



National Survey Results

Q1 Are you currently employed, either full-time or part-time?

| | |
|-----------------------------|-----|
| <i>Yes, full time</i> | 71% |
| <i>Yes, part time</i> | 29% |
| <i>No</i> | 0% |

Q2 How much stress or anxiety does your personal financial situation cause you: a significant amount, a moderate amount, a small amount, or none at all?

| | |
|---|-----|
| <i>A significant amount of stress</i> | 23% |
| <i>A moderate amount of stress</i> | 30% |
| <i>A small amount of stress</i> | 30% |
| <i>None at all</i> | 16% |
| <i>Not sure</i> | 2% |

Q3 From the following list of choices, which aspect of personal finance is the most stressful for you: managing debt, tax issues, monthly bills or expenses, saving for retirement, or saving for your children's future?

| | |
|---|-----|
| <i>Managing debt</i> | 13% |
| <i>Tax issues</i> | 26% |
| <i>Monthly bills or expenses</i> | 26% |
| <i>Saving for retirement</i> | 22% |
| <i>Saving for children's future</i> | 5% |
| <i>Not sure</i> | 7% |

Q4 From the following list of choices, what type of information, support or resources would be the most useful or practical for you if they were offered through your employer: managing debt, tax issues, monthly bills or expenses, saving for retirement, or saving for your children's future?

| | |
|---|-----|
| <i>Managing debt</i> | 13% |
| <i>Tax issues</i> | 27% |
| <i>Monthly bills or expenses</i> | 14% |
| <i>Saving for retirement</i> | 29% |
| <i>Saving for children's future</i> | 6% |
| <i>Not sure</i> | 11% |

Q5 At what age do you anticipate you will retire: age 55 or younger, between 56- 60, between 61-65, between 66-70, between 71-75, age 76 or older, or do you not plan to retire?

| | |
|-----------------------------------|-----|
| <i>55 or younger</i> | 5% |
| <i>Between 56 and 60</i> | 11% |
| <i>Between 61 and 65</i> | 27% |
| <i>Between 66 and 70</i> | 33% |
| <i>Between 71 and 75</i> | 7% |
| <i>76 or older</i> | 8% |
| <i>Don't plan to retire</i> | 8% |
| <i>Not sure</i> | 1% |

Q6 How important do you feel it is to save for retirement at this stage in your career: very important, somewhat important, not too important, or not important at all?

| | |
|-----------------------------------|-----|
| <i>Very important</i> | 66% |
| <i>Somewhat important</i> | 16% |
| <i>Not too important</i> | 7% |
| <i>Not important at all</i> | 10% |
| <i>Not sure</i> | 2% |





Q7 How stressful is it for you to think about retirement preparedness: very stressful, somewhat stressful, not too stressful, or not stressful at all?

| | |
|-----------------------------------|-----|
| <i>Very stressful</i> | 20% |
| <i>Somewhat stressful</i> | 31% |
| <i>Not too stressful</i> | 32% |
| <i>Not stressful at all</i> | 16% |
| <i>Not sure</i> | 1% |

Q8 Do you anticipate you will work for pay after you are retired, or not?

| | |
|-----------------------|-----|
| <i>Yes</i> | 53% |
| <i>No</i> | 33% |
| <i>Not sure</i> | 14% |

Q9 From the following list of choices, which statement is most true of you: I have not prepared for retirement at all; My retirement preparation has been inadequate; My retirement preparation has been adequate; or, My retirement preparation has been exceptional?

| | |
|---|-----|
| <i>I have not prepared for retirement at all</i> | 17% |
| <i>My retirement preparation has been inadequate</i> | 24% |
| <i>My retirement preparation has been adequate</i> | 43% |
| <i>My retirement preparation has been exceptional</i> | 14% |
| <i>Not sure</i> | 2% |

Q10 Which source of retirement income do you anticipate will contribute the largest share to your retirement: an employer pension, an employer retirement plan, such as a 401(k) / 403(b), IRA or 457(b) plan; personal savings, investments or an annuity; Social Security, a part-time job, an inheritance, or something else?

| | |
|---|-----|
| <i>An employer pension</i> | 15% |
| <i>An employer retirement plan, such as a 401(k) / 403(b), IRA, or 457(b)</i> | 29% |
| <i>Personal savings, investments or an annuity</i> .. | 23% |
| <i>Social security</i> | 22% |
| <i>A part-time job</i> | 5% |
| <i>An inheritance</i> | 3% |
| <i>Something else</i> | 2% |
| <i>Not sure</i> | 1% |

Q11 Approximately what percentage of your income are you saving each month for retirement: between 1 and 5 percent, between 6 and 10 percent, between 11 and 15 percent, between 16 and 20 percent, between 21 and 25 percent, 26 percent or more, or are you not currently saving for retirement?

| | |
|--|-----|
| <i>Between 1 and 5 percent</i> | 23% |
| <i>Between 6 and 10 percent</i> | 29% |
| <i>Between 11 and 15 percent</i> | 17% |
| <i>Between 16 and 20 percent</i> | 8% |
| <i>Between 21 and 25 percent</i> | 2% |
| <i>26 percent or more</i> | 5% |
| <i>Not currently saving for retirement</i> | 16% |
| <i>Not sure</i> | 1% |

Q12 Does your employer offer educational resources related to retirement planning, or not?

| | |
|-----------------------|-----|
| <i>Yes</i> | 31% |
| <i>No</i> | 57% |
| <i>Not sure</i> | 11% |





Q13 (If yes) How helpful do you find your employer's retirement planning education resources: very helpful, somewhat helpful, not too helpful, or not helpful at all?

| | |
|---------------------------------|-----|
| <i>Very helpful</i> | 36% |
| <i>Somewhat helpful</i> | 51% |
| <i>Not too helpful</i> | 12% |
| <i>Not helpful at all</i> | 1% |
| <i>Not sure</i> | 0% |

Q14 (If no or not sure) How helpful do you think it would be if your employer offered retirement planning education resources: very helpful, somewhat helpful, not too helpful, or not helpful at all?

| | |
|---------------------------------|-----|
| <i>Very helpful</i> | 29% |
| <i>Somewhat helpful</i> | 29% |
| <i>Not too helpful</i> | 21% |
| <i>Not helpful at all</i> | 17% |
| <i>Not sure</i> | 4% |

Q15 Approximately how much money have you individually – not your household - saved to date for retirement: less than one thousand dollars, between 1 and 15 thousand dollars, between 16 and 30 thousand dollars, between 31 and 55 thousand dollars, between 56 and 80 thousand dollars, between 81 and 100 thousand dollars, between 101 and 200 thousand dollars, or more than 200 thousand dollars?

| | |
|------------------------------------|-----|
| <i>Less than \$1000</i> | 23% |
| <i>\$1,000 - \$15,000</i> | 12% |
| <i>\$16,000 - \$30,000</i> | 14% |
| <i>\$31,000 - \$55,000</i> | 6% |
| <i>\$56,000 - \$80,000</i> | 7% |
| <i>\$81,000 - \$100,000</i> | 4% |
| <i>\$101,000 - \$200,000</i> | 9% |
| <i>More than \$200,000</i> | 20% |
| <i>Not sure</i> | 5% |

Q16 Does your employer currently offer a retirement savings matching program, like a 401(k) match, or not?

| | |
|-----------------------|-----|
| <i>Yes</i> | 36% |
| <i>No</i> | 56% |
| <i>Not sure</i> | 7% |

Q17 (If yes) Are you participating in your employer's retirement savings match benefit, or not?

| | |
|-----------------------|-----|
| <i>Yes</i> | 88% |
| <i>No</i> | 11% |
| <i>Not sure</i> | 1% |

Q18 What do you see as your biggest obstacle to increasing your retirement savings: the cost of living, credit card debt, student loan debt, medical expenses, or something else?

| | |
|---------------------------------|-----|
| <i>The cost of living</i> | 50% |
| <i>Credit card debt</i> | 14% |
| <i>Student loan debt</i> | 5% |
| <i>Medical expenses</i> | 13% |
| <i>Something else</i> | 15% |
| <i>Not sure</i> | 3% |

Q19 How concerned are you that you will outlive your retirement savings: very concerned, somewhat concerned, not too concerned, or not concerned at all?

| | |
|-----------------------------------|-----|
| <i>Very concerned</i> | 31% |
| <i>Somewhat concerned</i> | 27% |
| <i>Not too concerned</i> | 25% |
| <i>Not concerned at all</i> | 15% |
| <i>Not sure</i> | 2% |

Q20 Have you ever made an early withdrawal or cashed out a 401(k) or similar account, or not?

| | |
|-----------------------|-----|
| <i>Yes</i> | 29% |
| <i>No</i> | 65% |
| <i>Not sure</i> | 6% |





Q21 Do you know approximately how much minimum monthly income you will need in retirement, or not?

| | |
|---------------|-----|
| Yes..... | 48% |
| No..... | 40% |
| Not sure..... | 12% |

Q22 If you are a woman, press 1. If a man, press 2.

| | |
|------------|-----|
| Woman..... | 40% |
| Man..... | 60% |

Q23 If you are a Democrat, press 1. If a Republican, press 2. If an independent, press 3.

| | |
|------------------|-----|
| Democrat..... | 44% |
| Republican..... | 35% |
| Independent..... | 21% |

