPARATION FOR FAMILIAL COSTS (PRE-RETIRES; WHEN APPLICABLE)



As mentioned, retirees felt much more prepared. Three out of four retirees felt very or somewhat prepared for funerals/bereavement (78%) and repairs/renovations of a home (75%). The lowest ranking in preparedness was for unforeseen natural disasters, disability expenses, and higher education, but over half of respondents still felt very or somewhat prepared for those items.

Figure 8
LEVEL OF PREPARATION FOR FAMILIAL COSTS (RETIRES; WHEN APPLICABLE)



As expected, household income influenced the level of preparation pre-retirees and retirees reported under these scenarios. A higher income correlated to a higher level of preparation across all categories for both pre-retirees and retirees. The following chart demonstrates this with just a few of the familial costs:

Figure 9
VERY OR SOMEWHAT PREPARED FOR FAMILIAL COSTS BY HOUSEHOLD INCOME (PRE-RETIRES WHEN APPLICABLE)

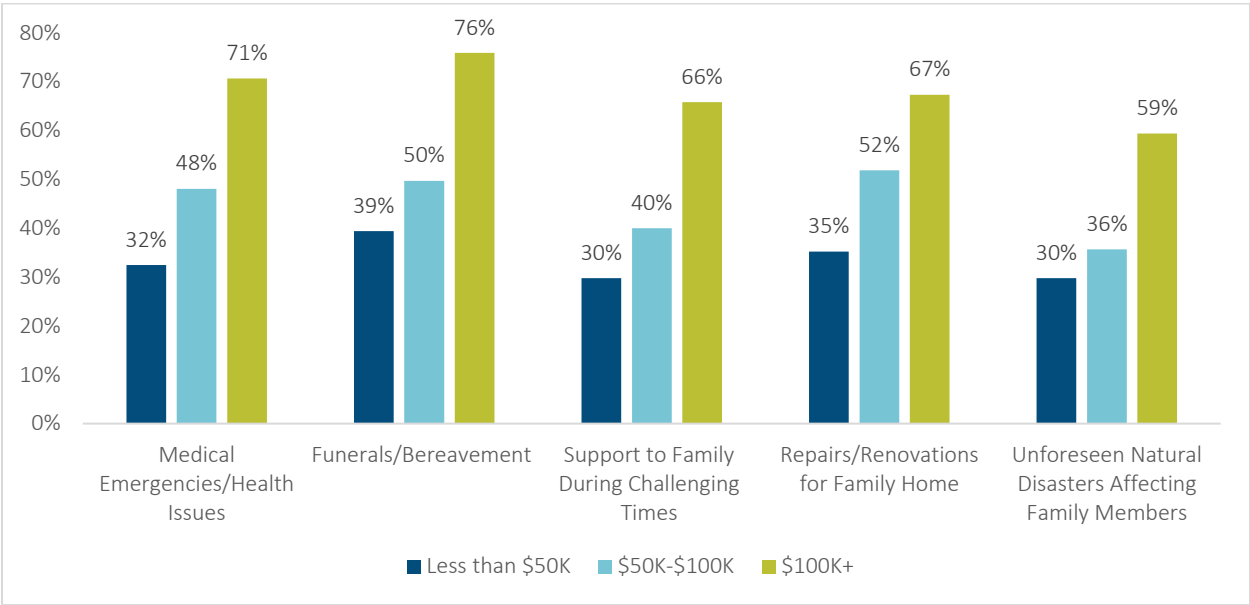
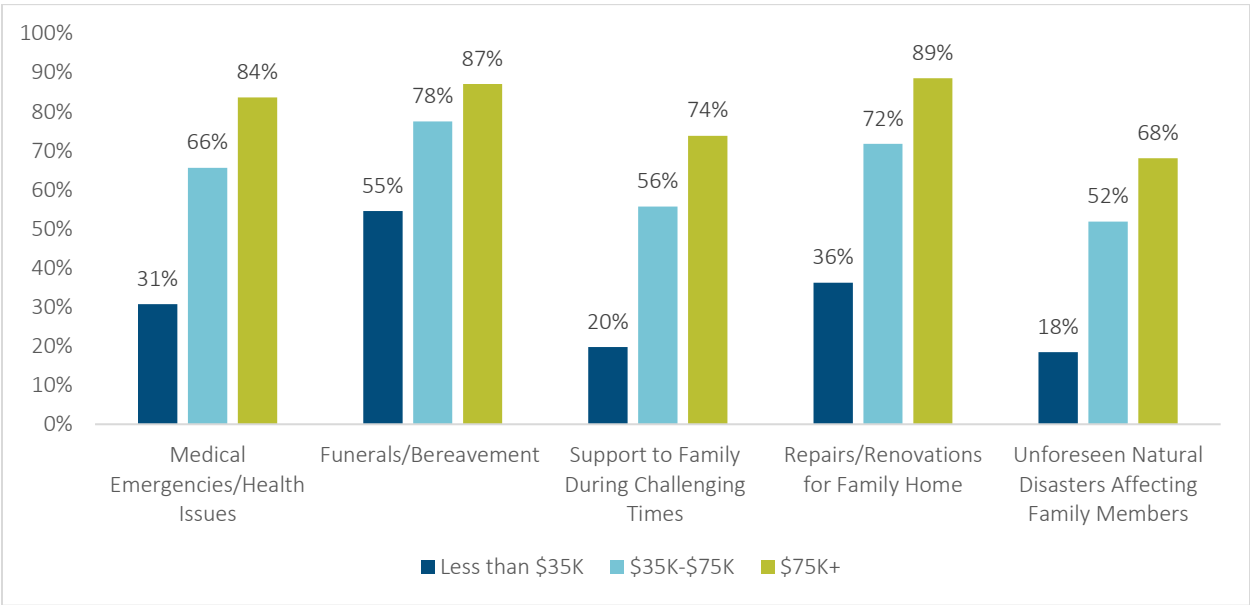


