

A DATA BRIEFING FROM DT LINUX

SAMPLE PREVIEW

Why Rich People and Poor People Save Money Completely Differently

Six sourced data points on how much room people have to save, what they do with it once they can, and how policy quietly tilts the rest, from a 51-point gap in who has an emergency cushion to the 41 states where saving too much can still cost a family its benefits

October 9, 2026

DT LINUX

This is a free preview. The full report contains complete analysis of all six cases, full sourcing, and an interactive data dashboard.

What's inside this report

The full report walks through six sourced data points on how saving behavior diverges by income, from how much margin is left over after the bills to the policy rules that quietly widen the gap, organized into three tiers: The Margin, The Method, and The Multiplier.

No.	Context	Tier	Why it's on the list
1	The savings cushion that barely exists at the bottom	The Margin	Only 24% of adults earning under \$25,000 have enough savings to cover 3 months of expenses, versus 75% of those earning \$100,000 or more.
2	Thirteen percent of Americans could not cover \$400 by any means	The Margin	63% of US adults could cover a \$400 emergency expense with cash on hand. 13% could not cover it at all, by any method.
3	Being unbanked is almost entirely a function of income	The Method	Households earning under \$15,000 are about 31 times more likely to have no bank account at all than households earning \$75,000 or more.
4	Most households barely touch the asset class where real wealth grows	The Method	The wealthiest 10% of US households hold 88% of all stock market wealth. The other 90% of households hold the remaining 12%.
5	The most powerful savings nudge in America is least available to the people who need it most	The Multiplier	The highest-paid tenth of workers get employer retirement plan access, and use it, at more than double the rate of the lowest-paid tenth.
6	In most states, saving too much can cost a poor family its benefits	The Multiplier	41 of 50 states still cap how much a family can hold in savings and keep receiving cash assistance, typically at \$1,000 to \$3,000.

The full report also includes an interactive, filterable dashboard version of this comparison, and a related-topics and keyword brief for further reading.

The clearest case: what's left over after the bills

Start with the simplest possible version of the question: of every extra dollar that comes in, how much can a household actually set aside? Economists call this the marginal propensity to save, and the 2024 Survey of Household Economics and Decisionmaking puts a very concrete number on what it looks like in practice. Only 24% of adults earning under \$25,000 a year say they have enough savings to cover three months of expenses. Among those earning \$25,000 to \$49,999, that rises to 40%. Among those earning \$50,000 to \$99,999, 56%. Among those earning \$100,000 or more, 75%, roughly three times the rate at the bottom of the scale.

This is not, on its own, a story about different values or different discipline. At the bottom of the income distribution, rent, food, utilities, and transportation routinely consume close to everything that comes in, which leaves close to nothing to divert into savings regardless of intention. As income rises, a growing share of each additional dollar stops being obligated to something immediate, and becomes available to set aside instead...

Get the full report

This sample covers the opening case. The complete report walks through all six data points in full, with the same standard of sourcing throughout.

- **Full analysis of all six cases**, including the unbanked-by-income breakdown, the stock-ownership concentration data, and the state-by-state welfare asset limits that penalize saving
- **The complete "caveat that matters most" section**, tying all six cases together into one running argument about how much of the saving gap is structural, and how much is left over for individual habits
- **A full, cited source list** covering every survey and study used
- **An interactive data dashboard** with filterable charts, a downloadable schema, and API access details
- **A related-topics and keyword brief** for teams researching financial behavior and wealth inequality further

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