JACKSON®

Security in Retirement SERIES

in partnership with CENTER for RETIREMENT RESEARCH at BOSTON COLLEGE

Family support can put retirement plans under pressure

New research* shows how helping family members may become a recurring part of an investor's financial life.

1

34%

of pre-retired investors surveyed provided significant financial support to adult family members over the past 10 years.

$26,311 AVERAGE AMOUNT PROVIDED.

Support is common and can be substantial.

Adult children were the most frequent recipients, while housing, long-term care expenses and job loss were among the leading reasons for giving.

2

76%

of investors who provided significant support expect to do so again over the next 10 years.

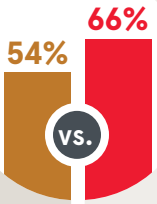
For most givers, helping may not end with one request.

The strongest predictor of future financial support was having provided it previously.

3

12 PERCENTAGE POINTS

lower average progress toward estimated retirement needs† among investors who provided family support.



A gap in retirement readiness

Investors who provided family support had accumulated an average of **54%** of the investable assets estimated to be needed for retirement, compared with **66%** among otherwise similar investors who had not provided support.

*Jackson's research on family risk was conducted in partnership with Greenwald Research and the Center for Retirement Research at Boston College. An online survey of 819 investors was conducted March 24 through March 31, 2026. Respondents were between the ages of 45 and 80—representing both Generation X and Baby Boomers—with investable assets between $100,000 and $2.5 million. All were part of a family that included children, living parents, stepparents or parents-in-law, or a spouse or partner. A companion online survey of 400 financial professionals was fielded from April 29 to May 11, 2026. Criteria included having at least 75 clients, a minimum of three years of experience at their firm and management of at least $30 million in assets.

† Fidelity, "How Much Do I Need to Retire," February 14, 2025. Jackson used Fidelity's age- and income-based retirement savings milestones to estimate the investable assets needed for each respondent to be on track for retirement. Estimated investable assets required were calculated by applying the applicable age-based savings multiple to each respondent's household income.

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4 Yet family risk may be overlooked in retirement planning, providing an opportunity for financial professionals (FPs).

ONLY 10%

of FPs surveyed say it is **VERY IMPORTANT** for pre-retirees to plan for family members needing financial help.

JUST 31%

of FPs surveyed consider family members needing financial help a **SIGNIFICANT OR VERY SIGNIFICANT** risk to clients' financial security.

JUST OVER HALF

of investors surveyed who provided significant family support say their FP **INITIATED A CONVERSATION** about planning for that possibility.

To download the white paper and learn more about family risk, click here.

What are annuities?
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