

Question EE1

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

	Sex		Age					Region				Race			
	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)	
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Yes	470 47%	255 51% ^C	214 43%	86 30%	82 47% ^D	98 51% ^D	88 55% ^D	108 62% ^{DE}	92 51% ^F	107 48%	175 47%	96 43%	336 51% ^N	37 32%	44 36%
No	492 49%	224 45%	268 53% ^B	191 67% ^{EF}	87 50% ^H	85 44% ^H	70 43% ^H	53 30%	84 46%	102 46%	187 50%	119 54%	297 45%	76 67% ^M	70 58%
Don't know	39 4%	19 4%	20 4%	7 2%	7 4%	8 4%	3 2%	13 7% ^{DG}	6 3%	14 6%	13 3%	7 3%	24 4%	1 1%	7 5%

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 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 (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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Yes	470 47%	61 29%	88 37%	73 54%BC	48 54%BC	109 69%BC	98 55%I	154 52%I	194 40%	306 51%K	143 38%	116 38%	59 36%	148 35%	113 43%	186 67%NO
No	492 49%	138 66%DEF	145 61%DF	53 39%	41 46%F	47 30%	69 38%	134 45%	278 57%GH	260 44%	224 60%J	180 59%	98 59%	252 59%P	144 54%P	86 31%
Don't know	39 4%	11 5%	5 2%	9 7%	0 0%	2 1%	13 7%I	11 4%	14 3%	29 5%	9 2%	8 3%	8 5%	27 6%P	8 3%	4 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 EE2

Do you have a savings plan with specific goals?

	Sex		Age					Region				Race			
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- west (J)	South (K)	West (L)	White Only (Non- Hisp) (M)	Black Only (Non- Hisp) (N)	His- panic (Any Race) (O)
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Yes	540 54%	288 58%	253 50%	138 49%	115 65% ^{DH}	106 55%	95 59% ^H	80 46%	96 53%	125 56%	218 58% ^L	101 46%	361 55%	67 59%	60 49%
No	452 45%	204 41%	247 49%	146 51% ^E	60 34%	85 44%	66 41%	89 51% ^{EG}	83 46%	96 43%	154 41%	119 54% ^K	289 44%	47 41%	61 51%
Don't know	8 1%	5 1%	3 1%	0 0	1 1%	1 *	1 1%	5 3% ^{DF}	2 1%	2 1%	3 1%	1 *	7 1%	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O
 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 (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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Yes	540 54%	53 25%	119 50%B	84 62%B	68 76%BC	124 78%BC	81 45%	166 56%G	280 58%G	315 53%	215 57%	187 62%	73 44%	178 42%	135 51%	215 78%NO
No	452 45%	157 74%CDE F	118 49%EF	51 38%F	22 24%	34 22%	97 54%HI	128 43%	205 42%	274 46%	159 42%	115 38%	92 56%	245 57%P	127 48%P	59 22%
Don't know	8 1%	* *	2 1%	0 0	0 0	0 0	1 1%	4 2%	2 *	6 1%	2 1%	2 1%	0 0	4 1%	2 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?

Base = Have a savings plan with specific goals

	Sex		Age					Region				Race			
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- west (J)	South (K)	West (L)	White Only (Non- Hisp) (M)	Black Only (Non- Hisp) (N)	His- panic (Any Race) (O)
Unweighted Total	580	304	276	48	80	123	156	166	102	136	219	123	443	42	31
Weighted Total	540	288	253	138*	115*	106	95	80	96*	125*	218	101*	361	67**	60**
Yes	418 77%	225 78%	193 76%	102 74%	78 68%	84 80%	78 82%E	69 87%E	73 76%	87 70%	176 81%	81 80%	279 77%	46 68%	50 83%
No	115 21%	62 22%	53 21%	32 23%	35 30%GH	21 20%	17 18%	10 13%	22 22%	37 30%K	37 17%	19 19%	76 21%	21 32%	10 17%
Don't know	8 1%	* *	7 3%B	4 3%	2 2%	0 0	* *	* 1%	2 2%	* *	5 2%	1 1%	6 2%	0 0	0 0

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

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	580	49	113	97	63	136	125	219	220	424	144	117	55	143	147	276
Weighted Total	540	53*	119*	84*	68*	124*	81*	166	280	315	215*	187*	73*	178*	135*	215
Yes	418 77%	38 71%	83 70%	64 76%	53 79%	107 86% ^C	65 80%	140 85% ^I	201 72%	255 81%	154 71%	132 70%	50 68%	125 70%	101 75%	180 84% ^N
No	115 21%	16 29%	35 30% ^F	18 22%	13 20%	17 14%	16 20%	25 15%	73 26% ^H	59 19%	55 26%	49 26%	18 25%	48 27% ^P	34 25%	33 15%
Don't know	8 1%	0 0	0 0	2 2%	1 2%	0 0	* *	* *	5 2%	1 *	7 3%	7 3%	5 7%	5 3%	* *	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?

