

Artemis Strategy Group
Committed Savers Survey
October 2016

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1	1	Q.1 Why did you decide to take the Pledge?	Total Respondents	1313
2	2	Q.2 At the time you took the Pledge, how often were you saving money?	Total Respondents	1313
3	3	Q.3 Which of the following best explains how you first learned about saving money?	Total Respondents	1313
5	4	Q.4 Which statement best describes your decision to start saving?	Total Respondents	1313
6	5	Q.5 Thinking about what was going on for you personally during the time that you decided to start saving more, what was it that most influenced you to start saving? What was the "trigger"?	Total Respondents	1313
9	6	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I was having difficulty staying on top of financial matters	Total Respondents	1313
10	7	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I was having difficulty setting aside money for savings	Total Respondents	1313
11	8	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I wanted to save enough so that I could cover unexpected expenses	Total Respondents	1313
12	9	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I needed to keep my impulse spending in check, and concentrating on savings helped me do that	Total Respondents	1313
13	10	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had concerns about managing debt	Total Respondents	1313
14	11	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had changes in employment that gave me more income (i.e. a raise,	Total Respondents	1313

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		promotion, better job)		
15	12	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had changes in employment that gave me less income (i.e. lower paying job, reduced hours or layoffs)	Total Respondents	1313
16	13	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had changes in my family circumstances that gave me more income (i.e. combined income with a spouse/partner, received an inheritance)	Total Respondents	1313
17	14	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had changes in my family circumstances that gave me less income (i.e. birth of a child, child care expenses, illness)	Total Respondents	1313
18	15	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? A Major Influence Summary	Total Respondents	1313
20	16	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? Somewhat of an Influence Summary	Total Respondents	1313
22	17	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? A Major Influence/Somewhat of an Influence Summary	Total Respondents	1313
24	18	Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? No Influence at All Summary	Total Respondents	1313

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26	19	Q.7 Was taking the Pledge the start of you saving more, or did you take the Pledge while you were already into the savings process?	Total Respondents	1313
27	20	Q.8 Did taking the Pledge and getting involved with America Saves . . .	Already had started saving when took Pledge Total Respondents	805
28	21	Q.9 Since your decision to save more, how successful have you been in reaching your saving goal(s)?	Total Respondents	1313
29	22	Q.10 What poses the biggest challenge to your ability to save money?	Total Respondents	1313
31	23	Q.11 Overall, how satisfied are you with your current financial situation? Please use a 7-point scale where 1 means "completely dissatisfied" and 7 means "completely satisfied." You can select any rating from 1 to 7.	Total Respondents	1313
32	24	Q.12 In comparison to other people your age, how would you say you are doing financially?	Total Respondents	1313
33	25	Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely. Anxious	Total Respondents	1313
34	26	Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely. Confident	Total Respondents	1313
35	27	Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely. In Control	Total Respondents	1313
36	28	Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely. Vulnerable	Total Respondents	1313
37	29	Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely. Overwhelmed	Total Respondents	1313

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38	30	Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely. Mean Summary	Total Respondents	1313
39	31	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Reducing spending to save money in general	Total Respondents	1313
40	32	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Becoming more knowledgeable about personal finances	Total Respondents	1313
41	33	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Increasing the overall amount you are saving	Total Respondents	1313
42	34	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Saving to create an emergency fund to cover unexpected expenses	Total Respondents	1313
43	35	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Saving specifically for retirement	Total Respondents	1313
44	36	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Monitoring accounts carefully	Total Respondents	1313
45	37	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Closely monitoring spending and trying to avoid impulse purchases	Total Respondents	1313
46	38	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Made a financial plan	Total Respondents	1313

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47	39	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Set goals	Total Respondents	1313
48	40	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Open an account specifically for saving	Total Respondents	1313
49	41	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Staying within a set monthly budget	Total Respondents	1313
50	42	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Top 3 Box Summary	Total Respondents	1313
51	43	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Top 2 Box Summary	Total Respondents	1313
52	44	Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal? Bottom 2 Box Summary	Total Respondents	1313
53	45	Q.D1 Which of the following best describes your personal earnings and total household income for 2015 before taxes? Personal Income	Total Respondents	1313
55	46	Q.D1 Which of the following best describes your personal earnings and total household income for 2015 before taxes? Household Income	Total Respondents	1313
57	47	Q.D2 Do you think that your 2016 personal income will be more, less, or about the same as 2015?	Total Respondents	1313
58	48	Q.D3 Which of the following best describes your gender?	Total Respondents	1313
59	49	Q.D4 Please insert your age below.	Total Respondents	1313
60	50	Q.D5 Which of the following best describes your race and/or ethnicity?	Total Respondents	1313
61	51	Q.D6 Which of these statements describes you?	Total Respondents	1313
62	52	Q.D7 Do you have any children under 18 years old living with you?	Total Respondents	1313
63	53	Q.D8 Please indicate the highest level of education that you have completed.	Total Respondents	1313

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64	54	Q.D9 Which of the following best describes your current employment status?	Total Respondents	1313
65	55	Q.D10 Which of the following best describes your living situation?	Total Respondents	1313
66	56	Q.D11 Are you or a member of your household considered disabled?	Total Respondents	1313

Table 1

Q.1 Why did you decide to take the Pledge?

	Circumstances of Saving Decision																										
	Pledge & Savings																		Savings Success				Just Decided to Start				
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main Fac-	Not Main	Very	Some-what	Not Ver-ly/ at all	Consid-ering for Some Time	Life Chang-ing Event	Deci-ded to Start			
	Total	<18	18-22	23+	<=35	36-51	52+	Male	fe-male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
To save more money	1037	21	166	827	475	309	230	208	798	363	482	193	170	23	178	278	383	238	145	422	615	320	561	156	601	198	238
	79%	91%	83%	78%	84%G	79%G	71%	76%	80%	80%	79%	79%	80%	72%	82%	81%	77%	79%	74%	83%U	76%	79%	80%	76%	82%Za	74%	75%
To improve my overall financial well-being	824	8	100	699	325	261	221	170	635	271	376	154	138	16	137	220	322	192	130	335	489	244	447	133	466	180	178
	63%	35%	50%	66%C	57%	67%E	69%E	62%	63%	60%	62%	63%	65%	50%	63%	64%	65%	64%	66%	66%	61%	60%	64%	65%	64%a	67%a	56%
To help get out of debt	551	-	33	508	196	208	137	86	450	170	238	100	89	11	102	168	204	136	68	255	296	117	313	121	327	128	96
	42%	-	17%	48%C	35%	53%EG	43%E	31%	45%H	37%	39%	41%	42%	34%	47%S	49%QS	41%S	45%QS	35%	50%U	37%	29%	45%V	59%VW	45%a	48%a	30%
To receive updates and resources from America Saves	252	2	15	229	76	93	77	52	194	65	97	52	46	6	44	64	103	67	36	93	159	94	123	35	136	62	54
	19%	9%	8%	22%C	13%	24%E	24%E	19%	19%	14%	16%	21%J	22%J	19%	20%	19%	21%	22%	18%	18%	20%	23%W	17%	17%	19%	23%	17%
Be a good role model for my children	251	-	13	234	64	122	61	42	205	56	80	41	37	4	58	90	97	60	37	110	141	75	124	52	143	59	49
	19%	-	7%	22%C	11%	31%EG	19%E	15%	20%	12%	13%	17%	17%	13%	27%Q	26%Q	20%	20%	19%	22%	18%	18%	18%	25%VW	20%	22%a	16%
Be a good role model for my family members (e.g., siblings, spouse) and friends	236	6	40	188	112	72	50	60	171	82	104	33	29	4	43	72	80	52	28	101	135	84	114	38	133	57	46
	18%	26%	20%	18%	20%	18%	16%	22%	17%	18%	17%	14%	14%	13%	20%	21%	16%	17%	14%	20%	17%	21%	16%	19%	18%	21%a	15%
It was part of a savings program I participated in	154	1	43	105	82	32	35	39	111	72	89	14	11	3	34	54	46	34	12	70	84	55	72	27	80	36	38
	12%	4%	22%D	10%	14%F	8%	11%	14%	11%	16%LM	15%LM	6%	5%	9%	16%QS	16%QS	9%S	11%	6%	14%	10%	14%	10%	13%	11%	13%	12%
New Year's Resolution	54	1	13	37	23	14	14	7	44	23	24	8	7	1	16	24	6	5	1	25	29	17	25	12	27	13	14
	4%	4%	7%D	3%	4%	4%	4%	3%	4%	5%K	4%	3%	3%	3%	7%QRS	7%QRS	1%	2%	1%	5%	4%	4%	4%	6%	4%	5%	4%
A family member or friend suggested that I take it	51	3	17	30	33	10	7	13	37	22	27	4	2	2	12	16	13	11	2	22	29	14	30	7	26	10	15
	4%	13%	9%D	3%	6%FG	3%	2%	5%	4%	5%LM	4%LM	2%M	1%	6%M	6%S	5%S	3%S	4%	1%	4%	4%	3%	4%	3%	4%	4%	5%
Other	79	2	18	58	33	24	21	10	68	39	42	14	13	1	18	24	32	18	14	26	53	29	41	9	35	18	26
	6%	9%	9%	5%	6%	6%	7%	4%	7%	9%K	7%	6%	6%	3%	8%	7%	6%	6%	7%	5%	7%	7%	6%	4%	5%	7%	8%Y

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 2

Q.2 At the time you took the Pledge, how often were you saving money?

	Pledge & Savings																			Savings Success						Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main Fac-	Not Main	Very	Some-	Not Very/	Consid-	ering Life	Just	Deci-		
	<18	18-22	23+	<=35	36-51	52+	Male	fe-	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	what	at all	Time	Event	Start				
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)		
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316		
On a Regular Basis/ Occasionally When I Could (Net)	1129	19	174	909	489	313	300	241	855	376	516	229	197	32	167	269	451	264	187	373	756	368	617	144	627	221	281		
	86%	83%	87%	86%	86%F	80%	93%EF	88%	85%	83%	85%J	94%JK	93%JK	100%JK	77%	78%	91%OPR	88%OP	95%OP	73%	94%T	91%X	88%X	71%	86%	82%	89%Z		
On a regular basis	394	5	41	338	147	97	140	98	289	90	143	119	97	22	37	58	205	100	105	65	329	206	172	16	179	77	138		
	30%	22%	21%	32%C	26%	25%	43%EF	36%I	29%	20%	23%J	49%JKM	46%JK	LM	69%JK	17%	17%	41%OPR	33%OP	54%OP	13%	41%T	51%WX	24%X	8%	25%	29%	44%YZ	
Occasionally when I could	735	14	133	571	342	216	160	143	566	286	373	110	100	10	130	211	246	164	82	308	427	162	445	128	448	144	143		
	56%	61%	67%D	54%	60%G	55%	50%	52%	57%	63%LM	61%LM	45%	47%	31%	60%QS	61%QS	50%S	55%QS	42%	61%U	53%	40%	63%V	63%V	61%Za	54%a	45%		
Never	184	4	25	151	79	79	22	33	146	79	93	15	15	-	51	75	45	36	9	135	49	38	86	60	102	47	35		
	14%	17%	13%	14%	14%G	20%EG	7%	12%	15%	17%KL	15%LMN	6%	7%	-	23%QR	22%QRS	9%S	12%QS	5%	27%U	6%	9%	12%	29%VW	14%	18%a	11%		

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 3

Q.3 Which of the following best explains how you first learned about saving money?

	Circumstances of Saving Decision																																
	Age										Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life		Just Deci- ing to
	14-			18-22		23+		Millen- nial	Gen X	Boom- ers	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main	Very	Some- what	Not Very/ at all	Time	Event	Start			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)						
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316						
Family (Net)	564	13	105	433	279	140	132	119	426	209	285	109	92	17	72	117	241	142	99	181	383	182	305	77	330	91	143						
	43%	57%	53%D	41%	49%FG	36%	41%	43%	43%	46%	47%	45%	43%	53%	33%	34%	49%OP	47%OP	51%OP	36%	48%T	45%	43%	38%	45%Z	34%	45%Z						
I learned about saving from my parents	564	13	105	433	279	140	132	119	426	209	285	109	92	17	72	117	241	142	99	181	383	182	305	77	330	91	143						
	43%	57%	53%D	41%	49%FG	36%	41%	43%	43%	46%	47%	45%	43%	53%	33%	34%	49%OP	47%OP	51%OP	36%	48%T	45%	43%	38%	45%Z	34%	45%Z						
Independently/Self-Education (Net)	528	6	53	456	193	190	132	91	424	165	216	99	91	8	101	160	186	112	74	224	304	142	281	105	294	111	123						
	40%	26%	27%	43%C	34%	48%EG	41%E	33%	42%H	36%	35%	41%	43%	25%	46%QR	47%QR	38%	37%	38%	44%U	38%	35%	40%	51%VW	40%	41%	39%						
I learned about saving as an adult on my own	255	1	26	220	96	88	63	45	203	74	97	57	54	3	45	64	99	51	48	87	168	82	137	36	136	52	67						
	19%	4%	13%	21%C	17%	22%E	20%	16%	20%	16%	16%	23%JKN	25%JKLN	9%	21%	19%	20%R	17%	24%QR	17%	21%	20%	19%	18%	19%	19%	21%						
I am still learning about saving	216	5	27	181	87	77	49	35	178	78	100	31	27	4	50	84	57	42	15	114	102	40	116	60	124	45	47						
	16%	22%	14%	17%	15%	20%	15%	13%	18%H	17%	16%	13%	13%	13%	23%QRS	24%QRS	11%S	14%QS	8%	22%U	13%	10%	17%V	29%VW	17%	17%	15%						
I learned about saving when I had my own family	57	-	-	55	10	25	20	11	43	13	19	11	10	1	6	12	30	19	11	23	34	20	28	9	34	14	9						
	4%	-	-	5%C	2%	6%E	6%E	4%	4%	3%	3%	5%	5%	3%	3%	3%	6%	6%	6%	5%	4%	5%	4%	4%	5%	5%	3%						
3rd Party (Net)	192	4	41	143	93	48	47	56	132	74	97	28	24	4	44	61	55	38	17	94	98	71	100	21	90	59	43						
	15%	17%	21%D	13%	16%	12%	15%	20%I	13%	16%	16%	11%	11%	13%	20%QR	18%QS	11%	13%	9%	19%U	12%	17%X	14%	10%	12%	22%Ya	14%						
I learned about saving from a financial education program	64	1	11	52	33	13	18	23	41	19	29	14	11	3	16	23	19	14	5	24	40	25	32	7	34	16	14						
	5%	4%	6%	5%	6%	3%	6%	8%I	4%	4%	5%	6%	5%	9%	7%QS	7%S	4%	5%	3%	5%	5%	6%	5%	3%	5%	6%	4%						
I learned about saving at school, church, other community organizations	53	2	13	37	29	11	12	12	40	25	28	4	4	-	11	18	20	14	6	22	31	16	31	6	26	15	12						
	4%	9%	7%D	3%	5%	3%	4%	4%	4%	5%LM	5%L	2%	2%	-	5%	5%	4%	5%	3%	4%	4%	4%	4%	3%	4%	6%	4%						
I learned about saving from America Saves	47	-	13	32	20	14	11	13	32	21	26	4	4	-	14	16	4	3	1	36	11	21	22	4	16	20	11						
	4%	-	7%D	3%	4%	4%	3%	5%	3%	5%L	4%	2%	2%	-	6%QRS	5%QRS	1%	1%	1%	7%U	1%	5%	3%	2%	2%	7%Ya	3%						
I learned about saving from my employer	28	1	4	22	11	10	6	8	19	9	14	6	5	1	3	4	12	7	5	12	16	9	15	4	14	8	6						
	2%	4%	2%	2%	2%	3%	2%	3%	2%	2%	2%	2%	2%	3%	1%	1%	2%	2%	3%	2%	2%	2%	2%	2%	2%	3%	2%						

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

Table 3

Q.3 Which of the following best explains how you first learned about saving money?

	Circumstances of Saving Decision																			Pledge & Savings		Savings Success			Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main	Not	Not			Consid	Just					
	<18	18-22	23+	<=35	36-51	52+	Male	female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
Other	29	-	-	28	3	14	11	8	19	7	11	8	5	3	1	6	14	8	6	9	20	11	17	1	15	7	7	
	2%	-	-	3%C	1%	4%E	3%E	3%	2%	2%	2%	3%M	2%	9%JKM	*	2%O	3%O	3%	3%O	2%	2%	3%	2%	*	2%	3%	2%	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 4

Q.4 Which statement best describes your decision to start saving?

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life Chang-ed		Just Deci- ded	
	-----			-----			-----		-----					-----					-----		-----			-----		-----	
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main	Very	Some- what	Not Very/ at all	Time	Event	Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I had been considering saving more for some time	729	11	108	597	317	239	160	138	572	246	338	136	121	15	107	176	302	195	107	300	429	203	406	120	729	-	-
	56%	48%	54%	56%	56%	61%G	50%	50%	57%H	54%	56%	56%	57%	47%	49%	51%	61%OP	65%OP	55%	59%U	53%	50%	58%V	59%V	100%Za	-	-
I had a life changing event that made me decide to save more	268	4	28	227	100	77	82	45	215	89	114	34	30	4	59	90	79	48	31	123	145	85	138	45	-	268	-
	20%	17%	14%	21%C	18%	20%	25%E	16%	21%	20%	19%	14%	14%	13%	27%QR	26%QR	16%	16%	16%	24%U	18%	21%	20%	22%	-	100%Ya	-
I just decided to start saving	316	8	63	236	151	76	80	91	214	120	157	74	61	13	52	78	115	57	58	85	231	118	159	39	-	-	316
	24%	35%	32%D	22%	27%F	19%	25%	33%I	21%	26%	26%	30%	29%	41%	24%	23%	23%R	19%	30%QR	17%	29%T	29%WX	23%	19%	-	-	100%YZ

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 5

Q.5 Thinking about what was going on for you personally during the time that you decided to start saving more, what was it that most influenced you to start saving? What was the "trigger"?

	Circumstances of Saving Decision																																	
	Age										Generation				Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life Chang-ed		Just Deci- ded to
	14-			18-22		23+		Millen- nial	Gen X	Boom- ers		Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main	Very	Some- what	Not Ver- y/ at all	Time	Event	Start			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)							
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316							
POSITIVE / PROACTIVE (NET)	820 62%	16 70%	137 69%D	646 61%	378 67%F	210 54%	211 66%F	179 65%	618 62%	277 61%	381 63%	165 68%	144 68%	21 66%	121 56%	198 58%	328 66%OP	189 63%	139 71%OP	285 56%	535 66%T	270 67%X	449 64%X	101 50%	486 67%Z	124 46%	210 66%Z							
To prepare for retirement	137 10%	-	-	135 13%C	11 2%	33 8%E	91 28%EF	25 9%	108 11%	17 4%	44 7%J	50 20%JK	44 21%JK	6 19%JK	11 5%	17 5%	84 17%OP	47 16%OP	37 19%OP	32 6%	105 13%T	57 14%WX	68 10%	12 6%	80 11%Z	15 6%	42 13%Z							
Wanted financial freedom / flexibility / to secure my future	120 9%	1 4%	20 10%	93 9%	63 11%G	31 8%	20 6%	28 10%	87 9%	44 10%	58 10%	27 11%	24 11%	3 9%	14 6%	30 9%O	40 8%	21 7%	19 10%	46 9%	74 9%	43 11%	59 8%	18 9%	65 9%	23 9%	32 10%							
Wanting to be able to make a large purchase (car, house) or cover a large expense	115 9%	6 26%	17 9%	86 8%	63 11%G	36 9%G	10 3%	22 8%	87 9%	44 10%	56 9%	15 6%	14 7%	1 3%	21 10%	39 11%QR	32 6%	19 6%	13 7%	39 8%	76 9%	39 10%	59 8%	17 8%	69 9%Z	14 5%	32 10%Z							
Wanting to be prepared for emergencies	99 8%	-	9 5%	89 8%	36 6%	31 8%	31 10%	18 7%	79 8%	29 6%	40 7%	20 8%	16 8%	4 13%	18 8%	28 8%	39 8%	24 8%	15 8%	47 9%	52 6%	22 5%	64 9%V	13 6%	66 9%	15 6%	18 6%							
Having children / wanting to contribute to their expenses (college, wedding, etc.)	92 7%	-	2 1%	90 8%C	48 8%G	34 9%G	10 3%	15 5%	75 7%	24 5%	41 7%JLM	7 3%	6 3%	1 3%	21 10%	27 8%	43 9%	29 10%	14 7%	33 6%	59 7%	23 6%	55 8%	14 7%	53 7%	26 10%a	13 4%							
College expenses for myself or children	89 7%	5 22%	51 26%D	32 3%	71 13%FG	11 3%	6 2%	26 9%	62 6%	58 13%KL	59 10%LM	8 3%	8 4%	-	17 8%R	25 7%R	21 4%	10 3%	11 6%	39 8%	50 6%	26 6%	51 7%	12 6%	50 7%	13 5%	26 8%							
Getting older / maturing	58 4%	-	7 4%	51 5%	12 2%	16 4%	30 9%EF	10 4%	47 5%	16 4%	24 4%	17 7%J	14 7%	3 9%	6 3%	10 3%	28 6%R	12 4%	16 8%OP	18 4%	40 5%	21 5%X	34 5%X	3 1%	37 5%	7 3%	14 4%							
Positive Influence of a co-worker, family member, or friend	39 3%	1 4%	9 5%	26 2%	19 3%	8 2%	9 3%	10 4%	25 2%	11 2%	16 3%	4 2%	4 2%	-	5 2%	9 3%	13 3%	8 3%	5 3%	12 2%	27 3%	13 3%	23 3%	3 1%	20 3%	7 3%	12 4%							
Changes in employment that gave me more income	36 3%	1 4%	10 5%D	23 2%	26 5%FG	3 1%	5 2%	12 4%	24 2%	15 3%	18 3%	8 3%	7 3%	1 3%	-	5 1%	19 4%OP	11 4%O	8 4%O	9 2%	27 3%	16 4%	16 2%	4 2%	22 3%	4 1%	10 3%							

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 5

Q.5 Thinking about what was going on for you personally during the time that you decided to start saving more, what was it that most influenced you to start saving? What was the "trigger"?

	Circumstances of Saving Decision																																
	Age										Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life Chang- ing to		Just Deci- ded to Start (a)
	Total	14-18			18-22			23+			Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	Main Fac- tor	Not Main	Very	Some- what	Not Ver- y/ at all	Some- Time	Event			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)							
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316						
America Saves or 3rd Party Promo/ Class or self-education raised my awareness	33	-	6	27	15	10	8	11	22	15	19	7	5	2	7	9	10	5	5	14	19	12	17	4	19	5	9						
Having money for vacations/travel or special events	32	2	6	24	16	8	8	2	29	12	16	8	7	1	5	7	12	7	5	8	24	14	15	3	24	2	6						
Significant life event - marriage	19	-	4	15	15	2	2	5	13	6	10	4	4	-	3	5	13	8	5	4	15	7	6	6	10	3	6						
Availability / access to better savings tools	8	-	2	6	4	1	3	1	7	3	4	3	3	-	-	2	3	1	2	2	6	3	5	-	4	2	2						
Meeting with a financial advisor	2	-	-	2	1	1	-	1	1	1	2	-	-	-	-	-	2	1	1	-	2	-	2	-	1	-	1						
NEGATIVE / REACTIVE (NET)	503	7	65	422	202	180	112	96	394	186	235	82	71	11	101	149	168	116	52	235	268	135	262	106	258	148	97						
I was having difficulty staying on top of financial matters	171	4	29	136	78	59	32	33	134	72	82	19	17	2	44	64	41	26	15	81	90	50	89	32	91	41	39						
Wanted to reduce debt / improve credit	149	2	25	118	70	53	22	40	105	55	69	34	31	3	19	35	66	46	20	67	82	35	85	29	87	33	29						
I had changes in my employment that gave me less income	53	-	4	49	15	27	11	4	48	14	19	10	8	2	14	19	13	8	5	27	26	11	28	14	20	26	7						
Fear / Uncertainty about the future	44	-	4	39	16	13	14	8	35	21	27	9	8	1	4	11	21	15	6	16	28	15	21	8	22	10	12						
Not having been prepared for a major expense or emergency	38	-	2	35	14	11	12	8	29	14	20	5	5	-	8	10	11	8	3	21	17	5	20	13	22	12	4						

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 5

Q.5 Thinking about what was going on for you personally during the time that you decided to start saving more, what was it that most influenced you to start saving? What was the "trigger"?

