

Question EE1

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

	Sex			Age					Region			Race			Interview Method		
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- West (J)	South West (K)	White Only (Non- Hisp) (L)	Black Only (Non- Hisp) (M)	His-panic (Any Race) (N)	Land- line (P)	Cell Phone (Q)	
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Yes	404 40%	207 43%	197 38%	84 27%	61 36%	89 47%D	84 53%DE	86 51%DE	75 41%	93 42%	141 38%	95 42%	304 46%NO	26 23%	41 30%	246 44%Q	159 36%
No	539 54%	253 52%	286 56%	201 66%FG H	110 64%FG H	91 48%H	66 42%	65 38%	106 57%	110 50%	206 56%	117 52%	318 48%	81 71%M	90 65%M	268 48%	270 61%P
Don't know	57 6%	26 5%	31 6%	19 6%E	0 0	9 5%E	9 6%E	19 11%EFG	4 2%	16 7%I	23 6%	15 6%	39 6%	8 7%	7 5%	41 7%Q	16 4%

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

Question EE1

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Any	Under 13	13- 17	HS Grad or Less	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Yes	404 40%	53 23%	97 40%B	69 58%BC	31 43%B	65 51%B	96 40%	134 46%	167 38%	272 43%	128 36%	94 35%	50 36%	119 27%	113 41%N	168 61%NO
No	539 54%	159 71% F	132 55%D	45 38%	41 57%D	61 48%	125 52%	141 48%	253 58%H	313 50%	211 60%J	168 62%	81 58%	285 65%OP	143 52%P	99 36%
Don't know	57 6%	13 6%	11 5%	4 3%	0 0%	1 1%	20 8%I	17 6%	18 4%	42 7%	13 4%	8 3%	8 6%	31 7%P	17 6%P	7 2%

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

Question EE2

Do you have a savings plan with specific goals?

	Sex			Age				Region				Race			Interview Method		
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- West (J)	South (K)	West (L)	White Only (Non- Hisp) (M)	Black Only (Non- Hisp) (N)	His- panic (Any Race) (O)	Land- line (P)	Cell Phone (Q)
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Yes	513 51%	248 51%	266 52%	130 43%	91 53%	108 57% ^{DH}	103 65% ^{DH}	79 47%	98 53%	117 53%	167 45%	132 58% ^K	362 55% ^O	58 50%	52 38%	297 53%	217 49%
No	476 48%	234 48%	242 47%	173 57% ^{FG}	80 47% ^G	79 42%	53 34%	86 51% ^G	84 46%	99 46%	200 54% ^L	91 40%	291 44%	55 48%	85 62% ^M	251 45%	224 50%
Don't know	11 1%	4 1%	7 1%	1 *	0 0	2 1%	3 2%	4 3% ^{DE}	3 1%	3 1%	3 1%	3 1%	7 1%	2 2%	0 0	7 1%	4 1%

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

Question EE2

Do you have a savings plan with specific goals?

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Any	Under 13	13- 17	HS Grad or Less	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Yes	513 51%	74 33%	112 47%B	66 57%B	55 76%BC D	92 72%BC D	112 46%	152 52%	240 55%	333 53%	176 50%	130 48%	74 54%	167 38%	157 58%N	184 67%NO
No	476 48%	148 66%CDE F	126 53%EF	50 43%EF	17 24%	35 27%	127 53%	138 47%	194 44%	290 46%	172 49%	138 51%	60 44%	266 61%OP	110 41%	89 32%
Don't know	11 1%	2 1%	1 *	* *	0 0	1 1%	2 1%	2 1%	4 1%	5 1%	4 1%	2 1%	4 3%	2 1%	5 2%	1 1%

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

Question EE3

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

Base = Have a savings plan with specific goals

	Sex			Age				Region				Race		Interview Method			
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- West (J)	South (K)	West (L)	White Only (Non- Hisp) (M)	Black Only (Non- Hisp) (N)	His- panic (Any Race) (O)	Land- line (P)	Cell Phone (Q)
Unweighted Total	557	275	282	86	77	114	122	156	100	127	191	139	422	54	33	374	183
Weighted Total	513	248	266	130*	91*	108*	103	79	98*	117	167	132	362	58*	52**	297	217
Yes	396 77%	195 79%	201 75%	103 79%	74 81%	73 68%	82 79%	62 79%	72 74%	86 73%	142 85%IJ L	95 72%	275 76%	47 81%	41 79%	231 78%	164 76%
No	112 22%	50 20%	62 23%	28 21%	17 19%	34 31%GH	19 18%	14 18%	24 25%K	30 26%K	22 13%	36 27%K	84 23%	9 16%	11 21%	60 20%	51 24%
Don't know	6 1%	3 1%	4 1%	0 0	0 0	1 1%	3 2%	3 3%D	1 1%	1 1%	3 2%	1 1%	4 1%	1 2%	0 0	5 2%	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
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Question EE3

