

# Pew Retirement Savings Survey of Employees

## National Survey Toplines

### Introduction

This document contains the topline findings for the Retirement Savings Survey of Employees. This survey was fielded by GfK, using GfK's probability based KnowledgePanel, an online panel. The survey was nationally representative online survey of individual's age 18 to 64 who are employed and not working for the government.

Topline findings are unweighted and include missing responses, as well as those who refused to answer or didn't know the answer to a specific question. For analysis this data was weighted while responses coded as refused or don't know were reclassified as missing. Missing responses were excluded from final analysis. Where applicable, 'other' responses were recoded to align with appropriate predefined survey responses. Not all respondents were presented with all survey questions.

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## Sampling Frame

### PPAGE: Age of Respondent

Mean: 46.48081

Median: 48

Standard Deviation: 11.91742

Valid N: 2,918

Type: Continuous

Sample type: All

### PPGENDER: Gender of Respondent

	Frequency
1 Male	1246
2 Female	1672
Total	2918

Type: Categorical

Sample type: All

**PPEDUC: Education of Respondent (Highest Degree Received)**

	Frequency
1 No formal education	3
2 1st, 2nd, 3rd, or 4th grade	3
3 5th or 6th grade	8
4 7th or 8th grade	5
5 9th grade	10
6 10th grade	11
7 11th grade	19
8 12th grade NO DIPLOMA	17
9 HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GED)	427
10 Some college, no degree	625
11 Associate degree	377
12 Bachelor's degree	960
13 Master's degree	343
14 Professional or Doctorate degree	110
Total	2918

Type: Categorical

Sample type: All

**PPETHM: Race/Ethnicity of Respondent**

	Frequency
1 White, Non-Hispanic	2235
2 Black, Non-Hispanic	147
3 Other, Non-Hispanic	74
4 Hispanic	406
5 2+ Races, Non-Hispanic	56
Total	2918

Type: Categorical

Sample type: All

**PPHHHEAD: Household Head**

	Frequency
0	414
1	2504
Total	2918

Type: Categorical

Sample type: All

**PPHHSIZE: Household Size**

Mean: 2.686429

Median: 2

Standard Deviation: 1.39199

Valid N: 2,918

Type: Continuous

Sample type: All

**PPT01 (HH MEMBERS AGE 0-1): Total Number of Household Members Age One or Younger**

Mean: .0305003

Median: 0

Standard Deviation: .1835593

Valid N: 2,918

Type: Continuous

Sample type: All

**PPT25 (HH MEMBERS AGE 2-5): Total Number of Household Members Age Two to Five**

Mean: .1048663

Median: 0

Standard Deviation: .3646681

Valid N: 2,918

Type: Continuous

Sample type: All

**PPT612 (HH MEMBERS AGE 6-12): Total Number of Household Members Age Six to 12**

Mean: .2148732

Median: 0

Standard Deviation: .5598479

Valid N: 2,918

Type: Continuous

Sample type: All

**PPT1317 (HH MEMBERS AGE 13-17): Total Number of Household Members Age 13 to 17**

Mean: .2083619

Median: 0

Standard Deviation: .5195248

Valid N: 2,918

Type: Continuous

Sample type: All

**PPT18OV (HH MEMBERS AGE 18+): Total Number of Household Members Age 18 or Older**

Mean: 2.127827

Median: 2

Standard Deviation: .9319162

Valid N: 2,918

Type: Continuous

Sample type: All

**PPHOUSE: Housing Type**

	Frequency
1 A one-family house detached from any other house	2039
2 A one-family house attached to one or more houses	242
3 A building with 2 or more apartments	549
4 A mobile home	84
5 Boat, RV, van, etc.	4
Total	2918

Type: Categorical

Sample type: All

**PPRENT: Ownership Status of Living Quarters**

	Frequency
1 Owned or being bought by you or someone in your household	2115
2 Rented for cash	760
3 Occupied without payment of cash rent	43
Total	2918

Type: Categorical

Sample type: All

**PPINCIMP: Household Income**

	Frequency
1 Less than \$5,000	31
2 \$5,000 to \$7,499	15
3 \$7,500 to \$9,999	22
4 \$10,000 to \$12,499	42
5 \$12,500 to \$14,999	31
6 \$15,000 to \$19,999	62
7 \$20,000 to \$24,999	127
8 \$25,000 to \$29,999	145
9 \$30,000 to \$34,999	146
10 \$35,000 to \$39,999	173
11 \$40,000 to \$49,999	272
12 \$50,000 to \$59,999	277
13 \$60,000 to \$74,999	393
14 \$75,000 to \$84,999	252
15 \$85,000 to \$99,999	278
16 \$100,000 to \$124,999	273
17 \$125,000 to \$149,999	153
18 \$150,000 to \$174,999	87
19 \$175,000 or more	139
Total	2918

Type: Categorical

Sample type: All

**PPMARIT: Marital Status**

	Frequency
1 Married	1679
2 Widowed	54
3 Divorced	402
4 Separated	46
5 Never married	587
6 Living with partner	150
Total	2918

Type: Categorical

Sample type: All

**PPSTATEN: State**

	Frequency
11 Maine	18
12 New Hampshire	16
13 Vermont	8
14 Massachusetts	72
15 Rhode Island	11
16 Connecticut	43
21 New York	170
22 New Jersey	77
23 Pennsylvania	168
31 Ohio	135
32 Indiana	60
33 Illinois	141
34 Michigan	134
35 Wisconsin	96
41 Minnesota	82
42 Iowa	52
43 Missouri	55
44 North Dakota	11
45 South Dakota	7
46 Nebraska	24
47 Kansas	42
51 Delaware	8
52 Maryland	48
53 Washington, DC	3
54 Virginia	77
55 West Virginia	7
56 North Carolina	68
57 South Carolina	25
58 Georgia	71
59 Florida	196
61 Kentucky	25
62 Tennessee	40
63 Alabama	31
64 Mississippi	14
71 Arkansas	18
72 Louisiana	25
73 Oklahoma	26
74 Texas	192
81 Montana	12
82 Idaho	18
83 Wyoming	3
84 Colorado	49

85 New Mexico	13
86 Arizona	41
87 Utah	25
88 Nevada	15
91 Washington	72
92 Oregon	34
93 California	329
94 Alaska	6
95 Hawaii	5
Total	2918

**PPREG4: Census Region (Based on State of Residence)**

	Frequency
1 Northeast	583
2 Midwest	839
3 South	874
4 West	622
Total	2918

Type: Categorical

Sample type: All

**XSPANISH: Spanish Survey Takers**

	Frequency
1 English	2771
2 Spanish	147
Total	2918

Type: Categorical

Sample type: All

### XACSLANG: Primary Language

	Frequency
1 English proficient	127
2 Bilingual	184
3 Spanish proficient	49
4 Hispanics who are missing data; re-ask in field	46
5 Non-Hispanics, not asked	2512
Total	2918

Type: Categorical

Sample type: All

### Employment/Organization

**A01: Thinking of your primary job, which of the following best describes the organization you work for?**

	Frequency
2 A for-profit company	2121
3 A not-for-profit organization	689
4 Prefer not to say	108
Total	2918

Type: Categorical

Sample type: All

**A02: How many total employees work for your employer across all locations in the United States?**

	Frequency
2 5 to 24	877
3 25 to 99	814
4 100 to 250	671
5 251 to 500	556
Total	2918

Type: Categorical

Sample type: All

**A03: Thinking of your primary job, which of the following best describes your current employment status?**

	Frequency
1 Full-time for an employer	2441
2 Part-time for an employer	477
Total	2918

Type: Categorical

Sample type: All

**A04: Thinking of your primary job, does your organization offer a retirement plan, such as a 401(k), profit sharing, pension, Keogh, etc., to its full-time employees?**

	Frequency
1 Yes	1991
2 No	927
Total	2918

Type: Categorical

Sample type: All

**A05: How many jobs do you currently have?**

Mean: 1.206932

Median: 1

Standard Deviation: 1.609513

Valid N: 2,914

Missing: 4

Type: Continuous

Sample type: All

**A06: Are you considered to be a seasonal employee?**

	Frequency
1 Yes	65
2 No	2833
3 Don't know	14
-1 Refused	6
Total	2918

Type: Categorical

Sample type: All

**A07: Which of the following best describes the industry in which you work?**

	Frequency
1 Agriculture	39
2 Mining	8
3 Construction	172
4 Manufacturing	315
5 Transportation/Utilities	106
6 Wholesale trade	56
7 Retail trade	239
8 Communications and information	128
9 Financial services/Insurance/Real Estate services	190
10 Educational services	319
11 Health care and social assistance	474
12 Leisure, hospitality, and food services	187
13 Other services	644
14 Don't know	22
15 Prefer not to say	16
-1 Refused	3
Total	2918