Figure 10
VERY OR SOMEWHAT PREPARED FOR FAMILIAL COSTS BY HOUSEHOLD INCOME (RETIRES WHEN APPLICABLE)



Levels of preparation were also broken out by race/ethnicity. Pre-retiree respondents identifying as Black/African American or Hispanic/Latino were generally less prepared than the overall group. Those identifying as Asian American were more prepared than the average across all categories.

While retirees, in general, felt more prepared than pre-retirees across all categories, the opposite was true for Asian American retirees who indicated they were less prepared. For the Black/African American and Hispanic/Latino

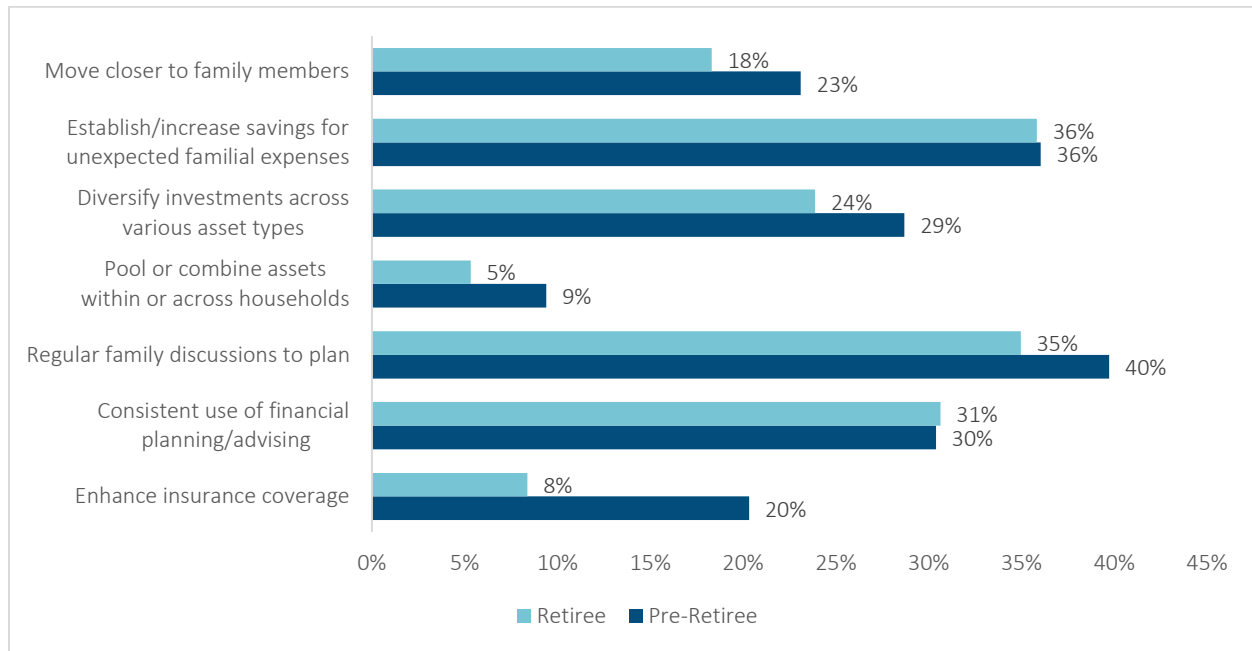
respondents results were mixed where they felt more prepared for some familial expenses and less prepared for others.

Section 5 Actions Taken to Prepare for Familial Support

Respondents were asked about which actions they are taking or plan to take to prepare for providing familial financial support. Pre-retirees generally took more precautionary action. The only categories retirees ranked the same or slightly higher than pre-retirees