

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		
	Male (A)	Female (B)	18- (D)	35- (E)	45- (F)	55- (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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Yes	487 49%	249 51%	238 46%	96 31%	89 51%D	104 55%D	89 56%D	107 64%DE	94 51%	109 50%	172 46%	113 50%	341 53%O	46 41%	44 32%	305 55%	182 41%
No	481 48%	217 45%	263 51%	197 64%EF GH	80 46%H	79 42%	67 42%H	55 33%	88 48%	101 46%	189 51%	103 45%	287 45%	63 56%	84 62%M	239 43%	242 54%
Don't know	32 3%	19 4%	13 3%	13 4%	4 2%	7 4%	3 2%	6 4%	3 1%	8 4%	10 3%	12 5%	16 3%	3 3%	7 5%	13 2%	20 4%

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Yes	487 49%	83 34%	104 41%	67 57%BC	49 63%BC	89 68%BC	102 52%	169 53%I	196 44%	325 53%K	147 41%	105 40%	70 46%	149 34%	138 53%N	186 68%NO
No	481 48%	147 61%DEF	141 56%DEF	49 42%	28 36%	41 31%	86 44%	140 44%	235 53%H	263 43%	202 57%J	150 57%	80 52%	270 62%OP	108 42%P	86 31%
Don't know	32 3%	10 4%	6 2%	1 1%	1 1%	1 1%	9 4%	11 3%	12 3%	23 4%	8 2%	6 2%	4 3%	14 3%	14 6%P	3 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 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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Yes	542 54%	264 54%	278 54%	147 48%	95 55%	127 67% <sup>DG</sup>	86 54%	84 50%	105 57%	120 55%	190 51%	127 56%	369 57% <sup>O</sup>	60 54%	57 42%	319 57%	223 50%
No	447 45%	219 45%	228 44%	158 52% <sup>F</sup>	77 45% <sup>F</sup>	60 32%	70 44% <sup>F</sup>	81 48% <sup>F</sup>	78 42%	96 44%	178 48%	96 42%	268 42%	52 46%	79 58% <sup>M</sup>	229 41%	218 49%
Don't know	10 1%	3 1%	8 1%	1 *	0 0	3 1%	3 2%	2 1%	1 1%	3 1%	2 1%	4 2%	7 1%	0 0	0 0	8 1%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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	1	2	3 Or	None	Any	Under	13-	HS	Coll	Coll
		\$25K (B)	\$50K (C)	\$75K (D)	\$100K (E)	More (F)	(G)	(H)	More (I)	(J)	(K)	13 (L)	17 (M)	Grad or Less (N)	Incom- plete (O)	Grad (P)
Unweighted Total	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Yes	542 54%	77 32%	131 52%B	78 67%BC	62 80%BC	103 78%BC	95 48%	191 60%G	236 53%	337 55%	190 53%	140 54%	89 58%	167 39%	153 59%N	207 75%NO
No	447 45%	161 67% F	119 47% DEF	38 33%	16 20%	28 22%	99 51%H	127 40%	203 46%	267 44%	167 47%	121 46%	64 42%	262 60%OP	103 39%P	68 25%
Don't know	10 1%	2 1%	1 *	0 0	0 0	0 0	2 1%	3 1%	3 1%	7 1%	1 *	0 0	1 *	4 1%	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 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	582	290	292	107	69	105	114	183	112	129	207	134	428	42	39	397	185
Weighted Total	542	264	278	147*	95*	127*	86	84	105*	120*	190	127	369	60*	57*	319	223
Yes	431 79%	209 79%	222 80%	121 83%	73 76%	97 77%	69 81%	67 80%	85 81%	97 81%	148 78%	100 79%	290 79%	49 81%	48 85%	261 82%	170 76%
No	105 19%	51 19%	54 19%	25 17%	23 24%	28 22%	12 15%	16 20%	19 18%	19 16%	40 21%	26 21%	74 20%	12 19%	9 15%	56 18%	49 22%
Don't know	6 1%	3 1%	3 1%	0 0	0 0	1 1%	4 5%D	1 1%	1 1%	3 3%	2 1%	1 *	5 1%	0 0	0 0	2 1%	4 2%