Type: Categorical

Sample type: All

**A08: Do you belong to a labor union?**

	Frequency
1 Yes	130
2 No	2786
3 Prefer not to say	2
Total	2918

Type: Categorical

Sample type: All

**A09: How many years have you been working for your current employer?**

	Frequency
1 Less than 1	329
2 1 to 4	881
3 5 to 9	663
4 10 or more	1044
-1 Refused	1
Total	2918

Type: Categorical

Sample type: All

**A09a: How many different employers, including your current one, have you worked for in the last 5 years?**

	Frequency
1 1	114
2 2	616
3 3	300
4 4 or more	168
5 Don't know	8
6 Prefer not to say	1
-1 Refused	3
Missing	1708
Total	2918

Type: Categorical

Sample type: All

Asked if A09 =1 or 2

**A10: What is the likelihood that you will be working for your current employer in 2 years?**

	Frequency
1 Definitely will	924
2 Probably will	1338
3 Probably will not	323
4 Definitely will not	129
5 Don't know	196
6 Prefer not to say	5
-1 Refused	3
Total	2918

Type: Categorical

Sample type: All

**A11: In the past 2 years have you ever been unemployed for 4 weeks or longer?**

	Frequency
1 Yes	392
2 No	2512
3 Prefer not to say	11
-1 Refused	3
Total	2918

Type: Categorical

Sample type: All

**A12: In the past 2 years have you ever taken any paid or unpaid leave for more than 12 weeks?**

	Frequency
1 Yes	87
2 No	2812
3 Prefer not to say	12
-1 Refused	7
Total	2918

Type: Categorical

Sample type: All

**A13: Please list the state in which you primarily work.**

	Frequency
1 Alabama	30
2 Alaska	6
3 Arizona	39
4 Arkansas	19
5 California	329
6 Colorado	53
7 Connecticut	39
8 Delaware	8
9 Florida	197
10 Georgia	72
11 Hawaii	5
12 Idaho	16
13 Illinois	143
14 Indiana	60
15 Iowa	52
16 Kansas	40
17 Kentucky	25
18 Louisiana	25
19 Maine	18
20 Maryland	44
21 Massachusetts	76
22 Michigan	127
23 Minnesota	81
24 Mississippi	14
25 Missouri	59
26 Montana	12
27 Nebraska	26

28 Nevada	13
29 New Hampshire	15
30 New Jersey	70
31 New Mexico	14
32 New York	180
33 North Carolina	68
34 North Dakota	12
35 Ohio	135
36 Oklahoma	26
37 Oregon	36
38 Pennsylvania	172
39 Rhode Island	8
40 South Carolina	22
41 South Dakota	7
42 Tennessee	39
43 Texas	189
44 Utah	25
45 Vermont	9
46 Virginia	75
47 Washington	69
48 West Virginia	8
49 Wisconsin	92
50 Wyoming	4
51 Washington, DC	13
-1 Refused	2
Total	2918

Type: Categorical

Sample type: All

## Benefits and Retirement Plans

**B01: Now we would like to ask about your organization's employee benefits. Please indicate whether your organization offers each of the following benefits to its full-time employees.**

Questions B01a-B01d were rotated with B01e anchored at the bottom.

### **B01a: Health insurance**

	Frequency
1 Yes	2272
2 No	594
3 Don't know	39
4 Prefer not to say	11
-1 Refused	2
Total	2918

Type: Categorical

Sample type: All

### **B01b: Paid holidays, vacation, sick leave, or other paid time off**

	Frequency
1 Yes	2505
2 No	369
3 Don't know	35
4 Prefer not to say	7
-1 Refused	2
Total	2918

Type: Categorical

Sample type: All

**B01c: Tuition assistance and/or reimbursement**

	Frequency
1 Yes	649
2 No	1814
3 Don't know	448
4 Prefer not to say	6
-1 Refused	1
Total	2918

Type: Categorical

Sample type: All

**B01d: Dental or vision insurance**

	Frequency
1 Yes	1907
2 No	895
3 Don't know	106
4 Prefer not to say	9
-1 Refused	1
Total	2918

Type: Categorical

Sample type: All

**B01e: Other benefit(s). Please specify.**

	Frequency
1 Yes	528
2 No	1318
3 Don't know	893
4 Prefer not to say	157
-1 Refused	22
Total	2918

Type: Categorical

Sample type: All

*Note: Those who answered "Yes" provided open ended responses describing any other benefits offered. These responses were recoded to another category when applicable.*

**B02: Would you prefer to have a higher salary or better retirement benefits?**

	Frequency
1 A higher salary	1768
2 Better retirement benefits	904
3 Don't know	221
4 Prefer not to say	23
-1 Refused	2
Total	2918

Type: Categorical

Sample type: All

**B03: If you were looking for a NEW job, which benefits or work options would you see as...**

Questions B03a-B03i were rotated.

**B03a: Health insurance**

	Frequency
1 Must have	2344
2 Nice to Have	465
3 Unimportant	108
-1 Refused	1
Total	2918

Type: Categorical

Sample type: All

**B03b: Retirement plan, such as a 401(k) or a pension plan**

	Frequency
1 Must have	1881
2 Nice to Have	964
3 Unimportant	72
-1 Refused	1
Total	2918

Type: Categorical

Sample type: All

**B03c: Disability insurance**

	Frequency
1 Must have	1012
2 Nice to Have	1636
3 Unimportant	267
-1 Refused	3
Total	2918

Type: Categorical

Sample type: All

**B03d: Life insurance**

	Frequency
1 Must have	787
2 Nice to Have	1712
3 Unimportant	417
-1 Refused	2
Total	2918

Type: Categorical

Sample type: All

**B03e: Vacation or paid time off**

	Frequency
1 Must have	2391
2 Nice to Have	491
3 Unimportant	33
-1 Refused	3
Total	2918

Type: Categorical

Sample type: All

**B03f: Ability to work from home**

	Frequency
1 Must have	312
2 Nice to Have	1873
3 Unimportant	731
-1 Refused	2
Total	2918

Type: Categorical

Sample type: All

**B03g: Gym membership or onsite gym**

	Frequency
1 Must have	60
2 Nice to Have	1382
3 Unimportant	1475
-1 Refused	1
Total	2918

Type: Categorical

Sample type: All

**B03h: Onsite day care**

	Frequency
1 Must have	45
2 Nice to Have	663
3 Unimportant	2208
-1 Refused	2
Total	2918

Type: Categorical

Sample type: All

### B03i: Vision or dental insurance

	Frequency
1 Must have	1586
2 Nice to Have	1186
3 Unimportant	145
-1 Refused	1
Total	2918

Type: Categorical

Sample type: All

## Employer Sponsored Retirement Plan

**C01: The next few questions ask about the retirement plan your employer provides. Does your employer offer to its full-time employees...**

*Note: C01d was anchored after C02-C04*

**C01a: A defined benefit retirement plan, like a traditional pension, where you will receive a reoccurring payment in retirement based on your earnings and years on the job?**

	Frequency
1 Yes	351
2 No	1259
3 Don't know	362
4 Prefer not to say	16
-1 Refused	3
Missing	927
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees)

**C01b: A defined contribution retirement plan, like a 401(k), where you and/or your employer, make contributions to a personal account to draw on in retirement?**

	Frequency
1 Yes	1647
2 No	160
3 Don't know	169
4 Prefer not to say	12
-1 Refused	3
Missing	927
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees)

**C01c: A hybrid plan, where you will receive a regularly reoccurring benefit in retirement but also requires you to make contributions?**

	Frequency
1 Yes	170
2 No	1314
3 Don't know	485
4 Prefer not to say	19
-1 Refused	3
Missing	927
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees)

**C01d: Another type of retirement plan that has not been listed?**

	Frequency
1 Yes	50
2 No	1292
3 Don't know	587
4 Prefer not to say	58
-1 Refused	4
Missing	927
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees)

**C02: A retirement plan that includes automatic enrollment, where all employees participate by default and contributions are withheld from their pay unless they choose to opt out?**

	Frequency
1 Yes	313
2 No	1280
3 Don't know	369
4 Prefer not to say	25
-1 Refused	4
Missing	927
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees)

**C03: A retirement plan that includes automatic escalation, where an employee's contribution automatically increases by 1 percent annually unless they opt out or a certain level is reached?**

	Frequency
1 Yes	137
2 No	1414
3 Don't know	415
4 Prefer not to say	22
-1 Refused	3
Missing	927
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees)