	Race														
	Sex			Age					Region				White	Black	Hispanic
	Total	Male	Female	18-	35-	45-	55-	65+	North-	Mid-	South	West	Only	Only	(Any
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	east	west	(K)	(L)	(Non-	(Non-	Race)	
								(I)	(J)			Hisp)	Hisp)	(O)	
												Hisp)	Hisp)		
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Yes	418	225	193	102	78	84	78	69	73	87	176	81	279	46	50
	42%	45%	38%	36%	44%	44%	48%	40%	40%	39%	47%	36%	43%	40%	41%
No	115	62	53	32	35	21	17	10	22	37	37	19	76	21	10
	11%	13%	10%	11%	20%GH	11%	10%	6%	12%	17%	10%	9%	12%	19%	8%
Don't know	8	*	7	4	2	0	*	*	2	*	5	1	6	0	0
	1%	*	1%	1%	1%	0	*	*	1%	*	1%	*	1%	0	0
Do not have a savings plan with specific goals	460	210	250	146	61	86	67	94	85	98	157	120	296	47	61
	46%	42%	50%	51%E	35%	45%	41%	54%EG	47%	44%	42%	54%K	45%	41%	51%

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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Yes	418 42%	38 18%	83 35%B	64 48%B	53 60%BC	107 68%BC	65 36%	140 47%G	201 41%	255 43%	154 41%	132 43%	50 30%	125 29%	101 38%	180 65%NO
No	115 11%	16 7%	35 15%	18 14%	13 15%	17 11%	16 9%	25 8%	73 15%H	59 10%	55 15%	49 16%	18 11%	48 11%	34 13%	33 12%
Don't know	8 1%	0 0	0 0	2 1%	1 1%	0 0	* *	* *	5 1%	1 *	7 2%	7 2%	5 3%	5 1%	* *	2 1%
Do not have a savings plan with specific goals	460 46%	157 75% F	120 50% CDE	51 38% EF	22 24%	34 22% F	99 55% HI	133 44%	207 42%	280 47%	161 43%	117 38%	92 56%	249 58% P	129 49% P	61 22%

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			
	Male	Fe-	18-	35-	45-	55-	North-	Mid-	South	West	White	Black	His-		
	(B)	male	34	44	54	64	east	west	(K)	(L)	Only	Only	panic		
Total	(A)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Yes (Net)	802	400	402	216	133	154	137	151	134	177	304	188	539	82	104
	80%	80%	80%	76%	76%	80%	85%	87%DE	74%	79%	81%	85%I	82%	72%	86%
You are consumer debt-free	381	202	179	87	38	74	75	104	54	79	153	96	268	43	38
	38%	41%	36%	31%	22%	38%E	46%DE	60%DE	30%	35%	41%	43%I	41%	38%	32%
							FG								
You are reducing your consumer debt	421	198	223	129	95	80	63	47	80	98	151	92	271	39	65
	42%	40%	44%	45%H	54%GH	42%H	39%H	27%	44%	44%	40%	41%	41%	34%	54%
No (Net)	186	92	95	66	43	34	23	18	42	43	68	33	108	32	17
	19%	18%	19%	23%H	24%GH	18%H	14%	10%	23%	19%	18%	15%	16%	28%M	14%
Your consumer debt remains at the same level	134	71	63	54	32	18	16	11	27	33	50	23	78	23	14
	13%	14%	12%	19%H	18%FG	10%	10%	6%	15%	15%	13%	11%	12%	20%	12%
					H										
Your consumer debt is growing	52	20	32	12	10	16	7	7	14	10	18	10	30	8	3
	5%	4%	6%	4%	6%	8%	4%	4%	8%	5%	5%	5%	5%	7%	3%
Don't know	12	6	6	2	0	3	1	5	6	3	3	*	10	0	0
	1%	1%	1%	1%	0	2%	1%	3%E	3%	1%	1%	*	2%	0	0

