EBRI EMPLOYEE BENEFIT RESEARCH INSTITUTE

Spending in Retirement: Understanding the Pandemic's Impact

November 22, 2022

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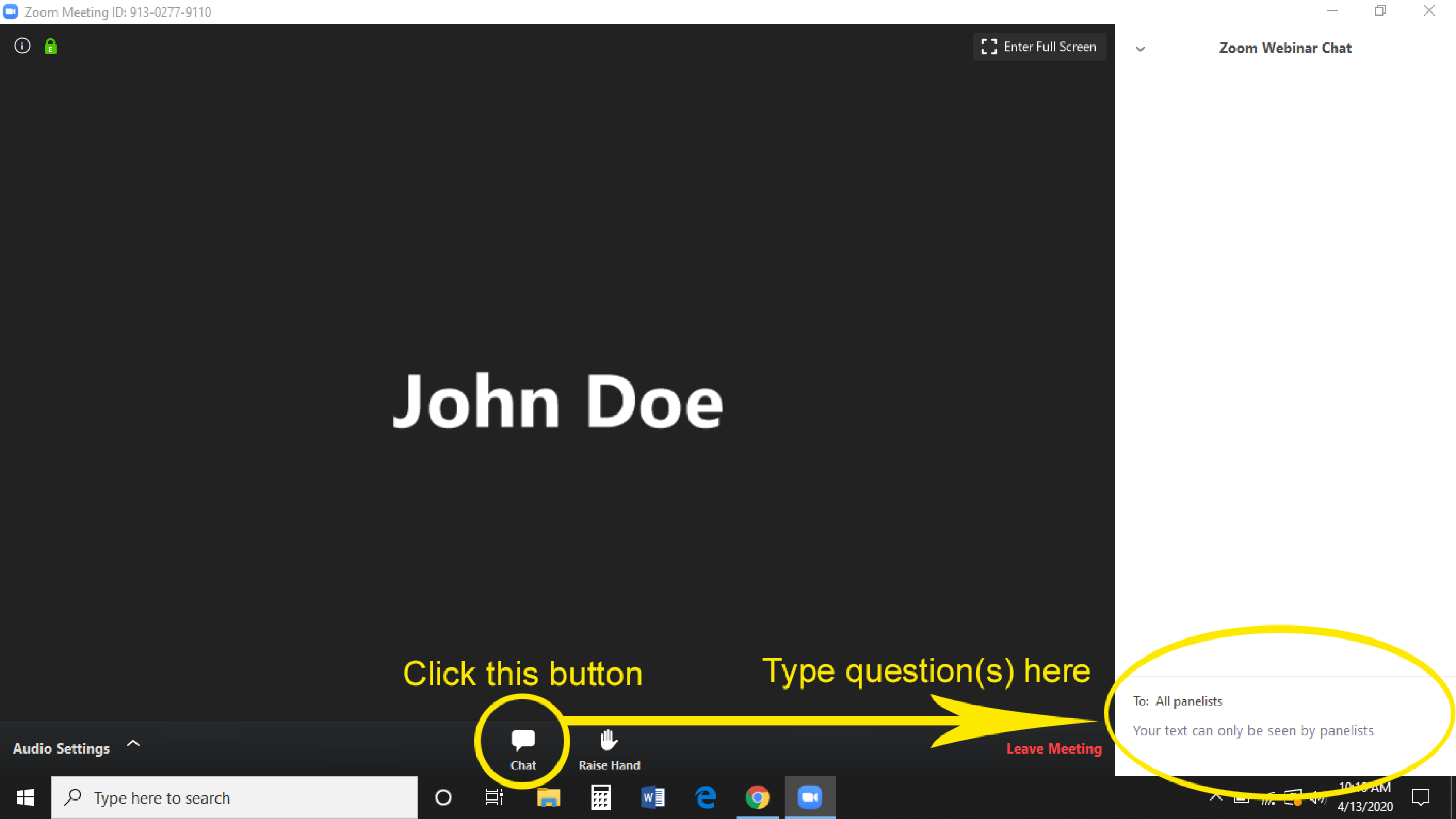
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SPENDING IN RETIREMENT SURVEY

The 2nd Spending in Retirement Survey

Respondents qualified for this survey if they were ages 62-75 and considered themselves “retired, not working” or “retired, working part time,” or they had an active labor market status but considered themselves retired from a primary career. The survey sought to understand current financial situation, understanding of income sources, sources of information, retirement goals and satisfaction.

Overall data is reported on a weighted basis, based on race/ethnicity, income, and gender. The survey included an oversample of 396 Black and 400 Hispanic Americans. Unless otherwise indicated, data represents a weighted sample size of 1,998. At 95 percent confidence, the margin of error is 2.2 percent in a similarly sized random sample. Please note percentages in the following tables and charts may not total to 100 due to rounding and/or missing categories.

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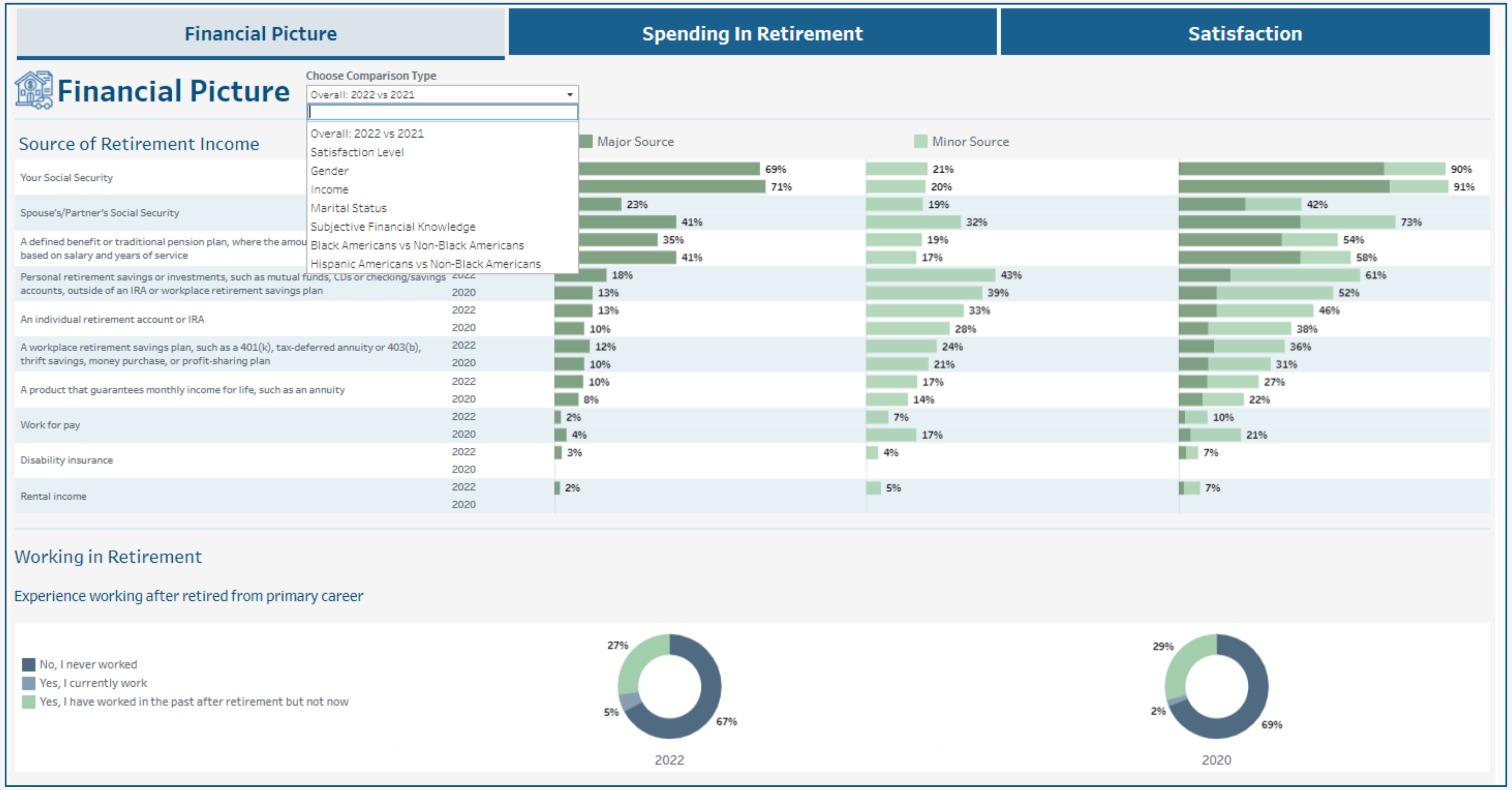
Tableau interactive now available



EBRI Issue BRIEF

October 6, 2022 • No. 572

2022 Spending in Retirement Survey: Understanding the Pandemic's Impact

By Bridget Bearden, Ph.D., Employee Benefit Research Institute

AT A GLANCE

The second Spending in Retirement Survey was fielded during the summer of 2022. Nearly 2,000 American retirees between the ages of 62 and 75 were surveyed to assess how spending patterns and retirement well-being have changed since 2020.

Some of the key findings include:

- Overall, more than half retired earlier than expected. The most common reasons for retirement were the ability to retire from an affordability standpoint (29 percent) and having a health problem or disability not related to COVID-19 (21 percent).
- Similar to 2020, 7 in 10 said Social Security is a major source of their income.
- Approximately half of retirees said they spend less than $2,000 each month, while 1 in 3 spend between $2,000 and $3,999 each month. Sixteen percent spend between $4,000 and $6,999, with only 3 percent spending $7,000 or more each month.
- On average, retirees reported that nearly a third of their monthly income goes towards housing expenses. The second largest reported expenditure was food.
- Retirees were more likely to report that their spending is much higher or a little higher they can afford in 2022 (17 percent in 2020 vs 27 percent in 2022). Black and Hispanic retirees, as well as those in the lower annual household income brackets and those with poor self-reported health status, indicated their spending is higher than they can afford.
- Among those who decreased either their essential or discretionary spending since the pandemic, the most common reason cited by roughly 9 out of 10 retirees was concern about inflation.
- Overall, approximately 7 in 10 retirees said they have three months of emergency savings. Black and Hispanic retirees, those in lower annual household income segments, those with low financial knowledge, and those with poor self-reported health status were less likely to report they have three months of emergency savings set aside.
- On average, retirees rate their satisfaction in retirement as 7.0 in 2022, compared with 7.4 in 2020 (on a scale of 1 to 10). Similarly, retirees rated their alignment of life in retirement with expectations with an average 6.4 in 2022, down from an average of 6.8 in 2020.
- Retiree segments who reported lower senses of well-being across the measures of standard of living, alignment, and satisfaction included those without defined benefit or other annuity income, those with low financial knowledge, those not using a financial advisor, those who are not married, and those who are female.

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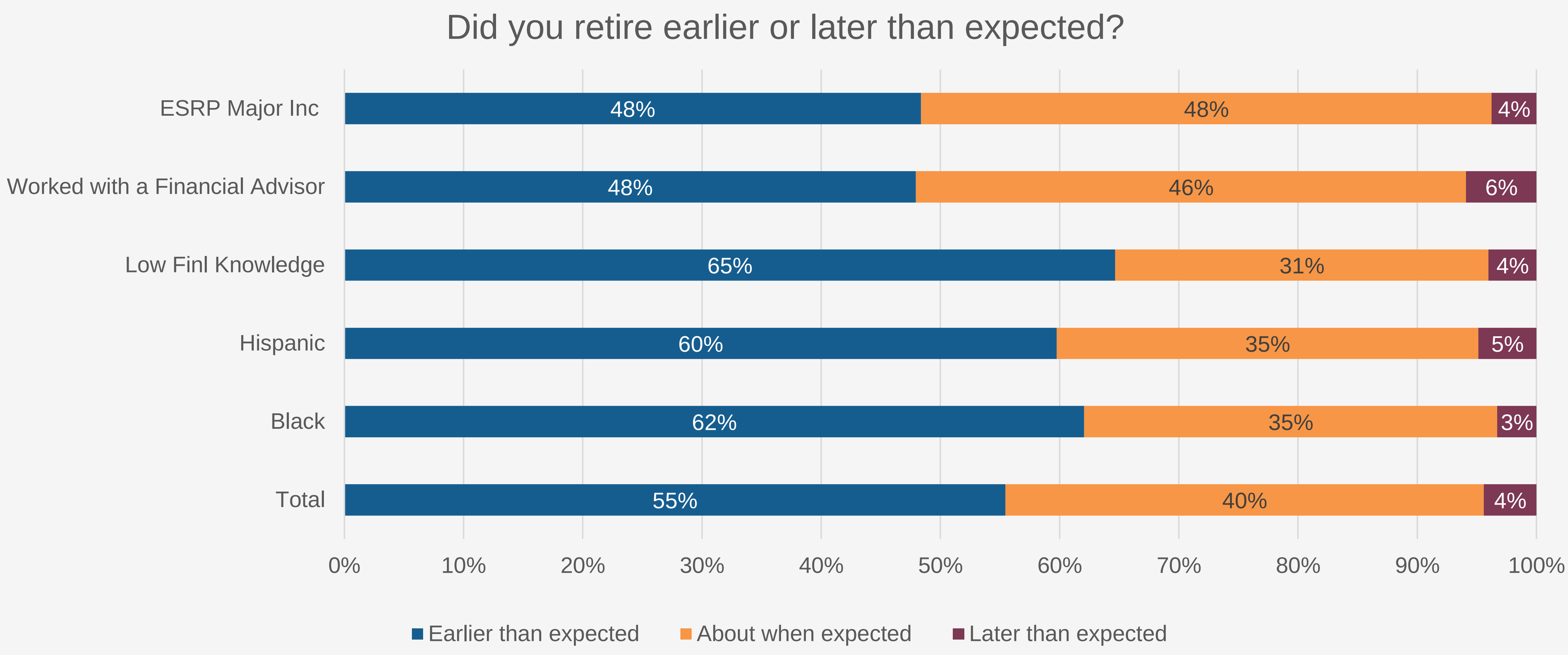
RETIREMENT STATUS