Q24 If you are Hispanic or Latino, press 1. If white, press 2. If African-American, press 3. If other, press 4.

| | |
|------------------------|-----|
| Hispanic / Latino..... | 9% |
| White..... | 73% |
| African-American..... | 13% |
| Other..... | 6% |

Q25 If you are 18-45 years old, press 1. If 46-65, press 2. If older than 65, press 3.

| | |
|--------------------|-----|
| 18 to 45..... | 31% |
| 46 to 65..... | 50% |
| Older than 65..... | 19% |

Q26 What kind of industry do you work in: Service industry, Retail or wholesale trade, Finance, insurance, or real estate, Construction or minerals industry, Manufacturing business, Transportation, communication, or utilities, Education, Health care, Government employee, or other?

| | |
|--|-----|
| Service industry..... | 14% |
| Retail or wholesale trade..... | 9% |
| Finance, insurance, or real estate..... | 10% |
| Construction or a minerals industry..... | 6% |
| Manufacturing business..... | 9% |
| Transportation, communication, or utilities..... | 7% |
| Education..... | 11% |
| Health care..... | 11% |
| Government employee..... | 4% |
| Other..... | 19% |

Q27 What is your household's annual income: less than \$25,000 a year, between \$25,000 and \$50,000 a year, between \$50,000 and \$75,000 a year, between \$75,000 and \$100,000 a year, or more than \$100,000 a year?

| | |
|--|-----|
| Less than \$25,000 a year..... | 14% |
| Between \$25,000 and \$50,000 a year..... | 20% |
| Between \$50,000 and \$75,000 a year..... | 14% |
| Between \$75,000 and \$100,000 a year..... | 12% |
| More than \$100,000 a year..... | 20% |
| Don't Care To Say..... | 20% |





| | Base | Gender | |
|---|------|--------|-----|
| | | Wom... | Man |
| Amount of Stress Personal Financial Situation Causes | | | |
| A significant amount of stress | 23% | 32% | 17% |
| A moderate amount of stress | 30% | 33% | 28% |
| A small amount of stress | 30% | 22% | 35% |
| None at all | 16% | 12% | 19% |
| Not sure | 2% | 1% | 2% |

| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Most Stressful Aspect of Personal Finance | | | |
| Managing debt | 13% | 16% | 11% |
| Tax issues | 26% | 24% | 28% |
| Monthly bills or expenses | 26% | 25% | 27% |
| Saving for retirement | 22% | 22% | 22% |
| Saving for children's future | 5% | 8% | 3% |
| Not sure | 7% | 5% | 9% |





| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Most Useful Support if Offered Through Employer | | | |
| Managing debt | 13% | 19% | 10% |
| Tax issues | 27% | 22% | 30% |
| Monthly bills or expenses | 14% | 13% | 15% |
| Saving for retirement | 29% | 31% | 28% |
| Saving for children's future | 6% | 6% | 5% |
| Not sure | 11% | 9% | 13% |

| | Base | Gender | |
|--------------------------------------|------|--------|-----|
| | | Wom... | Man |
| Anticipated Age of Retirement | | | |
| 55 or younger | 5% | 10% | 3% |
| Between 56 and 60 | 11% | 11% | 12% |
| Between 61 and 65 | 27% | 28% | 26% |
| Between 66 and 70 | 33% | 30% | 35% |
| Between 71 and 75 | 7% | 6% | 7% |
| 76 or older | 8% | 6% | 9% |
| Don't plan to retire | 8% | 9% | 7% |
| Not sure | 1% | 1% | 0% |





| | Base | Gender | |
|---|------------|--------|-----|
| | | Wom... | Man |
| Important to Save for Retirement At Current Stage of Career Yes/No | | | |
| Very important | 66% | 65% | 66% |
| Somewhat important | 16% | 20% | 13% |
| Not too important | 7% | 3% | 9% |
| Not important at all | 10% | 10% | 10% |
| Not sure | 2% | 2% | 1% |

| | Base | Gender | |
|---|------------|--------|-----|
| | | Wom... | Man |
| Amount of Stress Retirement Preparedness | | | |
| Very stressful | 20% | 18% | 21% |
| Somewhat stressful | 31% | 33% | 31% |
| Not too stressful | 32% | 34% | 30% |
| Not stressful at all | 16% | 14% | 18% |
| Not sure | 1% | 1% | 0% |

| | Base | Gender | |
|---|------------|--------|-----|
| | | Wom... | Man |
| Anticipate Working for Pay After Retirement Yes / No | | | |
| Yes | 53% | 53% | 54% |
| No | 33% | 29% | 35% |
| Not sure | 14% | 18% | 11% |





| | Base | Gender | |
|---|------|--------|-----|
| | | Wom... | Man |
| Statement Most True of Retirement Preparedness | | | |
| I have not prepared for retirement at all | 17% | 21% | 15% |
| My retirement preparation has been inadequate | 24% | 29% | 21% |
| My retirement preparation has been adequate | 43% | 40% | 45% |
| My retirement preparation has been exceptional | 14% | 8% | 18% |
| Not sure | 2% | 2% | 1% |

| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Largest Share of Anticipated Retirement Income | | | |
| An employer pension | 15% | 16% | 14% |
| An employer retirement plan, such as a 401(k) / 403(b), IRA, or 457(b) | 29% | 26% | 31% |
| Personal savings, investments or an annuity | 23% | 29% | 19% |
| Social security | 22% | 18% | 24% |
| A part-time job | 5% | 5% | 5% |
| An inheritance | 3% | 3% | 4% |
| Something else | 2% | 2% | 2% |
| Not sure | 1% | 2% | 1% |





| | Base | Gender | |
|---|------|--------|-----|
| | | Wom... | Man |
| Percentage of Income Saved Each Month for Retirement | | | |
| Between 1 and 5 percent | 23% | 30% | 18% |
| Between 6 and 10 percent | 29% | 16% | 37% |
| Between 11 and 15 percent | 17% | 20% | 15% |
| Between 16 and 20 percent | 8% | 6% | 9% |
| Between 21 and 25 percent | 2% | 2% | 1% |
| 26 percent or more | 5% | 6% | 5% |
| Not currently saving for retirement | 16% | 19% | 13% |
| Not sure | 1% | 1% | 1% |

| | Base | Gender | |
|---|------|--------|-----|
| | | Wom... | Man |
| Employer Offers Retirement Planning Educational Resources Yes / No | | | |
| Yes | 31% | 35% | 29% |
| No | 57% | 52% | 61% |
| Not sure | 11% | 13% | 10% |





| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Employer's Retirement Planning Education Resources Helpful Yes / No | | | |
| Very helpful | 36% | 35% | 36% |
| Somewhat helpful | 51% | 51% | 51% |
| Not too helpful | 12% | 13% | 12% |
| Not helpful at all | 1% | 1% | 1% |

| | Base | Gender | |
|---|------|--------|-----|
| | | Wom... | Man |
| Think Employer's Retirement Planning Education Resources Would Be Helpful Yes / No | | | |
| Very helpful | 29% | 39% | 22% |
| Somewhat helpful | 29% | 26% | 31% |
| Not too helpful | 21% | 19% | 23% |
| Not helpful at all | 17% | 12% | 21% |
| Not sure | 4% | 4% | 4% |





| | Base | Gender | |
|------------------------------------|------|--------|-----|
| | | Wom... | Man |
| Amount Saved for Retirement | | | |
| Less than \$1000 | 23% | 28% | 20% |
| \$1,000 - \$15,000 | 12% | 9% | 14% |
| \$16,000 - \$30,000 | 14% | 20% | 11% |
| \$31,000 - \$55,000 | 6% | 8% | 4% |
| \$56,000 - \$80,000 | 7% | 4% | 9% |
| \$81,000 - \$100,000 | 4% | 3% | 4% |
| \$101,000 - \$200,000 | 9% | 6% | 11% |
| More than \$200,000 | 20% | 18% | 22% |
| Not sure | 5% | 4% | 6% |

| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Employer Offers Retirement Savings Match Yes / No | | | |
| Yes | 36% | 40% | 34% |
| No | 56% | 50% | 60% |
| Not sure | 7% | 10% | 5% |





| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Participating in Employer's Retirement Savings Match Benefit Yes / No | | | |
| Yes | 88% | 84% | 91% |
| No | 11% | 16% | 7% |
| Not sure | 1% | - | 1% |

| | Base | Gender | |
|---|------|--------|-----|
| | | Wom... | Man |
| Biggest Obstacle to Retirement Savings | | | |
| The cost of living | 50% | 56% | 47% |
| Credit card debt | 14% | 14% | 14% |
| Student loan debt | 5% | 4% | 6% |
| Medical expenses | 13% | 10% | 15% |
| Something else | 15% | 13% | 16% |
| Not sure | 3% | 3% | 4% |

| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Outliving Retirement Savings Level of Concern | | | |
| Very concerned | 31% | 36% | 28% |
| Somewhat concerned | 27% | 23% | 30% |
| Not too concerned | 25% | 29% | 22% |
| Not concerned at all | 15% | 10% | 18% |
| Not sure | 2% | 2% | 2% |





| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Made an Early Withdrawal or Cashed Out a 401(k) or Similar Account Yes / No | | | |
| Yes | 29% | 34% | 26% |
| No | 65% | 59% | 68% |
| Not sure | 6% | 7% | 6% |