	Circumstances of Saving Decision																										
	Pledge & Savings																		Savings Success				Circumstances of Saving Decision				
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main Not		Very what		Not Ver-ering		Just				
	Total	<18	18-22	23+	Millen- nial	Gen X	Boom- ers	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
Illness (my own or someone elses) or death of a loved one	28	1	2	25	8	11	9	2	26	10	15	3	2	1	7	8	9	8	1	14	14	8	18	2	11	16	1
	2%	4%	1%	2%	1%	3%	3%	1%	3%	2%	2%	1%	1%	3%	3% ^S	2%	2% ^S	3%	1%	3%	2%	2%	3%	1%	2%	6% ^{Ya}	*
Significant life event - divorce	24	-	-	24	3	10	11	2	21	5	8	4	2	2	5	6	5	4	1	12	12	7	9	8	4	14	6
	2%	-	-	2% ^C	1%	3% ^E	3% ^E	1%	2%	1%	1%	2% ^M	1%	6% ^{JKM}	2%	2%	1%	1%	1%	2%	1%	2%	1%	4% ^W	1%	5% ^{Ya}	2% ^Y
Seeing result of poor savings habits of family, friends, co-workers	12	1	3	8	10	1	1	4	8	6	6	-	-	-	2	3	3	2	1	4	8	3	8	1	8	4	-
	1%	4%	2%	1%	2% ^F	*	*	1%	1%	1%	1%	-	-	-	1%	1%	1%	1%	1%	1%	1%	1%	1%	*	1%	1% ^a	-
Economic downturn	9	-	-	8	2	2	4	4	4	3	4	4	4	-	-	-	4	2	2	4	5	4	3	2	5	1	3
	1%	-	-	1%	*	1%	1%	1% ^I	*	1%	1%	2%	2%	-	-	-	1%	1%	1%	1%	1%	1%	*	1%	1%	*	1%
Changes in family circumstance that gave me less income	6	-	-	6	1	3	2	2	4	1	2	1	1	-	1	1	3	1	2	2	4	2	3	1	4	1	1
	*	-	-	1%	*	1%	1%	1%	*	*	*	*	*	-	*	*	1%	*	1%	*	*	*	*	*	*	1%	*
None / No trigger	36	-	4	30	14	13	7	8	24	10	17	4	3	1	6	12	14	5	9	8	28	12	16	8	17	2	17
	3%	-	2%	3%	2%	3%	2%	3%	2%	2%	3%	2%	1%	3%	3%	3%	3% ^R	2%	5%	2%	3% ^T	3%	2%	4%	2%	1%	5% ^{YZ}

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 6

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
I was having difficulty staying on top of financial matters

	Circumstances of Saving Decision																																	
	Age										Generation				Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Circumstances of Saving Decision				
	14-18			18-22			23+			Millennial		Gen X		Boomers		Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some-what	Not/Very/ at all	Consid-ering	Just Deci-
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)							
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316							
A Major/Somewhat of an Influence (Net)	905	11	137	733	393	279	209	175	701	324	413	156	139	17	170	270	297	196	101	422	483	227	504	174	521	220	164							
	69%	48%	69%	69%	69%	71%	65%	64%	70%	71% N	KL	68%	64%	66%	53%	78% S	QR	78% S	QR	60% S	65% QS	52%	83% U	60%	56%	72% V	85% VW	71% a	82% Ya	52% Z				
A major influence	432	8	42	371	160	160	101	71	350	148	187	72	65	7	97	150	119	86	33	240	192	96	222	114	236	130	66							
	33%	35%	21%	35% C	28%	41% EG	31%	26%	35% H	33%	31%	30%	31%	22%	44% S	QR	44% S	QR	24% S	29% QS	17%	47% U	24%	24%	32% V	56% VW	32% a	49% Ya	21% Z					
Somewhat of an influence	473	3	95	362	233	119	108	104	351	176	226	84	74	10	73	120	178	110	68	182	291	131	282	60	285	90	98							
	36%	13%	48% D	34%	41% FG	30%	34%	38%	35%	39%	37%	34%	35%	31%	33%	35%	36%	37%	35%	36%	36%	32%	40% VX	29%	39% a	34%	31%							
No influence at all	408	12	62	327	175	113	113	99	300	131	196	88	73	15	48	74	199	104	95	86	322	179	199	30	208	48	152							
	31%	52%	31%	31%	31%	29%	35%	36%	30%	29%	32% J	36% J	34%	47% J	22%	22%	40% OPR	35% OP	48% OP	17% QR	40% T	44% WX	28% X	15%	29% Z	18%	48% YZ							

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 7

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
I was having difficulty setting aside money for savings

	Circumstances of Saving Decision																			Savings Success				Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Very	Some-what	Not/Very/ at all	Consid-ering Some-thing	Just-ified Chang-ing to	Deci-ded Start			
	Total	14-18	18-22	23+	Millen-nial <=35	Gen X 36-51	Boom-ers 52+	Male	Fe-male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	Main Fac-tor							Not Main Factor		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
A Major/Somewhat of an Influence (Net)	1102	21	169	886	483	334	259	222	848	399	520	190	171	19	194	309	394	254	140	478	624	290	619	193	643	242	217
	84%	91%	85%	84%	85%	85%	80%	81%	85%	88% MN	85% KL	78% LN	81% LN	59%	89% QS	90% QR	79% S	85% QS	71%	94% U	78%	71%	88% V	95% VW	88% a	90% a	69%
A major influence	578	9	73	483	238	198	129	97	466	215	275	89	82	7	114	175	182	132	50	306	272	134	309	135	342	137	99
	44%	39%	37%	46% C	42%	51% EG	40%	35%	47% H	47% LM	45% LN	36%	39%	22%	52% QS	51% QS	37% S	44% QS	26%	60% U	34%	33%	44% V	66% VW	47% a	51% a	31%
Somewhat of an influence	524	12	96	403	245	136	130	125	382	184	245	101	89	12	80	134	212	122	90	172	352	156	310	58	301	105	118
	40%	52%	48% D	38%	43% F	35%	40%	46% I	38%	40%	40%	41%	42%	38%	37%	39%	43%	41%	46%	34%	44% T	38% X	44% X	28%	41%	39%	37%
No influence at all	211	2	30	174	85	58	63	52	153	56	89	54	41	13	24	35	102	46	56	30	181	116	84	11	86	26	99
	16%	9%	15%	16%	15%	15%	20%	19%	15%	12%	15% J	22% JKM	19% J	41% JK LM	11%	10%	21% OPR	15% P	29% OPQ R	6%	22% T	29% WX	12% X	5%	12%	10%	31% YZ

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 8

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
I wanted to save enough so that I could cover unexpected expenses

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Consid-ering Life Chang- ing to					
	Total	<18	18-22	23+	Millen- <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	\$50K- \$100K	\$100K+	<\$35K	<\$50K	\$50K+	\$50K- \$100K	\$100K+	Main Fac- tor	Not Main Factor	Very	Some- what	Not Very/ at all	Some- Time	Life Event	Just- ing to Start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
A Major/Somewhat of an Influence (Net)	1233	19	187	999	538	372	295	255	944	434	576	231	204	27	210	330	464	280	184	481	752	369	671	193	686	257	290
	94%	83%	94%	94%	95%	95%	92%	93%	94%	95%N	95%N	95%N	96%LN	84%	96%	96%	94%	93%	94%	95%	93%	91%	95%V	95%	94%	96%a	92%
A major influence	876	13	119	727	377	274	208	170	684	301	406	163	143	20	152	237	319	200	119	353	523	249	474	153	472	207	197
	67%	57%	60%	69%C	66%	70%	65%	62%	68%	66%	67%	67%	67%	63%	70%	69%	64%	67%	61%	69%	65%	61%	67%V	75%VW	65%	77%Ya	62%
Somewhat of an influence	357	6	68	272	161	98	87	85	260	133	170	68	61	7	58	93	145	80	65	128	229	120	197	40	214	50	93
	27%	26%	34%D	26%	28%	25%	27%	31%	26%	29%	28%	28%	29%	22%	27%	27%	29%	27%	33%	25%	28%	30%X	28%X	20%	29%Z	19%	29%Z
No influence at all	80	4	12	61	30	20	27	19	57	21	33	13	8	5	8	14	32	20	12	27	53	37	32	11	43	11	26
	6%	17%	6%	6%	5%	5%	8%	7%	6%	5%	5%	5%M	4%	16%JKL	4%	4%	6%	7%	6%	5%	7%	9%W	5%	5%	6%	4%	8%Z

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

Table 9

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
I needed to keep my impulse spending in check, and concentrating on savings helped me do that

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Circumstances of Saving Decision					
	Total	<18	18-22	23+	Millennial <=35	Gen X 36-51	Boomers 52+	Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some-what	Not/Very/ at all	Consid-ering Some- Time	Just- ing Event	Deci- ded to Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
A Major/Somewhat of an Influence (Net)	972	15	156	776	433	295	219	194	747	340	446	166	144	22	167	259	344	216	128	418	554	272	537	163	556	211	205
	74%	65%	78%	73%	76%G	75%G	68%	71%	75%	75%	73%	68%	68%	69%	77%QS	75%S	69%	72%	65%	82%U	69%	67%	76%V	80%V	76%a	79%a	65%
A major influence	445	11	82	339	216	126	90	83	344	167	211	73	63	10	85	125	136	87	49	211	234	131	230	84	250	113	82
	34%	48%	41%D	32%	38%G	32%	28%	30%	34%	37%	35%	30%	30%	31%	39%QR	36%QR	27%	29%	25%	42%U	29%	32%	33%	41%VW	34%a	42%Ya	26%
Somewhat of an influence	527	4	74	437	217	169	129	111	403	173	235	93	81	12	82	134	208	129	79	207	320	141	307	79	306	98	123
	40%	17%	37%	41%	38%	43%	40%	41%	40%	38%	39%	38%	38%	38%	38%	39%	42%	43%	40%	41%	40%	35%	44%V	39%	42%	37%	39%
No influence at all	341	8	43	284	135	97	103	80	254	115	163	78	68	10	51	85	152	84	68	90	251	134	166	41	173	57	111
	26%	35%	22%	27%	24%	25%	32%EF	29%	25%	25%	27%	32%	32%	31%	23%	25%	31%O	28%	35%OP	18%	31%T	33%WX	24%	20%	24%	21%	35%YZ

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

Table 10

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
I had concerns about managing debt

	Pledge & Savings																				Savings Success			Circumstances of Saving Decision				
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main Fac- tor	Not Main Factor	Very	Some- what	Not/ Very/ at all	Consid- ering for Some- time	Just- ing Life Chang- ing Event	Just- ded- ing to Start				
	14- <18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$35K	23%	42%	27%	21%	29%	16%	46%
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
A Major/Somewhat of an Influence (Net)	911	11	118	758	372	296	219	176	708	320	425	155	137	18	160	255	322	210	112	392	519	237	512	162	515	224	172	
	69%	48%	59%	72% ^C	65%	76% ^E	68%	64%	71% ^H	70%	70%	64%	65%	56%	73% ^Q	74% ^Q	65% ^S	70% ^Q	57%	77% ^U	64%	58%	73% ^V	79% ^V	71% ^a	84% ^Y	54%	
A major influence	492	4	52	425	192	169	120	83	394	172	225	81	71	10	93	140	168	117	51	234	258	108	274	110	271	136	85	
	37%	17%	26%	40% ^C	34%	43% ^E	37%	30%	39% ^H	38%	37%	33%	33%	31%	43% ^Q	41% ^Q	34% ^S	39% ^Q	26%	46% ^U	32%	27%	39% ^V	54% ^V	37% ^a	51% ^Y	27%	
Somewhat of an influence	419	7	66	333	180	127	99	93	314	148	200	74	66	8	67	115	154	93	61	158	261	129	238	52	244	88	87	
	32%	30%	33%	31%	32%	32%	31%	34%	31%	33%	33%	30%	31%	25%	31%	33%	31%	31%	31%	31%	32%	32%	34% ^X	25%	33%	33%	28%	
No influence at all	402	12	81	302	196	96	103	98	293	135	184	89	75	14	58	89	174	90	84	116	286	169	191	42	214	44	144	
	31%	52%	41% ^D	28%	35% ^F	24%	32% ^F	36% ^I	29%	30%	30%	36%	35%	44%	27%	26%	35% ^{OP}	30%	43% ^{OP}	23%	36% ^T	42% ^{WX}	27%	21%	29% ^Z	16%	46% ^{YZ}	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 11

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had changes in employment that gave me more income (i.e. a raise, promotion, better job)

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Just-Starting Decision					
	-----			-----			-----		-----				-----				-----		-----			-----					
	Total	14-18	18-22	23+	Millennial <=35	Gen X 36-51	Boomers 52+	Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some-what	Not/Very/ at all	Consid-ering Some Time	Life Chang-ing Event	Just-Starting Deci- ded to Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
A Major/Somewhat of an Influence (Net)	551 42%	11 48%	86 43%	440 42%	271 48%FG	159 41%G	107 33%	142 52%I	390 39%	184 40%	242 40%	101 41%	86 41%	15 47%	89 41%	137 40%	201 41%	117 39%	84 43%	204 40%	347 43%	197 49%WX	291 41%X	63 31%	311 43%	111 41%	129 41%
A major influence	249 19%	8 35%	41 21%	196 18%	131 23%FG	62 16%	52 16%	69 25%I	177 18%	92 20%	114 19%	45 18%	38 18%	7 22%	39 18%	61 18%	83 17%	49 16%	34 17%	107 21%	142 18%	106 26%WX	115 16%	28 14%	144 20%	57 21%	48 15%
Somewhat of an influence	302 23%	3 13%	45 23%	244 23%	140 25%G	97 25%G	55 17%	73 27%	213 21%	92 20%	128 21%	56 23%	48 23%	8 25%	50 23%	76 22%	118 24%	68 23%	50 26%	97 19%	205 25%T	91 22%	176 25%X	35 17%	167 23%	54 20%	81 26%
No influence at all	762 58%	12 52%	113 57%	620 58%	297 52%	233 59%E	215 67%EF	132 48%	611 61%H	271 60%	367 60%	143 59%	126 59%	17 53%	129 59%	207 60%	295 59%	183 61%	112 57%	304 60%	458 57%	209 51%	412 59%V	141 69%VW	418 57%	157 59%	187 59%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 12

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had changes in employment that gave me less income (i.e. lower paying job, reduced hours or layoffs)

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Circumstances of Saving Decision					
	14-23+			Millennial	Gen X	Boomers	Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some-what	Not/Very/ at all	Consid-ering for Some-thing	Just-ifying Life Chang-ing	Deci-ded to Start	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
A Major/Somewhat of an Influence (Net)	466	6	83	363	207	149	96	86	358	195	232	46	43	3	117	163	116	73	43	221	245	110	263	93	229	143	94
	35%	26%	42%D	34%	36%G	38%G	30%	31%	36%	43%KL	38%LM	19%	20%	9%	54%PQ	47%QR	23%	24%	22%	44%U	30%	27%	37%V	46%VW	31%	53%Ya	30%
A major influence	239	4	34	195	95	82	56	33	196	98	114	24	21	3	65	89	53	33	20	122	117	54	128	57	106	93	40
	18%	17%	17%	18%	17%	21%	17%	12%	20%H	22%KL	19%LM	10%	10%	9%	30%PQ	26%QR	11%	11%	10%	24%U	15%	13%	18%V	28%VW	15%	35%Ya	13%
Somewhat of an influence	227	2	49	168	112	67	40	53	162	97	118	22	22	-	52	74	63	40	23	99	128	56	135	36	123	50	54
	17%	9%	25%D	16%	20%G	17%	12%	19%	16%	21%KL	19%LMN	9%	10%	-	24%QR	22%QR	13%	13%	12%	19%	16%	14%	19%V	18%	17%	19%	17%
No influence at all	847	17	116	697	361	243	226	188	643	260	377	198	169	29	101	181	380	227	153	287	560	296	440	111	500	125	222
	65%	74%	58%	66%C	64%	62%	70%EF	69%	64%	57%	62%J	81%JK	80%JK	91%JK	46%	53%O	77%OP	76%OP	78%OP	56%	70%T	73%WX	63%X	54%	69%Z	47%	70%Z

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 13

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had changes in my family circumstances that gave me more income (i.e. combined income with a spouse/partner, received an inheritance)

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life Chang- ing to		Just- ded Start	
	14- 18-22 23+			Millen- nial Gen X ers			Male Fe- male		\$50K- \$100K+					\$50K- \$100K+					Main Fac- tor Not Main Factor		Very what at all			Some- Not Ver- y/ for Some- ing to		Time Event Start	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
A Major/Somewhat of an Influence (Net)	332	7	45	270	154	96	72	84	231	103	137	59	51	8	65	86	125	69	56	146	186	114	176	42	172	84	76
	25%	30%	23%	25%	27%	24%	22%	31%I	23%	23%	22%	24%	24%	25%	30%P	25%	25%	23%	29%	29%U	23%	28%X	25%	21%	24%	31%Ya	24%
A major influence	137	2	18	114	64	43	27	35	96	43	54	22	18	4	38	49	41	22	19	72	65	52	63	22	72	41	24
	10%	9%	9%	11%	11%	11%	8%	13%	10%	9%	9%	9%	8%	13%	17%PQ	14%QR	8%	7%	10%	14%U	8%	13%W	9%	11%	10%	15%Ya	8%
Somewhat of an influence	195	5	27	156	90	53	45	49	135	60	83	37	33	4	27	37	84	47	37	74	121	62	113	20	100	43	52
	15%	22%	14%	15%	16%	14%	14%	18%	13%	13%	14%	15%	16%	13%	12%	11%	17%P	16%	19%P	15%	15%	15%	16%X	10%	14%	16%	16%
No influence at all	981	16	154	790	414	296	250	190	770	352	472	185	161	24	153	258	371	231	140	362	619	292	527	162	557	184	240
	75%	70%	77%	75%	73%	76%	78%	69%	77%H	77%	78%	76%	76%	75%	70%	75%O	75%	77%	71%	71%	77%T	72%	75%	79%V	76%Z	69%	76%Z

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 14

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? I had changes in my family circumstances that gave me less income (i.e. birth of a child, child care expenses, illness)

																			Pledge & Savings		Savings Success			Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main	Not	Very/	Not	Consid-	Just					
	Total	<18	18-22	23+	Millen- <=35	Gen X 36-51	Boom- 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	\$50K- <\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Main	Some-	Not	er- ing	Life	Deci- -ing	to
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
A Major/Somewhat of an Influence (Net)	534	8	75	436	215	182	122	97	414	186	233	71	61	10	119	175	178	122	56	251	283	121	308	105	288	153	93
	41%	35%	38%	41%	38%	46%EG	38%	35%	41%	41%KL	38%LM	29%	29%	31%	55%QR	51%QR	36%S	41%QS	29%	49%U	35%	30%	44%V	51%V	40%a	57%Ya	29%
A major influence	289	4	31	250	110	99	76	43	237	108	129	32	26	6	73	105	81	60	21	145	144	57	163	69	146	96	47
	22%	17%	16%	24%C	19%	25%E	24%	16%	24%H	24%KL	21%LM	13%	12%	19%	33%QR	31%QR	16%S	20%QS	11%	29%U	18%	14%	23%V	34%VW	20%a	36%Ya	15%
Somewhat of an influence	245	4	44	186	105	83	46	54	177	78	104	39	35	4	46	70	97	62	35	106	139	64	145	36	142	57	46
	19%	17%	22%	18%	18%	21%G	14%	20%	18%	17%	17%	16%	17%	13%	21%	20%	20%	21%	18%	21%	17%	16%	21%V	18%	19%	21%a	15%
No influence at all	779	15	124	624	353	210	200	177	587	269	376	173	151	22	99	169	318	178	140	257	522	285	395	99	441	115	223
	59%	65%	62%	59%	62%F	54%	62%F	65%	59%	59%	62%J	71%JK	71%JK	69%	45%	49%	64%OPR	59%OP	71%OP	51%	65%T	70%WX	56%	49%	60%Z	43%	71%YZ

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 15

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?

A Major Influence Summary

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life		Just-ifying Deci-	
	14-18	18-22	23+	Millen-nial <=35	Gen X 36-51	Boom-ers 52+	Male	Fe-male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$100K	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$100K	Main Fac-tor	Not Main Factor	Very	Some-what	Not Ver-y/ at all	Not-er-ing Some Time	Life Chang-ing Event	Deci- ing to Start			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I wanted to save enough so that I could cover unexpected expenses	876	13	119	727	377	274	208	170	684	301	406	163	143	20	152	237	319	200	119	353	523	249	474	153	472	207	197
	67%	57%	60%	69% C	66%	70%	65%	62%	68%	66%	67%	67%	67%	63%	70%	69%	64%	67%	61%	69%	65%	61%	67% V	75% VW	65%	77% Ya	62%
I was having difficulty setting aside money for savings	578	9	73	483	238	198	129	97	466	215	275	89	82	7	114	175	182	132	50	306	272	134	309	135	342	137	99
	44%	39%	37%	46% C	42%	51% EG	40%	35%	47% H	47% LM	45% LN	36%	39%	22%	52% QS	51% QS	37% S	44% QS	26%	60% U	34%	33%	44% V	66% VW	47% a	51% a	31%
I had concerns about managing debt	492	4	52	425	192	169	120	83	394	172	225	81	71	10	93	140	168	117	51	234	258	108	274	110	271	136	85
	37%	17%	26%	40% C	34%	43% E	37%	30%	39% H	38%	37%	33%	33%	31%	43% QS	41% QS	34% S	39% QS	26%	46% U	32%	27%	39% V	54% VW	37% a	51% Ya	27%
I needed to keep my impulse spending in check, and concentrating on savings helped me do that	445	11	82	339	216	126	90	83	344	167	211	73	63	10	85	125	136	87	49	211	234	131	230	84	250	113	82
	34%	48%	41% D	32%	38% G	32%	28%	30%	34%	37%	35%	30%	30%	31%	39% QR	36% QR	27% S	29%	25%	42% U	29%	32%	33%	41% VW	34% a	42% Ya	26%
I was having difficulty staying on top of financial matters	432	8	42	371	160	160	101	71	350	148	187	72	65	7	97	150	119	86	33	240	192	96	222	114	236	130	66
	33%	35%	21%	35% C	28%	41% EG	31%	26%	35% H	33%	31%	30%	31%	22%	44% QR	44% QR	24% S	29% QS	17%	47% U	24%	24%	32% V	56% VW	32% a	49% Ya	21%
I had changes in my family circumstances that gave me less income (i.e. birth of a child, child care expenses, illness)	289	4	31	250	110	99	76	43	237	108	129	32	26	6	73	105	81	60	21	145	144	57	163	69	146	96	47
	22%	17%	16%	24% C	19%	25% E	24%	16%	24% H	24% KL	21% LM	13%	12%	19%	33% QR	31% QR	16% S	20% QS	11%	29% U	18%	14%	23% V	34% VW	20% a	36% Ya	15%
I had changes in employment that gave me more income (i.e. a raise, promotion, better job)	249	8	41	196	131	62	52	69	177	92	114	45	38	7	39	61	83	49	34	107	142	106	115	28	144	57	48
	19%	35%	21%	18%	23% FG	16%	16%	25% I	18%	20%	19%	18%	18%	22%	18%	18%	17%	16%	17%	21%	18%	26% WX	16%	14%	20%	21%	15%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 15

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
A Major Influence Summary

	Pledge & Savings																			Savings Success				Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main Fac- tor	Not Main Factor	Very	Some- what	Not Ver- y/ at all	Consid- ering for Some- time	Just- ing Life Chang- ing to	Deci- ded Start			
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)		
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I had changes in employment that gave me less income (i.e. lower paying job, reduced hours or layoffs)	239	4	34	195	95	82	56	33	196	98	114	24	21	3	65	89	53	33	20	122	117	54	128	57	106	93	40
	18%	17%	17%	18%	17%	21%	17%	12%	20% H	22% M	19% KL	10% LM	10%	9%	30% PQ	26% RS	11% S	11%	10%	24% U	15%	13%	18% V	28% WV	15%	35% Ya	13%
I had changes in my family circumstances that gave me more income (i.e. combined income with a spouse/partner, received an inheritance)	137	2	18	114	64	43	27	35	96	43	54	22	18	4	38	49	41	22	19	72	65	52	63	22	72	41	24
	10%	9%	9%	11%	11%	11%	8%	13%	10%	9%	9%	9%	8%	13%	17% PQ	14% RS	8% QR	7%	10%	14% U	8%	13% W	9%	11%	10%	15% Ya	8%

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

Table 16

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? Somewhat of an Influence Summary

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Circumstances of Saving Decision			
	Total	14-18	18-22	23+	Millennial <=35	Gen X 36-51	Boomers 52+	Male	Female	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some-what	Not/Very/ at all	Consid-ering for Some Time	Life Chang-ing Event	Just Deci-ded to Start		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I needed to keep my impulse spending in check, and concentrating on savings helped me do that	527	4	74	437	217	169	129	111	403	173	235	93	81	12	82	134	208	129	79	207	320	141	307	79	306	98	123
I was having difficulty setting aside money for savings	524	12	96	403	245	136	130	125	382	184	245	101	89	12	80	134	212	122	90	172	352	156	310	58	301	105	118
I was having difficulty staying on top of financial matters	473	3	95	362	233	119	108	104	351	176	226	84	74	10	73	120	178	110	68	182	291	131	282	60	285	90	98
I had concerns about managing debt	419	7	66	333	180	127	99	93	314	148	200	74	66	8	67	115	154	93	61	158	261	129	238	52	244	88	87
I wanted to save enough so that I could cover unexpected expenses	357	6	68	272	161	98	87	85	260	133	170	68	61	7	58	93	145	80	65	128	229	120	197	40	214	50	93
I had changes in employment that gave me more income (i.e. a raise, promotion, better job)	302	3	45	244	140	97	55	73	213	92	128	56	48	8	50	76	118	68	50	97	205	91	176	35	167	54	81
I had changes in my family circumstances that gave me less income (i.e. birth of a child, child care expenses, illness)	245	4	44	186	105	83	46	54	177	78	104	39	35	4	46	70	97	62	35	106	139	64	145	36	142	57	46

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

Table 16

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision? Somewhat of an Influence Summary

	Pledge & Savings																				Savings Success				Circumstances of Saving Decision		
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main Fac- tor	Not Main Factor	Very	Some- what	Not/ Very/ at all	Consid- ering for Some- time	Just- ing Life Event	Deci- ded to Start			
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	\$50K- <\$100K	\$100K+	<\$35K	<\$50K	\$50K+	\$50K- <\$100K	\$100K+	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I had changes in employment that gave me less income (i.e. lower paying job, reduced hours or layoffs)	227	2	49	168	112	67	40	53	162	97	118	22	22	-	52	74	63	40	23	99	128	56	135	36	123	50	54
	17%	9%	25%D	16%	20%G	17%	12%	19%	16%	21%KL	19%LMN	9%	10%	-	24%QR	22%QR	13%	13%	12%	19%	16%	14%	19%V	18%	17%	19%	17%
I had changes in my family circumstances that gave me more income (i.e. combined income with a spouse/partner, received an inheritance)	195	5	27	156	90	53	45	49	135	60	83	37	33	4	27	37	84	47	37	74	121	62	113	20	100	43	52
	15%	22%	14%	15%	16%	14%	14%	18%	13%	13%	14%	15%	16%	13%	12%	11%	17%P	16%	19%P	15%	15%	15%	16%X	10%	14%	16%	16%

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

Table 17

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
A Major Influence/Somewhat of an Influence Summary

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life Chang- ing to			
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main Factor	Very	Some- what	Not Very/ at all	Some- for Time	ing Event	Just Deci- ded Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I wanted to save enough so that I could cover unexpected expenses	1233	19	187	999	538	372	295	255	944	434	576	231	204	27	210	330	464	280	184	481	752	369	671	193	686	257	290
	94%	83%	94%	94%	95%	95%	92%	93%	94%	95%N	95%N	95%N	96%LN	84%	96%	96%	94%	93%	94%	95%	93%	91%	95%V	95%	94%	96%a	92%
I was having difficulty setting aside money for savings	1102	21	169	886	483	334	259	222	848	399	520	190	171	19	194	309	394	254	140	478	624	290	619	193	643	242	217
	84%	91%	85%	84%	85%	85%	80%	81%	85%	88%KL	85%LN	78%N	81%LN	59%	89%QS	90%QR	79%S	85%QS	71%	94%U	78%	71%	88%V	95%VW	88%a	90%a	69%
I needed to keep my impulse spending in check, and concentrating on savings helped me do that	972	15	156	776	433	295	219	194	747	340	446	166	144	22	167	259	344	216	128	418	554	272	537	163	556	211	205
	74%	65%	78%	73%	76%G	75%G	68%	71%	75%	75%	73%	68%	68%	69%	77%QS	75%S	69%	72%	65%	82%U	69%	67%	76%V	80%V	76%a	79%a	65%
I had concerns about managing debt	911	11	118	758	372	296	219	176	708	320	425	155	137	18	160	255	322	210	112	392	519	237	512	162	515	224	172
	69%	48%	59%	72%C	65%	76%EG	68%	64%	71%H	70%	70%	64%	65%	56%	73%QS	74%QS	65%S	70%QS	57%	77%U	64%	58%	73%V	79%V	71%a	84%Ya	54%
I was having difficulty staying on top of financial matters	905	11	137	733	393	279	209	175	701	324	413	156	139	17	170	270	297	196	101	422	483	227	504	174	521	220	164
	69%	48%	69%	69%	69%	71%	65%	64%	70%	71%KL	68%	64%	66%	53%	78%QR	78%QR	60%S	65%QS	52%	83%U	60%	56%	72%V	85%VW	71%a	82%Ya	52%
I had changes in employment that gave me more income (i.e. a raise, promotion, better job)	551	11	86	440	271	159	107	142	390	184	242	101	86	15	89	137	201	117	84	204	347	197	291	63	311	111	129
	42%	48%	43%	42%	48%FG	41%G	33%	52%I	39%	40%	40%	41%	41%	47%	41%	40%	41%	39%	43%	40%	43%	49%WX	41%X	31%	43%	41%	41%
I had changes in my family circumstances that gave me less income (i.e. birth of a child, child care expenses, illness)	534	8	75	436	215	182	122	97	414	186	233	71	61	10	119	175	178	122	56	251	283	121	308	105	288	153	93
	41%	35%	38%	41%	38%	46%EG	38%	35%	41%	41%KL	38%LM	29%	29%	31%	55%QR	51%QR	36%S	41%QS	29%	49%U	35%	30%	44%V	51%V	40%a	57%Ya	29%

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

Table 17

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?

