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## 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/](http://www.ebri.org/surveys/rcs/2010/)

**Total Savings and Investments Reported by Workers,  
Among Those Providing a Response**  
(not including value of primary residence or defined benefit plans)

	2002	2005	2006	2007	2008	2009	2010
Less than \$1,000	50%	52%	39%	35%	36%	20%	27%
\$1,000–\$9,999						19	16
\$10,000–\$24,999			14	13	13	13	11
\$25,000–\$49,999	13	13	12	10	12	11	12
\$50,000–\$99,999	15	11	12	13	12	12	11
\$100,000–\$249,999	15	12	11	15	15	12	11
\$250,000 or more	7	11	12	14	12	12	11

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2002–2010 Retirement Confidence Surveys.

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