

Savings Trends

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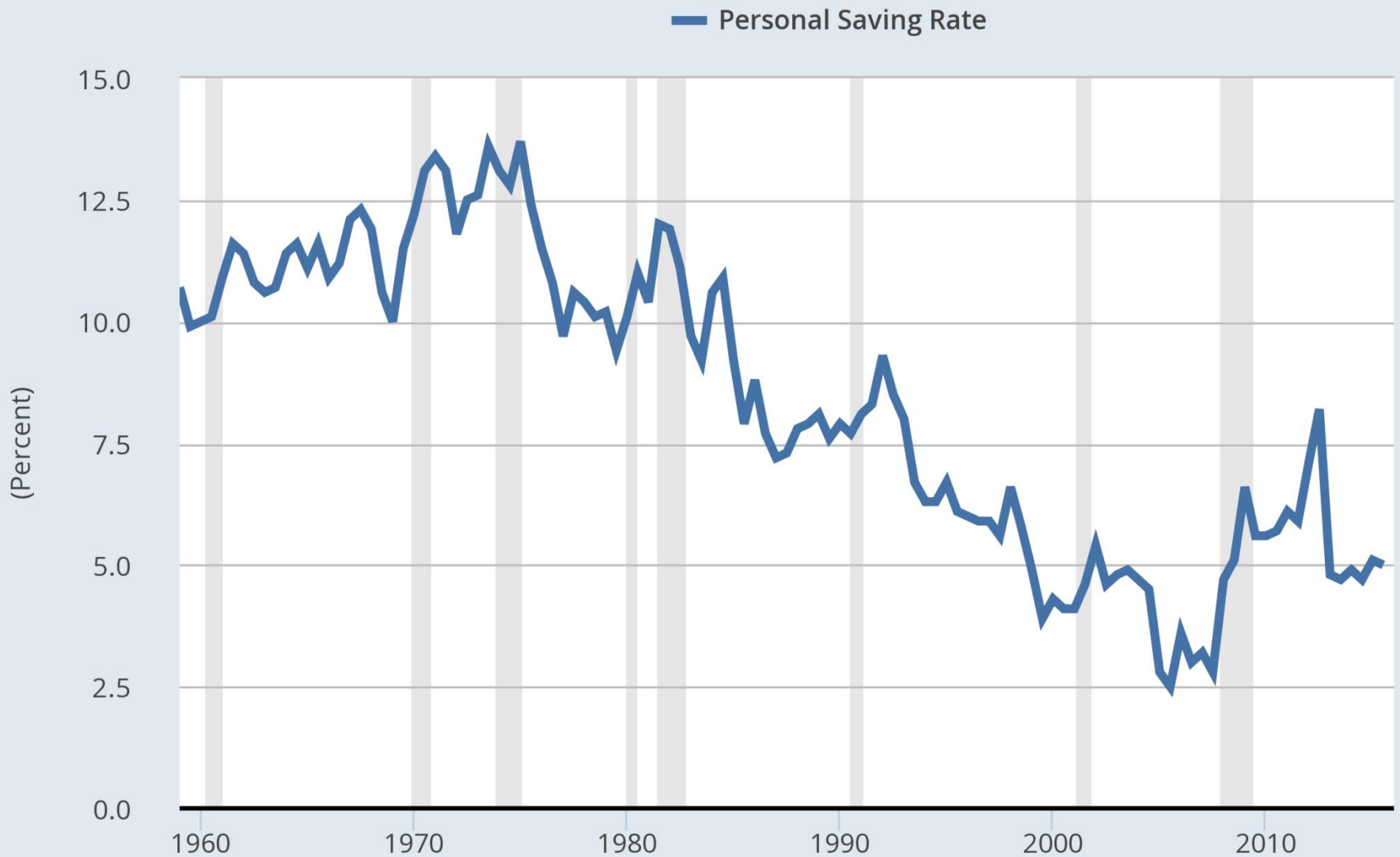
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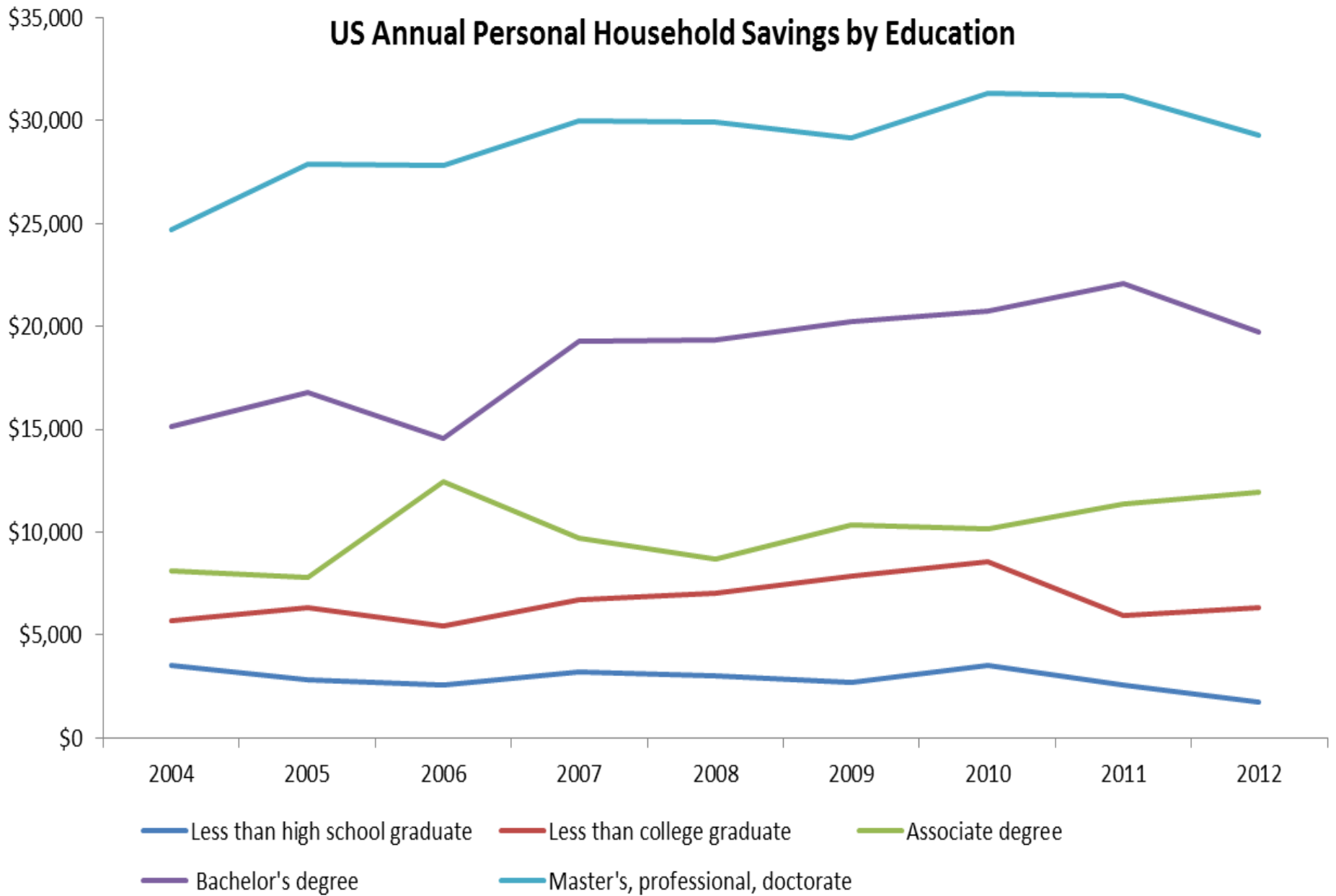
CENTER
FOR MONETARY
AND FINANCIAL
ALTERNATIVES



