

Between my home value and investments I have lost 54% of my net worth- Who can retire with those kind of losses. I'm 62- I recovered some after papa bush did this to us- how long will it take after bubba is gone?

Changing the type of accounts  
cut spending 75%

Cutting expenses in entertainment- dining- vacations and gift giving.  
Putting off buying a greener car.

Delayed some transactions that could have proved costly and as such had to rethink income options if I were to push my retirement to a later date than first planned

Having to work longer.

I already have far less in my IRA than I did just two weeks ago. It seems I'll have to survive on my relatively small pension and my Social Security - at least as long as the latter survives!

i am 54 was hoping to retire in the next 3-4 years. now probably won't happen. at least i have a job i know won't go away.

I am currently 58 and have no plans for retirement at this time due to lack of resources.

I am very mad at our government for eliminating the firewall protection that allowed this to happen. Also- I think our government representatives- ceo's & directors should not get multi million salaries.

I had planned on retiring in the next 5 years. I've started considering moving that out to 10 years.

I have had to rethink the amount of income I can realize from my investmests

I have sought employment to subsidize my living expenses

I have to move in with my in laws- just so we can save up and start over.

I live on the incombe from a trust. As the trust declines in value- either I reduce my income (which will leave me penniless) or i reduce the number if years left for withdrawals. NOT a pleasant prospect at 68!

I make every decision based on another critical trade-off. Nothing save utilies- the mortgage- and gas aren't negotiable. The more cash I can retain- the better- by far. Everyone wants cash for this or that; I spend it only on what I must have.

I plan to retire later and am contemplating discontinuing my contributions to my 401k and put those funds into an insured account instead.

I sold all equities and will put the funds in real estate and cds.

I will need to work longer than expected - or- maybe not retire completely. I may need to consult part-time after "retiring" from full-time work.

I'm paying the minimum amount due on my credit cards; I'm cutting way back on groceries; I'm driving less and I'm probably going to have to go back to work at 70!

Instead of being able to retire at age 72 I do not see me working until I die.

It appears I will have to continue to work instead of retire early as I had planned.

It is wait and see situation!

I've calculated that I have to work longer before I retire. Mainly there is uncertainty and loss of confidence in U.S. financial institutions and government.

moved money (short-term move) into muni-bonds to take advantage of large drop in bonds - I think they will recover in the short term.

My husband is 70 years old we both were looking forward to retirement. But with the instability of the economy the amount in our 401 has dwindled. We're just apart of the disappearing middleclass. This country is becoming the haves & have nots.

My husband most likely won't even be able to think about retirement until he turns 70. He will be 67 this year and we had hoped to finally be able to retire.

My retirement income is in serious jeopardy- I am of retirement age and my health is not good.

Not being able to do projects that we had planned and take some trips that we had planned to take on retirement

will have to work longer to build up retirement assets lost due to decrease in 401K.

Postpone retirement.

Putting off retirement- selling one home....

rediverted

Retirement investments have lost significant value.

Spending a tremendous amount LESS

We are going to move out of state to realize a cheaper cost of living. I am not happy about the move- but I have to think about our finances. We are leaving our children and grandchildren here- and will be 5 hours away from them in order to keep afloat.

We have been trying to find alternative ways to save. Money Market accounts and going back to general savings accounts. We have also added to our life insurance.

When the market started downward earlier this year I lost 20% of the value of my 401k. I hit mandatory retirement- have not been able to find another job (at 71) and cannot live for long on what was in the 401k and Social Security.

Will have to work additional years.

Will have to work longer.