

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 (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	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Yes	436 43%	230 47% ^C	206 39%	87 29%	65 39%	85 47% ^D	82 49% ^D	116 62% ^{DE}	79 43%	84 39%	168 45%	104 44%	318 49% ^{NO}	33 28%	43 29%	202 52% ^Q	233 38%
No	545 54%	243 50%	302 58% ^B	210 69% ^{FG}	98 59% ^H	92 51% ^H	80 48% ^H	62 33%	102 55%	124 58%	198 53%	121 51%	309 48%	78 68% ^M	103 69% ^M	177 45%	368 59% ^P
Don't know	28 3%	13 3%	15 3%	5 2%	4 2%	3 2%	5 3%	11 6% ^{DF}	3 2%	7 3%	8 2%	10 4%	17 3%	5 4%	4 3%	10 3%	18 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 #724058

CARAVAN
FINANCIAL ASSESSMENT 2015

JANUARY 29-FEBRUARY 1, 2015

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	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Yes	436 43%	66 27%	101 38%B	66 49%B	29 49%B	103 67%BC DE	116 46%	154 46%I	154 38%	317 46%K	110 37%	93 38%	38 31%	120 29%	129 46%N	177 59%NO
No	545 54%	171 70%CDE F	156 59%F	64 48%F	31 51%F	47 31%	122 49%	175 53%	241 60%G	358 52%	182 61%J	144 59%	79 66%	280 68%OP	143 51%P	116 39%
Don't know	28 3%	7 3%	8 3%	4 3%	0 0	3 2%	13 5%H	3 1%	10 3%	20 3%	7 2%	6 2%	3 2%	13 3%	7 3%	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- (M)	Black Only (Non- (N)	His-panic (Any Race) (O)	Land- line (P)	Cell Phone (Q)
Unweighted Total	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Yes	519 51%	264 54%	255 49%	143 47%	89 53%	107 59% ^{DH}	87 52%	92 49%	103 56%	103 48%	184 49%	129 55%	339 53%	56 49%	84 56%	222 57% ^Q	297 48%
No	482 48%	218 45%	264 51%	159 53% ^F	78 47%	72 40%	80 48%	90 48%	81 44%	111 51%	186 50%	104 44%	301 47%	58 50%	66 44%	163 42%	318 51% ^P
Don't know	9 1%	5 1%	4 1%	* *	0 0	1 1%	0 0	6 3% ^{DEG}	0 0	2 1%	4 1%	3 1%	3 *	1 1%	0 0	4 1%	5 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 #724058

CARAVAN
FINANCIAL ASSESSMENT 2015

JANUARY 29-FEBRUARY 1, 2015

Question EE2

Do you have a savings plan with specific goals?

	Household Income						H.H. Size			Children In H.H.				Education		
	Total	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or More	1	2	3 Or More	None	Any	Under 13	13- 17	HS Grad or Less	Coll Incom- plete	Coll Grad
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)
Unweighted Total	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Yes	519 51%	82 34%	130 49%B	79 58%B	40 66%BC	115 75%BC	124 49%	193 58%GI	195 48%	364 52%	150 50%	119 49%	60 50%	166 40%	144 52%N	202 67%NO
No	482 48%	161 66%CDE	134 51%EF	56 42%F	20 34%	39 25%	127 51%H	137 41%	210 52%H	327 47%	149 50%	122 50%	59 49%	245 59%OP	132 47%P	98 33%
Don't know	9 1%	1 *	0 0	0 0	0 0	0 0	1 *	2 *	1 *	4 1%	1 *	1 *	1 1%	2 *	3 1%	0 0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F - G/H/I - J/K - N/O/P
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)	Hispanic (Any Race) (O)	Land-line (P)	Cell Phone (Q)
Unweighted Total	543	278	265	118	74	104	118	128	106	111	197	129	380	54	52	291	252
Weighted Total	519	264	255	143	89*	107*	87	92	103*	103*	184	129	339	56*	84*	222	297
Yes	426 82%	217 82%	209 82%	117 82%	76 85%	85 80%	69 80%	78 85%	79 77%	88 85%	152 83%	107 83%	285 84%	44 78%	68 81%	191 86%Q	235 79%
No	89 17%	46 17%	44 17%	25 18%	13 15%	21 20%	16 18%	13 14%	21 21%	15 15%	31 17%	22 17%	51 15%	12 22%	16 19%	30 13%	59 20%
Don't know	4 1%	1 *	2 1%	1 1%	0 0	0 0	2 2%	1 1%	3 3%K	0 0	0 0	1 1%	4 1%	0 0	0 0	1 *	3 1%

