

# 2026 Retirement Statistics: Average Savings Fall \$500,000 Short of What Retirees Say They Need



By [Nick Pisano](#)

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## What is the average retiree's financial situation going into 2026?

American retirees think their peers need an average of \$823,800 in savings and investments to retire comfortably in 2026. That's a dramatic jump from the average of \$580,310 that respondents felt they needed last year. Respondents have an average of just \$288,700 in savings now.

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It's a dream millions of Americans achieve every year, and tens of millions more shape their lives in anticipation of it: retirement. As the story goes, decades of hard work should help those in their golden years leave behind the daily grind and retire with the time and resources to live the lives they desire.

This doesn't just happen automatically, however,. It requires careful planning, saving, and often, sacrifices along the way in anticipation of a better future. Unfortunately, all too many older Americans reach retirement age only to find their efforts have fallen short — frequently, far short.

This is doubly true in recent years as soaring costs for everything from real estate to groceries have put extra pressure on the budgets of retired Americans and those nearing this milestone. The result? Typical retirees have significantly less in savings and

investments than they feel they need to comfortably enjoy the final chapter of their lives.

To find out more, Clever Real Estate surveyed 1,000 retired Americans who stopped working an average of just under 11 years ago. We found that respondents believe new retirees need a whopping \$823,800 in savings and investments, on average, to retire comfortably in 2026. This number is imposing on its own, and even more so considering it was just \$580,310 last year.

Unfortunately, the typical retiree has just a fraction of this amount in the bank, averaging only \$288,700. Fewer than 1 in 4 (23%) had half a million or more saved when they retired.

This substantial shortfall is likely behind the broad pessimism among many retirees and their peers about their financial situation, with two-thirds (64%) saying the United States faces a retirement crisis. Meanwhile, troubling numbers worry they won't be able to sustain themselves financially in the short term or for the rest of their lives.

Read on for a deeper dive into the finances of typical American retirees, as well as their strong views on their housing situations and what they expect from the government.



## Retirement Finances Statistics

- American retirees think their peers need an average of \$823,800 in savings and investments to retire comfortably in 2026.
  - In 2025, the average retirees thought they needed was just \$580,310, a difference of nearly a quarter-million dollars.
  - Currently, retirees have an average of just \$288,700 saved, barely a third of the amount they feel new retirees require.
  - Women (\$261,763) have nearly \$70,000 less in retirement savings on average than men (\$330,305).
- Over a quarter of retirees (29%) say they have *no* money saved for retirement at all.
- 92% of retirees say people underestimate how much money is needed to retire comfortably.

- Almost two-thirds of American retirees (64%) say the United States is in a retirement crisis, and only 41% believe retirement will be possible for the typical American in 25 years.
- A majority of retirees (51%) say they have no plan if their retirement savings run out, and 43% say they would prefer to die than have that happen.
- More than half of retirees (55%) prioritize preserving their finances over enjoying retirement.
  - 1 in 7 (14%) have avoided medical appointments or treatments to preserve their savings, and 1 in 8 (12%) admit to skipping meals for the same reason.
- Almost half of American retirees (48%) aren't confident they'll be able to financially sustain their current quality of life for the rest of their lives, while nearly 1 in 4 (23%) aren't confident about it for the next year.
  - A quarter of retirees (25%) aren't confident they'll be able to afford their current housing costs a year from now.
- A year into the Trump administration, 55% of retirees are more pessimistic about the U.S. economy, compared to 24% who feel more optimistic.
  - Nearly half of American retirees (46%) struggle to pay at least some of their expenses.
- Roughly three-quarters of American retirees (73%) say they would do everything possible to stay in their home even if they could barely afford it.
- Only 14% of retirees believe the government has their best interest in mind when making decisions on retirement policies, while just 28% are confident that government policies will continue to protect retirees' financial interests.
- More than half of retirees (54%) aren't confident Social Security will continue to provide full benefits for the rest of their lives. Over a third (36%) believe Social Security benefits will run out in their lifetime.

## Expectations Soar for Amount Required to Retire in 2026, With Average Retirees Over Half a Million Dollars Short

It appears that a half decade of persistently rising prices has started to make a significant impact on the mindsets of many retirees. The average amount that American retirees think a peer needs to have in savings when they retire has risen dramatically since last year.

