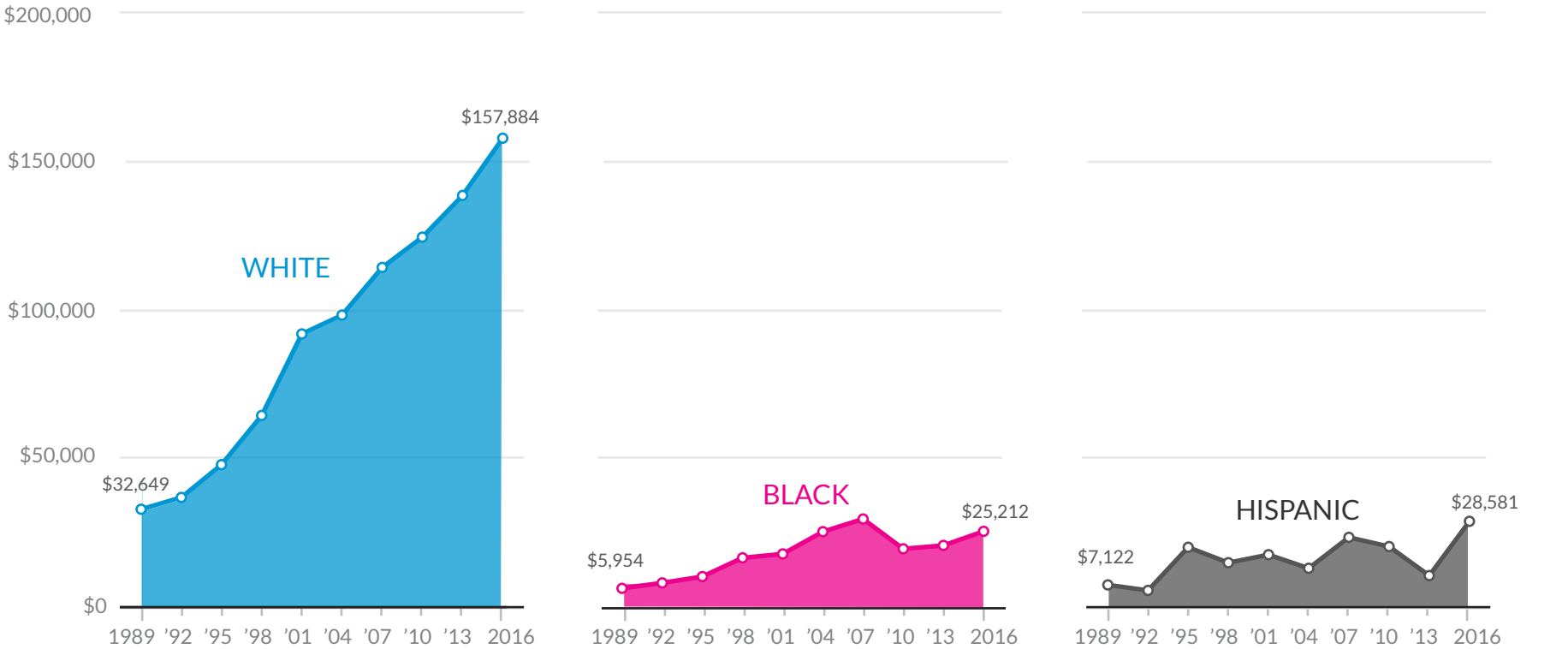


# Average Family Liquid Retirement Savings, 1989–2016



Source: Urban Institute calculations from Survey of Consumer Finances 1989–2016.

Notes: 2016 dollars. Liquid retirement savings include dollars in accounts such as 401(k), 403(b), and IRAs. Median liquid retirement savings for black and Hispanic families were zero from 1989 to 2013. Median liquid retirement savings for whites were zero through the mid-1990s, about \$1,500 in 1998, and \$10,000 in 2016.