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

ORC STUDY #724058

CARAVAN
FINANCIAL ASSESSMENT 2015

JANUARY 29-FEBRUARY 1, 2015

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	543	71	130	86	44	131	128	218	190	398	140	110	60	136	147	255
Weighted Total	519	82*	130	79*	40*	115	124	193	195	364	150	119*	60*	166	144	202
Yes	426 82%	63 77%	102 78%	70 89%	33 83%	103 90%BC	101 82%	162 84%	158 81%	298 82%	124 83%	100 84%	49 81%	132 79%	123 85%	167 83%
No	89 17%	17 21%	28 22%DF	8 10%	7 17%	12 10%	22 18%	30 15%	35 18%	62 17%	25 17%	19 16%	11 19%	33 20%	21 14%	34 17%
Don't know	4 1%	2 2%	0 0	1 2%	0 0	0 0	1 1%	2 1%	1 1%	4 1%	0 0	0 0	0 0	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 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)	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	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Yes	426 42%	217 45%	209 40%	117 39%	76 45%	85 48%	69 41%	78 41%	79 43%	88 41%	152 41%	107 45%	285 44%	44 38%	68 46%	191 49%Q	235 38%
No	89 9%	46 9%	44 8%	25 8%	13 8%	21 12%	16 10%	13 7%	21 11%	15 7%	31 8%	22 9%	51 8%	12 11%	16 10%	30 8%	59 10%
Don't know	4 *	1 *	2 *	1 *	0 0	0 0	2 1%	1 *	3 2%K	0 0	0 0	1 *	4 1%	0 0	0 0	1 *	3 *
Do not have a savings plan with specific goals	490 49%	223 46%	267 51%	160 53%F	78 47%	73 41%	80 48%	96 51%F	81 44%	112 52%	190 51%	106 45%	304 47%	59 51%	66 44%	167 43%	323 52%P

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 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	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
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	
Unweighted Total	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Yes	426 42%	63 26%	102 39%B	70 52%BC	33 55%BC	103 67%BC	101 40%	162 49%I	158 39%	298 43%	124 42%	100 41%	49 40%	132 32%	123 44%N	167 56%NO
D																
No	89 9%	17 7%	28 11%	8 6%	7 11%	12 8%	22 9%	30 9%	35 9%	62 9%	25 8%	19 8%	11 9%	33 8%	21 8%	34 11%
Don't know	4 *	2 1%	0 0	1 1%	0 0	0 0	1 *	2 *	1 *	4 1%	0 0	0 0	0 0	2 *	1 *	1 *
Do not have a savings plan with specific goals	490 49%	162 66%CDE	134 51%EF	56 42%F	20 34%	39 25%	128 51%H	139 42%	211 52%H	330 48%	150 50%	123 51%	60 50%	247 60%OP	134 48%P	98 33%
F																