Current American retirees think those who want to retire comfortably in 2026 need an average of \$823,800 in savings and investments, while 40% of retirees believe the average American needs a million dollars or more. In 2025, the average was just \$580,310, a difference of nearly a quarter million dollars.

However, only 23% of respondents had half a million or more in savings and investments when they retired.

Currently, retirees have an average of just \$288,700 socked away, barely a third of the amount they feel new retirees require and \$20,000 less than the \$308,040 they averaged last year.

## Actual retirement savings vs. expectations

*Data includes responses from 1,000 retired Americans.*

*Source: Clever Real Estate Retirement Finances Survey, January 2026*

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## More Than 1 in 4 Retirees Have No Retirement Savings

Over a quarter of retirees find themselves in a particularly desperate situation in their senior years. About 29% say they have *no* money saved for retirement at all.

For over half of this group, the reasons are simple: They didn't make enough to do so. Roughly 58% say they lived paycheck to paycheck before retiring, while 52% cited a generally low income.

However, about 1 in 3 admit to common but foreseeable mistakes, such as thinking they'd be able to live entirely off Social Security (35%) or not realizing how much money they would need in retirement (33%).

## Why do you have nothing saved for retirement?

*Data includes responses from 294 retired Americans with no money saved for retirement.*

*Source: Clever Real Estate Retirement Finances Survey, January 2026*

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Although most retirees are in a more secure financial position, a near majority aren't certain about what might be left at the end of their lives. Only 45% of American retirees believe they'll be able to leave an inheritance or financial legacy to their loved ones.

Grimly, more than a quarter may actually leave them with a *bill*. Roughly 29% of retirees don't even expect to have the financial resources to cover their own funeral costs — up five percentage points from 2025.

## Most Retirees Didn't Start Saving Until After 30, and Nearly All Say People Underestimate How Much They Need

Starting to save early in life is one of the most common and straightforward pieces of financial advice. However, it appears most American retirees failed to heed it, either by choice or necessity.

A majority of retirees (57%) were 30 or older when they first began saving for retirement, while almost a third (31%) were at least 40. A shocking 32% were 50 or older or never began saving at all.

This delayed start robs many retirees of the benefits of compound investment growth, a critical factor in growing a substantial nest egg.

## At what age did you start saving for retirement?

Data includes responses from 1,000 retired Americans.

Source: Clever Real Estate Retirement Finances Survey, January 2026

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The primary reason Americans delayed saving for retirement may simply be ignorance of what decades of income-free living actually cost. An overwhelming 92% of retirees say other people underestimate how much money is needed to retire comfortably, and 58% say they were surprised themselves.

Combined with a generally late start in saving and investing, over half (55%) say they don't have enough saved for a comfortable retirement.

## Two-Thirds of Americans Say the U.S. Has a Retirement Crisis, With Half Worrying They'll Outlive Their Savings

Whether it's because of their personal financial situations or broader concerns about policy and the economy, retired Americans are sounding the alarm about the state of their peers.

Almost 2 in 3 American retirees (64%) say the United States is in a retirement crisis, and only 41% believe retirement will even be *possible* for the typical American in 25 years.

With their working years now long behind them, nearly half of American retirees (45%) say they didn't prepare adequately for retirement, with the same number (45%) worrying they'll outlive their retirement savings.

A majority (51%) say they have no plan if their retirement savings run out, and 43% say they would prefer to *die* rather than have that happen.

## Percentage of retired Americans who...

Data includes responses from 1,000 retired Americans.

Source: Clever Real Estate Retirement Finances Survey, January 2026

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Although many have weathered financial turmoil, such as the COVID-19 pandemic and the Great Recession, a majority of retirees (55%) don't feel their current retirement plan accommodates future changes in the economy. This is a particularly relevant concern, with nearly three-quarters (72%) saying they aren't confident the economy will remain stable during their retirement.

Broader economic trends aside, substantial numbers of retired Americans have real reasons to worry. Roughly 1 in 3 retirees say they've already spent too much of their retirement savings (32%) or are using them faster than they expected (34%). Troublingly, more than 1 in 5 (22%) admit to dipping into their retirement savings *before* they actually stopped working.