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

Base = Have a savings plan with specific goals

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Any	Under 13	13- 17	HS Grad or Less	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	557	64	116	75	64	105	130	193	222	395	154	109	68	136	156	257
Weighted Total	513	74*	112*	66*	55*	92*	112*	152	240	333	176	130*	74*	167	157	184
Yes	396 77%	53 71%	83 74%	55 83%	42 78%	70 76%	83 74%	120 79%	185 77%	254 76%	138 79%	104 80%	59 80%	128 77%	114 72%	151 82%
No	112 22%	21 28%	29 25%	10 15%	12 22%	22 24%	28 25%	30 19%	53 22%	75 23%	36 21%	25 19%	15 20%	37 22%	43 27%P	31 17%
Don't know	6 1%	* 1%	1 1%	1 1%	* 1%	0 0	1 1%	2 2%	1 1%	3 1%	1 1%	1 1%	0 0	2 1%	1 *	2 1%

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

Question EE3

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

	Sex			Age				Region			Race			Interview Method			
	Total (A)	Male (B)	Fe-male (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	North-east (I)	Mid-West (J)	South (K)	West (L)	White Only (Non-Hisp) (M)	Black Only (Non-Hisp) (N)	Hispanic (Any Race) (O)	Land-line (P)	Cell Phone (Q)
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Yes	396 40%	195 40%	201 39%	103 34%	74 43%	73 39%	82 51% DF H	62 37%	72 39%	86 39%	142 38%	95 42%	275 42%	47 41%	41 30%	231 42%	164 37%
No	112 11%	50 10%	62 12%	28 9%	17 10%	34 18% DH	19 12%	14 8%	24 13% K	30 14% K	22 6%	36 16% K	84 13%	9 8%	11 8%	60 11%	51 12%
Don't know	6 1%	3 1%	4 1%	0 0%	0 0%	1 1%	3 2%	3 1% D	1 1%	1 *	3 1%	1 1%	4 1%	1 1%	0 0%	5 1%	1 *
Do not have a savings plan with specific goals	487 49%	238 49%	248 48%	174 57% FG	80 47%	81 43%	56 35%	90 53% FG	87 47%	102 47%	203 55% L	95 42%	299 45%	57 50%	85 62% M	259 47%	228 51%

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

Question EE3

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Any	Under 13	13- 17	HS Grad or Less	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Yes	396 40%	53 24%	83 35%B	55 47%BC	42 59%BC	70 55%BC	83 34%	120 41%	185 42%	254 40%	138 39%	104 38%	59 43%	128 29%	114 42%N	151 55%NO
No	112 11%	21 9%	29 12%	10 9%	12 16%	22 17%	28 12%	30 10%	53 12%	75 12%	36 10%	25 9%	15 11%	37 8%	43 16%N	31 11%
Don't know	6 1%	* *	1 *	1 1%	* 1%	0 0	1 *	2 1%	1 *	3 1%	1 *	1 *	0 0	2 *	1 *	2 1%
Do not have a savings plan with specific goals	487 49%	150 67% F	127 53% CDE	51 43% EF	17 24% EF	36 28%	129 54%	141 48%	198 45%	295 47%	176 50%	140 52%	64 46%	269 62% OP	115 42% P	90 33%

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

Question EE4

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

	Sex			Age					Region			Race			Interview Method		
	Total (A)	Male (B)	Fe-male (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	North-east (I)	Mid-West (J)	South (K)	West (L)	White Only (Non-Hisp) (M)	Black Only (Non-Hisp) (N)	Hispanic (Any Race) (O)	Land-line (P)	Cell Phone (Q)
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Yes (Net)	759 76%	374 77%	385 75%	218 71%	132 77%	142 75%	133 83%D	132 78%	144 78%	165 75%	275 74%	175 77%	517 78%N	73 64%	103 75%	439 79%Q	320 72%
You are consumer debt-free	385 39%	206 42%C	179 35%	123 40%	59 34%	58 31%	55 34%	90 53%DE	70 38%	84 39%	145 39%	86 38%	265 40%N	29 26%	52 38%	235 42%Q	150 34%
You are reducing your consumer debt	374 37%	168 35%	205 40%	95 31%	73 42%H	84 44%DH	78 49%DH	42 25%	74 40%	81 37%	130 35%	89 39%	252 38%	44 38%	52 37%	204 37%	169 38%
No (Net)	207 21%	90 19%	117 23%	77 25%G	37 21%	39 21%	22 14%	30 18%	28 15%	50 23%	89 24%I	41 18%	126 19%	37 33%M	28 21%	100 18%	108 24%P
Your consumer debt remains at the same level	153 15%	60 12%	93 18%B	64 21%G	21 12%	26 14%	17 11%	26 15%	24 13%	35 16%	63 17%	32 14%	99 15%	26 23%	19 14%	75 13%	79 18%
Your consumer debt is growing	54 5%	30 6%	24 5%	13 4%	16 9%GH	13 7%H	5 3%	5 3%	4 2%	15 7%	26 7%	9 4%	27 4%	11 10%M	9 7%	25 4%	29 7%
Don't know	34 3%	21 4%	12 2%	10 3%	3 2%	8 4%	4 3%	7 4%	12 7%JK	4 2%	7 2%	11 5%	18 3%	4 3%	6 4%	16 3%	17 4%