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)	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	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Yes (Net)	784 78%	379 78%	406 78%	223 74%	126 75%	140 78%	133 79%	159 84%D	145 79%	162 75%	286 76%	192 81%	508 79%	81 70%	126 84%N	316 81%Q	468 76%
You are consumer debt-free	364 36%	190 39%	174 33%	114 38%EF	41 24%	46 26%	65 39%EF	98 52%DE	80 43%J	59 27%	129 34%	97 41%J	240 37%N	21 18%	67 45%N	152 39%	212 34%
You are reducing your consumer debt	420 42%	188 39%	232 44%	109 36%	86 51%DH	94 53%DG	68 41%	61 32%	65 35%	104 48%I	157 42%	95 40%	268 42%	60 52%	59 39%	164 42%	257 41%
No (Net)	204 20%	99 20%	105 20%	71 23%H	39 23%H	37 21%H	33 20%H	23 12%	36 20%	46 22%	80 22%	41 17%	124 19%	30 26%	23 16%	63 16%	141 23%P
Your consumer debt remains at the same level	162 16%	74 15%	88 17%	54 18%H	37 22%H	24 13%	27 16%	20 11%	28 15%	37 17%	61 16%	36 15%	99 15%	22 19%	19 13%	53 14%	109 18%
Your consumer debt is growing	42 4%	25 5%	17 3%	17 6%H	2 1%	13 7%EH	7 4%	3 1%	8 4%	9 4%	19 5%	5 2%	25 4%	7 6%	4 3%	11 3%	31 5%
Don't know	21 2%	9 2%	12 2%	8 3%	2 1%	2 1%	2 1%	6 3%	3 1%	7 3%	8 2%	3 1%	12 2%	5 4%	1 1%	10 2%	11 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 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- LT	\$50K- LT	\$75K- LT	\$100K Or	-----			-----				HS	Coll	Coll
		(B)	\$25K (C)	\$50K (D)	\$75K (E)	\$100K More (F)	1	2	3 Or More (I)	None (J)	Any (K)	Under 13 (L)	13- 17 (M)	Grad or Less (N)	Incom- plete (O)	Grad (P)
Unweighted Total	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Yes (Net)	784 78%	163 67%	217 82%B	104 77%	51 85%B	133 87%B	203 81%	261 79%	311 77%	555 80%	224 75%	183 75%	75 63%	295 71%	221 79%N	262 87%NO
You are consumer debt-free	364 36%	79 32%	90 34%	46 34%	19 31%	60 39%	112 44%I	121 36%	128 32%	280 40%K	83 28%	62 26%	30 25%	145 35%	102 37%	114 38%
You are reducing your consumer debt	420 42%	83 34%	127 48%B	58 43%	32 54%B	74 48%B	91 36%	140 42%	182 45%G	275 40%	141 47%	121 50%	45 37%	150 36%	119 43%	148 49%N
No (Net)	204 20%	74 30%CEF	43 16%	30 23%F	9 15%	20 13%	46 18%	66 20%	88 22%	128 18%	71 24%	55 23%	43 36%	109 26%OP	53 19%P	36 12%
Your consumer debt remains at the same level	162 16%	54 22%CF	36 14%	26 19%F	7 11%	15 10%	39 15%	49 15%	69 17%	97 14%	61 20%J	45 19%	37 31%	89 22%OP	41 15%P	26 9%
Your consumer debt is growing	42 4%	20 8%C	7 3%	5 4%	2 4%	5 3%	7 3%	16 5%	19 5%	31 4%	11 4%	10 4%	6 5%	20 5%	12 4%	10 3%
Don't know	21 2%	8 3%	4 1%	0 0	0 0	1 *	3 1%	5 2%	7 2%	11 2%	4 1%	4 2%	2 2%	9 2%	5 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 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)	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	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Have an income (Net)	964 96%	465 96%	499 96%	294 97% ^H	165 99% ^{GH}	173 96% ^H	158 94%	172 91%	178 97%	206 96%	357 95%	223 95%	619 96%	108 93%	144 96%	367 94%	597 96%
Yes (Subnet)	712 71%	357 73%	356 68%	228 75%	114 68%	127 71%	116 69%	126 67%	132 72%	148 69%	260 69%	173 74%	455 71%	75 65%	113 75%	281 72%	432 70%
Yes, you save more than 10% of your income	287 28%	169 35% ^C	118 23%	88 29%	43 26%	52 29%	49 29%	53 28%	51 28%	53 25%	107 29%	76 32%	189 29% ^N	19 16%	46 31% ^N	127 33% ^Q	160 26%
Yes, you save between 5% and 10% of your income	240 24%	101 21%	139 27%	80 27%	43 26%	42 24%	37 22%	37 20%	46 25%	59 28%	76 20%	60 25%	143 22%	28 24%	48 32%	87 22%	153 25%
Yes, you save between 1% and 5% of your income	186 18%	86 18%	100 19%	59 19%	28 16%	32 18%	30 18%	36 19%	35 19%	36 17%	77 21%	38 16%	123 19%	29 25% ^O	19 12%	68 17%	118 19%
No, you are not saving because you spend all of your income	252 25%	109 22%	143 27%	66 22%	51 31%	46 26%	42 25%	46 24%	46 25%	59 27%	97 26%	50 21%	164 26%	33 28%	32 21%	86 22%	166 27%
Not employed/Have no income	22 2%	12 3%	10 2%	8 3%	0 0	6 3%	4 2%	5 2%	4 2%	5 2%	10 3%	4 2%	9 1%	6 5% ^M	3 2%	7 2%	15 2%
Don't know	23 2%	9 2%	13 3%	1 *	2 1%	1 *	6 3% ^{DF}	12 6% ^{DEF}	2 1%	4 2%	8 2%	9 4%	15 2%	2 2%	3 2%	16 4% ^Q	7 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 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- \$50K (C)	\$50K- \$75K (D)	\$75K- \$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	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Have an income (Net)	964 96%	235 96%	262 99%	132 98%	58 97%	149 97%	242 96%	317 96%	390 96%	664 96%	289 96%	233 96%	117 98%	391 95%	272 97%	290 97%
Yes (Subnet)	712 71%	133 54%	197 75%B	105 78%B	48 80%B	134 87%BC D	183 73%	246 74%	273 67%	500 72%	204 68%	163 67%	79 65%	236 57%	212 76%N	255 85%NO
Yes, you save more than 10% of your income	287 28%	36 15%	71 27%B	39 29%B	25 42%BC D	72 47%BC D	70 28%	99 30%	111 27%	205 30%	76 25%	59 25%	29 24%	95 23%	80 29%	106 35%N
Yes, you save between 5% and 10% of your income	240 24%	51 21%	65 25%	38 28%	15 25%	41 27%	66 26%	77 23%	94 23%	160 23%	78 26%	63 26%	34 28%	86 21%	63 23%	88 29%N
Yes, you save between 1% and 5% of your income	186 18%	46 19%	62 23%F	27 20%	8 13%	21 14%	47 19%	70 21%	68 17%	135 19%	51 17%	40 17%	16 13%	56 13%	69 25%N	60 20%N
No, you are not saving because you spend all of your income	252 25%	102 42%CDE F	65 25%F	28 21%F	10 17%	15 9%	59 23%	72 22%	117 29%H	165 24%	84 28%	70 29%	39 32%	155 37%OP	60 21%P	35 12%
Not employed/Have no income	22 2%	8 3%	1 *	1 1%	1 2%	3 2%	4 2%	9 3%	8 2%	16 2%	6 2%	5 2%	2 2%	12 3%	5 2%	3 1%
Don't know	23 2%	1 1%	1 *	1 1%	1 1%	2 2%	6 2%	5 2%	7 2%	14 2%	5 2%	5 2%	1 *	10 2%	2 1%	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 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 (B)	Female (C)	18- 34 (D)	35- 44 (E)	45- 54 (F)	55- 64 (G)	65+ North- east (H)	Mid- West (I)	South West (J)	South West (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	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Yes	666 66%	324 67%	342 65%	193 64%	102 61%	121 68%	106 64%	141 75% DE G	126 69%	143 67%	234 63%	162 69%	449 70% N	63 55%	97 65%	279 72% Q	387 62%
No	333 33%	158 32%	176 34%	109 36% H	65 39% H	56 31%	61 36% H	41 22%	57 31%	71 33%	135 36%	69 29%	190 29%	52 45% M	51 34%	104 27%	229 37% P
Don't know	10 1%	5 1%	5 1%	* *	0 0	2 1%	0 0	6 3% DE G	0 0	* *	5 1%	5 2%	5 1%	1 1%	2 1%	7 2%	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

