

Our Cracked Nest Egg

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<http://retirement-wisdom.com/>

The 13th Annual Transamerica [Retirement](#) Survey shows just how cracked the American nest egg is. Out of 621 unemployed or underemployed American workers this year's study results show just how dire the retirement outlook is for the nation's workers who are able to work, but can't to the extent of their abilities.

- More than 68 percent of displaced workers (those under- or un- employed) aren't confident they will achieve a financially secure retirement;
- 10 percent are "very confident" that they will retire comfortably;
- 51 percent have tapped savings to survive;
- 31 percent used credit cards
- 24 percent took loans friends or family
- 3 in 10 don't have [health insurance](#) (34 percent of unemployed and 27 percent of underemployed)
- 6 in 10 actually have retirement accounts, but 35 percent have had to withdraw from it
- Out of those who have a 401(k) or similar plan, 45 percent said they had withdrawn from it (63 percent of unemployed; 34 percent of underemployed)

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