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

	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	582	62	127	88	71	115	120	232	209	411	155	107	78	143	152	270
Weighted Total	542	77*	131*	78*	62*	103*	95*	191	236	337	190	140*	89*	167	153	207
Yes	431 79%	68 88%D	98 74%	57 73%	47 76%	88 85%	79 84%	153 80%	181 77%	275 82%	144 75%	109 78%	69 78%	140 84%	125 81%	155 75%
No	105 19%	9 12%	33 25%F	20 26%F	15 24%	13 13%	13 14%	37 19%	53 22%	58 17%	45 24%	31 22%	19 22%	27 16%	26 17%	49 24%
Don't know	6 1%	0 0	1 1%	1 1%	0 0	2 2%	3 3%	1 1%	2 1%	4 1%	2 1%	1 1%	1 1%	0 0	3 2%	3 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 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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Yes	431 43%	209 43%	222 43%	121 40%	73 42%	97 51% <sup>DH</sup>	69 44%	67 40%	85 46%	97 45%	148 40%	100 44%	290 45%	49 43%	48 35%	261 47%	170 38%
No	105 11%	51 11%	54 11%	25 8%	23 13%	28 15%	12 8%	16 10%	19 11%	19 9%	40 11%	26 12%	74 11%	12 10%	9 6%	56 10%	49 11%
Don't know	6 1%	3 1%	3 1%	0 0%	0 0%	1 1%	4 3% <sup>D</sup>	1 *	1 *	3 2%	2 *	1 *	5 1%	0 0%	0 0%	2 *	4 1%
Do not have a savings plan with specific goals	458 46%	222 46%	236 46%	159 52% <sup>F</sup>	77 45%	62 33%	73 46% <sup>F</sup>	84 50% <sup>F</sup>	79 43%	99 45%	180 49%	100 44%	275 43%	52 46%	79 58% <sup>M</sup>	237 43%	220 50%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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 (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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Yes	431 43%	68 28%	98 39%B	57 49%B	47 60%BC	88 67%BC	79 40%	153 48%	181 41%	275 45%	144 40%	109 42%	69 45%	140 32%	125 48%N	155 56%N
No	105 11%	9 4%	33 13%B	20 17%B	15 19%B	13 10%B	13 7%	37 12%	53 12%	58 9%	45 13%	31 12%	19 13%	27 6%	26 10%	49 18%NO
Don't know	6 1%	0 0	1 *	1 1%	0 0	2 2%	3 1%	1 *	2 *	4 1%	2 *	1 *	1 *	0 0	3 1%	3 1%N
Do not have a savings plan with specific goals	458 46%	163 68% CDE	119 48% DEF	38 33%	16 20%	28 22%	102 52% H	129 40%	206 47%	274 45%	167 47%	121 46%	65 42%	266 61% OP	107 41% P	68 25%

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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Yes (Net)	745 75%	361 74%	385 75%	220 72%	118 68%	146 77%	128 81%E	131 78%	148 80%	160 73%	267 72%	171 75%	521 81%NO	71 64%	79 58%	449 81%	296 67%
You are consumer debt-free	380 38%	188 39%	192 37%	139 45%EF	46 27%	48 25%	58 36%F	89 53%EF	81 44%K	87 40%	117 32%	94 42%K	265 41%N	21 19%	48 35%N	222 40%	158 36%
You are reducing your consumer debt	365 37%	172 36%	193 37%	82 27%	72 42%DH	98 52%DH	70 44%DH	42 25%	67 36%	72 33%	149 40%	76 34%	256 40%O	51 45%O	31 23%	227 41%	138 31%
No (Net)	239 24%	117 24%	122 24%	79 26%	54 32%GH	42 22%	30 19%	32 19%	32 18%	55 25%	100 27%I	52 23%	113 17%	39 35%M	57 42%M	94 17%	145 33%
Your consumer debt remains at the same level	176 18%	87 18%	89 17%	54 18%	43 25%H	33 17%	24 15%	21 12%	28 15%	38 18%	76 21%	33 15%	78 12%	32 29%M	44 33%M	67 12%	109 25%
Your consumer debt is growing	63 6%	30 6%	33 6%	25 8%	12 7%	9 5%	6 4%	11 7%	4 2%	16 7%I	24 7%	18 8%I	34 5%	6 6%	12 9%	27 5%	36 8%
Don't know	16 2%	8 2%	8 2%	7 2%	0 0	1 1%	1 1%	4 3%E	4 2%	4 2%	3 1%	4 2%	10 2%	2 2%	0 0	14 2%	2 *