A Major Influence/Somewhat of an Influence Summary

	Pledge & Savings																			Savings Success				Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main Fac- tor	Not Main Factor	Very	Some- what	Not Ver- y/ at all	Consid- ering for Some- time	Just- ing Life Chang- ing Event	Deci- ded to Start			
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I had changes in employment that gave me less income (i.e. lower paying job, reduced hours or layoffs)	466	6	83	363	207	149	96	86	358	195	232	46	43	3	117	163	116	73	43	221	245	110	263	93	229	143	94
	35%	26%	42%D	34%	36%G	38%G	30%	31%	36%	43%KL	38%LM	19%	20%	9%	54%PQ	47%QR	23%	24%	22%	44%U	30%	27%	37%V	46%VW	31%	53%Ya	30%
										MN	N				RS	S											
I had changes in my family circumstances that gave me more income (i.e. combined income with a spouse/partner, received an inheritance)	332	7	45	270	154	96	72	84	231	103	137	59	51	8	65	86	125	69	56	146	186	114	176	42	172	84	76
	25%	30%	23%	25%	27%	24%	22%	31%I	23%	23%	22%	24%	24%	25%	30%P	25%	25%	23%	29%	29%U	23%	28%X	25%	21%	24%	31%Ya	24%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 18

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
No Influence at All Summary

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Circumstances of Saving Decision			
	14-18	18-22	23+	Millennial <=35	Gen X 36-51	Boomers 52+	Male	Female	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$100K	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$100K	Main Factor	Not Main Factor	Very	Some-what	Not/Very/ at all	Consid-ering for Some Time	Life Chang-ing Event	Just Deci-ded to Start			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I had changes in my family circumstances that gave me more income (i.e. combined income with a spouse/partner, received an inheritance)	981 75%	16 70%	154 77%	790 75%	414 73%	296 76%	250 78%	190 69%	770 77% ^H	352 77%	472 78%	185 76%	161 76%	24 75%	153 70%	258 75% ^O	371 75%	231 77%	140 71%	362 71%	619 77% ^T	292 72%	527 75%	162 79% ^V	557 76% ^Z	184 69%	240 76% ^Z
I had changes in employment that gave me less income (i.e. lower paying job, reduced hours or layoffs)	847 65%	17 74%	116 58%	697 66% ^C	361 64%	243 62%	226 70% ^{EF}	188 69%	643 64%	260 57%	377 62% ^J	198 81% ^{JK}	169 80% ^{JK}	29 91% ^{JK}	101 46%	181 53% ^O	380 77% ^{OP}	227 76% ^{OP}	153 78% ^{OP}	287 56%	560 70% ^T	296 73% ^{WX}	440 63% ^X	111 54%	500 69% ^Z	125 47%	222 70% ^Z
I had changes in my family circumstances that gave me less income (i.e. birth of a child, child care expenses, illness)	779 59%	15 65%	124 62%	624 59%	353 62% ^F	210 54%	200 62% ^F	177 65%	587 59%	269 59%	376 62% ^J	173 71% ^{JK}	151 71% ^{JK}	22 69%	99 45%	169 49%	318 64% ^{OPR}	178 59% ^{OP}	140 71% ^{OP}	257 51% ^{QR}	522 65% ^T	285 70% ^{WX}	395 56%	99 49%	441 60% ^Z	115 43%	223 71% ^{YZ}
I had changes in employment that gave me more income (i.e. a raise, promotion, better job)	762 58%	12 52%	113 57%	620 58%	297 52%	233 59% ^E	215 67% ^{EF}	132 48%	611 61% ^H	271 60%	367 60%	143 59%	126 59%	17 53%	129 59%	207 60%	295 59%	183 61%	112 57%	304 60%	458 57%	209 51%	412 59% ^V	141 69% ^{VW}	418 57%	157 59%	187 59%
I was having difficulty staying on top of financial matters	408 31%	12 52%	62 31%	327 31%	175 31%	113 29%	113 35%	99 36%	300 30%	131 29%	196 32% ^J	88 36% ^J	73 34%	15 47% ^J	48 22%	74 22%	199 40% ^{OPR}	104 35% ^{OP}	95 48% ^{OP}	86 17% ^{QR}	322 40% ^T	179 44% ^{WX}	199 28% ^X	30 15%	208 29% ^Z	48 18%	152 48% ^{YZ}
I had concerns about managing debt	402 31%	12 52%	81 41% ^D	302 28%	196 35% ^F	96 24%	103 32% ^F	98 36% ^I	293 29%	135 30%	184 30%	89 36%	75 35%	14 44%	58 27%	89 26%	174 35% ^{OPR}	90 30%	84 43% ^{OP}	116 23% ^{QR}	286 36% ^T	169 42% ^{WX}	191 27%	42 21%	214 29% ^Z	44 16%	144 46% ^{YZ}
I needed to keep my impulse spending in check, and concentrating on savings helped me do that	341 26%	8 35%	43 22%	284 27%	135 24%	97 25%	103 32% ^{EF}	80 29%	254 25%	115 25%	163 27%	78 32%	68 32%	10 31%	51 23%	85 25%	152 31% ^O	84 28%	68 35% ^{OP}	90 18%	251 31% ^T	134 33% ^{WX}	166 24%	41 20%	173 24%	57 21%	111 35% ^{YZ}

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 18

Q.6 Thinking again about what was going on for you personally during the time that you decided to start saving more, here is a list of what some people say are factors influencing their decision to start saving more. How much of an influence did each of the following issues have on your decision?
No Influence at All Summary

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Circumstances of Saving Decision					
	Total	14-18	18-22	23+	Millennial <=35	Gen X 36-51	Boomers 52+	Male	Female	<\$35K	<\$50K	\$50K-\$100K	>\$100K	<\$35K	<\$50K	\$50K-\$100K	>\$100K	Main Factor	Not Main Factor	Very	Some-what	Not/Very at all	Consid-ering for Some Time	Life Chang-ing Event	Just-ified to Start		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
I was having difficulty setting aside money for savings	211	2	30	174	85	58	63	52	153	56	89	54	41	13	24	35	102	46	56	30	181	116	84	11	86	26	99
	16%	9%	15%	16%	15%	15%	20%	19%	15%	12%	15%	22%	19%	41%	11%	10%	21%	15%	29%	22%	29%	12%	5%	12%	10%	31%	
I wanted to save enough so that I could cover unexpected expenses	80	4	12	61	30	20	27	19	57	21	33	13	8	5	8	14	32	20	12	27	53	37	32	11	43	11	26
	6%	17%	6%	6%	5%	5%	8%	7%	6%	5%	5%	5%	4%	16%	4%	4%	6%	7%	6%	5%	7%	9%	5%	5%	6%	4%	8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 19

Q.7 Was taking the Pledge the start of you saving more, or did you take the Pledge while you were already into the savings process?

	Pledge & Savings																				Savings Success				Circumstances of Saving Decision		
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main	Not	Some-		Not	Consid	Just				
	<18	18-22	23+	Millen- -nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Very/ Not	-ering for Some	Life Chang -ing	Deci- ded to
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
The Pledge was the main factor for me starting to saving more	508	13	79	401	217	173	103	90	401	199	244	65	58	7	95	155	150	102	48	508	-	131	271	106	300	123	85
	39%	57%	40%	38%	38%	44%G	32%	33%	40%H	44%KL	40%LM	27%	27%	22%	44%QR	45%QR	30%S	34%QS	24%	100%U	-	32%	39%V	52%VW	41%a	46%a	27%
I had already started the process of saving more when I took the Pledge	805	10	120	659	351	219	219	184	600	256	365	179	154	25	123	189	346	198	148	-	805	275	432	98	429	145	231
	61%	43%	60%	62%	62%	56%	68%F	67%I	60%	56%	60%J	73%JK	73%JK	78%JK	56%	55%	70%OPR	66%OP	76%OPQ	-	100%T	68%WX	61%X	48%	59%	54%	73%YZ

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 20

Q.8 Did taking the Pledge and getting involved with America Saves . . .

Base: Already had started saving when took Pledge

	Demographics																			Pledge & Savings		Savings Success				Circumstances of Saving Decision		
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main	Not	Very	Some- what	Not at all	Consid- ering Some- Time	Just- ing Life Event	Deci- ded to Start		
	Total	<18	18-22	23+	Millen- <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	\$50K- \$100K	\$100K+	<\$35K	<\$50K	\$50K+	\$50K- \$100K	\$100K+	tor							Factor	(V)
Total Respondents	805	10**	120	659	351	219	219	184	600	256	365	179	154	25**	123	189	346	198	148	-**	805	275	432	98*	429	145	231	
Improve your success at saving	240	6	33	200	98	74	67	55	181	74	102	47	43	4	44	68	95	54	41	-	240	97	134	9	126	63	51	
	30%	60%	28%	30%	28%	34%	31%	30%	30%	29%	28%	26%	28%	16%	36%	36%Q	27%	27%	28%	-	30%	35%X	31%X	9%	29%a	43%Ya	22%	
Just help you maintain the success you were already having	373	2	56	303	159	91	111	88	272	112	169	92	82	10	48	73	174	99	75	-	373	135	211	27	194	60	119	
	46%	20%	47%	46%	45%	42%	51%	48%	45%	44%	46%	51%	53%	40%	39%	39%	50%OP	50%P	51%P	-	46%	49%X	49%X	28%	45%	41%	52%	
Not really have much impact on your success at saving	192	2	31	156	94	54	41	41	147	70	94	40	29	11	31	48	77	45	32	-	192	43	87	62	109	22	61	
	24%	20%	26%	24%	27%G	25%	19%	22%	25%	27%	26%	22%M	19%	44%	25%	25%	22%	23%	22%	-	24%	16%	20%	63%VW	25%Z	15%	26%Z	

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

Table 21

Q.9 Since your decision to save more, how successful have you been in reaching your saving goal(s)?

	Circumstances of Saving Decision																										
	Pledge & Savings																		Savings Success				Consid-ering Life Deci- Just				
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main Fac- tor	Not Main	Very	Some- what	Not Very/ at all	Time	Event	Start	
	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
Very/Somewhat Successful (Net)	1109	22	171	890	487	311	285	252	824	373	509	223	194	29	169	265	441	259	182	402	707	406	703	-	609	223	277
	84%	96%	86%	84%	86%F	79%	89%F	92%I	82%	82%	84%	91%JK	92%JK	91%	78%	77%	89%OPR	86%OP	93%OP	79%	88%T	100%X	100%X	-	84%	83%	88%
Very successful	406	5	55	339	165	113	121	109	289	113	169	101	87	14	57	83	177	90	87	131	275	406	-	-	203	85	118
	31%	22%	28%	32%	29%	29%	38%EF	40%I	29%	25%	28%J	41%JK	41%JK	44%J	26%	24%	36%OPR	30%	44%OP	26%	34%T	100%WX	-	-	28%	32%	37%Y
Somewhat successful	703	17	116	551	322	198	164	143	535	260	340	122	107	15	112	182	264	169	95	271	432	-	703	-	406	138	159
	54%	74%	58%	52%	57%	51%	51%	52%	53%	57%	56%	50%	50%	47%	51%	53%	53%	56%	48%	53%	54%	-	100%VX	-	56%	51%	50%
Not Very/Not at All Successful (Net)	204	1	28	170	81	81	37	22	177	82	100	21	18	3	49	79	55	41	14	106	98	-	-	204	120	45	39
	16%	4%	14%	16%	14%	21%EG	11%	8%	18%H	18%LM	16%LM	9%	8%	9%	22%QR	23%QR	11%S	14%QS	7%	21%U	12%	-	-	100%VW	16%	17%	12%
Not very successful	163	1	23	135	64	65	30	18	141	67	83	16	14	2	36	60	50	37	13	80	83	-	-	163	99	34	30
	12%	4%	12%	13%	11%	17%EG	9%	7%	14%H	15%LM	14%LM	7%	7%	6%	17%QS	17%QS	10%S	12%QS	7%	16%U	10%	-	-	80%VW	14%	13%	9%
Not at all successful	41	-	5	35	17	16	7	4	36	15	17	5	4	1	13	19	5	4	1	26	15	-	-	41	21	11	9
	3%	-	3%	3%	3%	4%	2%	1%	4%	3%	3%	2%	2%	3%	6%QRS	6%QRS	1%	1%	1%	5%U	2%	-	-	20%VW	3%	4%	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 22

Q.10 What poses the biggest challenge to your ability to save money?

	Circumstances of Saving Decision																				Pledge & Savings		Savings Success		Consid-ering Life		Just-ified	
	Age				Generation			Gender		Income (Personal)					Income (Household)					Main Fac-	Not Main	Very	Some-what	Not Very/	at all	Time	Event	Decl-
	Total	<18	18-22	23+	Millen-nial <=35	Gen X 36-51	Boom-ers 52+	Male	Fe-male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Decl-			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
Unexpected expenses	680 52%	5 22%	92 46%	570 54%	288 51%	216 55%	163 51%	126 46%	537 54% ^H	235 52% ^N	316 52% ^N	117 48% ^N	108 51% ^{LN}	9 28%	124 57% ^S	201 58% ^S	256 52% ^S	171 57% ^{QS}	85 43%	267 53%	413 51%	195 48%	368 52%	117 57% ^V	380 52%	148 55%	152 48%	
Spending on non-essential items (i.e. eating out)	550 42%	11 48%	108 54% ^D	415 39%	271 48% ^G	167 43% ^G	96 30%	104 38%	433 43%	186 41%	247 41%	108 44%	92 43%	16 50%	83 38%	137 40%	212 43%	122 41%	90 46%	218 43%	332 41%	181 45%	293 42%	76 37%	321 44% ^Z	99 37%	130 41%	
Don't earn enough money	538 41%	10 43%	117 59% ^D	399 38%	287 51% ^{FG}	135 34%	104 32%	101 37%	420 42%	274 60% ^{KL}	325 53% ^{LM}	38 16% ^N	37 17% ^{LN}	1 3%	133 61% ^{QR}	197 57% ^{QR}	146 29% ^S	105 35% ^{QS}	41 21%	218 43%	320 40%	127 31%	292 42% ^V	119 58% ^{VW}	303 42%	104 39%	131 41%	
The needs of others in my family	426 32%	7 30%	47 24%	365 34% ^C	147 26%	157 40% ^E	115 36% ^E	68 25%	347 35% ^H	128 28%	183 30%	82 34%	73 34%	9 28%	78 36%	125 36%	182 37%	119 40%	63 32%	163 32%	263 33%	128 32%	224 32%	74 36%	243 33%	93 35%	90 28%	
Lack of opportunity to make more money	410 31%	4 17%	88 44% ^D	309 29%	199 35% ^F	98 25%	104 32% ^F	67 24%	330 33% ^H	177 39% ^{LM}	226 37% ^{LM}	43 18%	40 19%	3 9%	93 43% ^{QR}	136 40% ^{QS}	130 26% ^S	98 33% ^{QS}	32 16%	164 32%	246 31%	109 27%	227 32%	74 36% ^V	223 31%	83 31%	104 33%	
Burdened by debt	399 30%	- -	30 15%	360 34% ^C	158 28%	142 36% ^{EG}	90 28%	60 22%	330 33% ^H	131 29%	183 30%	64 26%	58 27%	6 19%	75 34% ^S	124 36% ^{QS}	144 29% ^S	97 32% ^{QS}	47 24%	180 35% ^U	219 27%	71 17%	219 31% ^V	109 53% ^{VW}	232 32% ^a	98 37% ^a	69 22%	
Habits that are hard to break	396 30%	8 35%	60 30%	320 30%	183 32% ^G	125 32% ^G	80 25%	65 24%	324 32% ^H	129 28%	175 29%	75 31%	62 29%	13 41%	65 30%	107 31%	151 30%	99 33%	52 27%	175 34% ^U	221 27%	105 26%	219 31%	72 35% ^V	229 31% ^a	92 34% ^a	75 24%	
Other priorities that require my attention	379 29%	7 30%	56 28%	306 29%	162 29%	115 29%	92 29%	78 28%	288 29%	126 28%	177 29%	68 28%	60 28%	8 25%	69 32%	109 32%	146 29%	87 29%	59 30%	139 27%	240 30%	114 28%	196 28%	69 34%	213 29%	81 30%	85 27%	
Can't get ahead of expenses	344 26%	2 9%	37 19%	297 28% ^C	138 24%	123 31% ^{EG}	75 23%	56 20%	280 28% ^H	125 27% ^{LM}	166 27% ^{LM}	46 19%	42 20%	4 13%	84 39% ^{QR}	129 38% ^{QR}	108 22% ^S	84 28% ^{QS}	24 12%	173 34% ^U	171 21%	46 11%	182 26% ^V	116 57% ^{VW}	201 28% ^a	80 30% ^a	63 20%	
Stress of day to day life	319 24%	4 17%	66 33% ^D	244 23%	159 28% ^G	94 24%	61 19%	44 16%	267 27% ^H	132 29% ^{LM}	165 27% ^{LM}	39 16%	33 16%	6 19%	72 33% ^{QR}	103 30% ^{QS}	103 21% ^S	72 24% ^{QS}	31 16%	136 27%	183 23%	70 17%	173 25% ^V	76 37% ^{VW}	185 25%	68 25%	66 21%	
Difficulty saving in general	230 18%	6 26%	45 23% ^D	175 17%	117 21% ^G	73 19% ^G	36 11%	50 18%	174 17%	101 22% ^{KL}	123 20% ^{LM}	18 7%	15 7%	3 9%	51 23% ^{QR}	78 23% ^{QR}	67 14% ^S	49 16% ^{QS}	18 9%	123 24% ^U	107 13%	30 7%	126 18% ^V	74 36% ^{VW}	141 19% ^a	44 16%	45 14%	
Lack of immediate progress or reward	147 11%	1 4%	26 13%	118 11%	84 15% ^{FG}	39 10%	22 7%	39 14%	105 10%	60 13%	75 12%	21 9%	18 8%	3 9%	34 16% ^{QR}	50 15% ^{QRS}	35 7%	24 8%	11 6%	71 14% ^U	76 9%	36 9%	78 11%	33 16% ^V	98 13% ^a	25 9%	24 8%	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 22

Q.10 What poses the biggest challenge to your ability to save money?

	Pledge & Savings																			Savings Success				Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main	Not	Savings Success		Consid	Just					
	<18	18-22	23+	Millen- -nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	Some-	Not	Very/ at all	-ering for	Life Chang	Deci- -ing to
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
An economic downturn	126	-	11	113	35	40	49	18	101	38	53	18	16	2	35	44	45	30	15	52	74	30	66	30	59	39	28
	10%	-	6%	11%C	6%	10%E	15%EF	7%	10%	8%	9%	7%	8%	6%	16%PQ	13%	9%	10%	8%	10%	9%	7%	9%	15%VW	8%	15%Ya	9%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 23

Q.11 Overall, how satisfied are you with your current financial situation? Please use a 7-point scale where 1 means "completely dissatisfied" and 7 means "completely satisfied." You can select any rating from 1 to 7.

	Circumstances of Saving Decision																															
	Age										Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success		Consid-ering Life Chang-ed		Just Deci-sion Start
	14-18			18-22			23+			Millen-nial	Gen X	Boom-ers	Male	Fe-male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac-tor	Not Main	Very	Not	Very/Not at all	for Some Time	ing to Event	Deci-sion
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)					
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316					
Top 3 Box (Net)	558	12	79	457	244	149	155	142	401	158	237	130	106	24	56	97	265	135	130	168	390	278	257	23	298	100	160					
	42%	52%	40%	43%	43%	38%	48%F	52%I	40%	35%	39%J	53%JKM	50%JK	75%JK	26%	28%	53%OPR	45%OP	66%OP	33%	48%T	68%WX	37%X	11%	41%	37%	51%YZ					
Top 2 Box (Subnet)	185	3	22	156	73	51	57	59	123	44	68	48	37	11	25	35	83	35	48	52	133	127	55	3	94	29	62					
	14%	13%	11%	15%	13%	13%	18%E	22%I	12%	10%	11%J	20%JKM	17%JK	LM	34%JK	11%	10%	17%PR	12%	24%OP	10%	17%T	31%WX	8%X	1%	13%	11%	20%YZ				
7 Completely Satisfied	37	-	4	33	13	13	11	15	21	7	10	10	6	4	9	11	13	2	11	12	25	29	6	2	17	4	16					
	3%	-	2%	3%	2%	3%	3%	5%I	2%	2%	2%	4%JKM	3%	M	13%JKL	4%R	3%R	3%R	1%	6%QR	2%	3%	7%WX	1%	1%	2%	1%	5%YZ				
6	148	3	18	123	60	38	46	44	102	37	58	38	31	7	16	24	70	33	37	40	108	98	49	1	77	25	46					
	11%	13%	9%	12%	11%	10%	14%	16%I	10%	8%	10%J	16%JK	15%JK	22%JK	7%	7%	14%OPR	11%	19%OPQ	8%	13%T	24%WX	7%X	*	11%	9%	15%					
5	373	9	57	301	171	98	98	83	278	114	169	82	69	13	31	62	182	100	82	116	257	151	202	20	204	71	98					
	28%	39%	29%	28%	30%	25%	30%	30%	28%	25%	28%J	34%J	33%J	41%	14%	18%O	37%OP	33%OP	42%OP	23%	32%T	37%WX	29%X	10%	28%	26%	31%					
4	320	7	53	252	138	98	76	56	254	109	143	59	55	4	55	90	116	79	37	134	186	77	215	28	191	66	63					
	24%	30%	27%	24%	24%	25%	24%	20%	25%	24%	23%	24%	26%	13%	25%	26%	23%	26%	19%	26%	23%	19%	31%VX	14%	26%a	25%	20%					
3	233	3	44	180	111	69	47	46	183	104	130	33	33	-	51	78	67	49	18	88	145	34	144	55	128	54	51					
	18%	13%	22%	17%	20%	18%	15%	17%	18%	23%LM	21%LN	14%N	16%LN	-	23%QRS	23%QRS	14%S	16%QS	9%	17%	18%	8%	20%V	27%VW	18%	20%	16%					
Bottom 2 Box (Net)	202	1	23	171	75	76	44	30	163	84	99	22	18	4	56	79	48	37	11	118	84	17	87	98	112	48	42					
	15%	4%	12%	16%	13%	19%EG	14%	11%	16%H	18%KL	16%LM	9%	8%	13%	26%QRS	23%QRS	10%S	12%QS	6%	23%U	10%	4%	12%V	48%VW	15%	18%	13%					
2	102	1	13	85	38	35	26	14	84	40	49	14	12	2	27	39	28	22	6	54	48	9	58	35	63	20	19					
	8%	4%	7%	8%	7%	9%	8%	5%	8%	9%	8%	6%	6%	6%	12%QS	11%QS	6%S	7%S	3%	11%U	6%	2%	8%V	17%VW	9%	7%	6%					
1 Completely Dissatisfied	100	-	10	86	37	41	18	16	79	44	50	8	6	2	29	40	20	15	5	64	36	8	29	63	49	28	23					
	8%	-	5%	8%	7%	10%EG	6%	6%	8%	10%KLM	8%LM	3%	3%	6%	13%QR	12%QRS	4%	5%	3%	13%U	4%	2%	4%	31%VW	7%	10%	7%					

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 24

Q.12 In comparison to other people your age, how would you say you are doing financially?