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

Question EE4

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Any (K)	Under 13 (L)	13- 17 (M)	HS Grad or Less (N)	Coll Incom- plete (O)	Coll Grad (P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Yes (Net)	759 76%	139 62%	186 78%B	103 88%BC	65 91%BC	107 84%B	178 74%	232 79%	330 75%	477 76%	270 77%	209 77%	99 72%	307 70%	207 76%	234 85%NO
You are consumer debt- free	385 39%	85 38%	90 38%	44 37%	18 25%	52 41%E	101 42%	127 43%I	150 34%	257 41%	120 34%	95 35%	41 29%	172 39%	89 33%	117 43%O
You are reducing your consumer debt	374 37%	55 24%	96 40%B	59 50%B	48 66%BC F	54 43%B	77 32%	105 36%	181 41%G	219 35%	150 43%J	114 42%	58 42%	135 31%	118 43%N	117 43%N
No (Net)	207 21%	78 35% F	52 22%E	14 12%	7 9%	18 14%	54 22%	55 19%	95 22%	138 22%	68 19%	52 19%	31 23%	109 25%P	59 22%P	36 13%
Your consumer debt remains at the same level	153 15%	56 25% F	38 16%E	13 11%	3 5%	14 11%	42 17%	47 16%	62 14%	103 16%	50 14%	38 14%	19 14%	81 19%P	42 15%	30 11%
Your consumer debt is growing	54 5%	21 9% DF	14 6%	2 1%	3 5%	4 3%	12 5%	8 3%	33 8%H	35 6%	18 5%	14 5%	12 9%	29 7%P	17 6%P	7 2%
Don't know	34 3%	8 3%	2 1%	0 0%	0 0%	3 3%	9 4%	6 2%	12 3%	14 2%	14 4%	9 3%	8 6%	19 4%P	6 2%	4 1%

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

Question EE5

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

	Sex		Age					Region			Race			Interview Method			
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	North- east (H)	Mid- West (I)	South (J)	West (K)	White Only (Non- Hisp) (L)	Black Only (Non- Hisp) (M)	His- panic (Any Race) (N)	Land- line (O)	Cell Phone (P)	
				34 (D)	44 (E)	54 (F)	64 (G)										65+ (H)
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Have an income (Net)	924 92%	452 93%	472 92%	284 93%H	163 95%H	176 93%H	147 93%	148 87%	171 93%	202 92%	344 93%	207 91%	612 93%	107 93%	127 93%	507 91%	417 94%
Yes (Subnet)	679 68%	337 69%	342 66%	209 69%H	124 72%H	129 68%H	118 74%H	97 57%	124 67%	148 68%	247 67%	159 70%	455 69%	76 66%	88 64%	369 66%	310 70%
Yes, you save more than 10% of your income	259 26%	145 30%C	114 22%	87 29%	44 26%	46 24%	43 27%	38 22%	51 28%	58 27%	87 23%	63 28%	181 27%	23 20%	30 22%	143 26%	117 26%
Yes, you save between 5% and 10% of your income	214 21%	106 22%	108 21%	65 21%	41 24%	39 21%	40 25%	29 17%	38 21%	49 23%	84 23%	42 19%	144 22%	25 22%	25 18%	116 21%	98 22%
Yes, you save between 1% and 5% of your income	206 21%	87 18%	119 23%	57 19%	39 23%	43 23%	35 22%	31 18%	35 19%	40 18%	76 21%	54 24%	131 20%	28 24%	33 24%	110 20%	96 22%
No, you are not saving because you spend all of your income	245 24%	115 24%	130 25%	74 24%	39 23%	48 25%	29 18%	50 30%G	47 25%	54 25%	97 26%	47 21%	157 24%	30 27%	39 28%	138 25%	106 24%
Not employed/Have no income	36 4%	17 3%	19 4%	15 5%G	7 4%	4 2%	1 1%	9 5%G	3 2%	11 5%	17 5%	6 3%	17 3%	8 7%M	8 6%	20 4%	17 4%
Don't know	40 4%	17 3%	23 5%	6 2%	1 1%	8 4%	10 6%DE	13 8%DE	10 5%	6 3%	9 2%	14 6%K	32 5%N	0 0	2 2%	29 5%	11 3%