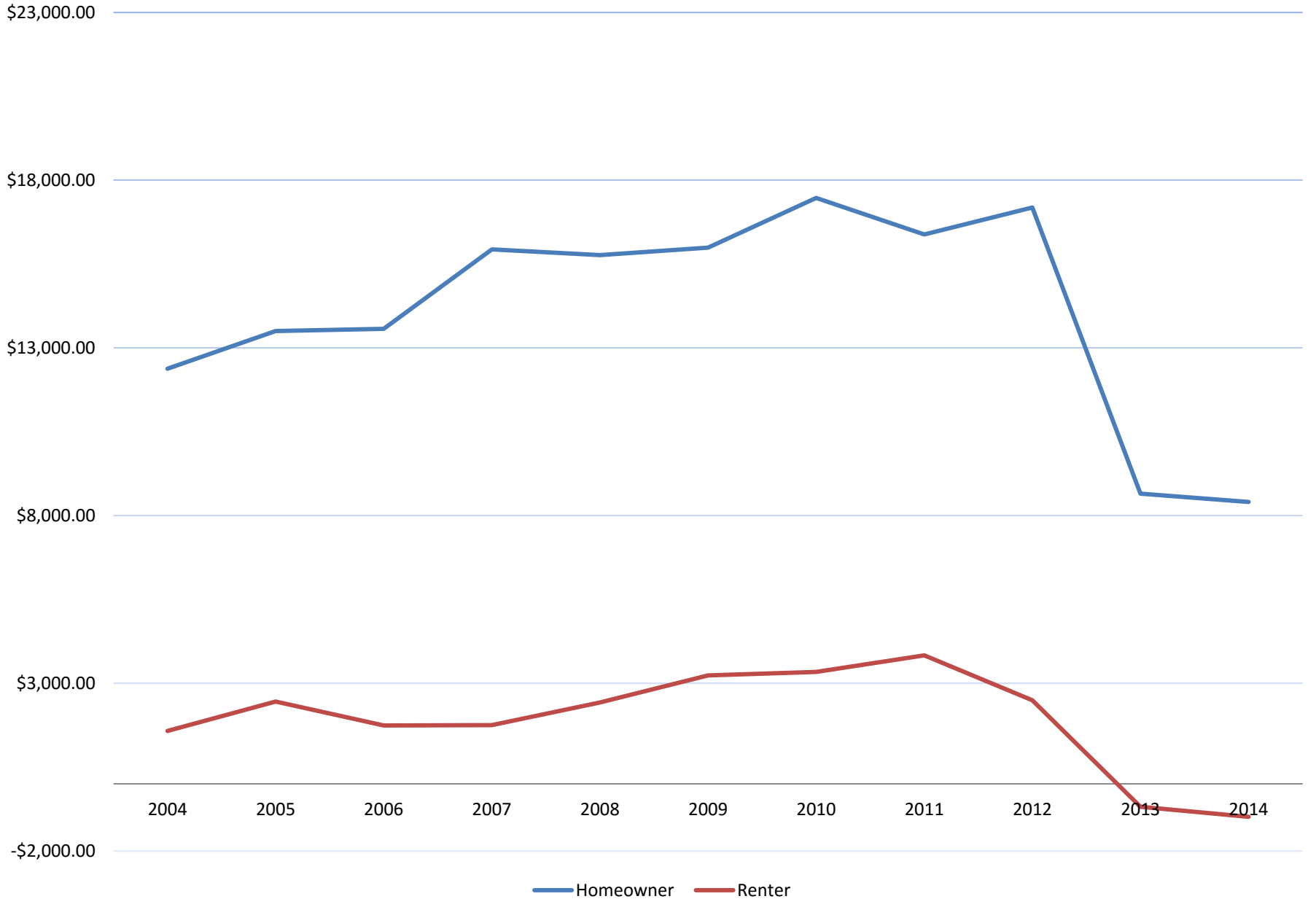
US Personal Savings Rate has been on long term decline since 1970s



