



Online Resources for 2021 *Personal Finance Year in Review* Webinar

<https://militaryfamilieslearningnetwork.org/event/107313/>

Empirical Research Studies

- Blanchett, D.M. (2021). How to Estimate “The End” of Retirement. *Journal of Financial Planning*, 34(8), 88-99. <https://www.financialplanningassociation.org/article/journal/AUG21-how-estimate-end-retirement>
- Bucher-Koenen, T., Alessie, R.J., Lusardi, A., & van Rooij, M. (2021). Fearless Woman: Financial Literacy and Stock Market Participation. National Bureau of Economic Research *NBER Working Paper No. 288723*. https://www.nber.org/system/files/working_papers/w28723/w28723.pdf
- Exley, J., Doyle, P., Snell, M., & Campbell, W.K. (2021). O.C.E.A.N: How does personality predict financial success? *Journal of Financial Planning*, 34(10), 68-86. <https://www.financialplanningassociation.org/article/journal/OCT21-ocean-how-does-personality-predict-financial-success>
- FIRE Followers Need to Adjust the 4% Rule. (2021). *AII Journal*, 63(9), 4-5. <https://www.aaii.com/journal/article/14511-fire-followers-need-to-adjust-the-4-rule>
- Hasler, A., Lusardi, A., & Valdes, O. (2021). *Financial Anxiety and Stress Among U.S. households: New Evidence from the National Financial Capability Study and Focus Groups*. Global Financial Literacy Excellence Center at George Washington University. <https://gflec.org/wp-content/uploads/2021/04/Anxiety-and-Stress-Report-GFLEC-FINRA-FINAL.pdf?x85507>
- Here's Why People Don't Save Enough (2021). Center for Retirement Research *Squared Away Blog*. <https://squaredawayblog.bc.edu/squared-away/heres-why-people-dont-save-enough/>
- Magwegwe, F.M., & Lim, H. (2021). Factors Associated With the Ownership of Individual Retirement Accounts (IRAs): Applying the Theory of Planned Behavior. *Journal of Financial Counseling and Planning*, 32(1). <https://files.eric.ed.gov/fulltext/EJ1300456.pdf>
- O'Neal, C.W., Gale, J. Goetz, J., & Mancini, J.A. (2021). Financial Boundary Ambiguity Among Military Spouses. *Family Relations*, 70, 1265-1279. <https://onlinelibrary.wiley.com/doi/abs/10.1111/fare.12520>
- O'Neal, C.W. & Lavner, J.A. (2021). Military-Related Stress and Family Well-Being Among Active Duty Army Families. *Family Relations*, 70, 1280-1295. <https://onlinelibrary.wiley.com/doi/epdf/10.1111/fare.12561>
- Pearson, B. (2021). The Role of Personal Financial Salience (2021). *Journal of Financial Planning*. 34(8), 4-6. <https://www.financialplanningassociation.org/article/journal/AUG21-role-personal-financial-salience>

Porto, N., Cho, S., Gutter, M. (2021). Student Loan Decision-Making: Experience as an Anchor. *Journal of Family and Economic Issues*. <https://link.springer.com/content/pdf/10.1007/s10834-021-09773-5.pdf>

Rabbani, A.G., Grable, J.E., O'Neill, B., Lawrence, F., 7 Yao, Z.(2021). Financial Risk Tolerance Before and After a Stock Market Shock: Testing the Recency Bias. *Journal of Financial Counseling and Planning*, 32(2), <https://connect.springerpub.com/content/sgrjfc/32/2/294>

Sturr, T., Lynn, C., & Lawson, D.R. (2021). Financial Self-Efficacy and Retirement Preparation. *Journal of Financial Planning*, 34(6), 86-98. <https://www.financialplanningassociation.org/article/journal/JUN21-financial-self-efficacy-and-retirement-preparation>

Government Research Studies

Economic Well-Being of U.S. Households in 2020 (2021). Washington DC: Federal Reserve Board. <https://www.federalreserve.gov/publications/files/2020-report-economic-well-being-us-households-202105.pdf>

Income and Poverty in the United States: 2020 (2021). Washington DC: U.S. Census Bureau. <https://www.census.gov/library/publications/2021/demo/p60-273.html>.