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 \$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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Yes (Net)	802 80%	137 65%	188 79%B	114 85%B	74 83%B	141 89%BC	149 83%	251 84%	374 77%	489 82%	288 77%	229 75%	132 80%	332 78%	205 78%	241 87%NO
You are consumer debt-free	381 38%	92 44%E	78 33%	44 33%	22 24%	71 45%E	96 53%HI	116 39%	160 33%	253 42%K	119 32%	90 29%	67 40%	183 43%	87 33%	103 37%
You are reducing your consumer debt	421 42%	45 22%	109 46%B	70 52%B	52 58%B	70 45%B	53 30%	135 45%G	215 44%G	237 40%	169 45%	139 46%	65 39%	150 35%	118 45%	138 50%N
No (Net)	186 19%	69 33%CDF	48 20%F	21 15%	16 17%	16 10%	28 15%	42 14%	110 23%H	94 16%	88 23%J	75 25%	34 20%	88 21%P	57 21%P	34 12%
Your consumer debt remains at the same level	134 13%	48 23%DF	42 17%F	13 9%	14 16%	11 7%	16 9%	37 12%	81 17%G	66 11%	67 18%J	58 19%	26 16%	64 15%	44 17%P	26 10%
Your consumer debt is growing	52 5%	21 10%CF	7 3%	8 6%	2 2%	4 3%	12 7%H	5 2%	28 6%H	28 5%	21 6%	17 5%	8 5%	24 6%	13 5%	7 3%
Don't know	12 1%	4 2%	2 1%	* *	0 0	1 1%	3 2%	6 2%	2 *	12 2%K	0 0	0 0	0 0	7 2%	3 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 EE5

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

	Race														
	Sex			Age					Region				White	Black	Hispanic
	Total	Male	Fe-	18-	35-	45-	55-	65+	North-	Mid-	South	West	Only	Only	(Any
(A)	(B)	male	34	44	54	64	(H)	east	west	(K)	(L)	(Non-	(Non-	(Any	
		(C)	(D)	(E)	(F)	(G)		(I)	(J)			Hisp)	Hisp)	Race)	
												(M)	(N)	(O)	
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Have an income (Net)	961	482	479	284	174	180	154	161	171	216	359	215	628	113	120
	96%	97%	95%	100% ^{FG}	99% ^{FH}	94%	95%	92%	94%	97%	96%	97%	96%	100%	99%
				H											
Yes (Subnet)	664	343	321	188	127	127	110	107	111	149	267	137	446	65	86
	66%	69%	64%	66%	72%	66%	68%	62%	61%	67%	71%	62%	68%	57%	71%
Yes, you save more than 10% of your income	259	157	102	73	45	51	45	41	40	55	111	53	175	23	32
	26%	32% ^C	20%	26%	25%	27%	28%	24%	22%	25%	30%	24%	27%	20%	27%
Yes, you save between 5% and 10% of your income	197	85	112	51	39	39	35	34	32	47	68	51	130	11	38
	20%	17%	22%	18%	22%	20%	21%	19%	18%	21%	18%	23%	20%	9%	31% ^N
Yes, you save between 1% and 5% of your income	208	101	107	64	43	37	31	32	39	47	89	33	141	31	16
	21%	20%	21%	22%	25%	19%	19%	18%	21%	21%	24%	15%	21%	27%	13%
No, you are not saving because you spend all of your income	297	139	158	96	47	53	44	54	60	67	92	78	182	49	34
	30%	28%	31%	34%	27%	28%	27%	31%	33%	30%	24%	35% ^K	28%	43% ^M	28%
Not employed/Have no income	15	6	9	0	0	7	3	5	3	2	8	2	12	1	1
	1%	1%	2%	0	0	4% ^{DE}	2%	3% ^{DE}	1%	1%	2%	1%	2%	*	1%
Don't know	24	9	15	0	2	5	4	8	8	5	7	4	17	0	0
	2%	2%	3%	0	1%	2%	3% ^D	5% ^D	4%	2%	2%	2%	3%	0	0