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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)	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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Yes (Net)	745 75%	158 66%	188 75%	100 86%BC	60 78%	112 86%BC	156 79%	237 74%	331 75%	482 79%K	247 69%	176 67%	108 70%	293 68%	211 81%N	223 81%N
You are consumer debt-free	380 38%	98 41%	86 34%	41 35%	30 39%	50 38%	94 48%HI	118 37%	155 35%	250 41%K	118 33%	82 31%	51 33%	174 40%	86 33%	106 38%
You are reducing your consumer debt	365 37%	61 25%	102 41%B	59 51%B	30 39%B	62 48%B	61 31%	119 37%	175 40%	232 38%	129 36%	94 36%	57 37%	119 27%	124 48%N	118 43%N
No (Net)	239 24%	81 34%DF	61 24%DF	15 13%	17 22%	19 14%	37 19%	78 25%	110 25%	121 20%	106 30%J	84 32%	45 29%	131 30%OP	46 18%	51 19%
Your consumer debt remains at the same level	176 18%	65 27% CDE F	40 16%	14 12%	11 14%	13 10%	33 17%	57 18%	79 18%	90 15%	80 22%J	65 25%	33 21%	102 24%OP	33 13%	36 13%
Your consumer debt is growing	63 6%	17 7%D	21 8%D	1 1%	6 8%D	6 5%	5 2%	22 7%G	31 7%G	31 5%	27 7%	19 7%	12 8%	29 7%	13 5%	16 6%
Don't know	16 2%	* *	2 1%	1 1%	0 0	0 0	4 2%	4 1%	2 1%	8 1%	4 1%	1 *	1 1%	10 2%P	4 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 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)	18-34 (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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Have an income (Net)	941 94%	464 95%	478 93%	282 92%	170 99% <sup>DH</sup>	180 95%	154 97% <sup>H</sup>	152 91%	172 93%	206 94%	347 94%	216 95%	610 95%	108 96%	132 97%	521 94%	420 95%
Yes (Subnet)	650 65%	331 68%	319 62%	193 63%	121 70% <sup>H</sup>	135 71% <sup>H</sup>	105 66% <sup>H</sup>	94 56%	127 69%	142 65%	233 63%	148 65%	445 69% <sup>O</sup>	69 62%	75 55%	383 69%	267 60%
Yes, you save more than 10% of your income	257 26%	126 26%	130 25%	77 25%	44 26%	52 27%	43 27%	41 24%	45 24%	57 26%	92 25%	63 28%	173 27%	32 28%	26 19%	162 29%	94 21%
Yes, you save between 5% and 10% of your income	203 20%	101 21%	102 20%	56 18%	49 28% <sup>H</sup>	39 21%	32 20%	27 16%	42 23%	47 21%	75 20%	39 17%	150 23% <sup>O</sup>	20 18%	14 10%	112 20%	91 21%
Yes, you save between 1% and 5% of your income	190 19%	103 21%	87 17%	60 20%	27 16%	43 23%	31 19%	27 16%	40 22%	39 18%	66 18%	45 20%	121 19%	17 15%	35 26%	108 19%	82 18%
No, you are not saving because you spend all of your income	291 29%	133 27%	159 31%	89 29%	49 29%	46 24%	48 30%	58 35% <sup>F</sup>	45 24%	64 29%	114 31%	68 30%	166 26%	39 35%	57 42% <sup>M</sup>	139 25%	153 34%
Not employed/Have no income	33 3%	13 3%	20 4%	20 6% <sup>FG</sup>	2 1%	1 1%	3 2%	6 3%	9 5%	7 3%	10 3%	7 3%	17 3%	2 2%	4 3%	13 2%	20 4%
Don't know	25 3%	9 2%	16 3%	4 1%	0 0	8 4% <sup>E</sup>	2 1%	10 6% <sup>DEG</sup>	3 2%	5 2%	13 4%	4 2%	17 3%	2 2%	0 0	22 4%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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)	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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Have an income (Net)	941 94%	227 95%	245 98%	112 96%	74 96%	126 97%	179 91%	304 95%	423 96%G	571 93%	344 96%	256 98%	144 93%	406 94%	243 93%	267 97%
Yes (Subnet)	650 65%	112 47%	170 68%B	89 77%B	62 80%B	112 85%BC	116 59%	227 71%G	284 64%	411 67%	222 62%	162 62%	98 63%	236 54%	171 66%N	228 83%NO
Yes, you save more than 10% of your income	257 26%	33 14%	60 24%B	38 33%B	29 37%BC	56 43%BC	47 24%	94 29%	107 24%	163 27%	86 24%	64 25%	36 23%	80 18%	75 29%N	94 34%N
Yes, you save between 5% and 10% of your income	203 20%	38 16%	47 19%	27 23%	19 25%	35 26%B	30 15%	56 18%	109 25%GH	113 18%	86 24%	60 23%	40 26%	70 16%	55 21%	76 27%N
Yes, you save between 1% and 5% of your income	190 19%	42 17%	63 25%	24 21%	14 18%	21 16%	39 20%	76 24%I	67 15%	136 22%K	50 14%	37 14%	21 14%	86 20%	41 16%	59 21%
No, you are not saving because you spend all of your income	291 29%	115 48% CDE F	75 30% EF	23 19%	12 16%	15 11%	62 32%	77 24%	140 32% H	159 26%	122 34% J	94 36%	46 30%	170 39% OP	72 28% P	39 14%
Not employed/Have no income	33 3%	9 4%	3 1%	1 1%	3 4%	3 3%	9 4%	9 3%	15 3%	22 4%	11 3%	5 2%	8 5%	15 3%	13 5% P	4 1%
Don't know	25 3%	4 2%	2 1%	3 3%	0 0%	1 1%	9 5% I	7 2%	4 1%	18 3% K	2 1%	0 0%	2 1%	13 3%	4 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 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		
	Male	Female	18-	35-	45-	55-	65+	North-	Mid-	South	West	White Only	Black Only	Hispanic	Land-	Cell	
Total	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Yes	652 65%	326 67%	326 63%	176 57%	109 63%	140 74% <sup>DG</sup>	97 61%	126 75% <sup>DE</sup>	129 70%	139 64%	242 66%	141 62%	446 69% <sup>N</sup>	52 47%	78 58%	409 73%	243 55%
No	334 33%	154 32%	179 35%	128 42% <sup>FH</sup>	61 36% <sup>H</sup>	47 25%	58 37% <sup>FH</sup>	37 22%	53 29%	74 34%	124 33%	82 36%	188 29%	60 53% <sup>M</sup>	57 42% <sup>M</sup>	139 25%	194 44%
Don't know	15 1%	6 1%	9 2%	3 1%	2 1%	2 1%	3 2%	4 3%	3 1%	5 2%	4 1%	3 1%	11 2%	0 0	0 0	9 2%	6 1%

