

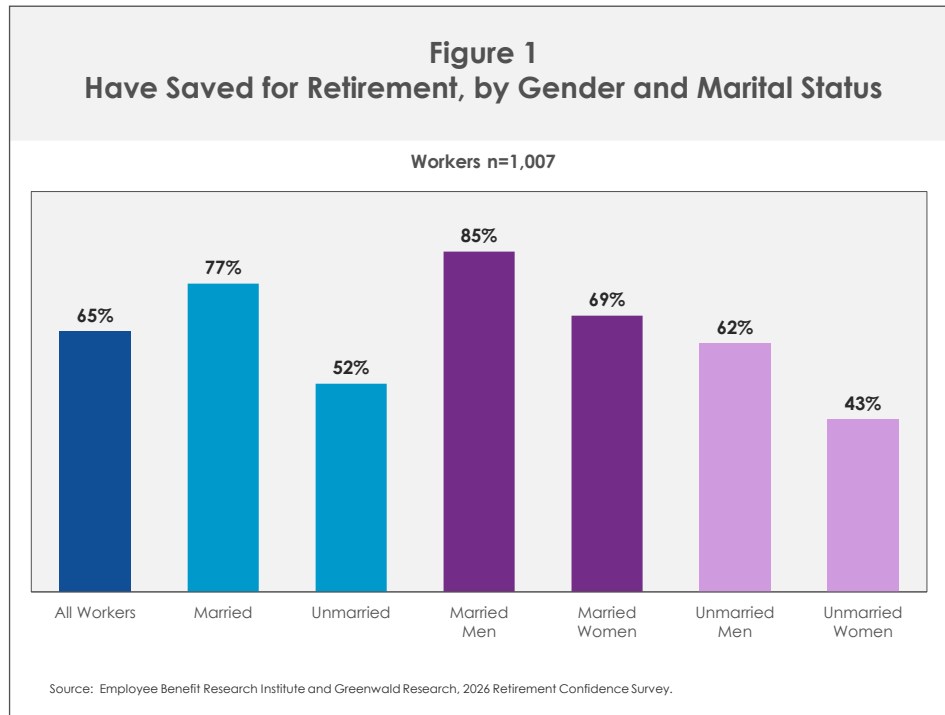
2026 RCS FACT SHEET #5

GENDER AND MARITAL STATUS COMPARISONS AMONG WORKERS

Are unmarried men and women equally likely to plan and save for retirement? Do they have similar expectations about their needs in retirement? And how do these groups compare with married men and women? What are these differences by marital status in general? The 36th annual Retirement Confidence Survey (RCS) provides some answers.

Saving for Retirement

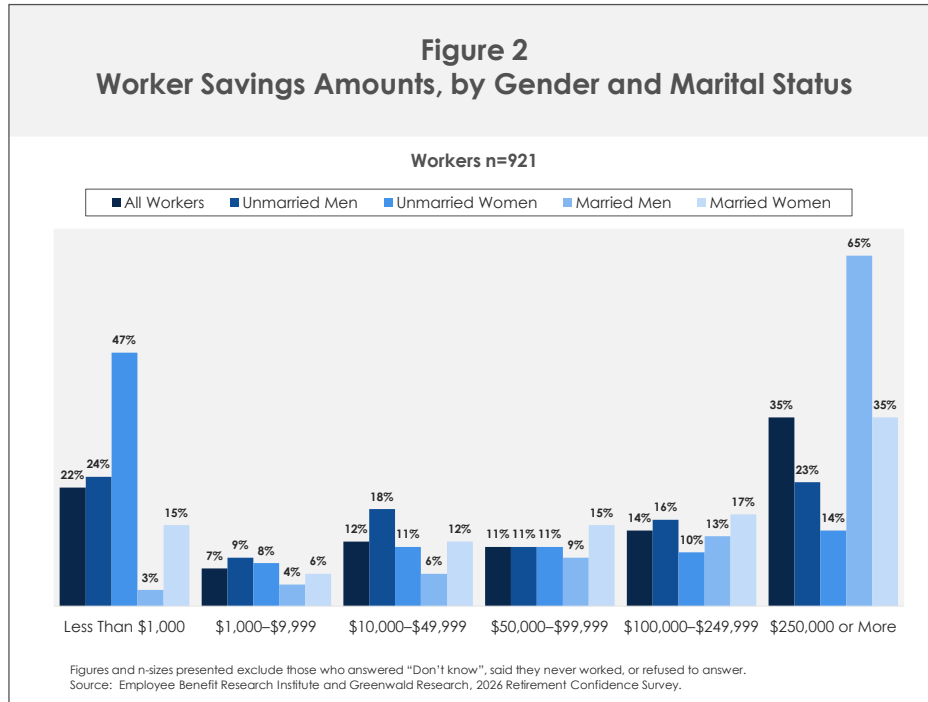
Married men and women are more likely than unmarried men and women to report having saved for retirement. Just under eight in 10 married workers have saved for retirement (77 percent) compared with 52 percent of unmarried workers (Figure 1).