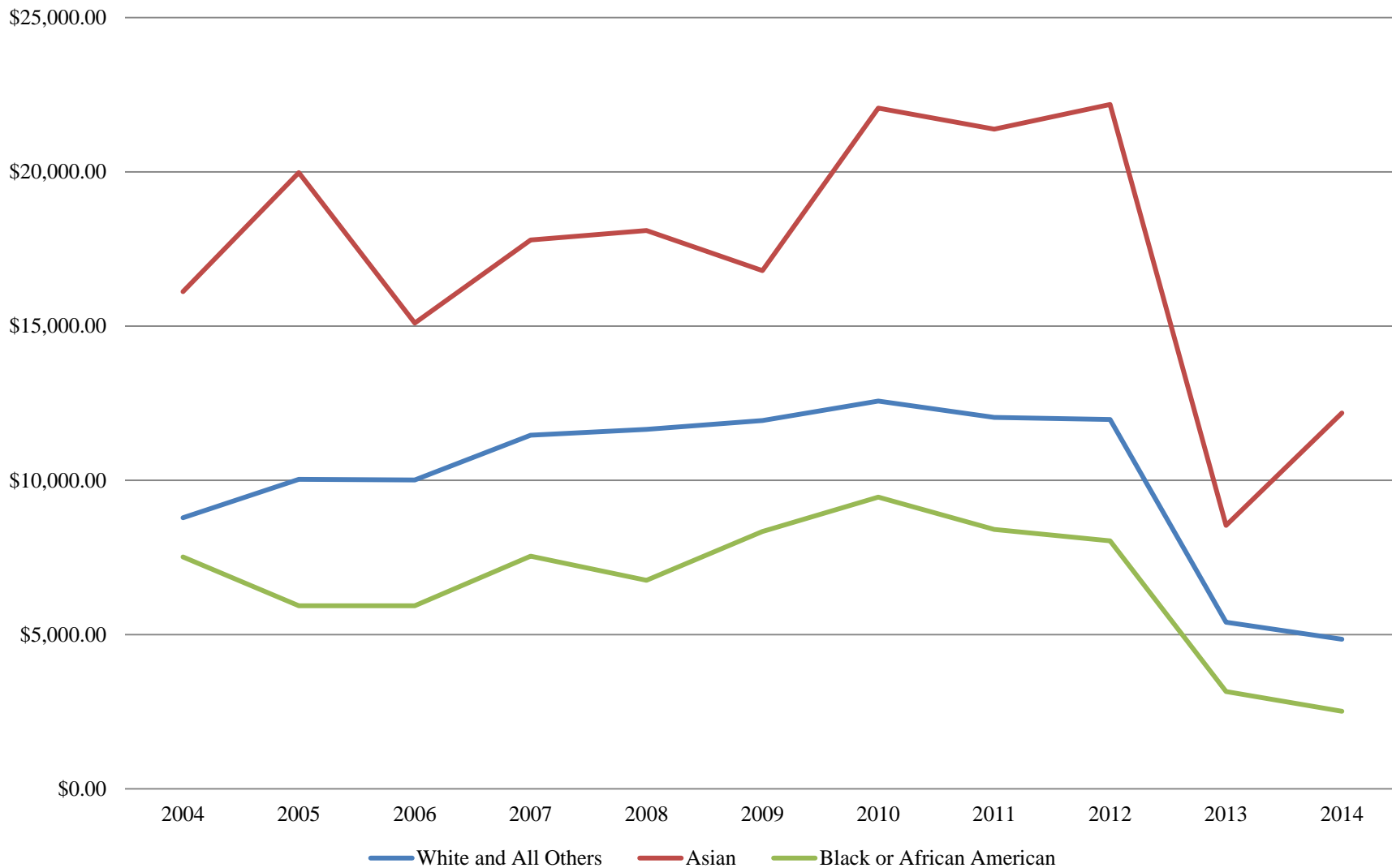
US Annual Personal Household Savings by Education