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

	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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Yes	652 65%	91 38%	162 65%B	94 81%BC	65 84%BC	118 90%BC	130 66%	223 70%I	273 62%	424 69%K	208 58%	149 57%	97 63%	238 55%	167 64%N	227 82%NO
No	334 33%	149 62% CDE F	87 35% DEF	22 19% F	13 16%	12 10%	62 32%	94 29%	167 38% H	179 29%	147 41% J	111 43%	56 36%	191 44% P	92 35% P	43 16%
Don't know	15 1%	* *	2 1%	0 0	0 0	1 *	4 2%	3 1%	3 1%	8 1%	2 1%	1 *	1 1%	5 1%	1 *	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 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)	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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Not already retired (Net)	853 85%	418 86%	435 85%	302 99% FG H	168 97% GH	173 91% H	136 85% H	72 43%	162 88%	183 84%	312 84%	196 87%	537 83%	97 87%	130 96% M	437 78%	416 94%
Yes	420 42%	205 42%	215 42%	114 37% H	86 50% DH	101 54% DH	74 47% H	42 25%	83 45%	89 41%	153 41%	94 41%	287 45%	38 34%	44 32%	248 45%	172 39%
No	433 43%	213 44%	220 43%	188 61% EF GH	82 47% H	71 38% H	62 39% H	30 18%	79 43%	93 43%	159 43%	102 45%	250 39%	59 53% M	86 64% M	189 34%	245 55%
Already retired	125 12%	56 12%	69 13%	0	2 1%	7 4% D	21 13% DE F	92 55% DEF G	17 9%	33 15%	52 14%	23 10%	93 15% O	14 13%	5 4%	104 19%	21 5%
Don't know	22 2%	11 2%	11 2%	4 1%	3 2%	9 5%	2 1%	3 2%	5 3%	3 1%	6 2%	8 4%	14 2%	0 0%	0 0%	16 3%	6 1%

