**Public interest statement**

The research presented in this paper examines the critical intersection of retirement savings, individual well-being, and savings habits. In an era marked by economic uncertainty, understanding how savings habits impact long-term financial security and overall quality of life is of paramount importance. Our study delves into the complex dynamics that influence retirement saving decisions and their implications for individuals, families, and society as a whole. By exploring the relationship between savings habits and well-being indicators such as financial stress, mental health, and overall life satisfaction, we aim to provide insights that can inform policy interventions and financial literacy initiatives. The findings of this research have significant implications for public policy, financial institutions, employers, and individuals alike. By identifying barriers to effective retirement saving and highlighting strategies to promote greater financial resilience, we hope to contribute to the development of policies and programs that support retirement security for all segments of the population. Thank you for considering the public interest implications of our research and for your support in advancing our collective efforts to promote financial well-being and retirement security.