

Retirement decisions rarely revisited

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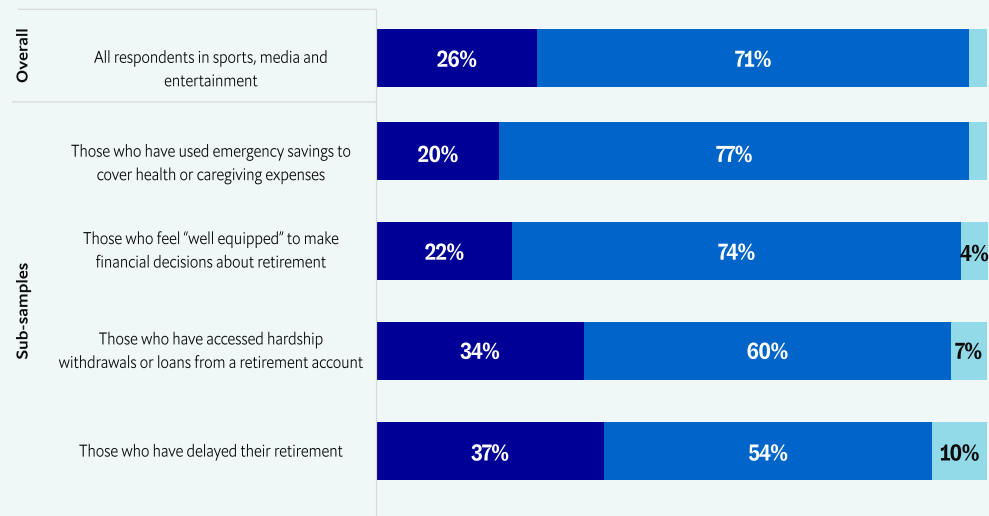


Workers rarely revisit retirement decisions—until circumstances push them to

Active vs passive retirement management behavior across different groups

Percentage of respondents

- Active: I actively review and adjust my retirement plan and contributions
- Passive: I made initial choices but rarely review or change them
- None: I have never made changes



Source: Economist Enterprise 2025 US Benefits 2.0 survey

Most workers in sports, media and entertainment are passive about retirement, according to the latest Benefits 2.0 survey, conducted by Economist Enterprise and supported by Nuveen. More than seven in ten (71%) rarely review or adjust their plans, compared with 61% in other sectors. Confidence doesn't change this. Even among those who feel well equipped to make financial decisions about retirement, 74% still rarely revisit their plans.

Engagement appears to be reactive rather than proactive. The share who actively manage their plans rises after major shocks, reaching 37% among those who have delayed their retirement and 34% among those who have accessed hardship withdrawals or loans. At

the same time, not all financial strain drives engagement. Only 20% of those dipping into emergency savings actively manage their plans.

Confidence and inertia may be masking risk—highlighting the need for benefit tools that actively prompt and support timely decision-making.

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