

从财务角度看不同年龄段人群的老龄化和退休问题



Aging and
Retirement

SOA 老龄化和退休战略研究项目近日发布了一项研究报告，重点关注北美地区不同年龄段对于老龄化和退休问题的财务观点。这项研究针对不同年龄段的人展开调研，旨在了解早期习惯和行为在退休后生活中所发挥的作用。

最重要的 10 项调查发现:

新冠疫情的影响并不均衡。36%的受访者表示，疫情对他们的整体财务状况造成了负面影响，而 14%的受访者表示，疫情对他们的财务状况产生了积极影响。疫情期间，许多家庭在财务状况上都受到了一定程度影响，因此也影响了他们的支出预期。尽管人们都表示，他们因新冠疫情已经减少了开支，但大多数人并没有采取其他金融措施。

新冠疫情导致的工作中中断在 23-41 岁的人群中最为普遍，每 10 个人中就有 4 个人失业或遭遇减薪。33%的 42-56 岁的人群和 21%的 57-66 岁的人群也是如此。

由于新冠疫情，35%的工人已经改变或考虑改变自己的退休计划，其中大多数受访者推迟了退休时间。

23-41 岁的人群最担心的是气候变化对他们退休的影响。他们更有可能认为气候变化将损害他们的健康，增加财产损失的可能性，并使他们退休后的生活居住地环境恶化。

大多数潜在的退休风险都与年轻人群有关，他们的规划期限也可能最短。总体来看，疫情似乎并没有显著提高人们对退休风险的担忧，但许多人担心疫情会对自己的退休储蓄造成影响。

自疫情发生以来，每 10 个人中就有 2 个人的生活状况发生了变化——对年轻人群来说，住房方面的变化更为普遍。10%的 23-41 岁的人群和 7%的 42-56 岁的人群在支付抵押贷款或房租方面存在问题。

60%的受访者表示，疫情对他们的整体幸福感产生了负面影响。孤独感在 23-41 岁的人群中更为明显，尽管他们更多地使用了社交媒体和视频电话与家人和朋友联系，但这也可能正是孤独感的一个来源。

家庭在经济上相互帮助。三分之一的家庭为其成员提供过经济支持，16%的家庭在过去一年中获得过支持。较年轻的群体更容易感到向他人提供经济帮助的压力。此外，28%的人更担心成年子女需要经济上的帮助，还有 20%的人表示他们的父母需要经济上的支持。

大约有一半的 23-41 岁的人群和 35%的 42-56 岁的人群背负着债务，这使得他们的财务状况更加复杂，这一比例也高于 57-86 岁的人群。其次，年轻人的债务压力更为突出。

男性和女性看待自己财务状况的方式存在明显差异。男性更容易感到乐观、在掌控范围内、满意、快乐或自以为聪明，而女性则更容易感到不知所措和沮丧。这些差异在 57-86 岁的人群中最为明显。

完整报告（英文版）请详见 <https://www.soa.org/resources/research-reports/2021/generations-survey/>

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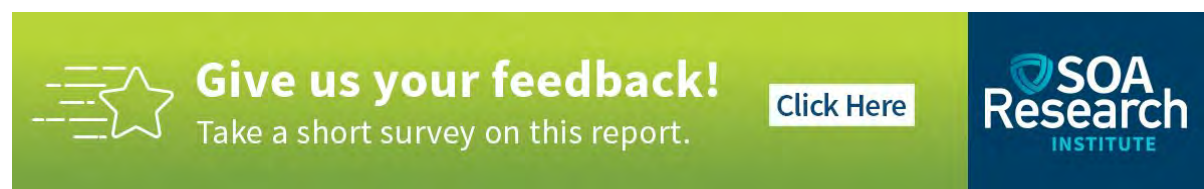
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