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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Have an income (Net)	961 96%	204 97%	234 98%	131 97%	88 98%	155 98%	173 96%	281 94%	476 98% ^H	565 95%	372 99% ^J	300 99%	164 99%	415 97%	253 96%	265 96%
Yes (Subnet)	664 66%	80 38%	163 69% ^B	99 73% ^B	77 86% ^{BC}	138 88% ^{BC}	110 61%	212 71% ^G	329 68%	397 67%	256 68%	203 67%	107 64%	238 56%	192 73% ^N	222 80% ^N
Yes, you save more than 10% of your income	259 26%	24 11%	39 17%	30 22% ^B	30 33% ^{BC}	92 59% ^{BC}	41 23%	92 31%	121 25%	168 28%	86 23%	70 23%	36 22%	87 20%	59 22%	106 38% ^{NO}
Yes, you save between 5% and 10% of your income	197 20%	27 13%	50 21%	40 30% ^{BF}	20 22%	24 15%	38 21%	56 19%	96 20%	118 20%	75 20%	58 19%	34 20%	63 15%	65 25% ^N	64 23% ^N
Yes, you save between 1% and 5% of your income	208 21%	29 14%	73 31% ^{BF}	29 21%	28 31% ^{BF}	21 14%	30 17%	65 22%	112 23%	111 19%	96 25%	75 25%	37 22%	88 21%	68 26%	52 19%
No, you are not saving because you spend all of your income	297 30%	124 59% ^{CDE}	71 30% ^{EF}	32 24% ^F	10 12%	16 10%	63 35% ^H	69 23%	147 30%	167 28%	115 31%	96 32%	58 35%	177 41% ^{OP}	61 23%	43 16%
Not employed/Have no income	15 1%	5 3%	2 1%	2 1%	* *	2 1%	3 2%	9 3% ^I	3 1%	13 2%	1 *	1 *	0 0	5 1%	5 2%	5 2%
Don't know	24 2%	1 *	2 1%	2 1%	1 2%	1 1%	4 2%	9 3%	8 2%	17 3%	4 1%	3 1%	1 1%	8 2%	7 2%	6 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			
	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)	
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Yes	660 66%	346 70%	314 62%	156 55%	116 66%	126 66%	111 69%D	137 79%DE	113 62%	153 69%	270 72%L	125 56%	464 71%N	65 57%	71 58%
No	328 33%	151 30%	177 35%	123 43%GH	60 34%H	62 33%H	49 30%H	34 19%	64 35%	68 31%	104 28%	93 42%K	190 29%	45 40%	46 38%
Don't know	12 1%	* *	11 2%B	4 1%	0 0	4 2%	1 1%	3 2%	5 2%	2 1%	1 *	4 2%	3 *	3 3%	4 3%

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 (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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Yes	660 66%	80 38%	155 65%B	96 71%B	81 90%BC D	144 91%BC D	118 66%	226 76%GI	298 61%	416 70%K	231 61%	186 61%	96 58%	234 55%	182 69%N	228 82%NO
No	328 33%	123 58%CDE F	82 35%EF	38 28%EF	9 10%	14 9%	60 33%H	68 23%	183 38%H	171 29%	142 38%J	114 38%	69 42%	184 43%OP	81 31%P	47 17%
Don't know	12 1%	8 4%	1 *	1 *	0 0	0 0	2 1%	5 2%	5 1%	7 1%	4 1%	4 1%	0 0	9 2%	1 1%	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 EE7

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

	Race														
	Sex			Age					Region				White	Black	His-
	Total	Male	Female	18-	35-	45-	55-	65+	North-	Mid-	South	West	Only	Only	panic
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	east	west	(K)	(L)	(Non-	(Non-	(Any	
												Hisp)	Hisp)	Race)	
												(M)	(N)	(O)	
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Not already retired (Net)	819	408	411	278	170	187	116	58	148	188	293	190	520	91	112
	82%	82%	82%	98%GH	97%GH	98%GH	72%H	34%	82%	85%	78%	86%	79%	80%	93%M
Yes	435	225	210	109	106	96	72	44	72	96	179	87	297	44	56
	43%	45%	42%	38%H	60%DG	50%H	45%H	25%	40%	43%	48%	39%	45%	38%	46%
					H										
No	385	183	201	169	64	91	44	14	76	92	114	102	224	47	56
	38%	37%	40%	60%EG	36%H	48%GH	27%H	8%	42%K	42%K	31%	46%K	34%	41%	46%
				H											
Already retired	158	75	83	0	0	2	40	113	27	31	73	27	122	17	9
	16%	15%	17%	0	0	1%	25%DE	65%DE	15%	14%	20%	12%	19%	15%	7%
							F	FG							
Don't know	23	14	8	6	6	2	5	3	7	3	8	5	14	6	0
	2%	3%	2%	2%	3%	1%	3%	2%	4%	1%	2%	2%	2%	5%	0