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

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 (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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Not already retired (Net)	853 85%	217 90%	218 87%	97 84%	69 90%	121 93%D	142 72%	265 83%G	415 94%GH	487 80%	344 96%J	254 97%	144 94%	375 87%	219 84%	238 86%
Yes	420 42%	53 22%	103 41%B	50 43%B	46 60%BC	89 68%BC	69 35%	150 47%G	183 41%	256 42%	151 42%	114 44%	65 42%	144 33%	99 38%	164 60%NO
No	433 43%	164 68%CDE F	115 46%EF	47 40%F	23 30%	32 24%	74 37%	115 36%	233 53%GH	231 38%	194 54%J	139 53%	79 51%	232 53%P	121 46%P	74 27%
Already retired	125 12%	23 9%	32 13%	17 15%F	7 9%	8 6%	51 26%HI	49 15%I	20 4%	112 18%K	9 2%	4 2%	6 4%	55 13%	35 14%	29 11%
Don't know	22 2%	* *	1 *	2 1%	1 1%	2 2%	3 2%	6 2%	8 2%	12 2%	4 1%	3 1%	4 2%	3 1%	6 2%	8 3%N

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)	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	792	397	395	224	114	141	162	147	154	169	285	184	546	58	77	475	317
Weighted Total	875	430	445	306	171*	182	138	75	167	186	318	204	551	97*	130*	453	422
Employed (Net)	805	403	402	286	169	166	122	58	159	174	285	187	511	92	116	412	393
	92%	94%	90%	93% <sup>H</sup>	99% <sup>DF</sup>	92% <sup>H</sup>	88% <sup>H</sup>	77%	95%	94%	90%	92%	93%	94%	89%	91%	93%
Yes	441	236	206	133	102	110	71	23	98	89	157	97	300	43	46	246	195
	50%	55% <sup>C</sup>	46%	44% <sup>H</sup>	60% <sup>DH</sup>	61% <sup>DH</sup>	51% <sup>H</sup>	30%	58%	48%	50%	48%	54% <sup>O</sup>	44%	36%	54%	46%
No	363	167	197	153	68	56	51	35	61	85	127	90	211	49	70	166	198
	42%	39%	44%	50% <sup>FG</sup>	40%	31%	37%	46% <sup>F</sup>	37%	46%	40%	44%	38%	50%	53% <sup>M</sup>	37%	47%
Not employed	55	18	37	16	1	7	14	17	6	12	26	11	34	6	8	33	22
	6%	4%	8% <sup>B</sup>	5%	1%	4%	10% <sup>EF</sup>	23% <sup>DEF</sup>	3%	6%	8%	5%	6%	6%	7%	7%	5%
Don't know	15	9	6	4	0	9	2	1	3	0	7	6	6	0	6	8	7
	2%	2%	1%	1%	0	5% <sup>E</sup>	1%	1%	2%	0	2%	3% <sup>J</sup>	1%	0	4% <sup>M</sup>	2%	2%

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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	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	792	155	184	96	74	129	145	278	335	512	254	180	111	272	202	292
Weighted Total	875	217	219	99*	70*	123	145	271	423	499	349	257	148*	378	225	246
Employed (Net)	805 92%	192 88%	209 96%B	97 99%B	65 93%	120 97%B	132 91%	243 90%	400 95%H	452 91%	331 95%J	246 96%	142 96%	336 89%	210 93%	239 97%N
Yes	441 50%	47 22%	111 51%B	67 68%BC	57 81%BC	96 78%BC	66 46%	154 57%	206 49%	255 51%	174 50%	129 50%	72 49%	139 37%	112 50%N	179 73%NO
No	363 42%	145 67%CDE	98 45%DEF	30 31%E	9 12%	24 19%	65 45%H	90 33%	194 46%H	198 40%	158 45%	116 45%	69 47%	198 52%P	98 44%P	60 24%
Not employed	55 6%	26 12%CDF	9 4%	1 1%	5 7%F	1 1%	13 9%	22 8%	18 4%	41 8%K	12 4%	6 2%	6 4%	34 9%P	13 6%	6 2%
Don't know	15 2%	0 0	0 0	0 0	0 0	3 2%	1 *	5 2%	5 1%	6 1%	5 1%	5 2%	0 0	8 2%	2 1%	1 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		
	Male (A)	Female (B)	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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Yes	408 41%	192 39%	216 42%	123 40%	68 40%	82 43%	70 44%	62 37%	88 48%	84 38%	149 40%	87 38%	261 41%	47 42%	48 36%	235 42%	173 39%
No	575 57%	285 59%	290 56%	177 58%	103 60%	104 55%	86 54%	102 61%	91 49%	129 59%	217 59%	138 61%I	368 57%	65 58%	85 62%	310 56%	264 60%
Don't know	18 2%	9 2%	8 2%	7 2%	2 1%	3 1%	2 1%	4 3%	6 3%	6 3%	4 1%	2 1%	14 2%	0 0	3 2%	11 2%	6 1%

