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The average IRA balance fell to \$110 800 during Q2 of 2022 a 17.9% decrease from a year prior reports Fidelity 1 day ago Here are the average IRA balances by age and generation for the third quarter of 2025 and the second quarter of 2025 according to Fidelity Investments Dec 5 2023 The good news for working households nearing retirement with a 401 k median combined 401 k IRA balances rose from \$144 000 to \$204 000

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