Procrastination is top reason given by American workers (age 55-64) for not having a retirement income strategy

Have not gotten around to making it	42%
Have enough income from Social Security and pensions to meet all of my household expenses	27%
Not yet close enough to retirement to create one	24%
Do not want to work with a financial professional to create one	8%
Do not have enough money to require it	7%
Had one but am no longer following it	5%
Other reasons	8%