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	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Yes	666 66%	109 45%	168 64%B	105 78%BC	49 81%BC	138 90%BC	173 69%	242 73%I	245 60%	482 69%K	180 60%	149 61%	62 52%	222 54%	192 69%N	246 82%NO
No	333 33%	135 55% CDE F	96 36% DEF	30 22% F	11 19%	14 9%	78 31%	88 26%	159 39% GH	207 30%	119 40% J	94 39%	58 48%	188 46% OP	85 31% P	52 17%
Don't know	10 1%	0 0	0 0	0 0	0 0	2 1%	1 1%	2 1%	2 *	5 1%	0 0	0 0	0 0	3 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 EE7

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

	Sex		Age					Region			Race		Interview Method				
	Male	Female	18-34	35-44	45-54	55-64	65+	North-east	Mid-West	South	White Only (Non-Hisp)	Black Only (Non-Hisp)	Hispanic (Any Race)	Land-line	Cell Phone		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Not already retired (Net)	865	412	453	299	164	171	135	93	162	191	317	196	537	101	138	305	560
	86%	85%	87%	99% ^H	98% ^{FG}	96% ^{GH}	81% ^H	49%	88%	89%	85%	83%	84%	88%	92% ^M	78%	90% ^P
Yes	472	242	230	123	96	106	81	67	91	106	163	112	311	46	69	195	277
	47%	50%	44%	41%	57% ^{DH}	59% ^{DG}	48% ^H	36%	50%	49%	44%	48%	48%	39%	46%	50%	45%
No	393	170	223	177	68	65	54	25	71	85	153	84	227	56	69	111	282
	39%	35%	43% ^B	58% ^{EF}	41% ^H	36% ^H	32% ^H	13%	38%	40%	41%	36%	35%	48% ^M	46%	28%	46% ^P
Already retired	123	59	64	0	0	3	27	92	19	23	47	34	96	10	6	74	49
	12%	12%	12%	0	0	2% ^D	16% ^{DE}	49% ^{DE}	10%	11%	13%	14%	15% ^O	9%	4%	19% ^Q	8%
Don't know	21	16	5	3	3	5	5	4	3	1	10	6	10	4	6	9	12
	2%	3% ^C	1%	1%	2%	3%	3%	2%	2%	1%	3%	3%	2%	4%	4%	2%	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

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		
	LT	\$25K- LT	\$50K- LT	\$75K- LT	\$100K Or	Or	1	2	3 Or	None	Any	Under	13-	HS	Coll	Coll
	Total	\$25K	\$50K	\$75K	\$100K	More	1	2	More	None	Any	13	17	Grad	Incom- plete	Coll
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	
Unweighted Total	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Not already retired (Net)	865	209	229	115	55	141	195	270	384	566	285	231	115	349	249	252
	86%	86%	87%	86%	92%	91%	78%	81%	95%GH	82%	95%J	95%	96%	84%	89%	84%
Yes	472	67	128	74	39	107	115	157	190	309	154	127	58	156	133	174
	47%	28%	49%B	55%B	65%BC	69%BC	46%	47%	47%	45%	51%	53%	48%	38%	48%N	58%NO
No	393	142	101	41	17	34	80	113	193	257	131	104	58	193	116	78
	39%	58%CDE	38%F	31%	28%	22%	32%	34%	48%GH	37%	44%	43%	48%	47%P	42%P	26%
Already retired	123	27	30	17	5	10	49	56	17	114	9	8	3	55	27	40
	12%	11%	11%	13%	8%	7%	20%I	17%I	4%	16%K	3%	3%	3%	13%	10%	13%
Don't know	21	7	5	2	0	3	7	6	5	14	5	4	2	9	3	8
	2%	3%	2%	1%	0	2%	3%	2%	1%	2%	2%	1%	1%	2%	1%	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 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	
	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	850	429	421	244	131	168	178	125	156	188	316	190	559	93	84	399	451
Weighted Total	886	428	458	303	167	176	140	96	165	192	327	202	548	105*	144*	315	571
Employed (Net)	814	402	412	292	164	165	124	66	155	175	300	184	503	95	138	278	535
	92%	94%	90%	96%GH	98%GH	94%H	88%H	68%	94%	91%	92%	91%	92%	90%	96%	88%	94%P
Yes	432	213	219	128	101	96	66	39	82	96	150	103	271	48	73	176	256
	49%	50%	48%	42%	60%DG	55%DH	47%	40%	50%	50%	46%	51%	50%	45%	51%	56%Q	45%
No	382	189	193	164	63	68	58	27	72	79	149	81	232	47	65	102	280
	43%	44%	42%	54%EF	37%	39%	41%H	28%	44%	41%	46%	40%	42%	45%	45%	32%	49%P
Not employed	65	22	43	8	4	10	15	28	10	14	26	15	41	10	4	33	33
	7%	5%	9%B	3%	2%	6%	11%DE	29%DEF	6%	7%	8%	8%	8%	9%	3%	10%Q	6%
Don't know	7	4	3	3	0	1	1	2	0	3	1	3	3	1	2	4	3
	1%	1%	1%	1%	0	*	1%	3%E	0	2%	*	1%	1%	1%	1%	1%	1%

