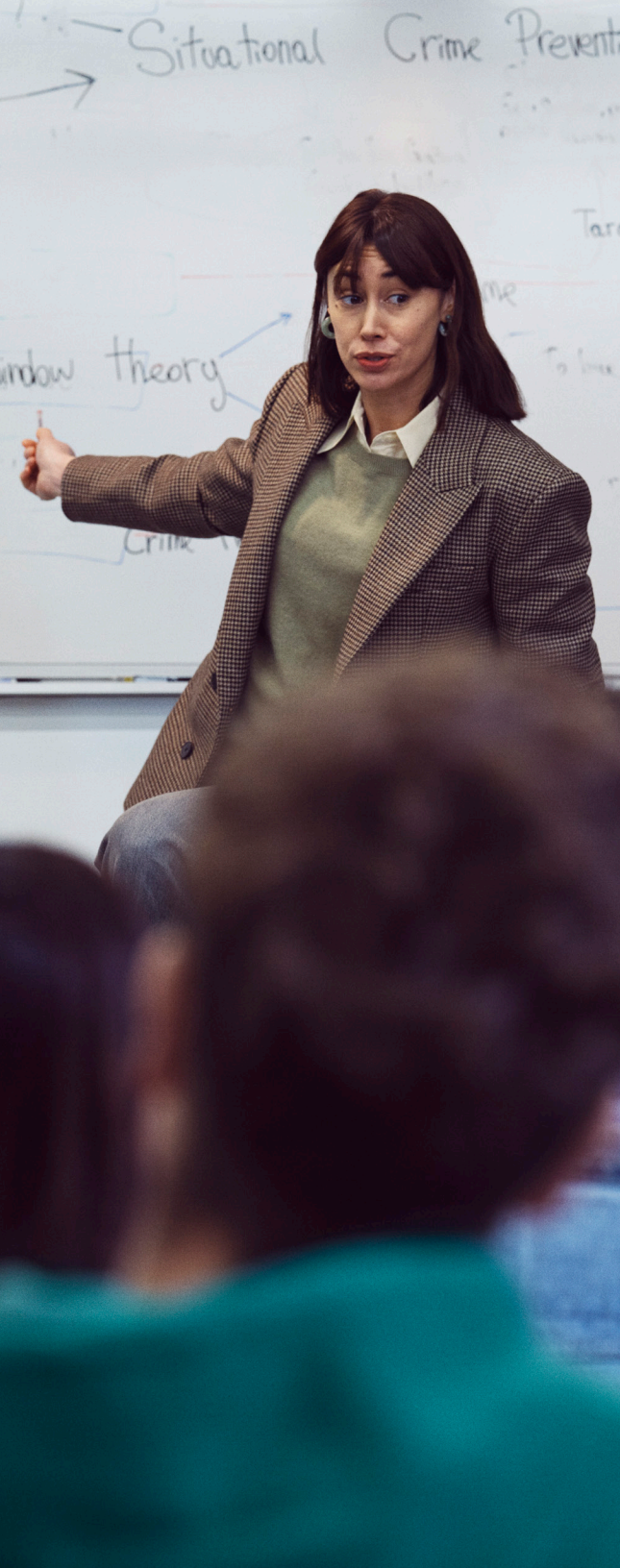




# Retirement readiness in higher ed

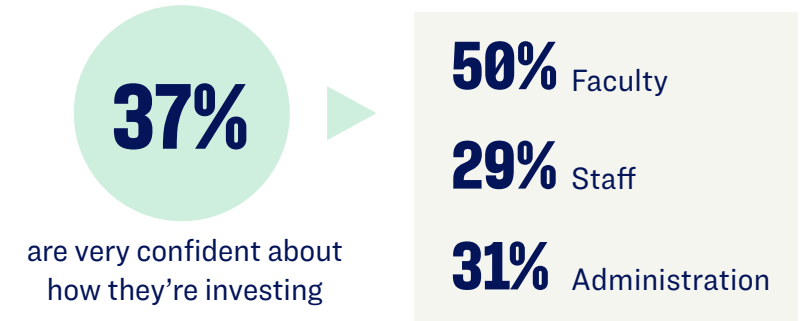
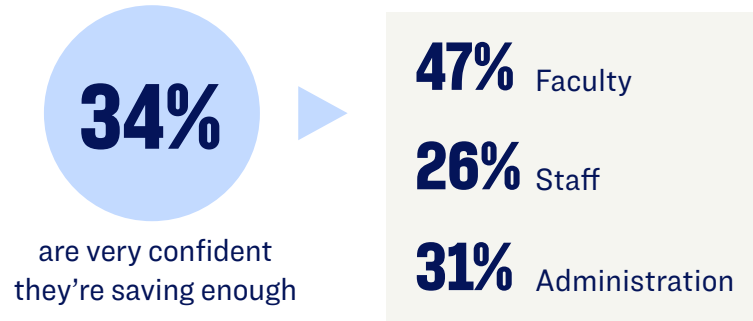
## Advice, debt, and confidence

Using data from the *2024 Higher Education Workforce Survey* by CUPA-HR and the TIAA Institute, this brief examines retirement readiness among full-time college and university employees—faculty, staff, and administration. The effects of advice and debt are points of focus.

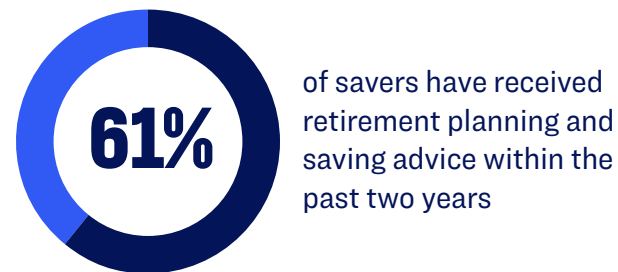


# 9 in 10 full-time higher ed employees are saving for retirement

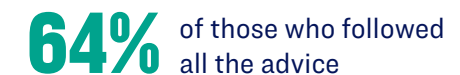
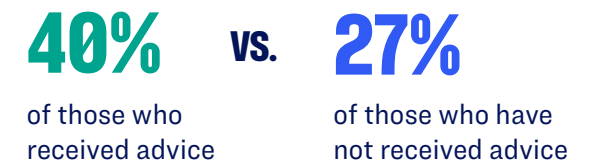
## AMONG SAVERS...



## Advice matters for retirement readiness



### VERY CONFIDENT ABOUT HAVING ENOUGH MONEY TO LIVE COMFORTABLY THROUGHOUT RETIREMENT





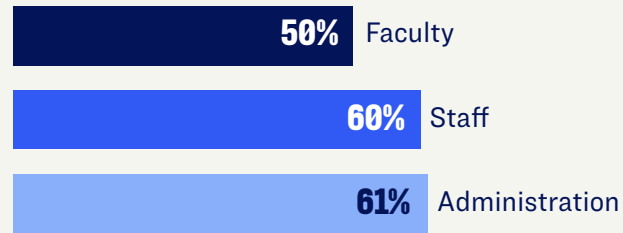
# Debt is an issue as more than half are debt constrained

**80%**

of higher ed employees carry debt

**57%**

are debt constrained



**23%**

have outstanding student loans



**83%**

of those with student loan debt are debt constrained



## Debt holds back retirement confidence

Not confident about having enough money to live comfortably throughout retirement

**29%**

vs.

**6%**

of those significantly debt constrained

of those with no debt

Not confident that they're saving enough

**21%**

vs.

**4%**

of savers significantly debt constrained

of savers with no debt



To learn more about retirement readiness in higher ed, visit the [TIAA Institute website](#) to read the full report.