

Question E1

Do you know your net worth, that is, the dollar amount representing all your assets minus your debts?

	Sex		Age					Region					Race				
	Total (A)	Male (B)	Fe-male (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	North-east (I)	North Central (J)	South (K)	West (L)	Metro (M)	Non-Metro (N)	White Only (Non-Hisp) (O)	Black Only (Non-Hisp) (P)	Hispanic (Any Race) (Q)
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Yes	542 54%	278 57%	264 51%	113 37%	89 51%D	126 65%DE	100 65%DE	115 68%DE	84 46%	129 59%I	203 55%	126 55%	399 54%	143 56%	387 58%	52 48%	56 41%
No	428 43%	197 41%	231 45%	180 59%FG H	82 47%FG H	62 32%	53 34%	48 28%	96 52%	88 40%	148 40%	97 43%	321 43%	107 42%	268 40%	53 48%	80 59%O
Don't know	30 3%	10 2%	20 4%	15 5%	3 2%	5 3%	2 1%	6 3%	5 3%	2 1%	18 5%J	4 2%	24 3%	6 2%	15 2%	4 4%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E1

Do you know your net worth, that is, the dollar amount representing all your assets minus your debts?

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or	1	2	3 Or	None	Total	Under	12-	HS	HS	Coll	Coll
		\$25K (B)	\$50K (C)	\$75K (D)	\$100K (E)	More (F)	(G)	(H)	More (I)	(J)	(K)	12 (L)	17 (M)	Incom- plete (N)	Grad (O)	Incom- plete (P)	Coll Grad (Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Yes	542 54%	83 45%	99 40%	106 65%BC	47 68%BC	102 67%BC	86 64%I	208 64%I	244 46%	356 60%K	182 46%	141 43%	82 43%	56 45%	152 47%	153 56%	176 66%NO
No	428 43%	98 53%DEF	139 57%DEF	54 33%	22 32%	50 33%	47 35%	103 32%	275 52%GH	223 37%	202 52%J	159 52%	103 54%	63 51%Q	159 49%Q	114 42%	88 33%
Don't know	30 3%	3 2%	8 3%	3 2%	0 0%	0 0%	2 1%	14 4%	8 2%	17 3%	7 2%	5 1%	6 3%	5 4%	13 4%Q	4 2%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
 Overlap formulae used. * small base

Question E2

Do you have a savings plan with specific goals?

	Sex		Age				Region						Race				
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	North-		South	West	Metro	Non-	White Only (Non-	Black Only (Non-	His- panic (Any Race)	
				(D)	(E)	(F)	(G)	east (H)	Central (I)	(J)	(K)	(L)	(M)	Metro (N)	Hisp) (O)	Hisp) (P)	(Q)
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Yes	574 57%	295 61%	279 54%	152 49%	116 67% ^{DH}	127 66% ^{DH}	97 63% ^{DH}	83 49%	111 60%	136 62%	201 55%	126 56%	437 59%	138 54%	395 59%	66 60%	61 45%
No	419 42%	186 38%	233 45%	155 51% ^{EF} G	56 32%	64 33%	57 37%	82 49% ^{EF} G	72 39%	82 37%	166 45%	99 44%	303 41%	116 45%	269 40%	44 40%	75 55%
Don't know	7 1%	4 1%	3 1%	0 0	2 1%	1 1%	0 0	4 2% ^{DG}	2 1%	2 1%	2 1%	1 *	4 1%	2 1%	6 1%	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E2

Do you have a savings plan with specific goals?

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Total	Under 12	12- 17	HS Incom- plete	HS Grad	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Yes	574 57%	57 31%	115 47%B	108 67%BC	57 81%BC	122 81%BC	64 47%	204 63%G	297 56%	339 57%	225 57%	166 54%	125 65%	48 39%	162 50%	159 59%N	194 73%NOP
No	419 42%	128 69%CDE F	130 53%DEF	54 33%F	13 19%	29 19%	69 51%H	120 37%	229 43%	252 42%	166 42%	139 46%	66 35%	75 60%PQ	161 50%Q	109 40%Q	72 27%
Don't know	7 1%	0 0	1 *	0 0	0 0	0 0	2 2%	1 *	1 *	4 1%	1 *	0 0	1 *	1 1%	2 *	3 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
 Overlap formulae used. * small base

Question E3

Do you have a SPENDING plan that allows you to save enough money to achieve the goals of your savings plan?

Base = Have a savings plan with specific goals

	Sex		Age					Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	65+ (H)	North-	North	South (K)	West	Metro (M)	Metro (N)	White	Black	His-
				(D)	(E)	(F)	(G)		east (I)	Central (J)		(L)			Non- Hisp (O)	(Non- Hisp) (P)	panic (Any Race) (Q)
Unweighted Total	613	311	302	72	80	134	163	164	119	138	218	138	480	133	494	44	27
Weighted Total	574	295	279	152*	116*	127	97	83	111*	136*	201	126*	437	138*	395	66**	61**
Yes	455 79%	226 77%	229 82%	113 74%	91 78%	102 80%	81 84%	68 82%	75 68%	109 80%	164 81%I	107 84%I	355 81%	99 72%	319 81%	49 74%	48 78%
No	118 21%	68 23%	50 18%	39 26%	25 22%	25 20%	14 14%	15 18%	36 32%KL	27 20%	37 18%	19 15%	80 18%	38 27%	74 19%	17 26%	13 22%
Don't know	2 *	1 *	* *	0 0	0 0	0 0	1 1%	* *	0 0	0 0	1 *	1 1%	1 *	1 *	2 *	0 0	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question E3

Do you have a SPENDING plan that allows you to save enough money to achieve the goals of your savings plan?