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

Question EE5

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Any (K)	Under 13 (L)	13- 17 (M)	HS Grad or Less (N)	Coll Incom- plete (O)	Coll Grad (P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Have an income (Net)	924 92%	202 90%	231 97%B	114 97%B	71 98%B	124 97%B	215 89%	275 94%	414 95%G	578 92%	334 95%	259 96%	130 94%	390 89%	257 94%	264 97%N
Yes (Subnet)	679 68%	109 48%	165 69%B	96 82%BC	58 81%B	109 86%BC	142 59%	211 72%G	313 71%G	425 68%	244 69%	191 70%	100 72%	255 59%	193 71%N	220 80%NO
Yes, you save more than 10% of your income	259 26%	32 14%	39 16%	37 31%BC	15 21%	63 49%BC DE	52 21%	85 29%	118 27%	174 28%	82 23%	55 20%	37 26%	75 17%	73 27%N	108 40%NO
Yes, you save between 5% and 10% of your income	214 21%	34 15%	54 23%	33 28%B	24 34%B	29 23%	56 23%	58 20%	95 22%	135 22%	76 21%	60 22%	26 19%	88 20%	63 23%	59 21%
Yes, you save between 1% and 5% of your income	206 21%	43 19%	71 30%BF	27 23%	19 26%F	18 14%	35 14%	68 23%G	100 23%G	116 18%	87 25%	75 28%	37 27%	93 21%	57 21%	53 19%
No, you are not saving because you spend all of your income	245 24%	93 42%CDE F	66 28%DF	17 15%	13 18%	15 11%	73 30%H	64 22%	101 23%	153 24%	90 26%	68 25%	30 22%	134 31%P	64 23%P	44 16%
Not employed/Have no income	36 4%	19 9%CDF	5 2%	1 1%	1 2%	1 1%	13 5%	7 2%	14 3%	25 4%	9 3%	6 2%	4 3%	24 5%P	9 3%	3 1%
Don't know	40 4%	3 1%	3 1%	2 2%	0 0%	2 2%	13 5%	11 4%	10 2%	25 4%	8 2%	6 2%	5 4%	22 5%	7 2%	7 2%

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

Question EE6

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

	Sex			Age				Region				Race			Interview Method		
	Total (A)	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	North-east (I)	Mid-West (J)	South (K)	West (L)	White Only (Non-Hisp) (M)	Black Only (Non-Hisp) (N)	Hispanic (Any Race) (O)	Land-line (P)	Cell Phone (Q)
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Yes	645 64%	311 64%	334 65%	161 53%	115 67%D	125 66%D	116 73%D	124 73%D	118 64%	146 67%	232 63%	148 65%	467 71%NO	55 48%	70 51%	378 68%Q	267 60%
No	335 34%	165 34%	170 33%	137 45%EF	55 32%	59 31%	40 25%	41 24%	62 34%	69 31%	131 35%	73 32%	179 27%	60 52%M	68 49%M	161 29%	175 39%P
Don't know	20 2%	9 2%	11 2%	6 2%	1 1%	5 3%	2 2%	4 3%	4 2%	3 2%	7 2%	5 2%	15 2%	* *	0 0	17 3%Q	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
Overlap formulae used. * small base

ORC STUDY #723058

CARAVAN
FINANCIAL ASSESSMENT 2014

JANUARY 30-FEBRUARY 2, 2014

Question EE6

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Any (K)	Under 13 (L)	13- 17 (M)	HS Grad or Less (N)	Coll Incom- plete (O)	Coll Grad (P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Yes	645 64%	86 38%	152 63%B	96 82%BC	61 85%BC	109 86%BC	140 58%	198 68%G	295 68%G	411 65%	226 64%	168 62%	91 66%	239 55%	177 65%N	220 80%NO
No	335 34%	136 61% CDE F	87 37% DEF	21 18%	11 15%	17 13%	100 41% HI	92 31%	134 31%	209 33%	120 34%	97 36%	44 32%	187 43% P	93 34% P	50 18%
Don't know	20 2%	2 1%	0 0	0 0	0 0	1 1%	2 1%	4 1%	9 2%	8 1%	6 2%	6 2%	3 2%	10 2%	2 1%	4 1%

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

Question EE7

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

	Sex			Age				Region			Race			Interview Method			
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- West (J)	South West (K)	White Only (Non- Hisp) (L)	Black Only (Non- Hisp) (M)	His-panic (Any Race) (N)	Land- line (P)	Cell Phone (Q)	
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Not already retired (Net)	850 85%	423 87%	427 83%	295 97%GH	168 98%GH	182 96%GH	122 77%H	78 46%	163 89%J	172 79%	319 86%J	195 86%	534 81%	108 94%M	133 97%M	431 78%	419 94%P
Yes	457 46%	236 49%	221 43%	119 39%H	101 59%DH	103 55%DH	85 53%DH	47 28%	90 49%	101 46%	161 44%	106 47%	313 47%	44 39%	60 43%	258 46%	199 45%
No	393 39%	187 39%	206 40%	176 58%EF GH	67 39%GH	79 42%GH	37 23%	31 18%	74 40%	72 33%	158 43%J	89 39%	221 33%	64 56%M	74 54%M	173 31%	220 50%P
Already retired	119 12%	51 11%	68 13%	0 0	0 0	4 2%D	27 17%DE F	88 52%DEF G	15 8%	38 17%I	41 11%	25 11%	101 15%NO	6 6%	4 3%	101 18%Q	18 4%
Don't know	31 3%	11 2%	19 4%	9 3%	4 2%	3 1%	10 6%FH	4 2%	6 3%	8 4%	10 3%	7 3%	26 4%	0 0	0 0	23 4%	8 2%

