



# The Relationship between Health and Finances

## Among 50+ Workers and Retirees

### Debt, Retirement Age and Healthcare Costs



The 50+ who are in poor or fair health are five times more likely to describe their level of debt as a major problem (31%) than those in excellent health (6%).

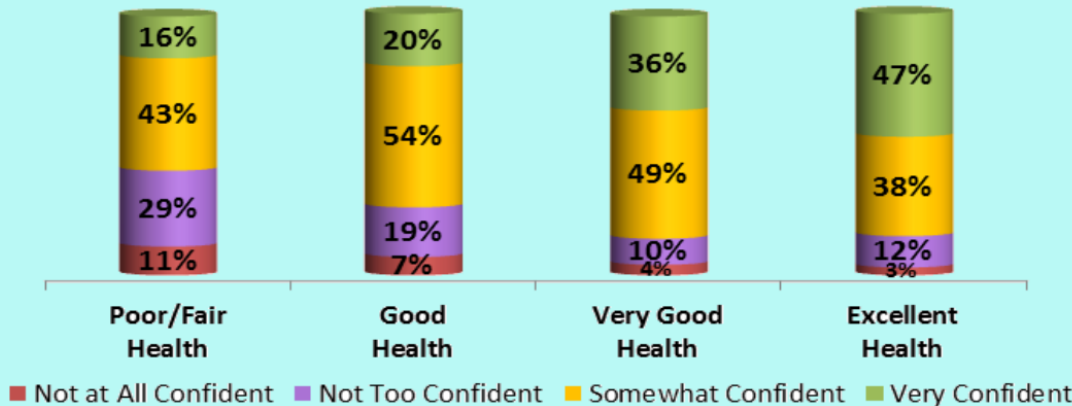


On average, 50+ retirees in poor or fair health retired at an earlier age (58) than those in very good or excellent health (63).



The second most common reason 50+ retirees say their finances in retirement are worse than expected is unexpected healthcare or long-term care costs (22%).

### Savings, Retirement Confidence and Health



The better 50+ workers and retirees rate their health, the more confident they are likely to be about their future in retirement.

The better 50+ workers and retirees rate their health, the higher their savings is likely to be.

Very Good/Excellent Health  
 Good Health  
 Poor/Fair Health

#### Median Savings

**\$100,000 to \$249,999**  
**\$25,000 to \$49,999**  
**\$1,000 to \$9,999**

#### SOURCES:

2014 Retirement Confidence Survey, Employee Benefit Research Institute and Greenwald & Associates.

2014 Retirement Confidence Survey: A Secondary Analysis of Respondents Age 50+, AARP Research.

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