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G/H - I/J/K/L - M/N/O - P/Q
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	850	184	209	116	61	162	202	284	347	588	249	195	108	284	245	307
Weighted Total	886	217	234	117*	55*	144	202	276	389	580	291	235	117*	358	252	259
Employed (Net)	814 92%	196 91%	220 94%	111 95%	52 94%	139 97%B	180 89%	252 91%	372 96%GH	528 91%	279 96%J	224 95%	114 98%	330 92%	230 91%	245 95%
Yes	432 49%	51 23%	123 53%B	72 61%B	34 62%B	105 73%BC	84 42%	152 55%G	192 49%	276 48%	152 52%	126 54%	55 47%	142 40%	111 44%	175 67%NO
No	382 43%	146 67% F	96 41% CDE	39 33%	18 32%	35 24% E	96 47% H	100 36%	180 46% H	252 43%	127 44%	98 42%	59 51%	187 52% P	119 47% P	71 27%
Not employed	65 7%	18 8%	14 6%	5 5%	4 6%	4 3%	21 10% I	23 8% I	15 4%	47 8% K	11 4%	10 4%	3 2%	26 7%	20 8%	12 5%
Don't know	7 1%	2 1%	1 *	1 1%	0 0	0 0	2 1%	2 1%	1 *	4 1%	1 *	1 *	0 0	2 *	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 EE15

If you were to be automatically included in a payroll deduction savings plan at work with a 15 dollar contribution taken out of your pay, would you allow it, or would you opt out?

Base = Those not already retired but do not save at work through a 401(k) or other contributory 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 West (K)	White Only (Non- Hisp) (L)	Black Only (Non- Hisp) (M)	Hispanic (Any Race) (N)	Land- line (O)	Cell Phone (P)	
Unweighted Total	338	177	161	129	46	60	65	36	61	68	134	75	217	42	35	125	213
Weighted Total	382	189	193	164	63*	68*	58*	27*	72*	79*	149	81*	232	47*	65*	102	280
Allow it	206 54%	80 42%	127 66%B	90 55%	39 62%	34 49%	30 52%	13 50%	45 62%	36 46%	83 56%	42 52%	128 55%	24 51%	34 53%	58 57%	149 53%
Opt out	154 40%	99 52%C	55 28%	69 42%	19 31%	29 43%	23 40%	11 40%	25 34%	36 45%	59 39%	34 42%	90 39%	20 42%	27 42%	38 37%	116 41%
Don't know	22 6%	11 6%	11 6%	5 3%	4 7%	6 8%	4 7%	3 11%D	2 3%	7 9%	7 5%	5 6%	14 6%	4 8%	4 6%	6 6%	15 5%

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 #724058

CARAVAN
FINANCIAL ASSESSMENT 2015

JANUARY 29-FEBRUARY 1, 2015

Question EE15

If you were to be automatically included in a payroll deduction savings plan at work with a 15 dollar contribution taken out of your pay, would you allow it, or would you opt out?

Base = Those not already retired but do not save at work through a 401(k) or other contributory 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	338	121	81	35	20	38	89	97	147	238	98	74	47	143	113	79
Weighted Total	382	146	96*	39**	18**	35*	96*	100*	180	252	127*	98*	59*	187	119*	71*
Allow it	206 54%	65 45%	57 59%	31 80%	12 70%	25 71%B	46 48%	57 58%	99 55%	129 51%	76 60%	60 62%	33 55%	92 49%	63 53%	49 69%NO
Opt out	154 40%	72 49%F	33 35%	8 20%	5 27%	10 29%	38 39%	37 37%	76 42%	105 42%	47 37%	35 35%	24 40%	82 44%P	51 43%P	19 27%
Don't know	22 6%	9 6%	6 6%	0 0	1 4%	0 0	12 12%I	5 5%	5 3%	18 7%	4 3%	3 3%	3 5%	14 7%	5 4%	3 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; ** very small base (under 30) ineligible for sig testing

Question EE16

If you were to be automatically included in a payroll deduction savings plan at work with a 25 dollar contribution taken out of your pay, would you allow it, or would you opt out?