Retirement Status – Key Takeaways

1. Over half of current retirees ages 62-75 retired earlier than expected
2. Ability to retire and health issues were most common reasons for retirement, but we find variation by race, financial knowledge, and access to advice/planning
3. 1 in 3 currently have experience working after being retired from primary career
4. Work in retirement is rewarding and provides additional income for discretionary and unexpected expenses

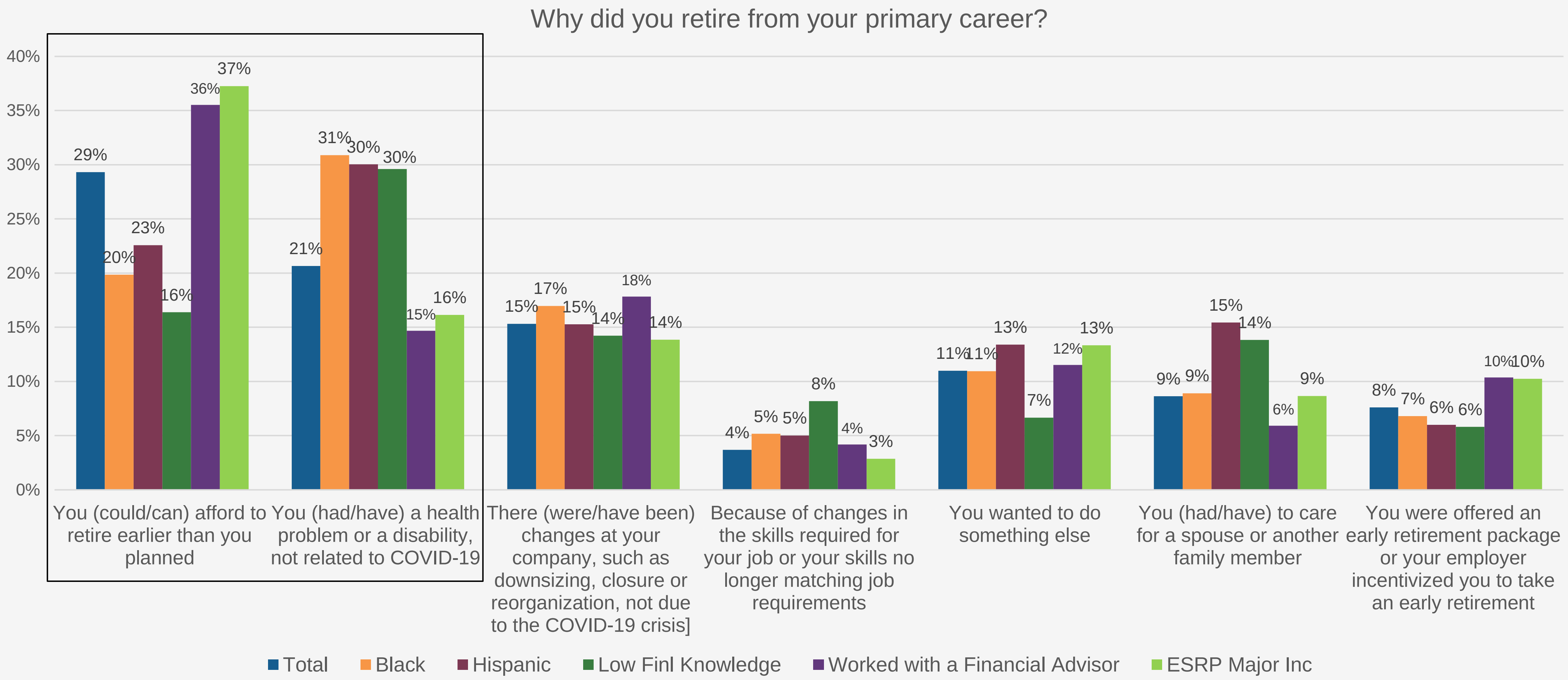
Over half retired earlier than expected

Earlier than expected retirement more likely among low financial knowledge, Black and Hispanic retirees and less likely among those working with an FA or major income from ESRP



ESRP Major Inc = Employer Sponsored Retirement Plans (DC or DB) are a major source of current retirement income

Reasons for retirement vary by race, financial knowledge, and access to advice/planning



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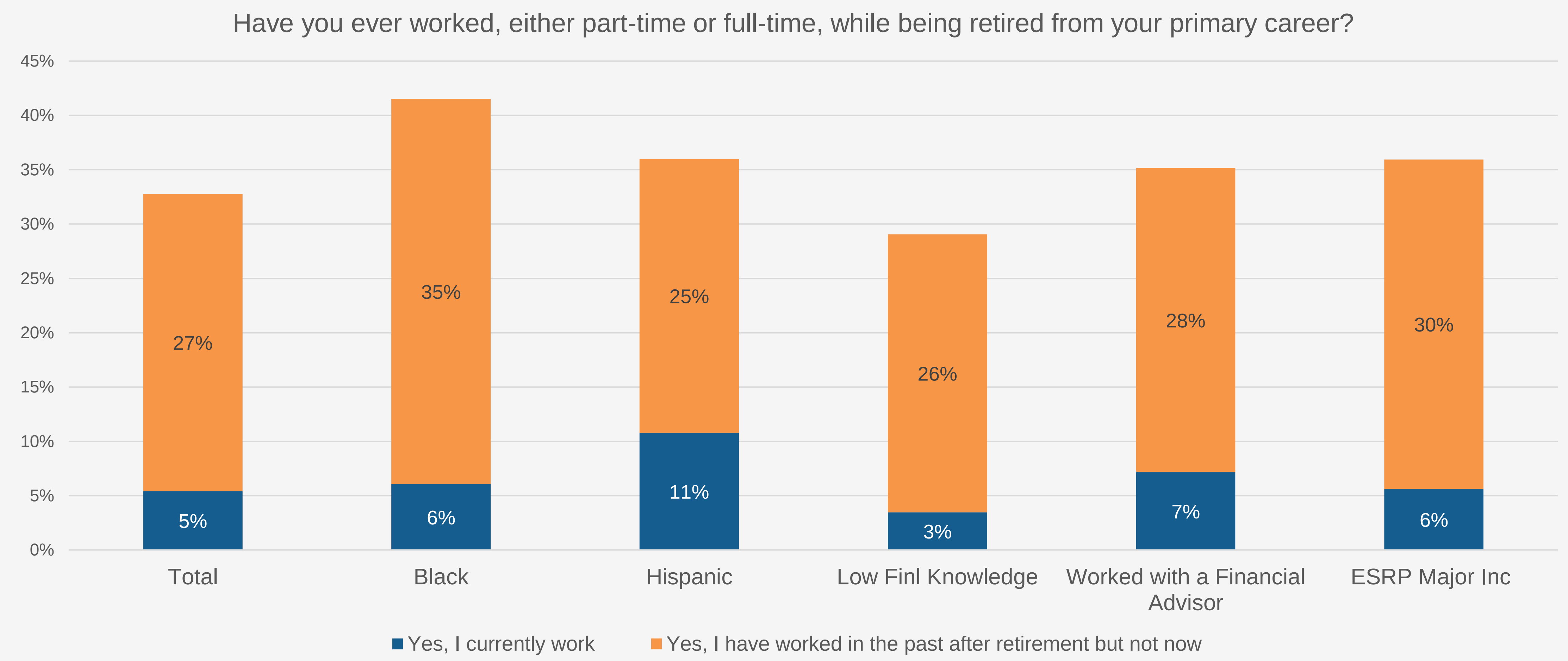

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ESRP Major Inc = Employer Sponsored Retirement Plans (DC or DB) are a major source of current retirement income

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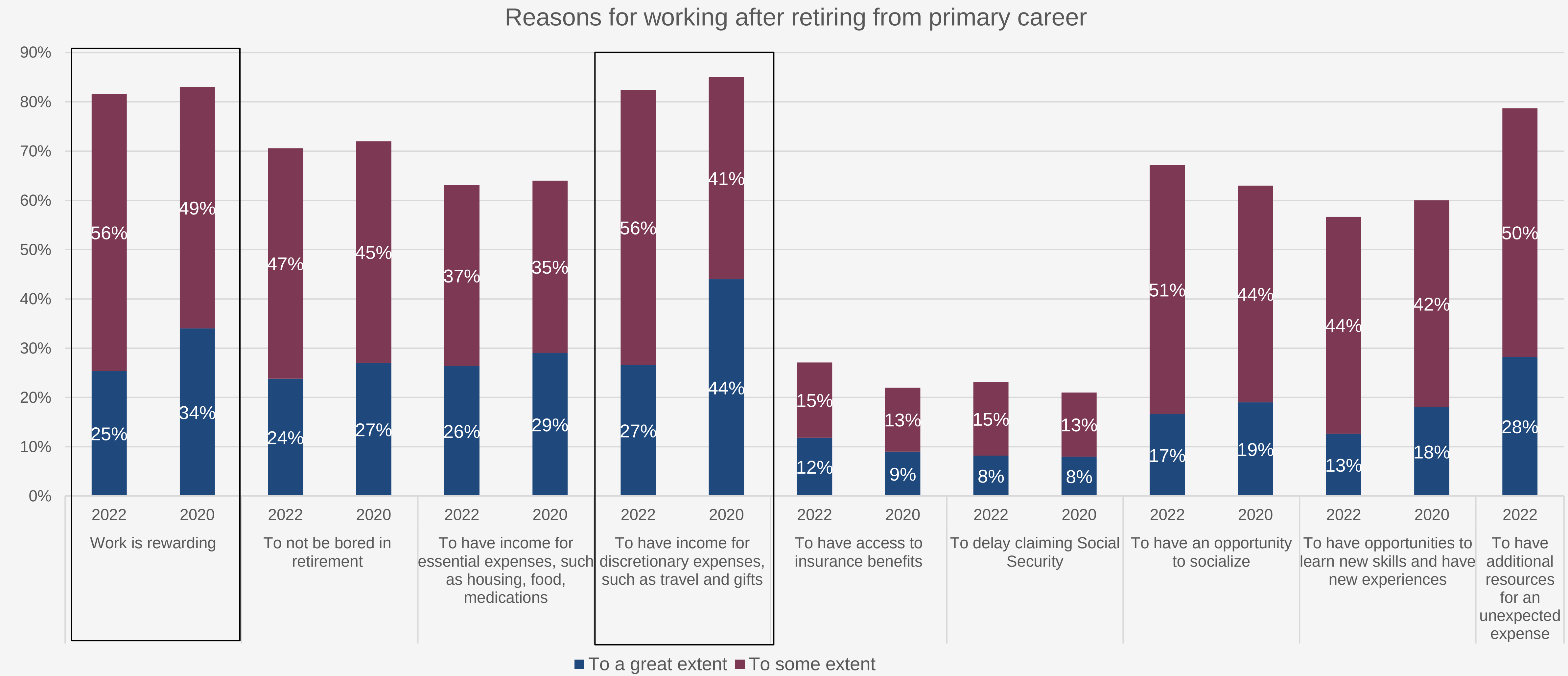
Work in retirement is rewarding and provides additional income for discretionary and unexpected expenses