	Income																			Pledge & Savings		Savings Success			Circumstances of Saving Decision		
	Age				Generation			Gender		Income (Personal)					Income (Household)					Main Fac-	Not Main	Very	Some-what	Not Very/ at all	Consid-ering for Time	Just Chang-ing to Deci- ded	
	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
Top 2 Box (Net)	567	16	103	436	278	136	141	150	399	187	256	132	109	23	68	105	255	131	124	177	390	239	287	41	298	102	167
	43%	70%	52%D	41%	49%F	35%	44%F	55%I	40%	41%	42%	54%JKM	51%JK	72%JK	31%	31%	51%OPR	44%OP	63%OP	35%	48%T	59%WX	41%X	20%	41%	38%	53%YZ
Much better	188	6	37	141	97	39	48	55	127	57	76	56	40	16	22	31	82	33	49	50	138	111	73	4	90	30	68
	14%	26%	19%D	13%	17%F	10%	15%F	20%I	13%	13%	12%	23%JKM	19%JK	50%JK	10%	9%	17%OPR	11%	25%OP	10%	17%T	27%WX	10%X	2%	12%	11%	22%YZ
A little better	379	10	66	295	181	97	93	95	272	130	180	76	69	7	46	74	173	98	75	127	252	128	214	37	208	72	99
	29%	43%	33%	28%	32%F	25%	29%	35%I	27%	29%	30%	31%	33%	22%	21%	22%	35%OP	33%OP	38%OP	25%	31%T	32%X	30%X	18%	29%	27%	31%
Equally well	363	6	65	281	172	100	80	61	291	126	176	59	56	3	53	90	131	96	35	133	230	108	216	39	206	76	81
	28%	26%	33%	27%	30%	26%	25%	22%	29%H	28%N	29%N	24%N	26%LN	9%	24%	26%S	26%S	32%QS	18%	26%	29%	27%X	31%X	19%	28%	28%	26%
Bottom 2 Box (Net)	383	1	31	343	118	156	101	63	311	142	177	53	47	6	97	149	110	73	37	198	185	59	200	124	225	90	68
	29%	4%	16%	32%C	21%	40%EG	31%E	23%	31%H	31%KL	29%L	22%	22%	19%	44%QR	43%QR	22%	24%	19%	39%U	23%	15%	28%V	61%VW	31%a	34%a	22%
A little worse	290	1	25	260	96	120	70	49	235	103	131	46	40	6	67	104	93	61	32	143	147	47	166	77	175	60	55
	22%	4%	13%	25%C	17%	31%EG	22%	18%	23%H	23%	22%	19%	19%	19%	31%QR	30%QR	19%	20%	16%	28%U	18%	12%	24%V	38%VW	24%a	22%	17%
A lot worse	93	-	6	83	22	36	31	14	76	39	46	7	7	-	30	45	17	12	5	55	38	12	34	47	50	30	13
	7%	-	3%	8%C	4%	9%E	10%E	5%	8%	9%LM	8%LM	3%	3%	-	14%QR	13%QRS	3%	4%	3%	11%U	5%	3%	5%	23%VW	7%	11%Ya	4%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 25

Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely.

Anxious

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Consid-ering Life Time		Just-ing to Start			
	14-18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main Factor	Very	Some- what	Not Very/ at all	Some- Time	Event	Deci- ing to Start	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
0-33	388	13	46	317	150	103	123	101	279	108	161	99	82	17	41	65	174	79	95	119	269	199	170	19	210	54	124
	30%	57%	23%	30%	26%	26%	38%EF	37%I	28%	24%	26%J	41%JK	39%JK	53%JK	19%	19%	35%OPR	26%OP	48%OP	23%	33%T	49%WX	24%X	9%	29%Z	20%	39%YZ
34-66	562	9	109	432	270	149	131	115	431	211	279	94	85	9	93	157	207	139	68	226	336	153	339	70	314	123	125
	43%	39%	55%D	41%	48%FG	38%	41%	42%	43%	46%LN	46%	39%	40%	28%	43%	46%S	42%S	46%QS	35%	44%	42%	38%	48%VX	34%	43%	46%	40%
67+	363	1	44	311	148	140	68	58	291	136	169	51	45	6	84	122	115	82	33	163	200	54	194	115	205	91	67
	28%	4%	22%	29%C	26%	36%EG	21%	21%	29%H	30%KL	28%L	21%	21%	19%	39%QR	35%QR	23%S	27%QS	17%	32%U	25%	13%	28%V	56%VW	28%a	34%a	21%
<50	612	14	90	492	258	157	181	153	445	198	274	134	114	20	72	122	267	139	128	202	410	258	309	45	340	98	174
	47%	61%	45%	46%	45%	40%	56%EF	56%I	44%	44%	45%	55%JK	54%JK	63%J	33%	35%	54%OPR	46%OP	65%OP	40%	51%T	64%WX	44%X	22%	47%Z	37%	55%YZ
50+	701	9	109	568	310	235	141	121	556	257	335	110	98	12	146	222	229	161	68	306	395	148	394	159	389	170	142
	53%	39%	55%	54%	55%G	60%G	44%	44%	56%H	56%LM	55%LM	45%	46%	38%	67%QR	65%QR	46%S	54%QS	35%	60%U	49%	36%	56%V	78%VW	53%a	63%Ya	45%
Mean	49.8	34.5	49.2	50.3	50.0G	54.3E	44.1	43.8	51.2H	52.0K	50.7L	43.9	44.7	38.8	57.5Q	56.4Q	46.0S	50.7QS	38.9	53.6U	47.4	37.1	51.4V	69.2VW	50.1a	56.0Y	43.6
Std. Dev.	27.4	21.8	25.3	27.7	26.4	28.5	26.7	26.6	27.4	27.2	26.9	25.6	25.1	28.7	28.9	27.5	26.3	25.4	26.3	27.4	27.1	25.7	24.8	26.0	26.8	26.9	27.8
Std. Err.	0.76	4.55	1.79	0.85	1.11	1.44	1.49	1.61	0.87	1.28	1.09	1.64	1.72	5.07	1.96	1.48	1.18	1.46	1.88	1.21	0.96	1.28	0.94	1.82	0.99	1.65	1.56
Median	50.0	27.0	50.0	50.0	50.0	52.0	43.5	44.5	50.0	50.0	50.0	43.0	44.5	30.5	55.5	54.0	45.0	50.0	35.0	51.0	49.0	34.5	50.0	74.0	50.0	53.5	44.0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 26

Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely.
Confident

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life Time Event		Just Deci-ded to Start	
	14-18	18-22	23+	Millen-nial <=35	Gen X 36-51	Boom-ers 52+	Male	Fe-male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	Main Fac-tor	Not Main Factor	Very	Some-what	Not/Very at all	Some-thing	Time	Event	Deci-ded	Start	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
0-33	450	6	73	360	193	153	93	69	368	187	232	53	48	5	111	163	131	96	35	224	226	60	251	139	261	98	91
	34%	26%	37%	34%	34%	39%G	29%	25%	37%H	41%KL	38%LM	22%	23%	16%	51%QR	47%QR	26%S	32%QS	18%	44%U	28%	15%	36%V	68%VW	36%a	37%a	29%
34-66	593	13	92	475	263	164	153	119	454	199	270	119	106	13	84	139	238	150	88	211	382	191	349	53	334	124	135
	45%	57%	46%	45%	46%	42%	48%	43%	45%	44%	44%	49%	50%	41%	39%	40%	48%OP	50%OP	45%	42%	47%T	47%X	50%X	26%	46%	46%	43%
67+	270	4	34	225	112	75	76	86	179	69	107	72	58	14	23	42	127	54	73	73	197	155	103	12	134	46	90
	21%	17%	17%	21%	20%	19%	24%	31%I	18%	15%	18%J	30%JK	27%JK	44%JK	11%	12%	26%OPR	18%OP	37%OP	14%	24%T	38%WX	15%X	6%	18%	17%	28%YZ
<50	745	14	119	593	323	230	173	130	594	292	372	109	98	11	155	240	235	162	73	339	406	132	438	175	421	164	160
	57%	61%	60%	56%	57%	59%	54%	47%	59%H	64%KL	61%LM	45%	46%	34%	71%QR	70%QR	47%S	54%QS	37%	67%U	50%	33%	62%V	86%VW	58%a	61%a	51%
50+	568	9	80	467	245	162	149	144	407	163	237	135	114	21	63	104	261	138	123	169	399	274	265	29	308	104	156
	43%	39%	40%	44%	43%	41%	46%	53%I	41%	36%	39%J	55%JK	54%JK	66%JK	29%	30%	53%OPR	46%OP	63%OP	33%	50%T	67%WX	38%X	14%	42%	39%	49%YZ
Mean	44.0	46.5	42.4	44.4	44.1	42.0	46.7F	51.1I	42.2	39.8	41.9J	52.1JK	50.9JK	59.7J	34.3	36.3	48.6OP	44.2OP	55.5O	38.0	47.8T	57.5W	41.8X	24.7	42.6	42.8	48.2YZ
Std. Dev.	24.8	19.5	23.7	25.0	24.4	25.2	24.5	25.3	24.3	23.8	23.7	23.7	23.0	27.3	25.7	25.3	23.3	22.2	23.4	24.8	24.0	23.3	22.0	21.7	24.3	24.3	26.0
Std. Err.	0.68	4.07	1.68	0.77	1.03	1.27	1.37	1.53	0.77	1.11	0.96	1.52	1.58	4.82	1.74	1.37	1.05	1.28	1.67	1.10	0.85	1.16	0.83	1.52	0.90	1.49	1.46
Median	43.0	41.0	42.0	44.0	44.0	40.0	47.0	50.0	42.0	39.0	40.0	50.0	50.0	58.5	32.5	35.0	50.0	45.0	53.5	37.0	49.0	54.0	40.0	20.5	42.0	42.0	49.0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 27

Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely.
In Control

	Circumstances of Saving Decision																											
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life		Just Deci-ded		
	14-18	18-22	23+	Millen-nial <=35	Gen X 36-51	Boom-ers 52+	Male	Fe-male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	Main Fac-tor	Not Main Factor	Very	Some-what	Not Very/ at all	Some- for Time	ing Chang-ing Event	Just Deci-ded Start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
0-33	440	8	70	352	198	149	83	72	352	194	228	44	40	4	111	164	127	102	25	223	217	60	241	139	263	88	89	
	34%	35%	35%	33%	35%G	38%G	26%	26%	35%H	43%KL	37%LM	18%	19%	13%	51%QR	48%QR	26%S	34%QS	13%	44%U	27%	15%	34%V	68%VW	36%a	33%	28%	
34-66	576	10	94	457	250	158	153	110	449	179	260	131	116	15	69	121	240	135	105	209	367	183	343	50	310	130	136	
	44%	43%	47%	43%	44%	40%	48%	40%	45%	39%	43%J	54%JK	55%JK	47%	32%	35%	48%OP	45%OP	54%OP	41%	46%	45%X	49%X	25%	43%	49%	43%	
67+	297	5	35	251	120	85	86	92	200	82	121	69	56	13	38	59	129	63	66	76	221	163	119	15	156	50	91	
	23%	22%	18%	24%	21%	22%	27%	34%I	20%	18%	20%J	28%JK	26%JK	41%JK	17%	17%	26%OPR	21%	34%OP	15%	27%T	40%WX	17%X	7%	21%	19%	29%YZ	
<50	718	15	117	564	311	229	156	119	572	284	362	100	87	13	143	225	234	161	73	329	389	137	410	171	413	162	143	
	55%	65%	59%	53%	55%	58%G	48%	43%	57%H	62%KL	59%LM	41%	41%	41%	66%QR	65%QR	47%S	54%QS	37%	65%U	48%	34%	58%V	84%VW	57%a	60%a	45%	
50+	595	8	82	496	257	163	166	155	429	171	247	144	125	19	75	119	262	139	123	179	416	269	293	33	316	106	173	
	45%	35%	41%	47%	45%	42%	52%F	57%I	43%	38%	41%J	59%JK	59%JK	59%JK	34%	35%	53%OPR	46%OP	63%OP	35%	52%T	66%WX	42%X	16%	43%	40%	55%YZ	
Mean	45.3	45.7	43.1	45.8	44.7	43.2	49.2E	51.9I	43.8	40.8	43.0J	53.2JK	52.1JK	60.6J	37.3	38.0	49.4OP	45.2OP	55.9O	38.2	49.7T	58.6W	43.2X	25.9	44.0	44.0	49.4YZ	
Std. Dev.	26.1	27.7	25.9	26.1	26.5	26.2	25.0	27.6	25.4	26.9	25.9	23.2	22.6	26.0	28.6	27.3	24.1	23.9	23.0	26.2	25.1	25.0	23.4	22.6	25.8	25.5	26.9	
Std. Err.	0.72	5.78	1.84	0.80	1.11	1.32	1.39	1.67	0.80	1.26	1.05	1.48	1.55	4.59	1.94	1.47	1.08	1.38	1.64	1.16	0.88	1.24	0.88	1.58	0.96	1.56	1.52	
Median	45.0	41.0	44.0	46.5	45.5	42.5	50.0	50.0	44.0	40.0	43.0	50.0	50.0	50.0	33.0	36.0	50.0	45.0	52.5	37.0	50.0	57.0	43.0	23.0	43.0	42.5	50.0	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 28

Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely.
Vulnerable

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life		Just Deci- ing to	
	Total	<18	18-22	23+	<=35	36-51	52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main Factor	Very	Some- what	Not at all	Very/ Not for Some- Time	ing Event	Deci- ing to Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
0-33	427	11	59	348	190	109	119	117	300	128	183	98	81	17	52	83	195	110	85	128	299	203	196	28	235	63	129
	33%	48%	30%	33%	33%	28%	37%F	43%I	30%	28%	30%	40%JK	38%JK	53%JK	24%	24%	39%OP	37%OP	43%OP	25%	37%T	50%WX	28%X	14%	32%Z	24%	41%YZ
34-66	477	9	77	378	206	140	118	92	369	172	231	88	79	9	66	121	171	103	68	192	285	125	296	56	268	101	108
	36%	39%	39%	36%	36%	36%	37%	34%	37%	38%	38%	36%	37%	28%	30%	35%O	34%	34%	35%	38%	35%	31%	42%VX	27%	37%	38%	34%
67+	409	3	63	334	172	143	85	65	332	155	195	58	52	6	100	140	130	87	43	188	221	78	211	120	226	104	79
	31%	13%	32%	32%	30%	36%EG	26%	24%	33%H	34%LM	32%LM	24%	25%	19%	46%PQ	41%QR	26%	29%	22%	37%U	27%	19%	30%V	59%VW	31%	39%Ya	25%
<50	613	17	88	495	269	163	168	158	440	194	267	137	115	22	77	132	259	144	115	203	410	256	313	44	343	101	169
	47%	74%	44%	47%	47%	42%	52%F	58%I	44%	43%	44%	56%JK	54%JK	69%JK	35%	38%	52%OPR	48%OP	59%OP	40%	51%T	63%WX	45%X	22%	47%Z	38%	53%Z
50+	700	6	111	565	299	229	154	116	561	261	342	107	97	10	141	212	237	156	81	305	395	150	390	160	386	167	147
	53%	26%	56%	53%	53%	58%G	48%	42%	56%H	57%LM	56%LM	44%	46%	31%	65%QR	62%QR	48%S	52%QS	41%	60%U	49%	37%	55%V	78%VW	53%	62%Ya	47%
Mean	49.5	37.0	49.8	49.5	48.4	53.8E	45.5	42.2	51.3H	52.4K	50.8L	44.2	45.4	35.6	57.5Q	55.6Q	44.8	46.6	42.1	54.4U	46.3	37.6	50.7V	68.8VW	49.8a	54.8Y	44.0
Std. Dev.	29.6	24.4	29.4	29.7	29.3	30.3	28.5	29.4	29.4	29.3	29.2	27.1	26.7	28.8	31.6	30.4	28.7	28.9	28.3	29.8	29.0	28.2	27.2	29.0	29.1	29.9	29.6
Std. Err.	0.82	5.08	2.09	0.91	1.23	1.53	1.59	1.78	0.93	1.37	1.18	1.73	1.83	5.10	2.14	1.64	1.29	1.67	2.02	1.32	1.02	1.40	1.02	2.03	1.08	1.82	1.67
Median	50.0	34.0	50.0	50.0	50.0	52.0	48.5	40.0	50.0	51.0	50.0	42.0	44.5	31.5	60.0	55.0	46.0	50.0	40.0	52.0	49.0	33.5	50.0	75.0	50.0	55.5	46.0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 29

Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely.
Overwhelmed

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Consid-ering Life		Just Deci-ded to Start			
	Total	14-18	18-22	23+	Millen-nial <=35	Gen X 36-51	Boom-ers 52+	Male	Fe-male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	Main Fac-tor	Not Main Factor	Very	Some-what	Not at all	Very/Not for Some Time	er-ing for Some Time	Life Chang-ing Event	Deci-ded to Start	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
0-33	522	9	68	434	200	147	164	141	372	157	223	128	106	22	50	90	246	129	117	155	367	246	248	28	281	84	157
	40%	39%	34%	41%	35%	38%	51%EF	51%I	37%	35%	37%	52%JKM	50%JK	69%JK	23%	26%	50%OPR	43%OP	60%OP	31%	46%T	61%WX	35%X	14%	39%Z	31%	50%YZ
34-66	410	7	66	325	188	114	96	82	311	140	191	74	68	6	71	114	137	85	52	157	253	98	264	48	232	87	91
	31%	30%	33%	31%	33%	29%	30%	30%	31%	31%	31%	30%	32%	19%	33%	33%	28%	28%	27%	31%	31%	24%	38%VX	24%	32%	32%	29%
67+	381	7	65	301	180	131	62	51	318	158	195	42	38	4	97	140	113	86	27	196	185	62	191	128	216	97	68
	29%	30%	33%	28%	32%G	33%G	19%	19%	32%H	35%KL	32%LM	17%	18%	13%	44%QR	41%QR	23%S	29%QS	14%	39%U	23%	15%	27%V	63%VW	30%a	36%Ya	22%
<50	702	13	90	583	279	200	207	180	504	215	302	162	138	24	77	137	310	167	143	227	475	292	362	48	390	123	189
	53%	57%	45%	55%C	49%	51%	64%EF	66%I	50%	47%	50%J	66%JK	65%JK	75%JK	35%	40%O	63%OPR	56%OP	73%OP	45%	59%T	72%WX	51%X	24%	53%Z	46%	60%Z
50+	611	10	109	477	289	192	115	94	497	240	307	82	74	8	141	207	186	133	53	281	330	114	341	156	339	145	127
	47%	43%	55%D	45%	51%G	49%G	36%	34%	50%H	53%KL	50%LM	34%	35%	25%	65%PQ	60%QR	38%S	44%QS	27%	55%U	41%	28%	49%V	76%VW	47%	54%Ya	40%
Mean	46.1	44.2	49.5	45.6	49.2G	49.0G	37.5	37.1	48.4H	50.1K	48.2L	36.6N	38.2LN	26.6	58.1Q	55.8Q	40.0S	45.6QS	31.5	53.3U	41.6	31.7	47.4V	70.5VW	46.8a	51.8Y	39.8
Std. Dev.	31.8	34.8	31.1	31.9	31.4	32.7	29.9	29.9	31.9	32.1	31.9	29.1	28.9	28.8	31.1	31.3	30.8	31.0	28.5	31.9	30.9	28.7	29.4	29.5	30.9	32.4	32.1
Std. Err.	0.88	7.26	2.21	0.98	1.32	1.65	1.67	1.81	1.01	1.51	1.29	1.86	1.98	5.09	2.11	1.69	1.38	1.79	2.04	1.42	1.09	1.42	1.11	2.06	1.15	1.98	1.81
Median	45.0	38.0	50.0	43.0	50.0	48.5	32.5	32.0	49.0	50.0	50.0	30.5	34.0	17.0	60.0	55.0	34.5	40.5	25.0	51.0	38.0	25.0	47.0	78.0	45.0	50.0	34.0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 30

Q.13 To what degree does your current financial situation make you feel . . . For each item shown below, please click on the arrow and slide to the right until you reach the number that represents the degree to which you feel this way; 0%=not at all and 100%=completely.

Mean Summary

	Circumstances of Saving Decision																										
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			of Saving Decision					
	14-18	18-22	23+	Millennial <=35	Gen X 36-51	Boomers 52+	Male	Female	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$35K	<\$50K	\$50K+ <\$100K	\$100K+ <\$50K	\$100K+ >\$50K	Factor	Main	Very	Some-what	Not/Very/Not at all	Consid-ering Some Time	Just-ified Chang-ing Event	Deci- ded to Start			
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
Anxious	49.8	34.5	49.2	50.3	50.0	54.3	44.1	43.8	51.2	52.0	50.7	43.9	44.7	38.8	57.5	56.4	46.0	50.7	38.9	53.6	47.4	37.1	51.4	69.2	50.1	56.0	43.6
Confident	44.0	46.5	42.4	44.4	44.1	42.0	46.7	51.1	42.2	39.8	41.9	52.1	50.9	59.7	34.3	36.3	48.6	44.2	55.5	38.0	47.8	57.5	41.8	24.7	42.6	42.8	48.2
In Control	45.3	45.7	43.1	45.8	44.7	43.2	49.2	51.9	43.8	40.8	43.0	53.2	52.1	60.6	37.3	38.0	49.4	45.2	55.9	38.2	49.7	58.6	43.2	25.9	44.0	44.0	49.4
Vulnerable	49.5	37.0	49.8	49.5	48.4	53.8	45.5	42.2	51.3	52.4	50.8	44.2	45.4	35.6	57.5	55.6	44.8	46.6	42.1	54.4	46.3	37.6	50.7	68.8	49.8	54.8	44.0
Overwhelmed	46.1	44.2	49.5	45.6	49.2	49.0	37.5	37.1	48.4	50.1	48.2	36.6	38.2	26.6	58.1	55.8	40.0	45.6	31.5	53.3	41.6	31.7	47.4	70.5	46.8	51.8	39.8

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

Table 31

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Reducing spending to save money in general

	Circumstances of Saving Decision																																		
	Age										Generation				Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life		Just Deci-ded to	
	14-18			18-22			23+			Millen-nial <=35		Gen X 36-51		Boom-ers 52+		Male	Fe-male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac-tor	Not Main Factor	Very	Some-what	Not at all	Not Ver-y/for Some-time	Event	Start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)								
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316								
Top 3 Box (Net)	674	12	106	543	303	193	165	136	525	236	320	127	113	14	124	190	252	150	102	241	433	252	353	69	351	151	172								
	51%	52%	53%	51%	53%	49%	51%	50%	52%	52%	53%	52%	53%	44%	57%	55%	51%	50%	52%	47%	54%T	62%WX	50%X	34%	48%	56%Y	54%								
Top 2 Box (Subnet)	407	6	63	331	191	116	93	84	316	141	195	69	60	9	82	119	150	91	59	146	261	173	194	40	208	93	106								
	31%	26%	32%	31%	34%	30%	29%	31%	32%	31%	32%	28%	28%	28%	38%	35%	30%	30%	30%	29%	32%	43%WX	28%X	40	208	29%	35%	34%							
7 To a great extent	215	2	32	175	96	65	48	42	170	74	101	27	21	6	47	65	71	45	26	74	141	100	90	25	118	49	48								
	16%	9%	16%	17%	17%	17%	15%	15%	17%	16%M	17%LM	11%	10%	19%	22%QS	19%	14%	15%	13%	15%	18%	25%WX	13%	12%	16%	18%	15%								
6	192	4	31	156	95	51	45	42	146	67	94	42	39	3	35	54	79	46	33	72	120	73	104	15	90	44	58								
	15%	17%	16%	15%	17%	13%	14%	15%	15%	15%	15%	17%	18%	9%	16%	16%	16%	15%	17%	14%	15%	18%X	15%X	7%	12%	16%	18%Y								
5	267	6	43	212	112	77	72	52	209	95	125	58	53	5	42	71	102	59	43	95	172	79	159	29	143	58	66								
	20%	26%	22%	20%	20%	20%	22%	19%	21%	21%	24%	25%	16%	19%	19%	21%	21%	20%	22%	19%	21%	19%	23%X	14%	20%	22%	21%								
4 To some extent	458	4	68	374	176	149	121	93	347	154	204	85	77	8	65	113	188	114	74	184	274	121	261	76	277	83	98								
	35%	17%	34%	35%	31%	38%E	38%E	34%	35%	34%	33%	35%	36%	25%	30%	33%	38%O	38%	38%	36%	34%	30%	37%V	37%	38%Za	31%	31%								
3	61	1	7	53	32	12	17	18	41	21	28	15	11	4	9	10	25	18	7	17	44	15	37	9	33	13	15								
	5%	4%	4%	5%	6%	3%	5%	7%	4%	5%	5%	6%	5%	13%K	4%	3%	5%	6%	4%	3%	5%	4%	5%	4%	5%	5%	5%								
Bottom 2 Box (Net)	102	6	16	76	48	32	18	21	78	36	49	14	10	4	16	24	31	18	13	53	49	14	49	39	60	18	24								
	8%	26%	8%	7%	8%	8%	6%	8%	8%	8%	8%	6%	5%	13%	7%	7%	6%	6%	7%	10%U	6%	3%	7%V	19%VW	8%	7%	8%								
2	42	-	10	31	20	13	8	10	31	14	20	9	6	3	4	10	15	12	3	22	20	6	26	10	29	8	5								
	3%	-	5%	3%	4%	3%	2%	4%	3%	3%	3%	4%	3%	9%	2%	3%	3%	4%	2%	4%	2%	1%	4%V	5%V	4%a	3%	2%								
1 Barely at all	60	6	6	45	28	19	10	11	47	22	29	5	4	1	12	14	16	6	10	31	29	8	23	29	31	10	19								
	5%	26%	3%	4%	5%	5%	3%	4%	5%	5%	5%	2%	2%	3%	6%R	4%	3%R	2%	5%	6%U	4%	2%	3%	14%VW	4%	4%	6%								
Don't do this	18	-	2	14	9	6	1	6	10	8	8	3	1	2	4	7	-	-	-	13	5	4	3	11	8	3	7								
	1%	-	1%	1%	2%	2%	*	2%	1%	2%	1%	1%M	*	6%KLM	2%QR	2%QRS	-	-	-	3%U	1%	1%	*	5%VW	1%	1%	2%								