Similarly, married workers are more likely than unmarried workers to report having money in an employer-sponsored retirement savings plan (81 percent vs. 51 percent) or an individual retirement account (68 percent vs. 43 percent).

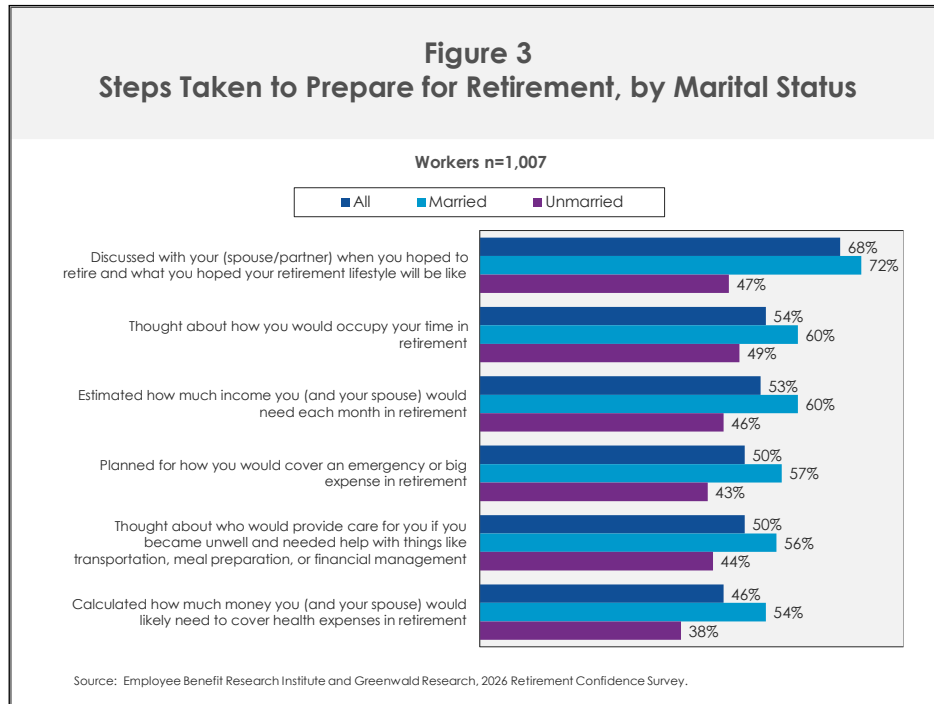
Unmarried workers are just under four times as likely as married workers to have less than \$1,000 in total household savings and investments (35 percent of unmarried workers vs. 9 percent of married workers). At the other extreme, married workers (50 percent) are

far more likely than unmarried workers (18 percent) to report having accumulated at least \$250,000. These differences carry over to unmarried women and men vs. married women and men (Figure 2).