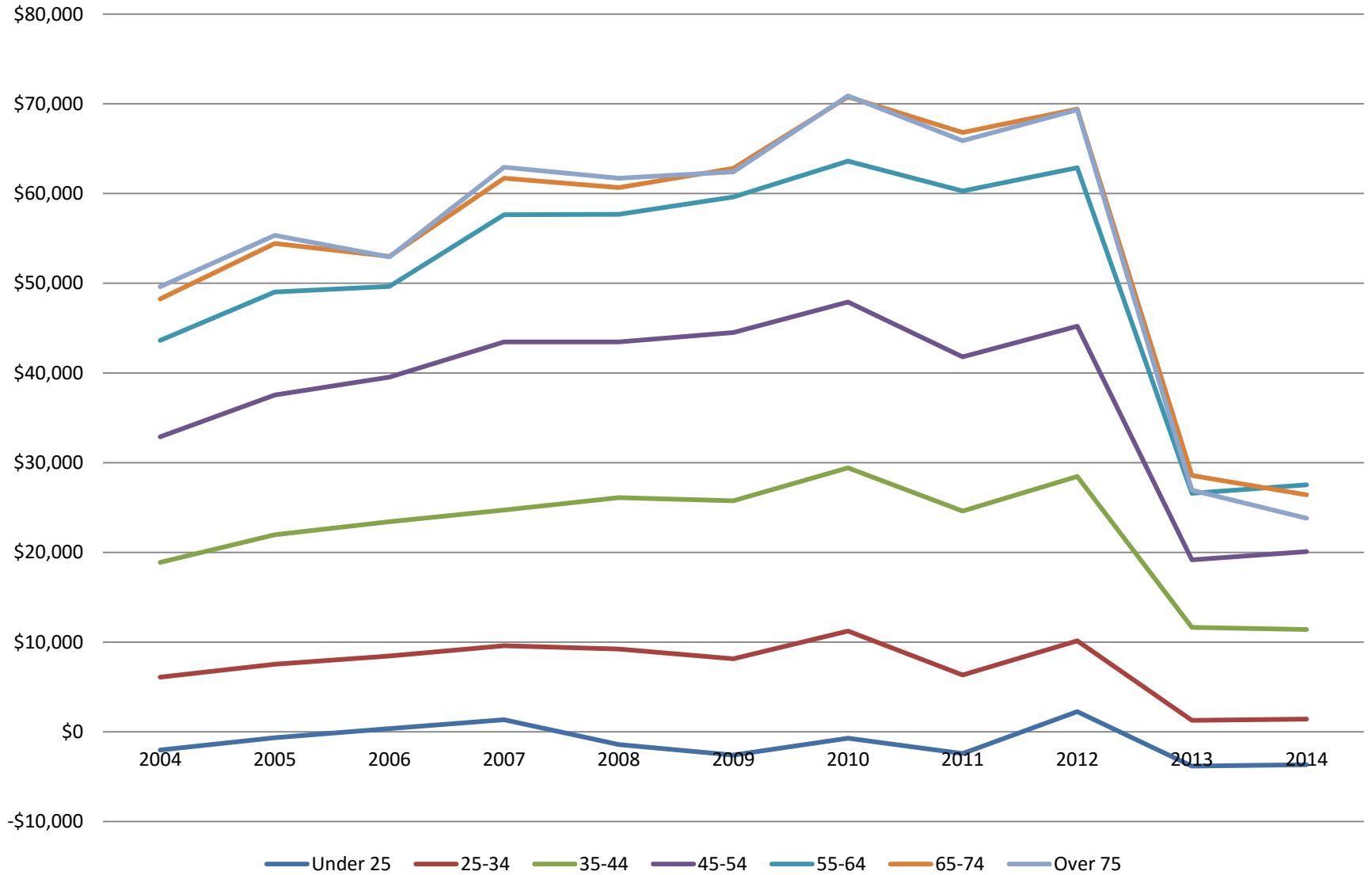
US Personal Household Annual Average Savings by Housing Tenure 2004-2014