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 32

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Becoming more knowledgeable about personal finances

	Circumstances of Saving Decision																																				
	Age									Generation					Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life		Just Chang ded			
	14-			18-22			23+			Millen-nial		Gen X		Boom-ers	Male	Fe-male	<\$35K	<\$50K	\$50K+	\$50K-<\$100K		\$100K+		<\$35K	<\$50K	\$50K+	\$50K-<\$100K		\$100K+	Main Fac-tor	Not Main Factor	Very	Some-what	Not Very/ at all	Some- ing Time	Event	Deci- ing to Start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)										
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316										
Top 3 Box (Net)	864	8	108	733	349	280	220	179	666	268	379	176	154	22	144	222	347	204	143	318	546	311	443	110	480	185	199										
	66%	35%	54%	69%C	61%	71%E	68%E	65%	67%	59%	62%J	72%JK	73%JK	69%	66%	65%	70%	68%	73%P	63%	68%	77%WX	63%X	54%	66%	69%	63%										
Top 2 Box (Subnet)	608	5	73	518	240	206	150	128	468	174	257	117	101	16	111	172	242	145	97	215	393	240	291	77	334	145	129										
	46%	22%	37%	49%C	42%	53%E	47%	47%	47%	38%	42%J	48%J	48%J	50%	51%	50%	49%	48%	49%	42%	49%T	59%WX	41%	38%	46%	54%Ya	41%										
7 To a great extent	350	3	43	296	142	117	83	69	273	97	137	60	48	12	68	102	140	86	54	116	234	157	145	48	183	90	77										
	27%	13%	22%	28%	25%	30%	26%	25%	27%	21%	22%	25%	23%	38%J	31%	30%	28%	29%	28%	23%	29%T	39%WX	21%	24%	25%	34%Ya	24%										
6	258	2	30	222	98	89	67	59	195	77	120	57	53	4	43	70	102	59	43	99	159	83	146	29	151	55	52										
	20%	9%	15%	21%	17%	23%E	21%	22%	19%	17%	20%J	23%J	25%J	13%	20%	20%	21%	20%	22%	19%	20%	20%	21%X	14%	21%	21%	16%										
5	256	3	35	215	109	74	70	51	198	94	122	59	53	6	33	50	105	59	46	103	153	71	152	33	146	40	70										
	19%	13%	18%	20%	19%	19%	22%	19%	20%	21%	20%	24%	25%	19%	15%	15%	21%P	20%	23%OP	20%	19%	17%	22%	16%	20%	15%	22%Z										
4 To some extent	282	8	54	210	129	69	74	59	209	112	140	44	37	7	43	76	92	62	30	120	162	66	166	50	163	55	64										
	21%	35%	27%D	20%	23%	18%	23%	22%	21%	25%LM	23%	18%	17%	22%	20%	22%	19%	21%	15%	24%	20%	16%	24%V	25%V	22%	21%	20%										
3	64	1	16	45	32	16	14	10	53	29	33	10	8	2	14	20	18	14	4	24	40	14	38	12	34	12	18										
	5%	4%	8%D	4%	6%	4%	4%	4%	5%	6%	5%	4%	4%	6%	6%S	6%S	4%	5%	2%	5%	5%	3%	5%	6%	5%	4%	6%										
Bottom 2 Box (Net)	81	6	18	55	50	17	12	20	59	39	48	11	11	-	13	20	32	14	18	35	46	10	47	24	41	12	28										
	6%	26%	9%D	5%	9%FG	4%	4%	7%	6%	9%L	8%	5%	5%	-	6%	6%	6%R	5%	9%R	7%	6%	2%	7%V	12%VW	6%	4%	9%Z										
2	42	3	10	29	26	10	6	9	33	20	27	7	7	-	4	9	18	7	11	15	27	4	29	9	25	5	12										
	3%	13%	5%	3%	5%G	3%	2%	3%	3%	4%	4%	3%	3%	-	2%	3%	4%R	2%	6%O	3%	3%	1%	4%V	4%V	3%	2%	4%										
1 Barely at all	39	3	8	26	24	7	6	11	26	19	21	4	4	-	9	11	14	7	7	20	19	6	18	15	16	7	16										
	3%	13%	4%	2%	4%F	2%	2%	4%	3%	4%	3%	2%	2%	-	4%	3%	3%	2%	4%	4%	2%	1%	3%	7%VW	2%	3%	5%Y										
Don't do this	22	-	3	17	8	10	2	6	14	7	9	3	2	1	4	6	7	6	1	11	11	5	9	8	11	4	7										
	2%	-	2%	2%	1%	3%G	1%	2%	1%	2%	1%	1%	1%	3%	2%	2%	1%	2%	1%	2%	1%	1%	1%	4%VW	2%	1%	2%										

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 33

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Increasing the overall amount you are saving

	Circumstances of Saving Decision																																
	Age										Generation				Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Circumstances of Saving Decision	
	14-18			18-22			23+			Millennial	Gen X	Boomers	Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some-what	Not/Very/Not at all	Considering for some time	Just changing to	Decided to start	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)						
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316						
Top 3 Box (Net)	584	15	84	477	241	174	161	129	441	170	247	141	121	20	76	124	269	146	123	204	380	271	282	31	318	125	141						
	44%	65%	42%	45%	42%	44%	50%E	47%	44%	37%	41%J	58%JK	57%JK	63%JK	35%	36%	54%OPR	49%OP	63%OP	40%QR	47%T	67%WX	40%X	15%	44%	47%	45%						
Top 2 Box (Subnet)	363	8	49	300	153	110	94	78	277	106	150	88	73	15	52	83	155	81	74	132	231	194	152	17	192	78	93						
	28%	35%	25%	28%	27%	28%	29%	28%	28%	23%	25%	36%JK	34%JK	47%JK	24%	24%	31%OPR	27%QR	38%OP	26%QR	29%	48%WX	22%X	8%	26%	29%	29%						
7 To a great extent	185	4	27	149	77	62	41	38	144	53	76	32	25	7	31	49	74	39	35	66	119	102	74	9	93	45	47						
	14%	17%	14%	14%	14%	16%	13%	14%	14%	12%	12%	13%	12%	22%	14%	14%	15%	13%	18%	13%	15%	25%WX	11%X	4%	13%	17%	15%						
6	178	4	22	151	76	48	53	40	133	53	74	56	48	8	21	34	81	42	39	66	112	92	78	8	99	33	46						
	14%	17%	11%	14%	13%	12%	16%	15%	13%	12%	12%	23%JK	23%JK	25%JK	10%	10%	16%OP	14%	20%OP	13%	14%	23%WX	11%X	4%	14%	12%	15%						
5	221	7	35	177	88	64	67	51	164	64	97	53	48	5	24	41	114	65	49	72	149	77	130	14	126	47	48						
	17%	30%	18%	17%	15%	16%	21%E	19%	16%	14%	16%J	22%JK	23%JK	16%	11%	12%	23%OP	22%OP	25%OP	14%	19%T	19%X	18%X	7%	17%	18%	15%						
4 To some extent	372	2	59	297	165	101	92	77	280	129	178	62	53	9	67	102	115	71	44	137	235	97	236	39	203	82	87						
	28%	9%	30%	28%	29%	26%	29%	28%	28%	28%	29%	25%	25%	28%	31%Q	30%Q	23%	24%	22%	27%	29%	24%	34%VX	19%	28%	31%	28%						
3	133	1	24	104	69	39	21	31	97	58	71	15	15	-	28	41	51	35	16	52	81	18	95	20	83	21	29						
	10%	4%	12%	10%	12%G	10%	7%	11%	10%	13%LM	12%LN	6%	7%	-	13%	12%	10%	12%	8%	10%	10%	4%	14%V	10%V	11%	8%	9%						
Bottom 2 Box (Net)	170	5	27	135	72	54	41	31	137	69	80	22	20	2	36	58	52	40	12	82	88	16	78	76	99	26	45						
	13%	22%	14%	13%	13%	14%	13%	11%	14%	15%KL	13%	9%	9%	6%	17%QS	17%QS	10%S	13%QS	6%	16%U	11%	4%	11%V	37%VW	14%	10%	14%						
2	76	3	19	53	39	15	21	15	59	32	35	8	7	1	19	30	18	14	4	32	44	10	44	22	39	10	27						
	6%	13%	10%D	5%	7%F	4%	7%	5%	6%	7%KL	6%	3%	3%	3%	9%QS	9%QRS	4%	5%	2%	6%	5%	2%	6%V	11%VW	5%	4%	9%Z						
1 Barely at all	94	2	8	82	33	39	20	16	78	37	45	14	13	1	17	28	34	26	8	50	44	6	34	54	60	16	18						
	7%	9%	4%	8%	6%	10%E	6%	6%	8%	8%	7%	6%	6%	3%	8%	8%	7%S	9%S	4%	10%U	5%	1%	5%V	26%VW	8%	6%	6%						
Don't do this	54	-	5	47	21	24	7	6	46	29	33	4	3	1	11	19	9	8	1	33	21	4	12	38	26	14	14						
	4%	-	3%	4%	4%	6%G	2%	2%	5%	6%LM	5%LM	2%	1%	3%	5%QS	6%QS	2%S	3%	1%	6%U	3%	1%	2%	19%VW	4%	5%	4%						

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

Table 34

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Saving to create an emergency fund to cover unexpected expenses

	Circumstances of Saving Decision																																		
	Age										Generation				Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Circumstances of Saving Decision					
	14-18			18-22			23+			Millennial <=35		Gen X 36-51		Boomers 52+		Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some-what	Not/Very at all	Consid-ering for Some Time	Life Chang-ing Event	Just Deci-ded to Start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)								
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316								
Top 3 Box (Net)	689	9	83	587	286	202	191	144	527	205	296	159	137	22	100	162	287	163	124	240	449	280	365	44	361	155	173								
	52%	39%	42%	55%C	50%	52%	59%EF	53%	53%	45%	49%J	65%JK	65%JK	69%JK	46%	47%	58%OP	54%	63%OP	47%QR	56%T	69%WX	52%X	22%	50%	58%Y	55%								
Top 2 Box (Subnet)	490	8	57	417	208	139	135	100	378	142	206	115	97	18	72	118	198	103	95	160	330	216	241	33	237	124	129								
	37%	35%	29%	39%C	37%	35%	42%	36%	38%	31%	34%J	47%JK	46%JK	56%JK	33%	34%	40%R	34%	48%OP	31%QR	41%T	53%WX	34%X	16%	33%	46%Y	41%Y								
7 To a great extent	291	4	35	246	123	93	69	54	229	80	113	61	49	12	47	77	113	55	58	100	191	137	133	21	143	82	66								
	22%	17%	18%	23%	22%	24%	21%	20%	23%	18%	19%	25%JK	23%	38%JK	22%	22%	23%R	18%	30%QR	20%	24%	34%WX	19%X	10%	20%	31%Ya	21%								
6	199	4	22	171	85	46	66	46	149	62	93	54	48	6	25	41	85	48	37	60	139	79	108	12	94	42	63								
	15%	17%	11%	16%	15%	12%	20%EF	17%	15%	14%	15%J	22%JK	23%JK	19%	11%	12%	17%P	16%	19%OP	12%	17%T	19%X	15%X	6%	13%	16%	20%Y								
5	199	1	26	170	78	63	56	44	149	63	90	44	40	4	28	44	89	60	29	80	119	64	124	11	124	31	44								
	15%	4%	13%	16%	14%	16%	17%	16%	15%	14%	15%	18%	19%	13%	13%	13%	18%P	20%OP	15%	16%	15%	16%X	18%X	5%	17%Z	12%	14%								
4 To some extent	261	4	45	204	118	74	61	51	200	90	119	40	36	4	49	72	92	59	33	91	170	72	163	26	164	43	54								
	20%	17%	23%	19%	21%	19%	19%	19%	20%	20%	20%	16%	17%	13%	22%	21%	19%	20%	17%	18%	21%	18%	23%VX	13%	22%Za	16%	17%								
3	108	2	20	84	51	32	23	20	85	47	60	14	12	2	18	29	38	25	13	38	70	18	72	18	65	20	23								
	8%	9%	10%	8%	9%	8%	7%	7%	8%	10%LM	10%	6%	6%	6%	8%	8%	8%	8%	7%	7%	9%	4%	10%V	9%V	9%	7%	7%								
Bottom 2 Box (Net)	168	6	27	126	72	53	34	38	125	67	82	22	19	3	31	47	55	38	17	88	80	18	82	68	92	30	46								
	13%	26%	14%	12%	13%	14%	11%	14%	12%	15%LM	13%	9%	9%	9%	14%	14%	11%	13%	9%	17%U	10%	4%	12%V	33%VW	13%	11%	15%								
2	58	1	15	40	30	14	12	13	42	25	33	4	4	-	9	13	20	13	7	25	33	8	37	13	34	7	17								
	4%	4%	8%D	4%	5%	4%	4%	5%	4%	5%LM	5%LM	2%	2%	-	4%	4%	4%	4%	4%	4%	5%	4%	2%	5%V	6%V	5%	3%	5%							
1 Barely at all	110	5	12	86	42	39	22	25	83	42	49	18	15	3	22	34	35	25	10	63	47	10	45	55	58	23	29								
	8%	22%	6%	8%	7%	10%	7%	9%	8%	9%	8%	7%	7%	9%	10%	10%	7%	8%	5%	12%U	6%	2%	6%V	27%VW	8%	9%	9%								
Don't do this	87	2	24	59	41	31	13	21	64	46	52	9	8	1	20	34	24	15	9	51	36	18	21	48	47	20	20								
	7%	9%	12%D	6%	7%	8%G	4%	8%	6%	10%KLM	9%LM	4%	4%	3%	9%Q	10%QRS	5%	5%	5%	10%U	4%	4%	3%	24%VW	6%	7%	6%								

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 35

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Saving specifically for retirement

	Circumstances of Saving Decision																											
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life Time		Just- ing to Start		
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main Factor	Very	Some- what	Not/ Very/ at all	Some- ing Time	Event	Deci- ded	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
Top 3 Box (Net)	588	2	28	547	172	191	214	128	445	111	196	173	146	27	62	112	283	158	125	189	399	259	270	59	323	118	147	
	45%	9%	14%	52%C	30%	49%E	66%EF	47%	44%	24%	32%J	71%JK	69%JK	84%JK	28%	33%O	57%OPR	53%OP	64%OP	37%QR	50%T	64%WX	38%X	29%	44%	44%	47%	
Top 2 Box (Subnet)	443	-	19	416	119	146	170	94	340	77	140	134	108	26	49	87	218	110	108	129	314	208	194	41	229	93	121	
	34%	-	10%	39%C	21%	37%E	53%EF	34%	34%	17%	23%J	55%JKM	51%JK	81%JK	22%	25%	44%OPR	37%OP	55%OP	25%QR	39%T	51%WX	28%X	20%	31%	35%	38%Y	
7 To a great extent	267	-	10	253	67	83	113	60	203	42	79	85	65	20	30	52	128	60	68	72	195	142	100	25	130	51	86	
	20%	-	5%	24%C	12%	21%E	35%EF	22%	20%	9%	13%J	35%JKM	31%JK	63%JK	14%	15%	26%OPR	20%	68%OP	14%QR	24%T	35%WX	14%	12%	18%	19%	27%YZ	
6	176	-	9	163	52	63	57	34	137	35	61	49	43	6	19	35	90	50	40	57	119	66	94	16	99	42	35	
	13%	-	5%	15%C	9%	16%E	18%E	12%	14%	8%	10%J	20%JK	20%JK	19%J	9%	10%	18%OP	17%OP	20%OP	11%QR	15%	16%X	13%X	8%	14%	16%	11%	
5	145	2	9	131	53	45	44	34	105	34	56	39	38	1	13	25	65	48	17	60	85	51	76	18	94	25	26	
	11%	9%	5%	12%C	9%	11%	14%E	12%	10%	7%	9%J	16%JKN	18%JKLN	3%	6%	7%	13%OPS	16%OPQS	9%	12%	11%	13%	11%	9%	13%a	9%	8%	
4 To some extent	235	1	28	200	104	78	47	45	180	71	103	35	32	3	51	75	77	48	29	88	147	61	148	26	138	42	55	
	18%	4%	14%	19%	18%	20%	15%	16%	18%	16%	17%	14%	15%	9%	23%QR	22%QS	16%	16%	15%	17%	18%	15%	21%VX	13%	19%	16%	17%	
3	87	2	14	68	40	26	18	18	67	38	53	13	13	-	12	18	25	17	8	42	45	22	56	9	48	26	13	
	7%	9%	7%	6%	7%	7%	6%	7%	7%	8%	9%	5%	6%	-	6%	5%	5%	6%	4%	8%	6%	5%	8%	4%	7%	10%a	4%	
Bottom 2 Box (Net)	180	7	46	125	107	51	20	32	144	104	120	12	11	1	27	51	58	40	18	83	97	32	107	41	106	35	39	
	14%	30%	23%D	12%	19%FG	13%G	6%	12%	14%	23%KL	20%LMN	5%	5%	3%	12%	15%	12%	13%	9%	16%U	12%	8%	15%V	20%V	15%	13%	12%	
2	59	2	14	43	34	17	8	9	48	36	43	7	6	1	8	15	19	11	8	27	32	8	41	10	39	11	9	
	4%	9%	7%	4%	6%G	4%	2%	3%	5%	8%LM	7%LM	3%	3%	3%	4%	4%	4%	4%	4%	4%	5%	4%	2%	6%V	5%V	5%	4%	3%
1 Barely at all	121	5	32	82	73	34	12	23	96	68	77	5	5	-	19	36	39	29	10	56	65	24	66	31	67	24	30	
	9%	22%	16%D	8%	13%FG	9%G	4%	8%	10%	15%KL	13%LMN	2%	2%	-	9%	10%S	8%	10%	5%	11%	8%	6%	9%V	15%VW	9%	9%	9%	
Don't do this	223	11	83	120	145	46	23	51	165	131	137	11	10	1	66	88	53	37	16	106	117	32	122	69	114	47	62	
	17%	48%	42%D	11%	26%FG	12%G	7%	19%	16%	29%KL	22%LMN	5%	5%	3%	30%PQ	26%QRS	11%	12%	8%	21%U	15%	8%	17%V	34%VW	16%	18%	20%	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 36

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Monitoring accounts carefully

	Circumstances of Saving Decision																																		
	Age										Generation				Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success		Circumstances of Saving Decision						
	14-18			18-22			23+			Millennial		Gen X		Boomers		Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some-what	Not Very/ at all	Considering for some Time	Just Changing Event	Decided to Start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)								
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316								
Top 3 Box (Net)	893	7	108	760	354	279	242	189	679	279	393	174	153	21	147	233	363	215	148	306	587	310	463	120	492	188	213								
	68%	30%	54%	72%C	62%	71%E	75%E	69%	68%	61%	65%J	71%J	72%JK	66%	67%	68%	73%	72%	76%	60%	73%T	76%WX	66%	59%	67%	70%	67%								
Top 2 Box (Subnet)	701	4	84	601	274	226	189	141	543	217	307	135	117	18	115	184	281	167	114	236	465	248	356	97	382	147	172								
	53%	17%	42%	57%C	48%	58%E	59%E	51%	54%	48%	50%J	55%	55%	56%	53%	53%	57%	56%	58%	46%	58%T	61%WX	51%	48%	52%	55%	54%								
7 To a great extent	444	1	49	384	177	148	109	87	344	141	187	82	66	16	80	119	165	99	66	149	295	182	200	62	241	100	103								
	34%	4%	25%	36%C	31%	38%E	34%	32%	34%	31%	31%	34%M	31%	50%JK	37%	35%	33%	33%	34%	29%	37%T	45%WX	28%	30%	33%	37%	33%								
6	257	3	35	217	97	78	80	54	199	76	120	53	51	2	35	65	116	68	48	87	170	66	156	35	141	47	69								
	20%	13%	18%	20%	17%	20%	25%E	20%	20%	17%	20%J	22%N	24%JLN	6%	16%	19%	23%O	23%	24%O	17%	21%	16%	22%V	17%	19%	18%	22%								
5	192	3	24	159	80	53	53	48	136	62	86	39	36	3	32	49	82	48	34	70	122	62	107	23	110	41	41								
	15%	13%	12%	15%	14%	14%	16%	18%	14%	14%	14%	16%	17%	9%	15%	14%	17%	16%	17%	14%	15%	15%	15%	11%	15%	15%	13%								
4 To some extent	239	9	55	170	126	58	50	39	195	90	110	45	39	6	51	74	73	46	27	108	131	62	134	43	139	45	55								
	18%	39%	28%D	16%	22%FG	15%	16%	14%	19%H	20%	18%	18%	18%	19%	23%QR	22%QR	15%	15%	14%	21%U	16%	15%	19%	21%	19%	17%	17%								
3	83	3	20	57	44	21	15	22	58	44	53	10	8	2	10	14	27	17	10	38	45	20	48	15	47	16	20								
	6%	13%	10%D	5%	8%	5%	5%	8%	6%	10%LM	9%LM	4%	4%	6%	5%	4%	5%	6%	5%	7%	6%	5%	7%	7%	6%	6%	6%								
Bottom 2 Box (Net)	80	4	15	57	38	26	12	20	56	35	45	12	10	2	7	19	29	20	9	45	35	12	49	19	43	12	25								
	6%	17%	8%	5%	7%	7%	4%	7%	6%	8%	7%	5%	5%	6%	3%	6%O	6%	7%	5%	9%U	4%	3%	7%V	9%V	6%	4%	8%								
2	44	1	8	34	20	16	7	9	33	17	23	9	8	1	3	8	18	11	7	26	18	8	28	8	29	8	7								
	3%	4%	4%	3%	4%	4%	2%	3%	3%	4%	4%	4%	4%	3%	1%	2%	4%	4%	4%	5%U	2%	2%	4%	4%	4%	4%	2%								
1 Barely at all	36	3	7	23	18	10	5	11	23	18	22	3	2	1	4	11	11	9	2	19	17	4	21	11	14	4	18								
	3%	13%	4%	2%	3%	3%	2%	4%	2%	4%LM	4%M	1%	1%	3%	2%	3%O	2%	3%	1%	4%	2%	1%	3%V	5%V	2%	1%	6%YZ								
Don't do this	18	-	1	16	6	8	3	4	13	7	8	3	2	1	3	4	4	2	2	11	7	2	9	7	8	7	3								
	1%	-	1%	2%	1%	2%	1%	1%	1%	2%	1%	1%	1%	3%	1%	1%	1%	1%	1%	2%U	1%	*	1%	3%VW	1%	3%	1%								

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 37

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Closely monitoring spending and trying to avoid impulse purchases

	Circumstances of Saving Decision																											
	Pledge & Savings																		Savings Success				Consid-ering Life Deci-					
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main Fac-	Not Main	Very	Some-	Not	Very/	Some-	ing	Life	Deci-
	Total	<18	18-22	23+	Millen- <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Some-	ing	Life	Deci-
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)		
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
Top 3 Box (Net)	799	14	121	652	343	233	211	157	621	278	372	137	124	13	144	226	311	195	116	294	505	285	413	101	429	184	186	
	61%	61%	61%	62%	60%	59%	66%	57%	62%	61%N	61%N	56%	58%	41%	66%	66%	63%	65%	59%	58%	63%	70%WX	59%X	50%	59%	69%Ya	59%	
Top 2 Box (Subnet)	562	8	90	456	246	165	143	104	446	198	260	87	79	8	113	176	204	132	72	214	348	215	267	80	294	130	138	
	43%	35%	45%	43%	43%	42%	44%	38%	45%	44%LN	43%N	36%	37%	25%	52%QS	51%QS	41%	44%	37%	42%	43%	53%WX	38%	39%	40%	49%Y	44%	
7 To a great extent	310	5	47	255	149	91	67	62	242	112	146	37	30	7	71	106	107	72	35	120	190	121	137	52	170	69	71	
	24%	22%	24%	24%	26%	23%	21%	23%	24%	25%LM	24%LM	15%	14%	22%	33%QR	31%QS	22%	24%	18%	24%	24%	30%W	19%	25%	23%	26%	22%	
6	252	3	43	201	97	74	76	42	204	86	114	50	49	1	42	70	97	60	37	94	158	94	130	28	124	61	67	
	19%	13%	22%	19%	17%	19%	24%E	15%	20%	19%N	19%N	20%N	23%LN	3%	19%	20%	20%	20%	19%	19%	20%	23%X	18%	14%	17%	23%Y	21%	
5	237	6	31	196	97	68	68	53	175	80	112	50	45	5	31	50	107	63	44	80	157	70	146	21	135	54	48	
	18%	26%	16%	18%	17%	17%	21%	19%	17%	18%	18%	20%	21%	16%	14%	15%	22%OP	21%OP	22%OP	16%	20%	17%X	21%X	10%	19%	20%	15%	
4 To some extent	277	4	44	220	117	85	66	61	206	98	129	61	49	12	43	66	98	54	44	110	167	72	155	50	166	39	72	
	21%	17%	22%	21%	21%	22%	20%	22%	21%	22%	21%	25%	23%	38%JK	20%	19%	20%	18%	22%	22%	21%	18%	22%	25%V	23%Z	15%	23%Z	
3	124	2	21	97	59	36	25	22	99	46	62	21	19	2	17	27	50	27	23	54	70	30	78	16	74	20	30	
	9%	9%	11%	9%	10%	9%	8%	8%	10%	10%	10%	9%	9%	6%	8%	8%	10%	9%	12%	11%	9%	7%	11%V	8%	10%	7%	9%	
Bottom 2 Box (Net)	95	3	12	75	45	28	17	27	65	24	36	23	19	4	11	18	35	22	13	40	55	15	53	27	50	21	24	
	7%	13%	6%	7%	8%	7%	5%	10%	6%	5%	6%	9%J	9%	13%	5%	5%	7%	7%	7%	8%	7%	4%	8%V	13%VW	7%	8%	8%	
2	50	1	8	38	25	15	7	14	34	11	15	15	13	2	6	9	22	13	9	18	32	6	31	13	26	12	12	
	4%	4%	4%	4%	4%	4%	2%	5%	3%	2%	2%	6%JK	6%JK	6%	3%	3%	4%	4%	5%	4%	4%	1%	4%V	6%V	4%	4%	4%	
1 Barely at all	45	2	4	37	20	13	10	13	31	13	21	8	6	2	5	9	13	9	4	22	23	9	22	14	24	9	12	
	3%	9%	2%	3%	4%	3%	3%	5%	3%	3%	3%	3%	3%	6%	2%	3%	3%	3%	3%	2%	4%	3%	2%	3%	7%VW	3%	3%	4%
Don't do this	18	-	1	16	4	10	3	7	10	9	10	2	1	1	3	7	2	2	-	10	8	4	4	10	10	4	4	
	1%	-	1%	2%	1%	3%E	1%	3%I	1%	2%	2%	1%	*	3%	1%	2%QS	*	1%	-	2%	1%	1%	1%	5%VW	1%	1%	1%	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 38