| | Base | Gender | |
|--|------|--------|-----|
| | | Wom... | Man |
| Know Approximate Minimum Monthly Income Needed in Retirement Yes / No | | | |
| Yes | 48% | 54% | 45% |
| No | 40% | 32% | 45% |
| Not sure | 12% | 14% | 11% |

| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Amount of Stress Personal Financial Situation Causes | | | | |
| A significant amount of stress | 23% | 28% | 20% | 16% |
| A moderate amount of stress | 30% | 30% | 29% | 30% |
| A small amount of stress | 30% | 26% | 33% | 33% |
| None at all | 16% | 13% | 18% | 19% |
| Not sure | 2% | 3% | 1% | 2% |





| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Most Stressful Aspect of Personal Finance | | | | |
| Managing debt | 13% | 15% | 13% | 11% |
| Tax issues | 26% | 21% | 37% | 21% |
| Monthly bills or expenses | 26% | 30% | 19% | 30% |
| Saving for retirement | 22% | 23% | 19% | 24% |
| Saving for children's future | 5% | 6% | 4% | 5% |
| Not sure | 7% | 5% | 9% | 9% |

| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Most Useful Support if Offered Through Employer | | | | |
| Managing debt | 13% | 17% | 10% | 13% |
| Tax issues | 27% | 25% | 33% | 21% |
| Monthly bills or expenses | 14% | 20% | 9% | 11% |
| Saving for retirement | 29% | 27% | 29% | 33% |
| Saving for children's future | 6% | 3% | 8% | 5% |
| Not sure | 11% | 9% | 10% | 17% |





| | Base | Party | | |
|--------------------------------------|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Anticipated Age of Retirement | | | | |
| 55 or younger | 5% | 2% | 11% | 3% |
| Between 56 and 60 | 11% | 4% | 24% | 6% |
| Between 61 and 65 | 27% | 30% | 22% | 29% |
| Between 66 and 70 | 33% | 36% | 27% | 37% |
| Between 71 and 75 | 7% | 6% | 8% | 7% |
| 76 or older | 8% | 12% | 4% | 6% |
| Don't plan to retire | 8% | 9% | 4% | 12% |
| Not sure | 1% | 0% | 1% | 0% |

| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Important to Save for Retirement At Current Stage of Career Yes/No | | | | |
| Very important | 66% | 72% | 56% | 69% |
| Somewhat important | 16% | 14% | 20% | 14% |
| Not too important | 7% | 6% | 7% | 7% |
| Not important at all | 10% | 6% | 17% | 7% |
| Not sure | 2% | 2% | 1% | 2% |





| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Amount of Stress Retirement Preparedness | | | | |
| Very stressful | 20% | 23% | 16% | 19% |
| Somewhat stressful | 31% | 30% | 36% | 28% |
| Not too stressful | 32% | 36% | 24% | 37% |
| Not stressful at all | 16% | 11% | 23% | 16% |
| Not sure | 1% | 1% | 1% | 0% |

| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Anticipate Working for Pay After Retirement Yes / No | | | | |
| Yes | 53% | 56% | 45% | 62% |
| No | 33% | 24% | 47% | 28% |
| Not sure | 14% | 20% | 8% | 10% |





| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Statement Most True of Retirement Preparedness | | | | |
| I have not prepared for retirement at all | 17% | 19% | 17% | 15% |
| My retirement preparation has been inadequate | 24% | 23% | 24% | 27% |
| My retirement preparation has been adequate | 43% | 46% | 40% | 40% |
| My retirement preparation has been exceptional | 14% | 11% | 17% | 15% |
| Not sure | 2% | 1% | 2% | 4% |

| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Largest Share of Anticipated Retirement Income | | | | |
| An employer pension | 15% | 23% | 10% | 7% |
| An employer retirement plan, such as a 401(k) / 403(b), IRA, or 457(b) | 29% | 31% | 32% | 22% |
| Personal savings, investments or an annuity | 23% | 20% | 25% | 25% |
| Social security | 22% | 16% | 23% | 31% |
| A part-time job | 5% | 6% | 3% | 5% |
| An inheritance | 3% | 4% | 5% | 1% |
| Something else | 2% | 1% | 1% | 7% |
| Not sure | 1% | - | 2% | 3% |





| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Percentage of Income Saved Each Month for Retirement | | | | |
| Between 1 and 5 percent | 23% | 21% | 23% | 28% |
| Between 6 and 10 percent | 29% | 21% | 37% | 30% |
| Between 11 and 15 percent | 17% | 21% | 12% | 17% |
| Between 16 and 20 percent | 8% | 11% | 6% | 5% |
| Between 21 and 25 percent | 2% | 1% | 4% | 0% |
| 26 percent or more | 5% | 3% | 8% | 7% |
| Not currently saving for retirement | 16% | 23% | 9% | 11% |
| Not sure | 1% | - | 1% | 2% |

| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Employer Offers Retirement Planning Educational Resources Yes / No | | | | |
| Yes | 31% | 36% | 30% | 23% |
| No | 57% | 52% | 62% | 61% |
| Not sure | 11% | 12% | 8% | 16% |





| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Employer's Retirement Planning Education Resources Helpful Yes / No | | | | |
| Very helpful | 36% | 44% | 33% | 13% |
| Somewhat helpful | 51% | 41% | 57% | 71% |
| Not too helpful | 12% | 15% | 8% | 14% |
| Not helpful at all | 1% | - | 2% | 2% |

| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Think Employer's Retirement Planning Education Resources Would Be Helpful Yes / No | | | | |
| Very helpful | 29% | 36% | 22% | 25% |
| Somewhat helpful | 29% | 19% | 37% | 37% |
| Not too helpful | 21% | 26% | 19% | 16% |
| Not helpful at all | 17% | 17% | 18% | 16% |
| Not sure | 4% | 2% | 4% | 6% |





| | Base | Party | | |
|------------------------------------|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Amount Saved for Retirement | | | | |
| Less than \$1000 | 23% | 26% | 16% | 30% |
| \$1,000 - \$15,000 | 12% | 7% | 22% | 6% |
| \$16,000 - \$30,000 | 14% | 15% | 12% | 17% |
| \$31,000 - \$55,000 | 6% | 4% | 5% | 9% |
| \$56,000 - \$80,000 | 7% | 9% | 6% | 5% |
| \$81,000 - \$100,000 | 4% | 3% | 5% | 4% |
| \$101,000 - \$200,000 | 9% | 13% | 6% | 4% |
| More than \$200,000 | 20% | 19% | 21% | 20% |
| Not sure | 5% | 4% | 6% | 6% |

| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Employer Offers Retirement Savings Match Yes / No | | | | |
| Yes | 36% | 37% | 38% | 32% |
| No | 56% | 57% | 57% | 55% |
| Not sure | 7% | 6% | 5% | 13% |





| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Participating in Employer's Retirement Savings Match Benefit Yes / No | | | | |
| Yes | 88% | 91% | 89% | 80% |
| No | 11% | 9% | 9% | 19% |
| Not sure | 1% | - | 1% | 1% |

| | Base | Party | | |
|---|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Biggest Obstacle to Retirement Savings | | | | |
| The cost of living | 50% | 59% | 43% | 44% |
| Credit card debt | 14% | 15% | 18% | 5% |
| Student loan debt | 5% | 2% | 5% | 11% |
| Medical expenses | 13% | 10% | 16% | 14% |
| Something else | 15% | 11% | 15% | 21% |
| Not sure | 3% | 3% | 4% | 5% |

| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Outliving Retirement Savings Level of Concern | | | | |
| Very concerned | 31% | 39% | 19% | 35% |
| Somewhat concerned | 27% | 23% | 35% | 25% |
| Not too concerned | 25% | 28% | 21% | 24% |
| Not concerned at all | 15% | 11% | 22% | 12% |
| Not sure | 2% | 0% | 2% | 5% |





| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Made an Early Withdrawal or Cashed Out a 401(k) or Similar Account Yes / No | | | | |
| Yes | 29% | 34% | 27% | 24% |
| No | 65% | 61% | 68% | 66% |
| Not sure | 6% | 6% | 5% | 10% |

| | Base | Party | | |
|--|------|-----------|-------------|--------------|
| | | Democr... | Republic... | Independe... |
| Know Approximate Minimum Monthly Income Needed in Retirement Yes / No | | | | |
| Yes | 48% | 57% | 43% | 38% |
| No | 40% | 34% | 42% | 48% |
| Not sure | 12% | 8% | 15% | 14% |





| | Base | Race | | | |
|---|------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Amount of Stress Personal Financial Situation Causes | | | | | |
| A significant amount of stress | 23% | 27% | 17% | 46% | 31% |
| A moderate amount of stress | 30% | 36% | 31% | 20% | 20% |
| A small amount of stress | 30% | 33% | 32% | 19% | 27% |
| None at all | 16% | 4% | 20% | 5% | 17% |
| Not sure | 2% | - | 0% | 10% | 4% |

| | Base | Race | | | |
|--|------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Most Stressful Aspect of Personal Finance | | | | | |
| Managing debt | 13% | 14% | 12% | 20% | 14% |
| Tax issues | 26% | 26% | 29% | 14% | 22% |
| Monthly bills or expenses | 26% | 18% | 25% | 36% | 33% |
| Saving for retirement | 22% | 11% | 22% | 26% | 22% |
| Saving for children's future | 5% | 22% | 4% | 3% | 5% |
| Not sure | 7% | 9% | 8% | 2% | 4% |