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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Not already retired (Net)	819	169	186	115	75	145	120	216	453	430	366	294	160	341	212	238
	82%	80%	78%	85%	84%	92%BC	67%	72%	93%GH	72%	97%J	97%	97%	80%	80%	86%
Yes	435	25	87	80	50	120	55	142	226	237	190	161	68	134	109	183
	43%	12%	37%B	59%BC	56%BC	76%BC	30%	47%G	47%G	40%	50%J	53%	41%	31%	41%	66%NO
						DE										
No	385	144	99	35	25	25	65	75	227	194	176	133	92	207	104	55
	38%	68%CDE	41%DF	26%	28%	16%	36%H	25%	47%GH	33%	47%J	44%	56%	49%P	39%P	20%
Already retired	158	37	50	18	11	8	57	78	19	150	4	3	1	75	46	32
	16%	18%F	21%F	13%	13%	5%	31%I	26%I	4%	25%K	1%	1%	1%	18%	17%	12%
Don't know	23	4	3	2	3	4	3	5	13	15	7	7	4	10	6	7
	2%	2%	1%	2%	3%	3%	2%	2%	3%	3%	2%	2%	3%	2%	2%	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 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			
	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)
Unweighted Total	732	376	356	95	117	198	193	121	140	169	255	168	538	55	50
Weighted Total	842	422	420	284*	176*	189	121	61	154*	192	301	194*	535	97*	112*
Employed (Net)	780 93%	395 93%	385 92%	264 93% ^H	172 98% ^{GH}	182 96% ^{GH}	110 90% ^H	46 75%	138 89%	175 92%	277 92%	189 97% ^I	489 91%	93 96%	111 99%
Yes	426 51%	200 47%	226 54%	108 38%	118 67% ^{DG}	109 57% ^{DH}	66 55% ^{DH}	19 31%	72 47%	93 49%	173 57%	88 45%	281 52%	50 52%	45 40%
No	354 42%	195 46%	159 38%	157 55% ^{EF}	54 31%	73 38%	44 36%	27 44% ^E	66 43%	82 43%	104 35%	101 52% ^K	209 39%	42 43%	66 59% ^M
Not employed	53 6%	22 5%	31 7%	20 7%	2 1%	7 4%	11 9% ^{EF}	13 21% ^{DEF}	10 7%	15 8%	22 7%	5 3%	40 7%	4 4%	2 1%
Don't know	9 1%	5 1%	4 1%	0 0	2 1%	1 *	* *	2 4% ^{DFG}	6 4% ^L	1 1%	2 1%	0 0	6 1%	0 0	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O
 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	732	116	141	114	70	151	146	242	321	483	231	175	109	224	199	288
Weighted Total	842	173*	189*	117*	78*	150	123*	221	467	445	373	301	164*	352	218	244
Employed (Net)	780 93%	150 87%	182 96%B	114 98%B	75 96%	146 98%B	104 84%	203 92%	447 96%G	403 90%	357 96%J	288 96%	156 95%	314 89%	204 94%	239 98%N
Yes	426 51%	18 10%	94 50%B	80 68%BC	45 58%B	122 81%BC DE	44 35%	120 54%G	245 52%G	201 45%	210 56%J	171 57%	68 41%	108 31%	115 53%N	189 77%NO
No	354 42%	132 76%CDE F	87 46%DF	35 30%F	30 38%F	24 16%	60 49%	83 38%	202 43%	201 45%	147 39%	117 39%	88 54%	206 58%OP	89 41%P	50 20%
Not employed	53 6%	22 13%CDF	5 3%	2 2%	3 4%	4 2%	19 15%I	16 7%	17 4%	39 9%K	13 3%	10 3%	9 5%	37 11%P	10 5%	4 2%
Don't know	9 1%	1 1%	2 1%	* *	0 0	0 0	1 1%	2 1%	3 1%	3 1%	3 1%	3 1%	0 0	1 *	4 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 EE9

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

	Sex			Age					Region				Race		
	Total (A)	Male (B)	Fe- male (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ (H)	North- east (I)	Mid- west (J)	South (K)	West (L)	White Only (Non- Hisp) (M)	Black Only (Non- Hisp) (N)	His- panic (Any Race) (O)
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Yes	438 44%	239 48%C	199 40%	142 50%H	87 49%H	85 44%H	65 40%	55 32%	73 40%	86 39%	177 47%	102 46%	262 40%	61 53%	75 62%M
No	545 55%	250 50%	295 59%B	142 50%	88 50%	106 55%	94 58%	112 64%DE	102 56%	133 60%	193 52%	117 53%	384 58%O	53 47%	46 38%
Don't know	17 2%	9 2%	8 2%	0 0	1 1%	1 1%	3 2%	7 4%DEF	6 3%	4 2%	5 1%	2 1%	11 2%	0 0	0 0