Base = Have a savings plan with specific goals

	Household Income						H.H. Size			Children In H.H.				Education			
	Total	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Total	Under 12	12- 17	HS Incom- plete	HS Grad	Incom- plete	Coll Grad
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	613	43	121	115	64	136	98	271	236	445	160	111	88	25	146	170	264
Weighted Total	574	57**	115*	108*	57*	122*	64*	204	297	339	225	166*	125*	48**	162*	159	194
Yes	455 79%	36 62%	84 73%	85 78%	52 92% ^C	100 82%	53 83%	168 82%	227 76%	273 80%	175 78%	126 76%	93 75%	23 48%	130 81%	124 78%	168 87% ^P
No	118 21%	22 38%	31 27% ^E	23 21%	4 8%	22 18%	11 17%	35 17%	70 24%	65 19%	50 22%	40 24%	31 25%	25 52%	31 19%	34 21%	26 13%
Don't know	2 *	0 0	* *	1 1%	0 0	* *	* *	1 1%	0 0	2 *	0 0	0 0	0 0	0 0	* *	1 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question E3

Do you have a SPENDING plan that allows you to save enough money to achieve the goals of your savings plan?

	Race																
	Sex			Age					Region					-----			
	Total	Male	Fe-	18-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
(A)	(B)	male	34	44	54	64	(H)	east	Central	(K)	(L)	(M)	Metro	(Non-	(Non-	panic	
		(C)	(D)	(E)	(F)	(G)		(I)	(J)				(N)	Hisp)	Hisp)	(Any	
														(O)	(P)	Race)	
														(Q)			
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Yes	455	226	229	113	91	102	81	68	75	109	164	107	355	99	319	49	48
	45%	47%	44%	37%	52% ^{DH}	53% ^{DH}	53% ^{DH}	40%	41%	50%	44%	47%	48%	39%	48%	45%	35%
No	118	68	50	39	25	25	14	15	36	27	37	19	80	38	74	17	13
	12%	14%	10%	13%	14%	13%	9%	9%	19% ^{KL}	12%	10%	8%	11%	15%	11%	15%	10%
Don't know	2	1	*	0	0	0	1	*	0	0	1	1	1	1	2	0	0
	*	*	*	0	0	0	1%	*	0	0	*	*	*	*	*	0	0
Do not have a savings plan with specific goals	426	190	236	155	57	65	57	85	74	83	168	100	307	118	275	44	75
	43%	39%	46%	51% ^{EF}	33%	34%	37%	51% ^{EF}	40%	38%	45%	44%	41%	46%	41%	40%	55%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E3

Do you have a SPENDING plan that allows you to save enough money to achieve the goals of your savings plan?

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	3 Or			None (J)	Total (K)	Under	12-	HS	Coll	Coll	
		\$25K (B)	\$50K (C)	\$75K (D)	\$100K (E)	More (F)	1 (G)	2 (H)	More (I)			12 (L)	17 (M)	Incom- plete (N)	HS Grad (O)	Incom- plete (P)	Coll Grad (Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Yes	455 45%	36 19%	84 34%B	85 52%BC	52 75%BC D	100 66%BC D	53 39%	168 52%G	227 43%	273 46%	175 45%	126 41%	93 49%	23 19%	130 40%N	124 46%N	168 63%NOP
No	118 12%	22 12%	31 13%	23 14%	4 6%	22 15%	11 8%	35 11%	70 13%	65 11%	50 13%	40 13%	31 16%	25 20%OQ	31 10%	34 13%	26 10%
Don't know	2 *	0 0	* *	1 *	0 0	* *	* *	1 *	0 0	2 *	0 0	0 0	0 0	0 0	* *	1 *	0 0
Do not have a savings plan with specific goals	426 43%	128 69%CDE	131 53%DEF	54 33%F	13 19%	29 19%	71 53%H	121 37%	231 44%	256 43%	167 43%	139 46%	67 35%	76 61%PQ	163 50%Q	112 41%Q	72 27%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
Overlap formulae used. * small base

Question E4

Are you reducing your consumer debt or are you consumer debt-free? Would you say...

	Race																
	Sex			Age				Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	North (J)	South (K)	West (L)	Metro (M)	Non- Metro (N)	White Only (Non- Hisp) (O)	Black Only (Non- Hisp) (P)	His- panic (Any Race) (Q)
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Yes (Net)	790 79%	390 80%	400 78%	224 73%	140 81%	160 83%	119 77%	142 84%D	144 78%	173 79%	308 83%L	165 73%	590 79%	200 78%	551 82%P	71 65%	94 69%
You are consumer debt-free	371 37%	192 40%	179 35%	115 38%F	55 32%	46 24%	59 38%F	97 57%DE	72 39%	85 39%	134 36%	80 35%	286 38%	86 33%	281 42%P	14 13%	43 31%P
You are reducing your consumer debt	418 42%	198 41%	221 43%	109 35%	86 50%DH	115 59%DG	60 39%H	45 27%	72 39%	88 40%	173 47%	85 38%	304 41%	114 45%	270 40%	57 52%	51 38%
No (Net)	198 20%	87 18%	111 22%	81 26%FH	30 17%	29 15%	34 22%H	24 14%	38 21%	45 21%	55 15%	59 26%K	143 19%	55 21%	111 17%	37 34%O	40 29%
Your consumer debt remains at the same level	132 13%	55 11%	77 15%	48 16%	17 10%	21 11%	26 17%	20 12%	29 16%	25 11%	44 12%	34 15%	101 14%	31 12%	73 11%	21 19%	29 21%
Your consumer debt is growing	66 7%	32 7%	34 7%	33 11%H	13 7%	8 4%	8 5%	4 2%	9 5%	20 9%K	11 3%	25 11%K	42 6%	24 9%	37 6%	16 15%O	11 8%
Don't know	13 1%	9 2%	4 1%	2 1%	3 2%	4 2%	1 1%	3 2%	3 1%	2 1%	6 2%	3 1%	11 2%	1 1%	8 1%	1 1%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E4

Are you reducing your consumer debt or are you consumer debt-free? Would you say...