**C04: A retirement plan that includes employer contributions?**

	Frequency
1 Yes	1178
2 No	512
3 Don't know	283
4 Prefer not to say	15
-1 Refused	3
Missing	927
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees)

**C05: Are these contributions your employer makes matching contributions? That is, does your employer match all or a percentage of your contribution up to a limit?**

	Frequency
1 Yes	952
2 No	215
3 Prefer not to say	10
-1 Refused	1
Missing	1740
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C04=1

**C06: Do you currently contribute to your employer sponsored retirement savings plan?**

	Frequency
1 Yes	1383
2 No	575
3 Prefer not to say	33
Missing	927
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees)

**C06a: Have you ever participated in an employer sponsored retirement savings plan, either from your current employer or past employer?**

	Frequency
1 Yes	313
2 No	240
3 Don't know	19
4 Prefer not to say	3
Missing	2343
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

**C06b: Thinking about how much you contribute now, could you increase your contribution amount if you wanted to?**

	Frequency
1 I could increase my contribution if I wanted to	1000
2 I cannot increase my contribution because my plan won't allow it	132
3 I cannot increase my contribution because I am unable to	182
4 Don't know	63
5 Prefer not to say	5
-1 Refused	1
Missing	1535
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=1

**C07a: Which of the following would motivate you to contribute to your employer sponsored retirement savings plan?**

**C07aa: Receiving a promotion or salary increase**

	Frequency
1 A major motivation	349
2 A minor motivation	143
3 Not a motivation	75
-1 Refused	8
Missing	2343
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

**C07ab: My employer contributing or matching my contributions**

	Frequency
1 A major motivation	433
2 A minor motivation	94
3 Not a motivation	43
-1 Refused	5
Missing	2343
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

**C07ac: Confidence that my investments will perform well in the market**

	Frequency
1 A major motivation	313
2 A minor motivation	168
3 Not a motivation	85
-1 Refused	9
Missing	2343
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

**C07ad: Having already paid down other debt**

	Frequency
1 A major motivation	246
2 A minor motivation	185
3 Not a motivation	135
-1 Refused	9
Missing	2343
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

**C07ae: Getting closer to retirement**

	Frequency
1 A major motivation	285
2 A minor motivation	185
3 Not a motivation	96
-1 Refused	9
Missing	2343
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

**C07af: Receiving tax benefits**

	Frequency
1 A major motivation	301
2 A minor motivation	195
3 Not a motivation	72
-1 Refused	7
Missing	2343
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

**C07ao: Other (please specify)**

	Frequency
1 A major motivation	20
2 A minor motivation	9
3 Not a motivation	403
-1 Refused	143
Missing	2343
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

*Note: Those who provided an "Other" response describing any other motivation to contribute to their employer sponsored retirement plan provided open ended responses. These responses were recoded to another category when applicable.*

**C07b: What is the most important thing that would motivate you to contribute to your employer sponsored retirement savings plan?**

	Frequency
1 Receiving a promotion or salary increase	125
2 My employer contributing or matching my contributions	166
3 Confidence that my investments will perform well in the market	73
4 Having already paid down other debt	81
5 Getting closer to retirement	45
6 Receiving tax benefits	22
8 Other	12
9 Don't know	27
10 Prefer not to say	4
Missing	2363
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C07aa-C07o =1 or 2

*Note: Response list was populated with those responses from C07aa-C07o where the respondent indicated a "Major Motivation". If there were no major motivations, the list was populated with minor motivations.*

**C07c (3% only): If your employer were going to enroll you into a retirement plan in which you by default contributed 3 percent of your pay but could select a different rate at any time, would you...**

	Frequency
1 Stay in the program	138
2 Stay in the program, but ask your employer to change the contribution rate to _____	31
3 Opt out of program	37
4 Don't know	91
5 Prefer not to say	5
-1 Refused	0
Missing	2616
Total	2918

Type: Categorical

Sample type: Split Sample A

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

*Note: Respondents were split into two groups (Split Sample A or B). Each group was shown similar versions of C07c. However, the default percent of pay contributed to the retirement plan was varied. Sample A was asked about a 3 percent default contribution while sample B was asked about a 6 percent default contribution. Although the sample was split for other questions the split sample distinctions used for C07c were only applied to this question. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**C07c (6% only): If your employer were going to enroll you into a retirement plan in which you by default contributed 6 percent of your pay but could select a different rate at any time, would you...**

	Frequency
1 Stay in the program	107
2 Stay in the program, but ask your employer to change the contribution rate to _____	39
3 Opt out of program	45
4 Don't know	77
5 Prefer not to say	4
-1 Refused	1
Missing	2644
Total	2918

Type: Categorical

Sample type: Split Sample B

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C06=2

*Note: Respondents were split into two groups (Split Sample A or B). Each group was shown similar versions of C07c. However, the default percent of pay contributed to the retirement plan was varied. Sample A was asked about a 3 percent default contribution while sample B was asked about a 6 percent default contribution. Although the sample was split for other questions the split sample distinctions used for C07c were only applied to this question. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**C08: How would you feel if your contributions to your employer sponsored retirement plan automatically increased by 1 percent annually until it hit a limit of 10 percent of your pay?**

	Frequency
1 I like this idea	841
2 I like this idea; but I would set the limit at _____	122
3 I do not like this idea	505
4 Don't know	367
5 Prefer not to say	16
Missing	1067
Total	2918

Type: Categorical

Sample type: All

Asked if A04=1 (Respondents primary job offered a retirement plan to its full-time employees) and C03 does not =1

## No Employer Sponsored Plans

**D01: If your employer were to sponsor a retirement savings plan like a 401(k), how likely is it that you would sign up?**

	Frequency
1 Definitely would	482
2 Probably would	315
3 Probably would not	60
4 Definitely would not	21
5 Don't know	47
-1 Refused	2
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees)

**D01a: Below are common reasons why someone may contribute to an employer sponsored retirement savings plan. Please indicate whether each of the following would be a major motivation, a minor motivation, or not a motivation at all in prompting you to contribute.**

**D01aa: Receiving a promotion or salary increase**

	Frequency
1 A major motivation	26
2 A minor motivation	33
3 Not a motivation	22
Missing	2837
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees) and D01=3 or 4

**D01ab: My employer contributing or matching my contributions**

	Frequency
1 A major motivation	34
2 A minor motivation	31
3 Not a motivation	16
Missing	2837
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees) and D01=3 or 4

**D01ac: Confidence that my investments will perform well in the market**

	Frequency
1 A major motivation	25
2 A minor motivation	24
3 Not a motivation	32
Missing	2837
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees) and D01=3 or 4

**D01ad: Having already paid down other debt**

	Frequency
1 A major motivation	22
2 A minor motivation	27
3 Not a motivation	32
Missing	2837
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees) and D01=3 or 4

**D01ae: Getting closer to retirement**

	Frequency
1 A major motivation	25
2 A minor motivation	28
3 Not a motivation	28
Missing	2837
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees) and D01=3 or 4

**D01af: Receiving tax benefits**

	Frequency
1 A major motivation	23
2 A minor motivation	38
3 Not a motivation	20
Missing	2837
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees) and D01=3 or 4

**D01ao: Other (please specify)**

	Frequency
1 A major motivation	4
2 A minor motivation	1
3 Not a motivation	75
-1 Refused	1
Missing	2837
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees) and D01=3 or 4

*Note: Those who provided an "Other" response describing any other motivation to contribute to an employer sponsored retirement plan provided open ended responses. These responses were recoded to another category when applicable.*

**D01b: Of the reasons you listed, which is the most likely to motivate you to contribute to an employer sponsored retirement savings plan?**

	Frequency
1 Receiving a promotion or salary increase	12
2 My employer contributing or matching my contributions	31
3 Confidence that my investments will perform well in the market	5
4 Having already paid down other debt	4
5 Getting closer to retirement	8
6 Receiving tax benefits	6
7 Other	1
8 Don't know	3
9 Prefer not to say	1
Missing	2847
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees) and D01aa-D01o=1 or 2

*Note: Response list was populated with those responses from D01aa-D01o where the respondent indicated a "Major Motivation". If there were no major motivations, the list was populated with minor motivations.*

**D02: Instead of signing up, if your employer were to automatically enroll you into a retirement savings plan like a 401(k), how likely is it that you would opt out?**

	Frequency
1 Definitely would	66
2 Probably would	78
3 Probably would not	301
4 Definitely would not	371
5 Don't know	108
6 Prefer not to say	3
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees)

**D03: Have you ever participated in an employer sponsored retirement savings plan, either from your current employer or past employer?**