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

ORC STUDY #721058

CARAVAN

FEBRUARY 2-5, 2012

SAVING FOR THE FUTURE - 2012

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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Yes	438 44%	50 24%	101 42%B	70 52%B	45 50%B	113 71%BC DE	62 35%	134 45%G	229 47%G	244 41%	185 49%	155 51%	75 46%	148 35%	127 48%N	150 54%N
No	545 55%	159 76%CDE F	136 57%F	64 47%F	45 50%F	45 28%	114 64%HI	157 53%	256 53%	339 57%	191 51%	148 49%	89 54%	273 64%OP	135 51%	122 44%
Don't know	17 2%	2 1%	1 1%	1 *	0 0	* *	3 2%	8 3%I	1 *	12 2%	1 *	0 0	1 *	6 1%	2 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 EE10

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

	Sex		Age					Region				Race			
	-----		-----					-----				White	Black	His-	
	Total	Male	Fe-	18-	35-	45-	55-	65+	North-	Mid-	South	West	Only	Only	panic
(A)	(B)	male	34	44	54	64	(H)	east	west	(K)	(L)	(Non-	(Non-	(Any	
		(C)	(D)	(E)	(F)	(G)		(I)	(J)			Hisp)	Hisp)	Race)	
												(M)	(N)	(O)	
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Have financial windfalls (Net)	437 44%	222 45%	216 43%	116 41%	92 52%H	95 50%H	70 43%	63 36%	76 42%	87 39%	167 45%	108 49%	300 46%	39 35%	54 45%
Yes, you have windfalls and save something	360 36%	180 36%	180 36%	94 33%	69 39%	85 44%H	60 37%	52 30%	66 37%	70 31%	144 38%	81 36%	243 37%	35 31%	46 38%
Yes, you have windfalls but don't save anything	77 8%	42 8%	35 7%	23 8%	23 13%F	10 5%	10 6%	11 6%	10 6%	17 8%	23 6%	27 12%	57 9%	4 4%	8 7%
No, you don't have any financial windfalls	527 53%	264 53%	263 52%	155 55%	78 44%	93 49%	89 55%	103 60%EF	93 52%	124 56%	199 53%	110 50%	331 50%	74 65%M	67 55%
Don't know	35 4%	11 2%	24 5%	13 4%	5 3%	3 2%	2 2%	7 4%	11 6%	12 5%	8 2%	4 2%	27 4%	1 *	0 0