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Total (K)	Under 12 (L)	12- 17 (M)	HS Incom- plete (N)	HS Grad (O)	Coll Incom- plete (P)	Coll Grad (Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Yes (Net)	790 79%	113 61%	187 76%B	133 82%B	61 88%B	143 94%BC	110 82%	258 80%	412 78%	482 81%	298 76%	227 74%	151 79%	73 59%	233 72%	230 85%NO	241 91%NO
You are consumer debt-free	371 37%	58 31%	83 34%	56 34%	24 35%	59 39%	72 53%HI	126 39%	171 33%	254 43%K	115 29%	81 27%	59 31%	35 28%	119 37%	100 37%	113 42%
You are reducing your consumer debt	418 42%	55 30%	104 42%	78 48%B	37 53%B	84 56%BC	39 29%	132 41%G	240 46%G	228 38%	183 47%	145 48%	92 48%	37 30%	114 35%	130 48%NO	128 48%NO
No (Net)	198 20%	71 38%CDE	59 24%F	28 17%F	9 12%	8 5%	24 18%	63 19%	111 21%	107 18%	90 23%	75 24%	40 21%	50 40%PQ	86 27%PQ	37 14%	24 9%
Your consumer debt remains at the same level	132 13%	37 20%F	45 18%F	18 11%F	7 11%F	5 3%	16 12%	41 13%	75 14%	67 11%	65 17%	53 17%	25 13%	27 21%PQ	60 19%PQ	27 10%	18 7%
Your consumer debt is growing	66 7%	34 18%CDEF	14 6%	10 6%	1 2%	4 2%	7 5%	22 7%	36 7%	41 7%	25 6%	22 7%	15 8%	23 19%OPQ	26 8%Q	10 4%	6 2%
Don't know	13 1%	1 1%	0 0%	1 1%	0 0%	* *	1 1%	3 1%	5 1%	6 1%	4 1%	3 1%	1 *	2 1%	5 2%	5 2%	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
 Overlap formulae used. * small base

Question E5

Do you spend less than your income and save the difference? Would you say...

	Sex		Age					Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North-		South (K)	West (L)	Metro (M)	Non- Metro (N)	White	Black	His-
									Only (Non- Hisp) (O)	Only (Non- Hisp) (P)					panic (Any Race) (Q)		
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Have an income (Net)	965 96%	469 97%	496 96%	297 97%	170 99%G	190 98%GH	143 93%	159 95%	178 96%	212 96%	354 96%	221 98%	717 96%	248 97%	644 96%	106 96%	136 100%
Yes (Subnet)	714 71%	356 73%	357 69%	209 68%	127 74%	158 82%DG H	102 67%	112 67%	137 74%	148 67%	270 73%	158 70%	549 74%N	165 64%	473 71%	73 67%	98 72%
Yes, you save more than 10% of your income	248 25%	147 30%C	101 20%	69 22%	37 21%	52 27%	48 31%	42 25%	51 28%	48 22%	89 24%	60 27%	201 27%N	47 18%	184 27%P	15 14%	27 20%
Yes, you save between 5% and 10% of your income	256 26%	130 27%	127 25%	90 29%H	46 26%	57 30%GH	30 19%	30 18%	41 22%	50 23%	103 28%	62 27%	202 27%	54 21%	157 23%	30 28%	40 30%
Yes, you save between 1% and 5% of your income	209 21%	80 16%	130 25%B	51 16%	45 26%	49 25%G	25 16%	40 24%G	45 25%	49 23%	78 21%	36 16%	145 20%	64 25%	133 20%	27 25%	31 23%
No, you are not saving because you spend all of your income	251 25%	112 23%	139 27%	88 29%F	43 25%	31 16%	41 26%F	47 28%F	40 22%	64 29%	84 23%	63 28%	168 23%	83 33%M	170 25%	33 30%	38 28%
Not employed/Have no income	15 2%	6 1%	9 2%	9 3%	0 0	0 0	6 4%EFH	1 *	4 2%	1 *	9 3%	1 *	12 2%	3 1%	11 2%	3 2%	0 0
Don't know	20 2%	10 2%	10 2%	1 *	2 1%	3 2%	5 3%	8 5%D	3 2%	7 3%	6 1%	4 2%	15 2%	5 2%	15 2%	1 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E5

Do you spend less than your income and save the difference? Would you say...