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

## 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 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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Yes	408 41%	56 23%	100 40%B	58 49%B	36 47%B	90 69%BC DE	70 36%	144 45%	177 40%	258 42%	136 38%	100 38%	61 40%	137 32%	109 42%N	148 54%NO
No	575 57%	182 76%CDE F	149 60%F	58 50%F	41 53%F	41 31%	122 62%	171 53%	260 59%	342 56%	217 61%	156 60%	93 60%	288 67%OP	146 56%P	125 45%
Don't know	18 2%	2 1%	1 *	* *	0 0	0 0	5 2%	5 2%	6 1%	11 2%	5 1%	5 2%	0 0	8 2%	6 2%	3 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 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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Have financial windfalls (Net)	425 43%	213 44%	212 41%	129 42%	76 44%	96 51% <sup>H</sup>	62 39%	63 37%	82 45%	100 46%	149 40%	94 42%	300 47% <sup>NO</sup>	34 31%	40 29%	250 45%	176 40%
Yes, you have windfalls and save something	348 35%	170 35%	178 35%	105 34%	65 38%	73 39%	51 32%	53 32%	69 38%	80 37%	128 35%	70 31%	246 38% <sup>O</sup>	30 27%	30 22%	205 37%	143 32%
Yes, you have windfalls but don't save anything	78 8%	43 9%	35 7%	25 8%	11 6%	22 12% <sup>H</sup>	11 7%	9 6%	13 7%	20 9%	21 6%	24 11%	55 8%	4 4%	10 7%	45 8%	33 7%
No, you don't have any financial windfalls	547 55%	258 53%	289 56%	171 56%	91 53%	88 46%	94 59% <sup>F</sup>	99 59% <sup>F</sup>	95 52%	113 52%	209 57%	129 57%	324 50%	78 69% <sup>M</sup>	93 69% <sup>M</sup>	287 52%	260 59%
Don't know	27 3%	15 3%	13 2%	5 2%	5 3%	6 3%	4 2%	6 4%	7 4%	5 3%	11 3%	4 2%	19 3%	0 0	3 2%	19 3%	8 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Have financial windfalls (Net)	425 43%	69 29%	104 41%B	61 52%B	47 61%BC D	91 69%BC	66 33%	143 45%G	205 46%G	245 40%	172 48%J	129 49%	72 47%	142 33%	121 46%N	154 56%NO
Yes, you have windfalls and save something	348 35%	54 23%	87 35%B	51 44%B	36 47%B	71 54%BC	60 30%	122 38%	156 35%	212 35%	130 36%	95 37%	57 37%	118 27%	94 36%N	129 47%NO
Yes, you have windfalls but don't save anything	78 8%	15 6%	17 7%	10 9%	11 14%	20 15%BC	6 3%	20 6%	49 11%G	33 5%	42 12%J	33 13%	15 10%	24 6%	27 10%	24 9%
No, you don't have any financial windfalls	547 55%	168 70% F	146 58% CDE	54 47% EF	29 37% F	40 30%	125 63% HI	167 52%	233 53%	345 57%	184 52%	131 50%	81 53%	281 65% OP	134 52% P	114 42%
Don't know	27 3%	2 1%	1 1%	1 1%	2 2%	1 *	6 3%	10 3%	5 1%	21 3% K	1 *	1 *	1 1%	10 2%	6 2%	8 3%

