

Figure 7.4**Near-Retiree Households Across All Income Groups Have Retirement Assets, DB Plan Benefits, or Both***Percentage of near-retiree households¹ by income quintile,² 2013*

Household income quintile ²	Retirement assets only ³	Both DB plan benefits and retirement assets ^{3, 4}		DB plan benefits only ⁴	Total
Lowest: Less than \$34,494	27	5		15	46
Second: \$34,494 to \$55,799	40	21		15	75
Middle: \$55,799 to \$86,235	47	33		11	91
Fourth: \$86,235 to \$136,962	38	48		8	94
Highest: \$136,962 or more	51	46		1	98
All	40	30		10	81

¹ *Near-retiree households* are those with a head of household aged 55 to 64 and a working head of household or working spouse.² Income is household income before taxes in 2012.³ Retirement assets include DC plan assets (401(k), 403(b), 457, thrift, and other DC plans) and IRAs (traditional, Roth, SEP, SAR-SEP, and SIMPLE), whether from private-sector or government employers.⁴ Households currently receiving DB plan benefits and households with the promise of future DB plan benefits, whether from private-sector or government employers, are counted in this category.

Note: Components may not add to the total because of rounding.

Source: Investment Company Institute tabulations of the 2013 Federal Reserve Board Survey of Consumer Finances