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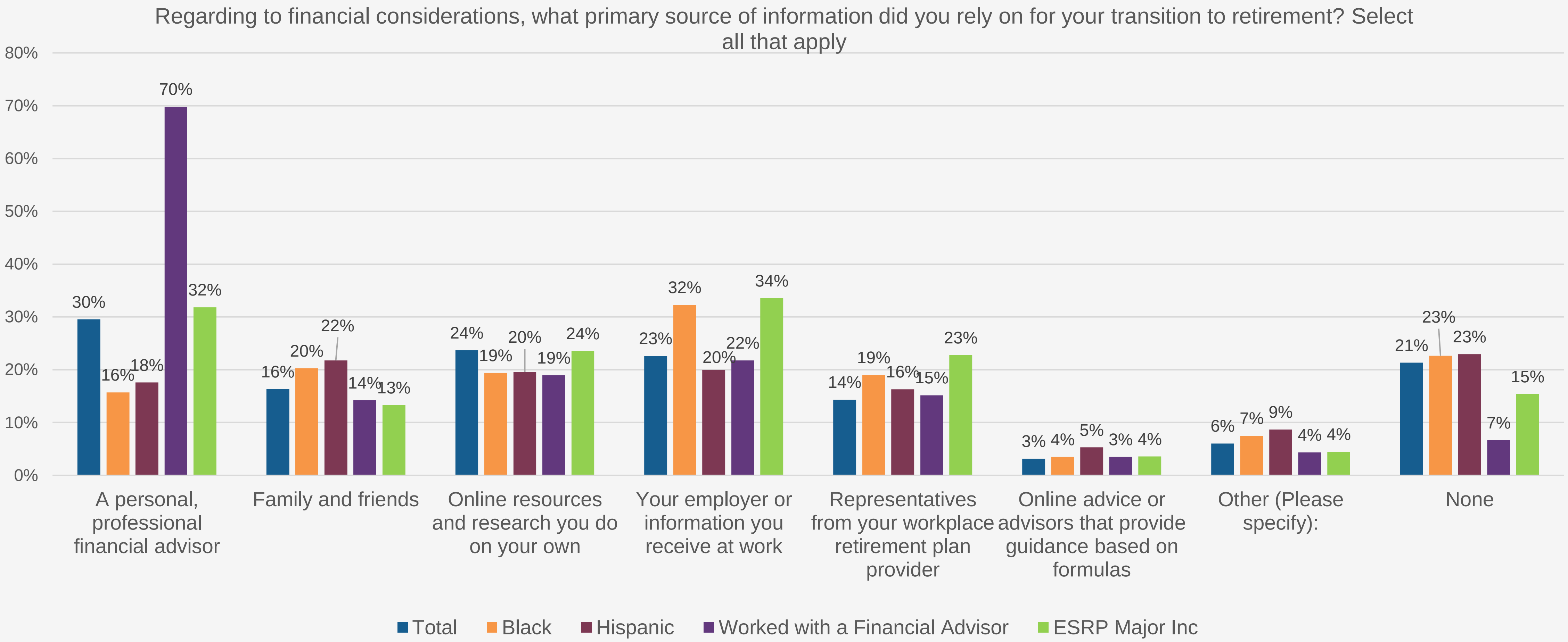
SOURCE OF INFORMATION

Source of Information – Key Takeaways

1. About 1 in 3 overall relied on an advisor and 1 in 4 used online or employer-provided resources for information on transitioning to retirement; Black retirees and those with an employer-sponsored retirement plan (ESRP) as a major retirement income source relied on their employers more than overall
2. Over half were aware of annuities, those working with a financial advisor and those with ESRP as major source of retirement income were more aware of annuities and investment income
3. Advisors were the most common source for current awareness on income strategies, importance of employers highlighted again by Black retirees and those with ESRP income

Retirees that use advisors trust them, Black retirees and those with ESRP as a major income source rely on their employers more than overall



ESRP Major Inc = Employer Sponsored Retirement Plans (DC or DB) are a major source of current retirement income

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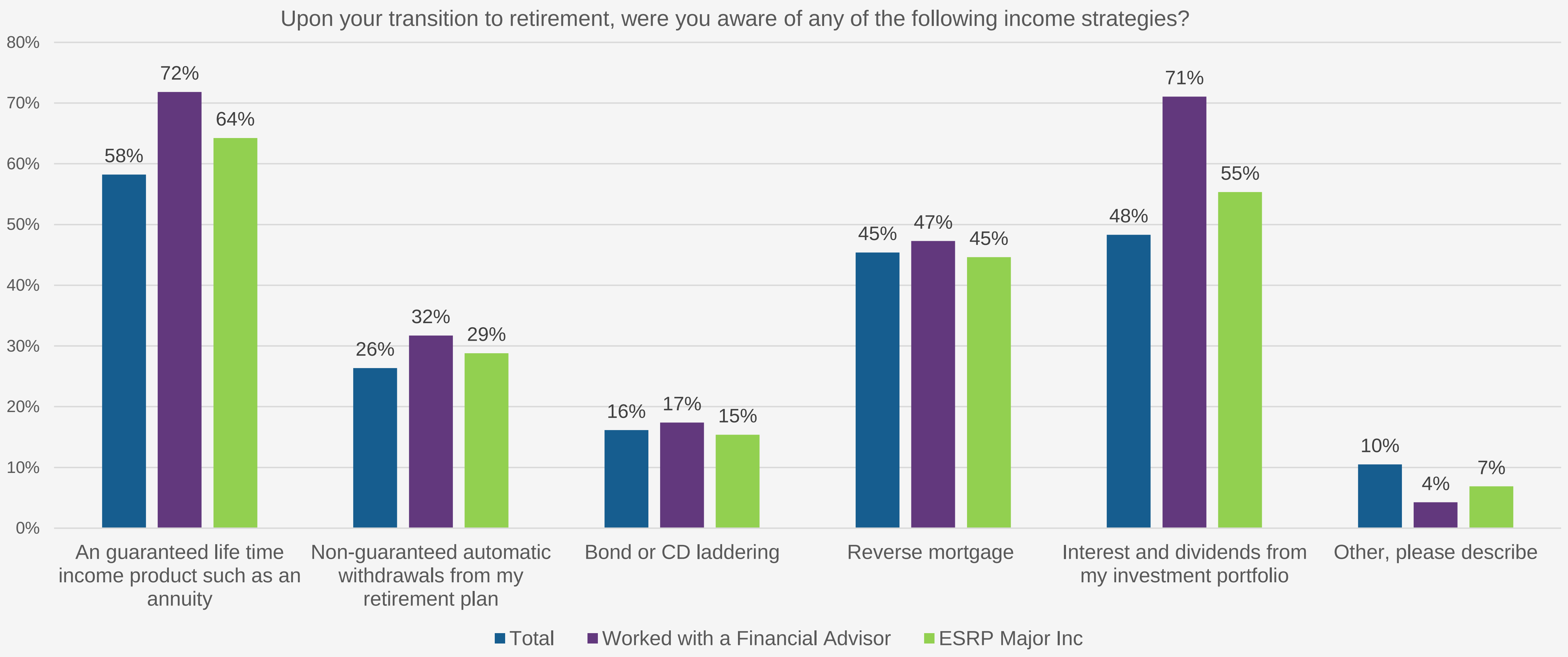
Those working with a financial advisor and those with ESRP as major source of retirement income were more aware of annuities and investment income



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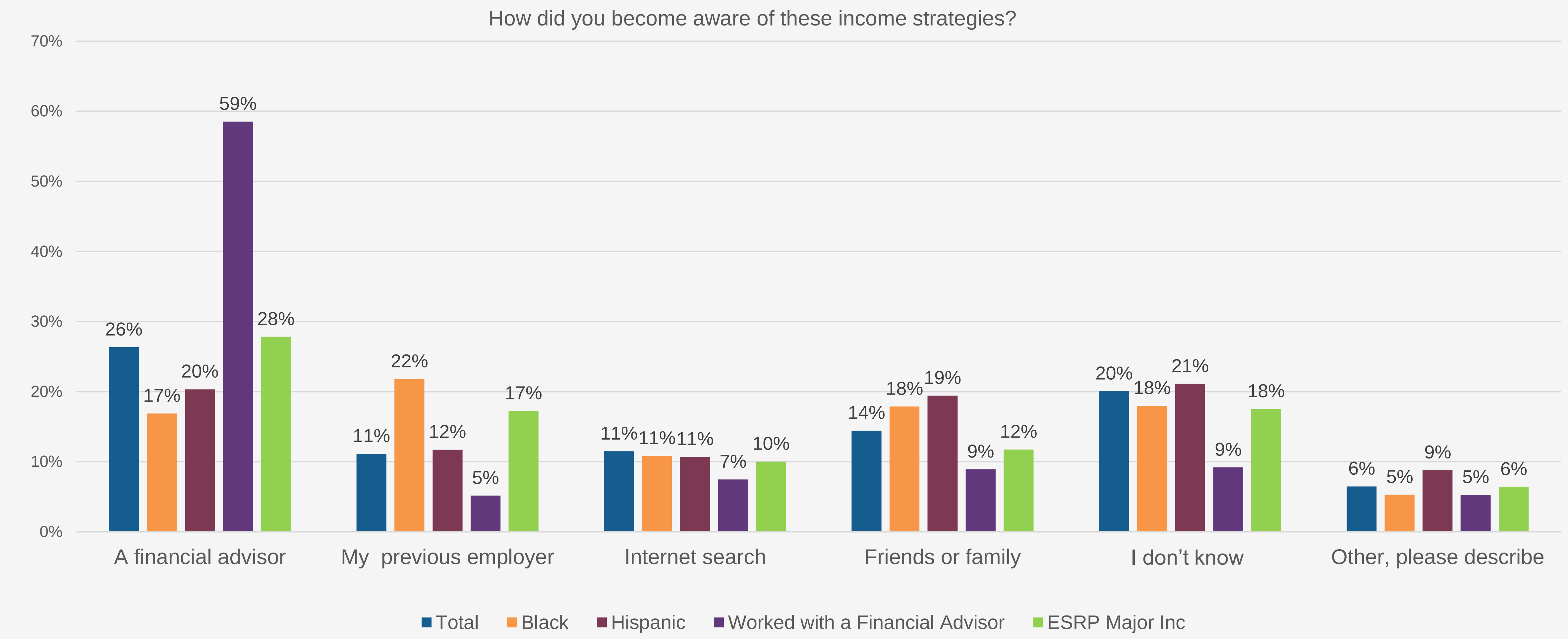

ESRP Major Inc = Employer Sponsored Retirement Plans (DC or DB) are a major source of current retirement income

SPENDING

Spending – Key Takeaways

1. Average monthly spending allocation: 30% on housing, 26% to food, and 13% to health and medical
2. More retirees say spending is higher they can afford (17% in 2020 vs 29% in 2022); Black, Hispanic, and low financial knowledge more likely to indicate spending is higher than they can afford
3. 54% overall saved enough or more for retirement, compared to about 70% of those with ESRP as major income and those working with a financial advisor
4. Housing costs are higher than expected for about 1 in 4 retirees
5. 12% of retirees have increased their discretionary spending (vs. 8% in 2020); 27% have increased their essential spending (vs. 23% in 2020)
6. Inflation is the leading reason for reduced spending since pandemic

Average monthly spending allocation: 30% on housing, 26% to food, and 13% to health and medical

Averages of “Please allocate your monthly spending to the following expenses: Must add to 100%”						
	Total	Black	Hispanic	Low Finl Knowledge	Working with an FA	ESRP Major Income
Housing expenses: Mortgage payments, property taxes, homeowners or renters insurance, rent, utilities, home repairs, home furnishings, cleaning supplies, housekeeping and laundry services, gardening and yard supplies, and gardening and yard services.	30	35	31	34	27	28
Food expenses: Includes food and drink, including alcoholic beverages that are bought in grocery and other stores. Dining out is not included.	26	22	26	27	24	24
Transportation expenses: Include car payments (principal and interest), vehicle insurance, vehicle maintenance, and gas.	11	10	12	11	12	11
Medical and health insurance: Health insurance costs, including Medicare supplemental insurance.	8	6	7	7	9	9
Entertainment expenses: Trips and vacations, tickets to movies and sporting or performing arts events; hobbies and leisure equipment (photography, reading, camping, etc.); dining out in restaurants, cafes, and diners; and take-out food.	8	7	8	7	10	10
Clothing expenses: Include clothing and apparel (including jewelry), as well as personal-care products and services.	6	7	8	5	5	6
Other expenses: Include contributions to religious, educational, charitable, or political organizations, and cash and gifts to family and friends outside the household (including alimony and child support payments).	6	7	5	5	7	7
Out-of-pocket medical costs: Copays, deductibles, medical bills, medical supplies.	5	6	5	5	5	5