| | Base | Race | | | |
|--|------|-------------------|-------|---------------------|-------|
| | | Hispanic / Lat... | White | African-American... | Other |
| Most Useful Support if Offered Through Employer | | | | | |
| Managing debt | 13% | 7% | 11% | 28% | 18% |
| Tax issues | 27% | 52% | 25% | 21% | 22% |
| Monthly bills or expenses | 14% | 8% | 15% | 12% | 12% |
| Saving for retirement | 29% | 27% | 31% | 22% | 24% |
| Saving for children's future | 6% | - | 5% | 11% | 13% |
| Not sure | 11% | 6% | 13% | 5% | 11% |

| | Base | Race | | | |
|--------------------------------------|------|-------------------|-------|---------------------|-------|
| | | Hispanic / Lat... | White | African-American... | Other |
| Anticipated Age of Retirement | | | | | |
| 55 or younger | 5% | 6% | 5% | 8% | 2% |
| Between 56 and 60 | 11% | 12% | 14% | - | 2% |
| Between 61 and 65 | 27% | 30% | 25% | 34% | 31% |
| Between 66 and 70 | 33% | 28% | 34% | 36% | 24% |
| Between 71 and 75 | 7% | 8% | 8% | - | 5% |
| 76 or older | 8% | 16% | 7% | 8% | 11% |
| Don't plan to retire | 8% | - | 7% | 12% | 23% |
| Not sure | 1% | - | 0% | 1% | 4% |





| | Base | Race | | | |
|---|------------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Important to Save for Retirement At Current Stage of Career Yes/No | | | | | |
| Very important | 66% | 33% | 67% | 87% | 54% |
| Somewhat important | 16% | 44% | 15% | 2% | 22% |
| Not too important | 7% | 16% | 6% | 3% | 5% |
| Not important at all | 10% | 4% | 10% | 8% | 18% |
| Not sure | 2% | 3% | 2% | - | 1% |

| | Base | Race | | | |
|---|------------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Amount of Stress Retirement Preparedness | | | | | |
| Very stressful | 20% | 28% | 18% | 20% | 26% |
| Somewhat stressful | 31% | 11% | 37% | 15% | 30% |
| Not too stressful | 32% | 50% | 27% | 53% | 13% |
| Not stressful at all | 16% | 11% | 17% | 10% | 30% |
| Not sure | 1% | - | 1% | 1% | - |





| | Base | Race | | | |
|---|------|-------------------|-------|---------------------|-------|
| | | Hispanic / Lat... | White | African-American... | Other |
| Anticipate Working for Pay After Retirement Yes / No | | | | | |
| Yes | 53% | 63% | 54% | 38% | 66% |
| No | 33% | 23% | 35% | 30% | 21% |
| Not sure | 14% | 13% | 11% | 32% | 13% |

| | Base | Race | | | |
|---|------|-------------------|-------|---------------------|-------|
| | | Hispanic / Lat... | White | African-American... | Other |
| Statement Most True of Retirement Preparedness | | | | | |
| I have not prepared for retirement at all | 17% | 11% | 13% | 48% | 26% |
| My retirement preparation has been inadequate | 24% | 31% | 24% | 15% | 32% |
| My retirement preparation has been adequate | 43% | 49% | 45% | 30% | 30% |
| My retirement preparation has been exceptional | 14% | 9% | 17% | 3% | 12% |
| Not sure | 2% | - | 2% | 4% | - |





| | Base | Race | | | |
|---|------|-------------------|-------|------------------|-------|
| | | Hispanic / Latino | White | African-American | Other |
| Largest Share of Anticipated Retirement Income | | | | | |
| An employer pension | 15% | 9% | 16% | 18% | 9% |
| An employer retirement plan, such as a 401(k) / 403(b), IRA, or 457(b) | 29% | 4% | 35% | 26% | 6% |
| Personal savings, investments or an annuity | 23% | 47% | 19% | 24% | 28% |
| Social security | 22% | 32% | 20% | 18% | 33% |
| A part-time job | 5% | 8% | 4% | - | 18% |
| An inheritance | 3% | - | 3% | 8% | - |
| Something else | 2% | - | 2% | - | 6% |
| Not sure | 1% | - | 1% | 5% | - |





| | Base | Race | | | |
|---|------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Percentage of Income Saved Each Month for Retirement | | | | | |
| Between 1 and 5 percent | 23% | 40% | 22% | 17% | 18% |
| Between 6 and 10 percent | 29% | 23% | 30% | 18% | 42% |
| Between 11 and 15 percent | 17% | 29% | 17% | 9% | 14% |
| Between 16 and 20 percent | 8% | - | 8% | 14% | 3% |
| Between 21 and 25 percent | 2% | - | 2% | - | 2% |
| 26 percent or more | 5% | - | 5% | 14% | - |
| Not currently saving for retirement | 16% | 7% | 14% | 27% | 19% |
| Not sure | 1% | - | 1% | 1% | 1% |

| | Base | Race | | | |
|---|------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Employer Offers Retirement Planning Educational Resources Yes / No | | | | | |
| Yes | 31% | 15% | 33% | 35% | 21% |
| No | 57% | 54% | 60% | 46% | 58% |
| Not sure | 11% | 31% | 7% | 19% | 21% |





| | Base | Race | | | |
|--|------------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Employer's Retirement Planning Education Resources Helpful Yes / No | | | | | |
| Very helpful | 36% | 70% | 37% | 14% | 58% |
| Somewhat helpful | 51% | 30% | 52% | 56% | 35% |
| Not too helpful | 12% | - | 10% | 30% | 7% |
| Not helpful at all | 1% | - | 1% | - | - |

| | Base | Race | | | |
|---|------------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Think Employer's Retirement Planning Education Resources Would Be Helpful Yes / No | | | | | |
| Very helpful | 29% | 30% | 24% | 54% | 26% |
| Somewhat helpful | 29% | - | 35% | 26% | 29% |
| Not too helpful | 21% | 57% | 18% | 4% | 22% |
| Not helpful at all | 17% | 5% | 21% | 3% | 20% |
| Not sure | 4% | 8% | 1% | 13% | 4% |





| | Base | Race | | | |
|------------------------------------|------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Amount Saved for Retirement | | | | | |
| Less than \$1000 | 23% | 17% | 17% | 57% | 37% |
| \$1,000 - \$15,000 | 12% | 11% | 14% | 5% | 12% |
| \$16,000 - \$30,000 | 14% | 27% | 14% | 8% | 8% |
| \$31,000 - \$55,000 | 6% | 18% | 5% | - | 4% |
| \$56,000 - \$80,000 | 7% | - | 9% | - | 3% |
| \$81,000 - \$100,000 | 4% | - | 4% | 4% | 4% |
| \$101,000 - \$200,000 | 9% | 8% | 10% | 2% | 12% |
| More than \$200,000 | 20% | 7% | 22% | 23% | 12% |
| Not sure | 5% | 12% | 5% | 1% | 8% |

| | Base | Race | | | |
|--|------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Employer Offers Retirement Savings Match Yes / No | | | | | |
| Yes | 36% | 34% | 39% | 29% | 19% |
| No | 56% | 43% | 56% | 66% | 64% |
| Not sure | 7% | 23% | 5% | 4% | 17% |





| | Base | Race | | | |
|--|------------|-------------------|-------|---------------------|-------|
| | | Hispanic / Lat... | White | African-American... | Other |
| Participating in Employer's Retirement Savings Match Benefit Yes / No | | | | | |
| Yes | 88% | 68% | 90% | 93% | 74% |
| No | 11% | 32% | 9% | 7% | 26% |
| Not sure | 1% | - | 1% | - | - |

| | Base | Race | | | |
|---|------------|-------------------|-------|---------------------|-------|
| | | Hispanic / Lat... | White | African-American... | Other |
| Biggest Obstacle to Retirement Savings | | | | | |
| The cost of living | 50% | 54% | 49% | 64% | 36% |
| Credit card debt | 14% | 30% | 14% | 3% | 7% |
| Student loan debt | 5% | - | 5% | 4% | 15% |
| Medical expenses | 13% | 4% | 15% | 9% | 17% |
| Something else | 15% | 6% | 16% | 11% | 23% |
| Not sure | 3% | 6% | 2% | 9% | 3% |





| | Base | Race | | | |
|--|------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Outliving Retirement Savings Level of Concern | | | | | |
| Very concerned | 31% | 42% | 28% | 35% | 42% |
| Somewhat concerned | 27% | 24% | 31% | 18% | 12% |
| Not too concerned | 25% | 32% | 22% | 37% | 19% |
| Not concerned at all | 15% | - | 18% | 10% | 15% |
| Not sure | 2% | 3% | 1% | - | 13% |

| | Base | Race | | | |
|--|------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Made an Early Withdrawal or Cashed Out a 401(k) or Similar Account Yes / No | | | | | |
| Yes | 29% | 55% | 26% | 29% | 25% |
| No | 65% | 27% | 70% | 62% | 61% |
| Not sure | 6% | 18% | 4% | 9% | 13% |





| | Base | Race | | | |
|--|------------|-------------------------|-------|-----------------------|-------|
| | | Hispani- c / Lati... | White | African- Americ... | Other |
| Know Approximate Minimum Monthly Income Needed in Retirement Yes / No | | | | | |
| Yes | 48% | 41% | 47% | 60% | 50% |
| No | 40% | 41% | 43% | 25% | 35% |
| Not sure | 12% | 18% | 10% | 15% | 15% |