	Frequency
1 Yes	465
2 No	434
3 Don't know	24
4 Prefer not to say	3
-1 Refused	1
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2 (Respondents primary job did not offer a retirement plan to its full-time employees)

## Retirement Plans

**E01: How likely do you think it will be that you will be working full-time after you reach age 65?**

	Frequency
1 Definitely will	570
2 Probably will	1157
3 Probably will not	634
4 Definitely will not	274
5 Don't know	273
6 Prefer not to say	7
-1 Refused	3
Total	2918

Type: Categorical

Sample type: All

**E01a: Why do you think you may work past the age of 65 years old?**

	Frequency
1 I will likely want to	689
2 I will likely need to	1348
3 Don't know	301
4 Prefer not to say	17
-1 Refused	6
Missing	557
Total	563

Type: Categorical

Sample type: All

Asked if E01=1, 2, or 3

**E02: Have you ever tried to figure out how much you need to save for retirement?**

	Frequency
1 Yes	1252
2 No	1499
3 Don't know	118
4 Prefer not to say	46
-1 Refused	3
Total	2918

Type: Categorical

Sample type: All

**E03: In the past two years have you tried to figure out how much you need to save for retirement?**

	Frequency
1 Yes	1022
2 No	215
3 Don't know	14
4 Prefer not to say	40
-1 Refused	7
Missing	1620
Total	2918

Type: Categorical

Sample type: All

Asked if E02=1

**E03a-E03o: Which sources did you use to estimate your retirement savings needs in the past two years?**

**E03a: I spoke with a family member or friend**

	Frequency
0 No	867
1 Yes	155
Missing	1896
Total	2918

Type: Categorical

Sample type: All

Asked if E03=1

**E03b: I spoke with a financial professional**

	Frequency
0 No	585
1 Yes	437
Missing	1896
Total	2918

Type: Categorical

Sample type: All

Asked if E03=1

**E03c: I used online tools or calculators**

	Frequency
0 No	506
1 Yes	516
Missing	1896
Total	2918

Type: Categorical

Sample type: All

Asked if E03=1

**E03d: I spoke with my HR/benefits expert**

	Frequency
0 No	962
1 Yes	60
Missing	1896
Total	2918

Type: Categorical

Sample type: All

Asked if E03=1

**E03e: I spoke with a non-HR work colleague or manager**

	Frequency
0 No	995
1 Yes	27
Missing	1896
Total	2918

Type: Categorical

Sample type: All

Asked if E03=1

**E03f: My financial service provider reports this on an automated statement**

	Frequency
0 No	830
1 Yes	192
Missing	1896
Total	2918

Type: Categorical

Sample type: All

Asked if E03=1

**E03g: I guesstimated**

	Frequency
0 No	707
1 Yes	315
Missing	1896
Total	2918

Type: Categorical

Sample type: All

Asked if E03=1

**E03o: Other Please specify**

	Frequency
0 No	998
1 Yes	24
Missing	1896
Total	2918

Type: Categorical

Sample type: All

Asked if E03=1

*Note: Those who answered "Yes" provided open ended responses describing any other sources they used to estimate their retirement savings needs. These responses were recoded to another category when applicable.*

**E04: What annual income do you think you will need during retirement?**

	Frequency
1 Less than \$20,000	121
2 \$20,000 to less than \$35,000	596
3 \$35,000 to less than \$50,000	900
4 \$50,000 to less than \$75,000	649
5 \$75,000 to less than \$100,000	254
6 \$100,000 or more	144
7 Don't know	205
8 Prefer not to say	46
-1 Refused	3
Total	2918

Type: Categorical

Sample type: All

**E05a: The average Social Security benefit is \$1,100 a month. Given this knowledge, how likely is it that you will calculate how much you need to save for retirement in the next two years?**

	Frequency
1 Definitely will	67
2 Probably will	205
3 Probably will not	172
4 Definitely will not	40
5 Don't know	90
6 Prefer not to say	6
-1 Refused	2
Missing	2336
Total	2338

Type: Categorical

Sample type: Split Sample A

Asked if E02=2 or E03=2

*Note: Respondents were split into three groups (Split Sample A, B, or C). Each group only answered one of E05a-E05c. Although the sample was split for other questions the split sample*

*distinctions used for E05a-E05c were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**E05b: Most workers need to save between 6 and 12 percent of their pay to retire. Given this knowledge, how likely is it that you will calculate how much you need to save for retirement in the next two years?**

	Frequency
1 Definitely will	46
2 Probably will	215
3 Probably will not	190
4 Definitely will not	38
5 Don't know	75
6 Prefer not to say	5
Missing	2349
Total	2918

Type: Categorical

Sample type: Split Sample B

Asked if E02=2 or E03=2

*Note: Respondents were split into three groups (Split Sample A, B, or C). Each group only answered one of E05a-E05c. Although the sample was split for other questions the split sample distinctions used for E05a-E05c were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**E05c: How likely is it that you will calculate how much you need to save for retirement in the next two years?**

	Frequency
1 Definitely will	52
2 Probably will	175
3 Probably will not	201
4 Definitely will not	43
5 Don't know	89
6 Prefer not to say	2
-1 Refused	1
Missing	2355
Total	2356

Type: Categorical

Sample type: Split Sample C

Asked if E02=2 or E03=2

*Note: Respondents were split into three groups (Split Sample A, B, or C). Each group only answered one of E05a-E05c. Although the sample was split for other questions the split sample distinctions used for E05a-E05c were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

## Current Retirement Behavior/Attitudes

**F1: If you were given \$10,000 right now, what would you do with it? Please distribute the \$10,000 across the categories below.**

**F1a: Pay down debt, like credit card debt or a home mortgage**

Mean: 4,703.05

Median: 5000

Standard Deviation: 3632.819

Valid N: 2,222

Refused: 696

Type: Continuous

Sample type: All

**F1b: Contribute to savings, like a savings account or a certificate of deposit (CD)**

Mean: 3,333.08

Median: 2500

Standard Deviation: 3036.665

Valid N: 1,824

Refused: 1,094

Type: Continuous

Sample type: All

**F1c: Contribute to a retirement account, like an IRA or 401(k)**

Mean: 2641.50

Median: 2000

Standard Deviation: 2828.532

Valid N: 1,576

Refused: 1,342

Type: Continuous

Sample type: All

**F1d: Invest it, like in real estate, stock, or a mutual fund**

Mean: 1,906.82

Median: 0

Standard Deviation: 3000.478

Valid N: 1,311

Refused: 1,607

Type: Continuous

Sample type: All

**F1e: Pay for immediate needs, like food, mortgage, or rent**

Mean: 1,093.82

Median: 500

Standard Deviation: 1616.716

Valid N: 1,332

Refused: 1,586

Type: Continuous

Sample type: All

**F1f: Pay for things I want, like dining out or a vacation**

Mean: 1,146.12

Median: 1000

Standard Deviation: 1454.029

Valid N: 1,481

Refused: 1,437

Type: Continuous

Sample type: All

**F1g: Donate to charity -- If you were given \$10,000 right now, what would you do with it?**

Mean: 395.037

Median: 0

Standard Deviation: 641.5422

Valid N: 1,251

Refused: 1,667

Type: Continuous

Sample type: All

**F1h: Pay insurance costs, like health or auto insurance**

Mean: 476.78

Median: 0

Standard Deviation: 851.9791

Valid N: 1,157

Refused: 1,761

Type: Continuous

Sample type: All

**F1o: Other (please specify)**

Mean: 1,498.92

Median: 0

Standard Deviation: 2937.768

Valid N: 919

Refused: 1,999

Type: Continuous

Sample type: All

**F2: Below are several common sources of retirement income. Thinking of sources you have now as well as those you may have in the future, please indicate whether each of the following would be a major source, a minor source or not a source at all of retirement income?**

Questions F2a-F2h were rotated with F2o anchored after these questions.