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

ORC STUDY #723058

CARAVAN
FINANCIAL ASSESSMENT 2014

JANUARY 30-FEBRUARY 2, 2014

Question EE7

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Any	Under 13	13- 17	HS Grad or Less	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Not already retired (Net)	850 85%	200 89%	206 86%	102 87%	66 91%	117 92%	180 75%	237 81%	410 94% ^{GH}	500 80%	336 95% ^J	258 95%	133 96%	373 86%	224 82%	240 87%
Yes	457 46%	43 19%	108 45% ^B	67 57% ^B	41 57% ^B	101 79% ^{BC}	97 40% ^{DE}	138 47%	212 49%	291 46%	160 45%	120 44%	67 48%	157 36%	121 44%	172 63% ^{NO}
No	393 39%	156 70% ^{CDE}	98 41% ^F	35 30% ^F	25 34% ^F	16 12%	83 35%	99 34%	198 45% ^{GH}	209 33%	176 50% ^J	138 51%	66 48%	216 50% ^{OP}	103 38% ^P	68 25%
Already retired	119 12%	24 11%	32 13% ^F	13 11%	4 6%	6 5%	51 21% ^I	54 18% ^I	13 3%	112 18% ^K	5 2%	4 1%	1 1%	48 11%	40 15%	29 11%
Don't know	31 3%	1 *	2 1%	2 2%	2 3%	5 4% ^B	9 4% ^H	2 1%	14 3% ^H	16 3%	11 3%	9 3%	4 3%	14 3%	9 3%	5 2%

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

Question EE8

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

Base = Those not already retired

	Sex		Age					Region			Race			Interview Method			
	Total (A)	Male (B)	Fe- male (C)	18-	35-	45-	55-	65+ (H)	North- east (I)	Mid- West (J)	South (K)	West (L)	White	Black	His- panic (Any Race) (O)	Land- line (P)	Cell Phone (Q)
				34 (D)	44 (E)	54 (F)	64 (G)						Only (Non- Hisp) (M)	Only (Non- Hisp) (N)			
Unweighted Total	819	420	399	191	132	182	152	157	163	169	301	186	567	94	74	501	318
Weighted Total	881	434	446	305	171	185	132	81	169	180	329	202	560	108*	133*	454	427
Employed (Net)	791	398	392	281	163	171	110	61	155	161	292	183	499	102	125	396	394
	90%	92%	88%	92% ^{GH}	95% ^{GH}	92% ^{GH}	84%	74%	91%	89%	89%	91%	89%	94%	94%	87%	92% ^P
Yes	420	203	217	105	98	116	69	30	84	90	146	100	280	45	58	243	177
	48%	47%	49%	35%	57% ^{DH}	63% ^{DH}	52% ^{DH}	37%	50%	50%	44%	50%	50%	42%	44%	54% ^Q	42%
No	370	195	175	175	65	55	42	30	71	71	146	83	219	56	67	153	217
	42%	45%	39%	58% ^{EF}	38%	30%	32%	37%	42%	39%	44%	41%	39%	52% ^M	50%	34%	51% ^P
				GH													
Not employed	79	31	48	19	8	12	20	19	13	15	34	17	54	6	8	50	29
	9%	7%	11%	6%	5%	7%	15% ^{DE}	23% ^{DEF}	8%	8%	10%	8%	10%	6%	6%	11%	7%
							F										
Don't know	11	5	6	5	*	2	2	2	2	5	3	2	8	0	0	8	4
	1%	1%	1%	2%	*	1%	1%	3%	1%	3%	1%	1%	1%	0	0	2%	1%

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

Question EE8

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

Base = Those not already retired

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Any (K)	Under 13 (L)	13- 17 (M)	HS Grad or Less (N)	Coll Incom- plete (O)	Coll Grad (P)
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	819	167	175	104	70	131	190	252	351	529	273	198	121	289	206	308
Weighted Total	881	200	208	104*	68*	122	190	239	425	516	346	267	137	387	233	245
Employed (Net)	791 90%	170 85%	190 91%	98 94%	63 93%	113 93%	162 85%	220 92%	388 91%	457 89%	322 93%	247 93%	126 92%	332 86%	215 92%N	230 94%N
Yes	420 48%	32 16%	103 49%B	69 67%BC	46 68%BC	80 66%BC	76 40%	113 47%	221 52%G	224 43%	189 55%J	141 53%	81 59%	141 36%	112 48%N	162 66%NO
No	370 42%	138 69%CDE	87 42%DEF	29 27%	17 25%	33 27%	86 46%	107 45%	167 39%	233 45%	133 38%	106 40%	45 33%	192 50%P	103 44%P	68 28%
Not employed	79 9%	31 15%F	16 8%	6 6%	5 7%	7 6%	27 14%HI	17 7%	33 8%	55 11%	22 6%	18 7%	10 8%	51 13%OP	15 6%	13 5%
Don't know	11 1%	0 0%	1 1%	0 0%	0 0%	1 1%	1 *	2 1%	3 1%	4 1%	2 1%	2 1%	1 1%	4 1%	3 1%	2 1%

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

Question EE9

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

	Sex			Age				Region			Race			Interview Method			
	Total (A)	Male (B)	Fe-male (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	North-east (I)	Mid-West (J)	South (K)	West (L)	White Only (Non-Hisp) (M)	Black Only (Non-Hisp) (N)	Hispanic (Any Race) (O)	Land-line (P)	Cell Phone (Q)
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Yes	424 42%	198 41%	226 44%	129 42%	74 43%	87 46% ^H	75 47% ^H	58 34%	72 39%	102 47%	158 43%	91 40%	275 42%	56 48%	60 44%	232 42%	192 43%
No	546 55%	273 56%	273 53%	169 55%	97 57%	99 53%	73 46%	102 60% ^G	109 59%	112 51%	201 54%	124 55%	365 55%	57 50%	76 55%	304 55%	242 54%
Don't know	30 3%	15 3%	15 3%	7 2%	* *	3 1%	10 7% ^{DEF}	9 5% ^{EF}	4 2%	4 2%	11 3%	11 5%	21 3%	2 2%	1 1%	19 3%	11 3%