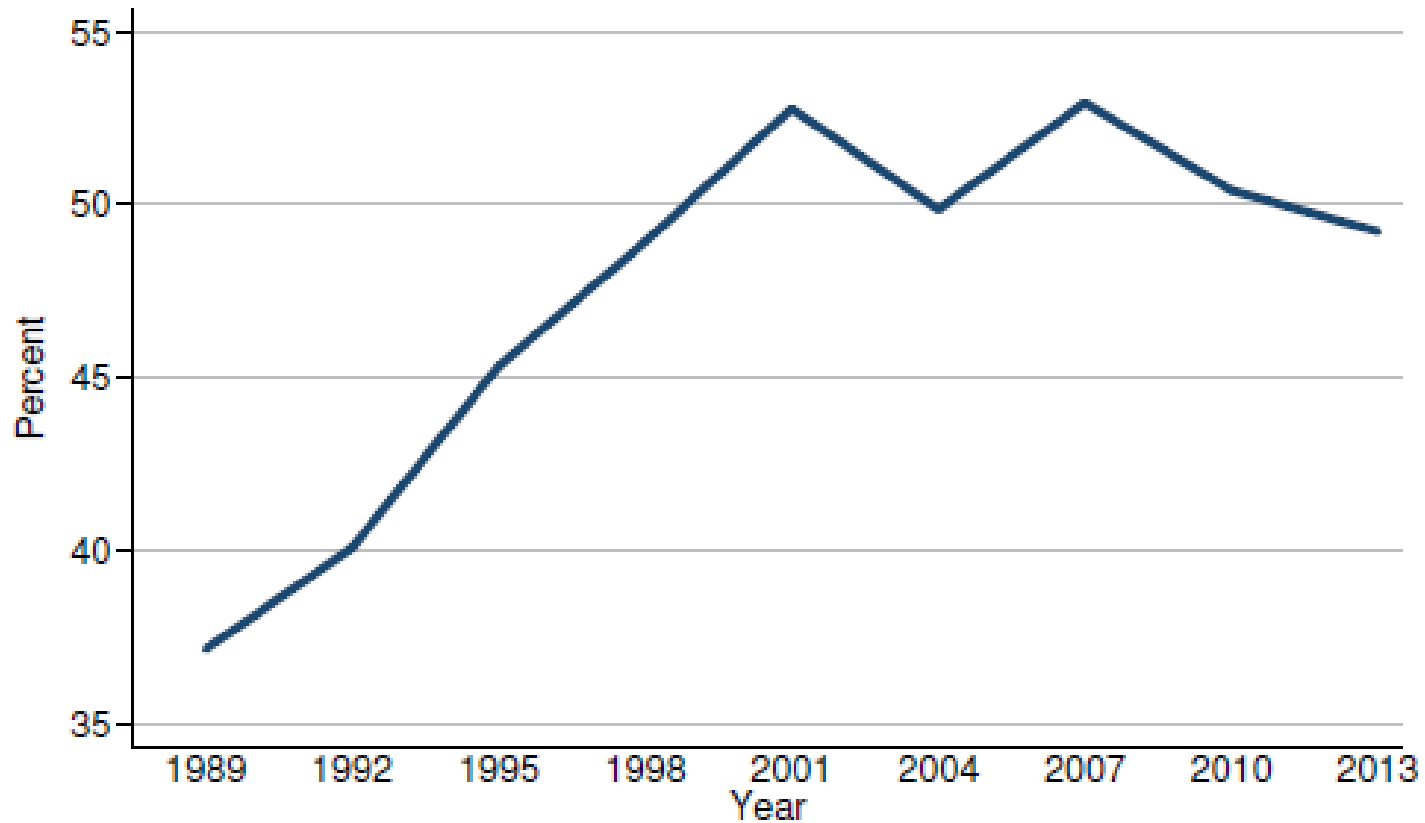
US Personal Household Annual Average Savings by Race 2004-2014