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 (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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
Own property (Net)	578 58%	294 60%	285 55%	82 27%	106 61%D	136 72%D	117 74%DE	134 80%DE	96 52%	129 59%	230 62%	122 54%	426 66%NO	52 46%	41 30%	395 71%	183 41%
You own property and have no mortgage debt	209 21%	103 21%	106 21%	26 8%	16 9%	31 17%D	51 32%DE	83 50%DE	32 17%	52 24%L	91 25%L	34 15%	150 23%O	22 19%	16 12%	162 29%	47 11%
Have debt (Subnet)	369 37%	191 39%	178 35%	56 18%	90 52%DH	105 56%DG	66 42%DH	51 30%D	65 35%	77 35%	139 38%	88 39%	276 43%NO	30 27%	26 19%	233 42%	136 31%
You own property and are currently paying down your mortgage debt	351 35%	177 36%	174 34%	52 17%	88 51%DH	100 53%DH	66 41%DH	44 26%D	64 34%	74 34%	130 35%	83 37%	264 41%NO	28 25%	23 17%	223 40%	128 29%
You own property, but your mortgage debt is growing	18 2%	14 3%C	4 1%	4 1%	2 1%	6 3%	1 1%	6 4%G	1 1%	3 2%	9 2%	5 2%	11 2%	2 2%	2 2%	10 2%	8 2%
You don't own property	409 41%	187 39%	222 43%	223 73%EF	65 38%GH	51 27%	39 24%	31 18%	85 46%	89 41%	135 37%	100 44%	211 33%	60 54%M	94 70%M	154 28%	255 58%
Don't know	13 1%	5 1%	8 2%	2 1%	2 1%	2 1%	3 2%	3 2%	3 2%	1 *	5 1%	4 2%	7 1%	0 0	0 0	8 1%	5 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
Own property (Net)	578 58%	64 27%	141 56%B	92 79%BC	70 90%BC	105 80%BC	106 54%	216 68%GI	236 53%	374 61%K	190 53%	127 49%	94 61%	203 47%	153 59%N	206 75%NO
You own property and have no mortgage debt	209 21%	38 16%	57 23%	26 22%	15 19%	26 20%	56 29%I	96 30%I	52 12%	169 28%K	37 10%	27 10%	13 9%	95 22%	53 20%	55 20%
Have debt (Subnet)	369 37%	26 11%	85 34%B	67 57%BC	55 71%BC	79 60%BC	49 25%	121 38%G	184 42%G	205 34%	153 43%J	101 39%	81 52%	108 25%	100 38%N	151 55%NO
You own property and are currently paying down your mortgage debt	351 35%	23 9%	78 31%B	64 55%BC	54 70%BC	78 59%BC	47 24%	113 35%G	176 40%G	195 32%	146 41%J	93 36%	81 52%	100 23%	96 37%N	144 52%NO
You own property, but your mortgage debt is growing	18 2%	3 1%	6 3%	3 3%	1 2%	2 1%	2 1%	8 3%	8 2%	10 2%	8 2%	8 3%	0 0%	8 2%	4 1%	6 2%
You don't own property	409 41%	176 73%CDE	109 44%DEF	24 21%	8 10%	25 19%	86 44%H	102 32%	207 47%H	230 38%	167 47%J	134 51%	60 39%	226 52%OP	105 40%P	67 24%
Don't know	13 1%	0 0%	0 0%	0 0%	0 0%	1 1%	5 3%I	2 1%	0 0%	8 1%	0 0%	0 0%	0 0%	4 1%	2 1%	3 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	327	172	155	43	68	90	78	48	61	67	119	80	248	21	19	216	111
Weighted Total	331	175	157	56*	90*	102*	60*	23*	60*	67*	123*	81*	248	26**	24**	202	129*
Yes	249 75%	132 76%	117 74%	54 96% H	84 93% H	78 76% GH	27 45%	7 29%	41 69%	47 70%	101 82%	59 73%	183 74%	19 74%	16 67%	148 73%	101 78%
No	75 23%	39 22%	37 23%	2 4%	5 6%	22 22% DE	31 51% DE F	15 65% DE F	15 25%	18 27%	21 17%	20 25%	59 24%	6 22%	7 30%	49 24%	26 20%
Don't know	8 2%	4 2%	4 2%	0 0%	1 1%	2 2%	3 5%	1 6% D	3 5%	2 2%	1 1%	2 2%	6 2%	1 4%	1 3%	5 3%	2 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O  
 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	327	18	71	50	54	79	38	120	157	194	125	82	63	69	84	165
Weighted Total	331	21**	73*	58*	52*	76*	37*	105*	175	175	147	97*	76*	91*	90*	141
Yes	249 75%	11 54%	54 74%	45 76%	45 86%	61 80%	18 48%	70 67%	148 84% <sup>GH</sup>	111 64%	129 87% <sup>J</sup>	88 90%	67 87%	72 79%	67 75%	101 72%
No	75 23%	7 33%	19 25%	13 22%	7 14%	14 19%	17 46% <sup>I</sup>	32 30% <sup>I</sup>	25 14%	57 32% <sup>K</sup>	17 12%	10 10%	9 12%	19 20%	19 21%	36 26%
Don't know	8 2%	3 12%	* 1%	1 2%	0 0%	1 1%	2 6%	3 3%	2 1%	6 4%	1 1%	0 0%	1 1%	* 1%	4 4%	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; \*\* very small base (under 30) ineligible for sig testing