The situation is also getting worse. Nearly 3x as many retirees say they feel more pessimistic about their retirement savings than they did a year ago (37%) compared to those who feel more optimistic (14%).

Meanwhile, around a third of retirees feel stressed about retirement (31%) or have felt embarrassed to discuss their financial situation with friends or family (30%). A similar percentage (31%) even feel *ashamed* by how much they have in retirement savings.

Despite popular portrayals of seniors traveling the world or exploring new hobbies, more than half of retired Americans (55%) prioritize preserving their finances over enjoying retirement. Roughly 1 in 7 retirees (14%) have avoided medical appointments or treatments to preserve their retirement savings, while 1 in 8 (12%) admit to skipping meals for the same reason.

## Percentage of retired Americans who...

Data includes responses from 1,000 retired Americans.

Source: Clever Real Estate Retirement Finances Survey, January 2026

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### Retirees Most Commonly Regret Not Saving Enough, Not Starting Early

Altogether, these concerns have led half of American retirees (50%) to believe it's *not* currently a good time to retire. At the same time, 61% have regrets about their retirement, providing a cautionary tale for those nearing this stage.

Unsurprisingly, the most common regret is wishing they'd saved more money (33%). A substantial 58% say they saved less than the recommended 15% of their annual income for retirement while working.

It's not just the amount, either. Regrets also center on how retirement money was invested. Over a third (38%) wish they had invested in more high-risk, high-reward assets when they were younger.

Meanwhile, over half (56%) say they should have managed their money better before retiring. Roughly two-thirds of retirees (64%) wish they better understood retirement savings and investments when they were working, and only 41% say they correctly knew in advance how much they needed in savings to retire.

However, just a quarter (25%) believe they should have started saving earlier, arguably the most crucial factor for compounding modest savings.

## Percentage of retired Americans who...

Data includes responses from 1,000 retired Americans.

Source: Clever Real Estate Retirement Finances Survey, January 2026

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For some, the timing of their retirement has led to regrets with long-term financial consequences. A majority of retirees (53%) say they actually retired *earlier* than expected, roughly 9x the percentage who retired later (6%). It's worth noting that 82% of respondents also say they quit working before the full retirement age of 67, permanently lowering their monthly benefits from the maximum they could earn.

As a result, almost a third (30%) believe they started taking Social Security benefits too early.

## Barely Half of Retirees Are Confident They Can Sustain Their Financial Situation for the Rest of Their Lives

Every stage of life has its unique challenges, but it appears retirees are concerned about a few particular ones they're facing, many focused on their finances.

Broadly speaking, a narrow majority of retirees (52%) aren't confident they're prepared for the unexpected challenges of aging, whatever they may be. Women (57%) are far more likely to feel this way than men (46%). They're also substantially more likely to fear becoming a financial burden to their family as they age (50% vs. 38%).

Most troublingly, almost half of American retirees (48%) aren't confident they'll be able to financially sustain their current quality of life for the rest of their lives. Looking short term, the numbers remain concerning: 37% aren't confident they have the money to do

this for the next five years, and nearly 1 in 4 (23%) aren't confident about it through the next year.

All of these percentages have risen dramatically since last year, when 30% were not confident about the rest of their lives, 14% about the next five years, and just 8% about the next year.

## **Are you confident you will be able to sustain your current quality of life financially for...**

*Data includes responses from 1,000 retired Americans.*

*Source: Clever Real Estate Retirement Finances Survey, January 2026*

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With signs of uncertain economic times ahead, substantial numbers of retirees are beginning to worry.

Fewer than half of retired Americans (44%) are confident that their savings could withstand another major economic downturn or recession, and only a slim 55% majority think their investments are appropriately diversified to protect against losses. Just 36% believe their income will keep up with the rising cost of living.

For some retired Americans, even their homes may be at risk: A quarter (25%) aren't confident they'll be able to afford their current housing costs a year from now.

