

When Family Comes First: How Supplemental Benefits Help Texans Support Loved Ones

Texans take pride in taking care of family. Parents help their adult children through hard times; grown children step up for aging parents. But that generosity can come with real financial tradeoffs.

According to the Alliance for Lifetime Income's 2025 [*Protected Retirement Income and Planning Study*](#), more than half of Americans who provide financial help to family members say it hurts their retirement savings. Even so, most would rather cut back on their own spending or return to work than stop helping loved ones.



It's a reflection of our values and a reminder that many families are one unexpected expense away from financial strain. The ACLI's [*Financial Resilience Survey*](#) found that **41% of middle-class households would need to borrow money or take on debt to cover a \$5,000 emergency.**



Closing the Gap

Even with health insurance, Texans know medical costs can add up fast. A trip to the ER, missed work, or ongoing care can stretch a family's budget. Supplemental benefits help fill those gaps.

These voluntary policies are affordable, portable, and pay cash directly to the policyholder, giving Texans the flexibility to cover out-of-pocket costs, childcare, or everyday expenses.

Protecting Families and Futures

Texans will always take care of one another, it's who we are. But with the right tools, we can make it easier for families to do so without sacrificing their own financial security.

That's why TALHI supports policies that keep supplemental benefits products accessible and affordable for any Texan who wants the protection they provide. These benefits strengthen families, reduce financial stress, and help ensure that when Texans put family first, they don't have to put their future at risk.

The Bottom Line for Policymakers

For lawmakers, the takeaway is clear: Supplemental benefits play a quiet but vital role in keeping Texas families resilient. They provide affordable, consumer-driven protection that complements the state's broader goals of economic security, workforce stability, and personal responsibility. A vibrant insurance market enables insurers to provide an array of affordable supplemental products that give Texans greater financial security.

In a state that values choice, competition, and self-reliance, supplemental benefits are a natural fit, helping Texans protect what matters most, on their own terms.



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