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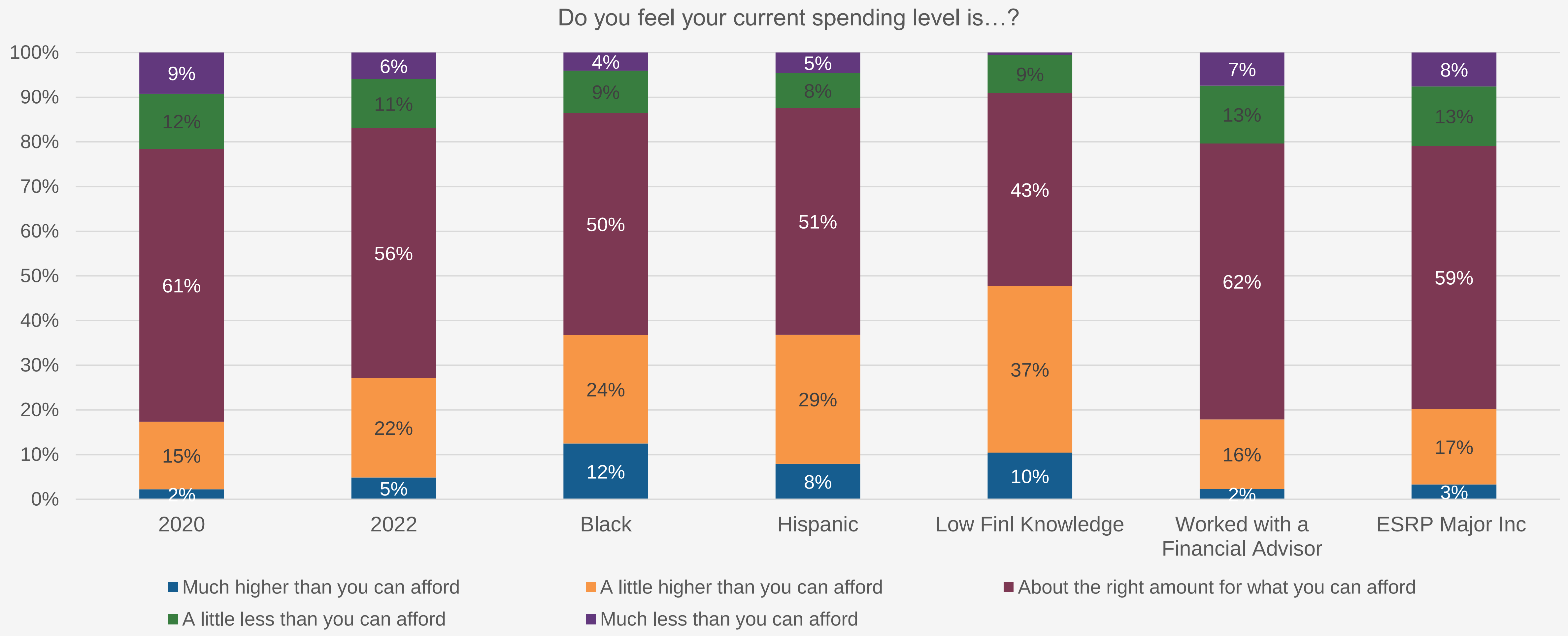
More retirees say spending is higher they can afford (17% in 2020 vs 29% in 2022); Black, Hispanic, and low financial knowledge more likely to indicate spending is higher than they can afford



Q51 Do you feel your current spending level is…?

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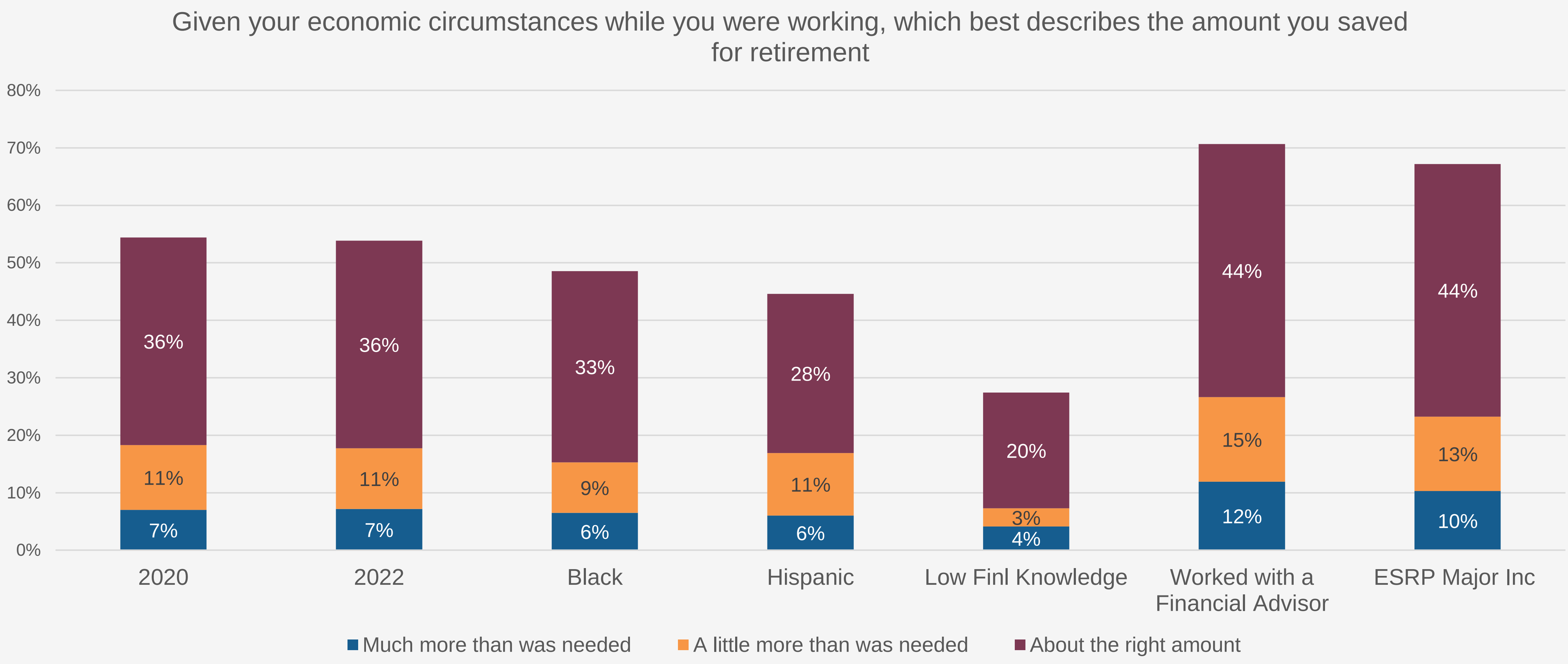
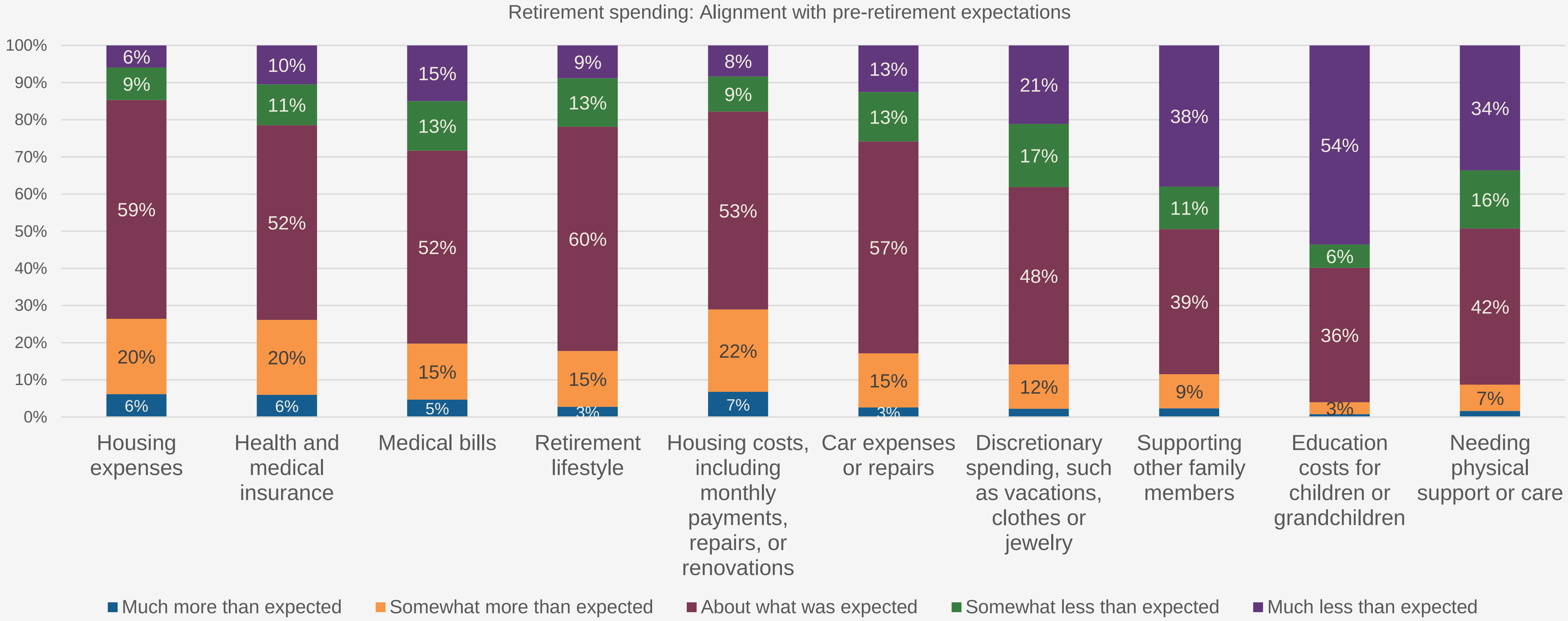
54% overall saved enough or more for retirement, compared to about 70% of those with ESRP as major income and those working with a financial advisor



ESRP Major Inc = Employer Sponsored Retirement Plans (DC or DB) are a major source of current retirement income

Housing costs are higher than expected for about 1 in 4 retirees



Q58_1 Now that you’re retired, how would you describe the amount you spend in the following categories?

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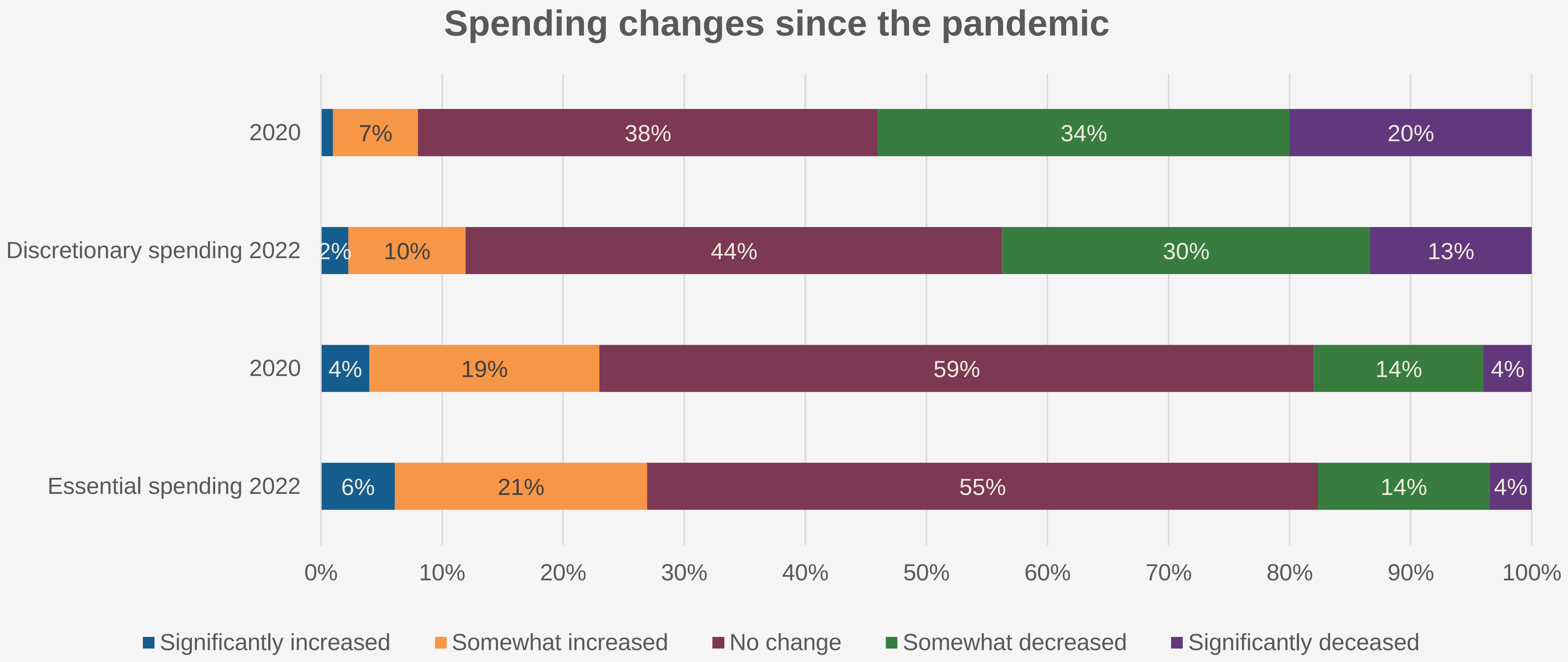
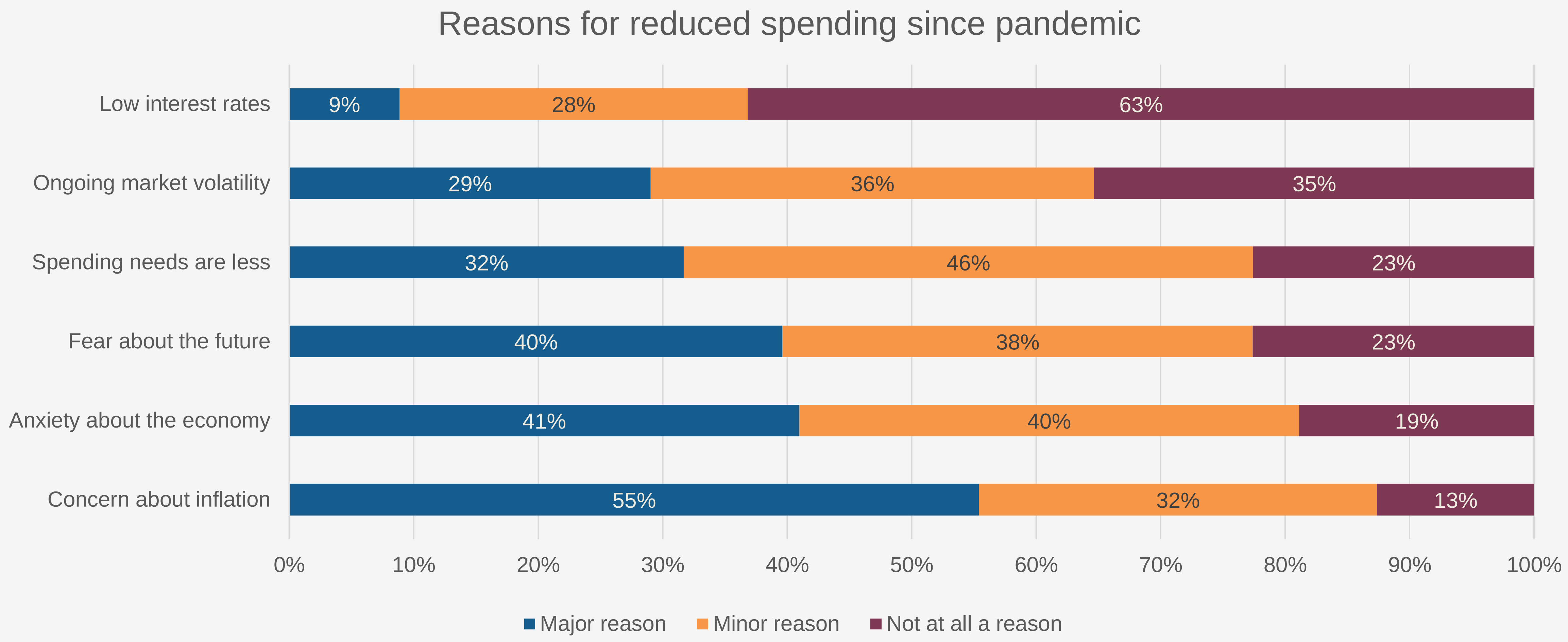
12% of retirees have increased their discretionary spending (vs. 8% in 2020); 27% have increased their essential spending (vs. 23% in 2020)