Planning for Retirement

Married workers (60 percent) are more likely than unmarried workers (46 percent) to have estimated how much income they would need to have each month in retirement (Figure 3). Married workers are also more likely than unmarried workers to report taking other steps to plan for retirement at a household level, such as discussing with their spouse or partner when they hope to retire and what they hope their retirement lifestyle will be like (72 percent for married workers vs. 47 percent for unmarried workers), planning to cover an emergency expense in retirement (57 percent vs. 43 percent), calculating how much will likely be needed to cover health expenses in retirement (54 percent vs. 38 percent), and thinking about who would provide care for them if they became unwell and needed help with daily tasks (56 percent vs. 44 percent). Married workers (60 percent) are also more likely than unmarried workers (49 percent) to have thought about how they will occupy their time in retirement.



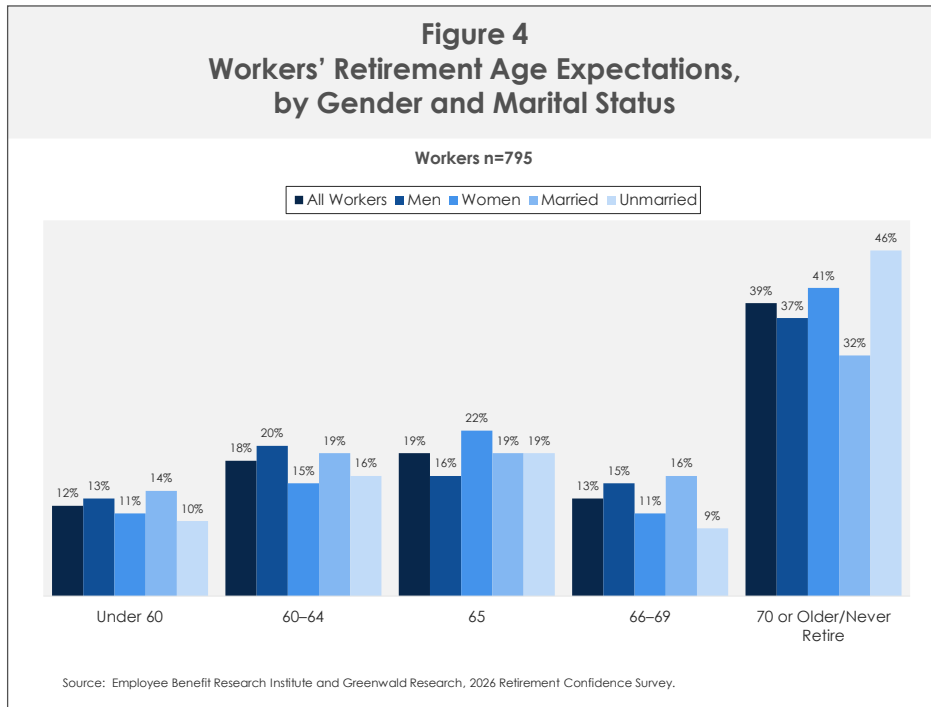
Stress About Retirement Preparations

Female workers are more likely than male workers to either strongly or somewhat agree with the statement that preparing for retirement makes them feel stressed (73 percent for female workers vs. 60 percent for male workers). In contrast, there is not a statistical difference between the percentage of married and unmarried workers agreeing that preparing for retirement makes them feel stressed (63 percent among married workers vs. 69 percent among unmarried workers).

