Planning ahead: Most workers don’t

Have you ever tried to figure out how much you need to save for retirement?
- Yes, 46%
- No, 50%
- DK, 3%
- Refused, 1%

Have you set aside rainy day funds that would cover your expenses for 3 months in case of emergencies?
- Yes, 41%
- No, 56%
- DK, 2%
- Refused, 1%

Note: Data from 2012 National Financial Capability Study (NFCS). Respondents age 23 to 61 and employed at the time of the survey.

Annamaria Lusardi
The George Washington University School of Business
Academic Director, Global Financial Literacy Excellence Center (GFLEC)
Financial fragility by career stage

How confident are you that you could come up with $2,000 if an unexpected need arose within the next month?

% of respondents certainly or probably unable to come up with $2,000 in case of unexpected need

Note: Data is from 2012 NFCS. Respondents age 23-61 and employed at the time of the survey.
Financial fragility in the population

How confident are you that you could come up with $2,000 if an unexpected need arose within the next month?

% of respondents certainly or probably unable to come up with $2,000 in case of unexpected need

Note: Data is from 2012 NFCS. Respondents age 23-61 at the time of the survey.