Most Americans Want Access to Alternative Investments With Their IRAs

Many people have to use retirement accounts and see Social Security as inadequate, so they leverage the tax treatment of retirement accounts. There is an explosion of interest and growth in the alternative investments across all generations. Retirement accounts are well-positioned for people to invest in alternatives through companies like Rocket Dollar.

The type of retirement account Americans are currently enrolled in varies by generation.

81% of Americans believe real estate is a good investment.

Generations vary dramatically on the types of alternative investments they are aware of:

- Boomers are significantly more aware of real estate, precious metals, collectibles, and commodities as alternative investments compared to younger generations.

Americans are most hindered from investing in alternative investments because they don’t have enough money and are afraid of losing money.

Younger Millennials are currently investing in almost all alternative investments significantly more than all other generations.

57% of Americans would be interested in learning how they can use a retirement account to invest in alternative investments.

Over half (53%) of Americans would be interested in learning how they can use a retirement account to invest in alternative investments.

78% of Americans would like to have more control over how their retirement funds are invested.

74% of Americans would like to have the option to diversify their retirement accounts to the investments of their choosing.

The study was administered to a total of 1,500 U.S. respondents ages 25-80. 750 participants who currently have some type of retirement account (401(k), 403(b), IRA, HSA Plans, Thrift Savings Plan or other government plans beyond Social Security, etc.). 750 participants who do not currently have any type of retirement account. Figures are statistically significant at the 95% confidence level. Margin of error is +/-3.00 percentage points. In an instance that a chart total for a single select question does not add to 100%, please note that this is due to the minimal effect of rounding. Weighted to the 2020 U.S. Census for age, region, gender, and ethnicity. This survey was conducted online from October 13, 2021, to October 28, 2021.

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