**F2a: Retirement plan (like an IRA, 401(k), or other pension plan)**

	Frequency
1 A major source	1849
2 A minor source	673
3 Not a source	384
-1 Refused	12
Total	2918

Type: Categorical

Sample type: All

**F2b: Investments outside of a retirement account**

	Frequency
1 A major source	525
2 A minor source	1042
3 Not a source	1342
-1 Refused	9
Total	2918

Type: Categorical

Sample type: All

**F2c: Savings outside of a retirement account**

	Frequency
1 A major source	674
2 A minor source	1465
3 Not a source	769
-1 Refused	10
Total	2918

Type: Categorical

Sample type: All

**F2d: Social Security**

	Frequency
1 A major source	1495
2 A minor source	1251
3 Not a source	163
-1 Refused	9
Total	2918

Type: Categorical

Sample type: All

**F2e: Income earned from employment after retirement**

	Frequency
1 A major source	824
2 A minor source	1318
3 Not a source	765
-1 Refused	11
Total	2918

Type: Categorical

Sample type: All

**F2f: Income from the rental or sale of real estate, such as your own home or other property**

	Frequency
1 A major source	366
2 A minor source	732
3 Not a source	1811
-1 Refused	9
Total	2918

Type: Categorical

Sample type: All

**F2g: Rely on children, grandchildren, or other family**

	Frequency
1 A major source	83
2 A minor source	411
3 Not a source	2413
-1 Refused	11
Total	2918

Type: Categorical

Sample type: All

**F2h: Inheritance or bequest**

	Frequency
1 A major source	237
2 A minor source	799
3 Not a source	1871
-1 Refused	11
Total	2918

Type: Categorical

Sample type: All

**F2o: Other (please specify)**

	Frequency
1 A major source	43
2 A minor source	38
3 Not a source	2785
-1 Refused	52
Total	2918

Type: Categorical

Sample type: All

*Note: Those who provided an "Other" response describing any other source of retirement income provided open ended responses. These responses were recoded to another category when applicable.*

**F2aa-F2fa: Of the sources of retirement funds you mentioned, which statement best matches your current situation:****F2aa: Retirement plan (like an IRA, 401(k), or other pension plan)**

	Frequency
1 I currently have a retirement plan	1923
2 I intend to participate in the next 2 years	189
3 I intend to participate in the next 5 years	65
4 I intend to participate in the future, but not sure when	231
5 Prefer not to say	107
-1 Refused	7
Missing	396
Total	2918

Type: Categorical

Sample type: All

Asked if F2a=1 or 2

**F2ba: Investments outside a retirement plan**

	Frequency
1 I currently have investments that are not a retirement savings plan	878
2 I intend to invest in the next 2 years	140
3 I intend to invest in the next 5 years	83
4 I intend to invest in the future, but not sure when	315
5 Prefer not to say	142
-1 Refused	9
Missing	1351
Total	2918

Type: Categorical

Sample type: All

Asked if F2b=1 or 2

**F2ca: Savings outside a retirement plan**

	Frequency
1 I currently have savings that are not a retirement savings plan	1524
2 I intend to save in the next 2 years	152
3 I intend to save in the next 5 years	76
4 I intend to save in the future, but not sure when	256
5 Prefer not to say	118
-1 Refused	13
Missing	779
Total	2918

Type: Categorical

Sample type: All

Asked if F2c=1 or 2

**F2fa: Income from the rental or sale of real estate, such as your own home or other property**

	Frequency
1 I currently own real estate	633
2 I expect to invest in real estate in the next 2 years	68
3 I expect to invest in real estate in the next 5 years	60
4 I expect to invest in real estate in the future, but not sure when	207
5 Prefer not to say	127
-1 Refused	3
Missing	1820
Total	2918

Type: Categorical

Sample type: All

Asked if F2f=1 or 2

**F3: How would you describe your contributions to your retirement savings plan in the past two years?**

	Frequency
1 I am not allowed to contribute to my plan	76
2 I have not contributed	226
3 I have decreased my contributions	116
4 I have maintained my contributions (neither increased nor decreased)	974
5 I have increased my contributions	484
6 Prefer not to say	43
-1 Refused	4
Missing	995
Total	2918

Type: Categorical

Sample type: All

Asked if F2aa=1

**F4: Below are common reasons why someone may have decreased his/her contributions. Please indicate whether each of the following was a major reason, a minor reason, or not a reason at all in why you decreased your contributions.**

Questions F4a-F4e were rotated with F4o anchored after these questions.

**F4a: I needed more money for day-to-day living expenses**

	Frequency
1 A major reason	61
2 A minor reason	19
3 Not a reason	36
Missing	2802
Total	2918

Type: Categorical

Sample type: All

Asked if F3=3

**F4b: I took a 401(k) loan and needed to pay it back**

	Frequency
1 A major reason	9
2 A minor reason	5
3 Not a reason	102
Missing	2802
Total	2918

Type: Categorical

Sample type: All

Asked if F3=3

**F4c: I decided to save for retirement in a different way outside of my 401(k) plan**

	Frequency
1 A major reason	9
2 A minor reason	20
3 Not a reason	87
Missing	2802
Total	2918

Type: Categorical

Sample type: All

Asked if F3=3

**F4d: I switched jobs/My employer no longer offered a plan**

	Frequency
1 A major reason	26
2 A minor reason	11
3 Not a reason	79
Missing	2802
Total	2918

Type: Categorical

Sample type: All

Asked if F3=3

**F4e: My employer no longer contributed to the plan**

	Frequency
1 A major reason	21
2 A minor reason	7
3 Not a reason	88
Missing	2802
Total	2918

Type: Categorical

Sample type: All

Asked if F3=3

**F4o: Other (please specify)**

	Frequency
1 A major reason	16
3 Not a reason	100
Missing	2802
Total	2918

Type: Categorical

Sample type: All

Asked if F3=3

*Note: Those who provided an "Other" response describing any other motivation to decrease their contributions provided open ended responses. These responses were recoded to another category when applicable.*

**F5: Of the reasons you listed, what is the most important reason why you decreased your contributions?**

	Frequency
1 I needed more money for day-to-day living expenses	50
2 I took a 401(k) loan and needed to pay it back	5
3 I decided to save for retirement in a different way outside of my 401(k) plan	11
4 I switched jobs/My employer no longer offered a plan	23
5 My employer no longer contributed to the plan	8
6 Other	15
7 Don't know	1
Missing	2805
Total	2918

Type: Categorical

Sample type: All

Asked if F3=3 and F4a-F4o=1 or 2

*Note: Response list was populated with those responses from F4a-F4o where the respondent indicated a "Major Motivation". If there were no major motivations, the list was populated with minor motivations.*

**F6: Below are common reasons why someone may have increased his/her contributions. Please indicate whether each of the following was a major reason, a minor reason, or not a reason at all in why you increased your contributions.**

Questions F6a-F6d were rotated with F6o anchored after these questions.

**F6a: I had more money to save**

	Frequency
1 A major reason	253
2 A minor reason	118
3 Not a reason	113
Missing	2434
Total	2918

Type: Categorical

Sample type: All

Asked if F3=5

**F6b: I am concerned about having enough money to retire and wanted to save more**

	Frequency
1 A major reason	350
2 A minor reason	88
3 Not a reason	45
-1 Refused	1
Missing	2434
Total	2918

Type: Categorical

Sample type: All

Asked if F3=5

**F6c: I felt confident my investments would perform well in the market**

	Frequency
1 A major reason	74
2 A minor reason	171
3 Not a reason	239
Missing	2434
Total	2918

Type: Categorical

Sample type: All

Asked if F3=5

**F6d: The amount I contribute was automatically increased**

	Frequency
1 A major reason	52
2 A minor reason	44
3 Not a reason	388
Missing	2434
Total	2918

Type: Categorical

Sample type: All

Asked if F3=5

**F6e: Other (please specify)**

	Frequency
1 A major reason	22
2 A minor reason	6
3 Not a reason	455
-1 Refused	1
Missing	2434
Total	2435

Type: Categorical

Sample type: All

Asked if F3=5

*Note: Those who provided an "Other" response describing any other motivation to increase their contributions provided open ended responses. These responses were recoded to another category when applicable.*

**F7: Of the reasons you listed, what is the most important reason why you increased your contributions?**

	Frequency
1 I had more money to save	151
2 I am concerned about having enough money to retire and wanted to save more	270
3 I felt confident my investments would perform well in the market	18
4 The amount I contribute was automatically increased	22
5 Other	20
6 Don't know	1
-1 Refused	1
Missing	2435
Total	2436

Type: Categorical

Sample type: All

Asked if F3=5 and F6a-F6o=1 or 2

*Note: Response list was populated with those responses from F6a-F6o where the respondent indicated a "Major Motivation". If there were no major motivations, the list was populated with minor motivations.*

**F8: Below are common obstacles someone may face in saving for retirement. Please indicate whether each of the following is a major obstacle, a minor obstacle, or not an obstacle at all in saving for your retirement.**

Questions F8a-F8f were rotated with F8o anchored after these questions.

