



GEORGETOWN UNIVERSITY  
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 Center for Retirement Initiatives

# What Does the Federal Reserve Tell Us About How Well Americans Saved and Prepared for Retirement in 2018?

Source: U.S. Federal Reserve, "Report on the Economic Well-Being of U.S. Households in 2018," May 2019\*

# 44%

Non-retired adults who think their retirement saving is not on track<sup>1</sup>

# 25%

Non-retired adults who have no retirement savings or pension whatsoever<sup>2</sup>

# 60%

Non-retired adults who hold self-directed retirement savings accounts, such as a 401(k) or IRA, expressed little or no comfort with managing their investments<sup>3</sup>

# 40%

People who retired before age 62 who say poor health contributed to their retirement

\* The full report can be found [here](#).

1: p. 47

2: p. 4

3: p. 4

4: p. 50