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Total (K)	Under 12 (L)	12- 17 (M)	HS Incom- plete (N)	HS Grad (O)	Coll Incom- plete (P)	Coll Grad (Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Have an income (Net)	965 96%	181 98%	240 97%	160 99%	67 96%	151 100%	131 97%	310 96%	514 97%	571 96%	384 98%	301 99%	186 97%	120 97%	315 97%	258 95%	259 97%
Yes (Subnet)	714 71%	82 44%	166 67%B	128 79%B	61 87%BC	142 94%BC	89 66%	237 73%	378 72%	414 70%	290 74%	227 75%	143 75%	73 59%	198 61%	207 76%NO	223 84%NO
Yes, you save more than 10% of your income	248 25%	16 9%	47 19%B	41 25%B	22 31%B	66 43%BC	37 27%	90 28%	121 23%	173 29%K	75 19%	54 18%	38 20%	18 15%	60 19%	74 27%	94 35%NO
Yes, you save between 5% and 10% of your income	256 26%	24 13%	69 28%B	54 33%B	22 32%B	50 33%B	20 15%	94 29%G	138 26%G	142 24%	110 28%	94 31%	53 28%	28 22%	78 24%	63 23%	82 31%
Yes, you save between 1% and 5% of your income	209 21%	42 22%	50 20%	33 20%	17 24%	26 17%	32 24%	53 16%	119 23%	99 17%	105 27%J	79 26%	52 27%	28 22%	60 18%	70 26%	47 18%
No, you are not saving because you spend all of your income	251 25%	100 54%CDE F	74 30%EF	32 20%F	6 9%	9 6%	42 31%	73 22%	136 26%	156 26%	95 24%	74 24%	43 23%	47 38%PQ	117 36%PQ	51 19%	36 13%
Not employed/Have no income	15 2%	2 1%	4 2%	2 1%	2 2%	0 0%	2 1%	2 1%	11 2%	10 2%	5 1%	3 1%	4 2%	3 2%	4 1%	5 2%	4 1%
Don't know	20 2%	2 1%	2 1%	0 0%	1 2%	1 *	2 1%	13 4%I	2 *	15 2%	2 *	1 *	2 1%	2 1%	5 2%	8 3%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
 Overlap formulae used. * small base

Question E6

Do you have sufficient emergency savings to pay for unexpected expenses like car repairs or a doctor visit?

	Sex		Age					Region					Race				
	-----		-----					-----					-----				
	Total	Male	Fe-	18-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
(A)	(B)	male	34	44	54	64	(H)	east	Central	(K)	(L)	(M)	Metro	(Non-	(Non-	panic	
		(C)	(D)	(E)	(F)	(G)		(I)	(J)				(N)	Hisp)	Hisp)	(Any	
														(O)	(P)	Race)	
																(Q)	
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Yes	696	362	334	202	108	140	110	131	133	157	243	163	533	163	498	56	80
	70%	75%	65%	66%	63%	73%	72%	78%	72%	72%	66%	72%	72%	64%	74%	51%	58%
No	295	118	178	104	63	51	42	35	51	59	124	61	206	90	166	52	56
	30%	24%	34%	34%	36%	27%	27%	21%	28%	27%	34%	27%	28%	35%	25%	48%	42%
Don't know	9	5	4	1	2	1	2	2	1	3	3	2	6	3	6	1	0
	1%	1%	1%	*	1%	1%	1%	1%	*	1%	1%	1%	1%	1%	1%	1%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E6

Do you have sufficient emergency savings to pay for unexpected expenses like car repairs or a doctor visit?

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Total	Under 12	12- 17	HS Incom- plete	HS Grad	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Yes	696 70%	61 33%	180 73%B	126 78%B	60 85%B	131 87%BC	95 71%	244 75%I	346 66%	441 74%K	245 63%	195 64%	116 60%	56 46%	201 62%N	206 76%NO	221 83%NO
No	295 30%	123 66% F	65 27% F	36 22%	10 14%	20 13%	39 29%	77 24%	179 34%H	151 25%	144 37% J	108 35%	73 38%	66 53% OP	123 38% PQ	62 23%	43 16%
Don't know	9 1%	1 1%	1 *	0 0	* 1%	* *	* *	3 1%	3 1%	4 1%	3 1%	2 1%	3 1%	1 1%	1 *	3 1%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
 Overlap formulae used. * small base

Question E7

Are you saving enough for a retirement in which you will have a desirable standard of living?

	Sex		Age					Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	North-		South	West	Metro	Metro	White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)	
				34 (D)	44 (E)	54 (F)	64 (G)	65+ (H)	east (I)								North (J)
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Not already retired (Net)	844 84%	406 84%	438 85%	306 100% GH	172 100% H	183 95% GH	118 77% H	59 35%	164 89% J	166 76%	309 84%	205 91% J	630 85%	214 84%	547 82%	93 85%	127 94%
Yes	468 47%	235 48%	233 45%	128 42% H	100 58% DH	122 63% DG	78 51% H	37 22%	80 43%	94 43%	186 50%	108 47%	350 47%	118 46%	323 48%	55 50%	49 36%
No	376 38%	171 35%	205 40%	178 58% EF GH	72 42% GH	62 32% H	40 26% H	22 13%	84 45% JK	72 33%	122 33%	97 43%	280 38%	96 38%	224 34%	38 35%	78 58% OP
Already retired	143 14%	71 15%	72 14%	0 0	0 0	6 3% D	32 21% DE F	105 63% DE FG	19 10%	49 22% IL	57 15%	18 8%	105 14%	38 15%	112 17%	15 14%	9 6%
Don't know	13 1%	8 2%	5 1%	1 *	1 *	4 2%	4 2%	3 2%	2 1%	4 2%	4 1%	3 1%	10 1%	3 1%	10 1%	2 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E7

Are you saving enough for a retirement in which you will have a desirable standard of living?

