Trends in Savings and Investments Among Workers

WASHINGTON—What are the trends in reported total savings and investments among workers? The 2010 Retirement Confidence Survey (RCS) provides answers to this and other questions about Americans’ preparations for retirement.

The percentage of workers who have virtually no money in savings and investments has increased over the past year. Among RCS workers providing this type of information, 54 percent report that the total value of their household’s savings and investments, excluding the value of their primary home and any defined benefit plans, is less than $25,000. More than one-quarter (27 percent) have less than $1,000 in assets.

Full results of the 2010 RCS, along with six related RCS fact sheets, are online at www.ebri.org/surveys/rcs/2010/