Question EE13

Are you saving more or less now than a year ago? 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	1008	503	505	224	115	147	187	329	185	222	376	225	714	75	84	654	354
Weighted Total	1000	486	514	306	172*	189	159	168	185	219	370	227	644	112*	136*	557	443
More (Net)	301 30%	142 29%	159 31%	133 43% EF GH	49 29% H	54 29% H	39 24% H	26 16%	58 31%	68 31%	115 31%	60 27%	185 29%	43 38%	39 29%	156 28%	145 33%
A lot more	93 9%	55 11%	38 7%	50 16% EGH	10 6%	17 9% H	9 6%	6 4%	21 11%	21 10%	40 11% L	12 5%	50 8%	15 13%	16 12%	45 8%	48 11%
Somewhat more	208 21%	88 18%	120 23%	82 27% H	39 23% H	37 20% H	29 19%	20 12%	38 20%	47 22%	75 20%	48 21%	135 21%	28 25%	23 17%	111 20%	97 22%
The same amount	290 29%	140 29%	150 29%	65 21%	62 36% D	54 29%	48 30% D	60 36% D	66 36%	65 30%	101 27%	58 26%	216 33% NO	19 17%	23 17%	177 32%	113 25%
Less (Net)	383 38%	190 39%	193 37%	105 34%	58 34%	77 41%	67 42%	73 43% D	51 28%	82 38%	148 40% I	102 45% I	229 36%	48 43%	72 53% M	206 37%	177 40%
Somewhat less	167 17%	84 17%	83 16%	37 12%	20 12%	42 22% DE	29 18%	35 21% DE	17 9%	43 20% I	66 18% I	41 18% I	110 17%	26 24%	18 14%	105 19%	62 14%
A lot less	216 22%	106 22%	109 21%	68 22%	38 22%	35 19%	38 24%	37 22%	34 18%	39 18%	82 22%	61 27% J	119 19%	21 19%	53 39% M N	101 18%	115 26%
Don't know	26 3%	13 3%	13 3%	4 1%	3 2%	3 2%	5 3%	8 5% D	10 5% J	3 1%	7 2%	7 3%	14 2%	2 2%	2 1%	18 3%	9 2%

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

Question EE13

Are you saving more or less now than a year ago? 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	1008	192	239	126	88	147	231	368	366	706	268	187	121	349	263	361
Weighted Total	1000	240	251	116*	77*	131	197	320	443	611	357	261	154*	434	261	275
More (Net)	301 30%	56 23%	87 35%B	40 34%	25 32%	49 38%B	44 22%	81 25%	167 38%GH	176 29%	121 34%	88 34%	58 37%	126 29%	83 32%	88 32%
A lot more	93 9%	15 6%	32 13%B	9 8%	5 7%	15 12%	17 9%	18 6%	54 12%H	55 9%	35 10%	27 10%	17 11%	36 8%	23 9%	30 11%
Somewhat more	208 21%	41 17%	54 22%	31 26%	20 26%	34 26%	27 14%	63 20%	112 25%G	121 20%	86 24%	61 23%	40 26%	89 21%	60 23%	58 21%
The same amount	290 29%	58 24%	59 24%	35 30%	32 42%BC	54 41%BC	59 30%	94 29%	123 28%	182 30%	95 27%	70 27%	39 25%	97 22%	79 30%	101 37%N
Less (Net)	383 38%	122 51%DEF	100 40%EF	41 36%F	20 26%	28 21%	86 43%I	139 44%I	148 33%	239 39%	137 38%	100 38%	54 35%	201 46%OP	91 35%	83 30%
Somewhat less	167 17%	43 18%	43 17%	22 19%	8 11%	19 14%	43 22%I	69 22%I	53 12%	121 20%K	44 12%	29 11%	19 13%	69 16%	42 16%	54 20%
A lot less	216 22%	80 33%CDE	57 23%F	19 16%F	12 15%	9 7%	43 22%	70 22%	95 22%	119 19%	93 26%	71 27%	34 22%	132 31%OP	49 19%P	29 11%
Don't know	26 3%	3 1%	4 2%	0 0	0 0	0 0	9 4%I	6 2%	5 1%	14 2%	5 1%	3 1%	4 2%	9 2%	8 3%	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