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

ORC STUDY #723058

CARAVAN
FINANCIAL ASSESSMENT 2014

JANUARY 30-FEBRUARY 2, 2014

Question EE9

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	Or \$100K More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Any (K)	Under 13 (L)	13- 17 (M)	HS Grad or Less (N)	Coll Incom- plete (O)	Coll Grad (P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Yes	424 42%	71 32%	101 42%	58 49%B	30 42%	77 60%BC E	102 42%	114 39%	202 46%	264 42%	156 44%	126 47%	58 42%	172 40%	115 42%	132 48%N
No	546 55%	151 67%DF	137 57%F	58 50%	41 57%F	49 39%	131 55%	173 59%	226 52%	347 55%	190 54%	141 52%	77 56%	248 57%	153 56%	137 50%
Don't know	30 3%	2 1%	2 1%	1 1%	1 1%	2 1%	7 3%	6 2%	9 2%	17 3%	6 2%	4 1%	3 2%	16 4%	5 2%	5 2%

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

Question EE10

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

	Sex			Age					Region			Race			Interview Method		
	Total (A)	Male (B)	Fe-male (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	North-east (I)	Mid-West (J)	South (K)	West (L)	White Only (Non-Hisp) (M)	Black Only (Non-Hisp) (N)	Hispanic (Any Race) (O)	Land-line (P)	Cell Phone (Q)
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Have financial windfalls (Net)	452 45%	218 45%	234 45%	138 45% ^H	92 54% ^{FH}	78 41%	80 50% ^H	61 36%	78 42%	93 43%	183 50%	97 43%	308 47%	50 44%	65 47%	248 45%	204 46%
Yes, you have windfalls and save something	392 39%	191 39%	201 39%	116 38%	76 45% ^H	69 37%	75 47% ^H	53 31%	69 37%	82 38%	151 41%	90 40%	261 39%	44 38%	63 46%	211 38%	180 41%
Yes, you have windfalls but don't save anything	61 6%	27 6%	33 6%	22 7%	16 9% ^G	9 5%	5 3%	8 5%	9 5%	11 5%	33 9% ^L	8 3%	47 7%	6 5%	2 1%	36 7%	24 5%
No, you don't have any financial windfalls	508 51%	250 51%	258 50%	152 50%	79 46%	107 57% ^G	70 44%	100 59% ^{EG}	102 55%	116 53%	174 47%	116 51%	328 50%	59 51%	72 53%	284 51%	224 50%
Don't know	40 4%	17 4%	23 4%	15 5% ^E	* *	4 2%	9 5% ^E	9 5% ^E	5 2%	9 4%	12 3%	14 6%	25 4%	6 5% ^O	0 0	23 4%	17 4%

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

Question EE10

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Any	Under 13	13- 17	HS Grad or Less	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Have financial windfalls (Net)	452 45%	71 32%	104 43%B	67 57%BC	45 63%BC	80 63%BC	89 37%	131 45%	224 51%G	260 41%	184 52%J	146 54%	72 52%	156 36%	142 52%N	149 54%N
Yes, you have windfalls and save something	392 39%	59 26%	89 37%B	60 52%BC	35 49%B	73 57%BC	81 33%	115 39%	187 43%G	234 37%	150 43%	119 44%	59 43%	139 32%	117 43%N	130 47%N
Yes, you have windfalls but don't save anything	61 6%	13 6%	15 6%	6 5%	10 14%BC	7 5%	8 3%	16 5%	37 8%G	26 4%	34 10%J	27 10%	12 9%	17 4%	24 9%N	19 7%
No, you don't have any financial windfalls	508 51%	149 66%CDE	128 53%EF	51 43%	26 37%	45 35%	143 59%I	153 52%	199 46%	347 55%K	154 44%	114 42%	60 44%	262 60%OP	123 45%	115 42%
Don't know	40 4%	4 2%	8 3%	0 0%	* 1%	3 2%	9 4%	9 3%	14 3%	20 3%	13 4%	10 4%	7 5%	17 4%	7 3%	10 4%