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 (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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Have financial windfalls (Net)	437 44%	37 18%	105 44%B	67 50%B	51 58%B	104 66%BC D	59 33%	129 43%G	233 48%G	242 41%	184 49%	147 48%	73 44%	149 35%	115 44%	160 58%NO
Yes, you have windfalls and save something	360 36%	25 12%	85 36%B	51 38%B	44 50%B	90 57%BC D	50 28%	116 39%G	180 37%	212 36%	136 36%	110 36%	59 36%	112 26%	94 36%	142 51%NO
Yes, you have windfalls but don't save anything	77 8%	12 6%	20 9%	16 12%	7 8%	14 9%	9 5%	13 4%	53 11%GH	30 5%	47 13%J	37 12%	14 8%	36 8%	21 8%	18 7%
No, you don't have any financial windfalls	527 53%	167 79%CDE F	133 56%EF	67 50%EF	26 29%	51 33%	116 65%HI	153 51%	243 50%	331 56%	184 49%	150 49%	86 52%	270 63%OP	137 52%P	107 39%
Don't know	35 4%	7 3%	* *	* *	12 14%BCD F	2 2%	5 3%	16 6%	10 2%	23 4%	9 2%	7 2%	6 4%	9 2%	12 5%	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			
	Male	Fe- male	18- 34	35- 44	45- 54	55- 64	65+ 80	North- east	Mid- west	South	West	White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
Own property (Net)	635 63%	299 60%	336 67%	91 32%	135 76%D	135 70%D	131 81%DF	137 79%DF	89 49%	157 71%IL	269 72%IL	120 54%	484 74%NO	45 39%	57 47%
You own property and have no mortgage debt	221 22%	119 24%	102 20%	11 4%	18 10%	39 20%DE	59 36%DE	92 53%DE	34 19%	47 21%	110 29%IL	31 14%	178 27%N	14 12%	21 17%
Have debt (Subnet)	413 41%	180 36%	234 46%B	80 28%	117 66%DF GH	96 50%DH	72 45%DH	45 26%	54 30%	111 50%I	159 43%I	89 40%	307 47%NO	31 27%	36 30%
You own property and are currently paying down your mortgage debt	395 40%	172 35%	223 44%B	78 27%	110 62%DF GH	92 48%DH	69 43%DH	43 25%	51 28%	109 49%I	150 40%I	86 39%	298 45%NO	29 25%	33 27%
You own property, but your mortgage debt is growing	18 2%	8 2%	10 2%	2 1%	7 4%	4 2%	3 2%	2 1%	4 2%	1 1%	10 3%	3 1%	9 1%	2 2%	3 3%
You don't own property	352 35%	192 38%	160 32%	193 68%EF GH	40 23%	56 29%GH	28 17%	32 19%	85 47%JK	63 28%	104 28%	100 45%JK	166 25%	69 61%M	64 53%M
Don't know	13 1%	7 1%	6 1%	0 0%	1 1%	1 1%	2 1%	5 3%D	7 4%K	2 1%	2 *	2 1%	7 1%	0 0%	0 0%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O
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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
Own property (Net)	635 63%	73 35%	133 56%B	109 81%BC	69 78%BC	139 88%BC	120 66%	212 71%I	289 59%	398 67%	227 60%	183 60%	102 62%	230 54%	169 64%	222 80%NO
You own property and have no mortgage debt	221 22%	42 20%	63 26%	29 21%	12 13%	28 18%	61 34%I	105 35%I	53 11%	187 31%K	32 8%	18 6%	21 13%	109 26%	56 21%	52 19%
Have debt (Subnet)	413 41%	31 15%	70 29%B	80 60%BC	58 65%BC	111 70%BC	59 33%	107 36%	236 49%GH	211 35%	195 52%J	165 54%	81 49%	121 28%	113 43%N	170 61%NO
You own property and are currently paying down your mortgage debt	395 40%	30 14%	64 27%B	77 58%BC	58 65%BC	107 68%BC	55 31%	103 35%	226 46%GH	200 34%	187 50%J	160 53%	74 44%	116 27%	105 40%N	167 60%NO
You own property, but your mortgage debt is growing	18 2%	1 1%	5 2%	3 2%	0 0%	4 3%	4 2%	4 1%	10 2%	10 2%	8 2%	5 2%	8 5%	5 1%	8 3%	3 1%
You don't own property	352 35%	136 65% CDE F	103 43% DEF	25 19%	20 22%	19 12%	58 32%	81 27%	196 40% H	189 32%	150 40%	121 40%	63 38%	195 46% OP	92 35% P	51 18%
Don't know	13 1%	1 1%	2 1%	* *	* *	0 0	2 1%	6 2%	1 *	9 1%	0 0	0 0	0 0	2 *	3 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 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				
	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)
Unweighted Total	363	181	182	26	82	112	103	35	53	91	131	88	287	20	18
Weighted Total	373	164	209	80**	117*	95	61*	16**	47*	102*	141*	82*	275	26**	35**
Yes	283 76%	129 79%	155 74%	76 95%	98 84%G	70 74%G	30 49%	6 36%	27 57%	82 80%I	114 81%I	61 74%	205 75%	20 75%	28 80%
No	83 22%	33 20%	50 24%	4 5%	19 16%	22 23%	29 47%EF	9 57%	20 43%JK	19 18%	24 17%	21 25%	66 24%	7 25%	5 14%
Don't know	6 2%	2 1%	4 2%	0 0	0 0	3 3%	2 4%E	1 7%	0 0	2 2%	4 3%	1 1%	4 1%	0 0	2 6%

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; ** 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	363	23	48	69	50	113	56	105	193	209	148	114	67	73	98	185
Weighted Total	373	27**	54**	73*	53*	109*	46*	87*	228	171	194	164*	81*	108*	97*	158
Yes	283 76%	20 76%	37 69%	51 70%	38 71%	91 83%	27 58%	59 68%	187 82% ^{GH}	114 67%	162 84% ^J	140 85%	64 80%	76 70%	77 79%	123 78%
No	83 22%	6 22%	16 30%	22 30% ^F	14 26%	16 15%	18 39% ^I	26 29% ^I	38 17%	53 31% ^K	29 15%	24 15%	14 18%	32 29%	19 20%	31 19%
Don't know	6 2%	1 3%	1 2%	0 0	2 3%	2 2%	1 3%	2 2%	3 1%	4 2%	2 1%	1 *	2 3%	1 1%	1 1%	5 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; ** 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...