**F8a: Not willing to sacrifice things that add to my quality of life (e.g. dining out or a vacation)**

	Frequency
1 A major obstacle	285
2 A minor obstacle	1275
3 Not an obstacle	1351
-1 Refused	7
Total	2918

Type: Categorical

Sample type: All

**F8b: Paying for immediate needs, like food, mortgage, or rent, or unexpected expenses, like home or car repairs**

	Frequency
1 A major obstacle	1214
2 A minor obstacle	986
3 Not an obstacle	710
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**F8c: Paying off credit card debt**

	Frequency
1 A major obstacle	677
2 A minor obstacle	807
3 Not an obstacle	1426
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**F8d: Saving for education**

	Frequency
1 A major obstacle	350
2 A minor obstacle	459
3 Not an obstacle	2101
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**F8e: Paying off student loans**

	Frequency
1 A major obstacle	510
2 A minor obstacle	335
3 Not an obstacle	2065
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**F8f: Paying off medical bills**

	Frequency
1 A major obstacle	420
2 A minor obstacle	680
3 Not an obstacle	1810
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**F8o: Other (please specify)**

	Frequency
1 A major obstacle	76
2 A minor obstacle	45
3 Not an obstacle	2778
-1 Refused	19
Total	2918

Type: Categorical

Sample type: All

*Note: Those who provided an "Other" response describing any other obstacle they faced to saving for retirement provided open ended responses. These responses were recoded to another category when applicable.*

**F9: Of the obstacles you listed, what is the most important obstacle you face in saving for retirement?**

	Frequency
1 Not willing to sacrifice things that add to my quality of life (e.g. dining out or a vacation)	232
2 Paying for immediate needs, like food, mortgage, or rent, or unexpected expenses, like home or car repairs	1163
3 Paying off credit card debt	428
4 Saving for education	172
5 Paying off student loans	292
6 Paying off medical bills	149
7 Other	51
8 Don't know	71
-1 Refused	3
Missing	357
Total	2918

Type: Categorical

Sample type: All

*Note: Response list was populated with those responses from F8a-F8o where the respondent indicated a "Major Motivation". If there were no major motivations, the list was populated with minor motivations.*

**F10: Have you ever taken a loan or distribution prior to retirement from your retirement savings (401(k), 403(b), or other defined contribution) plan?**

	Frequency
1 Yes	619
2 No	1484
3 Don't know	32
4 Prefer not to say	21
-1 Refused	5
Missing	757
Total	2918

Type: Categorical

Sample type: All

Asked if C06=1 or C06a=1 or D03=1

**F10a: How many loans or distributions have you taken?**

Mean: 3.956311

Median: 1

Standard Deviation: 29.1602

Type: Continuous

Sample type: All

Asked if F10=1

**F11: Below are common reasons why someone may have taken a loan or distribution. Please indicate whether each of the following was a major reason, a minor reason, or not a reason at all in why you took a loan or distribution.**

Questions F11a-F11h were rotated with F11o anchored after these questions.

**F11a: To pay everyday bills**

	Frequency
1 A major reason	195
2 A minor reason	73
3 Not a reason	350
-1 Refused	1
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

**F11b: Down payment on a house**

	Frequency
1 A major reason	127
2 A minor reason	27
3 Not a reason	464
-1 Refused	1
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

**F11c: Home improvements or repairs**

	Frequency
1 A major reason	89
2 A minor reason	63
3 Not a reason	466
-1 Refused	1
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

**F11d: To pay for education (e.g., tuition or student loans)**

	Frequency
1 A major reason	48
2 A minor reason	38
3 Not a reason	532
-1 Refused	1
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

**F11e: To buy something special**

	Frequency
1 A major reason	31
2 A minor reason	40
3 Not a reason	547
-1 Refused	1
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

**F11f: To take a vacation**

	Frequency
1 A major reason	21
2 A minor reason	42
3 Not a reason	555
-1 Refused	1
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

**F11g: To start a business**

	Frequency
1 A major reason	30
2 A minor reason	16
3 Not a reason	572
-1 Refused	1
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

**F11h: To pay for healthcare and medical expenses**

	Frequency
1 A major reason	94
2 A minor reason	67
3 Not a reason	457
-1 Refused	1
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

**F11o: Other (please specify)**

	Frequency
1 A major reason	124
2 A minor reason	6
3 Not a reason	487
-1 Refused	2
Missing	2299
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

*Note: Those who provided an "Other" response describing any other obstacle they faced to saving for retirement provided open ended responses. These responses were recoded to another category when applicable.*

**F12: Of the reasons you listed, what is the most important reason you took a loan or distribution from your plan?**

	Frequency
1 To pay everyday bills	178
2 Down payment on a house	108
3 Home improvements or repairs	64
4 To pay for education (e.g., tuition or student loans)	30
5 To buy something special	28
6 To take a vacation	10
7 To start a business	16
8 To pay for healthcare and medical expenses	54
9 Other	114
10 Don't know	5
Missing	2311
Total	2918

Type: Categorical

Sample type: All

Asked if F10=1

*Note: Response list was populated with those responses from F8a-F8o where the respondent indicated a "Major Motivation". If there were no major motivations, the list was populated with minor motivations.*

**F13: Which statement best reflects how you feel about choosing investments in a retirement plan?**

	Frequency
1 I prefer to choose after researching a wide variety of investment options	824
2 I prefer to choose from a small number of investment options selected by a financial professional	1011
3 I prefer to choose a single investment option selected by a financial professional	236
4 Don't know	732
5 Prefer not to say	97
-1 Refused	18
Total	2918

Type: Categorical

Sample type: All

**F14: Assuming that you have to choose how your retirement savings are invested, how much risk would you prefer taking?**

	Frequency
1 Lower risk of loss, even if that means smaller potential gains in your investments	752
2 Moderate risk of loss, with potentially moderate gains in your investments	1527
3 Higher risk of loss, in exchange for the possibility of the greatest investment gains	298
4 Don't know	265
5 Prefer not to say	56
-1 Refused	20
Total	2918

Type: Categorical

Sample type: All

## Knowledge

**G1: How confident are you in your ability to make the right investment decisions when managing and investing the money in your retirement accounts?**

	Frequency
1 Very confident	191
2 Somewhat confident	738
3 A little confident	538
4 Not at all confident	367
5 Don't know	64
6 Prefer not to say	21
-1 Refused	4
Missing	995
Total	2918

Type: Categorical

Sample type: All

Asked if F2aa=1

**G2: Please indicate your level of familiarity with the following retirement plan options.**

**Questions G2a-G2f were rotated.**

### **G2a: Annuities**

	Frequency
1 Very familiar	314
2 Somewhat familiar	1124
3 Not at all familiar	1409
4 Prefer not to say	65
-1 Refused	6
Total	2918

Type: Categorical

Sample type: All

**G2b: 401(k) plans**

	Frequency
1 Very familiar	1193
2 Somewhat familiar	1372
3 Not at all familiar	308
4 Prefer not to say	39
-1 Refused	6
Total	2918

Type: Categorical

Sample type: All

**G2c: Traditional individual retirement accounts (IRA)**

	Frequency
1 Very familiar	842
2 Somewhat familiar	1322
3 Not at all familiar	701
4 Prefer not to say	47
-1 Refused	6
Total	2918

Type: Categorical

Sample type: All

**G2d: Roth individual retirement accounts (Roth IRA)**

	Frequency
1 Very familiar	719
2 Somewhat familiar	1297
3 Not at all familiar	842
4 Prefer not to say	54
-1 Refused	6
Total	2918

Type: Categorical

Sample type: All

**G2e: Profit sharing plans**

	Frequency
1 Very familiar	389
2 Somewhat familiar	1077
3 Not at all familiar	1380
4 Prefer not to say	66
-1 Refused	6
Total	2918

Type: Categorical

Sample type: All

**G2f: myRA savings accounts**

	Frequency
1 Very familiar	129
2 Somewhat familiar	463
3 Not at all familiar	2250
4 Prefer not to say	70
-1 Refused	6
Total	2918

Type: Categorical

Sample type: All

**G3: How trustworthy is the information you get from the following sources?**

**G3a: Your primary financial institution (e.g., bank, credit union)**

	Frequency
1 Definitely trustworthy	959
2 Somewhat trustworthy	1515
3 Somewhat untrustworthy	186
4 Definitely untrustworthy	40
5 Not applicable	150
6 Prefer not to say	60
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**G3b: HR representative**

	Frequency
1 Definitely trustworthy	442
2 Somewhat trustworthy	1299
3 Somewhat untrustworthy	329
4 Definitely untrustworthy	104
5 Not applicable	661
6 Prefer not to say	75
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**G3c: The firm that administers your retirement plan**

	Frequency
1 Definitely trustworthy	690
2 Somewhat trustworthy	1390
3 Somewhat untrustworthy	257
4 Definitely untrustworthy	65
5 Not applicable	437
6 Prefer not to say	71
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**G3d: Family and friends**

