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Stretched Thin: November Retirement Fear Index Rises to 126.4 as TIAA Documents That 43% of Americans Cut or Stopped Retirement Contributions in the Past Year

*The November reading of the RetireMentors monthly meta-analysis of retirement research runs 26.4% above baseline — a new all-time high and the fourth consecutive new record since the August cooling. TIAA's new *Stretched Thin* survey has put a number on the consequence of October's Competing-Priorities frame; a higher-than-forecast 3.6% 2027 Social Security COLA offers modest relief but will be partially offset by Medicare's projected Part B increase, and the Federal Reserve's October 28 hold left markets pricing an 82.6% probability of a December rate hike*

HAMPTON FALLS, N.H. — November 4, 2026 — RetireMentors, a retirement consulting firm, today launched the **Retirement Fear Index** (RFI), a monthly meta-analysis of what U.S. retirees and pre-retirees actually fear. The November 2026 reading is **126.4 against a baseline of 100** — meaning retiree fear is running roughly 26% above its long-run average and reaching a fourth consecutive new all-time high. The story is Stretched Thin. The TIAA *Stretched Thin: Where Americans Stand on Affordability, Retirement, and Social Security* survey, released during National Retirement Security Month, documented that 43% of Americans ages 18 to 65 cut (24%) or entirely stopped (19%) their retirement contributions in the past year to cover daily expenses — with only 7% increasing. The survey also found 77% of respondents fear rising health-care costs will derail retirement and 80% see rising living costs as a threat to retirement plans. For the first time in Index history, Healthcare & Long-Term Care and Outliving Savings tied at the top of the intensity rankings at 134 — the structural core of retirement fear is converging.

The November reading is the measured consequence of October's Competing-Priorities month. In October, Goldman Sachs gave the Index its mechanism — household costs crowding out retirement savings. In November, TIAA gave the Index its casualty count: 43% of Americans report cutting or stopping retirement contributions in the past year to cover daily expenses. The two findings form a two-month arc, and the November Index is where that arc shows up in the fear map. The structural core of retirement fear — Healthcare & Long-Term Care and Outliving Savings — now sits tied at intensity 134, the first time any two categories have tied at the top in Index history. Three documented events in October added to the picture. On October 14, the Social Security Administration announced a 2027 cost-of-living adjustment of 3.6% — the fifth-largest COLA in 35 years, averaging about $75 per month per beneficiary — and the Bureau of Labor Statistics reported that September CPI reaccelerated to 3.7% year-over-year on a 9.1% monthly jump in gasoline prices. On October 23, the University of Michigan Consumer Sentiment Index closed October at 48.0, still a near-record low, with year-ahead inflation expectations stepping up to 4.7% and long-run expectations to 3.5% — both at their highest readings since May. On October 28, the Federal Open Market Committee, under Chair Kevin Warsh, voted 10 to 2 to hold the federal funds rate at 3.75–4.00%, with the two dissenters favoring a 25-basis-point hike; CME FedWatch immediately priced an 82.6% probability of a December rate hike.

> *"TIAA has given us the number that proves what Goldman documented in September," said David Conti, CPRC, founder of RetireMentors. "Forty-three percent of American adults cut or stopped a retirement contribution this year. Nineteen percent stopped entirely. If you are an advisor, that is now a conversation you can open any client meeting with: 'Did you cut or stop any retirement contribution in the past year?' If the answer is yes, that is the planning conversation. The 2027 COLA at 3.6 percent is real relief, and I don't want to minimize it — the retirees in your book will feel it in January. But what we are measuring in the Index is not what retirees received this year. It is what households are stopping giving themselves for the next thirty."*

The Index tracks ten categories of retirement fear, weighted by how much of the national conversation each commands. The November ranking is led by Social Security & Pension Insolvency at intensity 142, followed by a historic tie at the top between Healthcare & Long-Term Care and Outliving Savings — both at 134, the first time any two categories have shared the top intensity rank. It is a meta-analysis built from three inputs: anchored institutional survey data (EBRI, Boston College CRR, Goldman Sachs, TIAA, KFF, Fidelity, Vanguard, LIMRA, MetLife, MIT AgeLab, Stanford, Michigan HRS), a rolling measure of news and social engagement, and discrete event triggers. November's biggest movers: Outliving Savings rose 6 intensity points on TIAA's documented 43% contribution-cutting; Market Volatility rose 6 points on the Fed's hawkish October 28 hold and the 82.6% probability of a December hike; Inflation rose 4 points on reaccelerating September CPI and UMich inflation expectations at highest since May; Taxes & Regulatory Changes rose 4 points on pre-midterm policy uncertainty; Healthcare & Long-Term Care rose 3 points on TIAA's 77% healthcare-fear figure and the "COLA minus Part B" story. Social Security eased 2 points as the 3.6% COLA announcement came in above forecasts. The 17-month trail runs from 100.0 in December 2025 to today's new all-time high of 126.4.

> *"Most retirement research is written in the language of risk — longevity risk, sequence-of-returns risk. But people don't act on risk. They act on fear," Conti said. "The Index translates one into the other, so the advisors and families who use it can finally name what they're actually afraid of, size it against everyone else, and decide what to do about it. About 70% of these fears can be addressed through planning and coaching. The other 30% live in a deeper place."*

The Retirement Fear Index is published monthly and can be read as a sentiment map of retiree fear — a snapshot of which categories are running hot, which are cooling, and where the population's attention is concentrated this month. The full methodology, the ten-category architecture, and the 17-month backcast are detailed in an accompanying white paper available at retirementors.net. The next monthly reading will be published the first week of December 2026.

About RetireMentors

RetireMentors is a retirement consulting firm founded by David Conti, CPRC, focused on the non-financial side of retirement. Conti spent 17 years at Fidelity Investments, finishing as Editor of Retirement Content for *Fidelity Viewpoints*, where his work reached more than a million readers. He is a Certified Professional Retirement Coach and writes on retirement for Kiplinger, Forbes, Advisorpedia, MarketWatch, Next Avenue, FA Magazine, The Street, and Motley Fool. The Retirement Fear Index is published monthly at retirementors.net.

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