Q65_1 Since the start of the pandemic, how has your spending changed?

Inflation is the leading reason for reduced spending since pandemic



Q66_1 To what extent are the following reasons your spending is reduced since the pandemic?

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10 points in summary

1. Over half of current retirees ages 62-75 retired earlier than expected
2. Ability to retire and health issue were most common reasons for retirement, but we find variation by race, financial knowledge, and access to advice/planning
3. About 1 in 3 overall relied on an advisor and 1 in 4 used online or employer-provided resources for information on transitioning to retirement; Black retirees and those with ESRP as a major income source rely on their employers more than overall
4. Over half were aware of annuities, those working with a financial advisor and those with ESRP as major source of retirement income were more aware of annuities and investment income
5. Average monthly spending allocation: 30% on housing, 26% to food, and 13% to health and medical
6. More retirees say spending is higher they can afford (17% in 2020 vs 29% in 2022); Black, Hispanic, and low financial knowledge more likely to indicate spending is higher than they can afford
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8. Housing costs are higher than expected for about 1 in 4 retirees
9. 12% of retirees have increased their discretionary spending (vs. 8% in 2020); 27% have increased their essential spending (vs. 23% in 2020)
10. Inflation is the leading reason for reduced spending since pandemic

DISCUSSION

Retirement Insights

Guide to Retirement[SM]

Spending & inflation

J.P.Morgan
ASSET MANAGEMENT

Agenda

1

Macro economic background

2

Steady earners & retirees: cash balances and revolving debt

3

Spending & inflation

4

Summary & Implications

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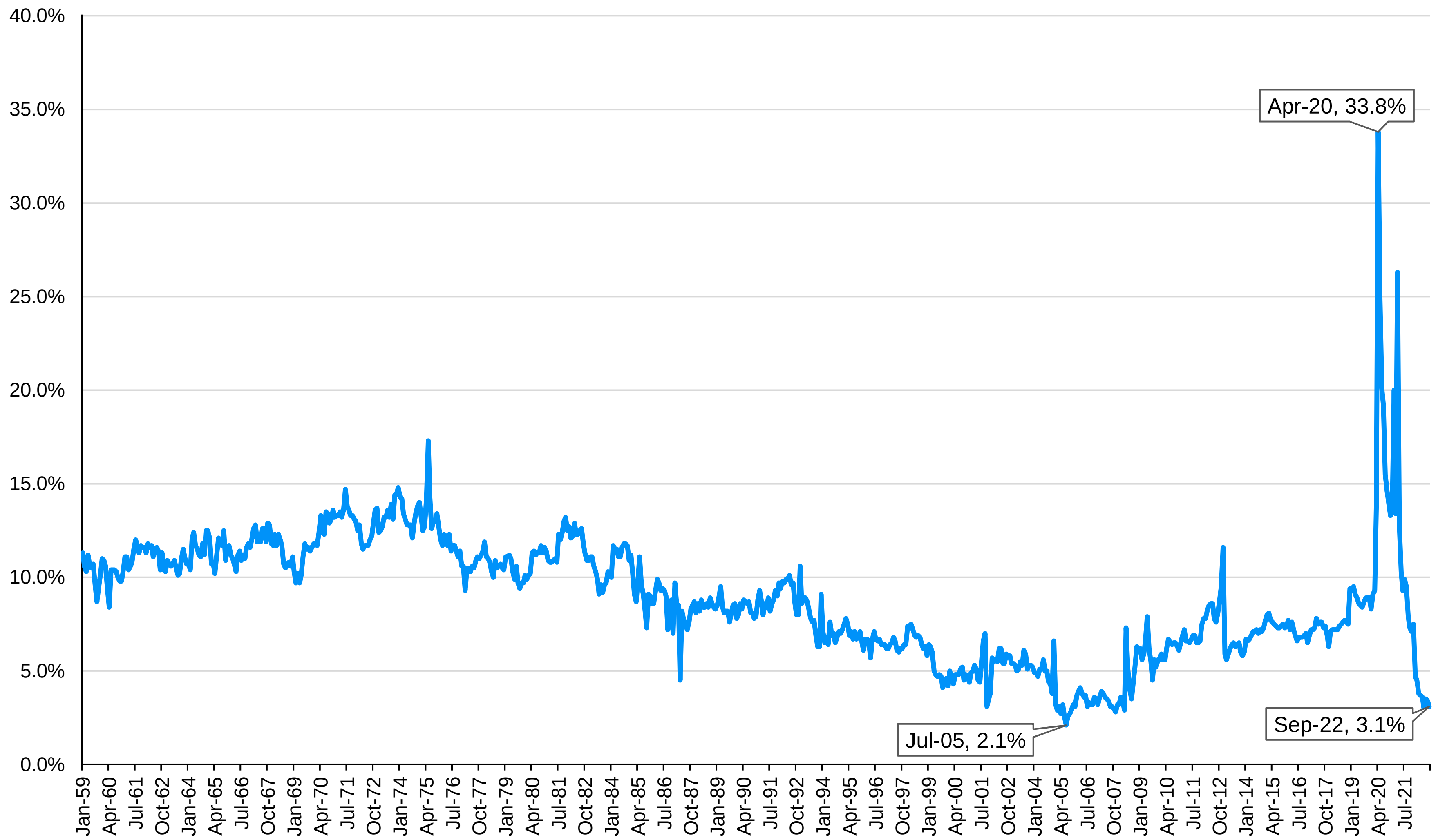
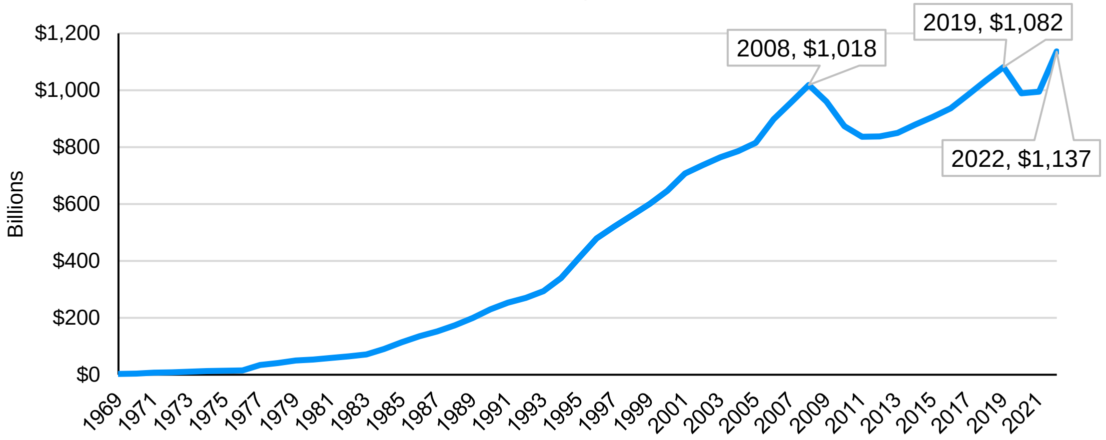
Personal savings rate, monthly, seasonally adjusted



Source: Federal Reserve Economic Data

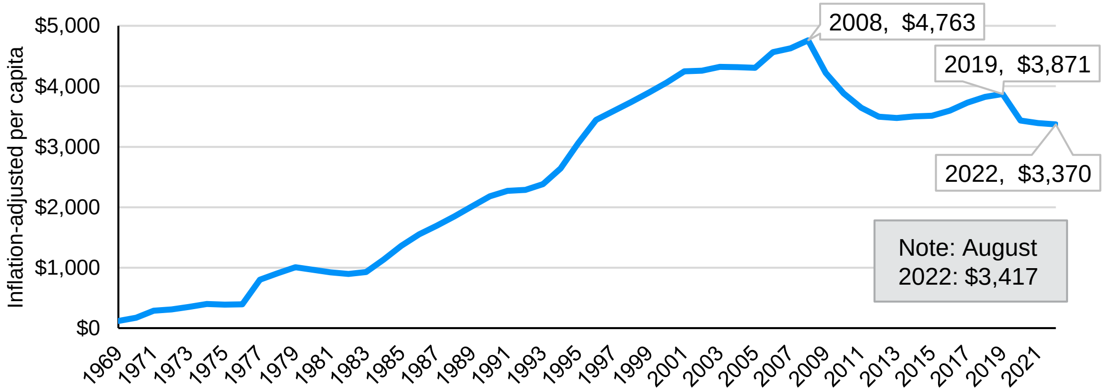
Consumer revolving debt (owned and securitized) in July of each year

Billions of dollars not adjusted for inflation



Total revolving debt in nominal dollars is at a high point

Inflation-adjusted dollars per capita



Although not higher than pre-pandemic levels on an inflation-adjusted basis per capita, revolving debt is significant at more than $3,400 in August of 2022 per person

Seasonally adjusted Federal Reserve Economic Data (FRED), US Census, Bureau of Labor Statistics (BLS), J.P. Morgan analysis.

Agenda

Chase household population size and definitions

The population is skewed towards the Northeast and is not representative of the U.S. population, but differences between groups may be observed. Many households experience income shocks but we wanted to compare steady earners to retirees.