| | Base | Age | | |
|---|------------|-------------|-------------|-------------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Amount of Stress Personal Financial Situation Causes | | | | |
| A significant amount of stress | 23% | 34% | 17% | 18% |
| A moderate amount of stress | 30% | 36% | 30% | 18% |
| A small amount of stress | 30% | 17% | 36% | 36% |
| None at all | 16% | 13% | 15% | 24% |
| Not sure | 2% | - | 2% | 3% |





| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Most Stressful Aspect of Personal Finance | | | | |
| Managing debt | 13% | 10% | 14% | 15% |
| Tax issues | 26% | 27% | 27% | 22% |
| Monthly bills or expenses | 26% | 37% | 21% | 21% |
| Saving for retirement | 22% | 9% | 30% | 21% |
| Saving for children's future | 5% | 8% | 3% | 7% |
| Not sure | 7% | 9% | 3% | 14% |

| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Most Useful Support if Offered Through Employer | | | | |
| Managing debt | 13% | 23% | 8% | 12% |
| Tax issues | 27% | 33% | 26% | 18% |
| Monthly bills or expenses | 14% | 15% | 13% | 15% |
| Saving for retirement | 29% | 11% | 39% | 32% |
| Saving for children's future | 6% | 5% | 5% | 7% |
| Not sure | 11% | 13% | 8% | 16% |





| | Base | Age | | |
|--------------------------------------|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Anticipated Age of Retirement | | | | |
| 55 or younger | 5% | 12% | 3% | 2% |
| Between 56 and 60 | 11% | 23% | 8% | 3% |
| Between 61 and 65 | 27% | 18% | 38% | 12% |
| Between 66 and 70 | 33% | 33% | 34% | 30% |
| Between 71 and 75 | 7% | 3% | 6% | 16% |
| 76 or older | 8% | 3% | 6% | 20% |
| Don't plan to retire | 8% | 7% | 6% | 15% |
| Not sure | 1% | - | 1% | 1% |

| | Base | Age | | |
|---|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Important to Save for Retirement At Current Stage of Career Yes/No | | | | |
| Very important | 66% | 57% | 75% | 56% |
| Somewhat important | 16% | 25% | 13% | 11% |
| Not too important | 7% | - | 8% | 13% |
| Not important at all | 10% | 18% | 3% | 14% |
| Not sure | 2% | - | 1% | 5% |





| | Base | Age | | |
|---|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Amount of Stress Retirement Preparedness | | | | |
| Very stressful | 20% | 17% | 22% | 17% |
| Somewhat stressful | 31% | 39% | 30% | 23% |
| Not too stressful | 32% | 22% | 37% | 34% |
| Not stressful at all | 16% | 21% | 10% | 24% |
| Not sure | 1% | - | 0% | 3% |

| | Base | Age | | |
|---|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Anticipate Working for Pay After Retirement Yes / No | | | | |
| Yes | 53% | 43% | 59% | 54% |
| No | 33% | 40% | 28% | 32% |
| Not sure | 14% | 16% | 12% | 14% |





| | Base | Age | | |
|---|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Statement Most True of Retirement Preparedness | | | | |
| I have not prepared for retirement at all | 17% | 30% | 12% | 10% |
| My retirement preparation has been inadequate | 24% | 21% | 27% | 21% |
| My retirement preparation has been adequate | 43% | 32% | 51% | 39% |
| My retirement preparation has been exceptional | 14% | 16% | 10% | 21% |
| Not sure | 2% | - | 0% | 8% |

| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Largest Share of Anticipated Retirement Income | | | | |
| An employer pension | 15% | 10% | 18% | 16% |
| An employer retirement plan, such as a 401(k) / 403(b), IRA, or 457(b) | 29% | 28% | 31% | 24% |
| Personal savings, investments or an annuity | 23% | 31% | 20% | 17% |
| Social security | 22% | 15% | 24% | 29% |
| A part-time job | 5% | 7% | 4% | 2% |
| An inheritance | 3% | 7% | 2% | 1% |
| Something else | 2% | 3% | 1% | 3% |
| Not sure | 1% | - | 0% | 6% |





| | Base | Age | | |
|---|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Percentage of Income Saved Each Month for Retirement | | | | |
| Between 1 and 5 percent | 23% | 20% | 24% | 25% |
| Between 6 and 10 percent | 29% | 32% | 30% | 20% |
| Between 11 and 15 percent | 17% | 19% | 16% | 16% |
| Between 16 and 20 percent | 8% | 1% | 11% | 10% |
| Between 21 and 25 percent | 2% | 2% | 1% | 2% |
| 26 percent or more | 5% | 6% | 5% | 7% |
| Not currently saving for retirement | 16% | 20% | 12% | 17% |
| Not sure | 1% | - | 1% | 3% |

| | Base | Age | | |
|---|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Employer Offers Retirement Planning Educational Resources Yes / No | | | | |
| Yes | 31% | 29% | 34% | 26% |
| No | 57% | 56% | 56% | 64% |
| Not sure | 11% | 15% | 10% | 10% |





| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Employer's Retirement Planning Education Resources Helpful Yes / No | | | | |
| Very helpful | 36% | 24% | 34% | 64% |
| Somewhat helpful | 51% | 76% | 44% | 30% |
| Not too helpful | 12% | - | 21% | 4% |
| Not helpful at all | 1% | - | 1% | 2% |

| | Base | Age | | |
|---|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Think Employer's Retirement Planning Education Resources Would Be Helpful Yes / No | | | | |
| Very helpful | 29% | 27% | 33% | 19% |
| Somewhat helpful | 29% | 34% | 29% | 24% |
| Not too helpful | 21% | 15% | 23% | 27% |
| Not helpful at all | 17% | 24% | 10% | 23% |
| Not sure | 4% | - | 5% | 7% |





| | Base | Age | | |
|------------------------------------|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Amount Saved for Retirement | | | | |
| Less than \$1000 | 23% | 27% | 20% | 25% |
| \$1,000 - \$15,000 | 12% | 24% | 6% | 10% |
| \$16,000 - \$30,000 | 14% | 22% | 14% | 4% |
| \$31,000 - \$55,000 | 6% | 3% | 6% | 8% |
| \$56,000 - \$80,000 | 7% | 10% | 5% | 7% |
| \$81,000 - \$100,000 | 4% | - | 6% | 4% |
| \$101,000 - \$200,000 | 9% | 7% | 11% | 6% |
| More than \$200,000 | 20% | 7% | 26% | 25% |
| Not sure | 5% | - | 6% | 13% |

| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Employer Offers Retirement Savings Match Yes / No | | | | |
| Yes | 36% | 24% | 45% | 36% |
| No | 56% | 60% | 53% | 57% |
| Not sure | 7% | 16% | 2% | 7% |





| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Participating in Employer's Retirement Savings Match Benefit Yes / No | | | | |
| Yes | 88% | 100% | 85% | 87% |
| No | 11% | - | 15% | 12% |
| Not sure | 1% | - | 1% | 1% |

| | Base | Age | | |
|---|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Biggest Obstacle to Retirement Savings | | | | |
| The cost of living | 50% | 44% | 54% | 50% |
| Credit card debt | 14% | 25% | 10% | 7% |
| Student loan debt | 5% | 9% | 2% | 5% |
| Medical expenses | 13% | 9% | 16% | 13% |
| Something else | 15% | 13% | 14% | 18% |
| Not sure | 3% | - | 4% | 8% |





| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Outliving Retirement Savings Level of Concern | | | | |
| Very concerned | 31% | 41% | 26% | 28% |
| Somewhat concerned | 27% | 22% | 33% | 21% |
| Not too concerned | 25% | 13% | 30% | 30% |
| Not concerned at all | 15% | 22% | 10% | 17% |
| Not sure | 2% | 2% | 0% | 5% |

| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Made an Early Withdrawal or Cashed Out a 401(k) or Similar Account Yes / No | | | | |
| Yes | 29% | 32% | 29% | 23% |
| No | 65% | 67% | 66% | 56% |
| Not sure | 6% | 1% | 4% | 21% |





| | Base | Age | | |
|--|------|----------|----------|----------------|
| | | 18 to 45 | 46 to 65 | Older than ... |
| Know Approximate Minimum Monthly Income Needed in Retirement Yes / No | | | | |
| Yes | 48% | 41% | 54% | 45% |
| No | 40% | 55% | 34% | 30% |
| Not sure | 12% | 4% | 12% | 26% |

| | Base | Work Industry | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Amount of Stress Personal Financial Situation Causes | | | | | | | | | | | |
| A significant amount of stress | 23% | 27% | 6% | 12% | 26% | 21% | 25% | 27% | 44% | 31% | 15% |
| A moderate amount of stress | 30% | 18% | 55% | 26% | 32% | 27% | 26% | 33% | 30% | 14% | 31% |
| A small amount of stress | 30% | 38% | 25% | 45% | 37% | 38% | 28% | 27% | 13% | 28% | 25% |
| None at all | 16% | 17% | 15% | 16% | 6% | 14% | 21% | 12% | 13% | 27% | 20% |
| Not sure | 2% | - | - | - | - | - | - | - | - | - | 8% |

