ECONOMIST ENTERPRISE

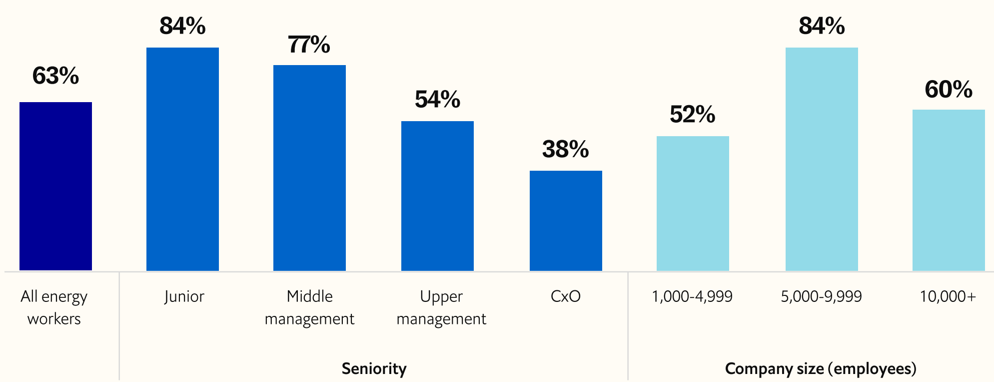
Initial retirement choices rarely revisited

Supported by nuveen
A TIAA Company

Most energy workers—especially early in their careers—stay locked into initial retirement choices

"I made initial retirement plan choices, but I rarely review or change them."

Percentage who agree



Source: Economist Enterprise 2025 US Benefits 2.0 survey

The latest Benefits 2.0 survey, conducted by Economist Enterprise and supported by Nuveen, finds that the majority of energy and utilities workers do not actively manage their retirement benefits, with 63% saying they rarely revisit their initial choices. This suggests many workers may remain locked into decisions made early in their careers, even as their financial needs evolve.

Disengagement is most pronounced among junior employees: 84% say they rarely revisit their selections, compared with 77% of middle management, 54% of upper management and just 38% of executives.

Disengagement is also notably high in mid-sized firms, suggesting organizational context can shape how actively workers engage with their benefits.

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