Research and Reports (2021): Washington DC: Consumer Financial Protection Bureau. <https://www.consumerfinance.gov/data-research/research-reports/>

Status of the Social Security and Medicare Programs (2021). Washington DC: Social Security Administration. <https://www.ssa.gov/oact/trsum/>

Supporting Statement for the Survey of Consumer Finances (2021). Washington, DC: Federal Reserve Board. <https://www.federalreserve.gov/reportforms/formsreview/FR3059%20OMB%20SS.pdf> and <https://www.aeaweb.org/forum/1850/survey-consumer-finances-invites-comments-proposed-approach>

Current Event Topics

Incomes and Jobs

Employment Situation Summary (2021). Washington, DC: U.S. Bureau of Labor Statistics. <https://www.bls.gov/news.release/empsit.nr0.htm>

Supply Chain Shortages

Building resilient Supply Chains, Revitalizing American Manufacturing, and Fostering Broad-Based Growth. Washington, DC: The White House. <https://www.whitehouse.gov/wp-content/uploads/2021/06/100-day-supply-chain-review-report.pdf>

Inflation

Consumer Price Index (2021). Washington, DC. Bureau of Labor Statistics. <https://www.bls.gov/cpi/>.

Cars

Search by Model. www.fueleconomy.gov. Washington, DC: U.S. Department of the Interior. <https://www.fueleconomy.gov/feg/bymodel/2021MakeList.shtml>

Housing: Homeownership

Housing Prices and Inflation (2021). Washington, DC; The White House.

<https://www.whitehouse.gov/cea/blog/2021/09/09/housing-prices-and-inflation/>

Housing: Renting

What to Do If You're Facing Eviction (2021). Washington, DC. Consumer Financial Protection Bureau.

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/what-to-do-if-youre-facing-eviction/>

Insurance

FAQs About COBRA Premium Assistance Under the American Rescue Plan Act of 2021. Washington, DC:

<https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/cobra-premium-assistance-under-arp.pdf>

Credit

The Consumer Credit Card Market (2021). Washington, DC: Bureau of Consumer Financial Protection.

https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2021.pdf

Loans

Payday Loan Protections (2021). Washington, DC: Consumer Financial Protection Bureau.

<https://www.consumerfinance.gov/payday-rule/>

Fraud

New Data Shows FTC Received 2.2 Million Fraud Reports from Consumers in 2020 (2021. Feb. 4).

Washington, DC: Federal Trade Commission. <https://www.ftc.gov/news-events/press-releases/2021/02/new-data-shows-ftc-received-2-2-million-fraud-reports-consumers>

Income Taxes

Advance Child Tax Credit Payments in 2021 (2021). Washington, DC. Internal Revenue Service.

<https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021>

IRS Extends Additional Tax Deadlines for Individuals to May 17. Washington, DC. Internal Revenue Service.

<https://www.irs.gov/newsroom/irs-extends-additional-tax-deadlines-for-individuals-to-may-17#>

New Exclusion of Up to \$10,200 of Unemployment Compensation (2021). Washington, DC: Internal Revenue Service. <https://www.irs.gov/forms-pubs/new-exclusion-of-up-to-10200-of-unemployment-compensation>

Investing

Comparison of TIPS and Series I Bonds (2021). Washington, DC: U.S. Department of the Treasury.

https://www.treasurydirect.gov/indiv/products/prod_tipsvsibonds.htm

Stocks

Staff Report on Equity and Options Market Structure Conditions in Early 2021 (2021, Oct. 14). Washington, DC: U.S. Securities and Exchange Commission. <https://www.sec.gov/files/staff-report-equity-options-market-structure-conditions-early-2021.pdf>