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Total (K)	Under 12 (L)	12- 17 (M)	HS Incom- plete (N)	HS Grad (O)	Coll Incom- plete (P)	Coll Grad (Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Not already retired (Net)	844 84%	153 83%	198 80%	143 88%	63 90%	143 95%BC	91 67%	241 74%	501 95%GH	455 77%	377 96%J	297 98%	181 94%	97 78%	273 84%	231 85%	231 87%
Yes	468 47%	32 17%	97 40%B	84 52%B	50 72%BC	113 74%BC	53 39%	154 47%	254 48%	260 44%	201 51%	155 51%	91 48%	21 17%	131 41%N	134 50%N	173 65%NOP
No	376 38%	121 66%CDE F	100 41%EF	59 36%EF	13 18%	31 20%	39 29%	87 27%	247 47%GH	196 33%	177 45%J	142 47%	90 47%	76 61%OP Q	142 44%Q	96 35%Q	58 22%
Already retired	143 14%	29 16%F	48 19%F	18 11%	7 10%	7 4%	42 31%I	79 24%I	21 4%	132 22%K	10 2%	5 2%	6 3%	26 21%	49 15%	35 13%	31 12%
Don't know	13 1%	2 1%	1 *	2 1%	0 0%	1 1%	2 1%	5 1%	5 1%	7 1%	5 1%	2 1%	5 2%	1 1%	2 1%	6 2%	4 1%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
Overlap formulae used. * small base

Question E8

Do you save for retirement at work through a 401(k) or other contributory plan?

Base = Those not already retired

	Sex		Age					Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	65+ (H)	North-	North	South (K)	West (L)	Metro (M)	Metro (N)	White	Black	His-
				(D)	(E)	(F)	(G)		east (I)	Central (J)					Only (O)	Only (P)	panic (Q)
Unweighted Total	757	375	382	134	116	195	196	113	146	151	276	184	580	177	588	59	48
Weighted Total	857	414	443	307*	173*	187	122	63*	166*	171	312	208	639	217*	557	95*	127*
Employed (Net)	801 94%	393 95%	408 92%	290 95% ^H	165 95% ^H	179 96% ^{GH}	108 89%	53 85%	160 96%	157 92%	296 95%	188 90%	599 94%	202 93%	532 95%	85 90%	112 88%
Yes	463 54%	227 55%	235 53%	130 42%	98 57% ^{DH}	141 75% ^{DE}	68 56% ^{DH}	21 34%	88 53%	89 52%	190 61% ^L	96 46%	353 55%	110 51%	312 56%	46 48%	53 41%
No	339 40%	166 40%	173 39%	161 52% ^{FG}	67 39% ^F	39 21%	40 33% ^F	32 51% ^{FG}	72 43%	68 40%	106 34%	93 44%	247 39%	92 42%	220 39%	39 41%	59 47%
Not employed	34 4%	10 2%	24 5%	8 3%	5 3%	2 1%	12 10% ^{DE}	6 10% ^{DEF}	2 1%	9 5%	14 4%	10 5%	22 3%	13 6%	17 3%	7 8%	8 6%
Don't know	21 2%	11 3%	10 2%	9 3%	3 1%	5 3%	1 1%	3 5% ^G	4 3%	4 3%	2 1%	10 5% ^K	18 3%	3 1%	8 1%	3 3%	8 6%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E8

Do you save for retirement at work through a 401(k) or other contributory plan?

Base = Those not already retired

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Total (K)	Under 12 (L)	12- 17 (M)	HS Incom- plete (N)	Coll Grad (O)	Incom- plete (P)	Coll Grad (Q)
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	757	114	156	125	68	153	118	274	354	498	248	178	129	52	204	209	282
Weighted Total	857	156*	198*	145*	63*	145	93*	246	506	463	382	300	186*	98*	276	236	235
Employed (Net)	801 94%	138 88%	184 93%	140 97%B	62 98%	142 98%B	85 92%	221 90%	485 96%H	426 92%	366 96%	287 96%	174 94%	96 98%	251 91%	222 94%	222 94%
Yes	463 54%	29 18%	115 58%B	87 60%B	45 71%B	107 74%BC D	54 58%	137 56%	264 52%	248 54%	206 54%	159 53%	101 54%	13 13%	140 51%N	136 58%N	164 70%NOP
No	339 40%	109 70% F	68 35% CDE	54 37%	17 27%	35 24%	31 34%	85 34%	222 44%	178 38%	160 42%	128 43%	73 39%	83 85% Q	111 40% Q	86 36% Q	58 25%
Not employed	34 4%	18 12% DF	7 3%	2 1%	1 1%	2 1%	8 8% I	17 7% I	10 2%	27 6% K	8 2%	5 2%	4 2%	1 1%	15 6%	9 4%	9 4%
Don't know	21 2%	0 0%	8 4%	2 1%	* 1%	1 *	0 0%	7 3%	11 2%	10 2%	9 2%	8 3%	7 4%	1 1%	9 3%	5 2%	4 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
Overlap formulae used. * small base

Question E9

Outside of work, do you save automatically through regular preauthorized transfers from checking to savings or investments?