Retirement Expectations

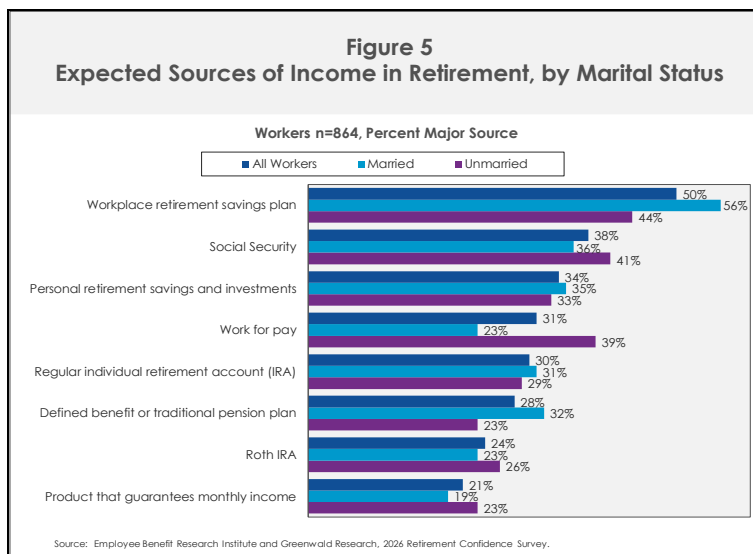
Retirement Age

Unmarried workers are more likely to report that they expect to retire at the ages of 70 or older or never retire (46 percent) compared with married workers (32 percent). In addition, female workers (22 percent) are more likely to expect to retire at age 65 compared with male workers (16 percent) (Figure 4). Moreover, all of these groups have a median expected retirement age of 65.



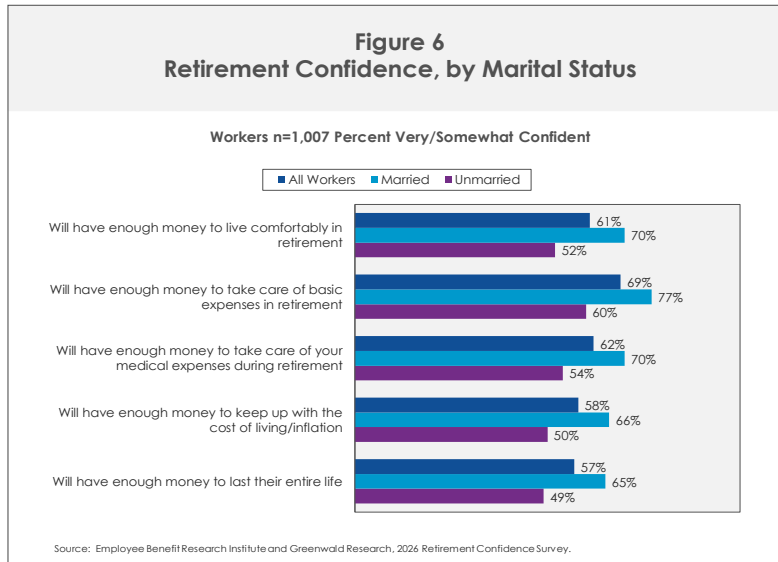
Sources of Income

Married workers are more likely than unmarried workers to say that a workplace retirement savings plan and a defined benefit plan will be a major source of income for them in retirement (56 percent vs. 44 percent and 32 percent vs. 23 percent, respectively). In contrast, unmarried workers are more likely to say that work for pay will be a major source of income in retirement than married workers (39 percent vs. 23 percent) (Figure 5). Male workers are more likely to say that personal savings, a regular or Roth individual retirement account, and a defined benefit plan will be a major source of income in retirement than female workers.



Retirement Confidence

Men are more likely to express that they are very or somewhat confident in their ability to have enough money to live comfortably throughout their retirement years (71 percent of men vs. 52 percent of women). Married workers are more likely to feel at least somewhat confident in their ability to afford a comfortable retirement than unmarried workers (70 percent vs. 52 percent) (Figure 6).



Married workers are also more likely to express confidence in other financial aspects of retirement, such as having enough money to take care of basic expenses (77 percent vs. 60 percent of unmarried workers) and medical expenses (70 percent vs. 54 percent), to last their entire life (65 percent vs. 49 percent), and to keep up with the cost of living/inflation (66 percent vs. 50 percent).

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