

# Gen X & Retirement

## It's Not Too Late

The “sandwich generation” – caught between aging parents and growing kids – is next up to retire. Here's where Gen X stands, and why there's still time to get ahead.

**18%**

are very confident they'll  
retire comfortably

*Transamerica 2025*

**\$107K**

estimated median  
household retirement  
savings

*Transamerica 2025*

**\$6,500**

median emergency  
savings - a thin cushion

*Transamerica 2025*

### The Squeeze is Real

Gen X is among the top two generations who are prioritizing paying off debt ahead of saving for retirement. This mindset makes building an emergency fund harder. Without the cushion of emergency savings, it's easy to slide into more debt and continue the cycle. Many are also supporting aging parents and helping with kids' college at the same time. Meanwhile, 41% of Gen X have an emergency savings of less than \$10,000. It's a lot to carry at once.

### The Good News: There's Still Time

Most Gen Xers are in their peak earning years, and the youngest have around two decades before retirement — enough runway to make up real ground by starting, or stepping up, now. Gen X isn't standing still though. They are already taking action with 82% already saving and contributing a median of 10% of their annual compensation. The one habit worth adding: leaning on a professional, 73% of this independent, do-it-yourself generation tends to skip this habit altogether.

### A Few Moves That Add Up

- Capture your full employer match, then nudge your contribution rate higher over time.
- Build an emergency savings alongside paying down high-interest debt.
- Don't do it alone. A short conversation with your plan's dedicated retirement planning specialist is the step Gen X most often skips.

**MCF is here to help.** Reach out to your plan's dedicated financial advisor to build a plan for your goals – today.

*Sources: Transamerica 2025*

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