were consistent use of financial planning tools and/or seeking professional financial advising and establishing a savings fund/increasing savings for unexpected familial expenses.

Figure 11

ACTIONS TAKEN TO PREPARE FOR PROVIDING FAMILIAL SUPPORT



When broken out by race and ethnicity, pre-retiree respondents identifying as Black/African American generally had the highest percentage of individuals planning to take many of the precautionary actions. This is especially true when it comes to enhancing insurance coverage for other family members, where 30% of pre-retirees and 21% of retirees plan/have taken action compared to overall results of 20% among pre-retirees and 8% retirees.

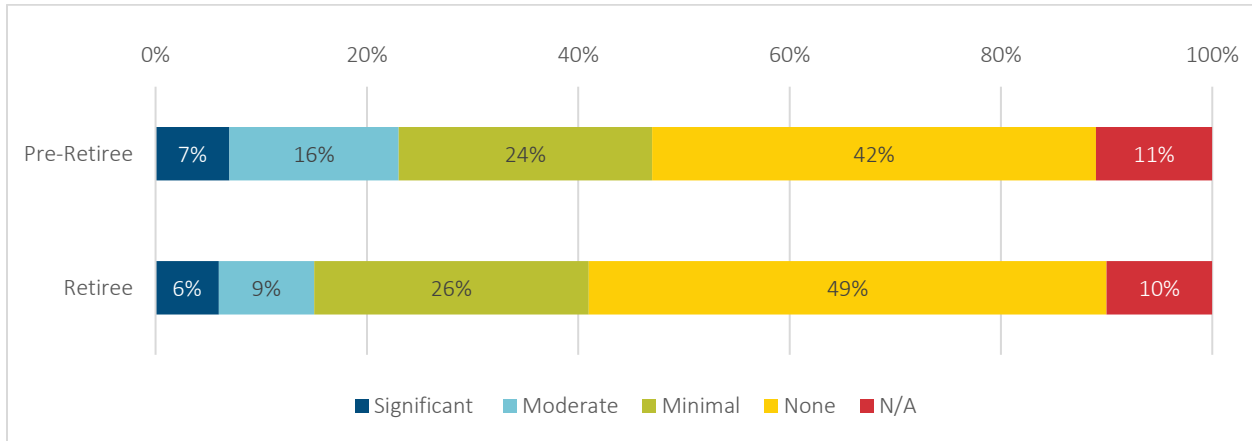
While overall 23% of pre-retirees and 18% of retirees have or plan to move closer to family, the number rises for Black/African Americans (33% pre-retiree/28% retiree), and Hispanic/Latinos (30% pre-retiree/35% retiree). For Asian American respondents, pre-retirees were less likely than the overall results to move closer to family (9%), but retirees were more likely (21%).

