

1. Immediate Savings

How much money do you have in savings that you could use within a few days if you needed to?

	Gender			Age (4 category)				Race (4 category)			
	Total	Male	Female	Under 30	30-44	45-64	65+	White	Black	Hispanic	Other
Nothing	22%	21%	23%	23%	25%	26%	13%	19%	34%	30%	17%
Under \$1,000	21%	24%	19%	31%	24%	20%	11%	18%	25%	30%	31%
\$1,000 to \$5,000	17%	18%	16%	20%	20%	14%	16%	18%	14%	11%	20%
\$5,001 to \$10,000	9%	8%	10%	9%	9%	8%	11%	11%	6%	4%	6%
Over \$10,000	20%	21%	20%	7%	9%	24%	38%	24%	9%	13%	20%
Not sure	10%	7%	13%	9%	12%	9%	12%	10%	13%	13%	6%
Totals (Unweighted N)	100% (998)	100% (486)	100% (512)	100% (166)	100% (245)	100% (393)	100% (194)	100% (699)	100% (128)	100% (112)	100% (59)

	Party ID (3 category)			Family Income (3 category)				Census Region				
	Total	Democrat	Independent	Republican	Under \$50K	\$50-100K	\$100K or more	Prefer not to say	Northeast	Midwest	South	West
Nothing	22%	28%	24%	12%	31%	9%	7%	22%	28%	17%	25%	17%
Under \$1,000	21%	23%	20%	20%	24%	25%	6%	16%	24%	21%	19%	22%
\$1,000 to \$5,000	17%	14%	17%	22%	15%	25%	16%	8%	16%	15%	15%	25%
\$5,001 to \$10,000	9%	10%	7%	10%	8%	9%	14%	8%	5%	11%	9%	10%
Over \$10,000	20%	18%	18%	29%	13%	23%	50%	18%	16%	26%	20%	19%
Not sure	10%	7%	14%	8%	9%	8%	6%	28%	10%	9%	13%	8%
Totals (Unweighted N)	100% (998)	100% (385)	100% (355)	100% (258)	100% (479)	100% (262)	100% (130)	100% (127)	100% (180)	100% (248)	100% (363)	100% (207)

2. Savings Satisfaction

Are you happy or unhappy with how much money you have saved up?

	Gender			Age (4 category)				Race (4 category)			
	Total	Male	Female	Under 30	30-44	45-64	65+	White	Black	Hispanic	Other
Very happy	8%	8%	8%	7%	8%	7%	11%	7%	11%	11%	6%
Somewhat happy	25%	25%	25%	29%	18%	23%	31%	26%	23%	13%	41%
Somewhat unhappy	26%	28%	24%	23%	28%	24%	30%	27%	15%	34%	22%
Very unhappy	37%	36%	37%	35%	41%	43%	24%	36%	47%	36%	24%
Not sure	4%	3%	5%	6%	4%	3%	4%	4%	4%	5%	8%
Totals (Unweighted N)	100% (1,000)	100% (488)	100% (512)	100% (166)	100% (245)	100% (394)	100% (195)	100% (700)	100% (128)	100% (112)	100% (60)

	Party ID (3 category)				Family Income (3 category)				Census Region			
	Total	Democrat	Independent	Republican	Under \$50K	\$50-100K	\$100K or more	Prefer not to say	Northeast	Midwest	South	West
Very happy	8%	7%	8%	11%	5%	13%	12%	8%	7%	8%	8%	9%
Somewhat happy	25%	24%	24%	29%	26%	18%	38%	24%	25%	26%	24%	25%
Somewhat unhappy	26%	20%	29%	30%	25%	31%	24%	23%	21%	25%	25%	34%
Very unhappy	37%	44%	36%	27%	41%	35%	27%	32%	44%	35%	38%	29%
Not sure	4%	5%	4%	3%	3%	4%	—	13%	3%	5%	5%	3%
Totals (Unweighted N)	100% (1,000)	100% (386)	100% (356)	100% (258)	100% (480)	100% (262)	100% (130)	100% (128)	100% (181)	100% (249)	100% (363)	100% (207)

3. Lump Sum

If you receive a lump sum of money, for example after doing your tax return, do you generally spend that money or use it to save/pay off debts?

	Gender		Age (4 category)				Race (4 category)				
	Total	Male	Female	Under 30	30-44	45-64	65+	White	Black	Hispanic	Other
Spend it	13%	11%	15%	19%	13%	12%	7%	13%	16%	14%	4%
Save it or use it pay off debts	81%	85%	78%	74%	79%	84%	87%	83%	76%	78%	87%
Not sure	6%	5%	7%	7%	8%	4%	6%	5%	8%	8%	9%
Totals (Unweighted N)	100% (998)	100% (487)	100% (511)	100% (166)	100% (245)	100% (393)	100% (194)	100% (699)	100% (127)	100% (112)	100% (60)

	Party ID (3 category)			Family Income (3 category)				Census Region				
	Total	Democrat	Independent	Republican	Under \$50K	\$50-100K	\$100K or more	Prefer not to say	Northeast	Midwest	South	West
Spend it	13%	15%	13%	10%	17%	11%	2%	10%	14%	17%	11%	11%
Save it or use it pay off debts	81%	79%	80%	87%	77%	84%	96%	82%	81%	78%	84%	82%
Not sure	6%	6%	7%	3%	7%	5%	2%	8%	6%	5%	5%	7%
Totals (Unweighted N)	100% (998)	100% (385)	100% (355)	100% (258)	100% (479)	100% (261)	100% (130)	100% (128)	100% (181)	100% (249)	100% (361)	100% (207)

4. Opt-in

If you were automatically enrolled in a savings plan which saves 4% of your income every time you are paid and put it into a savings account, would you continue saving money or would you opt out and stop saving money?

Asked of half of respondents

	Total	Gender		Age (4 category)				Race (4 category)			
		Male	Female	Under 30	30-44	45-64	65+	White	Black	Hispanic	Other
Continue saving money	76%	70%	82%	71%	74%	82%	73%	74%	73%	84%	82%
Opt out and stop saving money	7%	10%	5%	9%	8%	7%	5%	8%	9%	2%	3%
Not sure	17%	20%	14%	20%	18%	11%	22%	17%	18%	14%	15%
Totals (Unweighted N)	100% (485)	100% (226)	100% (259)	100% (91)	100% (120)	100% (188)	100% (86)	100% (336)	100% (60)	100% (57)	100% (32)

	Total	Party ID (3 category)			Family Income (3 category)				Census Region			
		Democrat	Independent	Republican	Under \$50K	\$50-100K	\$100K or more	Prefer not to say	Northeast	Midwest	South	West
Continue saving money	76%	78%	72%	79%	72%	78%	77%	88%	62%	81%	78%	82%
Opt out and stop saving money	7%	8%	7%	6%	11%	6%	3%	—	11%	7%	6%	5%
Not sure	17%	14%	21%	15%	17%	16%	19%	12%	27%	11%	16%	13%
Totals (Unweighted N)	100% (485)	100% (187)	100% (167)	100% (131)	100% (216)	100% (126)	100% (74)	100% (69)	100% (103)	100% (123)	100% (168)	100% (91)

5. Opt-out

If you were able to enroll in a savings plan which saves 4% of your income every time you are paid and puts it into a savings account, would you opt in to saving money or would you continue to not save money in this way?

Asked of the other half of respondents

	Total	Gender		Age (4 category)				Race (4 category)			
		Male	Female	Under 30	30-44	45-64	65+	White	Black	Hispanic	Other
Opt in to saving money	59%	62%	56%	59%	59%	54%	66%	59%	70%	54%	49%
Continue to not save money in this way	16%	16%	17%	21%	20%	16%	11%	15%	20%	18%	31%
Not sure	24%	22%	27%	20%	21%	30%	23%	26%	11%	28%	20%
Totals	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
(Unweighted N)	(513)	(262)	(251)	(75)	(123)	(206)	(109)	(363)	(67)	(55)	(28)

	Total	Party ID (3 category)			Family Income (3 category)				Census Region			
		Democrat	Independent	Republican	Under \$50K	\$50-100K	\$100K or more	Prefer not to say	Northeast	Midwest	South	West
Opt in to saving money	59%	55%	62%	60%	56%	69%	63%	48%	49%	62%	59%	65%
Continue to not save money in this way	16%	22%	10%	20%	19%	15%	14%	9%	17%	19%	16%	15%
Not sure	24%	23%	28%	20%	25%	16%	22%	43%	35%	19%	25%	20%
Totals	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
(Unweighted N)	(513)	(198)	(189)	(126)	(262)	(136)	(56)	(59)	(78)	(126)	(194)	(115)

Interviewing Dates	April 19 - 22, 2016
Target population	U.S. citizens, aged 18 and over.
Sampling method	Respondents were selected from YouGov's opt-in Internet panel using sample matching. A random sample (stratified by gender, age, race, education, voter registration, political ideology, party identification, geographic region, and voter registration) was selected from the 2014 American Community Study. Voter registration and party identification were imputed from the November 2014 Current Population Survey Registration and Voting Supplement.
Weighting	The sample was weighted using propensity scores based on gender, age, race, education, political ideology, geographic region and voter registration. The weights range from 0.06 to 7.41, with a mean of one and a standard deviation of 0.889.
Number of respondents	1000
Margin of error	± 4.2% (adjusted for weighting)
Survey mode	Web-based interviews
Questions not reported	20 questions not reported.