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Made a financial plan

	Circumstances of Saving Decision																										
	Pledge & Savings																		Savings Success				Just Decided				
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main	Not	Not			Consid	Just		
	Total	<18	18-22	23+	Millen- <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Main	Very	Some- what	at all	er- ing Time	Life Event	Deci- ded to Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
Top 3 Box (Net)	557	5	51	493	209	179	161	127	418	148	224	112	96	16	89	149	230	127	103	202	355	234	265	58	301	135	121
	42%	22%	26%	47%C	37%	46%E	50%E	46%	42%	33%	37%J	46%JK	45%JK	50%J	41%	43%	46%R	42%	53%OP	40%	44%	58%WX	38%X	28%	41%	50%Ya	38%
Top 2 Box (Subnet)	371	3	26	336	142	120	103	84	281	91	145	72	59	13	64	99	154	85	69	136	235	168	164	39	189	95	87
	28%	13%	13%	32%C	25%	31%	32%E	31%	28%	20%	24%J	30%J	28%J	41%JK	29%	29%	31%	28%	35%	27%	29%	41%WX	23%	19%	26%	35%Ya	28%
7 To a great extent	208	1	17	186	86	71	47	43	162	53	76	36	28	8	45	64	84	45	39	74	134	101	76	31	99	63	46
	16%	4%	9%	18%C	15%	18%	15%	16%	16%	12%	12%	15%	13%	25%JK	21%	19%	17%	15%	20%	15%	17%	25%WX	11%	15%	14%	24%Ya	15%
6	163	2	9	150	56	49	56	41	119	38	69	36	31	5	19	35	70	40	30	62	101	67	88	8	90	32	41
	12%	9%	5%	14%C	10%	13%	17%E	15%	12%	8%	11%J	15%J	15%J	16%	9%	10%	14%O	13%	15%O	12%	13%	17%X	13%X	4%	12%	12%	13%
5	186	2	25	157	67	59	58	43	137	57	79	40	37	3	25	50	76	42	34	66	120	66	101	19	112	40	34
	14%	9%	13%	15%	12%	15%	18%E	16%	14%	13%	13%	16%	17%	9%	11%	15%O	15%	14%	17%	13%	15%	16%X	14%	9%	15%a	15%	11%
4 To some extent	299	8	54	229	135	84	72	50	237	114	146	55	48	7	53	80	99	65	34	115	184	83	172	44	169	57	73
	23%	35%	27%	22%	24%	21%	22%	18%	24%	25%	24%	23%	23%	22%	24%	23%	20%	22%	17%	23%	23%	20%	24%	22%	23%	21%	23%
3	126	3	22	96	60	33	28	23	99	44	56	29	27	2	23	33	50	34	16	45	81	31	80	15	72	25	29
	10%	13%	11%	9%	11%	8%	9%	8%	10%	10%	9%	12%	13%	6%	11%	10%	10%	11%	8%	9%	10%	8%	11%V	7%	10%	9%	9%
Bottom 2 Box (Net)	223	4	46	167	108	64	45	54	165	95	121	35	29	6	31	49	83	55	28	100	123	47	131	45	123	32	68
	17%	17%	23%D	16%	19%	16%	14%	20%	16%	21%LM	20%M	14%	14%	19%	14%	14%	17%	18%	14%	20%U	15%	12%	19%V	22%V	17%	12%	22%Z
2	104	1	25	75	58	24	19	27	75	51	62	20	16	4	11	14	38	24	14	41	63	25	68	11	56	14	34
	8%	4%	13%D	7%	10%FG	6%	6%	10%	7%	11%	10%	8%	8%	13%	5%	4%	8%P	8%P	7%	8%	8%	6%	10%V	5%	8%	5%	11%Z
1 Barely at all	119	3	21	92	50	40	26	27	90	44	59	15	13	2	20	35	45	31	14	59	60	22	63	34	67	18	34
	9%	13%	11%	9%	9%	10%	8%	10%	9%	10%	10%	6%	6%	6%	9%	10%	9%	10%	7%	12%U	7%	5%	9%V	17%VW	9%	7%	11%
Don't do this	108	3	26	75	56	32	16	20	82	54	62	13	12	1	22	33	34	19	15	46	62	11	55	42	64	19	25
	8%	13%	13%D	7%	10%G	8%	5%	7%	8%	12%KL	10%LM	5%	6%	3%	10%	10%	7%	6%	8%	9%	8%	3%	8%V	21%VW	9%	7%	8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 39

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?

Set goals

	Demographics																				Pledge & Savings		Savings Success			Circumstances of Saving Decision		
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main Fac-tor	Not Main Factor	Very	Some-what	Not Very/Not at all	Consid-ering for Some Time	Life Chang-ing Event	Just Deci-ded to Start		
	Total	<18	18-22	23+	Millen-nial <=35	Gen X 36-51	Boom-ers 52+	Male	Fe-male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$50K	\$50K+	>\$100K	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
Top 3 Box (Net)	699	16	87	580	285	219	179	150	528	212	301	146	128	18	100	170	295	161	134	263	436	273	365	61	373	163	163	
	53%	70%	44%	55% ^C	50%	56%	56%	55%	53%	47%	49% ^J	60% ^{JK}	60% ^{JK}	56%	46%	49%	59% ^{OPR}	54%	68% ^{OP}	52% ^{QR}	54%	67% ^{WX}	52% ^X	30%	51%	61% ^{Ya}	52% ^Z	
Top 2 Box (Subnet)	488	9	49	417	204	154	117	103	369	142	206	92	78	14	81	132	195	110	85	188	300	212	232	44	248	125	115	
	37%	39%	25%	39% ^C	36%	39%	36%	38%	37%	31%	34% ^J	38%	37%	44%	37%	38%	39%	37%	43%	37%	37%	52% ^{WX}	33% ^X	22%	34%	47% ^{Ya}	36% ^Z	
7 To a great extent	260	3	27	222	119	84	49	52	197	73	99	47	37	10	50	79	100	55	45	100	160	110	118	32	132	73	55	
	20%	13%	14%	21% ^C	21% ^G	21% ^G	15%	19%	20%	16%	16%	19%	17%	31% ^{JK}	23%	23%	20%	18%	23%	20%	20%	27% ^{WX}	17%	16%	18%	27% ^{Ya}	17% ^Z	
6	228	6	22	195	85	70	68	51	172	69	107	45	41	4	31	53	95	55	40	88	140	102	114	12	116	52	60	
	17%	26%	11%	18% ^C	15%	18%	21% ^E	19%	17%	15%	18% ^J	18%	19%	13%	14%	15%	19%	18%	20%	17%	17%	25% ^{WX}	16% ^X	6%	16%	19%	19%	
5	211	7	38	163	81	65	62	47	159	70	95	54	50	4	19	38	100	51	49	75	136	61	133	17	125	38	48	
	16%	30%	19%	15%	14%	17%	19%	17%	16%	15%	16%	22% ^{JK}	24% ^{JK}	13%	9%	11%	20% ^{OPR}	17% ^{OP}	25% ^{OP}	15% ^{QR}	17%	15% ^X	19% ^X	8%	17%	14%	15%	
4 To some extent	310	5	57	242	146	85	73	59	243	123	154	55	47	8	72	99	91	65	26	119	191	86	161	63	175	55	80	
	24%	22%	29%	23%	26%	22%	23%	22%	24%	27%	25%	23%	22%	25%	33% ^{PQ}	29% ^{QR}	18% ^S	22% ^{QS}	13%	23%	24%	21%	23%	31% ^{VW}	24%	21%	25%	
3	127	-	22	103	52	35	38	29	96	46	62	20	18	2	22	33	49	36	13	47	80	34	70	23	76	21	30	
	10%	-	11%	10%	9%	9%	12%	11%	10%	10%	10%	8%	8%	6%	10%	10%	10% ^S	12%	7%	9%	10%	8%	10%	11%	10%	8%	9%	
Bottom 2 Box (Net)	142	2	24	109	67	41	27	30	107	59	74	19	16	3	18	32	50	32	18	61	81	10	89	43	85	23	34	
	11%	9%	12%	10%	12%	10%	8%	11%	11%	13% ^{LM}	12%	8%	8%	9%	8%	9%	10%	11%	9%	12%	10%	2%	13% ^V	21% ^{VW}	12%	9%	11%	
2	71	2	13	53	36	21	11	15	53	30	38	12	10	2	9	12	26	19	7	32	39	4	49	18	40	11	20	
	5%	9%	7%	5%	6%	5%	3%	5%	5%	7%	6%	5%	5%	6%	4%	3%	5%	6%	4%	6%	5%	1%	7% ^V	9% ^V	5%	4%	6%	
1 Barely at all	71	-	11	56	31	20	16	15	54	29	36	7	6	1	9	20	24	13	11	29	42	6	40	25	45	12	14	
	5%	-	6%	5%	5%	5%	5%	5%	5%	6% ^L	6%	3%	3%	3%	4%	6%	5%	4%	6%	6%	5%	1%	6% ^V	12% ^{VW}	6%	4%	4%	
Don't do this	35	-	9	26	18	12	5	6	27	15	18	4	3	1	6	10	11	6	5	18	17	3	18	14	20	6	9	
	3%	-	5%	2%	3%	3%	2%	2%	3%	3%	3%	2%	1%	3%	3%	3%	2%	2%	3%	4%	2%	1%	3% ^V	7% ^{VW}	3%	2%	3%	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 40

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Open an account specifically for saving

	Circumstances of Saving Decision																																		
	Age										Generation				Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life		Just Chang-ing to	
	Total	14-18			18-22			23+			Millen-nial	Gen X	Boom-ers	Male	Fe-male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac-tor	Not Main Factor	Very	Some-what	Not Very/ at all	Some-time	Event	Deci-ded Start		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)								
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316								
Top 3 Box (Net)	868	8	117	726	364	253	234	168	677	276	391	175	153	22	129	209	371	218	153	305	563	308	464	96	474	180	214								
	66%	35%	59%	68%C	64%	65%	73%EF	61%	68%	61%	64%J	72%JK	72%JK	69%	59%	61%	75%OP	73%OP	78%OP	60%	70%T	76%WX	66%X	47%	65%	67%	68%								
Top 2 Box (Subnet)	716	8	92	601	304	207	190	127	571	228	326	140	120	20	105	167	315	185	130	243	473	270	372	74	389	155	172								
	55%	35%	46%	57%C	54%	53%	59%	46%	57%H	50%	54%J	57%	57%	63%	48%	49%	64%OP	62%OP	66%OP	48%	59%T	67%WX	53%X	36%	53%	58%	54%								
7 To a great extent	532	5	69	448	225	166	131	100	418	166	237	103	85	18	80	130	229	130	99	170	362	216	260	56	289	110	133								
	41%	22%	35%	42%C	40%	42%	41%	36%	42%	36%	39%J	42%	40%	56%J	37%	38%	46%OP	43%	51%OP	33%	45%T	53%WX	37%X	27%	40%	41%	42%								
6	184	3	23	153	79	41	59	27	153	62	89	37	35	2	25	37	86	55	31	73	111	54	112	18	100	45	39								
	14%	13%	12%	14%	14%	10%	18%F	10%	15%H	14%	15%	15%	17%	6%	11%	11%	17%OP	18%OP	16%	14%	14%	13%	16%X	9%	14%	17%	12%								
5	152	-	25	125	60	46	44	41	106	48	65	35	33	2	24	42	56	33	23	62	90	38	92	22	85	25	42								
	12%	-	13%	12%	11%	12%	14%	15%I	11%	11%	11%	14%	16%	6%	11%	12%	11%	11%	12%	12%	11%	9%	13%	11%	12%	9%	13%								
4 To some extent	155	5	30	117	69	52	31	33	117	58	74	31	26	5	29	42	47	26	21	63	92	41	88	26	88	36	31								
	12%	22%	15%	11%	12%	13%	10%	12%	12%	13%	12%	13%	12%	16%	13%	12%	9%	9%	11%	12%	11%	10%	13%	13%	12%	13%	10%								
3	72	4	11	55	33	20	17	19	51	28	31	14	14	-	13	23	17	12	5	31	41	17	42	13	41	14	17								
	5%	17%	6%	5%	6%	5%	5%	7%	5%	6%K	5%	6%	7%	-	6%	7%QS	3%	4%	3%	6%	5%	4%	6%	6%	6%	5%	5%								
Bottom 2 Box (Net)	107	3	18	81	49	32	21	26	76	45	58	9	6	3	24	34	30	20	10	62	45	15	61	31	61	21	25								
	8%	13%	9%	8%	9%	8%	7%	9%	8%	10%LM	10%LM	4%	3%	9%	11%QS	10%Q	6%	7%	5%	12%U	6%	4%	9%V	15%VW	8%	8%	8%								
2	50	1	10	36	26	13	8	11	36	23	24	5	4	1	11	15	11	8	3	31	19	9	27	14	28	13	9								
	4%	4%	5%	3%	5%	3%	2%	4%	4%	5%K	4%	2%	2%	3%	5%QS	4%	2%	3%	2%	6%U	2%	2%	4%	7%V	4%	5%	3%								
1 Barely at all	57	2	8	45	23	19	13	15	40	22	34	4	2	2	13	19	19	12	7	31	26	6	34	17	33	8	16								
	4%	9%	4%	4%	4%	5%	4%	5%	4%	5%LM	6%LM	2%M	1%	6%M	6%	6%	4%	4%	4%	6%U	3%	1%	5%V	8%V	5%	3%	5%								
Don't do this	111	3	23	81	53	35	19	28	80	48	55	15	13	2	23	36	31	24	7	47	64	25	48	38	65	17	29								
	8%	13%	12%	8%	9%	9%	6%	10%	8%	11%K	9%	6%	6%	6%	11%QS	10%QS	6%S	8%S	4%	9%	8%	6%	7%	19%VW	9%	6%	9%								

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 41

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?
Staying within a set monthly budget

	Circumstances of Saving Decision																											
	Age			Generation			Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Consid-ering Life		Just Deci- ded		
	Total	<18	18-22	23+	Millen- <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main Factor	Very	Some- what	Not at all	Very/ Not	Some- Time	Event	Start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
Top 3 Box (Net)	517	4	68	436	215	146	147	118	386	164	230	103	91	12	92	140	201	117	84	177	340	222	249	46	268	124	125	
	39%	17%	34%	41%	38%	37%	46%EF	43%	39%	36%	38%	42%	43%	38%	42%	41%	41%	39%	43%	35%	42%T	55%WX	35%X	23%	37%	46%Y	40%	
Top 2 Box (Subnet)	323	3	40	273	138	92	86	75	241	99	145	57	49	8	55	85	126	71	55	119	204	152	140	31	167	77	79	
	25%	13%	20%	26%	24%	23%	27%	27%	24%	22%	24%J	23%	23%	25%	25%	25%	25%	24%	28%	23%	25%	37%WX	20%	15%	23%	29%	25%	
7 To a great extent	179	2	22	150	80	52	42	40	135	52	74	28	25	3	36	52	63	31	32	59	120	99	62	18	87	47	45	
	14%	9%	11%	14%	14%	13%	13%	15%	13%	11%	12%	11%	12%	9%	17%R	15%	13%R	10%	16%	12%	15%	24%WX	9%	9%	12%	18%Y	14%	
6	144	1	18	123	58	40	44	35	106	47	71	29	24	5	19	33	63	40	23	60	84	53	78	13	80	30	34	
	11%	4%	9%	12%	10%	10%	14%	13%	11%	10%	12%	12%	11%	16%	9%	10%	13%	13%	12%	12%	10%	13%X	11%X	6%	11%	11%	11%	
5	194	1	28	163	77	54	61	43	145	65	85	46	42	4	37	55	75	46	29	58	136	70	109	15	101	47	46	
	15%	4%	14%	15%	14%	14%	19%E	16%	14%	14%	14%	19%	20%K	13%	17%	16%	15%	15%	15%	11%	17%T	17%X	16%X	7%	14%	18%	15%	
4 To some extent	352	9	53	279	150	107	84	61	281	122	165	66	60	6	54	89	121	72	49	144	208	102	211	39	205	68	79	
	27%	39%	27%	26%	26%	27%	26%	22%	28%	27%	27%	28%	28%	19%	25%	26%	24%	24%	25%	28%	26%	25%	30%X	19%	28%	25%	25%	
3	133	3	21	107	66	41	24	32	97	54	68	22	20	2	19	30	51	35	16	57	76	29	86	18	76	27	30	
	10%	13%	11%	10%	12%G	10%	7%	12%	10%	12%	11%	9%	9%	6%	9%	9%	10%	12%	8%	11%	9%	7%	12%V	9%	10%	10%	9%	
Bottom 2 Box (Net)	219	5	33	174	86	69	57	44	166	77	98	41	31	10	35	60	85	52	33	90	129	38	118	63	129	37	53	
	17%	22%	17%	16%	15%	18%	18%	16%	17%	17%	16%	17%M	15%	31%JK LM	16%	17%	17%	17%	17%	18%	16%	9%	17%V	31%VW	18%	14%	17%	
2	100	2	12	85	35	35	29	18	80	28	43	19	14	5	13	22	45	24	21	35	65	23	57	20	58	15	27	
	8%	9%	6%	8%	6%	9%	9%	7%	8%	6%	7%	8%	7%	16%J	6%	6%	9%	8%	11%	7%	8%	6%	8%	10%	8%	6%	9%	
1 Barely at all	119	3	21	89	51	34	28	26	86	49	55	22	17	5	22	38	40	28	12	55	64	15	61	43	71	22	26	
	9%	13%	11%	8%	9%	9%	9%	9%	11%K	9%	9%	8%	8%	16%	10%	11%	8%	9%	6%	11%	8%	4%	9%V	21%VW	10%	8%	8%	
Don't do this	92	2	24	64	51	29	10	19	71	38	48	12	10	2	18	25	38	24	14	40	52	15	39	38	51	12	29	
	7%	9%	12%D	6%	9%G	7%G	3%	7%	7%	8%	8%	5%	5%	6%	8%	7%	8%	8%	7%	8%	6%	4%	6%	19%VW	7%	4%	9%Z	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 42

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?

Top 3 Box Summary

	Circumstances of Saving Decision																											
	Pledge & Savings																		Savings Success				Circumstances of Saving Decision					
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main Fac-tor	Not Main Factor	Very	Some-what	Not Ver-y/ at all	Consid-ering for Some Time	Just Chang-ing Life Event	Deci-ded to Start		
	Total	<18	18-22	23+	Millen-nial <=35	Gen X 36-51	Boom-ers 52+	Male	Fe-male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)		
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
Monitoring accounts carefully	893 68%	7 30%	108 54%	760 72%C	354 62%	279 71%E	242 75%E	189 69%	679 68%	279 61%	393 65%J	174 71%J	153 72%JK	21 66%	147 67%	233 68%	363 73%	215 72%	148 76%	306 60%	587 73%T	310 76%WX	463 66%	120 59%	492 67%	188 70%	213 67%	
Open an account specifically for saving	868 66%	8 35%	117 59%	726 68%C	364 64%	253 65%	234 73%EF	168 61%	677 68%	276 61%	391 64%J	175 72%JK	153 72%JK	22 69%	129 59%	209 61%	371 75%OP	218 73%OP	153 78%OP	305 60%	563 70%T	308 76%WX	464 66%X	96 47%	474 65%	180 67%	214 68%	
Becoming more knowledgeable about personal finances	864 66%	8 35%	108 54%	733 69%C	349 61%	280 71%E	220 68%E	179 65%	666 67%	268 59%	379 62%J	176 72%JK	154 73%JK	22 69%	144 66%	222 65%	347 70%	204 68%	143 73%P	318 63%	546 68%	311 77%WX	443 63%X	110 54%	480 66%	185 69%	199 63%	
Closely monitoring spending and trying to avoid impulse purchases	799 61%	14 61%	121 61%	652 62%	343 60%	233 59%	211 66%	157 57%	621 62%	278 61%N	372 61%N	137 56%	124 58%	13 41%	144 66%	226 66%	311 63%	195 65%	116 59%	294 58%	505 63%	285 70%WX	413 59%X	101 50%	429 59%	184 69%Ya	186 59%	
Set goals	699 53%	16 70%	87 44%	580 55%C	285 50%	219 56%	179 56%	150 55%	528 53%	212 47%	301 49%J	146 60%JK	128 60%JK	18 56%	100 46%	170 49%	295 59%OPR	161 54%	134 68%OP	263 52%QR	436 54%	273 67%WX	365 52%X	61 30%	373 51%	163 61%Ya	163 52%	
Saving to create an emergency fund to cover unexpected expenses	689 52%	9 39%	83 42%	587 55%C	286 50%	202 52%	191 59%EF	144 53%	527 53%	205 45%	296 49%J	159 65%JK	137 65%JK	22 69%JK	100 46%	162 47%	287 58%OP	163 54%	124 63%OP	240 47%QR	449 56%T	280 69%WX	365 52%X	44 22%	361 50%	155 58%Y	173 55%	
Reducing spending to save money in general	674 51%	12 52%	106 53%	543 51%	303 53%	193 49%	165 51%	136 50%	525 52%	236 52%	320 53%	127 52%	113 53%	14 44%	124 57%	190 55%	252 51%	150 50%	102 52%	241 47%	433 54%T	252 62%WX	353 50%X	69 34%	351 48%	151 56%Y	172 54%	
Saving specifically for retirement	588 45%	2 9%	28 14%	547 52%C	172 30%	191 49%E	214 66%EF	128 47%	445 44%	111 24%	196 32%J	173 71%JK	146 69%JK	27 84%JK	62 28%	112 33%O	283 57%OPR	158 53%OP	125 64%OP	189 37%QR	399 50%T	259 64%WX	270 38%X	59 29%	323 44%	118 44%	147 47%	
Increasing the overall amount you are saving	584 44%	15 65%	84 42%	477 45%	241 42%	174 44%	161 50%E	129 47%	441 44%	170 37%	247 41%J	141 58%JK	121 57%JK	20 63%JK	76 35%	124 36%	269 54%OPR	146 49%OP	123 63%OP	204 40%QR	380 47%T	271 67%WX	282 40%X	31 15%	318 44%	125 47%	141 45%	
Made a financial plan	557 42%	5 22%	51 26%	493 47%C	209 37%	179 46%E	161 50%E	127 46%	418 42%	148 33%	224 37%J	112 46%JK	96 45%JK	16 50%J	89 41%	149 43%	230 46%R	127 42%	103 53%OP	202 40%QR	355 44%	234 58%WX	265 38%X	58 28%	301 41%	135 50%Ya	121 38%	
Staying within a set monthly budget	517 39%	4 17%	68 34%	436 41%	215 38%	146 37%	147 46%EF	118 43%	386 39%	164 36%	230 38%	103 42%	91 43%	12 38%	92 42%	140 41%	201 41%	117 39%	84 43%	177 35%	340 42%T	222 55%WX	249 35%X	46 23%	268 37%	124 46%Y	125 40%	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 43

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?