Base = Those not already retired but do not save at work through a 401(k) or other contributory plan, though would allow being auto-enrolled

	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	183	79	104	69	28	33	35	17	39	31	73	40	120	21	18	70	113
Weighted Total	206	80*	127*	90*	39**	34**	30**	13**	45*	36**	83*	42*	128	24**	34**	58*	149*
Allow it	172 83%	69 87%	102 81%	72 81%	37 96%	29 87%	23 76%	9 68%	38 84%	29 81%	68 82%	37 87%	109 85%	19 78%	25 75%	46 79%	126 85%
Opt out	31 15%	9 12%	21 17%	17 19%	2 4%	4 13%	4 13%	3 25%	6 14%	5 13%	15 18%	5 11%	17 14%	5 22%	6 18%	11 18%	20 13%
Don't know	4 2%	1 1%	3 3%	0 0%	0 0%	0 0%	3 10%	1 6%	1 2%	2 7%	0 0%	1 2%	2 1%	0 0%	2 7%	2 3%	2 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; ** very small base (under 30) ineligible for sig testing

ORC STUDY #724058

CARAVAN
FINANCIAL ASSESSMENT 2015

JANUARY 29-FEBRUARY 1, 2015

Question EE16

If you were to be automatically included in a payroll deduction savings plan at work with a 25 dollar contribution taken out of your pay, would you allow it, or would you opt out?

Base = Those not already retired but do not save at work through a 401(k) or other contributory plan, though would allow being auto-enrolled

	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	183	55	45	27	13	27	43	56	81	123	59	44	28	70	59	52
Weighted Total	206	65*	57*	31**	12**	25**	46*	57*	99*	129	76*	60*	33*	92*	63*	49*
Allow it	172 83%	56 86%	44 77%	28 88%	11 92%	22 89%	39 85%	46 80%	83 84%	107 83%	63 83%	53 88%	25 75%	72 79%	53 84%	44 91%
Opt out	31 15%	8 13%	11 19%	4 12%	1 8%	3 11%	3 6%	11 20%	16 16%	18 14%	13 17%	7 12%	8 25%	16 18%	10 15%	5 9%
Don't know	4 2%	1 1%	2 4%	0 0%	0 0%	0 0%	4 9% ^{HI}	0 0%	0 0%	4 3%	0 0%	0 0%	0 0%	3 4%	1 1%	0 0%

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 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	Fe- male	18- 34	35- 44	45- 54	55- 64	65+ 65+	North- east	Mid- West	South	West	White Only (Non- Hisp)	Black Only (Non- Hisp)	His- panic (Any Race)	Land- line	Cell Phone	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Yes	438 43%	218 45%	221 42%	127 42%	75 45%	93 52%G	63 38%	80 42%	89 48%	87 40%	165 44%	98 41%	273 42%	51 44%	75 50%	166 43%	272 44%
No	550 55%	262 54%	288 55%	173 57%	90 54%	84 47%	100 60%F	100 53%	94 51%	128 59%	200 53%	128 54%	356 55%	63 55%	72 48%	215 55%	335 54%
Don't know	20 2%	7 1%	14 3%	3 1%	2 1%	2 1%	5 3%	8 4%D	1 1%	1 *	9 2%	10 4%IJ	14 2%	1 1%	4 2%	8 2%	12 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

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- 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	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Yes	438 43%	76 31%	119 45%B	61 46%B	31 52%B	96 63%BC D	103 41%	155 47%	175 43%	300 43%	133 45%	112 46%	47 39%	161 39%	123 44%	149 50%N
No	550 55%	163 67% F	145 CDE 55%F	73 54%F	29 48%	56 36%	144 57%	169 51%	226 56%	382 55%	160 54%	128 53%	69 57%	240 58%P	151 54%	149 50%
Don't know	20 2%	5 2%	1 *	* *	0 0	2 1%	5 2%	8 2%	4 1%	13 2%	6 2%	2 1%	4 3%	12 3%	4 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)	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	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Have financial windfalls (Net)	457 45%	215 44%	242 46%	135 45%	91 54% ^{GH}	90 50% ^H	68 41%	72 38%	86 47%	94 43%	169 45%	109 46%	308 48% ^N	42 36%	71 48%	180 46%	277 45%
Yes, you have windfalls and save something	388 38%	183 38%	205 39%	119 39%	73 44%	75 42%	55 33%	65 34%	77 42%	73 34%	139 37%	99 42%	254 39%	37 32%	66 44%	147 38%	241 39%
Yes, you have windfalls but don't save anything	70 7%	32 7%	38 7%	17 6%	17 10% ^H	16 9%	13 8%	7 4%	9 5%	21 10% ^L	29 8%	10 4%	54 8%	6 5%	5 3%	33 9%	37 6%
No, you don't have any financial windfalls	534 53%	262 54%	272 52%	164 54%	73 43%	89 50%	98 59% ^E	108 57% ^E	96 52%	117 54%	200 53%	122 52%	324 50%	69 60%	78 52%	198 51%	336 54%
Don't know	18 2%	10 2%	8 1%	4 1%	4 3%	0 0%	1 1%	8 4% ^{DFG}	2 1%	5 2%	6 2%	5 2%	11 2%	5 4%	1 1%	11 3% ^Q	6 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 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		
	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
	Total (A)	\$25K (B)	\$50K (C)	\$75K (D)	\$100K (E)	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	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Have financial windfalls (Net)	457 45%	67 27%	119 45%B	72 53%B	32 54%B	99 64%BC	110 44%	144 43%	196 48%	298 43%	153 51%J	125 52%	57 48%	151 37%	133 48%N	166 55%N
Yes, you have windfalls and save something	388 38%	56 23%	103 39%B	63 47%B	26 44%B	80 52%BC	94 37%	123 37%	166 41%	258 37%	126 42%	104 43%	48 40%	133 32%	114 41%N	138 46%N
Yes, you have windfalls but don't save anything	70 7%	11 5%	16 6%	9 6%	6 10%	19 12%BC	15 6%	21 6%	31 8%	40 6%	27 9%	22 9%	9 8%	18 4%	19 7%	28 9%N
No, you don't have any financial windfalls	534 53%	172 71% F	141 54% F	62 46%	27 45%	53 34%	137 55%	183 55%	203 50%	384 55%K	142 47%	112 46%	61 51%	252 61%OP	144 52%	131 44%
Don't know	18 2%	5 2%	4 2%	* *	1 1%	2 1%	5 2%	5 1%	6 2%	12 2%	5 2%	5 2%	2 1%	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 EE11