	Sex		Age					Region					Race				
	-----		-----					-----					-----				
	Total	Male	Fe-	18-	35-	45-	55-	65+	North-	North	South	West	Metro	Non-	White	Black	His-
(A)	(B)	male	34	44	54	64	(H)	east	Central	(K)	(L)	(M)	Metro	(Non-	(Non-	panic	
		(C)	(D)	(E)	(F)	(G)		(I)	(J)				(N)	Hisp)	Hisp)	(Any	
														(O)	(P)	Race)	
														(Q)			
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Yes	439	207	232	132	82	101	65	60	75	95	176	93	340	98	282	55	62
	44%	43%	45%	43%	47% ^H	52% ^H	42%	35%	41%	43%	48%	41%	46%	38%	42%	50%	46%
No	536	264	272	170	86	86	87	102	106	117	185	129	385	151	371	50	74
	54%	54%	53%	55%	50%	45%	56% ^F	60% ^F	57%	53%	50%	57%	52%	59%	55%	45%	54%
Don't know	25	14	12	5	5	6	2	7	4	8	9	4	19	6	17	5	0
	3%	3%	2%	2%	3%	3%	2%	4%	2%	4%	2%	2%	3%	2%	3%	5%	0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E9

Outside of work, do you save automatically through regular preauthorized transfers from checking to savings or investments?

	Household Income						H.H. Size			Children In H.H.			Education				
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	Or \$100K More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Total (K)	Under 12 (L)	12- 17 (M)	HS Incom- plete (N)	HS Grad (O)	Incom- plete (P)	Coll Grad (Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Yes	439 44%	37 20%	111 45%B	91 56%B	40 57%B	90 59%BC	58 43%	137 42%	236 45%	253 42%	178 46%	138 45%	92 48%	33 26%	134 41%N	126 46%N	137 51%NO
No	536 54%	143 77% F	131 53% F	71 44%	28 41%	59 39%	73 54%	178 55%	281 53%	325 55%	207 53%	162 53%	97 50%	88 71% PQ	185 57% Q	137 50%	123 46%
Don't know	25 3%	5 3%	3 1%	1 *	1 2%	3 2%	4 3%	9 3%	11 2%	17 3%	6 2%	5 1%	3 1%	4 3%	5 1%	8 3%	7 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
Overlap formulae used. * small base

Question E10

Do you save a portion of tax refunds, gifts, bonuses, or other financial windfalls? Would you say...

	Sex		Age					Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	North-		South (K)	West (L)	Metro (M)	Non- Metro (N)	White	Black	His-	
				34 (D)	44 (E)	54 (F)	64 (G)	65+ (H)	east (I)					North (J)	Only (Non- Hisp) (O)	Only (Non- Hisp) (P)	panic (Any Race) (Q)
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Have financial windfalls (Net)	493 49%	247 51%	246 48%	136 44%	104 60% H	116 60% H	71 46%	63 37%	93 50%	100 46%	189 51%	111 49%	361 49%	132 52%	328 49%	50 46%	65 47%
Yes, you have windfalls and save something	394 39%	192 40%	202 39%	111 36%	71 41%	99 52% H	60 39%	52 31%	76 41%	87 40%	146 39%	85 38%	303 41%	91 36%	259 39%	36 33%	56 41%
Yes, you have windfalls but don't save anything	99 10%	55 11%	43 8%	25 8%	33 19% H	17 9%	10 7%	11 6%	16 9%	14 6%	43 12%	26 11%	58 8%	41 16% M	69 10%	14 13%	8 6%
No, you don't have any financial windfalls	486 49%	225 46%	261 51%	166 54% EF	64 37%	74 38%	80 52% EF	101 60% EF	88 47%	113 51%	174 47%	112 49%	365 49%	121 47%	328 49%	56 51%	71 53%
Don't know	21 2%	12 3%	9 2%	6 2%	5 3%	3 2%	3 2%	4 3%	5 3%	7 3%	6 2%	4 2%	18 2%	3 1%	14 2%	3 3%	0 0%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
Overlap formulae used. * small base

Question E10

Do you save a portion of tax refunds, gifts, bonuses, or other financial windfalls? Would you say...

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	Or \$100K More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Total (K)	Under 12 (L)	12- 17 (M)	HS Incom- plete (N)	HS Grad (O)	Coll Incom- plete (P)	Coll Grad (Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Have financial windfalls (Net)	493 49%	48 26%	119 48%B	82 51%B	42 60%B	116 76%BC DE	55 41%	159 49%	272 52%G	264 44%	222 57%J	170 56%	108 57%	46 37%	123 38%	145 54%NO	171 64%NOP
Yes, you have windfalls and save something	394 39%	26 14%	101 41%B	67 41%B	28 41%B	101 66%BC DE	45 33%	124 38%	219 41%	210 35%	177 45%J	141 46%	83 43%	31 25%	93 29%	125 46%NO	137 52%NO
Yes, you have windfalls but don't save anything	99 10%	22 12%	17 7%	15 9%	14 19%C	15 10%	10 7%	35 11%	53 10%	55 9%	44 11%	30 10%	26 14%	15 12%	30 9%	20 7%	33 13%
No, you don't have any financial windfalls	486 49%	135 73%CDE F	122 50%F	79 49%F	27 39%F	34 22%	78 58%I	156 48%	248 47%	319 54%K	163 42%	130 43%	79 41%	77 62%PQ	197 61%PQ	118 44%Q	88 33%
Don't know	21 2%	2 1%	6 2%	1 *	1 1%	2 1%	2 1%	9 3%	7 1%	12 2%	7 2%	5 1%	5 2%	1 1%	4 1%	8 3%	7 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
 Overlap formulae used. * small base

Question E11

Are you building equity in your home or other property? Would you say...