US Personal Household Annual Average Savings by Age



Percent of families with retirement accounts
For all families



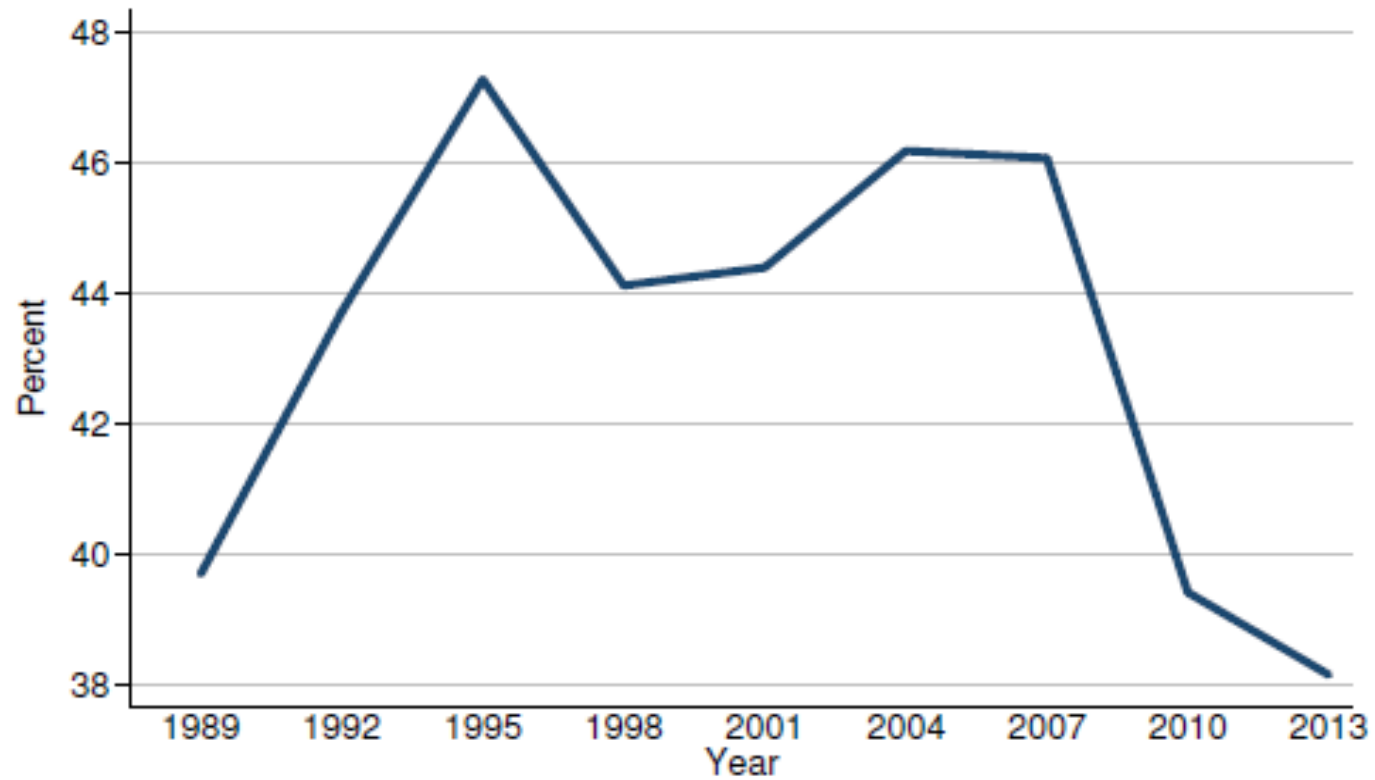
Source: Federal Reserve, Survey of Consumer Finance

Percent of families with debt For all families



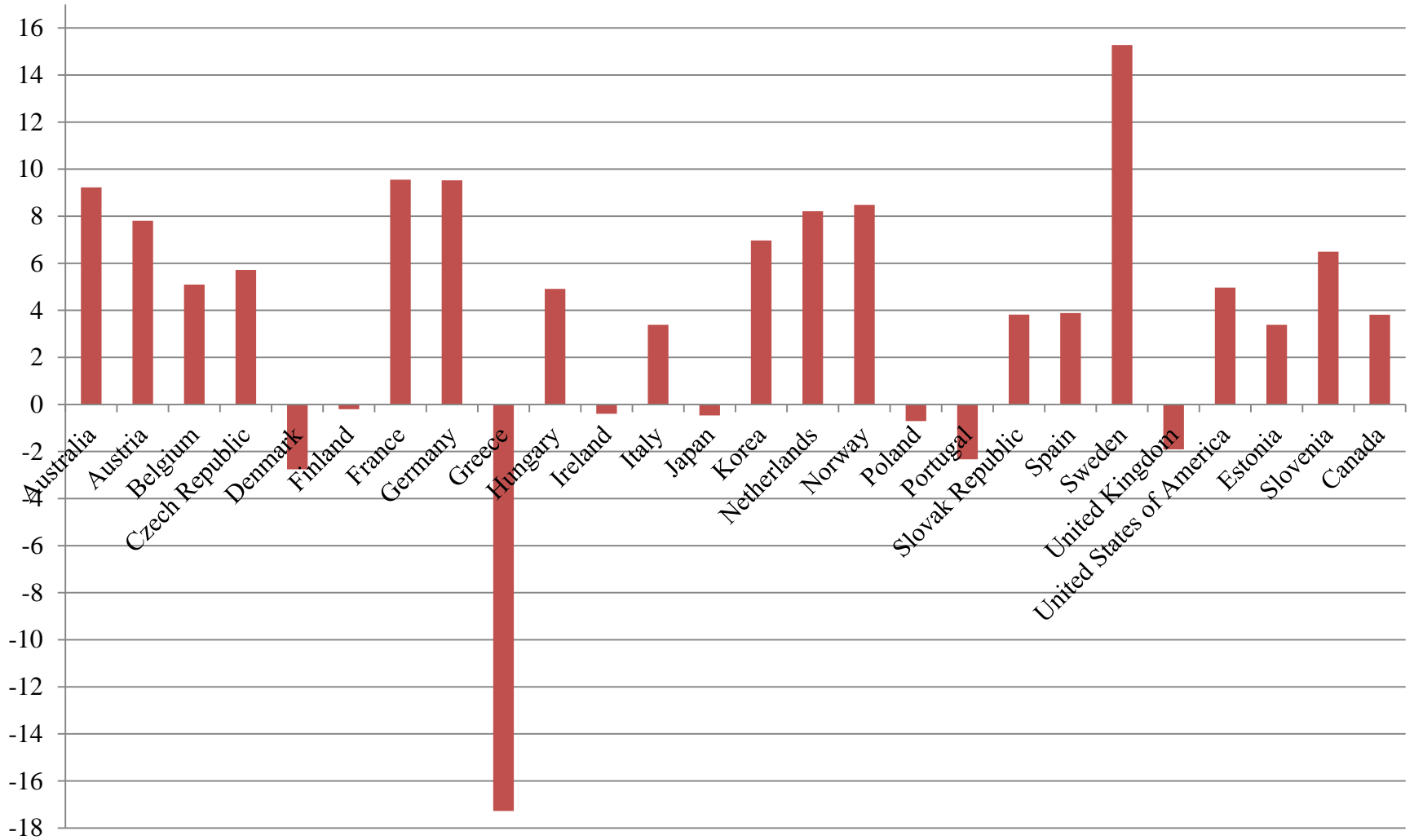
Source: Federal Reserve, Survey of Consumer Finance