## **Deep Pessimism Among Many Retirees About the Economy and Cost of Living**

This lack of confidence extends far beyond their personal lives and financial situations. One year into the Trump administration, 55% of retirees are more pessimistic than they were a year ago about the U.S. economy — more than *double* the 24% who feel more optimistic.

It's an even grimmer picture when it comes to inflation and the cost of living: 59% are more pessimistic about it than a year ago, nearly 4x the percentage who feel more optimistic about it (16%).

Retirees' pessimism outweighs their optimism in other areas as well:

- 52% are more pessimistic about the affordability of essential goods and services, compared to 13% who are more optimistic.
- 38% are more pessimistic about the stock market, compared to 20% who are more optimistic.
- 35% are more pessimistic about their own personal finances, compared to 16% who are more optimistic.

**Almost a year into the Trump administration, are you more optimistic or pessimistic about the following compared to a year ago?**

## Nearly Half of Retirees Admit They Struggle to Pay Expenses

Just about every American has seen their budgets stretched in recent years, and retirees are certainly no exception — with the critical difference that they're living on fixed incomes and savings.

Nearly half of American retirees (46%) say they struggle to pay some of their expenses. Groceries (28%) are the most common, followed by utility bills (22%).

Between 1 in 6 and 1 in 8 retirees also struggle to pay for:

- Credit card bills (18%)
- Insurance bills (17%)
- Taxes, such as property taxes, income taxes, etc. (17%)

- Phone, internet, and cable bills (16%)
- Medical bills, such as prescriptions, treatments, appointments, etc. (15%)
- Transportation, such as car maintenance, repairs, etc. (14%)
- Gasoline (12%)
- Rent or mortgage (12%)

## What bills or expenses do you struggle to pay?

Although less dire, it's also notable that almost half of retirees (46%) aren't confident they'll be able to afford the hobbies they planned for in retirement.

## Many Retirees Don't Stick to Budgets, Despite Rising Costs from Groceries, Insurance, and Taxes

Despite widespread and diverse financial struggles, 39% of retirees admit they don't stick to a strict budget.

A significant number of retirees also continue to help out younger generations, despite their reduced incomes, with a third (35%) saying they've provided financial support to their adult children or grandchildren since retiring.

Similarly diverse are the reasons behind the financial struggles faced by retired Americans, who report spending more than they expected in retirement across a wide variety of categories.

**Two spending categories stand out far beyond the rest: groceries and insurance premiums for home, health, and auto.**

Approximately 67% of retirees are spending more than they planned on groceries, with 27% spending *significantly* more. Meanwhile, 60% are spending more than they

predicted on insurance premiums, including 22% who describe the increase as substantial.

The areas where notable numbers of retirees are spending more than they expected include:

- Property taxes (43%)
- Medical care and prescriptions (37%)
- Technology, such as phones, computers, and internet subscriptions (34%)
- Transportation, such as gas, car maintenance, public transit, and rideshares (34%)
- Home maintenance (32%)
- Unexpected or emergency expenses (21%)
- Mortgage or rent (19%)

## **Are you spending more or less than expected in retirement on the following?**

However, there are a few areas where retirees spend *less* than they planned in their golden years. These range from dining out (33%) to travel (25%) and hobbies and recreational activities (25%).

Although many may simply be adjusting to a more realistic idea of daily retirement life, these numbers may also be evidence of retirees redirecting money that would otherwise be spent on fun and leisure to must-pay necessities.

## **1 in 3 Retirees Consider Going Back to Work for Extra Money as Similar Numbers Say Their Standard of Living Has Fallen in Retirement**

Retirement is a significant change, financially and personally. Overall, 70% of retirees have adjusted their lifestyle to accommodate their retirement income, and more than a third (36%) say their standard of living has decreased in retirement.

It's a substantial enough change that almost 1 in 3 American retirees (31%) have considered going back to part- or full-time employment as a way to earn or save more

money during retirement.

This may reflect, in part, the realities of retirement benefits compared to what some anticipated. **Over half (53%) say that government benefits are less than they expected in retirement.**

That's a critical shortfall, as Social Security is overwhelmingly the most common source of income among retirees. About 90% receive it, 40 percentage points ahead of the next most common income source, personal savings (50%).