	Race																	
	Sex			Age					Region					White Only			Black Only	Hispanic (Any Race)
	Total (A)	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	North-east (I)	North-Central (J)	South (K)	West (L)	Metro (M)	Non-Metro (N)	(Non-Hisp) (O)	(Non-Hisp) (P)	(Any Race) (Q)	
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56	
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*	
Own property (Net)	665 67%	322 66%	344 67%	106 34%	138 80%D	157 82%D	124 81%D	135 80%D	111 60%	157 72%	256 69%	141 62%	479 64%	187 73%	490 73%PQ	58 53%	61 45%	
You own property and have no mortgage debt	226 23%	110 23%	116 22%	17 6%	25 15%D	34 18%D	56 36%DE F	93 55%DE FG	35 19%	53 24%	101 27%L	37 16%	144 19%	82 32%M	171 26%	25 23%	16 12%	
Have debt (Subnet)	439 44%	211 44%	228 44%	88 29%	112 65%DG H	124 64%DG H	68 44%DH	42 25%	76 41%	104 47%	155 42%	104 46%	335 45%	105 41%	319 48%P	33 30%	46 34%	
You own property and are currently paying down your mortgage debt	418 42%	202 42%	217 42%	83 27%	109 63%DG H	119 61%DG H	66 43%DH	38 23%	73 39%	95 43%	152 41%	99 44%	320 43%	98 38%	306 46%P	29 26%	41 30%	
You own property, but your mortgage debt is growing	21 2%	10 2%	12 2%	6 2%	3 2%	5 3%	2 2%	4 2%	3 2%	10 4%K	2 1%	6 3%	15 2%	6 2%	13 2%	4 4%	4 3%	
You don't own property	322 32%	156 32%	166 32%	201 66%EF GH	34 19%	32 16%	25 16%	30 18%	71 39%J	59 27%	109 29%	83 36%	258 35%N	63 25%	170 25%	49 45%O	75 55%O	
Don't know	13 1%	7 2%	6 1%	0 0	2 1%	4 2%	5 3%D	3 2%	3 1%	3 2%	5 1%	2 1%	7 1%	6 2%	10 1%	3 2%	0 0	

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E11

Are you building equity in your home or other property? Would you say...

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Total (K)	Under 12 (L)	12- 17 (M)	HS Incom- plete (N)	HS Grad (O)	Coll Incom- plete (P)	Coll Grad (Q)
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Own property (Net)	665 67%	83 45%	144 59%	114 70%B	62 89%BC D	135 89%BC D	88 65%	238 73%I	329 62%	400 67%	255 65%	194 64%	129 67%	65 53%	196 60%	175 65%	215 81%NOP
You own property and have no mortgage debt	226 23%	47 25%	50 20%	37 23%	13 19%	22 15%	49 37%I	114 35%I	62 12%	182 31%K	43 11%	31 10%	22 11%	34 27%	75 23%	56 21%	60 22%
Have debt (Subnet)	439 44%	36 20%	94 38%B	77 47%B	49 70%BC D	113 74%BC D	39 29%	125 38%	267 51%GH	219 37%	212 54%J	163 53%	107 56%	31 25%	121 37%	119 44%N	156 59%NOP
You own property and are currently paying down your mortgage debt	418 42%	29 16%	88 36%B	76 47%B	44 63%BC D	111 74%BC D	34 25%	119 37%G	257 49%GH	204 34%	206 53%J	159 52%	104 54%	28 22%	111 34%	115 42%N	154 58%NOP
You own property, but your mortgage debt is growing	21 2%	7 4%	6 2%	1 1%	4 6%DF	1 1%	5 4%	6 2%	10 2%	15 3%	6 2%	4 1%	3 2%	4 3%	10 3%	5 2%	2 1%
You don't own property	322 32%	99 54%DEF	102 41%EF	49 30%EF	8 11%	16 11%	46 34%H	79 24%	196 37%H	185 31%	136 35%	111 36%	62 32%	57 46%Q	127 39%Q	91 33%Q	47 18%
Don't know	13 1%	3 1%	0 0	0 0	0 0	0 0	1 *	8 2%I	2 *	10 2%	1 *	0 0	1 *	2 1%	2 *	5 2%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
 Overlap formulae used. * small base

Question E12

Do you expect to pay off all mortgage debt before retirement?

Base = Those not already retired and own property and currently paying down mortgage debt or mortgage debt is growing

	Sex		Age					Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	65+ (H)	North-	North	South (K)	West (L)	Metro (M)	Metro (N)	White	Black	His-
				34 (D)	44 (E)	54 (F)	64 (G)		east (I)	Central (J)					Only (O)	Only (P)	panic (Q)
Unweighted Total	379	184	195	42	79	130	96	30	69	80	132	98	296	83	310	20	17
Weighted Total	399	190	209	88*	112*	120	56*	17**	72*	87*	140*	100*	302	97*	287	27**	43**
Yes	299 75%	146 77%	153 74%	79 90%G	94 83%G	93 77%G	29 52%	4 25%	64 88%JK	60 69%	101 72%	75 75%	220 73%	79 81%	212 74%	21 78%	39 90%
No	96 24%	43 23%	53 25%	9 10%	17 15%	26 22%	27 47%DE F	12 69%	9 12%	25 29%I	38 27%I	24 24%	79 26%	16 17%	72 25%	5 18%	4 10%
Don't know	4 1%	2 1%	3 1%	0 0	2 1%	1 1%	1 1%	1 6%	0 0	2 2%	2 1%	1 1%	2 1%	2 2%	3 1%	1 4%	0 0

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question E12

Do you expect to pay off all mortgage debt before retirement?