Beyond race and ethnicity, a few groups were much more likely to say they would move closer to family than the overall results: female retirees (24%), those who were not married (33% pre-retirees/26% retirees), singles living alone without family (30% pre-retirees/27% retirees), pre-retiree singles living with other family members (39%), and retirees in a multigenerational household (35%).

Section 6 Financial Support From Family

Respondents were asked how much support they expect from family and/or friends in the event their own financial sources for retirement income become insufficient. The majority of both pre-retirees and retirees expect minimal to no financial support. However, pre-retirees report slightly higher percentages of expected moderate to significant financial support.

Figure 12
EXPECTED FINANCIAL SUPPORT



When broken out by race/ethnicity pre-retirees who are Black/African American reported the highest rates of expecting moderate to significant support (31%). For retirees, Hispanic/Latino (32%) and Black/African American (25%) individuals expected the most financial support, with Asian Americans (17%) falling more in-line with the overall response (15%).

Figure 13
EXPECTED FINANCIAL SUPPORT BY RACE/ETHNICITY (PRE-RETIRES)

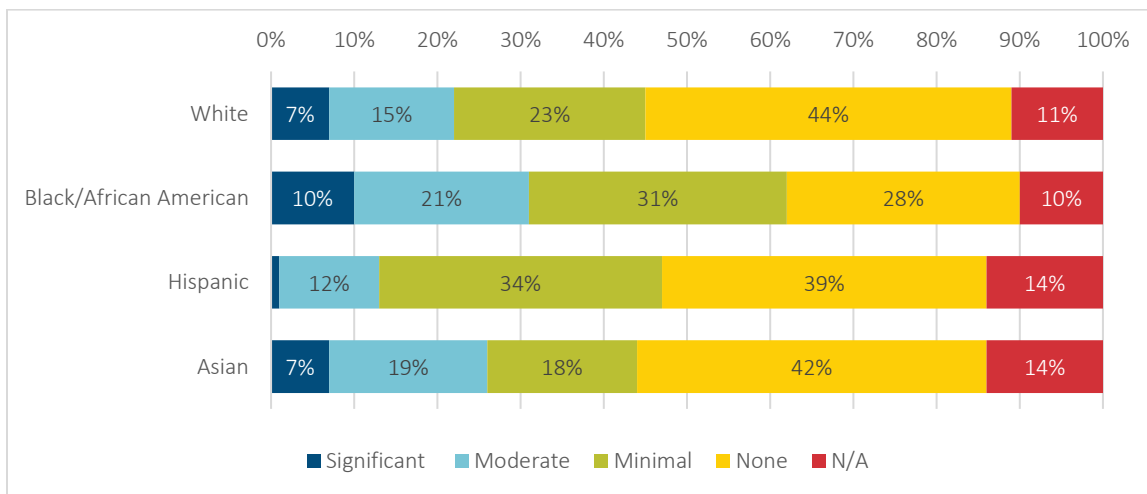
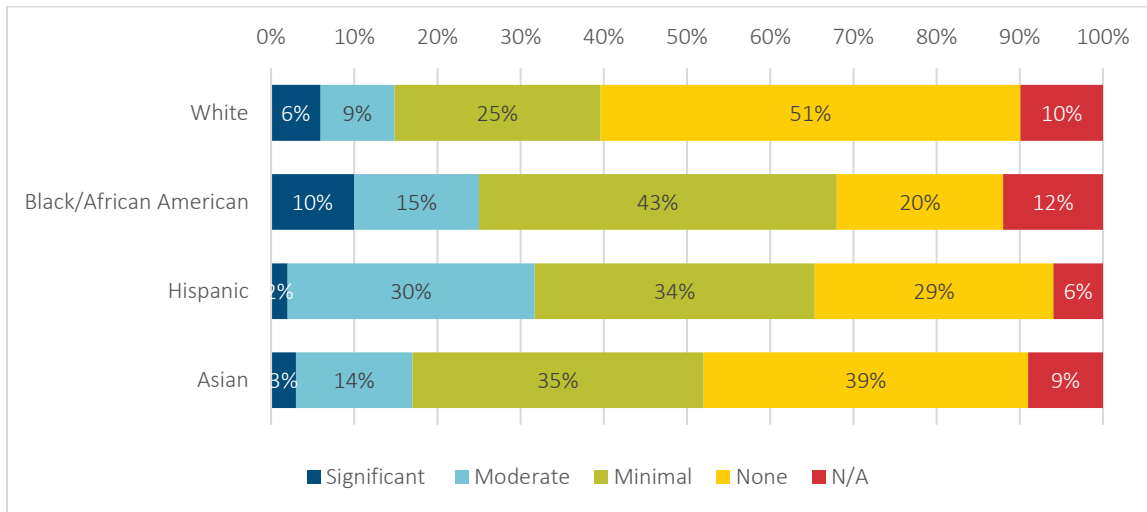


