Percentage of U.S. working age households that have saved virtually nothing — **ZERO** — in retirement accounts.¹

**45%**

The amount the average household carrying college debt owes in student loans.³

**$25,700**

Percentage of parents who would rather dip into their own retirement savings to pay for their kids’ college education rather than having them take out loans.⁶

**38%**

Percentage of employers who offer retirement preparation-specific planning advice, up from **37%** in 2011.⁵

**53%**

Percentage of 401(k) in-plan participants who invested in equity mutual funds paid less than half (0.54%) the average expense ratio (1.33%) versus out-of-plan investors.⁷

**<1/2**

The total percentage a retiree will have to pay for claims filed with Medicare:

- 23% for out-of-pocket prescription drug expenses
- 32% for Medicare premiums for parts B and D
- 45% for Medicare copays, cost sharing and deductibles

Use these insights to help inform and start your own Brave Conversations on retirement.