	Frequency
1 Definitely trustworthy	536
2 Somewhat trustworthy	1536
3 Somewhat untrustworthy	397
4 Definitely untrustworthy	101
5 Not applicable	252
6 Prefer not to say	87
-1 Refused	9
Total	2918

Type: Categorical

Sample type: All

**G3e: Financial institutions in general**

	Frequency
1 Definitely trustworthy	218
2 Somewhat trustworthy	1714
3 Somewhat untrustworthy	575
4 Definitely untrustworthy	126
5 Not applicable	183
6 Prefer not to say	93
-1 Refused	9
Total	2918

Type: Categorical

Sample type: All

**G4: How familiar are you with the fees for managing the investments in your retirement plan?**

	Frequency
1 Very familiar	379
2 Somewhat familiar	973
3 Not at all familiar	554
4 Prefer not to say	15
-1 Refused	2
Missing	995
Total	2918

Type: Categorical

Sample type: All

Asked if F2aa=1

**G5: To the best of your recollection, have you read any investment fee disclosure documents from funds in your retirement plan in the past year?**

	Frequency
1 Yes	677
2 No	977
3 Don't know	250
4 Prefer not to say	15
-1 Refused	4
Missing	995
Total	2918

Type: Categorical

Sample type: All

Asked if F2aa=1

**G5a: Was the information in the fee disclosure understandable?**

	Frequency
1 Yes	476
2 No	192
3 Prefer not to say	9
Missing	2241
Total	2918

Type: Categorical

Sample type: All

Asked if G5=1

**G6: How useful would it be for you to have additional information about investment fees?**

	Frequency
1 Very useful	463
2 Somewhat useful	924
3 Not too useful	397
4 Not at all useful	102
5 Prefer not to say	34
-1 Refused	3
Missing	995
Total	2918

Type: Categorical

Sample type: All

Asked ifF2aa=1

## State Proposals

Imagine that a new retirement savings program is being offered at your job. Please read the description of the program on the next page and select the choice you'd likely make if this program were actually available.

**H1\_2-H2c2:** Your employer would automatically deduct a contribution from each paycheck and deposit the money into a retirement account in your name. Your savings will be invested and provide you with income in retirement. This account will follow you job to job. Some important features of this program:

- By default, 3 percent of your net pay, or \$30 for each \$1,000 of your take home pay, will be deducted and deposited into your account. You can change how much you contribute at least once a year and can stop contributions at any time by opting out of the program.
- The money will be invested in a fund with a mix of assets (e.g., stocks and bonds) appropriate for someone your age, managed by a private company that is regulated by the state. These “target date” retirement funds account for the amount of time until you retire and become more conservative as you approach retirement to lower investment risk and protect against loss.
- Contributions are made post-tax; that is, you have already paid your taxes on your contributions, so they grow tax free and will not be taxed when withdrawn.
- You can withdraw your contributions without penalty at any time.

**H1\_2: If you were informed of the details of this program and told you had 30 days to opt out before being automatically enrolled, would you...**

	Frequency
1 Stay in the program	277
2 Stay in the program, but ask your employer to change the contribution rate to _____	65
3 Opt out of program	43
4 Don't know	67
5 Prefer not to say	9
Missing	2457
Total	2918

Type: Categorical

Sample type: Split Sample H1

Asked if A04=2

*Note: Respondents without plans (A04=2) were split into two different groups (Split Sample H1 and H2). Each group was shown prompts with similar versions of the same retirement savings program to be offered at their job. However, the prompts varied the default contribution. Sample H1 was shown a prompt with a 3 percent default contribution while sample H2 was shown a prompt with a default contribution of 6 percent. Although the sample was split for other questions the split sample distinctions used for H1\_2-H2c4 were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**H2a2: Your contributions occur can be accessed at any time without a tax penalty.**

	Frequency
1 Strongly support	260
2 Somewhat support	107
3 Somewhat oppose	29
4 Strongly oppose	9
5 Don't know	37
6 Prefer not to say	9
-1 Refused	10
Missing	2457
Total	2918

Type: Categorical

Sample type: Split Sample H1

Asked if A04=2

*Note: Respondents without plans (A04=2) were split into two different groups (Split Sample H1 and H2). Each group was shown prompts with similar versions of the same retirement savings program to be offered at their job. However, the prompts varied the default contribution. Sample H1 was shown a prompt with a 3 percent default contribution while sample H2 was shown a prompt with a default contribution of 6 percent. Although the sample was split for other questions the split sample distinctions used for H1\_2-H2c4 were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**H2b2: As a starting point, your contributions to the retirement plan would be a set at 3 percent of pay, but you could change that amount at any time.**

	Frequency
1 Strongly support	277
2 Somewhat support	104
3 Somewhat oppose	16
4 Strongly oppose	14
5 Don't know	30
6 Prefer not to say	10
-1 Refused	10
Missing	2457
Total	2918

Type: Categorical

Sample type: Split Sample H1

Asked if A04=2

*Note: Respondents without plans (A04=2) were split into two different groups (Split Sample H1 and H2). Each group was shown prompts with similar versions of the same retirement savings program to be offered at their job. However, the prompts varied the default contribution. Sample H1 was shown a prompt with a 3 percent default contribution while sample H2 was shown a prompt with a default contribution of 6 percent. Although the sample was split for other questions the split sample distinctions used for H1\_2-H2c4 were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**H2c2: Imagine an additional plan feature where every year, the percent of pay that you would contribute to the plan would automatically increase by 1 percent until it reaches 7 percent. For example, after one year it would change from 3 percent to 4 percent. But again, you can adjust your contribution or stop this increase at any time.**

	Frequency
1 Strongly support	178
2 Somewhat support	150
3 Somewhat oppose	46
4 Strongly oppose	24
5 Don't know	42
6 Prefer not to say	11
-1 Refused	10
Missing	2457
Total	2918

Type: Categorical

Sample type: Split Sample H1

Asked if A04=2

*Note: Respondents without plans (A04=2) were split into two different groups (Split Sample H1 and H2). Each group was shown prompts with similar versions of the same retirement savings program to be offered at their job. However, the prompts varied the default contribution. Sample H1 was shown a prompt with a 3 percent default contribution while sample H2 was shown a prompt with a default contribution of 6 percent. Although the sample was split for other questions the split sample distinctions used for H1\_2-H2c4 were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**H1\_4-H2c4: Your employer would automatically deduct a contribution from each paycheck and deposit the money into a retirement account in your name. Your savings will be invested and provide you with income in retirement. This account will follow you job to job. Some important features of this program:**

- **By default, 6 percent of your net pay, or \$60 for each \$1,000 of your take home pay, will be deducted and deposited into your account. You can change how much you contribute at least once a year and can stop contributions at any time by opting out of the program.**
- **The money will be invested in a fund with a mix of assets (e.g., stocks and bonds) appropriate for someone your age, managed by a private company that is regulated by the state. These “target date” retirement funds account for the amount of time until you retire and become more conservative as you approach retirement to lower investment risk and protect against loss.**
- **Contributions are made post-tax; that is, you have already paid your taxes on your contributions, so they grow tax free and will not be taxed when withdrawn.**
- **You can withdraw your contributions without penalty at any time.**

**H1\_4: If you were informed of the details of this program and told you had 30 days to opt out before being automatically enrolled, would you...**

	Frequency
1 Stay in the program	249
2 Stay in the program, but ask your employer to change the contribution rate to _____	76
3 Opt out of program	47
4 Don't know	86
5 Prefer not to say	8
Missing	2452
Total	2918

Type: Categorical

Sample type: Split Sample H2

Asked if A04=2

*Note: Respondents without plans (A04=2) were split into two different groups (Split Sample H1 and H2). Each group was shown prompts with similar versions of the same retirement savings program to be offered at their job. However, the prompts varied the default contribution. Sample H1 was shown a prompt with a 3 percent default contribution while sample H2 was shown a prompt with a default contribution of 6 percent. Although the sample was split for other questions the split sample distinctions used for H1\_2-H2c4 were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**H2a4: Your contributions occur can be accessed at any time without a tax penalty.**

	Frequency
1 Strongly support	273
2 Somewhat support	107
3 Somewhat oppose	20
4 Strongly oppose	8
5 Don't know	44
6 Prefer not to say	9
-1 Refused	5
Missing	2452
Total	2918

Type: Categorical

Sample type: Split Sample H2

Asked if A04=2

*Note: Respondents without plans (A04=2) were split into two different groups (Split Sample H1 and H2). Each group was shown prompts with similar versions of the same retirement savings program to be offered at their job. However, the prompts varied the default contribution. Sample H1 was shown a prompt with a 3 percent default contribution while sample H2 was shown a prompt with a default contribution of 6 percent. Although the sample was split for other questions the split sample distinctions used for H1\_2-H2c4 were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**H2b4: As a starting point, your contributions to the retirement plan would be a set at 6 percent of pay, but you could change that amount at any time.**