Chase households analyzed:

- Core customer households
- Total income & spending at least $500 per month
- Total income at least $6,000 per year
- Total spending at least $6,000 per year
- Outside Chase card spend <= 30% of total spend
- No change to household over the entire period analyzed
- In 2022, 422,378 households with at least 84,000 in each income group

Steady earner:

- No unemployment income
- No retirement income
- No income shocks (no more than 25% negative income shock compared to median income of last 12 months for entire analysis period)
- In 2022, 76,577 households with at least 16,000 in each income group

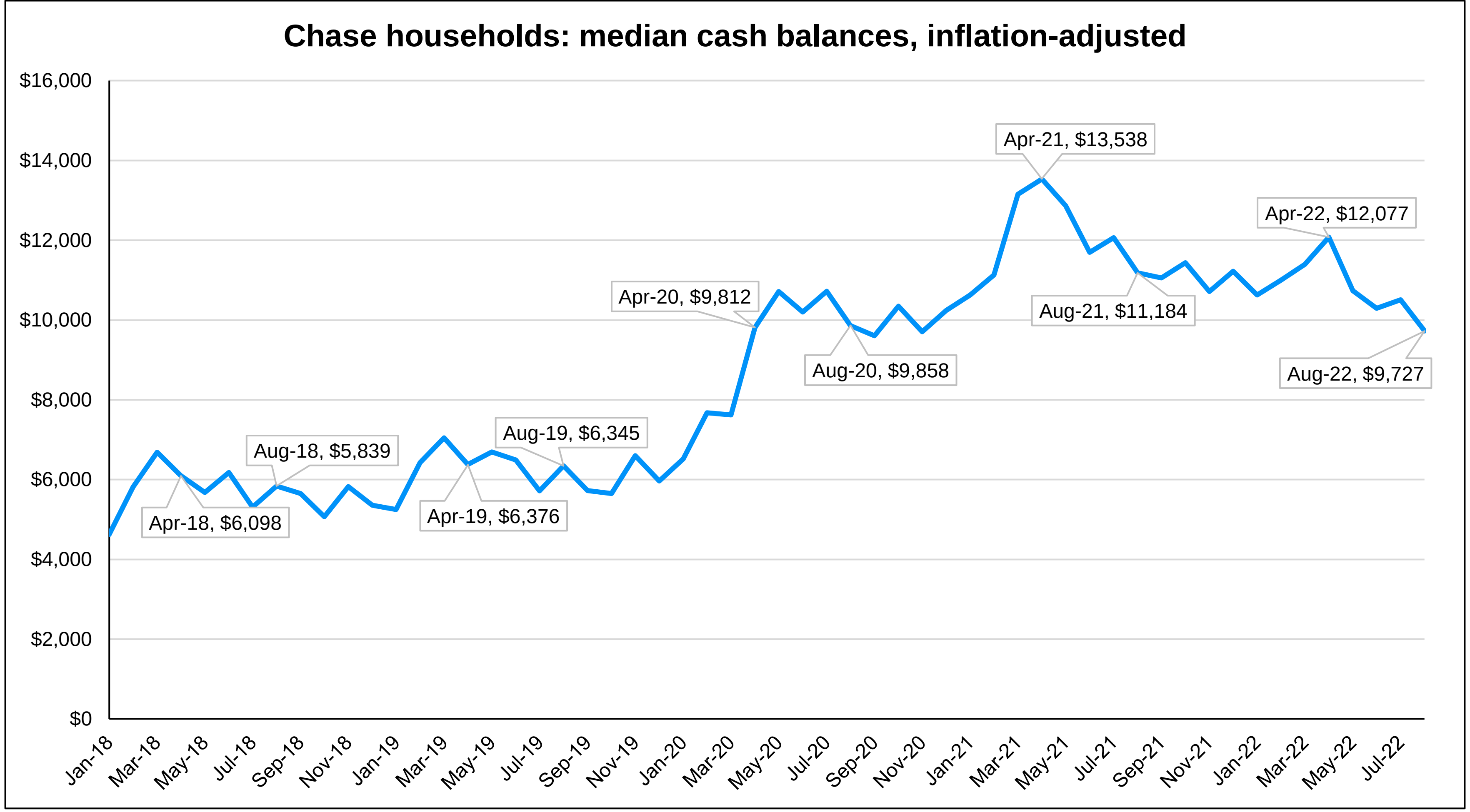
Retiree:

- Social Security, employer plan, IRA, pension or annuity income
- No income from work (excludes partially retired) and no unemployment income
- No income shocks (no more than 25% negative income shock compared to median income of last 12 months for entire analysis period)
- In 2022, 25,077 households with at least 400 in each income group

Source: J.P. Morgan Asset Management, based on internal select data from JPMorgan Chase Bank, N.A. and its affiliates (collectively “Chase”) including select Chase checking account, savings account, and credit card and debit card data from January 1, 2018, to August 31, 2022. J.P. Morgan analysis. Information that would have allowed identification of specific customers was removed prior to the analysis.

Chase household median cash balance trend

The median cash balances spiked in April 2020 and 2021, likely due to pandemic relief. After adjusting for inflation, the median cash balances is down, but not below pre-pandemic levels.



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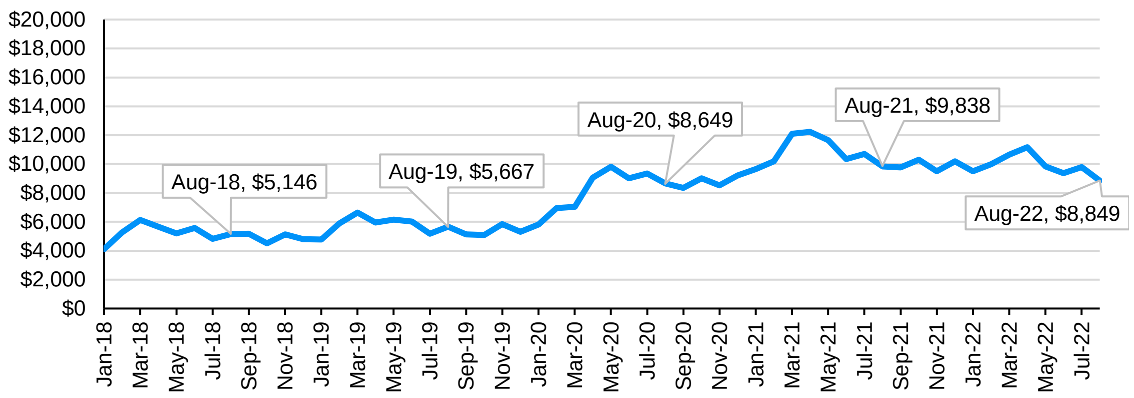
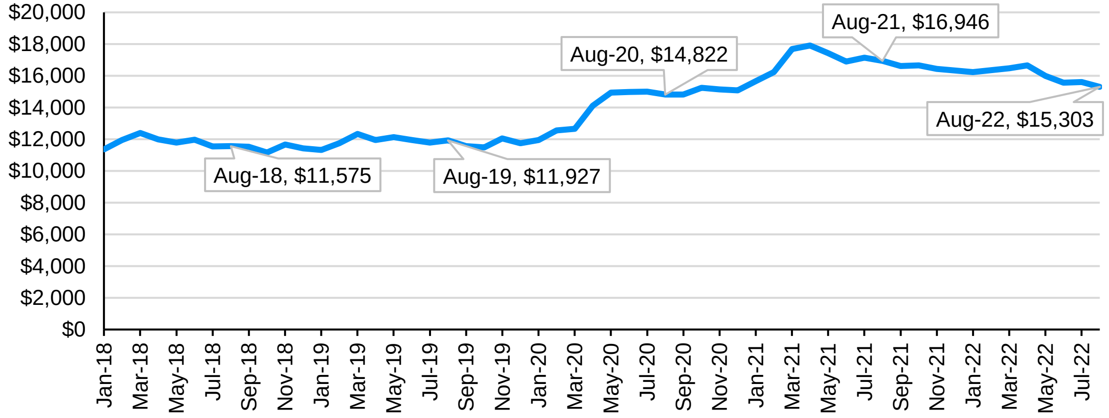
Steady earner and retiree median cash balance trend

Steady earners: median cash balances, inflation-adjusted



The steady earner median cash balance is well above pre-pandemic levels but is on declining trend.

Retirees: median cash balances, inflation-adjusted

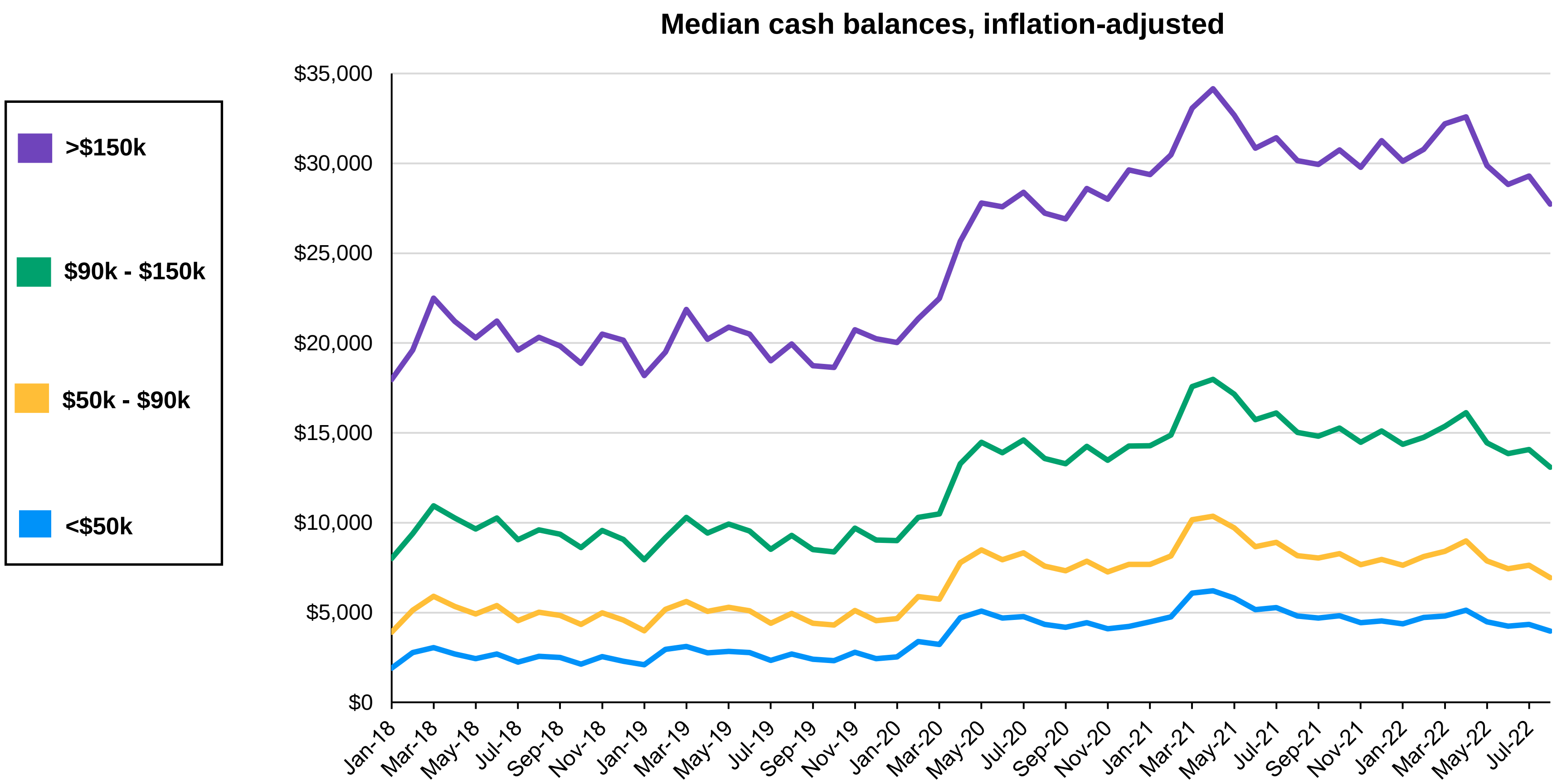


In comparison to the median steady earner household, the median retiree cash balance appears to be robust, although declining as well.

Source: J.P. Morgan Asset Management, based on internal select data from JPMorgan Chase Bank, N.A. and its affiliates (collectively "Chase") including select Chase checking and savings accounts data from January 1, 2018, to August 31, 2022. J.P. Morgan analysis. Information that would have allowed identification of specific customers was removed prior to the analysis.

Chase households median cash balance trend, inflation-adjusted

The pattern of an increase in cash during the pandemic and subsequent decline holds across income levels, although not surprisingly the median households with lower incomes have relatively low cash balances.



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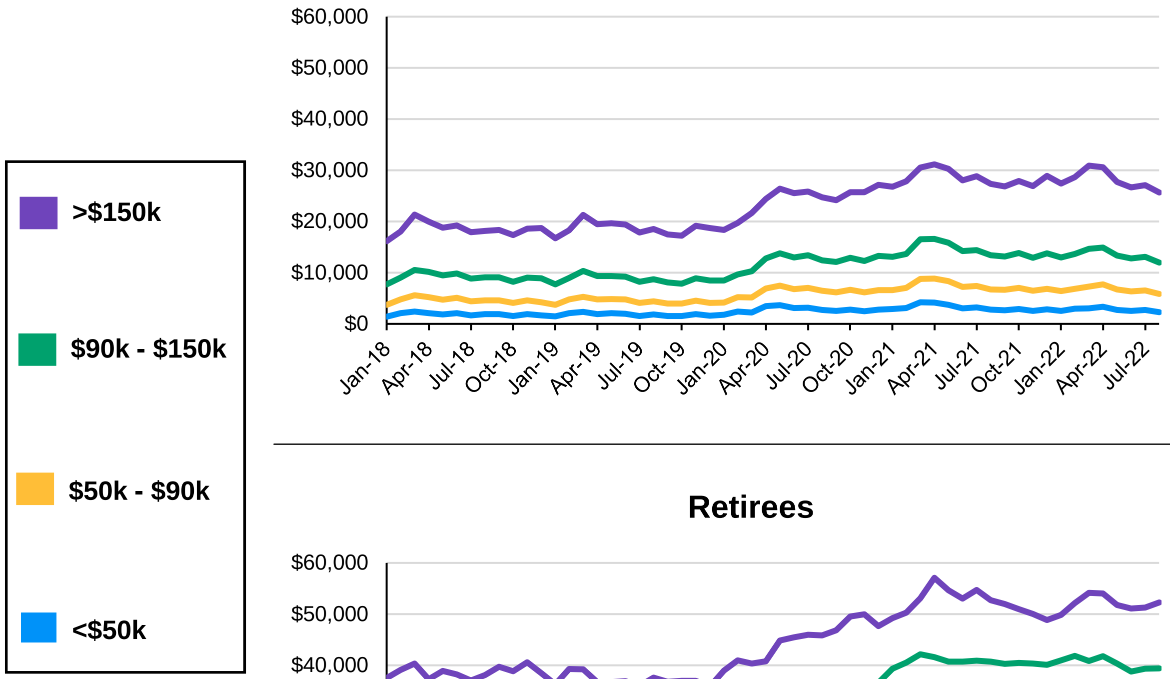
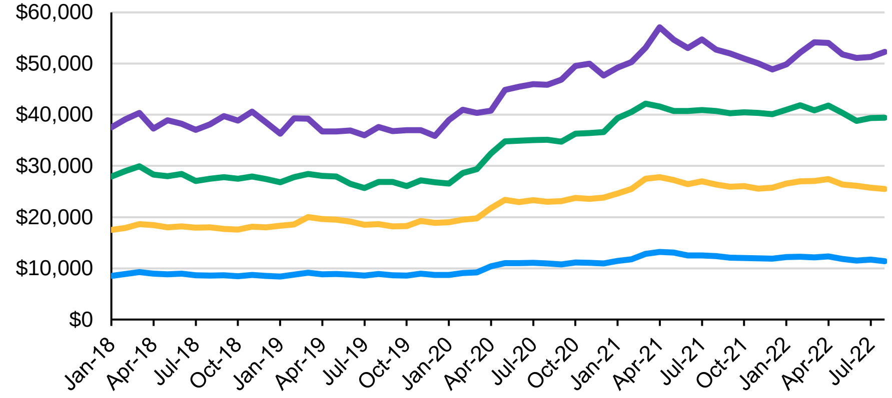
Steady earner and retiree median cash balance trend, inflation-adjusted

Steady earners



The median lower income steady earner has very little cash cushion before and after the pandemic.

