



#RETIREINEQUALITY

BLUEPRINTS TO BELIEVE IN: ALLYING FOR AN EQUAL FUTURE

We celebrate and honor Pride Month by empowering the LGBTQ+ community to achieve financial security.



Members of the LGBTQ+ community tend to have less confidence in saving for their retirement than their non-LGBTQ+ peers. Due to competing costs and considerations related to medical, familial and social needs, individuals within this broad and diverse group are often forced to make tradeoffs between spending to ensure short-term stability and investing for long-term financial security.

More than half of middle-income LGBTQ+ Americans report not feeling confident they will have enough money to live comfortably in retirement, compared to 29% of non-LGBTQ+ folks in the same income bracket.¹ Bias may lead to these individuals being cut off from family wealth and/or support from experts in the financial services industry.² Furthermore, LGBTQ+ Americans face an earnings gap of 90 cents on the dollar³ that is exacerbated for those whose identities intersect with other marginalized groups: people of color and women⁴.

For more than 100 years, we have been committed to providing access to financial education to millions of Americans to create a more secure future for everyone. This Pride Month, we aim to raise awareness of the need for all members of the LGBTQ+ to be able to live freely and achieve their retirement dreams with conversations that inspire, educate and challenge preconceptions.

Success Stories

Lifelong journeys with enduring lessons.

Starting Points

Recommendations and resources to continue learning.

Fostering Dialogue

Opening and strengthening financial discussion.

See Retire Inequality: Blueprints to Believe In to learn more.
retireinequality.com/heritage

¹ The LGBTQ+ Financial Landscape (US Bank, 2022)

² These 3 unique challenges have an "overarching effect" on LGBTQ people's finances (Ryan Ermy, CNBC, 6/30/2023)

³ LGBTQ+ Americans are less confident than straight peers when it comes to saving for retirement (Carmen Reinicke, CNBC, 06/30/2022)

⁴ Retirement Confidence Survey and the LGBTQ Community (EBRI, 06/12/2022)