Figure 14
EXPECTED FINANCIAL SUPPORT BY RACE/ETHNICITY (RETIREES)



When broken out by household situation, some interesting results appear, primarily for couples living with children. For pre-retirees, Couples With Children has the highest expectations with 32% expecting significant or moderate support. However, for retirees, Couples With Children had the lowest level of expected support (5%, with 0% expected to be significant), suggesting respondents in that group may be more likely to instead be supporting others financially.

The other group that expects the most support is Single Living with Children or Other Family where 26% of pre-retirees and 30% of retirees expect significant or moderate support.

Figure 15
EXPECTED FINANCIAL SUPPORT BY HOUSEHOLD SITUATION (PRE-RETIRES)

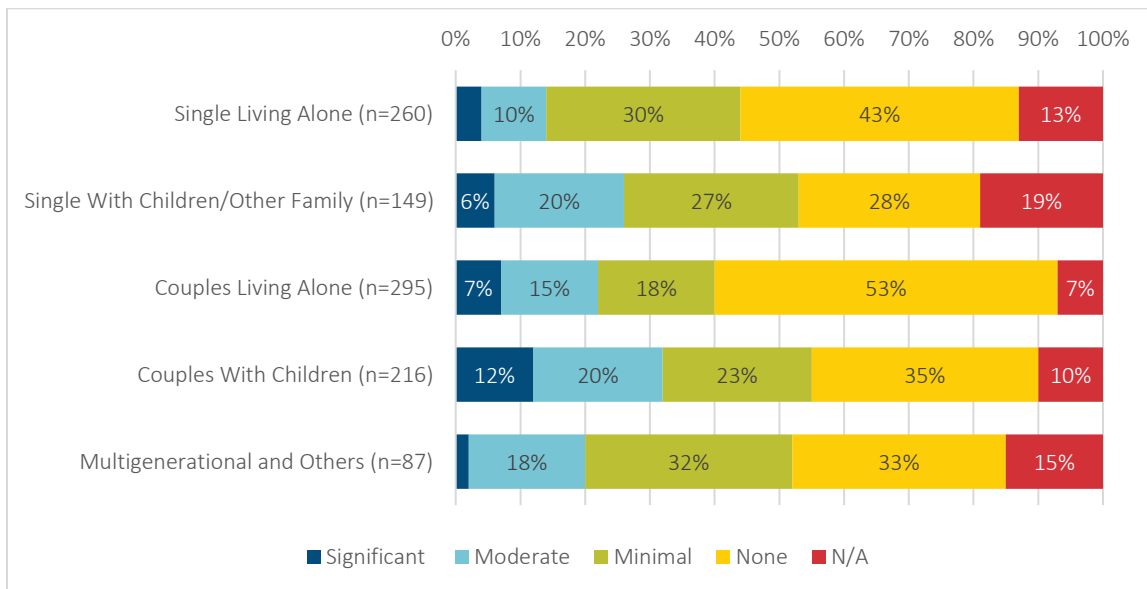
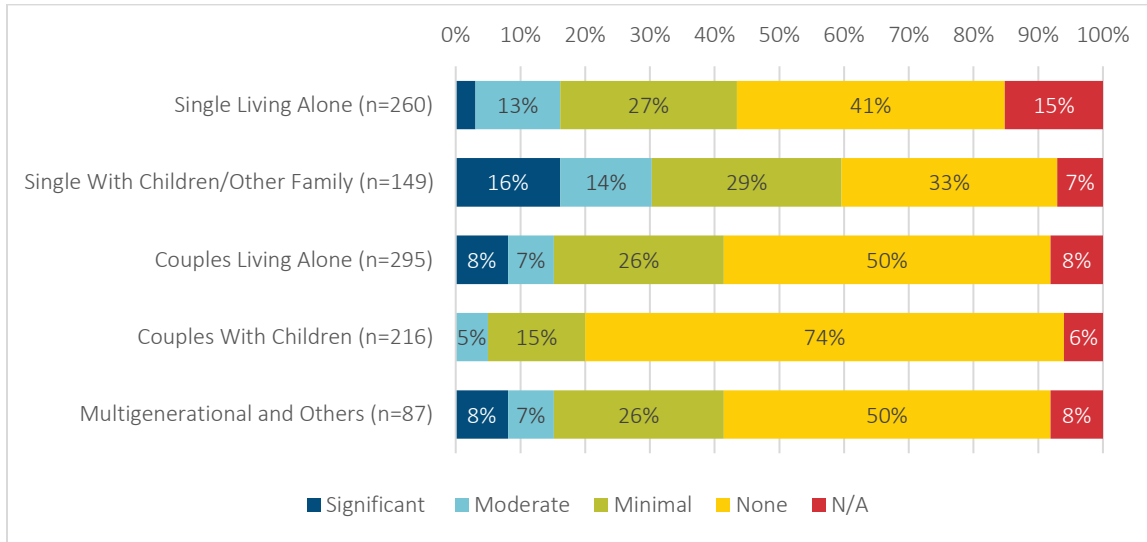


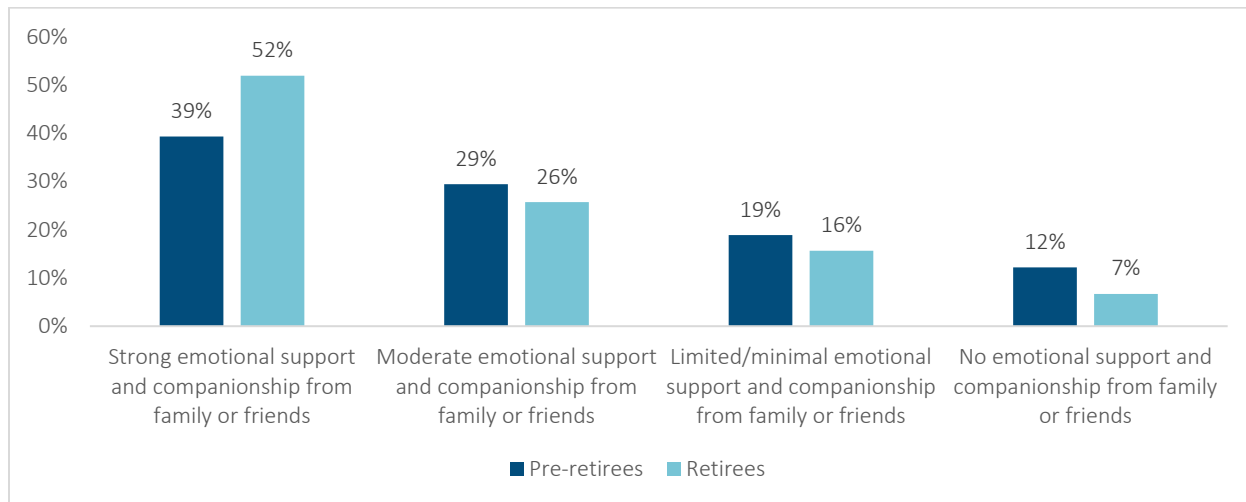
Figure 16
EXPECTED FINANCIAL SUPPORT BY HOUSEHOLD SITUATION (RETIREES)