Percent of families with credit card balances
For all families

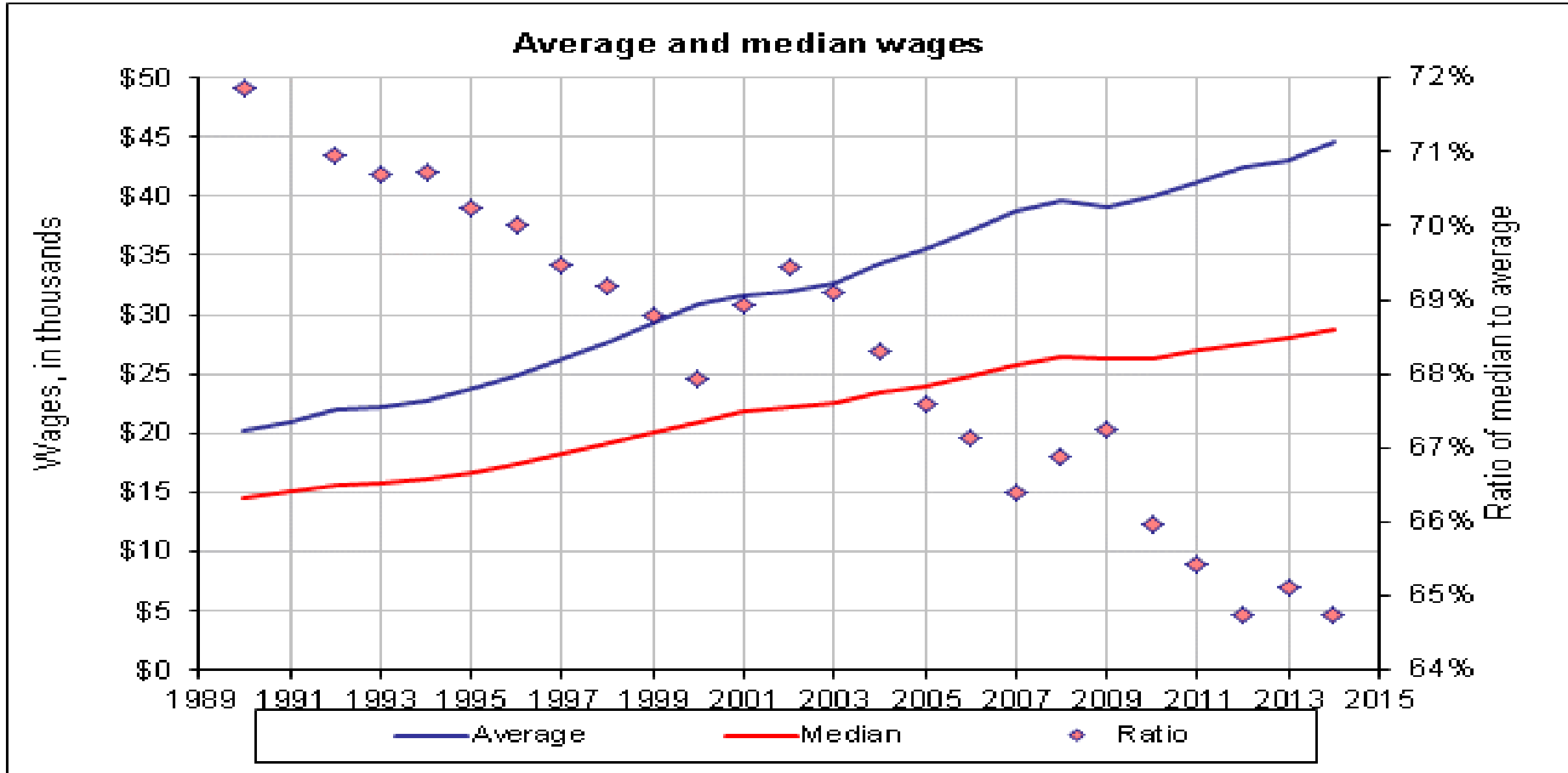


Source: Federal Reserve, Survey of Consumer Finance

Household Savings OECD Countries, 2014, % of Disposable Income

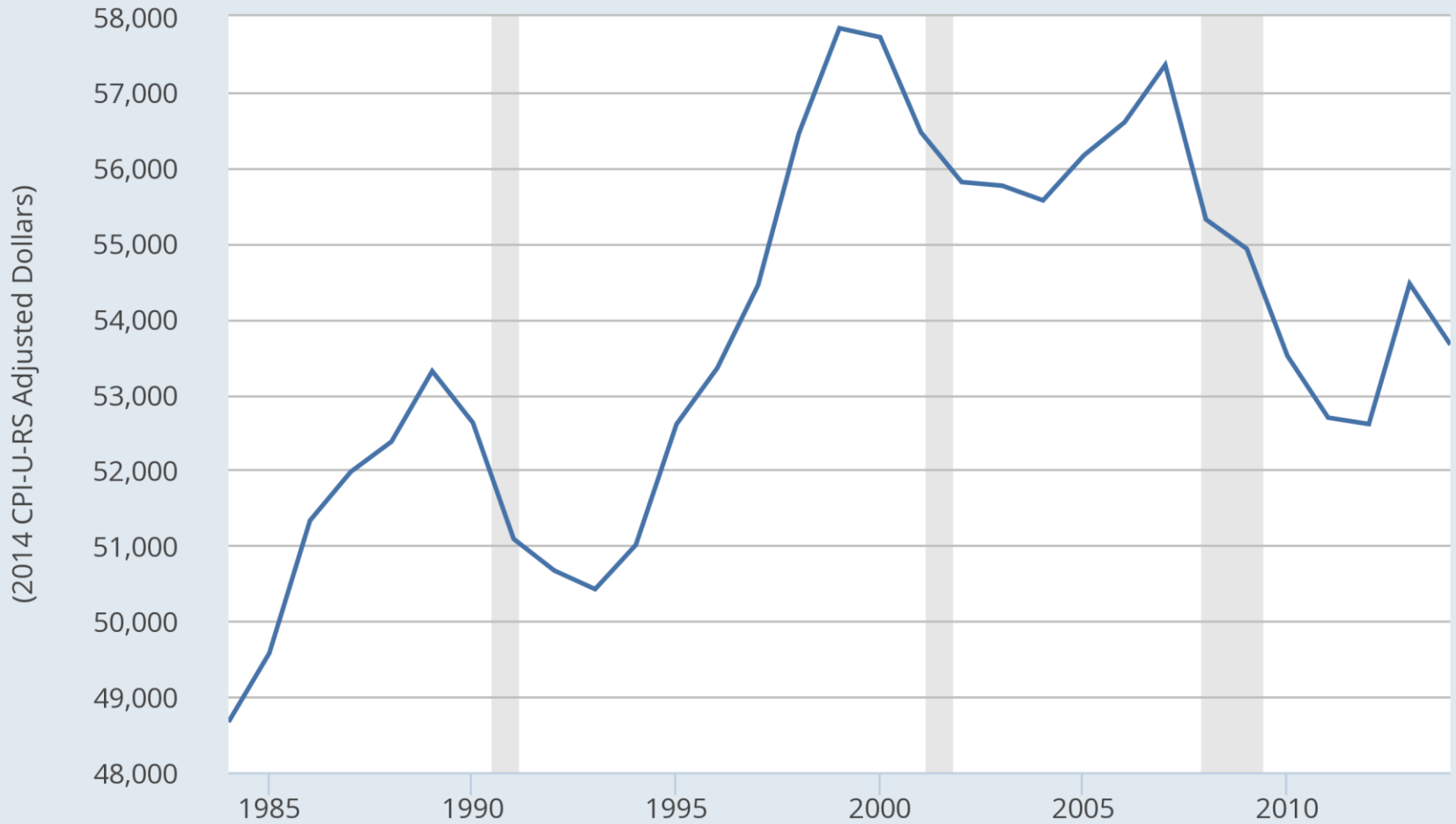


Nominal Wages in America: Average and Median Over Time



Source: Social Security Administration

— Real Median Household Income in the United States











Source: US. Bureau of the Census
research.stlouisfed.org

myf.red/g/2i39

MONTHLY COSTS

2 adults *and* 2 children

Maryland suburbs of Washington, DC

 HOUSING 	\$1,469
 FOOD	\$782
 CHILD CARE	\$1,157
 TRANSPORTATION	\$608
 HEALTH CARE	\$621
 OTHER NECESSITIES	\$1,087
 TAXES	\$886
Monthly Total	\$6,611
Annual Total	\$79,330