



2024 10 14 Hai Zhang/

2024

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1

80

9 10

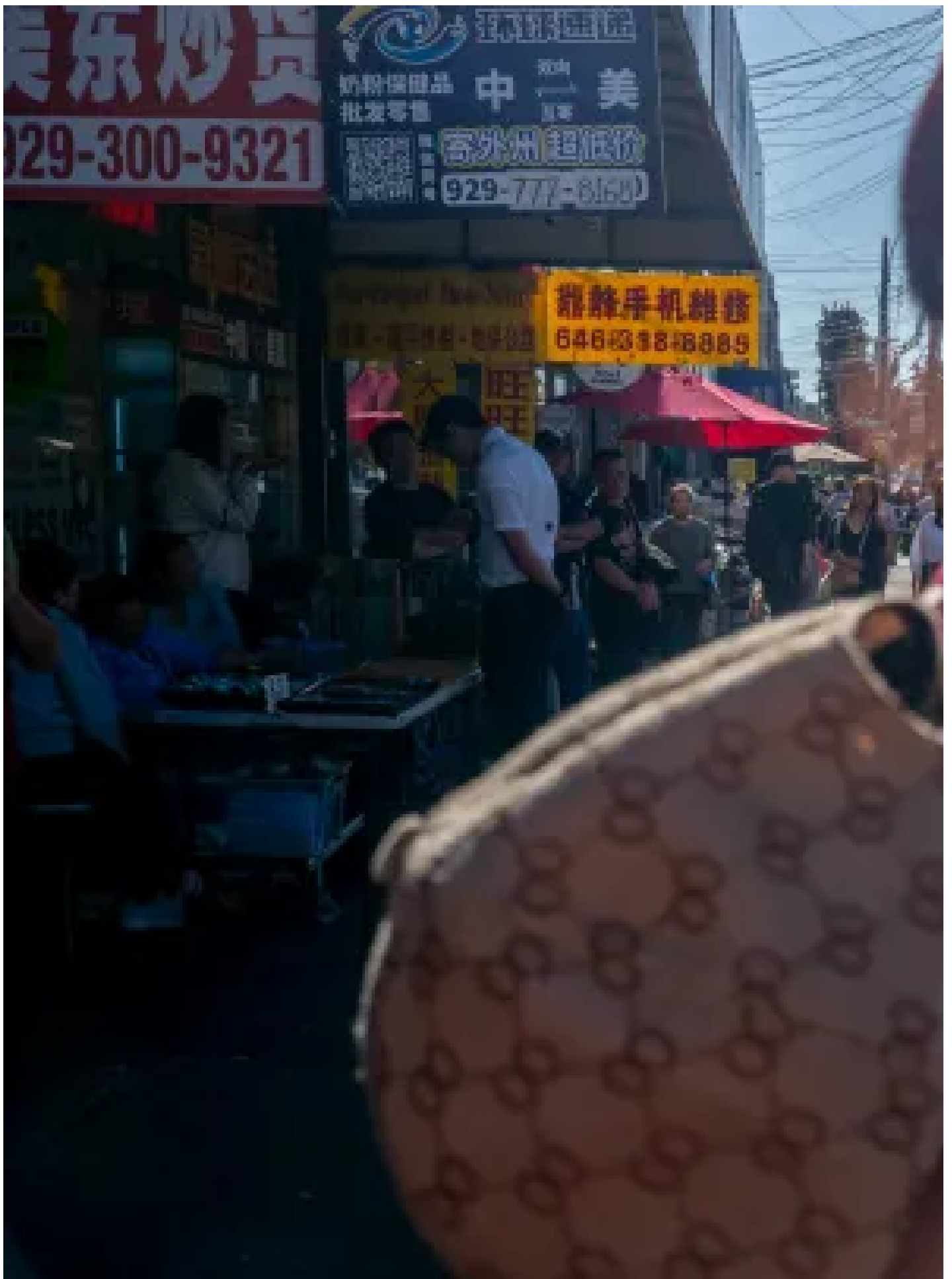
GDP

7.8%

20%

2021

31%



2024 10 23 Hai Zhang/
GDP

Susan 52

2008

20 2 300 5 100 100 60

30 200 30%



2024 10 23

Hai Zhang/

Instagram

30

Jennifer 55

Component	1996 (%)	2013 (%)
457(b)	10—15%	5%
401(k)	1%	40%
403(b)	99%	21%
401(k)	08%	4%
457(b)	0%	0%
401(k)	0%	0%
403(b)	0%	0%



2024 4 16

Adam Bettcher/Getty Images for People’s Action Institute

3500

1000

Obamacare

Ozempic
5000

Covid

31

2011 2017

30



2024 3 19 Brandon Bell/Getty Images 1000

2000

30

2011 2016 15

10 15 2.5% 5-10% 7%



2024 3 27 Michael M. Santiago/Getty Images

34

2014		Lina		
2017	10		20	Lina 17



2024 6 17 Lucia Buricelli/Bloomberg via Getty Images

22 Lina

19 3.7 20 2.6 19 refinance 1400 1900 1000 21

20 HOA

Rachel 35

2011

6-7% 6-10

401(k) 19 21 401(k) IRA

day care 2000



2024 7 4 Beata Zawrzel/NurPhoto via Getty Images
200-500

19

21

H1B H1B

38

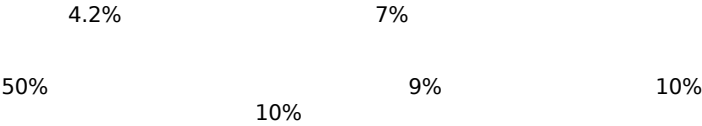
2024 8 22

Yuki Iwamura/Bloomberg via Getty Images

T

Dylan 35

2015



TCJA

2024 5 15

Justin Sullivan/Getty Images

403(b) 457(b)

2020 20%