Cryptocurrencies

CFTC/SEC Investor Alert: Funds Trading in Bitcoin Futures (2021). Washington, DC: Commodity Futures Trading Commission.

https://www.cftc.gov/LearnAndProtect/AdvisoriesAndArticles/fraudadv_funds_trading_in_bitcoin_futures.html

Retirement Planning

Coronavirus Relief for Retirement Plans and IRAs (2021). Washington, DC.: Internal Revenue Service:

<https://www.irs.gov/newsroom/coronavirus-relief-for-retirement-plans-and-iras>

Changes to Catch-Up Contributions (2021, Aug. 25). <https://www.tsp.gov/making-contributions/catch-up-contributions/>

State Auto-IRAs Are Building Momentum (2021, July 20). Center for Retirement Research at Boston College.

<https://squaredawayblog.bc.edu/squared-away/state-auto-iras-are-building-momentum/>

Financial Anniversaries

Brandon, E.D. & Welch, H.O. (2009). *The History of Financial Planning: The Transformation of Financial Services*. <https://onlinelibrary.wiley.com/doi/pdf/10.1002/9781119203124.app2>

Demographics

Life Expectancy in the U.S. Declined a Year and Half in 2020 (2021). Centers for Disease Control and Prevention. https://www.cdc.gov/nchs/pressroom/nchs_press_releases/2021/202107.htm

Military Finance Events

DoD Authorizes a Temporary Increase to 2021 Basic Allowance for Housing Rates for Certain Locations (2021, Sept. 24). U.S. Department of Defense.

<https://www.defense.gov/News/Releases/Release/Article/2788871/dod-authorizes-a-temporary-increase-to-2021-basic-allowance-for-housing-rates-f/>

DoD Instruction 1322.24 Financial Readiness of Service Members (2021). U.S. Department of Defense.

https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/132234p.PDF?ver=u0YgEsvJCqYz_G6zP6g5vw%3D%3D

Secretary of Defense Memorandum on Strengthening Economic Security in the Force (2021). U.S. Department of Defense. <https://media.defense.gov/2021/Nov/17/2002894808/-1/-1/1/STRENGTHENING-ECONOMIC-SECURITY-IN-THE-FORCE.PDF>

Social Security Payroll Tax Deferral (2021). Washington DC: Defense Finance and Accounting Service (DFAS): <https://www.dfas.mil/taxes/social-security-deferral/>

Secretary of Defense Memorandum on Strengthening Economic Security in the Force

American Rescue Act

Fact Sheet: The American Rescue Plan Will Deliver Immediate Economic Relief to Families. Washington, DC: U.S Department of the Treasury. <https://home.treasury.gov/news/featured-stories/fact-sheet-the-american-rescue-plan-will-deliver-immediate-economic-relief-to-families>

Government Actions and Reports

Are We Still in a Recession? (2021). Federal Reserve of St. Louis. <https://fredblog.stlouisfed.org/2020/11/are-we-still-in-a-recession/>

USDA Modernizes the Thrifty Food Plan, Updates SNAP Benefits (2021, August 16). Washington, DC: U.S. Department of Agriculture. <https://www.usda.gov/media/press-releases/2021/08/16/usda-modernizes-thrifty-food-plan-updates-snap-benefits>

COVID-19 Financial Impacts

Coronavirus Cases: Reported Cases and Deaths by Country or Territory (2021). Worldometer. <https://www.worldometers.info/coronavirus/>

2022 Inflation-Indexing Changes

Income Taxes

IRS Announces 401(k) Limit Increases to \$20,500 (2021). Washington, DC: Internal Revenue Service. <https://www.irs.gov/newsroom/irs-announces-401k-limit-increases-to-20500>

Social Security

Cost-of-Living Adjustment Information for 2022 (2021). <https://www.ssa.gov/cola/>

2022 Social Security Changes (2021). Washington, DC: Social Security Administration. <https://www.ssa.gov/news/press/factsheets/colafacts2022.pdf>