| | Base | Work Industry | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Most Stressful Aspect of Personal Finance | | | | | | | | | | | |
| Managing debt | 13% | 16% | 5% | 24% | 9% | 6% | 9% | 9% | 19% | 29% | 10% |
| Tax issues | 26% | 35% | 34% | 29% | 42% | 28% | 21% | 18% | 15% | 28% | 22% |
| Monthly bills or expenses | 26% | 15% | 17% | 18% | 16% | 37% | 31% | 34% | 48% | 7% | 26% |
| Saving for retirement | 22% | 18% | 20% | 20% | 24% | 23% | 37% | 26% | 13% | 32% | 20% |
| Saving for children's future | 5% | 2% | 24% | 4% | 8% | 3% | 3% | 6% | 4% | 1% | 3% |
| Not sure | 7% | 14% | - | 5% | 1% | 2% | - | 6% | 1% | 2% | 19% |





| | Base | Work Industry | | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|-----|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Most Useful Support if Offered Through Employer | | | | | | | | | | | | |
| Managing debt | 13% | 23% | 3% | 16% | 9% | 2% | | 13% | 5% | 32% | 25% | 8% |
| Tax issues | 27% | 25% | 63% | 28% | 32% | 27% | | 11% | 22% | 15% | 30% | 24% |
| Monthly bills or expenses | 14% | 12% | 9% | 19% | 6% | 33% | | 31% | 18% | 5% | 6% | 9% |
| Saving for retirement | 29% | 18% | 18% | 29% | 33% | 23% | | 38% | 45% | 34% | 32% | 28% |
| Saving for children's future | 6% | 3% | 3% | 2% | 8% | 8% | | 7% | 6% | 12% | 5% | 3% |
| Not sure | 11% | 19% | 3% | 6% | 12% | 7% | | - | 4% | 1% | 2% | 29% |

| | Base | Work Industry | | | | | | | | | | |
|--------------------------------------|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|-----|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Anticipated Age of Retirement | | | | | | | | | | | | |
| 55 or younger | 5% | 7% | - | 1% | 1% | 3% | | 16% | - | 11% | 3% | 9% |
| Between 56 and 60 | 11% | 11% | 31% | 1% | 8% | 12% | | 16% | 11% | 5% | 19% | 10% |
| Between 61 and 65 | 27% | 16% | 33% | 41% | 33% | 30% | | 23% | 29% | 31% | 29% | 19% |
| Between 66 and 70 | 33% | 26% | 25% | 40% | 44% | 45% | | 18% | 28% | 45% | 13% | 34% |
| Between 71 and 75 | 7% | 16% | 4% | 5% | 8% | 3% | | 3% | 5% | 4% | 10% | 7% |
| 76 or older | 8% | 11% | 5% | 1% | 1% | 4% | | 9% | 23% | 2% | 4% | 10% |
| Don't plan to retire | 8% | 13% | 1% | 11% | 3% | 0% | | 15% | 4% | 1% | 23% | 11% |
| Not sure | 1% | - | - | - | - | 2% | | - | - | 2% | - | 1% |

| | Base | Work Industry | | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|-----|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Important to Save for Retirement At Current Stage of Career Yes/No | | | | | | | | | | | | |
| Very important | 66% | 61% | 34% | 68% | 77% | 61% | | 84% | 75% | 83% | 71% | 59% |
| Somewhat important | 16% | 16% | 50% | 12% | 13% | 28% | | 5% | 17% | 6% | 15% | 10% |
| Not too important | 7% | 11% | 1% | 9% | 9% | 7% | | 3% | 5% | - | 10% | 9% |
| Not important at all | 10% | 9% | 15% | 9% | 2% | 1% | | 8% | 3% | 11% | 4% | 20% |
| Not sure | 2% | 3% | - | 2% | - | 3% | | - | 1% | - | - | 2% |





| | Base | Work Industry | | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|--|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Amount of Stress Retirement Preparedness | | | | | | | | | | | | |
| Very stressful | 20% | 30% | 2% | 18% | 23% | 27% | 26% | 25% | 17% | 26% | 12% | |
| Somewhat stressful | 31% | 29% | 40% | 24% | 45% | 41% | 28% | 39% | 25% | 30% | 26% | |
| Not too stressful | 32% | 27% | 42% | 49% | 22% | 21% | 24% | 23% | 45% | 37% | 30% | |
| Not stressful at all | 16% | 14% | 17% | 9% | 10% | 8% | 23% | 12% | 13% | 7% | 30% | |
| Not sure | 1% | - | - | - | - | 2% | - | 1% | - | - | 2% | |

| | Base | Work Industry | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Anticipate Working for Pay After Retirement Yes / No | | | | | | | | | | | |
| Yes | 53% | 66% | 48% | 48% | 64% | 44% | 63% | 75% | 32% | 59% | 47% |
| No | 33% | 20% | 48% | 28% | 29% | 33% | 35% | 21% | 29% | 41% | 44% |
| Not sure | 14% | 14% | 4% | 24% | 7% | 23% | 2% | 5% | 39% | - | 9% |

| | Base | Work Industry | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Statement Most True of Retirement Preparedness | | | | | | | | | | | |
| I have not prepared for retirement at all | 17% | 32% | 9% | 8% | 14% | 9% | 24% | 2% | 43% | 31% | 9% |
| My retirement preparation has been inadequate | 24% | 31% | 49% | 20% | 27% | 16% | 31% | 18% | 15% | 10% | 21% |
| My retirement preparation has been adequate | 43% | 25% | 29% | 59% | 51% | 63% | 26% | 68% | 34% | 41% | 40% |
| My retirement preparation has been exceptional | 14% | 12% | 12% | 12% | 8% | 9% | 19% | 12% | 8% | 17% | 25% |
| Not sure | 2% | 0% | 1% | 1% | - | 4% | - | 1% | - | - | 5% |





| | Base | Work Industry | | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|-----|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Largest Share of Anticipated Retirement Income | | | | | | | | | | | | |
| An employer pension | 15% | 18% | 2% | 3% | 3% | 7% | | 11% | 36% | 19% | 33% | 14% |
| An employer retirement plan, such as a 401(k) / 403(b), IRA, or 457(b) | 29% | 27% | 32% | 35% | 29% | 30% | | 47% | 25% | 27% | 17% | 26% |
| Personal savings, investments or an annuity | 23% | 13% | 36% | 37% | 15% | 35% | | 10% | 12% | 29% | 11% | 22% |
| Social security | 22% | 19% | 25% | 21% | 51% | 21% | | 29% | 17% | 15% | 32% | 16% |
| A part-time job | 5% | 14% | 4% | - | 2% | 3% | | 3% | 8% | - | 4% | 4% |
| An inheritance | 3% | 7% | - | 1% | - | 1% | | - | - | 9% | 3% | 6% |
| Something else | 2% | 1% | - | 2% | - | - | | 1% | 2% | - | 2% | 7% |
| Not sure | 1% | 0% | - | - | - | 3% | | - | - | 1% | - | 5% |

| | Base | Work Industry | | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|-----|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Percentage of Income Saved Each Month for Retirement | | | | | | | | | | | | |
| Between 1 and 5 percent | 23% | 26% | 12% | 34% | 25% | 32% | | 43% | 17% | 12% | 38% | 15% |
| Between 6 and 10 percent | 29% | 27% | 34% | 25% | 36% | 31% | | 22% | 33% | 19% | 30% | 30% |
| Between 11 and 15 percent | 17% | 11% | 30% | 21% | 11% | 13% | | 6% | 27% | 19% | 22% | 12% |
| Between 16 and 20 percent | 8% | 4% | 9% | 11% | 5% | 5% | | 6% | 16% | 10% | 3% | 7% |
| Between 21 and 25 percent | 2% | 1% | 6% | - | - | 0% | | - | 4% | 0% | - | 2% |
| 26 percent or more | 5% | 5% | 1% | 4% | 8% | 2% | | 1% | 0% | 12% | - | 11% |
| Not currently saving for retirement | 16% | 25% | 8% | 5% | 9% | 16% | | 20% | 2% | 26% | 7% | 20% |
| Not sure | 1% | - | - | 1% | 5% | - | | 1% | - | - | - | 3% |





| | Base | Work Industry | | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|--|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Employer Offers Retirement Planning Educational Resources Yes / No | | | | | | | | | | | | |
| Yes | 31% | 21% | 8% | 41% | 30% | 36% | 17% | 62% | 44% | 29% | 23% | |
| No | 57% | 68% | 64% | 41% | 69% | 60% | 67% | 31% | 48% | 36% | 72% | |
| Not sure | 11% | 11% | 28% | 18% | 1% | 4% | 16% | 6% | 8% | 35% | 5% | |

| | Base | Work Industry | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Employer's Retirement Planning Education Resources Helpful Yes / No | | | | | | | | | | | |
| Very helpful | 36% | 61% | 69% | 31% | 8% | 13% | 73% | 49% | 18% | 11% | 45% |
| Somewhat helpful | 51% | 21% | - | 54% | 85% | 82% | 18% | 48% | 67% | 71% | 27% |
| Not too helpful | 12% | 18% | 23% | 15% | 6% | 5% | 9% | 3% | 13% | 10% | 27% |
| Not helpful at all | 1% | - | 7% | - | - | - | - | - | 2% | 8% | 1% |