Base = Those not already retired and own property and currently paying down mortgage debt or mortgage debt is growing

	Household Income						H.H. Size			Children In H.H.			Education				
	Total	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Total	Under 12	12- 17	HS Incom- plete	HS Grad	Incom- plete	Coll Grad
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	379	25	71	69	44	115	37	123	214	218	156	112	82	14	84	103	169
Weighted Total	399	32**	78*	72*	44*	109*	30**	102*	258	183	208	159*	106*	24**	112*	104*	147
Yes	299 75%	19 61%	55 70%	57 79%	35 79%	85 78%	21 68%	65 64%	206 80% ^H	119 65%	172 83% ^J	136 85%	85 80%	19 77%	87 78%	79 76%	106 72%
No	96 24%	11 36%	23 30%	15 21%	9 20%	23 21%	10 32%	36 35% ^I	49 19%	62 34% ^K	33 16%	23 14%	20 19%	4 18%	25 22%	25 24%	38 26%
Don't know	4 1%	1 3%	0 0	0 0	1 1%	1 1%	0 0	2 2%	2 1%	2 1%	2 1%	1 1%	2 1%	1 4%	0 0	0 0	3 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question E13

How concerned are you about the impact of the current recession on your personal finances? Would you say...

	Sex		Age					Region					Race				
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	North-		South	West	Metro	Metro	White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)	
				34 (D)	44 (E)	54 (F)	64 (G)	65+ (H)	east (I)								Central (J)
Unweighted Total	1011	502	509	134	116	200	246	312	190	221	372	228	772	239	804	75	56
Weighted Total	1000	485	515	307*	173*	193	154	168	185	220	369	226	744	256	669	110*	136*
Concerned (Net)	880 88%	417 86%	463 90%	249 81%	167 97% H	179 93% H	133 86%	146 87%	163 88%	195 89%	327 89%	196 86%	652 88%	228 89%	600 90% P	85 78%	118 87%
Very/Somewhat concerned (Subnet)	763 76%	348 72%	414 80% B	225 73%	136 79%	158 82% H	119 77%	119 71%	155 84% KL	172 78%	272 74%	164 73%	561 75%	202 79%	513 77%	72 66%	107 79%
Very concerned	495 49%	232 48%	262 51%	111 36%	97 56% D	111 57% D	85 55% D	87 52% D	90 48%	115 52%	186 50%	105 46%	346 47%	149 58% M	317 47%	56 51%	74 54%
Somewhat concerned	268 27%	116 24%	152 29%	115 37% EF GH	40 23%	47 24%	34 22%	32 19%	65 35% K	57 26%	86 23%	60 26%	215 29%	53 21%	196 29% P	16 15%	33 25%
A little concerned	117 12%	69 14%	49 9%	24 8%	31 18% DG	21 11%	14 9%	27 16% DG	8 4%	22 10%	55 15% I	31 14% I	91 12%	26 10%	87 13%	13 12%	11 8%
Not at all concerned	116 12%	65 13%	51 10%	58 19% EF	5 3%	12 6%	21 13% EF	20 12% EF	20 11%	24 11%	41 11%	31 14%	89 12%	27 11%	67 10%	24 22% O	18 13%
Don't know	4 *	3 1%	1 *	0 0	1 1%	1 1%	1 *	2 1%	2 1%	1 *	1 *	0 0	4 *	1 *	2 *	1 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N - O/P/Q
 Overlap formulae used. * small base

Question E13

How concerned are you about the impact of the current recession on your personal finances? Would you say...

	Household Income						H.H. Size			Children In H.H.				Education			
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1 (G)	2 (H)	3 Or More (I)	None (J)	Total (K)	Under 12 (L)	12- 17 (M)	HS		Coll	
		\$25K (B)	\$50K (C)	\$75K (D)	\$100K (E)	plete (N)								Grad (O)	Incom- plete (P)	Coll Grad (Q)	
Unweighted Total	1011	162	233	160	83	168	197	412	389	738	260	185	137	79	283	277	359
Weighted Total	1000	185*	246	162*	70*	151	135	324	527	595	392	305	192*	124*	324	271	266
Concerned (Net)	880 88%	152 82%	222 90%	149 92%B	63 91%	131 87%	118 87%	283 87%	468 89%	524 88%	345 88%	268 88%	175 91%	101 81%	286 88%	242 89%	238 90%
Very/Somewhat concerned (Subnet)	763 76%	140 76%	202 82%F	126 78%	50 71%	105 69%	102 76%	243 75%	407 77%	450 76%	302 77%	230 76%	156 81%	88 71%	248 76%	219 81%	196 74%
Very concerned	495 49%	117 63%DEF	144 58%DEF	67 41%	24 35%	57 38%	73 54%	160 49%	255 48%	301 51%	187 48%	145 47%	96 50%	70 57%Q	173 53%Q	134 49%	110 41%
Somewhat concerned	268 27%	23 12%	59 24%B	59 37%BC	26 37%B	48 31%B	29 21%	84 26%	151 29%	149 25%	114 29%	86 28%	60 31%	18 14%	74 23%	85 31%N	86 32%NO
A little concerned	117 12%	12 6%	20 8%	23 14%	14 20%BC	26 17%BC	16 12%	40 12%	61 12%	74 12%	44 11%	38 13%	19 10%	13 10%	38 12%	23 9%	42 16%P
Not at all concerned	116 12%	33 18%D	23 10%	13 8%	6 9%	19 13%	16 12%	40 12%	59 11%	69 12%	47 12%	36 12%	17 9%	23 19%	39 12%	27 10%	27 10%
Don't know	4 *	0 0	0 0	0 0	0 0	* *	* *	2 1%	1 *	3 *	0 0	0 0	0 0	0 0	0 0	2 1%	1 *

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P/Q
 Overlap formulae used. * small base