	Frequency
1 Strongly support	247
2 Somewhat support	129
3 Somewhat oppose	20
4 Strongly oppose	8
5 Don't know	47
6 Prefer not to say	10
-1 Refused	5
Missing	2452
Total	2918

Type: Categorical

Sample type: Split Sample H2

Asked if A04=2

*Note: Respondents without plans (A04=2) were split into two different groups (Split Sample H1 and H2). Each group was shown prompts with similar versions of the same retirement savings program to be offered at their job. However, the prompts varied the default contribution. Sample H1 was shown a prompt with a 3 percent default contribution while sample H2 was shown a prompt with a default contribution of 6 percent. Although the sample was split for other questions the split sample distinctions used for H1\_2-H2c4 were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**H2c4: Imagine an additional plan feature where every year, the percent of pay that you would contribute to the plan would automatically increase by 1 percent until it reaches 10 percent. For example, after one year it would change from 6 percent to 7 percent. But again, you can adjust your contribution or stop this increase at any time.**

	Frequency
1 Strongly support	176
2 Somewhat support	132
3 Somewhat oppose	61
4 Strongly oppose	30
5 Don't know	51
6 Prefer not to say	11
-1 Refused	5
Missing	2452
Total	2918

Type: Categorical

Sample type: Split Sample H2

Asked if A04=2

*Note: Respondents without plans (A04=2) were split into two different groups (Split Sample H1 and H2). Each group was shown prompts with similar versions of the same retirement savings program to be offered at their job. However, the prompts varied the default contribution. Sample H1 was shown a prompt with a 3 percent default contribution while sample H2 was shown a prompt with a default contribution of 6 percent. Although the sample was split for other questions the split sample distinctions used for H1\_2-H2c4 were only applied to these questions. In cases where the sample was split for other questions, new distinctions were made in the sample.*

**H3a-H3c: For the following questions please indicate your level of support for each of the plan features presented.**

**H3a: Your contributions to the retirement plan would be invested in a target date retirement fund, which accounts for the amount of time remaining until you retire. The fund becomes more conservative as the “target date” (the date of expected retirement) approaches to lower investment risk and protect against loss.**

	Frequency
1 Strongly support	353
2 Somewhat support	323
3 Somewhat oppose	74
4 Strongly oppose	29
5 Don't know	120
6 Prefer not to say	22
-1 Refused	6
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2

**H3b: You are automatically enrolled after an enrollment period and would have to opt out if you did not want to participate. That is, contributions to the account would automatically come out of each paycheck unless you told your employer that you did not want to participate. You could opt out at any time.**

	Frequency
1 Strongly support	383
2 Somewhat support	299
3 Somewhat oppose	92
4 Strongly oppose	35
5 Don't know	91
6 Prefer not to say	21
-1 Refused	6
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2

**H3c: Your contributions stay in the plan, and you will have access to your contributions even if you change jobs.**

	Frequency
1 Strongly support	602
2 Somewhat support	181
3 Somewhat oppose	30
4 Strongly oppose	12
5 Don't know	75
6 Prefer not to say	21
-1 Refused	6
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2

**H3d-H3e: For the following questions please indicate your level of support for each of the plan features presented.**

**H3d: Suppose this plan is sponsored by your state government. Everything about the plan remains the same: your contribution is still deducted from your paycheck by your employer who deposits it in your personal individual retirement account, which is managed by a private investment company. The investment company would be selected and monitored by the state. The funds in your account are legally your money, and cannot be accessed by your employer or the state.**

	Frequency
1 Strongly support	263
2 Somewhat support	277
3 Somewhat oppose	138
4 Strongly oppose	120
5 Don't know	106
6 Prefer not to say	18
-1 Refused	5
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2

**H3e: Only you make contributions to your fund; neither your employer nor the state government would make contributions.**

	Frequency
1 Strongly support	116
2 Somewhat support	260
3 Somewhat oppose	255
4 Strongly oppose	156
5 Don't know	116
6 Prefer not to say	19
-1 Refused	5
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2

**H4: Thinking of this plan overall:**

- **Automatic enrollment**
- **Automatic escalation of your contributions**
- **Ability to opt out and change contributions at any time**
- **Ability to take this plan with you from employer to employer**
- **Contributions invested in a target date retirement fund managed by a third-party investment company monitored by the state government**
- **Only you make contributions to your fund**

would you...

	Frequency
1 Stay in program	497
2 Stay in program, but ask your employer to change the contribution rate to	70
3 Opt out of program	128
4 Don't know	210
5 Prefer not to say	20
-1 Refused	2
Missing	1991
Total	2918

Type: Categorical

Sample type: All

Asked if A04=2

## Demographics

**I01: Is at least one of your parents or guardians age 65 years old or older?**

	Frequency
1 Yes	1729
2 No	1061
3 Don't know	31
4 Prefer not to say	89
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**I01a: Did one or more of your parents or guardians work full-time or part-time after the age of 65 years old?**

	Frequency
1 Yes	753
2 No	929
3 Don't know	42
4 Prefer not to say	4
-1 Refused	1
Missing	1189
Total	2918

Type: Categorical

Sample type: All

Asked if I01=1

**I02: Does your partner or spouse currently have a pension or a retirement savings plan, such as a 401(k) plan, at his or her current job?**

	Frequency
1 Yes	1075
2 No	940
3 Not applicable, I do not have a partner or spouse.	763
4 Don't know	80
5 Prefer not to say	51
-1 Refused	9
Total	2918

Type: Categorical

Sample type: All

**I03: About how much money would you say your household currently has, in total, in savings and investments, not including the value of your primary residence?**

	Frequency
1 \$1,999 or less	401
2 \$2,000-\$9,999	295
3 \$10,000-\$24,999	293
4 \$25,000-\$49,999	269
5 \$50,000-\$99,999	342
6 \$100,000 or more	847
7 Don't know	156
8 Prefer not to say	307
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

**I04: Suppose that you are choosing between two new jobs.**

- The first would guarantee an annual income of \$50,000.
- The second is possibly better paying, but it is for a new company where the income is also less certain. There is a 50-50 chance the second job would pay \$100,000 and a 50-50 chance that it pay\$33,500.

**Which job would you take?**

	Frequency
1 First job	1787
2 Second job	705
3 Don't know	368
4 Prefer not to say	44
-1 Refused	14
Total	2918

Type: Categorical

Sample type: All

**I04aa: Suppose the chances were 50-50 that the second job would double your annual income (\$100,000) and a 50-50 chance that it would cut it by 20 percent (\$40,000).Which job would you take?**

	Frequency
1 First job	983
2 Second job	773
3 Don't know	390
4 Prefer not to say	49
-1 Refused	4
Missing	719
Total	2918

Type: Categorical

Sample type: All

Asked if I04=1, 3 or 4

**I04ba: Suppose the chances were 50-50 that the second job would double your annual income (\$100,000) and a 50-50 chance that it would cut it in half (\$25,000). Which job would you take?**

	Frequency
1 First job	341
2 Second job	295
3 Don't know	67
4 Prefer not to say	1
-1 Refused	1
Missing	2213
Total	2918

Type: Categorical

Sample type: All

Asked if I04= 2

**I04bb: Suppose the chances were 50-50 that the second job would double your annual income (\$100,000) and a 50-50 chance that it would cut it by 75 percent (\$12,500). Which job would you take?**

	Frequency
1 First job	193
2 Second job	74
3 Don't know	24
4 Prefer not to say	2
-1 Refused	2
Missing	2623
Total	2918

Type: Categorical

Sample type: All

Asked if I04ba=2

**I05a: How likely do you think it will be that you live to the age of 75?**

	Frequency
1 Definitely will	585
2 Probably will	1570
3 Probably will not	316
4 Definitely will not	49
5 Don't know	354
6 Prefer not to say	36
-1 Refused	8
Total	2918

Type: Categorical

Sample type: All

Asked if PPAGE<=65

**I05b: How likely do you think it will be that you live to the age of 95?**

	Frequency
1 Definitely will	75
2 Probably will	473
3 Probably will not	1237
4 Definitely will not	458
5 Don't know	629
6 Prefer not to say	30
-1 Refused	16
Total	2918

Type: Categorical

Sample type: All

**I05c: How likely do you think it will be that you live to the age of 105?**

	Frequency
1 Definitely will	42
2 Probably will	97
3 Probably will not	853
4 Definitely will not	1387
5 Don't know	491
6 Prefer not to say	34
-1 Refused	14
Total	2918

Type: Categorical

Sample type: All