On average, Social Security makes up more than half (57%) of the typical retiree's income. For nearly 1 in 4 (22%), it's their sole source of income.

When it comes to other investments, retirement funds, such as 401(k)s and IRAs, continue to outpace more traditional pension plans, 41% to 31%.

Men are more likely than women to have each source of retirement income, with the gap widest for investments held outside of retirement funds, such as CDs, municipal bonds, and similar financial products, 33% to 20%.

Men are also 12 percentage points more likely to have a 401(k) or other retirement fund (48% vs. 36%) and stocks not held in retirement funds (25% vs 13%).

## **Three-Quarters of Retirees Would Do Anything Possible to Avoid Moving Out of Their Homes**

As America's population ages, the vast majority of retirees remain independent, with only 6% living with a family member or residing in a nursing home or retirement community.

This latter option is particularly unpopular with today's retirees. About 90% agreed that retirement communities are overpriced and unaffordable for the average retiree.

This desire to stay in their homes runs deep. **Roughly three-quarters of American retirees (73%) say they would do everything possible to stay in their home even if they could barely afford it, and 72% would accept a lower quality of life in exchange for the independence of staying at home over moving to a retirement community.**

That trade-off may be an unfortunate reality for many seniors in the coming years. Over a quarter of retirees (29%) report struggling to afford basic home maintenance, a rising

expense in recent years due to inflation and tariffs.

One thing working in favor of many retired Americans is that almost three-quarters of them (73%) own their homes, even if just under 1 in 4 (23%) are still paying a mortgage on it. Most are likely glad they do, as an identical 73% say they couldn't afford to buy a home in today's market.

Nearly half of retirees (45%) go as far as saying they believe their home is the only thing allowing them to have a comfortable retirement.

These homes play an important role in the retirement plans of many. Roughly half (49%) say their long-term financial plan and outlook would be impacted if their home significantly declined in value over the next few years. This includes 1 in 6 (17%) who are relying on their home equity or a future home sale to support themselves someday, making the risk of a housing crash all the more dire.

Many seem to be worried about this exact scenario: **46% of retirees are more pessimistic about the housing market than they were a year ago, nearly 4x the number who are more optimistic (12%).** Still, it seems like they're mostly hoping for the best as they're split 23% each on whether they're more optimistic or pessimistic about the value of *their* home, specifically.

Although previous research suggests [few boomer homeowners are interested in selling](#) their homes anytime soon, many retirees have likely considered what might force them into moving out. Moving to an assisted living or retirement community (21%) is the most common reason retired homeowners foresee selling their properties in the future, virtually tied with the life-changing circumstances surrounding the death of a partner or spouse (19%).

However, fewer than 1 in 8 say they'd expect to sell because their home isn't accessible as they age (11%) or to move closer to family or caretakers (9%).

When moving, only 30% of retirees say they'd pay more for proximity to friends and family, and 28% apiece say the same for a desirable climate or an area with lower taxes. Only 16% would pay more to live in an age-restricted (55+) community.

## **Retirees Want More Government Help, but Just 14% Think the Government Has Their Best Interest in Mind**

Overall, large numbers of American retirees seem dissatisfied with the way things are going, not just for themselves but for their families and the country.

Roughly 81% of respondents think the government needs to do more to help retirees, and 55% believe retirees should get priority in receiving government aid over working people.

At the same time, only 14% are more optimistic about their children's or grandchildren's financial future than they were a year ago, compared to 46% who say they're more pessimistic.

A mere 14% of retirees believe the government has their best interest in mind when making decisions on retirement policies, while just 28% are confident that government policies will continue to protect retirees' financial interests.

However, some policy proposals that retired Americans favor may raise some eyebrows among younger generations. For example, 80% of retirees say they shouldn't have to pay taxes, even as over 1 in 5 (21%) would support raising taxes on the non-retired population to *support* retirees.

Meanwhile, 43% say younger generations don't pay enough toward Social Security.

Although this might seem extreme, many retirees feel they've had a rough time financially over the past few years. Two-thirds (66%) believe inflation has erased the value of their hard work and savings, and 59% don't feel like their retirement financial strategy is keeping up with added costs from tariffs.