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

	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)	White Only (Non-Hisp) (L)	Black Only (Non-Hisp) (M)	Hispanic (Any Race) (N)	Land-line (P)	Cell Phone (Q)	
Unweighted Total	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Own property (Net)	550 55%	268 55%	282 54%	59 20%	86 51%D	129 72%DE	125 74%DE	148 79%DE	85 46%	128 60%I	208 56%	128 54%	410 64%NO	41 36%	52 35%	278 71%Q	272 44%
You own property and have no mortgage debt	218 22%	117 24%	101 19%	11 4%	13 8%	37 21%DE	60 36%DE	95 51%DE	37 20%	38 18%	94 25%	48 20%	166 26%NO	14 12%	18 12%	134 34%Q	83 13%
Have debt (Subnet)	332 33%	151 31%	182 35%	49 16%	73 43%DH	92 52%DG	65 39%DH	53 28%D	48 26%	90 42%IK	114 30%	81 34%	244 38%NO	28 24%	34 23%	143 37%Q	189 30%
You own property and are currently paying down your mortgage debt	319 32%	145 30%	174 33%	46 15%	71 42%DH	87 49%DH	64 38%DH	51 27%D	43 23%	87 40%IK	110 29%	78 33%I	235 37%NO	28 24%	32 21%	141 36%Q	177 29%
You own property, but your mortgage debt is growing	14 1%	6 1%	8 1%	3 1%	2 1%	5 3%	1 1%	2 1%	5 3%	3 1%	4 1%	2 1%	9 1%	0 0	2 1%	2 1%	12 2%
You don't own property	453 45%	217 45%	236 45%	242 80%EF	81 49%FG	50 28%	42 25%	36 19%	99 54%J	85 39%	165 44%	105 44%	228 35%	74 64%M	98 65%M	105 27%	347 56%P
Don't know	6 1%	2 *	5 1%	1 *	0 0	0 0	1 *	4 2%	0 0	3 1%	1 *	3 1%	5 1%	0 0	0 0	6 2%Q	0 0

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

Question 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- \$50K (C)	\$50K- \$75K (D)	\$75K- \$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	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Own property (Net)	550 55%	76 31%	120 45%B	94 70%BC	46 77%BC	130 85%BC	140 56%I	216 65%GI	186 46%	405 58%K	138 46%	112 46%	57 48%	183 44%	140 50%	218 73%NO
D																
You own property and have no mortgage debt	218 22%	38 16%	57 22%	21 15%	14 23%	34 22%	76 30%I	91 27%I	46 11%	184 27%K	30 10%	23 10%	13 11%	83 20%	61 22%	69 23%
Have debt (Subnet)	332 33%	38 15%	63 24%B	73 54%BC	32 54%BC	96 62%BC	65 26%	125 38%G	140 34%G	221 32%	108 36%	88 36%	45 37%	100 24%	79 28%	149 50%NO
You own property and are currently paying down your mortgage debt	319 32%	33 13%	62 23%B	68 50%BC	32 53%BC	94 61%BC	61 24%	122 37%G	132 33%G	211 30%	104 35%	84 35%	41 34%	93 23%	75 27%	146 49%NO
You own property, but your mortgage debt is growing	14 1%	5 2%	1 *	5 4%C	1 1%	2 1%	4 2%	3 1%	7 2%	9 1%	4 1%	4 2%	3 3%	7 2%	4 1%	3 1%
You don't own property	453 45%	168 69%CDE	144 55%DEF	41 30%F	14 23%	24 15%	109 43%H	116 35%	219 54%GH	284 41%	161 54%J	131 54%	63 52%	230 56%P	135 49%P	80 27%
F																
Don't know	6 1%	1 *	0 0	0 0	0 0	0 0	2 1%	* *	1 *	5 1%	0 0	0 0	0 0	0 0	3 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 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)	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	307	152	155	41	64	88	73	40	50	81	109	67	226	27	21	159	148
Weighted Total	299	137	162	49*	73*	91*	57*	30*	42*	81*	106*	70*	217	26**	33**	126	172
Yes	220 74%	103 75%	117 73%	49 100% EF GH	62 86% FG H	62 68% H	32 57%	14 47%	31 74%	62 76%	83 79% L	44 63%	164 75%	19 74%	19 58%	85 67%	135 78% P
No	76 26%	32 23%	44 27%	0 0	9 13% D	28 31% DE	23 41% DE	16 53% DE F	10 24%	19 23%	23 21%	25 36%	51 23%	7 26%	14 42%	41 32% Q	36 21%
Don't know	3 1%	3 2%	0 0	0 0	1 1%	1 1%	1 1%	0 0	1 3%	1 1%	0 0	1 1%	3 1%	0 0	0 0	1 1%	2 1%