Top 2 Box Summary

	Circumstances of Saving Decision																										
	Pledge & Savings																		Savings Success				Consid-ering Life Chang- ing to				
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main Fac- tor	Not Main Factor	Very	Some- what	Not Very/ at all	Time	Event	Just- ing to	Deci- ded
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
Open an account specifically for saving	716	8	92	601	304	207	190	127	571	228	326	140	120	20	105	167	315	185	130	243	473	270	372	74	389	155	172
	55%	35%	46%	57% C	54%	53%	59%	46%	57% H	50%	54% J	57%	57%	63%	48%	49%	64% OP	62% OP	66% OP	48%	59% T	67% WX	53% X	36%	53%	58%	54%
Monitoring accounts carefully	701	4	84	601	274	226	189	141	543	217	307	135	117	18	115	184	281	167	114	236	465	248	356	97	382	147	172
	53%	17%	42%	57% C	48%	58% E	59% E	51%	54%	48%	50% J	55%	55%	56%	53%	53%	57%	56%	58%	46%	58% T	61% WX	51%	48%	52%	55%	54%
Becoming more knowledgeable about personal finances	608	5	73	518	240	206	150	128	468	174	257	117	101	16	111	172	242	145	97	215	393	240	291	77	334	145	129
	46%	22%	37%	49% C	42%	53% E	47%	47%	47%	38%	42% J	48% J	48% J	50%	51%	50%	49%	48%	49%	42%	49% T	59% WX	41%	38%	46%	54% Ya	41%
Closely monitoring spending and trying to avoid impulse purchases	562	8	90	456	246	165	143	104	446	198	260	87	79	8	113	176	204	132	72	214	348	215	267	80	294	130	138
	43%	35%	45%	43%	43%	42%	44%	38%	45%	44% LN	43% N	36%	37%	25%	52% QS	51% QS	41%	44%	37%	42%	43%	53% WX	38%	39%	40%	49% Y	44%
Saving to create an emergency fund to cover unexpected expenses	490	8	57	417	208	139	135	100	378	142	206	115	97	18	72	118	198	103	95	160	330	216	241	33	237	124	129
	37%	35%	29%	39% C	37%	35%	42%	36%	38%	31%	34% J	47% JK	46% JK	56% JK	33%	34%	40% R	34%	48% OP	31% QR	41% T	53% WX	34% X	16%	33%	46% Y	41% Y
Set goals	488	9	49	417	204	154	117	103	369	142	206	92	78	14	81	132	195	110	85	188	300	212	232	44	248	125	115
	37%	39%	25%	39% C	36%	39%	36%	38%	37%	31%	34% J	38%	37%	44%	37%	38%	39%	37%	43%	37%	37%	52% WX	33% X	22%	34%	47% Ya	36%
Saving specifically for retirement	443	-	19	416	119	146	170	94	340	77	140	134	108	26	49	87	218	110	108	129	314	208	194	41	229	93	121
	34%	-	10%	39% C	21%	37% E	53% EF	34%	34%	17%	23% J	55% JKM	51% JK	81% JK	22% LM	25%	44% OPR	37% OP	55% OP	25% QR	39% T	51% WX	28% X	20%	31%	35%	38% Y
Reducing spending to save money in general	407	6	63	331	191	116	93	84	316	141	195	69	60	9	82	119	150	91	59	146	261	173	194	40	208	93	106
	31%	26%	32%	31%	34%	30%	29%	31%	32%	31%	32%	28%	28%	28%	38%	35%	30%	30%	30%	29%	32%	43% WX	28% X	20%	29%	35%	34%
Made a financial plan	371	3	26	336	142	120	103	84	281	91	145	72	59	13	64	99	154	85	69	136	235	168	164	39	189	95	87
	28%	13%	13%	32% C	25%	31%	32% E	31%	28%	20%	24% J	30% J	28% J	41% JK	29%	29%	31%	28%	35%	27%	29%	41% WX	23%	19%	26%	35% Ya	28%
Increasing the overall amount you are saving	363	8	49	300	153	110	94	78	277	106	150	88	73	15	52	83	155	81	74	132	231	194	152	17	192	78	93
	28%	35%	25%	28%	27%	28%	29%	28%	28%	23%	25%	36% JK	34% JK	47% JK	24%	24%	31% OPR	27% QR	38% OP	26%	29%	48% WX	22% X	8%	26%	29%	29%
Staying within a set monthly budget	323	3	40	273	138	92	86	75	241	99	145	57	49	8	55	85	126	71	55	119	204	152	140	31	167	77	79
	25%	13%	20%	26%	24%	23%	27%	27%	24%	22%	24% J	23%	23%	25%	25%	25%	25%	24%	28%	23%	25%	37% WX	20%	15%	23%	29%	25%

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

Table 44

Q.14 Listed below are a series of actions some people might take when working toward their financial goals. For each, please indicate how well this describes what you personally are doing to reach your savings goal?

Bottom 2 Box Summary

	Circumstances of Saving Decision																													
	Income (Personal)																		Income (Household)				Pledge & Savings		Savings Success			Circumstances of Saving Decision		
	Age			Generation			Gender														Not Very/			Consid-		Just-				
	Total	<18	18-22	23+	Millen- <=35	Gen X 36-51	Boom- 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac- tor	Not Main Factor	Very	Some- what	Not at all	Some- for Time	Life Event	Deci- ing to Start			
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)				
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316			
Made a financial plan	223	4	46	167	108	64	45	54	165	95	121	35	29	6	31	49	83	55	28	100	123	47	131	45	123	32	68			
	17%	17%	23%D	16%	19%	16%	14%	20%	16%	21%LM	20%M	14%	14%	19%	14%	14%	17%	18%	14%	20%U	15%	12%	19%V	22%V	17%	12%	22%Z			
Staying within a set monthly budget	219	5	33	174	86	69	57	44	166	77	98	41	31	10	35	60	85	52	33	90	129	38	118	63	129	37	53			
	17%	22%	17%	16%	15%	18%	18%	16%	17%	17%	16%	17%M	15%	31%JK LM	16%	17%	17%	17%	17%	18%	16%	9%	17%V	31%VW	18%	14%	17%			
Saving specifically for retirement	180	7	46	125	107	51	20	32	144	104	120	12	11	1	27	51	58	40	18	83	97	32	107	41	106	35	39			
	14%	30%	23%D	12%	19%FG	13%G	6%	12%	14%	23%KL MN	20%LMN	5%	5%	3%	12%	15%	12%	13%	9%	16%U	12%	8%	15%V	20%V	15%	13%	12%			
Increasing the overall amount you are saving	170	5	27	135	72	54	41	31	137	69	80	22	20	2	36	58	52	40	12	82	88	16	78	76	99	26	45			
	13%	22%	14%	13%	13%	14%	13%	11%	14%	15%KL M	13%	9%	9%	6%	17%QS	17%QS	10%S	13%QS	6%	16%U	11%	4%	11%V	37%VW	14%	10%	14%			
Saving to create an emergency fund to cover unexpected expenses	168	6	27	126	72	53	34	38	125	67	82	22	19	3	31	47	55	38	17	88	80	18	82	68	92	30	46			
	13%	26%	14%	12%	13%	14%	11%	14%	12%	15%LM	13%	9%	9%	9%	14%	14%	11%	13%	9%	17%U	10%	4%	12%V	33%VW	13%	11%	15%			
Set goals	142	2	24	109	67	41	27	30	107	59	74	19	16	3	18	32	50	32	18	61	81	10	89	43	85	23	34			
	11%	9%	12%	10%	12%	10%	8%	11%	11%	13%LM	12%	8%	8%	9%	8%	9%	10%	11%	9%	12%	10%	2%	13%V	21%VW	12%	9%	11%			
Open an account specifically for saving	107	3	18	81	49	32	21	26	76	45	58	9	6	3	24	34	30	20	10	62	45	15	61	31	61	21	25			
	8%	13%	9%	8%	9%	8%	7%	9%	8%	10%LM	10%LM	4%	3%	9%	11%QS	10%Q	6%	7%	5%	12%U	6%	4%	9%V	15%VW	8%	8%	8%			
Reducing spending to save money in general	102	6	16	76	48	32	18	21	78	36	49	14	10	4	16	24	31	18	13	53	49	14	49	39	60	18	24			
	8%	26%	8%	7%	8%	8%	6%	8%	8%	8%	8%	6%	5%	13%	7%	7%	6%	6%	7%	10%U	6%	3%	7%V	19%VW	8%	7%	8%			
Closely monitoring spending and trying to avoid impulse purchases	95	3	12	75	45	28	17	27	65	24	36	23	19	4	11	18	35	22	13	40	55	15	53	27	50	21	24			
	7%	13%	6%	7%	8%	7%	5%	10%	6%	5%	6%	9%J	9%	13%	5%	5%	7%	7%	7%	8%	7%	4%	8%V	13%VW	7%	8%	8%			
Becoming more knowledgeable about personal finances	81	6	18	55	50	17	12	20	59	39	48	11	11	-	13	20	32	14	18	35	46	10	47	24	41	12	28			
	6%	26%	9%D	5%	9%FG	4%	4%	7%	6%	9%L	8%	5%	5%	-	6%	6%	6%R	5%	9%R	7%	6%	2%	7%V	12%VW	6%	4%	9%Z			
Monitoring accounts carefully	80	4	15	57	38	26	12	20	56	35	45	12	10	2	7	19	29	20	9	45	35	12	49	19	43	12	25			
	6%	17%	8%	5%	7%	7%	4%	7%	6%	8%	7%	5%	5%	6%	3%	6%O	6%	7%	5%	9%U	4%	3%	7%V	9%V	6%	4%	8%			

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 45

Q.D1 Which of the following best describes your personal earnings and total household income for 2015 before taxes?
Personal Income

	Circumstances of Saving Decision																													
	Generation										Income (Personal)					Income (Household)					Pledge & Savings		Savings Success			Circumstances of Saving Decision				
	Age			Millennial			Gen X			Boomers			Gender							Main	Not	Very	Some	Not	Consid	ering	Life	Just		
	Total	<18	18-22	23+	<=35	36-51	52+	Male	female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Some	Change	Deci-		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)				
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316			
No answer	460	7	43	390	159	156	125	83	353	-	-	-	-	-	145	215	175	125	50	199	261	136	241	83	255	120	85			
	35%	30%	22%	37% ^C	28%	40% ^E	39% ^E	30%	35%	-	-	-	-	-	67% ^{PQ}	63% ^{QR}	35% ^S	42% ^{QS}	26%	39% ^U	32%	33%	34%	41%	35% ^a	45% ^{Ya}	27%			
Total Answering	853	16**	156	670	409	236	197	191	648	455	609	244	212	32*	73*	129	321	175	146	309	544	270	462	121	474	148	231			
Under \$50,000 (Net)	609	16	155	430	354	138	109	138	460	455	609	-	-	-	71	127	205	148	57	244	365	169	340	100	338	114	157			
	71%	100%	99% ^D	64%	87% ^{FG}	58%	55%	72%	71%	100% ^L	100% ^{LMN}	-	-	-	97% ^{QR}	98% ^{QR}	64% ^S	85% ^{QS}	39%	79% ^U	67%	63%	74% ^V	83% ^{VW}	71%	77%	68%			
Under \$35,000 (Subnet)	455	16	154	278	302	83	63	115	332	455	455	-	-	-	68	124	113	81	32	199	256	113	260	82	246	89	120			
	53%	100%	99% ^D	41%	74% ^{FG}	35%	32%	60% ^I	51%	100% ^{KL}	75% ^{LMN}	-	-	-	93% ^{QR}	96% ^{QR}	35% ^S	46% ^{QS}	22%	64% ^U	47%	42%	56% ^V	68% ^{VW}	52%	60%	52%			
Under \$15,000 (12.5)	261	16	151	91	222	21	15	75	183	261	261	-	-	-	57	83	58	40	18	111	150	60	165	36	137	43	81			
	31%	100%	97% ^D	14%	54% ^{FG}	9%	8%	39% ^I	28%	57% ^{KL}	43% ^{LMN}	-	-	-	78% ^{PQ}	64% ^{QR}	18% ^S	23% ^{QS}	12%	36% ^U	28%	22%	36% ^V	30%	29%	29%	35%			
\$15,000-\$24,999 (20.0)	74	-	3	70	33	26	14	14	58	74	74	-	-	-	10	22	19	11	8	28	46	20	40	14	37	18	19			
	9%	-	2%	10% ^C	8%	11%	7%	7%	9%	16% ^{KL}	12% ^{LMN}	-	-	-	14% ^{QS}	17% ^{QRS}	6%	6%	5%	9%	8%	7%	9%	12%	8%	12%	8%			
\$25,000-\$34,999 (30.0)	120	-	-	117	47	36	34	26	91	120	120	-	-	-	1	19	36	30	6	60	60	33	55	32	72	28	20			
	14%	-	-	17% ^C	11%	15%	17%	14%	14%	26% ^{KL}	20% ^{LMN}	-	-	-	1%	15% ^{OS}	11% ^{OS}	17% ^{OQS}	4%	19% ^U	11%	12%	12%	26% ^{VW}	15% ^a	19% ^a	9%			
\$35,000-\$49,999 (42.5)	154	-	1	152	52	55	46	23	128	-	154	-	-	-	3	3	92	67	25	45	109	56	80	18	92	25	37			
	18%	-	1%	23% ^C	13%	23% ^E	23% ^E	12%	20% ^H	-	25% ^{JLM}	-	-	-	4%	2%	29% ^{OPS}	38% ^{OPQ}	17% ^{OP}	15%	20% ^T	21%	17%	15%	19%	17%	16%			
\$50,000 or More (Net)	244	-	1	240	55	98	88	53	188	-	-	244	212	32	2	2	116	27	89	65	179	101	122	21	136	34	74			
	29%	-	1%	36% ^C	13%	42% ^E	45% ^E	28%	29%	-	-	100% ^{JK}	100% ^{JK}	100% ^{JK}	3%	2%	36% ^{OPR}	15% ^{OP}	61% ^{OP}	21%	33% ^T	37% ^{WX}	26% ^X	17%	29%	23%	32%			
\$50,000-\$74,999 (62.5)	155	-	1	153	42	62	50	27	127	-	-	155	155	-	2	2	77	27	50	45	110	58	81	16	93	24	38			
	18%	-	1%	23% ^C	10%	26% ^E	25% ^E	14%	20%	-	-	64% ^{JKN}	73% ^{JKLN}	-	3%	2%	24% ^{OPR}	15% ^{OP}	34% ^{OP}	15%	20% ^T	21%	18%	13%	20%	16%	16%			
\$75,000-\$99,999 (87.5)	57	-	-	55	9	22	24	16	40	-	-	57	57	-	-	-	39	-	39	13	44	29	26	2	28	6	23			
	7%	-	-	8% ^C	2%	9% ^E	12% ^E	8%	6%	-	-	23% ^{JKN}	27% ^{JKLN}	-	-	-	12% ^{OPR}	-	27% ^{OPQ}	4%	8% ^T	11% ^{WX}	6%	2%	6%	4%	10% ^Z			

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

Table 45

Q.D1 Which of the following best describes your personal earnings and total household income for 2015 before taxes?

	Personal Income																			Circumstances of Saving Decision							
	Age			Generation			Gender		Income (Personal)				Income (Household)				Pledge & Savings		Savings Success			Consid-ering Life Deci-		Just			
				Millen-nial	Gen X	Boom-ers	Male	Fe-male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Fac-tor	Not Main Factor	Very/Not at all	Some-Not	Some-Not	for Some-time	Life Chang-ing	Deci-ning to Start	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Answering	853	16**	156	670	409	236	197	191	648	455	609	244	212	32*	73*	129	321	175	146	309	544	270	462	121	474	148	231
\$100,000 or more (112.5)	32	-	-	32	4	14	14	10	21	-	-	32	-	32	-	-	-	-	-	7	25	14	15	3	15	4	13
	4%	-	-	5%C	1%	6%E	7%E	5%	3%	-	-	13%JKM	-	100%JKL	-	-	-	-	-	2%	5%	5%	3%	2%	3%	3%	6%
Mean	38.9	12.5	13.2	45.5C	26.7	49.0E	52.0E	37.6	39.2	18.3	24.4J	74.9JK	69.2J	112.5J	16.4	17.8	44.6OP	35.2OP	55.9O	33.6	41.8T	45.4W	36.7	32.8	39.0	35.6	40.8
Std. Dev.	26.8	0.0	4.8	26.2	20.8	26.5	27.2	29.6	26.0	7.5	12.3	17.9	11.1	0.0	10.2	9.3	23.4	16.5	25.4	24.0	27.9	28.4	26.4	22.0	25.8	24.3	30.2
Std. Err.	0.92	0.00	0.38	1.01	1.03	1.73	1.94	2.14	1.02	0.35	0.50	1.15	0.76	0.00	1.19	0.82	1.31	1.25	2.11	1.37	1.20	1.73	1.23	2.00	1.18	1.99	1.99
Median	32.6	7.5	7.7	40.6	13.8	44.5	46.6	27.5	34.1	13.1	20.9	69.7	67.1	112.5	9.6	11.7	42.7	36.5	58.0	27.6	37.2	40.9	29.7	28.3	33.8	29.6	32.8

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 46

Q.D1 Which of the following best describes your personal earnings and total household income for 2015 before taxes?
Household Income

	Income (Personal)																				Income (Household)					Pledge & Savings		Savings Success				Circumstances of Saving Decision			
	Age			Generation			Gender												Main	Not			Consid	Just											
	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Fac- tor	Very	what	Some- Not	Very/ at all	er- ing Time	Life Some- ing Event	Deci- -ing to Start								
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)								
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316								
No answer	473	10	93	345	232	112	104	115	336	218	277	126	94	32	-	-	-	-	-	203	270	146	257	70	251	99	123								
	36%	43%	47%D	33%	41%FG	29%	32%	42%I	34%	48%K	45%	52%M	44%	100%JKL	-	-	-	-	-	40%U	34%	36%	37%	34%	34%	37%	39%								
														M																					
Total Answering	840	13**	106	715	336	280	218	159	665	237	332	118	118	-**	218	344	496	300	196	305	535	260	446	134	478	169	193								
Under \$50,000 (Net)	344	8	61	274	174	102	67	69	270	124	127	2	2	-	218	344	-	-	-	155	189	83	182	79	176	90	78								
	41%	62%	58%D	38%	52%FG	36%	31%	43%	41%	52%KL	38%LM	2%	2%	-	100%PQ	100%QRS	-	-	-	51%U	35%	32%	41%V	59%VW	37%	53%Ya	40%								
										M					RS																				
Under \$35,000 (Subnet)	218	4	45	169	115	62	41	49	164	68	71	2	2	-	218	218	-	-	-	95	123	57	112	49	107	59	52								
	26%	31%	42%D	24%	34%FG	22%	19%	31%	25%	29%KL	21%LM	2%	2%	-	100%PQ	63%QRS	-	-	-	31%U	23%	22%	25%	37%VW	22%	35%Y	27%								
										M					RS																				
Under \$15,000 (12.5)	61	1	17	43	37	13	11	17	42	-	-	1	1	-	61	61	-	-	-	30	31	14	28	19	29	17	15								
	7%	8%	16%D	6%	11%FG	5%	5%	11%	6%	-	-	1%	1%	-	28%PQ	18%QRS	-	-	-	10%U	6%	5%	6%	14%VW	6%	10%	8%								
															RS																				
\$15,000-\$24,999 (20.0)	74	1	19	54	45	16	13	16	58	36	36	-	-	-	74	74	-	-	-	35	39	20	37	17	36	25	13								
	9%	8%	18%D	8%	13%FG	6%	6%	10%	9%	15%KL	11%LM	-	-	-	34%PQ	22%QRS	-	-	-	11%U	7%	8%	8%	13%	8%	15%Ya	7%								
										M					RS																				
\$25,000-\$34,999 (30.0)	83	2	9	72	33	33	17	16	64	32	35	1	1	-	83	83	-	-	-	30	53	23	47	13	42	17	24								
	10%	15%	8%	10%	10%	12%	8%	10%	10%	14%KL	11%LM	1%	1%	-	38%PQ	24%QRS	-	-	-	10%	10%	9%	11%	10%	9%	10%	12%								
										M					RS																				
\$35,000-\$49,999 (42.5)	126	4	16	105	59	40	26	20	106	56	56	-	-	-	-	126	-	-	-	60	66	26	70	30	69	31	26								
	15%	31%	15%	15%	18%	14%	12%	13%	16%	24%KL	17%LM	-	-	-	-	37%OQR	-	-	-	20%U	12%	10%	16%V	22%V	14%	18%	13%								
										M					S																				
\$50,000 or More (Net)	496	5	45	441	162	178	151	90	395	113	205	116	116	-	-	-	496	300	196	150	346	177	264	55	302	79	115								
	59%	38%	42%	62%C	48%	64%E	69%E	57%	59%	48%	62%J	98%JK	98%JK	-	-	-	100%OP	100%OP	100%OP	49%	65%T	68%WX	59%X	41%	63%Z	47%	60%Z								
\$50,000-\$74,999 (62.5)	167	2	19	144	70	49	46	24	138	54	94	-	-	-	-	-	167	167	-	62	105	50	92	25	112	25	30								
	20%	15%	18%	20%	21%	18%	21%	15%	21%	23%LM	28%JLM	-	-	-	-	-	34%OPS	56%OPQS	-	20%	20%	19%	21%	19%	23%Za	15%	16%								
\$75,000-\$99,999 (87.5)	133	1	9	123	44	45	44	30	101	27	54	27	27	-	-	-	133	133	-	40	93	40	77	16	83	23	27								
	16%	8%	8%	17%C	13%	16%	20%E	19%	15%	11%	16%J	23%J	23%J	-	-	-	27%OPS	44%OPQS	-	13%	17%	15%	17%	12%	17%	14%	14%								
\$100,000 or more (112.5)	196	2	17	174	48	84	61	36	156	32	57	89	89	-	-	-	196	-	196	48	148	87	95	14	107	31	58								
	23%	15%	16%	24%	14%	30%E	28%E	23%	23%	14%	17%J	75%JK	75%JK	-	-	-	40%OPR	-	100%OP	16%	28%T	33%WX	21%X	10%	22%	18%	30%YZ								
Mean	64.5	53.8	51.2	66.5C	55.0	70.1E	71.6E	63.1	64.8	56.5	63.7	105.2J	105.2JK	-	21.7	29.30	89.00P	73.60	112.50	56.7	69.0T	72.2W	64.2X	50.6	66.1Z	56.8	67.5Z								
											J	K					R	P	PQR		X														

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 46

Q.D1 Which of the following best describes your personal earnings and total household income for 2015 before taxes?
Household Income

	Income																		Pledge & Savings		Savings Success			Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)				Income (Household)				Main	Not	Very/	Some- Not	Consid- ering	Life Chang- ing	Deci- ded				
	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	tor	Factor						Very	what	at all	Time
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Answering	840	13**	106	715	336	280	218	159	665	237	332	118	118	-**	218	344	496	300	196	305	535	260	446	134	478	169	193
Std. Dev.	34.4	32.5	34.8	34.0	32.8	34.6	33.4	36.0	34.0	29.8	30.1	15.3	15.3	-	7.2	11.5	21.4	12.4	0.0	32.9	34.5	35.3	33.5	31.3	33.1	34.9	36.4
Std. Err.	1.19	9.01	3.38	1.27	1.79	2.07	2.26	2.86	1.32	1.94	1.65	1.41	1.41	-	0.48	0.62	0.96	0.72	0.00	1.88	1.49	2.19	1.59	2.70	1.51	2.68	2.62
Median	61.4	44.4	42.5	64.5	48.5	69.4	72.8	60.9	61.3	48.5	60.4	108.4	108.4	-	21.5	29.5	90.2	72.5	112.5	49.4	68.7	73.5	61.1	44.0	64.1	47.3	65.4

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 47

Q.D2 Do you think that your 2016 personal income will be more, less, or about the same as 2015?

	Income																			Pledge & Savings		Savings Success			Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main Fac-	Not Main	Very	Some-what	Not Very/ at all	Consid-ering for Time	Life Chang-ing	Just Decided to Start		
	<18	18-22	23+	<=35	36-51	52+	Male	fe-male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Some-what	Not Very/ at all	Consid-ering for Time	Life Chang-ing	Just Decided to Start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
No answer	18 1%	-	-	4 *	-	2 1%	2 1%	1 *	4 *	-	-	2 1%K	1 *	1 3%JK	1 *	1 *	2 *	1 *	1 1%	9 2%	9 1%	6 1%	9 1%	3 1%	8 1%	5 2%	5 2%	
Total Answering	1295	23**	199	1056	568	390	320	273	997	455	609	242	211	31*	217	343	494	299	195	499	796	400	694	201	721	263	311	
More	485 37%	9 39%	87 44%D	380 36%	242 43%G	153 39%G	81 25%	115 42%	358 36%	174 38%	233 38%	88 36%	75 36%	13 42%	81 37%	119 35%	176 36%	98 33%	78 40%	180 36%	305 38%	180 45%WX	246 35%	59 29%	256 36%	110 42%	119 38%	
Less	196 15%	5 22%	38 19%	152 14%	102 18%F	51 13%	42 13%	33 12%	159 16%	79 17%M	97 16%	30 12%	24 11%	6 19%	42 19%S	60 17%	69 14%	46 15%	23 12%	77 15%	119 15%	41 10%	107 15%V	48 24%VW	108 15%	48 18%	40 13%	
About the same	614 47%	9 39%	74 37%	524 50%C	224 39%	186 48%E	197 62%EF	125 46%	480 48%	202 44%	279 46%	124 51%	112 53%J	12 39%	94 43%	164 48%O	249 50%	155 52%	94 48%	242 48%	372 47%	179 45%	341 49%	94 47%	357 50%Z	105 40%	152 49%Z	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 48

Q.D3 Which of the following best describes your gender?

	Income																			Pledge & Savings		Savings Success				Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main	Not	Very/	Some-	Not	Consid-	er- ing	Life	Just		
	<18	18-22	23+	Millen- nial	Gen X	Boom- ers	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor								Very	what
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)		
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316		
No answer	17	-	1	2	2	1	-	-	-	1	3	-	-	-	-	-	3	3	-	10	7	4	8	5	7	6	4		
	1%	-	1%	*	*	*	-	-	-	*	*	-	-	-	-	-	1%	1%	-	2%	1%	1%	1%	2%	1%	2%	1%		
Total Answering	1296	23**	198	1058	566	391	322	274	1001	454	606	244	212	32*	218	344	493	297	196	498	798	402	695	199	722	262	312		
Male	274	7	59	206	154	57	61	274	-	115	138	53	43	10	49	69	90	54	36	90	184	109	143	22	138	45	91		
	21%	30%	30%D	19%	27%FG	15%	19%	100%I	-	25%K	23%	22%	20%	31%	22%	20%	18%	18%	18%	18%	23%T	27%WX	21%X	11%	19%	17%	29%YZ		
Female	1001	16	138	836	405	325	260	-	1001	332	460	188	167	21	164	270	395	239	156	401	600	289	535	177	572	215	214		
	77%	70%	70%	79%C	72%	83%E	81%E	-	100%H	73%	76%J	77%	79%	66%	75%	78%	80%	80%	80%	81%U	75%	72%	77%	89%VW	79%a	82%a	69%		
Prefer not to answer	21	-	1	16	7	9	1	-	-	7	8	3	2	1	5	5	8	4	4	7	14	4	17	-	12	2	7		
	2%	-	1%	2%	1%	2%G	*	-	-	2%	1%	1%	1%	3%	2%	1%	2%	1%	2%	1%	2%	1%	2%X	-	2%	1%	2%		

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 49

Q.D4 Please insert your age below.