Retirees



The median lower income retiree appears to have more cash than median lower income steady earner, but that may not be true of all lower income retirees.

Source: J.P. Morgan Asset Management, based on internal select data from JPMorgan Chase Bank, N.A. and its affiliates (collectively “Chase”) including select Chase checking and savings accounts data from January 1, 2018, to August 31, 2022. J.P. Morgan analysis. Information that would have allowed identification of specific customers was removed prior to the analysis.

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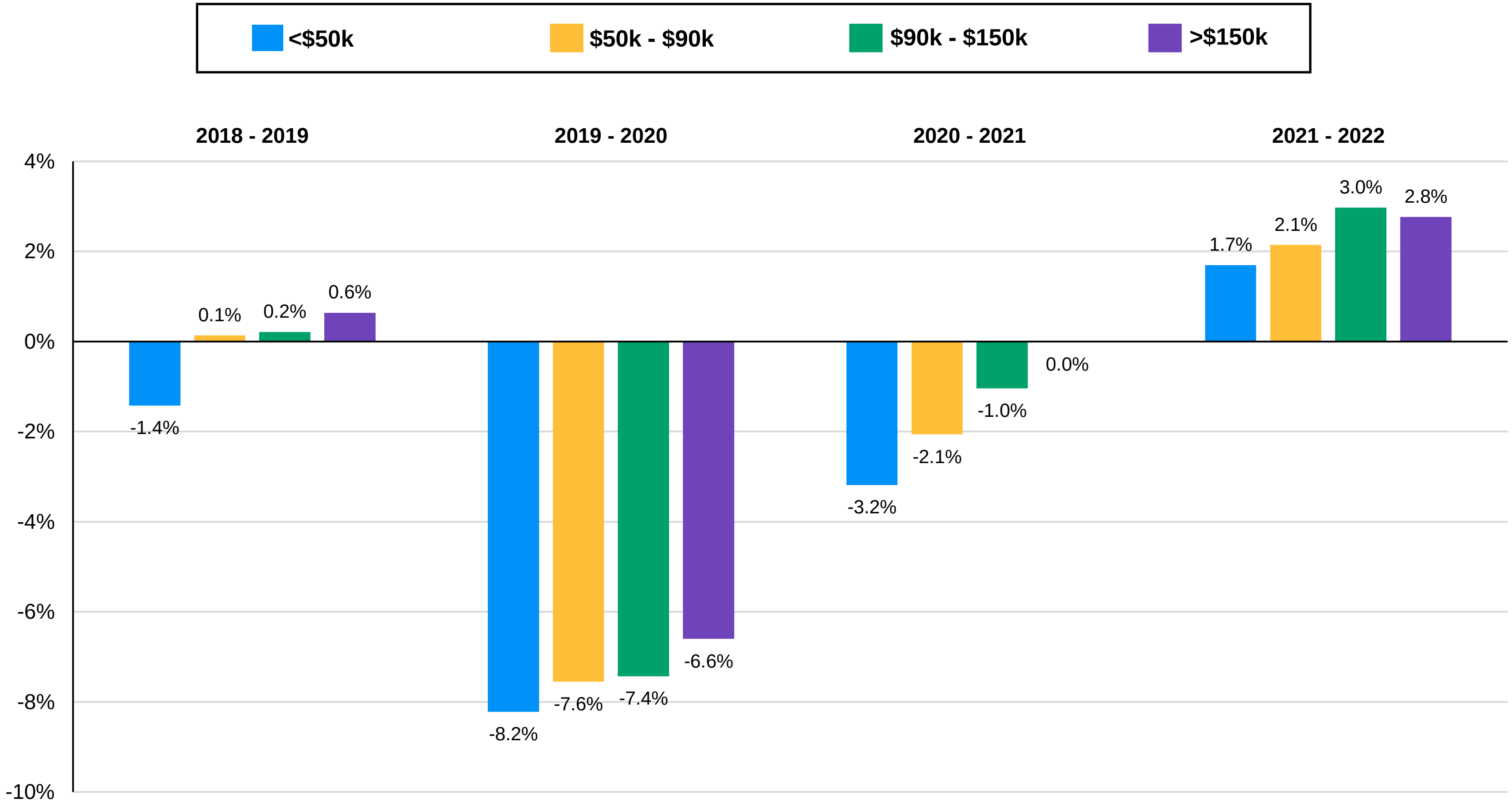
Percent change in households with revolving debt August each year

The percentage of households with revolving debt is picking up again.



Source: J.P. Morgan Asset Management, based on internal select data from JPMorgan Chase Bank, N.A. and its affiliates (collectively "Chase") including select Chase credit card data from January 1, 2018, to August 31, 2022. J.P. Morgan analysis. Information that would have allowed identification of specific customers was removed prior to the analysis.

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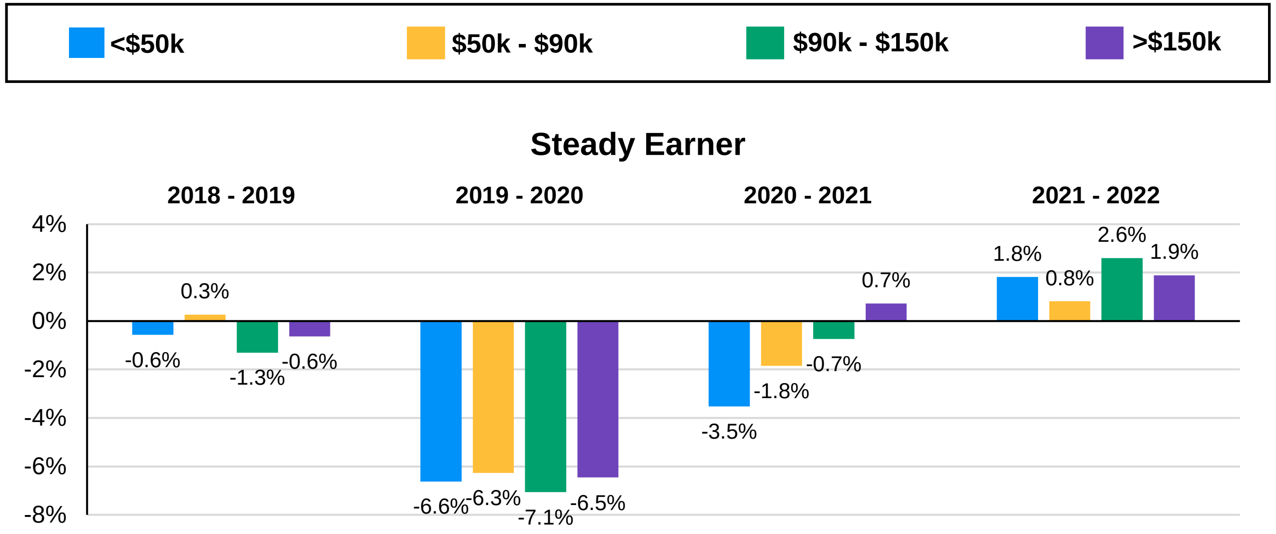
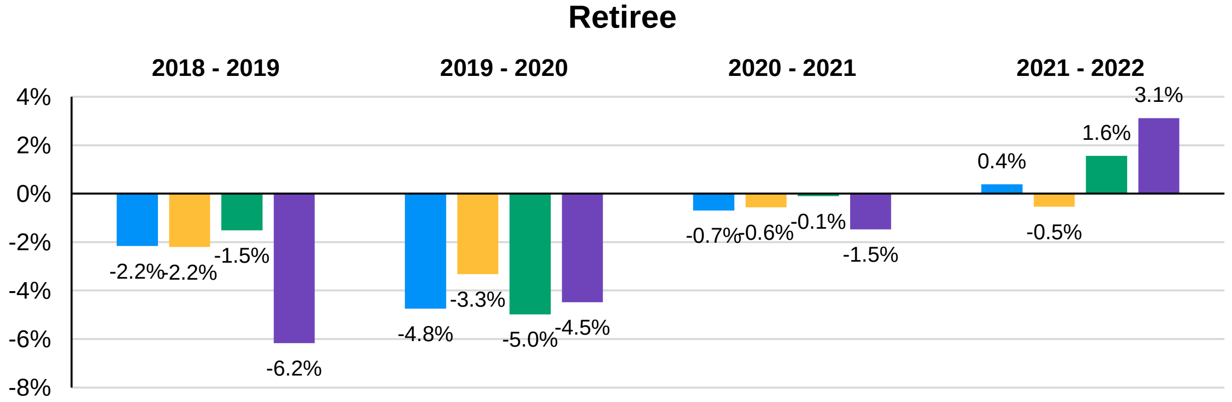
Percent change in households with revolving debt August each year



The pattern is similar for steady earners.



Increase / decrease in use of revolving debt is mixed for retirees.

Source: J.P. Morgan Asset Management, based on internal select data from JPMorgan Chase Bank, N.A. and its affiliates (collectively "Chase") including select Chase credit card data from January 1, 2018, to August 31, 2022. J.P. Morgan analysis. Information that would have allowed identification of specific customers was removed prior to the analysis.

Agenda

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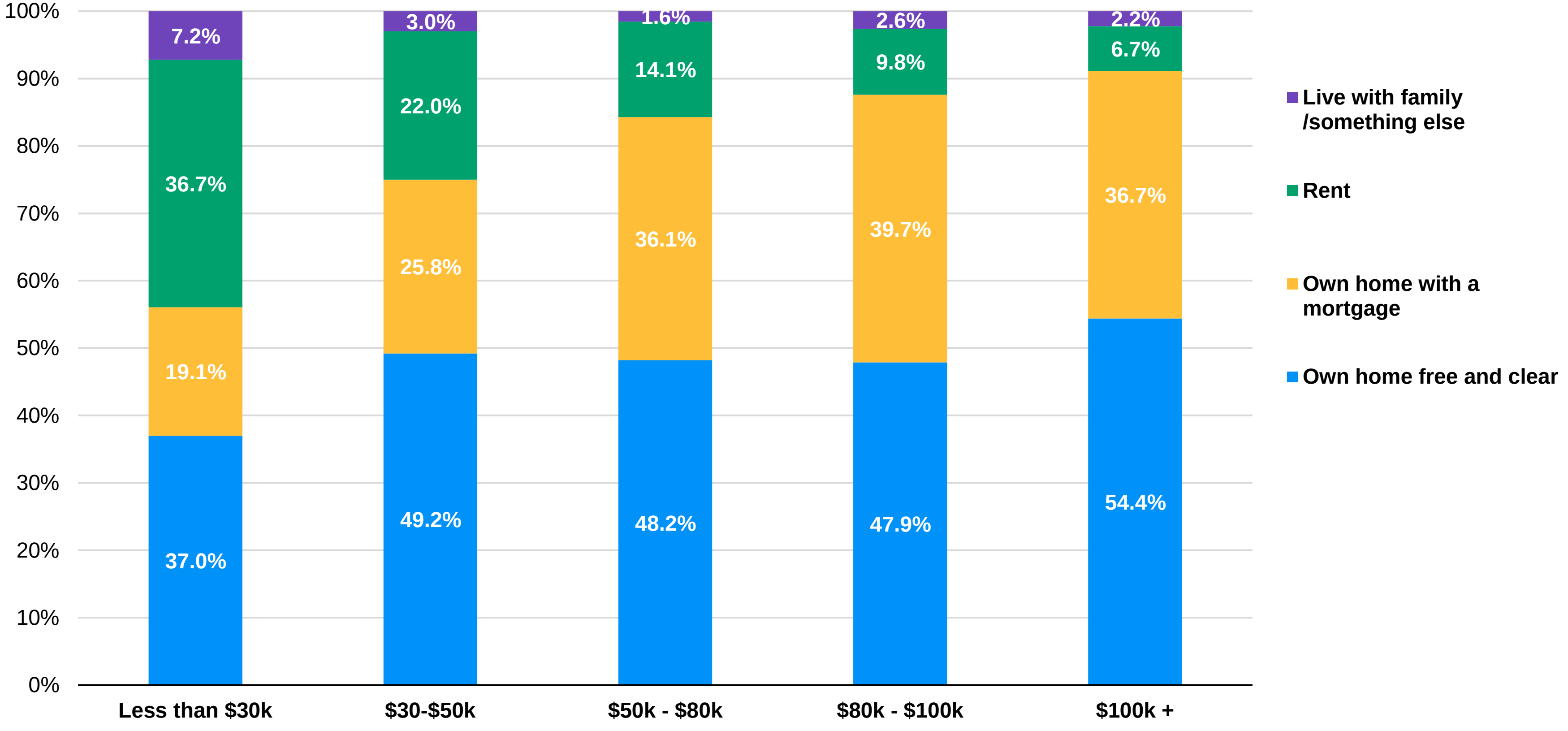
Retirees who rent are more likely have lower incomes

Almost 5 in 10 of retirees own their own homes free and clear, about 3 on 10 have a mortgage and 2 in 10 rent. A few live with family or have another arrangement. Not surprisingly, renting is much more common for those with lower incomes.



Source: Employee Benefit Research Institute Spending in Retirement Survey, 2022

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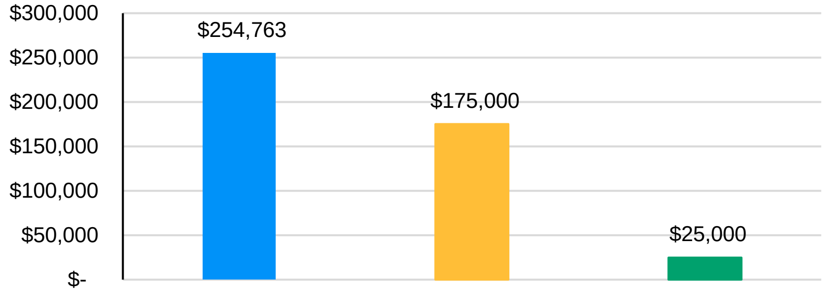
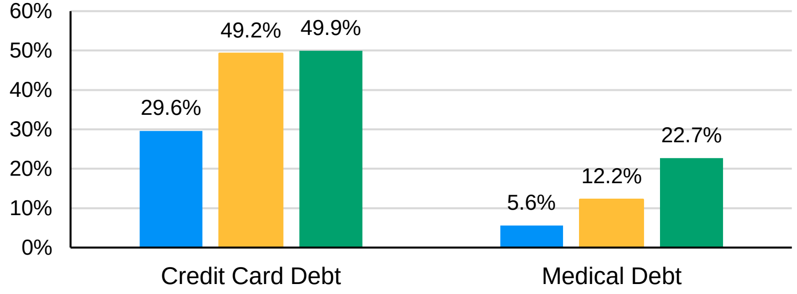
Financial assets and debt

Own home free and clear | Own home with a mortgage | Rent

Median value of financial assets



Percent who have this type of debt

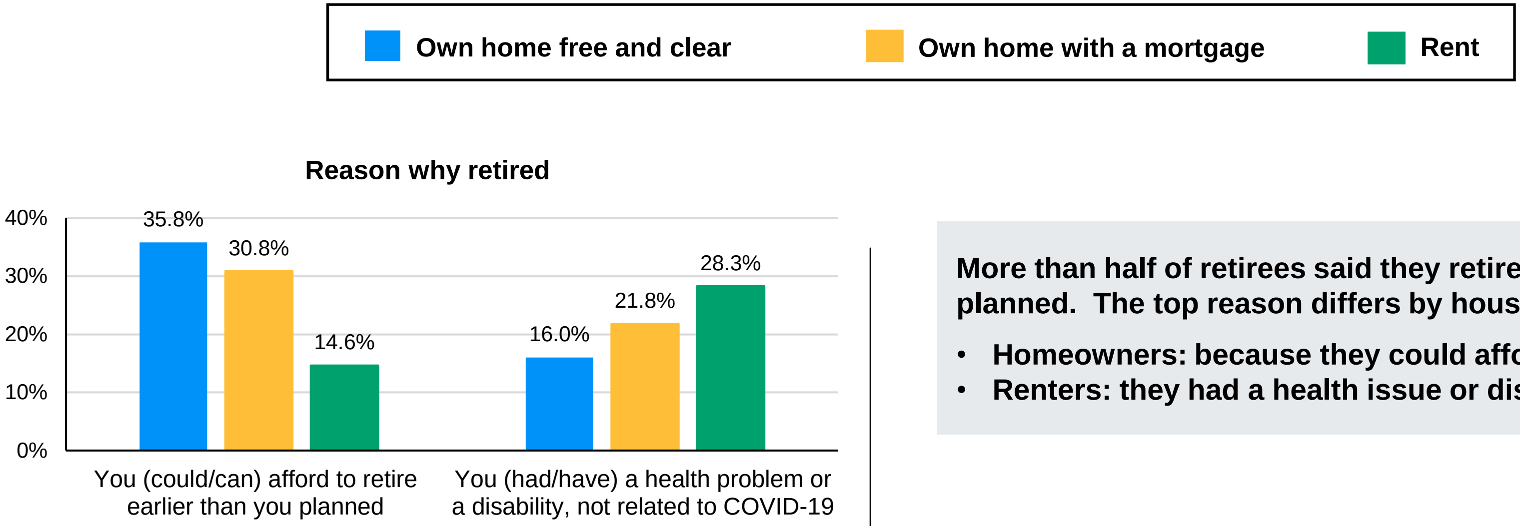


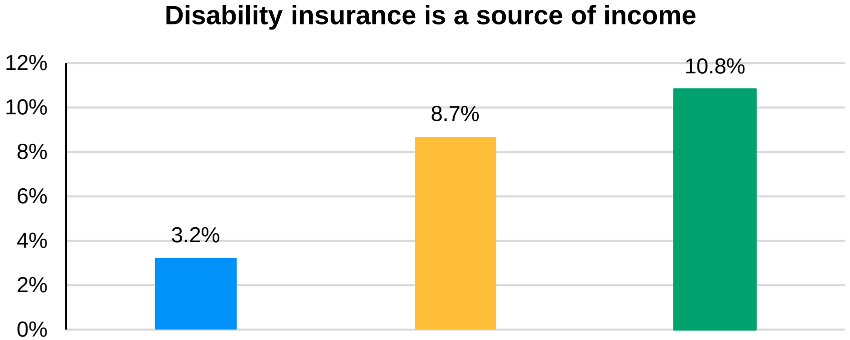
Renters have few financial assets.

Nearly half of renters and households with mortgages have credit card debt and 1 in 5 renters has medical debt.

Source: Employee Benefit Research Institute Spending in Retirement Survey, 2022. Financial assets are current assets and include defined contribution plans and excludes home equity and defined benefit plans.

Top reason for retiring earlier than planned differs by housing status





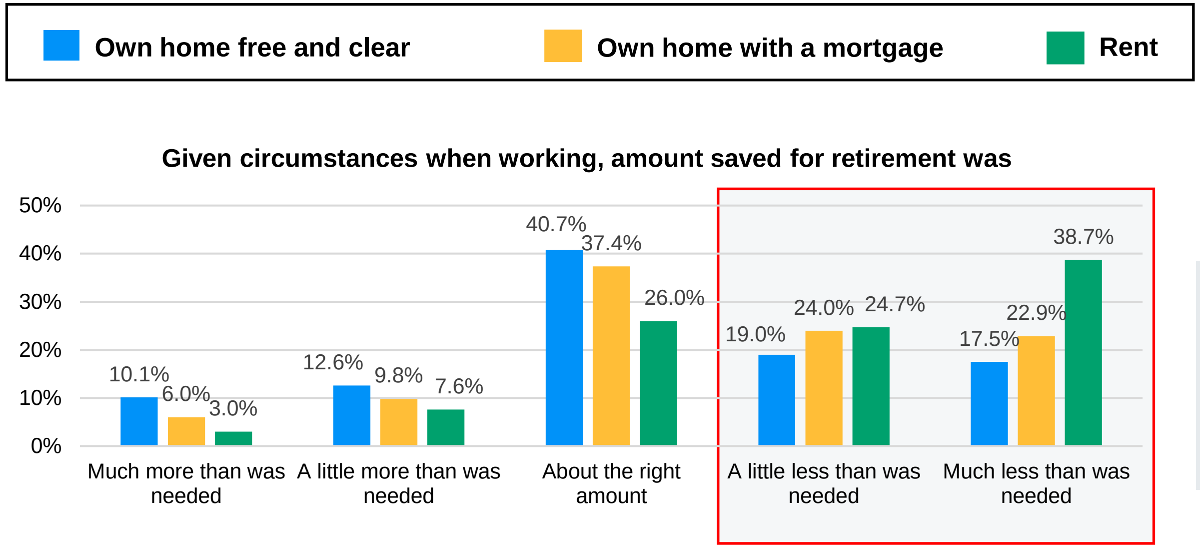
More than half of retirees said they retired earlier than planned. The top reason differs by housing status:

- **Homeowners: because they could afford to**
- **Renters: they had a health issue or disability**

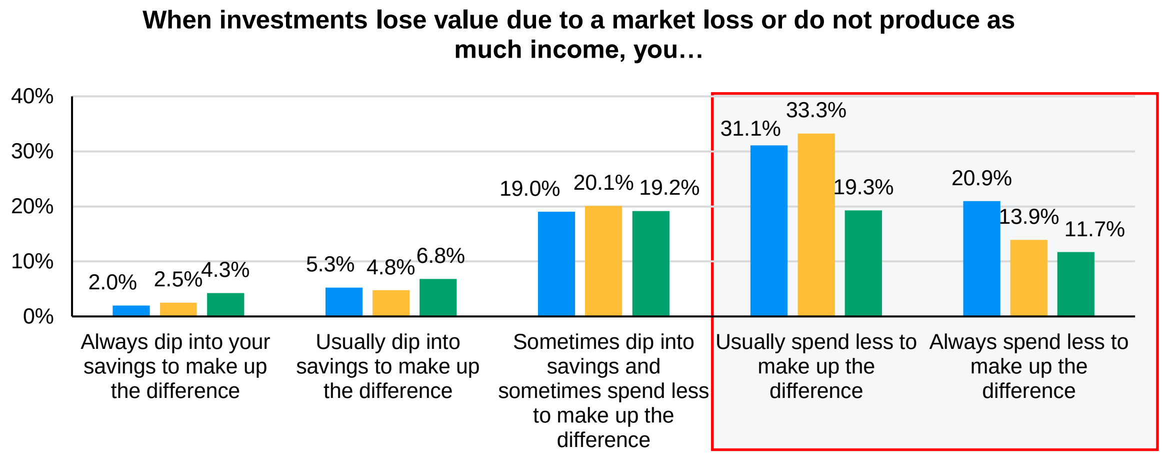
A significant number of retired households with mortgages and retired renters have disability insurance as a source of income.

Source: EBRI Retiree Spending Study, 2022; Disability insurance includes the insurance as a major and minor source of income.

The need for more retirement savings



More than one-third of homeowners say they should have saved more for retirement, while nearly two-thirds of renters say the same.



Homeowners are more likely to say they reduce spending if the value of their investments goes down.

Source: Employee Benefit Research Institute Spending in Retirement Survey, 2022

Agenda

1

Macro economic background

2

Steady earners & retirees: cash balances and revolving debt

3

Spending & inflation

4

Summary & Implications

Conclusions & implications

	1	2
Questions & Answers	Q: **How are households faring in 2022?** A: While cash balances are higher than pre-pandemic, they are declining, and the use of revolving debt is going back up. Lower income households have very little cash cushion.	Q: **How are retirees faring with inflation?** A: It depends. Those who own homes have a hedge against inflation. Retiree homeowners have more financial assets, less debt and are less likely to be disabled. They are also more likely to retire before they planned because they can afford to do so and less likely to retire before they planned because of a health issue.
Implications	• Emergency savings and debt management are crucial.	• Building retirement savings and housing equity are important to weathering inflation in retirement. • A significant number of retirees may have been unable to build wealth due to disability – which makes disability insurance a key tool to supplement retirement savings.

Conclusions & implications

3

Questions & Answers

Q: **What about market risk?**

A: Market risk is greatest for households who pull in and out of the market, and recent retirees may experience a negative return early in retirement (known as sequence of return risk).

Implications

- Moderating spending and increasing guaranteed income through annuities are ways to manage sequence of return risk.
- Managing volatility of returns and not trying to time the market are also important to staying on track for a secure retirement.

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