	Race												White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)
	Sex			Age					Region						
	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)			
Unweighted Total	1007	503	504	95	117	200	249	335	186	225	368	228	767	75	58
Weighted Total	1000	497	503	284*	176*	192	161	174	181	223	375	222	657	114*	121*
More (Net)	297 30%	158 32%	139 28%	116 41% FG H	68 39% FG H	48 25% H	36 22% H	25 14%	39 22%	62 28%	123 33% I	73 33%	194 30%	37 32%	37 31%
A lot more	94 9%	55 11%	39 8%	57 20% EFG H	12 7% H	10 5%	10 6% H	3 2%	10 6%	18 8%	44 12%	21 9%	56 9%	13 11%	16 13%
Somewhat more	203 20%	103 21%	100 20%	58 20%	56 32% FG H	38 20% H	26 16%	22 12%	29 16%	44 20%	78 21%	52 23%	139 21%	24 21%	21 18%
The same amount	297 30%	145 29%	152 30%	51 18%	58 33% D	62 33% D	55 34% D	69 40% D	44 24%	78 35%	105 28%	70 31%	218 33% N	18 15%	40 33% N
Less (Net)	386 39%	188 38%	198 39%	117 41%	50 28%	80 42% E	68 42% E	71 41% E	90 50% JKL	77 35%	141 38%	78 35%	232 35%	59 52% M	43 36%
Somewhat less	170 17%	86 17%	84 17%	47 17%	24 14%	32 17%	32 20%	33 19%	35 19%	30 14%	65 17%	40 18%	109 17%	14 12%	31 26%
A lot less	216 22%	102 21%	114 23%	70 25%	25 14%	48 25% E	36 22%	37 21%	55 31% KL	47 21%	76 20%	38 17%	124 19%	45 40% MO	12 10%
Don't know	21 2%	7 1%	14 3%	0 0	0 0	2 1%	3 2%	9 5% DEF G	8 4%	5 2%	6 2%	2 1%	13 2%	1 *	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O
 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	1007	171	228	149	91	168	248	378	354	748	238	180	111	328	286	368
Weighted Total	1000	210	238	135*	89*	158	180	298	486	595	377	304	166*	427	264	277
More (Net)	297 30%	50 24%	55 23%	43 32%	33 37%	74 47% BC D	44 24%	80 27%	169 35% G	162 27%	133 35%	112 37%	53 32%	121 28%	68 26%	105 38% NO
A lot more	94 9%	5 2%	22 9%B	10 8%	19 21% BC D	21 13%B	10 5%	28 9%	56 11%	56 9%	38 10%	33 11%	15 9%	40 9%	19 7%	33 12%
Somewhat more	203 20%	45 21%	33 14%	33 24% C	14 16%	53 34% BC E	34 19%	52 17%	113 23%	106 18%	95 25% J	79 26%	38 23%	80 19%	49 19%	71 26%
The same amount	297 30%	46 22%	72 30%	45 33%	30 34%	50 32%	62 35%	101 34%	130 27%	193 32%	100 27%	78 26%	50 30%	103 24%	83 32%	105 38% N
Less (Net)	386 39%	112 53% DEF	110 46% EF	46 34% F	26 29%	31 20%	69 38%	112 37%	185 38%	227 38%	143 38%	113 37%	63 38%	196 46% P	110 42% P	63 23%
Somewhat less	170 17%	39 19%	41 17%	28 21%	19 21%	20 13%	28 15%	50 17%	83 17%	101 17%	63 17%	49 16%	27 17%	76 18%	51 19%	35 13%
A lot less	216 22%	72 34% DEF	69 29% DEF	18 14%	7 8%	11 7%	41 23%	62 21%	102 21%	127 21%	80 21%	65 21%	35 21%	119 28% P	59 22% P	28 10%
Don't know	21 2%	3 1%	1 *	1 *	* *	2 1%	5 3%	6 2%	3 1%	14 2%	1 *	0 0	1 *	8 2%	3 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