	Demographics																				Pledge & Savings				Savings Success				Circumstances of Saving Decision			
	Age				Generation			Gender		Income (Personal)				Income (Household)				Main	Not	Very	Some- what	Not Very/ at all	Consid- ering Time	Life Chang- ing	Deci- ded to							
	Total	<18	18-22	23+	Millen- nial	Gen X	Boom- ers	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+							tor	Factor					
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)					
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316					
No answer	31	-	-	-	-	-	-	2	11	7	8	3	3	-	-	1	5	2	3	15	16	7	19	5	13	9	9					
	2%	-	-	-	-	-	-	1%	1%	2%	1%	1%	1%	-	-	*	1%	1%	2%	3%	2%	2%	3%	2%	2%	3%	3%					
Total Answering	1282	23**	199	1060	568	392	322	272	990	448	601	241	209	32*	218	343	491	298	193	493	789	399	684	199	716	259	307					
Age 14-<18	23	23	-	-	23	-	-	7	16	16	16	-	-	-	4	8	5	3	2	13	10	5	17	1	11	4	8					
	2%	100%	-	-	4%FG	-	-	3%	2%	4%KLM	3%LM	-	-	-	2%	2%	1%	1%	1%	3%	1%	1%	2%	1%	2%	2%	3%					
Age 18-22	199	-	199	-	199	-	-	59	138	154	155	1	1	-	45	61	45	28	17	79	120	55	116	28	108	28	63					
	16%	-	100%D	-	35%FG	-	-	22%I	14%	34%KL	26%LMN	*	*	-	21%QR	18%QRS	9%	9%	9%	16%	15%	14%	17%	14%	15%	11%	21%YZ					
Age 14-22	222	23	199	-	222	-	-	66	154	170	171	1	1	-	49	69	50	31	19	92	130	60	133	29	119	32	71					
	17%	100%	100%D	-	39%FG	-	-	24%I	16%	38%KL	28%LMN	*	*	-	22%QR	20%QR	10%	10%	10%	19%	16%	15%	19%	15%	17%	12%	23%YZ					
Age 23+	1060	-	-	1060	346	392	322	206	836	278	430	240	208	32	169	274	441	267	174	401	659	339	551	170	597	227	236					
	83%	-	-	100%C	61%	100%E	100%E	76%	84%H	62%	72%J	100%JK	100%JK	100%JK	78%	80%	90%OP	90%OP	90%OP	81%	84%	85%	81%	85%	83%a	88%a	77%					
Age 35 and Under (Millennials)	568	23	199	346	568	-	-	154	405	302	354	55	51	4	115	174	162	114	48	217	351	165	322	81	317	100	151					
	44%	100%	100%D	33%	100%FG	-	-	57%I	41%	67%KL	59%LM	23%	24%	13%	53%QR	51%QR	33%S	38%QS	25%	44%	44%	41%	47%	41%	44%	39%	49%Z					
Age 36-51 (Gen X)	392	-	-	392	-	392	-	57	325	83	138	98	84	14	62	102	178	94	84	173	219	113	198	81	239	77	76					
	31%	-	-	37%C	-	100%EG	-	21%	33%H	19%	23%J	41%JK	40%JK	44%JK	28%	30%	36%OR	32%	44%OP	35%U	28%	28%	29%	41%VW	33%a	30%	25%					
Age 52+ (Boomers)	322	-	-	322	-	-	322	61	260	63	109	88	74	14	41	67	151	90	61	103	219	121	164	37	160	82	80					
	25%	-	-	30%C	-	-	100%EF	22%	26%	14%	18%J	37%JK	35%JK	44%JK	19%	20%	31%OP	30%OP	32%OP	21%	28%T	30%WX	24%	19%	22%	32%Y	26%					
Mean	39.2	16.3	20.1	43.3C	25.5	43.3E	58.4E	36.5	40.0H	31.7	34.7J	45.4JK	45.1JK	47.3J	36.4	37.3	42.6OP	41.8OP	43.8OP	38.4	39.7	40.8W	38.3	39.2	38.9	41.3Y	38.1					
Std. Dev.	14.5	0.8	1.3	12.5	5.6	4.9	5.0	15.5	14.2	13.9	14.6	11.1	11.2	9.9	14.5	14.6	13.5	13.9	12.6	14.1	14.7	14.8	14.7	12.8	14.1	14.2	15.4					
Std. Err.	0.40	0.16	0.09	0.38	0.23	0.25	0.28	0.94	0.45	0.66	0.59	0.71	0.78	1.75	0.98	0.79	0.61	0.81	0.91	0.64	0.52	0.74	0.56	0.91	0.53	0.89	0.88					
Median	38.0	16.0	20.0	43.0	25.0	43.0	57.0	33.0	40.0	26.0	31.0	46.0	46.0	48.0	33.0	35.0	43.0	42.0	45.0	38.0	38.0	40.0	37.0	39.0	37.0	42.0	36.0					

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 50

Q.D5 Which of the following best describes your race and/or ethnicity?

	Income																			Pledge & Savings		Savings Success				Circumstances of Saving Decision		
	Age				Generation			Gender		Income (Personal)					Income (Household)					Main Fac-	Not Main	Very	Some-what	Not Very/ at all	Consid-ering for Some- Time	Life Chang- ing to Event	Deci- ded to Start	
	Total	<18	18-22	23+	<=35	36-51	52+	Male	Fe- male	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
No answer	18	-	-	3	-	2	1	-	5	1	3	-	-	-	-	-	1	1	-	10	8	3	11	4	9	5	4	
	1%	-	-	*	-	1%	*	-	*	*	*	-	-	-	-	*	*	-	-	2%	1%	1%	2%	2%	1%	2%	1%	
Total Answering	1295	23**	199	1057	568	390	321	274	996	454	606	244	212	32*	218	344	495	299	196	498	797	403	692	200	720	263	312	
Hispanic	135	6	28	99	83	42	8	36	99	54	62	17	14	3	28	43	37	26	11	61	74	35	80	20	71	33	31	
	10%	26%	14%D	9%	15%G	11%G	2%	13%	10%	12%KL	10%	7%	7%	9%	13%QS	13%QS	7%	9%	6%	12%	9%	9%	12%	10%	10%	13%	10%	
Black/African American	329	10	57	260	147	112	68	52	276	104	134	64	54	10	66	99	90	62	28	163	166	97	166	66	160	94	75	
	25%	43%	29%	25%	26%	29%G	21%	19%	28%H	23%	22%	26%	25%	31%	30%QR	29%QR	18%	21%	14%	33%U	21%	24%	24%	33%VW	22%	36%Ya	24%	
White/Caucasian	722	6	96	617	286	212	221	154	560	241	347	152	134	18	107	173	333	186	147	221	501	246	378	98	417	121	184	
	56%	26%	48%	58%C	50%	54%	69%EF	56%	56%	53%	57%J	62%J	63%J	56%	49%	50%	67%OPR	62%OP	75%OP	44%	63%T	61%WX	55%	49%	58%Z	46%	59%Z	
Asian	57	-	25	32	43	12	2	13	44	33	37	5	5	-	7	14	20	16	4	25	32	13	34	10	38	11	8	
	4%	-	13%D	3%	8%FG	3%G	1%	5%	4%	7%KLM	6%LM	2%	2%	-	3%	4%	4%S	5%	2%	5%	4%	3%	5%	5%	5%	4%	3%	
Other	35	1	7	25	19	10	4	10	24	16	18	1	1	-	14	16	6	5	1	18	17	9	21	5	22	8	5	
	3%	4%	4%	2%	3%	3%	1%	4%	2%	4%LM	3%LM	*	*	-	6%QRS	5%QRS	1%	2%	1%	4%	2%	2%	3%	3%	3%	3%	2%	
Prefer not to answer	68	1	3	57	22	20	19	17	36	26	32	9	7	2	14	20	21	12	9	29	39	15	43	10	39	9	20	
	5%	4%	2%	5%C	4%	5%	6%	6%	4%	6%	5%	4%	3%	6%	6%	6%	4%	4%	5%	6%	5%	4%	6%	5%	5%	3%	6%	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 51

Q.D6 Which of these statements describes you?

	Circumstances of Saving Decision																										
	Pledge & Savings										Savings Success					Consid-ering Life Chang-ed											
	Main Fac-tor		Not Main		Income (Personal)		Income (Household)		Very		Some-what		Not Ver-y/ at all		Time		Event		Start								
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
No answer	19	-	-	4	1	2	1	-	6	1	2	1	1	-	-	1	3	1	2	11	8	3	13	3	8	5	6
	1%	-	-	*	*	1%	*	-	1%	*	*	*	*	-	-	*	1%	*	1%	2%	1%	1%	2%	1%	1%	2%	2%
Total Answering	1294	23**	199	1056	567	390	321	274	995	454	607	243	211	32*	218	343	493	299	194	497	797	403	690	201	721	263	310
Married	507	-	3	501	141	206	157	115	387	106	187	134	119	15	57	105	333	184	149	159	348	185	251	71	292	93	122
	39%	-	2%	47%C	25%	53%E	49%E	42%	39%	23%	31%J	55%JK	56%JK	47%J	26%	31%O	68%OPR	62%OP	77%OP	32%	44%T	46%WX	36%	35%	40%	35%	39%
Living with partner	91	1	9	80	51	18	21	23	66	32	50	17	15	2	13	21	38	21	17	30	61	40	43	8	45	19	27
	7%	4%	5%	8%	9%F	5%	7%	8%	7%	7%	8%	7%	7%	6%	6%	6%	8%	7%	9%	6%	8%	10%WX	6%	4%	6%	7%	9%
Single, never married	472	21	186	258	357	83	25	116	350	260	295	43	39	4	96	147	79	56	23	200	272	129	268	75	269	87	116
	36%	91%	93%D	24%	63%FG	21%G	8%	42%I	35%	57%KL	49%LM	18%	18%	13%	44%QR	43%QR	16%S	19%QS	12%	40%U	34%	32%	39%V	37%	37%	33%	37%
Divorced	153	-	-	152	8	61	83	10	143	32	45	38	29	9	33	47	27	25	2	74	79	34	85	34	81	46	26
	12%	-	-	14%C	1%	16%E	26%EF	4%	14%H	7%	7%	16%JKM	14%JK	28%JK	15%QR	14%QRS	5%S	8%QS	1%	15%U	10%	8%	12%V	17%V	11%	17%Ya	8%
Separated	17	-	-	17	1	9	7	3	14	6	7	2	2	-	7	9	2	1	1	9	8	2	8	7	5	7	5
	1%	-	-	2%	*	2%E	2%E	1%	1%	1%	1%	1%	1%	-	3%QRS	3%QR	*	*	1%	2%	1%	*	1%	3%VW	1%	3%Y	2%
Widowed	20	-	-	19	2	2	15	1	18	7	11	3	3	-	4	4	4	4	-	9	11	4	14	2	9	7	4
	2%	-	-	2%	*	1%	5%EF	*	2%	2%	2%	1%	1%	-	2%	1%	1%	1%	-	2%	1%	1%	2%	1%	1%	3%	1%
Prefer not to answer	34	1	1	29	7	11	13	6	17	11	12	6	4	2	8	10	10	8	2	16	18	9	21	4	20	4	10
	3%	4%	1%	3%	1%	3%	4%E	2%	2%	2%	2%	2%	2%	6%	4%	3%	2%	3%	1%	3%	2%	2%	3%	2%	3%	2%	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 52

Q.D7 Do you have any children under 18 years old living with you?

	Circumstances of Saving Decision																										
	Pledge & Savings										Savings Success																
	Age					Generation			Gender		Income (Personal)					Income (Household)					Main Fac-	Not Main	Savings Success			Consid-ering Life	Just-ified
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K+ \$50K-	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+ \$50K-	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316
No answer	23	-	1	7	1	1	6	-	10	4	4	3	3	-	2	3	2	-	2	12	11	3	16	4	10	7	6
	2%	-	1%	1%	*	*	2%EF	-	1%	1%	1%	1%	1%	-	1%	1%	*	-	1%	2%	1%	1%	2%	2%	1%	3%	2%
Total Answering	1290	23**	198	1053	567	391	316	274	991	451	605	241	209	32*	216	341	494	300	194	496	794	403	687	200	719	261	310
Yes	394	2	6	381	139	208	42	68	317	87	141	81	68	13	74	124	174	100	74	166	228	110	199	85	221	95	78
	31%	9%	3%	36%C	25%G	53%EG	13%	25%	32%H	19%	23%J	34%JK	33%JK	41%JK	34%	36%	35%	33%	38%	33%	29%	27%	29%	43%VW	31%	36%a	25%
No	871	18	189	656	417	176	270	201	662	356	456	156	137	19	138	210	313	195	118	320	551	286	472	113	484	163	224
	68%	78%	95%D	62%	74%F	45%	85%EF	73%I	67%	79%KL	75%LM	65%	66%	59%	64%	62%	63%	65%	61%	65%	69%	71%X	69%X	57%	67%	62%	72%Z
Prefer not to answer	25	3	3	16	11	7	4	5	12	8	8	4	4	-	4	7	7	5	2	10	15	7	16	2	14	3	8
	2%	13%	2%	2%	2%	2%	1%	2%	1%	2%	1%	2%	2%	-	2%	2%	1%	2%	1%	2%	2%	2%	2%	1%	2%	1%	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 53

Q.D8 Please indicate the highest level of education that you have completed.

	Circumstances of Saving Decision																																	
	Age										Generation					Gender		Income (Personal)					Income (Household)					Pledge & Savings		Savings Success				
	14-18			18-22			23+			Millennial		Gen X		Boomers	Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	Main Factor	Not Main Factor	Very	Some	Not Very/Not at all	Considering for some time	Life Change Event	Decided to start
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)							
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316							
No answer	18 1%	-	-	3 *	1 *	1 *	1 *	-	5 *	2 *	2 *	2 1%	2 1%	-	1 *	1 *	1 *	-	1 1%	11 2%U	7 1%	2 *	12 2%	4 2%	9 1%	5 2%	4 1%							
Total Answering	1295	23**	199	1057	567	391	321	274	996	453	607	242	210	32*	217	343	495	300	195	497	798	404	691	200	720	263	312							
Less than high school	22 2%	16 70%	2 1%	4 *	19 3%FG	2 1%	1 *	8 3%	14 1%	16 4%KLM	16 3%LM	-	-	-	4 2%	8 2%	5 1%	3 1%	2 1%	15 3%U	7 1%	5 1%	15 2%	2 1%	12 2%	2 1%	8 3%							
High school graduate (including GED)	250 19%	4 17%	127 64%D	119 11%	175 31%FG	38 10%	37 12%	76 28%I	173 17%	149 33%KL	165 27%LMN	10 4%	8 4%	2 6%	61 28%QR	87 25%QR	55 11%S	43 14%QS	12 6%	108 22%	142 18%	67 17%	135 20%	48 24%V	130 18%	50 19%	70 22%							
Community college or trade school	248 19%	-	22 11%	225 21%C	77 14%	91 23%E	79 25%E	43 16%	201 20%	89 20%LM	113 19%LM	23 10%	21 10%	2 6%	65 30%QR	93 27%QR	81 16%	56 19%	25 13%	120 24%U	128 16%	66 16%	135 20%	47 24%V	135 19%	65 25%Ya	48 15%							
4-year college	439 34%	-	39 20%	396 37%C	202 36%	133 34%	100 31%	82 30%	351 35%	145 32%	211 35%J	107 44%JK	93 44%JK	14 44%	52 24%	95 28%O	184 37%OP	110 37%OP	74 38%OP	153 31%	286 36%	139 34%	238 34%	62 31%	254 35%	89 34%	96 31%							
Post graduate	309 24%	-	5 3%	295 28%C	83 15%	118 30%E	99 31%E	61 22%	241 24%	39 9%	87 14%J	100 41%JK	86 41%JK	14 44%JK	28 13%	50 15%	167 34%OPR	86 29%OP	81 42%OP	91 18%	218 27%T	123 30%WX	150 22%	36 18%	178 25%	55 21%	76 24%							
Prefer not to answer	27 2%	3 13%	4 2%	18 2%	11 2%	9 2%	5 2%	4 1%	16 2%	15 3%KL	15 2%	2 1%	2 1%	-	7 3%QRS	10 3%QR	3 1%	2 1%	1 1%	10 2%	17 2%	4 1%	18 3%	5 3%	11 2%	2 1%	14 4%YZ							

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 54

Q.D9 Which of the following best describes your current employment status?

	Circumstances of Saving Decision																											
	Pledge & Savings																Savings Success				Circumstances of Saving Decision							
	Age				Generation			Gender		Income (Personal)				Income (Household)				Main Fac-	Not Main	Very	Some-what	Not Very/ at all	Consid-ering for Some- Time	Life Chang- ing Event	Deci- ded to Start			
	Total	<18	18-22	23+	Millen- nial <=35	Gen X 36-51	Boom- ers 52+	Male	Fe- male	<\$35K	<\$50K	\$50K- <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	<\$35K	<\$50K	\$50K+ <\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)		
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
No answer	19 1%	-	-	4 *	-	1 *	3 1%E	1 *	5 *	2 *	2 *	2 1%	2 1%	-	-	-	2 *	1 *	1 1%	11 2%	8 1%	5 1%	11 2%	3 1%	7 1%	6 2%	6 2%	
Total Answering	1294	23**	199	1056	568	391	319	273	996	453	607	242	210	32*	218	344	494	299	195	497	797	401	692	201	722	262	310	
Employed (Net)	1064 82%	9 39%	122 61%	921 87%C	421 74%	358 92%EG	273 86%E	220 81%	826 83%	327 72%	475 78%J	235 97%JK	203 97%JK	32 100%JK	150 69%	250 73%O	429 87%OPR	250 84%OP	179 92%OP	394 79%	670 84%T	346 86%W	556 80%	162 81%	605 84%	214 82%	245 79%	
Employed full-time	781 60%	-	11 6%	760 72%C	235 41%	310 79%EG	226 71%E	144 53%	621 62%H	150 33%	287 47%J	226 93%JK	197 94%JK	29 91%JK	75 34%	147 43%O	362 73%OP	211 71%OP	151 77%OP	285 57%	496 62%	269 67%WX	402 58%	110 55%	457 63%a	157 60%	167 54%	
Employed part-time	244 19%	9 39%	105 53%D	129 12%	174 31%FG	36 9%	33 10%	67 25%I	176 18%	160 35%KL MN	168 28%LMN	10 4%	9 4%	1 3%	62 28%PQ RS	83 24%QR	57 12%	32 11%	25 13%	93 19%	151 19%	67 17%	139 20%	38 19%	129 18%	48 18%	67 22%	
Self-employed full-time	29 2%	-	3 2%	26 2%	8 1%	11 3%	10 3%	10 4%	18 2%	6 1%	9 1%	4 2%M	2 1%	2 6%JKM	6 3%	9 3%	11 2%	7 2%	4 2%	7 1%	22 3%	9 2%	12 2%	8 4%	15 2%	4 2%	10 3%	
Self-employed part-time	55 4%	-	5 3%	48 5%	20 4%	15 4%	18 6%	11 4%	44 4%	25 6%LM	30 5%L	4 2%	4 2%	-	13 6%Q	21 6%QR	14 3%	8 3%	6 3%	24 5%	31 4%	14 3%	29 4%	12 6%	34 5%	14 5%	7 2%	
Student	242 19%	16 70%	140 70%D	84 8%	224 39%FG	11 3%	5 2%	71 26%I	169 17%	179 40%KL MN	181 30%LMN	6 2%	5 2%	1 3%	66 30%PQ RS	90 26%QR	54 11%	35 12%	19 10%	87 18%	155 19%	61 15%	147 21%V	34 17%	127 18%	35 13%	80 26%YZ	
Full-time homemaker	29 2%	-	-	29 3%C	17 3%G	9 2%	3 1%	-	29 3%H	13 3%KLM	13 2%LM	-	-	-	10 5%QS	18 5%QS	8 2%	7 2%	1 1%	15 3%	14 2%	7 2%	16 2%	6 3%	15 2%	11 4%a	3 1%	
Not employed but looking for work	56 4%	-	14 7%D	41 4%	32 6%F	11 3%	12 4%	13 5%	41 4%	31 7%KLM	32 5%LM	2 1%	2 1%	-	19 9%PQR	21 6%QS	13 3%	10 3%	3 2%	32 6%U	24 3%	10 2%	28 4%	18 9%VW	26 4%	20 8%Ya	10 3%	
Not employed and not looking for work	15 1%	1 4%	2 1%	12 1%	6 1%	6 2%	3 1%	3 1%	12 1%	7 2%	7 1%	-	-	-	6 3%Q	8 2%	4 1%	3 1%	1 1%	9 2%	6 1%	2 *	9 1%	4 2%	10 1%	3 1%	2 1%	
Retired	33 3%	-	-	31 3%C	-	2 1%	29 9%EF	10 4%	23 2%	6 1%	11 2%	4 2%	4 2%	-	7 3%	14 4%	13 3%	9 3%	4 2%	9 2%	24 3%	15 4%	13 2%	5 2%	13 2%	9 3%	11 4%	
Prefer not to answer	10 1%	1 4%	-	9 1%	4 1%	4 1%	2 1%	1 *	6 1%	1 *	1 *	1 *	1 *	-	4 2%Q	4 1%	1 *	1 *	-	4 1%	6 1%	2 *	8 1%	-	6 1%	2 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/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 55

Q.D10 Which of the following best describes your living situation?

	Pledge & Savings																				Savings Success				Circumstances of Saving Decision			
	Age			Generation			Gender		Income (Personal)					Income (Household)					Main Not		Very what		Not Very/	Consid	Just			
	<18	18-22	23+	<=35	36-51	52+	Male	Female	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	<\$35K	<\$50K	\$50K+	<\$100K	\$100K+	tor	Factor	Very	what	at all	Time	Event	Start		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)	
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316	
No answer	19	-	-	4	-	2	2	-	6	2	2	2	2	-	-	-	2	1	1	10	9	3	13	3	8	7	4	
	1%	-	-	*	-	1%	1%	-	1%	*	*	1%	1%	-	-	-	*	*	1%	2%	1%	1%	2%	1%	1%	3%	1%	
Total Answering	1294	23**	199	1056	568	390	320	274	995	453	607	242	210	32*	218	344	494	299	195	498	796	403	690	201	721	261	312	
You rent your home (e.g., apartment, house)	443	3	81	358	260	130	52	102	335	194	241	53	48	5	105	159	92	76	16	182	261	115	253	75	245	99	99	
	34%	13%	41%	34%	46%FG	33%G	16%	37%	34%	43%KL	40%LM	22%	23%	16%	48%QR	46%QR	19%S	25%QS	8%	37%	33%	29%	37%V	37%V	34%	38%	32%	
You (or your spouse) owns your home	583	-	2	572	108	225	241	104	469	88	183	174	149	25	55	102	343	185	158	192	391	212	295	76	327	113	143	
	45%	-	1%	54%C	19%	58%E	75%EF	38%	47%H	19%	30%J	72%JK	71%JK	78%JK	25%	30%O	69%OPR	62%OP	81%OP	39%	49%T	53%WX	43%	38%	45%	43%	46%	
You live with a family member or friend	179	16	75	85	144	24	8	44	132	119	130	6	6	-	33	51	39	25	14	86	93	52	95	32	92	38	49	
	14%	70%	38%D	8%	25%FG	6%G	3%	16%	13%	26%KL	21%LMN	2%	3%	-	15%QR	15%QRS	8%	8%	7%	17%U	12%	13%	14%	16%	13%	15%	16%	
Other	66	1	38	26	46	5	14	20	46	41	42	6	5	1	19	26	13	8	5	29	37	17	35	14	41	9	16	
	5%	4%	19%D	2%	8%FG	1%	4%F	7%	5%	9%KLM	7%LM	2%	2%	3%	9%QRS	8%QRS	3%	3%	3%	6%	5%	4%	5%	7%	6%	3%	5%	
Prefer not to answer	23	3	3	15	10	6	5	4	13	11	11	3	2	1	6	6	7	5	2	9	14	7	12	4	16	2	5	
	2%	13%	2%	1%	2%	2%	2%	1%	1%	2%	2%	1%	1%	3%	3%	2%	1%	2%	1%	2%	2%	2%	2%	2%	2%	2%	1%	2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Table 56

Q.D11 Are you or a member of your household considered disabled?

	Generation																			Pledge & Savings		Savings Success				Circumstances of Saving Decision							
	Age				Millennial			Gen X			Boomers			Gender		Income (Personal)					Income (Household)					Main	Not	Very	Some-what	Not Very/ at all	Consid-ering for Time	Life Chang-ing to	Just Deci-ded to
	<18	18-22	23+	<=35	36-51	52+	Male	Fe-male	<\$35K	<\$50K	\$50K- \$100K	>\$100K	<\$35K	<\$50K	\$50K- \$100K	>\$100K	tor	Factor	Very	what	at all	Time	Event	Start									
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(a)						
Total Respondents	1313	23**	199	1060	568	392	322	274	1001	455	609	244	212	32*	218	344	496	300	196	508	805	406	703	204	729	268	316						
No answer	16 1%	-	-	1 *	-	-	1 *	-	3 *	1 *	2 *	-	-	-	-	-	1 *	-	1 1%	10 2%U	6 1%	2 *	11 2%	3 1%	7 1%	5 2%	4 1%						
Total Answering	1297	23**	199	1059	568	392	321	274	998	454	607	244	212	32*	218	344	495	300	195	498	799	404	692	201	722	263	312						
Yes	146 11%	5 22%	18 9%	121 11%	57 10%	49 13%	38 12%	26 9%	117 12%	59 13%LM	70 12%LN	15 6%	15 7%	-	41 19%QR	58 17%QS	49 10%	35 12%	14 7%	78 16%U	68 9%	40 10%	80 12%	26 13%	82 11%	32 12%	32 10%						
No	1118 86%	16 70%	176 88%	916 86%	498 88%	332 85%	278 87%	240 88%	863 86%	382 84%	524 86%J	225 92%JK	194 92%JK	31 97%	171 78%	277 81%	437 88%OPR	257 86%O	180 92%OP	406 82%	712 89%T	356 88%	591 85%	171 85%	620 86%	224 85%	274 88%						
Prefer not to answer	33 3%	2 9%	5 3%	22 2%	13 2%	11 3%	5 2%	8 3%	18 2%	13 3%K	13 2%	4 2%	3 1%	1 3%	6 3%	9 3%	9 2%	8 3%	1 1%	14 3%	19 2%	8 2%	21 3%	4 2%	20 3%	7 3%	6 2%						

Proportions/Mean: Columns Tested (5% risk level) - B/C/D - E/F/G - H/I - J/K/L/M/N - O/P/Q/R/S - T/U - V/W/X - Y/Z/a
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing