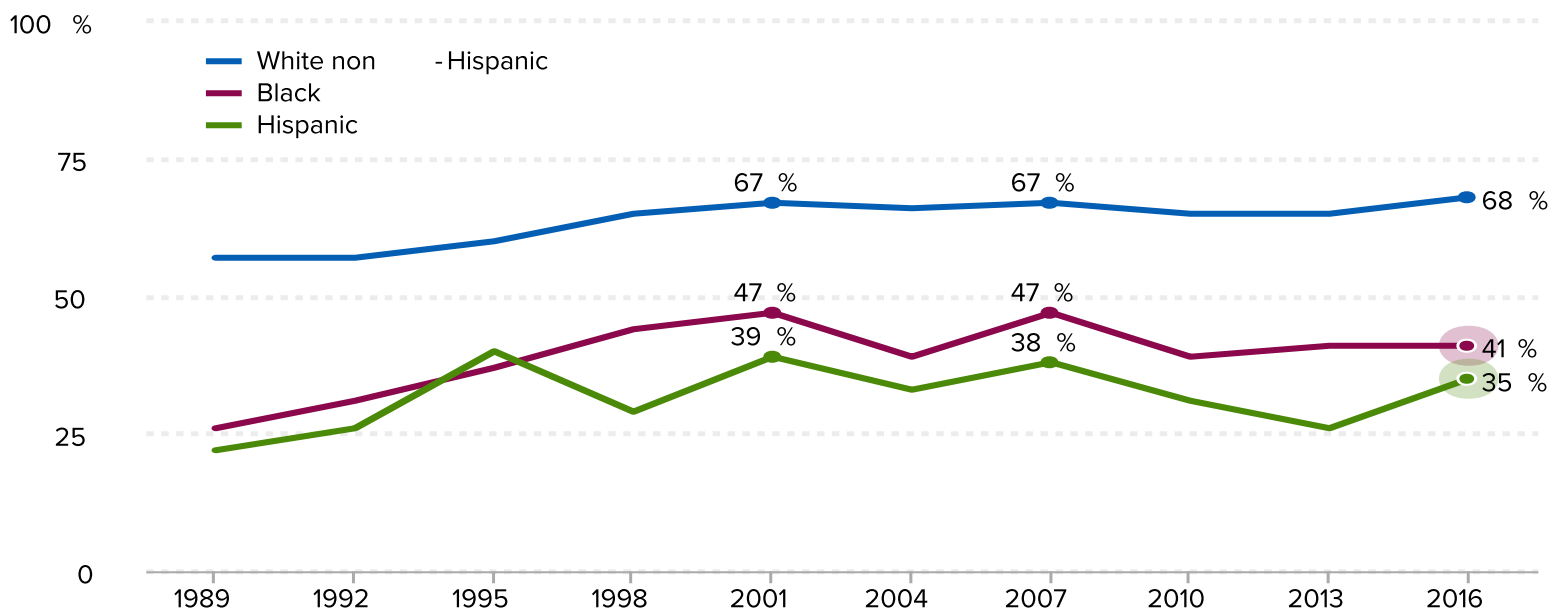


The State of American Retirement Savings...

Share of families age 32-61 with retirement account savings by race, 1989-2016



Note: Retirement account savings include funds in 401(k)-style defined contribution plans and in IRAs.

Source: EPI analysis of Survey of Consumer Finance data, 2016.

The share of Hispanic families with retirement account savings declined in the wake of the Great Recession, from 38% in 2007 to 35% in 2016, while the share of black families with retirement savings declined from 47% to 41%. In contrast, two-thirds (68%) of white non-Hispanic families had retirement savings in 2016, a share that was not much affected by the Great Recession (it was 67% in 2007).