They also give low grades to the Trump administration. Over half of retirees (55%) say the change in presidential administrations in 2025 made them less certain about their retirement savings. Currently, only 39% believe retirees in America have an overall better quality of life than those in European countries.

On the other hand, retirees are roughly split on whether the government owes them a comfortable lifestyle in their golden years: 51% agree, while 49% don't. Meanwhile, 50% of respondents feel retirees rely too heavily on government assistance rather than their own savings.

## **Pessimism Over Social Security and Medicare Is Common, but Few Are Interested in Potential Fixes**

Social Security plays a significant role in supporting huge numbers of American retirees. However, the very people using this beloved program don't see positive things ahead for it.

Over 4x as many American retirees say they're more pessimistic about the future of Social Security today than they were a year ago (52%), compared to those who feel more optimistic (14%).

More than half of retirees (54%) aren't confident Social Security will continue to provide full benefits for the rest of their lives, and over a third (36%) believe Social Security benefits will actually *run out* in their lifetime.

Although the program [faces future funding challenges](#) as the American population ages and fewer workers pay into the system, a nearly unanimous 93% of retirees disagree with the idea that childless retirees should receive fewer government retirement benefits because they don't have children contributing to Social Security.

Likewise, fewer than 1 in 5 respondents (18%) believe retirees should receive fewer government retirement benefits if they have significant savings or investments, and just 1 in 3 (33%) support cutting retirement benefits for those who don't need them.

However, almost half are willing to help out those on the other end of the spectrum, with 47% saying retirees should receive *more* government retirement benefits if they have little money saved.

A majority of retired Americans (58%) are also uninterested in raising the retirement age to account for increased life expectancy and retirement benefits, another frequently proposed solution to keep critical programs solvent.

Health care is also an issue of particular importance to older Americans, especially the Medicare program. Roughly 80% of retirees are concerned that Medicare prices will increase in 2026, and just 53% feel confident that Medicare and supplemental insurance will continue to meet their health care needs.

Over half of American retirees (51%) say they're more pessimistic about the future of Medicare than they were a year ago, while just 13% feel more optimistic about it.

Current events may also be playing a role in these concerns. Almost a third (32%) are concerned that decreased immigration could jeopardize the availability or quality of health care or other aging-related services.

This comes as medical needs are already a strain on many, with 46% saying the rising cost of health care has impacted their retirement budget and planning. Only 1 in 3 American retirees (33%) are confident they could pay for long-term care if they needed it.

## Financial Gender Gaps Persist in Retirement

The salary gap between men and women is well documented, but few consider the repercussions of this disparity when retirement comes around.

Women (\$261,763) have nearly \$70,000 less in retirement savings on average than men (\$330,305), a difference that results not just in fewer opportunities in the present but also decreased potential to generate future income from these investments during retirement.

Women (40%) are also 11 percentage points more likely than men (51%) to have under \$100,000 in savings and investments.

Half of retirees (50%) think their income was high enough to save adequately for retirement, but 57% of men fall into this group, compared to just 45% of women.

Along with having less money overall, women tend to feel their financial situation is also more precarious. Only 40% of women are confident that their retirement savings could withstand another major economic downturn or recession, 10 percentage points less than the 50% of men who think this.

Meanwhile, just 56% of female retirees are confident they could cover an unexpected \$5,000 expense without significant financial stress, compared to 65% of men.

The gap isn't just financial. The 64% who say they wish they better understood retirement savings and investments when they were working includes 68% of women but just 58% of men.

Along similar lines, 47% of men say they correctly knew in advance how much they needed in savings to retire, 10 percentage points more than the number of women who feel this way (37%).

These circumstances may explain why just 47% of retired women agree with the idea that retirees rely too heavily on government assistance rather than their own savings,

compared to 55% of retired men who believe this.

Despite all this, men (65%) are six percentage points more likely to say they have regrets about their retirement than women (59%). Men (36%) are also substantially more likely to financially support someone else during retirement, such as a spouse or children, than women (23%).

## Methodology

Clever Real Estate conducted a poll of 1,000 American retirees on their views on their financial situation in retirement. The poll was conducted Oct. 24, 2025.

## About Clever

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