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

ORC STUDY #724058

CARAVAN
FINANCIAL ASSESSMENT 2015

JANUARY 29-FEBRUARY 1, 2015

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 (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	307	24	52	66	33	102	55	114	135	201	103	84	44	72	71	161
Weighted Total	299	31**	54*	65*	30*	92*	55*	107*	133	189	106*	87*	44*	89*	69*	136
Yes	220 74%	18 58%	39 72%	50 77%	23 78%	73 80%	33 60%	84 78%G	101 76%G	128 68%	90 84%J	74 85%	33 75%	68 76%	44 63%	105 77%O
No	76 26%	12 39%	15 28%	14 22%	7 22%	18 20%	20 37%	24 22%	31 23%	60 31%K	16 15%	13 14%	10 23%	21 24%	24 34%	30 22%
Don't know	3 1%	1 3%	0	1 2%	0	0	2 3%	0	1 1%	2 1%	1 1%	1 1%	1 2%	0	1 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; ** 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)	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	1009	507	502	244	131	171	211	248	181	216	379	233	684	107	89	509	500
Weighted Total	1009	487	522	303	167	179	168	188	184	215	374	236	643	116*	150*	389	620
Yes (Net)	708 70%	355 73%	354 68%	203 67%	125 75%	121 68%	118 70%	139 74%	140 76%	149 69%	255 68%	164 69%	470 73%N	71 62%	108 72%	289 74%Q	419 68%
Excellent/Good progress (Subnet)	407 40%	204 42%	203 39%	101 33%	65 39%	69 39%	73 44%D	97 52%DE F	79 43%J	70 32%	157 42%J	100 43%J	280 44%N	32 27%	60 40%	182 47%Q	224 36%
Yes, excellent progress	130 13%	79 16%C	51 10%	31 10%	18 11%	18 10%	28 16%	35 18%DF	17 9%	20 9%	58 16%J	35 15%	97 15%N	5 4%	17 12%	61 16%Q	68 11%
Yes, good progress	277 27%	125 26%	152 29%	70 23%	47 28%	51 29%	46 27%	63 33%D	62 34%J	50 23%	99 26%	66 28%	183 29%	27 23%	43 29%	121 31%Q	156 25%
Yes, fair progress	302 30%	151 31%	151 29%	102 34%H	60 36%H	52 29%	44 26%	41 22%	61 33%	80 37%KL	97 26%	63 27%	190 30%	40 34%	48 32%	107 27%	195 31%
No progress at all	287 28%	128 26%	160 31%	98 32%H	42 25%	57 32%H	47 28%	42 22%	43 24%	62 29%	116 31%	66 28%	165 26%	44 38%M	40 26%	90 23%	198 32%P
Don't know	13 1%	4 1%	9 2%	1 *	0 0	1 *	3 2%	8 4%DEF	0 0	4 2%	3 1%	6 2%	7 1%	1 1%	2 1%	11 3%Q	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 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- \$50K (C)	\$50K- \$75K (D)	\$75K- \$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	1009	215	250	138	68	178	267	360	364	738	258	203	111	341	283	370
Weighted Total	1009	244	264	135	60*	154	252	332	406	694	299	243	120*	413	279	300
Yes (Net)	708 70%	125 51%	187 71%B	109 81%B	47 78%B	140 91%BC DE	174 69%	252 76%I	275 68%	490 71%	211 71%	171 70%	83 69%	258 63%	192 69%	251 84%NO
Excellent/Good progress (Subnet)	407 40%	54 22%	87 33%B	59 44%BC	36 59%BC	102 66%BC D	101 40%	144 43%	156 38%	288 41%	113 38%	90 37%	43 36%	150 36%	98 35%	153 51%NO
Yes, excellent progress	130 13%	16 6%	21 8%	17 12%	11 19%BC	40 26%BC D	34 13%	55 16%I	38 9%	104 15%K	24 8%	18 8%	7 6%	44 11%	30 11%	53 18%NO
Yes, good progress	277 27%	38 16%	66 25%B	43 32%B	24 41%BC	62 40%BC	67 27%	89 27%	118 29%	184 27%	89 30%	71 29%	37 30%	106 26%	68 24%	99 33%NO
Yes, fair progress	302 30%	72 29%	100 38%EF	49 37%EF	11 19%	38 25%	73 29%	108 33%	119 29%	203 29%	98 33%	81 33%	40 33%	109 26%	93 33%	98 33%
No progress at all	287 28%	117 48%CDE F	77 29%DF	25 19%F	13 22%F	13 8%	75 30%	77 23%	128 32%H	195 28%	86 29%	70 29%	37 31%	150 36%P	84 30%P	46 15%
Don't know	13 1%	1 1%	0 0	1 1%	0 0	1 *	3 1%	3 1%	3 1%	9 1%	2 1%	2 1%	0 0	5 1%	3 1%	3 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