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

Question EE11

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

	Sex			Age					Region			Race			Interview Method		
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- West (J)	South West (K)	White Only (Non- Hisp) (L)	Black Only (Non- Hisp) (M)	His-panic (Any Race) (N)	Land- line (P)	Cell Phone (Q)	
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Own property (Net)	553 55%	259 53%	294 57%	69 22%	98 57%D	134 71%DE	117 74%DE	132 78%DE	104 56%	126 58%	207 56%	116 51%	439 66%NO	33 29%	39 29%	377 68%Q	175 39%
You own property and have no mortgage debt	193 19%	98 20%	95 19%	11 4%	17 10%D	36 19%DE	46 29%DE	82 48%DE	38 21%	51 23%L	71 19%	33 15%	154 23%NO	9 7%	12 9%	154 28%Q	40 9%
Have debt (Subnet)	359 36%	161 33%	198 39%	58 19%	80 47%DH	98 52%DH	71 44%DH	50 29%D	66 36%	75 34%	136 37%	83 36%	285 43%NO	24 21%	27 20%	224 40%Q	135 30%
You own property and are currently paying down your mortgage debt	352 35%	156 32%	196 38%	55 18%	80 47%DH	98 52%DH	70 44%DH	47 28%D	64 35%	74 34%	133 36%	81 36%	281 42%NO	22 20%	27 20%	220 40%Q	132 30%
You own property, but your mortgage debt is growing	7 1%	5 1%	3 1%	3 1%	0 0	* *	1 1%	3 2%	2 1%	1 1%	3 1%	1 1%	5 1%	2 2%	0 0	4 1%	3 1%
You don't own property	432 43%	220 45%	211 41%	233 77%EF GH	69 40%FG H	53 28%	40 25%	34 20%	77 42%	89 41%	159 43%	106 47%	213 32%	78 68%M	97 71%M	165 30%	266 60%P
Don't know	16 2%	6 1%	9 2%	3 1%	5 3%	2 1%	2 1%	4 2%	4 2%	3 1%	4 1%	5 2%	9 1%	3 3%	1 1%	13 2%	3 1%

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

Question EE11

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	\$100K Or More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Any (K)	Under 13 (L)	13- 17 (M)	HS Grad or Less (N)	Coll Incom- plete (O)	Coll Grad (P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Own property (Net)	553 55%	56 25%	124 52%B	93 79%BC	58 80%BC	101 79%BC	109 45%	191 65%GI	241 55%G	355 56%	188 54%	143 53%	78 56%	182 42%	152 56%N	210 77%NO
You own property and have no mortgage debt	193 19%	37 16%	48 20%	16 14%	13 17%	20 16%	58 24%I	76 26%I	55 13%	154 25%K	35 10%	24 9%	19 14%	85 20%	50 18%	54 20%
Have debt (Subnet)	359 36%	19 8%	76 32%B	77 65%BC	45 62%BC	81 64%BC	51 21%	115 39%G	186 42%G	200 32%	154 44%J	119 44%	59 42%	97 22%	103 38%N	157 57%NO
You own property and are currently paying down your mortgage debt	352 35%	18 8%	73 30%B	77 65%BC	45 62%BC	80 63%BC	50 21%	112 38%G	182 42%G	195 31%	152 43%J	117 43%	59 42%	94 22%	99 36%N	155 57%NO
You own property, but your mortgage debt is growing	7 1%	1 1%	3 1%	0 0	0 0	1 1%	1 *	3 1%	3 1%	6 1%	2 *	2 1%	0 0	2 *	4 1%	1 *
You don't own property	432 43%	165 73%CDE	112 47%DEF	24 21%	14 20%	26 21%	127 53%H	98 34%	194 44%H	264 42%	160 46%	124 46%	59 42%	247 57%OP	116 43%P	61 22%
Don't know	16 2%	4 2%	3 1%	0 0	0 0	0 0	5 2%	3 1%	3 1%	9 1%	3 1%	3 1%	2 1%	6 1%	4 2%	2 1%

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

Question EE12

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

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

	Sex			Age					Region			Race			Interview Method		
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- West (J)	South (K)	West (L)	White Only (Non- Hisp) (M)	Black Only (Non- Hisp) (N)	His-panic (Any Race) (O)	Land- line (P)	Cell Phone (Q)
Unweighted Total	336	164	172	34	70	102	83	45	68	68	125	75	269	24	17	221	115
Weighted Total	322	147	176	58*	80*	97*	64*	20*	62*	67*	122*	71*	255	21**	26**	196	126*
Yes	221 68%	105 71%	116 66%	48 82%GH	65 80%GH	75 77%GH	28 44%H	4 21%	47 76%	46 68%	84 69%	44 62%	174 68%	14 66%	20 75%	130 66%	91 72%
No	94 29%	40 27%	54 31%	9 15%	14 17%	20 20%	36 56%DE F	14 71%DE F	15 24%	21 31%	35 29%	23 33%	75 29%	7 32%	5 21%	61 31%	33 26%
Don't know	7 2%	2 2%	5 3%	1 2%	2 3%	2 2%	0 0	2 8%G	0 0	* 1%	3 2%	4 6%	6 2%	* 2%	1 4%	5 3%	2 2%

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

Question EE12

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

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

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Any	Under 13	13- 17	HS Grad or Less	Coll Incom- plete	Coll Grad
		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	336	19	57	70	45	86	51	112	167	199	134	97	56	65	83	186
Weighted Total	322	15**	63*	70*	43*	79*	42*	93*	180	167	151	117*	57*	85*	90*	145
Yes	221 68%	10 64%	46 73%	43 61%	27 62%	60 76%	26 61%	55 59%	137 76% ^H	103 62%	117 78% ^J	92 79%	45 78%	62 72%	62 70%	96 66%
No	94 29%	4 28%	16 25%	28 39% ^F	15 36%	17 21%	16 38% ^I	35 37% ^I	40 22%	61 37% ^K	29 19%	22 18%	10 18%	23 27%	27 30%	42 29%
Don't know	7 2%	1 7%	2 2%	0 0	1 2%	3 3%	* 1%	4 4%	3 2%	3 2%	4 3%	3 3%	2 4%	* 1%	0 0	7 5%

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

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

Question EE14

Do you feel you are making progress in meeting your savings needs? Would you say...

