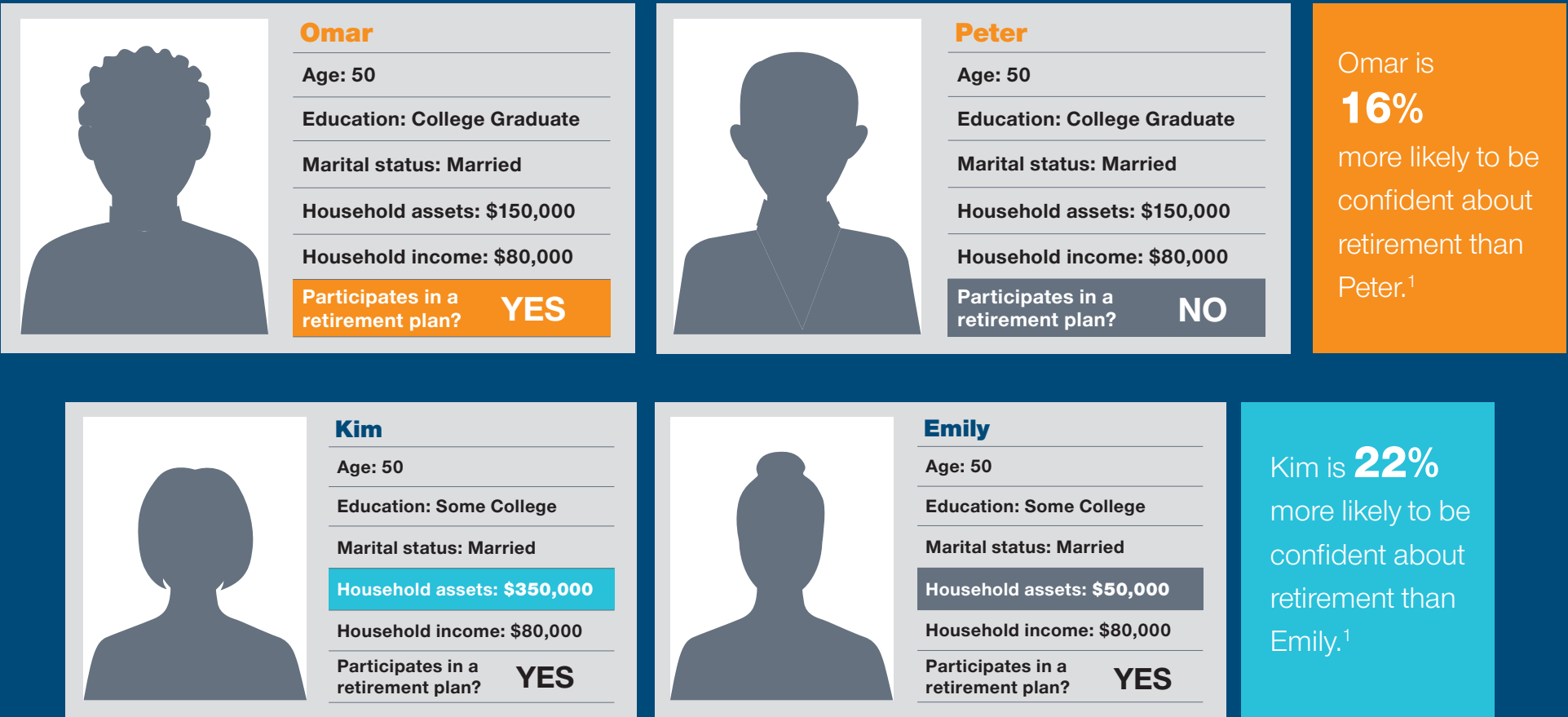




# 401(k) plans boost retirement confidence

Are 401(k) savers more confident about their financial futures? Our research says yes.

Participating in a 401(k) plan **boosts retirement confidence**—nearly as much as having an extra \$300,000 in assets does.

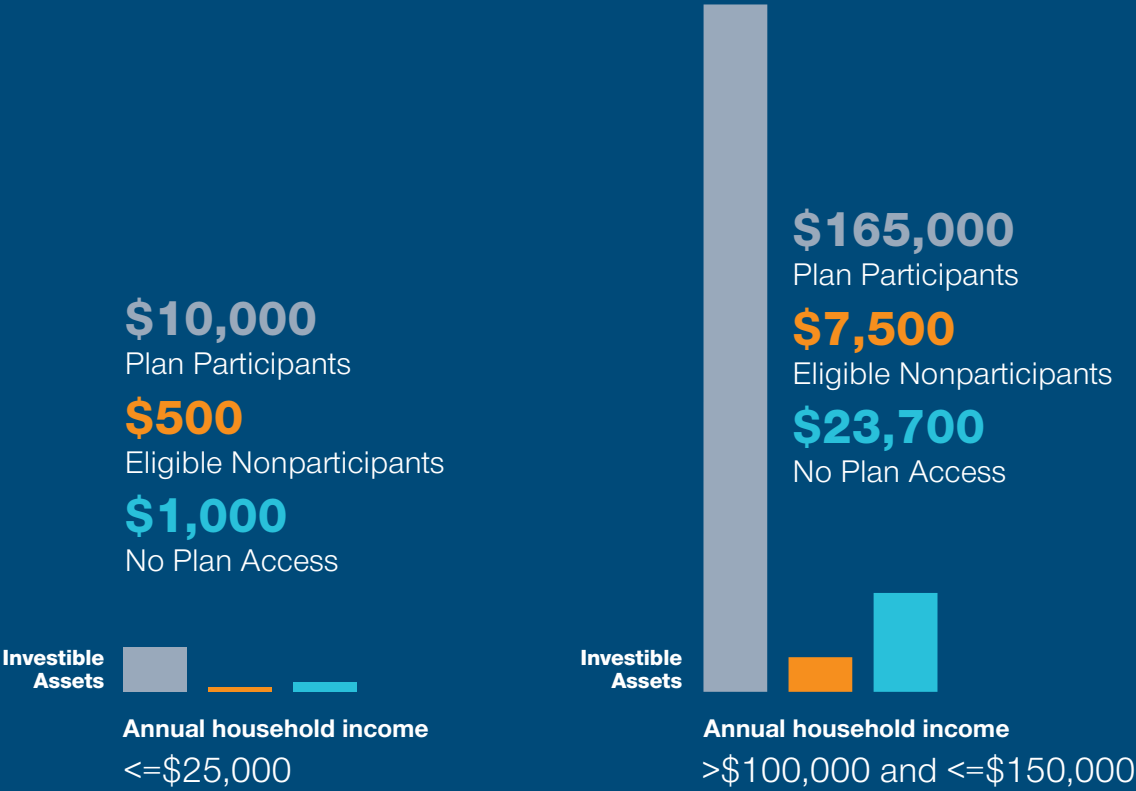


On average, 401(k) participants who earned \$25,000 or less saved:

**10x more** than peers without access to a 401(k) plan

**20x more** than peers who were eligible but didn't save in their 401(k) plan

401(k) participants have higher investible assets **regardless of income**



<sup>1</sup>Based on results from an ordered logistic regression where level of confidence around retirement was regressed on plan participation, household income, investible household assets, age, gender, marital status, education, and race. Responses to "How confident are you about retirement?" on a scale of 1 (not at all) to 10 (very); 1 to 6 for non-confident, 7 to 10 for confident.