


MarketWatch published a piece today called "[Here is the true state of Americans' financial lives](#)," which stated that **42% of Americans have no retirement savings at all and that only 28% of Americans are considered "financially healthy"**:

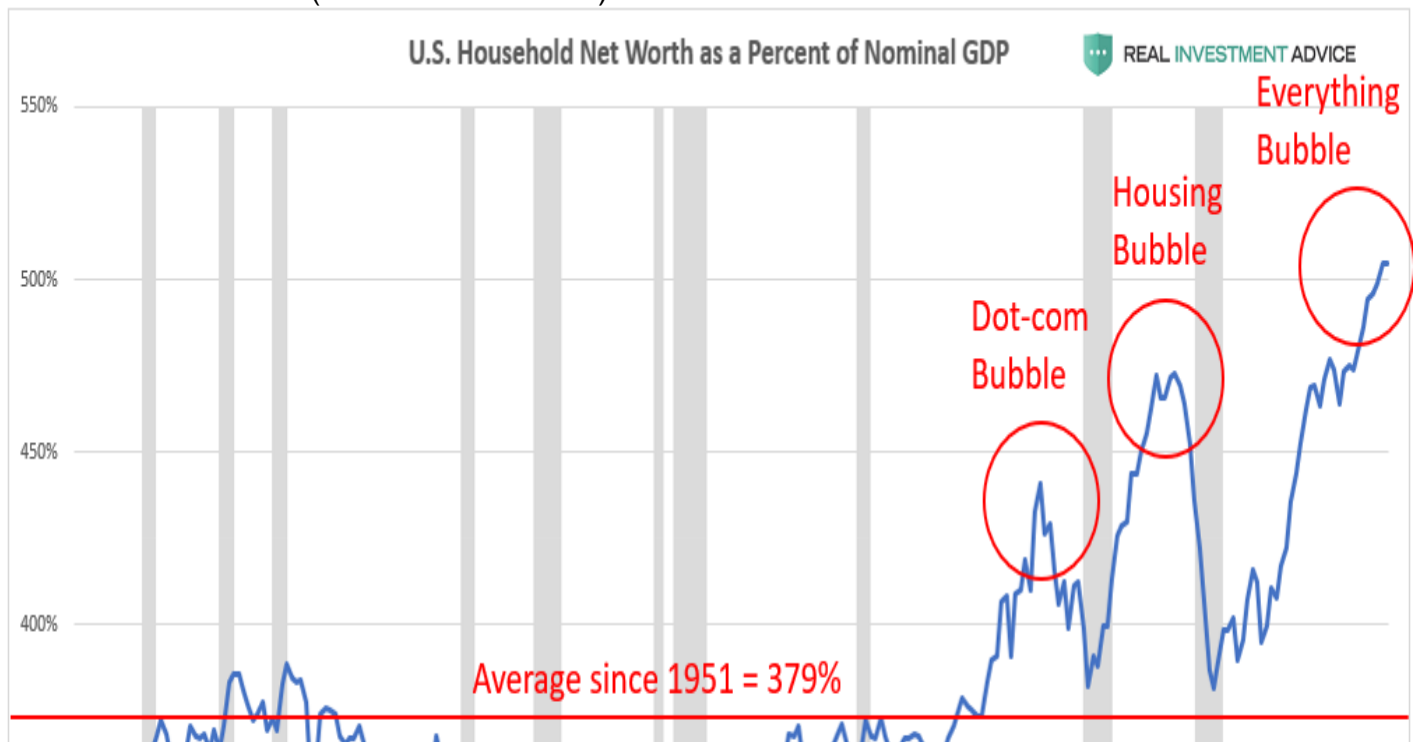
The finances of Americans may not be as good as they look from the outside. Despite optimistic metrics like a nine-year-long bullish, if volatile, stock market, low unemployment levels, and consumer confidence levels nearing record highs, millions of Americans continue to struggle, a study released Thursday from financial consultancy nonprofit the Center for Financial Services Innovation (CFSI) found. Only 28% of Americans are considered "financially healthy," according to a CFSI survey of more than 5,000 Americans. "Financial health enables family stability, education, and upward mobility, not just for individuals today but across future generations," the CFSI says. "Many are dealing with an unhealthy amount of debt, irregular income, and sporadic savings habits." Meanwhile, 17% of Americans are "financially vulnerable," meaning they struggle with nearly all financial aspects of their lives, and 55% are "financially coping," meaning they struggle with some but not all aspects of their financial lives. The recent volatility in the Dow Jones Industrial and S&P 500 has not helped Americans feel secure, experts say.



**REAL  
INVESTMENT  
ADVICE**

If you have more than \$500,000 invested in the markets,  
you need a better solution than "buy and hold."

**What I found jaw-dropping about these depressing financial health statistics is that they are this bad even though America is currently experiencing its largest household wealth bubble in history.** As I explained in a [recent presentation](#), U.S. household wealth has surged by approximately \$46 trillion or 83% since 2009 to an all-time high of \$100.8 trillion. Since 1951, household wealth has averaged 379% of the GDP, while the Dot-com bubble peaked at 429%, the housing bubble topped out at 473%, and the current bubble has inflated household wealth to a record 505% of GDP (see the chart below):



Unfortunately, this wealth boom is not a sustainable, permanent wealth increase, but an artificial, Fed-driven bubble that is going to burst with disastrous effects. ***If America's personal financial health is this bad right now, just imagine how much worse it will be when our household wealth bubble bursts!*** (Yes, I know that the 28% who are considered "financially healthy" possess a disproportionate amount of America's wealth that is currently inflated, but the bursting of this bubble will make these statistics even worse.) Please watch my presentation "Why U.S. Wealth Is In A Bubble" to learn more: **We at Clarity Financial LLC, a registered investment advisory firm, specialize in preserving and growing investor wealth in times like these. If you are concerned about your financial future, click here to ask me a question and find out more.**