	Sex			Age					Region			Race			Interview Method		
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- West (J)	South (K)	West (L)	White Only (Non- Hisp) (M)	Black Only (Non- Hisp) (N)	His-panic (Any Race) (O)	Land- line (P)	Cell Phone (Q)
Unweighted Total	1018	510	508	191	132	187	180	323	188	227	373	230	730	109	79	668	350
Weighted Total	1000	486	514	305	171	189	159	170	185	219	370	227	661	115*	138*	555	445
Yes (Net)	700 70%	336 69%	364 71%	222 73%	114 67%	126 66%	117 73%	117 69%	127 69%	162 74%	251 68%	158 70%	482 73% ^O	78 68%	82 60%	392 71%	308 69%
Excellent/Good progress (Subnet)	353 35%	170 35%	183 36%	102 33%	52 30%	57 30%	66 41% ^F	72 43% ^{EF}	60 33%	79 36%	118 32%	95 42% ^K	252 38% ^N	30 26%	46 33%	204 37%	149 33%
Yes, excellent progress	93 9%	57 12% ^C	36 7%	26 8%	16 9% ^F	6 3%	20 13% ^F	23 14% ^F	18 10%	17 8%	33 9%	25 11%	66 10%	5 4%	16 11%	56 10%	36 8%
Yes, good progress	260 26%	113 23%	147 29%	76 25%	36 21%	51 27%	45 29%	49 29%	42 23%	62 29%	85 23%	70 31%	186 28%	25 22%	30 22%	147 27%	113 25%
Yes, fair progress	347 35%	166 34%	181 35%	120 39% ^H	62 36%	69 36% ^H	51 32%	44 26%	67 37%	83 38% ^L	133 36%	63 28%	229 35%	48 42% ^O	36 26%	188 34%	159 36%
No progress at all	277 28%	139 29%	138 27%	78 26%	56 33%	61 32%	36 23%	45 26%	54 29%	49 22%	111 30%	64 28%	165 25%	36 32%	52 38% ^M	148 27%	129 29%
Don't know	23 2%	11 2%	12 2%	4 1%	1 1%	3 1%	6 4%	8 5% ^{DE}	3 2%	7 3%	8 2%	5 2%	14 2%	0 0	3 3%	15 3%	8 2%

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

Question EE14

Do you feel you are making progress in meeting your savings needs? Would you say...

	Household Income						H.H. Size			Children In H.H.				Education		
	Total (A)	LT \$25K (B)	\$25K- LT \$50K (C)	\$50K- LT \$75K (D)	\$75K- LT \$100K (E)	Or \$100K More (F)	1 (G)	2 (H)	3 Or More (I)	None (J)	Any (K)	Under 13 (L)	13- 17 (M)	HS Grad or Less (N)	Coll Incom- plete (O)	Coll Grad (P)
Unweighted Total	1018	206	225	129	79	142	277	339	371	716	280	203	123	354	268	376
Weighted Total	1000	224	239	117*	72*	128	241	293	437	628	352	271	138	436	273	274
Yes (Net)	700 70%	124 55%	166 69%B	97 83%BC	54 75%B	113 88%BC E	151 63%	213 73%G	323 74%G	436 69%	256 73%	193 72%	96 69%	281 65%	192 71%	218 79%NO
Excellent/Good progress (Subnet)	353 35%	49 22%	79 33%B	48 41%B	30 42%B	66 51%BC	80 33%	124 42%GI	144 33%	241 38%K	107 30%	76 28%	46 33%	130 30%	96 35%	123 45%NO
Yes, excellent progress	93 9%	13 6%	8 3%	24 21%BCE	4 5%	20 15%BCE	21 9%	46 16%GI	26 6%	74 12%K	18 5%	11 4%	10 7%	34 8%	20 7%	38 14%NO
Yes, good progress	260 26%	35 16%	71 29%B	24 21%	26 37%BD	46 36%BD	60 25%	78 27%	118 27%	167 27%	89 25%	65 24%	36 26%	96 22%	76 28%	86 31%N
Yes, fair progress	347 35%	75 33%	87 36%	49 41%	24 33%	47 37%	71 30%	88 30%	179 41%GH	194 31%	149 42%J	117 43%	50 36%	151 35%	97 35%	94 34%
No progress at all	277 28%	99 44%CDE F	73 30%DF	19 17%	18 25%F	14 11%	84 35%HI	72 25%	110 25%	180 29%	90 26%	74 27%	40 29%	146 34%P	74 27%P	52 19%
Don't know	23 2%	1 *	1 *	1 1%	0 0	1 1%	5 2%	8 3%	5 1%	12 2%	6 2%	4 1%	2 2%	8 2%	6 2%	4 2%

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