Section 7 Non-Financial Support From Family

Beyond financial support, families can also play a strong role in providing emotional support and companionship to retirees. The study found that retirees were slightly more likely to say they had strong or moderate support than the pre-retirees expected in retirement (78% compared to 68%).

Figure 17
EXPECTED LEVEL NON-FINANCIAL SUPPORT



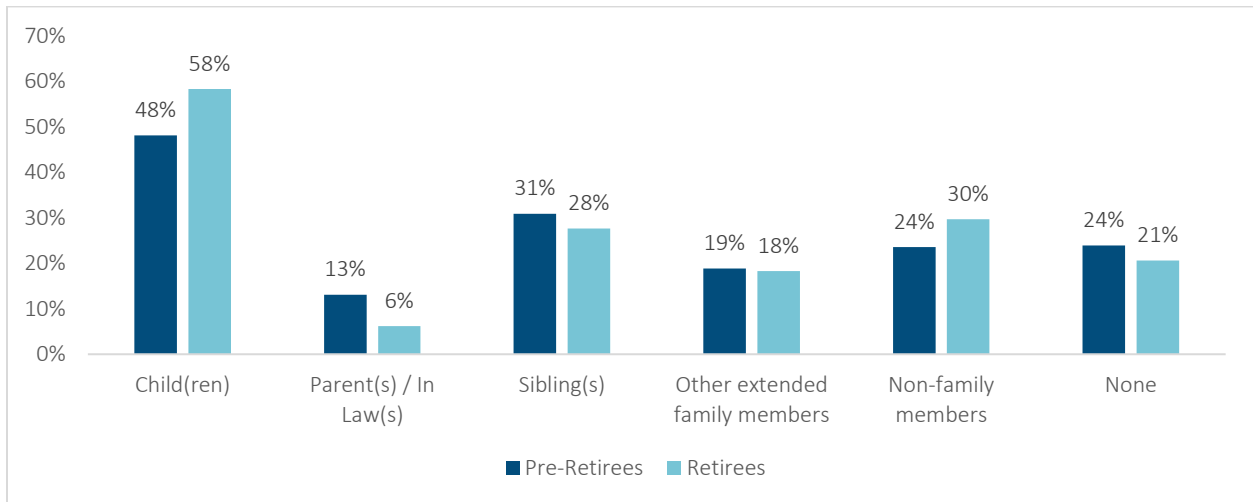
As shown in Figure 18, across different splits, a few retiree and pre-retiree segments had either higher or lower percentages of support or expected non-financial support, respectively.

Figure 18
STRONG OR MODERATE EMOTIONAL SUPPORT OR COMPANIONSHIP—NOTABLE DIFFERENCES FROM AGGREGATE RESULTS

	Pre-retirees Overall: 68%	Retirees Overall: 78%
Race/Ethnicity	Higher: Asian Americans (76%) Lower: Hispanic/Latinos (57%)	Lower: Black/African Americans (65%)
Marital Status	Higher: Married individuals (76%) Lower: Not married (60%)	
Household Income	Higher: \$100,000 or more (79%) Lower: Under \$50,000 (49%)	Lower: Under \$35,000 (68%)
Household Situation	Higher: Couples living with children (83%) Lower: Singles living alone (60%); singles living with children or other family (56%); multigenerational & others (55%)	Higher: Couples living with children (91%) Lower: Multigenerational & others (67%)

Respondents were asked which individuals they expected will provide non-financial support to them in retirement. The highest among pre-retirees were child(ren) (48%) and siblings (31%). The highest for retirees were child(ren) (58%) and non-family members (30%).

Figure 19
INDIVIDUALS WHO WILL PROVIDE NON-FINANCIAL SUPPORT



Conclusion and Areas for Future Research

Retirement planning may traditionally be thought of as purely a financial exercise taken by individuals or couples. However, outside influence from family can be a significant factor in the ability to prepare adequately for retirement. This family influence can range anywhere from direct financial impact to indirect impact stemming from the emotional or psychological investment needed to care for family members. There is ever-increasing complexity with this topic when you also consider how family structures have evolved over the past several decades.

This report only begins to explore some facets of how family can impact retirement planning and readiness. The diversity of how families are defined and evolve over time can make it difficult to construct and analyze datasets that will apply to broad groups of people. Additional research into specific case-studies could provide more real-world examples of how certain types of families deal with some of the financial and non-financial pressures explored. Some potential topics for further study include:

- How do those in the “sandwich generation” deal with retirement planning when there are financial and familial pressures from both children and parents/in-laws?
- How do retirement planning patterns differ for those who started families younger versus those waiting later to have children?
- What is the significance of race/ethnicity/culture on how influential family can be when it comes to retirement planning, savings, and/or timing?
- What unique issues do blended families and families of choice face in retirement planning and preparedness? What unique issues do solo agers face in retirement planning?

About This Survey


The questionnaire for this iteration of the survey was designed by Deloitte Consulting LLP, in collaboration with the Project Oversight Group recruited to oversee this effort. A total of 2,012 survey responses were obtained (1,007 pre-retirees and 1,005 retirees, including oversamples) from individuals ages 45 to 80. The survey lasted an average of 23 minutes and was conducted using Dynata’s online consumer panel, starting in late August/early September 2024. Racial and ethnic oversample quotas were added to the design, containing at least 200 respondents from each of these three groups: Hispanic/Latinos, Black/African Americans, and Asian Americans.

Different versions of the survey were given to retirees and pre-retirees. Respondents were classified as “retirees” if they described their employment status as retiree, had retired from a previous career, or were not currently employed and were either age 65 or older or had a retired spouse. All other respondents were classified as pre-retirees.

The sample data are weighted by age, education, gender, income, and race/ethnicity to match targets obtained from the March 2024 Current Population Survey (CPS) for individuals 45-80 years of age. This weighting scheme has been used since the 2015 survey. After using this weighting methodology, age and income closely aligned with the CPS data, however, a few variations remain compared to CPS data:


- Female respondents are overrepresented by three percentage points,
- Those with no more than a high school education are underrepresented by 10 percentage points,
- The white population is overrepresented by seven percentage points, and
- Those of Hispanic/Latino origin are underrepresented by seven percentage points.

No theoretical basis exists for judging the accuracy of estimates obtained from nonprobability samples, such as the online sample used for this survey. Most online samples are considered nonprobability samples because selection is not random and the probability that an individual from the target population will be included is unknown. However, there are possible sources of error in all surveys (both probability and nonprobability) that may affect the reliability of survey results. These include imperfect sampling frames, refusals to be interviewed and other forms of nonresponse, the effects of question wording and question order, interviewer bias, and screening. Although attempts are made to minimize these factors, it is impossible to quantify the errors that may result from them. In addition, caution should be exercised when comparing specific numerical results of the 2024 study with the results from questions from the 2011 or earlier iterations of the survey. Starting in 2013, this study was conducted online, while all previous studies in the series were conducted by telephone. Further, in 2015 efforts were made to bring the survey sample more closely in line with the income distributions among Americans within the 45-80 age range.



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Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

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