| | Base | Work Industry | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Think Employer's Retirement Planning Education Resources Would Be Helpful Yes / No | | | | | | | | | | | |
| Very helpful | 29% | 22% | 8% | 23% | 38% | 41% | 32% | 30% | 74% | 38% | 15% |
| Somewhat helpful | 29% | 26% | 49% | 36% | 25% | 26% | 31% | 36% | 17% | 20% | 26% |
| Not too helpful | 21% | 29% | 31% | 34% | 17% | 25% | 4% | 31% | 1% | 10% | 20% |
| Not helpful at all | 17% | 22% | 11% | 6% | 12% | 1% | 32% | 3% | 6% | 3% | 35% |
| Not sure | 4% | 1% | 2% | 1% | 8% | 6% | 1% | - | 2% | 29% | 3% |





| | Base | Work Industry | | | | | | | | | |
|------------------------------------|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Amount Saved for Retirement | | | | | | | | | | | |
| Less than \$1000 | 23% | 28% | 12% | 12% | 3% | 14% | 21% | 10% | 44% | 23% | 36% |
| \$1,000 - \$15,000 | 12% | 17% | 28% | 18% | 4% | 7% | 24% | 3% | 9% | 9% | 8% |
| \$16,000 - \$30,000 | 14% | 18% | 36% | 12% | 38% | 6% | 1% | 20% | 5% | 3% | 10% |
| \$31,000 - \$55,000 | 6% | 3% | 2% | 7% | 5% | 16% | 3% | 9% | 2% | 8% | 4% |
| \$56,000 - \$80,000 | 7% | 2% | - | 6% | 15% | 3% | 17% | 14% | 5% | 17% | 5% |
| \$81,000 - \$100,000 | 4% | 3% | 3% | 1% | 10% | 8% | 2% | 3% | 5% | 4% | 2% |
| \$101,000 - \$200,000 | 9% | 5% | 5% | 5% | - | 27% | 10% | 10% | 6% | 8% | 10% |
| More than \$200,000 | 20% | 19% | 9% | 28% | 24% | 20% | 16% | 30% | 20% | 22% | 16% |
| Not sure | 5% | 4% | 4% | 12% | - | - | 6% | - | 4% | 7% | 10% |

| | Base | Work Industry | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Employer Offers Retirement Savings Match Yes / No | | | | | | | | | | | |
| Yes | 36% | 31% | 25% | 40% | 40% | 64% | 38% | 26% | 34% | 57% | 32% |
| No | 56% | 65% | 51% | 47% | 58% | 35% | 62% | 63% | 61% | 42% | 63% |
| Not sure | 7% | 4% | 24% | 13% | 2% | 2% | - | 12% | 5% | 1% | 6% |

| | Base | Work Industry | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Participating in Employer's Retirement Savings Match Benefit Yes / No | | | | | | | | | | | |
| Yes | 88% | 96% | 71% | 94% | 77% | 93% | 59% | 95% | 92% | 96% | 88% |
| No | 11% | 2% | 29% | 6% | 23% | 4% | 41% | 5% | 8% | 4% | 12% |
| Not sure | 1% | 2% | - | - | - | 3% | - | - | - | - | - |





| | Base | Work Industry | | | | | | | | | | |
|---|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|--|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Biggest Obstacle to Retirement Savings | | | | | | | | | | | | |
| The cost of living | 50% | 51% | 14% | 41% | 70% | 69% | 60% | 49% | 66% | 56% | 44% | |
| Credit card debt | 14% | 17% | 57% | 19% | 4% | 5% | 2% | 9% | 10% | 6% | 8% | |
| Student loan debt | 5% | 6% | 3% | 11% | 8% | - | 3% | 12% | - | 4% | 2% | |
| Medical expenses | 13% | 16% | 16% | 12% | 6% | 20% | 22% | 12% | 5% | 14% | 11% | |
| Something else | 15% | 8% | 9% | 15% | 12% | 6% | 10% | 14% | 17% | 14% | 27% | |
| Not sure | 3% | 2% | 1% | 2% | 1% | - | 3% | 3% | 2% | 7% | 8% | |

| | Base | Work Industry | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Outliving Retirement Savings Level of Concern | | | | | | | | | | | |
| Very concerned | 31% | 35% | 29% | 18% | 46% | 40% | 45% | 38% | 28% | 28% | 21% |
| Somewhat concerned | 27% | 30% | 46% | 26% | 20% | 22% | 21% | 25% | 18% | 34% | 30% |
| Not too concerned | 25% | 18% | 19% | 38% | 11% | 31% | 14% | 26% | 40% | 24% | 21% |
| Not concerned at all | 15% | 11% | 7% | 18% | 23% | 6% | 21% | 8% | 13% | 12% | 25% |
| Not sure | 2% | 6% | - | - | - | - | - | 2% | - | 2% | 3% |

| | Base | Work Industry | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other |
| Made an Early Withdrawal or Cashed Out a 401(k) or Similar Account Yes / No | | | | | | | | | | | |
| Yes | 29% | 28% | 39% | 28% | 59% | 23% | 30% | 27% | 25% | 36% | 21% |
| No | 65% | 68% | 60% | 60% | 41% | 73% | 69% | 71% | 72% | 59% | 62% |
| Not sure | 6% | 5% | 1% | 12% | 0% | 4% | 1% | 2% | 3% | 5% | 17% |





| | Base | Work Industry | | | | | | | | | | |
|--|------|-------------------|----------------------------|------------------------------------|-----------------------------------|------------------------|---|-----------|-------------|---------------------|-------|--|
| | | Service indust... | Retail or whole-sale trade | Finance, insurance, or real estate | Construction or a minerals ind... | Manufacturing business | Transportation, communication, or utilities | Education | Health care | Government employee | Other | |
| Know Approximate Minimum Monthly Income Needed in Retirement Yes / No | | | | | | | | | | | | |
| Yes | 48% | 40% | 54% | 49% | 43% | 43% | 47% | 54% | 63% | 63% | 41% | |
| No | 40% | 50% | 43% | 34% | 42% | 54% | 50% | 40% | 30% | 8% | 36% | |
| Not sure | 12% | 11% | 3% | 17% | 15% | 3% | 4% | 6% | 7% | 28% | 22% | |

| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|-------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Care To Say |
| Amount of Stress Personal Financial Situation Causes | | | | | | | |
| A significant amount of stress | 23% | 55% | 28% | 4% | 13% | 20% | 16% |
| A moderate amount of stress | 30% | 6% | 41% | 46% | 36% | 21% | 28% |
| A small amount of stress | 30% | 19% | 25% | 32% | 31% | 35% | 35% |
| None at all | 16% | 18% | 5% | 18% | 19% | 20% | 19% |
| Not sure | 2% | 2% | - | - | - | 4% | 3% |





| | Base | Household Annual Income | | | | | |
|--|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Most Stressful Aspect of Personal Finance | | | | | | | |
| Managing debt | 13% | 18% | 14% | 17% | 7% | 10% | 14% |
| Tax issues | 26% | 27% | 26% | 15% | 27% | 32% | 28% |
| Monthly bills or expenses | 26% | 29% | 36% | 25% | 32% | 24% | 13% |
| Saving for retirement | 22% | 14% | 18% | 20% | 27% | 26% | 24% |
| Saving for children's future | 5% | 1% | 1% | 19% | 6% | 6% | 3% |
| Not sure | 7% | 10% | 4% | 4% | 1% | 3% | 18% |

| | Base | Household Annual Income | | | | | |
|--|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Most Useful Support if Offered Through Employer | | | | | | | |
| Managing debt | 13% | 36% | 13% | 7% | 6% | 10% | 10% |
| Tax issues | 27% | 27% | 26% | 31% | 23% | 31% | 23% |
| Monthly bills or expenses | 14% | 12% | 18% | 21% | 25% | 11% | 4% |
| Saving for retirement | 29% | 10% | 31% | 33% | 28% | 31% | 35% |
| Saving for children's future | 6% | 0% | 2% | 4% | 6% | 13% | 6% |
| Not sure | 11% | 14% | 11% | 4% | 12% | 4% | 22% |





| | Base | Household Annual Income | | | | | |
|--------------------------------------|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Anticipated Age of Retirement | | | | | | | |
| 55 or younger | 5% | 8% | 1% | 1% | 1% | 8% | 12% |
| Between 56 and 60 | 11% | 11% | 20% | 9% | 2% | 14% | 8% |
| Between 61 and 65 | 27% | 23% | 15% | 51% | 34% | 32% | 16% |
| Between 66 and 70 | 33% | 37% | 29% | 30% | 46% | 30% | 31% |
| Between 71 and 75 | 7% | 5% | 9% | 2% | 3% | 2% | 16% |
| 76 or older | 8% | 8% | 11% | 3% | 13% | 6% | 8% |
| Don't plan to retire | 8% | 6% | 15% | 5% | 2% | 6% | 10% |
| Not sure | 1% | 1% | 1% | - | - | 1% | 1% |

| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Important to Save for Retirement At Current Stage of Career Yes/No | | | | | | | |
| Very important | 66% | 55% | 50% | 68% | 90% | 75% | 64% |
| Somewhat important | 16% | 20% | 30% | 22% | 3% | 9% | 11% |
| Not too important | 7% | 3% | 12% | 4% | 5% | 4% | 9% |
| Not important at all | 10% | 20% | 6% | 5% | 2% | 11% | 14% |
| Not sure | 2% | 2% | 3% | - | - | 2% | 2% |





| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Amount of Stress Retirement Preparedness | | | | | | | |
| Very stressful | 20% | 34% | 28% | 16% | 15% | 16% | 11% |
| Somewhat stressful | 31% | 14% | 40% | 27% | 43% | 30% | 33% |
| Not too stressful | 32% | 29% | 23% | 50% | 27% | 36% | 30% |
| Not stressful at all | 16% | 23% | 8% | 7% | 15% | 18% | 24% |
| Not sure | 1% | - | 0% | - | 1% | 1% | 2% |

| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Anticipate Working for Pay After Retirement Yes / No | | | | | | | |
| Yes | 53% | 45% | 56% | 56% | 47% | 47% | 64% |
| No | 33% | 32% | 32% | 30% | 36% | 39% | 28% |
| Not sure | 14% | 24% | 12% | 15% | 16% | 14% | 7% |





| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|-------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Care To Say |
| Statement Most True of Retirement Preparedness | | | | | | | |
| I have not prepared for retirement at all | 17% | 47% | 28% | 12% | 1% | 12% | 5% |
| My retirement preparation has been inadequate | 24% | 18% | 37% | 33% | 18% | 11% | 27% |
| My retirement preparation has been adequate | 43% | 22% | 32% | 48% | 63% | 57% | 38% |
| My retirement preparation has been exceptional | 14% | 13% | 2% | 7% | 17% | 19% | 25% |
| Not sure | 2% | 1% | 1% | - | 1% | 2% | 5% |

| | Base | Household Annual Income | | | | | |
|--|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|-------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Care To Say |
| Largest Share of Anticipated Retirement Income | | | | | | | |
| An employer pension | 15% | 13% | 7% | 17% | 13% | 25% | 13% |
| An employer retirement plan, such as a 401(k) / 403(b), IRA, or 457(b) | 29% | 7% | 21% | 36% | 43% | 39% | 30% |
| Personal savings, investments or an annuity | 23% | 31% | 19% | 30% | 15% | 16% | 27% |
| Social security | 22% | 28% | 40% | 14% | 19% | 7% | 21% |
| A part-time job | 5% | 11% | 9% | 1% | 0% | 5% | 1% |
| An inheritance | 3% | 3% | 3% | 0% | 9% | 7% | 1% |
| Something else | 2% | 8% | 1% | 1% | 1% | 1% | 1% |
| Not sure | 1% | 1% | - | - | - | 1% | 5% |





| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|-------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Care To Say |
| Percentage of Income Saved Each Month for Retirement | | | | | | | |
| Between 1 and 5 percent | 23% | 26% | 27% | 37% | 21% | 9% | 22% |
| Between 6 and 10 percent | 29% | 16% | 31% | 25% | 37% | 24% | 38% |
| Between 11 and 15 percent | 17% | 2% | 15% | 26% | 16% | 25% | 15% |
| Between 16 and 20 percent | 8% | 2% | 2% | 4% | 8% | 25% | 4% |
| Between 21 and 25 percent | 2% | 4% | 0% | 1% | - | 4% | 1% |
| 26 percent or more | 5% | 2% | 2% | 2% | 4% | 11% | 9% |
| Not currently saving for retirement | 16% | 49% | 21% | 5% | 14% | 2% | 8% |
| Not sure | 1% | - | 2% | - | - | 0% | 2% |

| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|-------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Care To Say |
| Employer Offers Retirement Planning Educational Resources Yes / No | | | | | | | |
| Yes | 31% | 16% | 14% | 26% | 38% | 60% | 29% |
| No | 57% | 77% | 76% | 46% | 41% | 34% | 66% |
| Not sure | 11% | 7% | 9% | 27% | 21% | 7% | 5% |





| | Base | Household Annual Income | | | | | |
|--|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Employer's Retirement Planning Education Resources Helpful Yes / No | | | | | | | |
| Very helpful | 36% | 60% | 18% | 27% | 44% | 31% | 44% |
| Somewhat helpful | 51% | 40% | 79% | 63% | 32% | 52% | 44% |
| Not too helpful | 12% | - | 3% | 8% | 25% | 15% | 10% |
| Not helpful at all | 1% | - | - | 3% | - | 1% | 1% |

| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Think Employer's Retirement Planning Education Resources Would Be Helpful Yes / No | | | | | | | |
| Very helpful | 29% | 50% | 19% | 25% | 32% | 27% | 23% |
| Somewhat helpful | 29% | 14% | 38% | 33% | 19% | 42% | 27% |
| Not too helpful | 21% | 8% | 20% | 39% | 13% | 19% | 27% |
| Not helpful at all | 17% | 26% | 14% | 4% | 32% | 12% | 19% |
| Not sure | 4% | 3% | 9% | - | 4% | - | 3% |





| | Base | Household Annual Income | | | | | |
|------------------------------------|------|---------------------------|--------------------------------------|--------------------------------------|---------------------------------------|----------------------------|-------------------|
| | | Less than \$25,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 and \$100,000 a year | More than \$100,000 a year | Don't Care To Say |
| Amount Saved for Retirement | | | | | | | |
| Less than \$1000 | 23% | 73% | 17% | 16% | 5% | 10% | 23% |
| \$1,000 - \$15,000 | 12% | 4% | 26% | 9% | 14% | 7% | 11% |
| \$16,000 - \$30,000 | 14% | 4% | 25% | 34% | 4% | 1% | 17% |
| \$31,000 - \$55,000 | 6% | 8% | 9% | 6% | 3% | 4% | 4% |
| \$56,000 - \$80,000 | 7% | 1% | 1% | 8% | 26% | 6% | 6% |
| \$81,000 - \$100,000 | 4% | - | 7% | 4% | 2% | 5% | 2% |
| \$101,000 - \$200,000 | 9% | 3% | 6% | 14% | 21% | 9% | 5% |
| More than \$200,000 | 20% | 3% | 4% | 8% | 25% | 54% | 20% |
| Not sure | 5% | 3% | 7% | - | 0% | 4% | 13% |

| | Base | Household Annual Income | | | | | |
|--|------|---------------------------|--------------------------------------|--------------------------------------|---------------------------------------|----------------------------|-------------------|
| | | Less than \$25,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 and \$100,000 a year | More than \$100,000 a year | Don't Care To Say |
| Employer Offers Retirement Savings Match Yes / No | | | | | | | |
| Yes | 36% | 31% | 20% | 39% | 43% | 49% | 37% |
| No | 56% | 66% | 71% | 41% | 57% | 43% | 58% |
| Not sure | 7% | 3% | 8% | 20% | - | 7% | 4% |





| | Base | Household Annual Income | | | | | |
|--|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Participating in Employer's Retirement Savings Match Benefit Yes / No | | | | | | | |
| Yes | 88% | 81% | 66% | 96% | 99% | 95% | 83% |
| No | 11% | 19% | 29% | 4% | 1% | 4% | 17% |
| Not sure | 1% | - | 5% | - | - | 1% | - |

| | Base | Household Annual Income | | | | | |
|---|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Biggest Obstacle to Retirement Savings | | | | | | | |
| The cost of living | 50% | 67% | 39% | 52% | 63% | 42% | 49% |
| Credit card debt | 14% | 1% | 25% | 17% | 11% | 11% | 15% |
| Student loan debt | 5% | 5% | 8% | 8% | 5% | 0% | 4% |
| Medical expenses | 13% | 13% | 12% | 10% | 8% | 15% | 16% |
| Something else | 15% | 11% | 15% | 10% | 9% | 25% | 12% |
| Not sure | 3% | 2% | 1% | 3% | 4% | 6% | 4% |





| | Base | Household Annual Income | | | | | |
|--|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Outliving Retirement Savings Level of Concern | | | | | | | |
| Very concerned | 31% | 30% | 36% | 46% | 25% | 23% | 28% |
| Somewhat concerned | 27% | 17% | 37% | 18% | 41% | 26% | 24% |
| Not too concerned | 25% | 30% | 20% | 29% | 15% | 30% | 24% |
| Not concerned at all | 15% | 18% | 6% | 7% | 19% | 21% | 20% |
| Not sure | 2% | 5% | - | - | - | 1% | 4% |

| | Base | Household Annual Income | | | | | |
|--|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Made an Early Withdrawal or Cashed Out a 401(k) or Similar Account Yes / No | | | | | | | |
| Yes | 29% | 25% | 25% | 27% | 42% | 31% | 28% |
| No | 65% | 68% | 68% | 65% | 57% | 69% | 59% |
| Not sure | 6% | 7% | 7% | 8% | 1% | 0% | 13% |

| | Base | Household Annual Income | | | | | |
|--|------|----------------------------|--------------------------------------|--------------------------------------|--|-----------------------------|--------------------|
| | | Less than \$2-5,000 a year | Between \$25,000 and \$50,000 a y... | Between \$50,000 and \$75,000 a y... | Between \$75,000 a-nd \$100,000 a year | More than \$10-0,000 a year | Don't Car-e To Say |
| Know Approximate Minimum Monthly Income Needed in Retirement Yes / No | | | | | | | |
| Yes | 48% | 49% | 36% | 47% | 33% | 77% | 41% |
| No | 40% | 40% | 53% | 44% | 57% | 19% | 35% |
| Not sure | 12% | 11% | 11% | 9% | 10% | 4% | 24% |

