

Table 2: Descriptive Statistics

	Proportion
Retirement Savings Adequacy	
1: Totally Inadequate	0.19
2	0.12
3: Enough to get by	0.31
4	0.17
5: Very Satisfied	0.22
Marital Status (Married/Partner)	
Couple	0.63
Single Female	0.23
Single Male	0.14
Highest Household Education Level (Less than High School)	
Less than High School	0.07
High School Diploma/Equivalent	0.16
Some College/Associates	0.21
Bachelor's Degree	0.25
Graduate Degree	0.31
Race/Ethnicity (White Non-Hispanic)	
White Non-Hispanic	0.57
Black	0.17
Hispanic	0.16
Asian	0.09
Other	0.01
Risk Tolerance	4.82
Financial Literacy	2.28
Planner	0.35
Has Pension	0.16
Saving to Income Multiple: On Track	0.12
Source: Unweighted proportions from the 2022 Survey of Consumer Finances. Sample restricted to non-retired households with positive income and at least 25 years of age. $n = 3,227$	