YouGov
April 8-10, 2016
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1. Retirement Savings

Do you currently have any money saved up for your retirement?

|  | Total | Gender |  | Age (4 category) |  |  |  | Race (4 category) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | Under 30 | 30-44 | 45-64 | 65+ | White | Black | Hispanic | Other |
| Yes | 47\% | 50\% | 43\% | 26\% | 41\% | 53\% | 60\% | 54\% | 24\% | 27\% | 57\% |
| No | 53\% | 50\% | 57\% | 74\% | 59\% | 47\% | 40\% | 46\% | 76\% | 73\% | 43\% |
| Totals <br> (Unweighted N) | $\begin{aligned} & 100 \% \\ & (991) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (485) \end{aligned}$ | $\begin{aligned} & \hline 100 \% \\ & (506) \end{aligned}$ | $\begin{aligned} & \hline 100 \% \\ & (162) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (249) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (388) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (192) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (693) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (122) \end{aligned}$ | $\begin{aligned} & \hline 100 \% \\ & (115) \end{aligned}$ | $\begin{gathered} 100 \% \\ (61) \end{gathered}$ |


|  | 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 |
| Yes | 47\% | 41\% | 40\% | 63\% | 27\% | 66\% | 85\% | 52\% | 48\% | 46\% | 49\% | 41\% |
| No | 53\% | 59\% | 60\% | 37\% | 73\% | 34\% | 15\% | 48\% | 52\% | 54\% | 51\% | 59\% |
| Totals (Unweighted N) | $\begin{aligned} & 100 \% \\ & (991) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (368) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (396) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (227) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (469) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (256) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (129) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (137) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (227) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (239) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (354) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (171) \end{aligned}$ |

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## 2. Regularly Save

Do you regularly save money for your retirement?
Asked of those who are not retired

|  | Total | Gender |  | Age (4 category) |  |  |  | Race (4 category) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | Under 30 | 30-44 | 45-64 | 65+ | White | Black | Hispanic | Other |
| Yes | 33\% | 37\% | 29\% | 19\% | 34\% | 40\% | 45\% | 38\% | 16\% | 24\% | 44\% |
| No, but I have before | 24\% | 20\% | 28\% | 15\% | 25\% | 29\% | 29\% | 24\% | 22\% | 28\% | 20\% |
| No, I never have | 39\% | 39\% | 39\% | 63\% | 35\% | 28\% | 22\% | 36\% | 53\% | 41\% | 32\% |
| Not sure | 4\% | 4\% | 4\% | 3\% | 6\% | 3\% | 4\% | 2\% | 9\% | 7\% | 4\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (769) | (378) | (391) | (162) | (245) | (319) | (43) | (519) | (99) | (100) | (51) |



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3. Share of Income - Expect

When you retire are how much of your income do you expect to come from Social Security?
Asked of those who are not retired

|  | Total | Gender |  | Age (4 category) |  |  |  | Race (4 category) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | Under 30 | 30-44 | 45-64 | 65+ | White | Black | Hispanic | Other |
| All of it | 13\% | 11\% | 14\% | 4\% | 13\% | 19\% | 8\% | 14\% | 10\% | 10\% | 9\% |
| Most of it | 16\% | 18\% | 15\% | 6\% | 16\% | 23\% | 15\% | 15\% | 25\% | 16\% | 9\% |
| About half of it | 18\% | 21\% | 16\% | 19\% | 13\% | 19\% | 32\% | 19\% | 16\% | 18\% | 18\% |
| Only a little | 22\% | 26\% | 17\% | 17\% | 21\% | 23\% | 33\% | 23\% | 14\% | 21\% | 20\% |
| None of it | 10\% | 10\% | 11\% | 16\% | 15\% | 3\% | 11\% | 11\% | 14\% | 4\% | 8\% |
| Not sure | 20\% | 14\% | 27\% | 37\% | 22\% | 11\% | 2\% | 17\% | 21\% | 31\% | 37\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (767) | (377) | (390) | (161) | (245) | (319) | (42) | (519) | (98) | (99) | (51) |


|  | 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 |
| All of it | 13\% | 13\% | 14\% | 9\% | 19\% | 8\% | - | 11\% | 11\% | 15\% | 15\% | 10\% |
| Most of it | 16\% | 14\% | 11\% | 28\% | 21\% | 15\% | 4\% | 13\% | 14\% | 15\% | 21\% | 12\% |
| About half of it | 18\% | 20\% | 18\% | 17\% | 17\% | 24\% | 23\% | 9\% | 13\% | 25\% | 19\% | 17\% |
| Only a little | 22\% | 20\% | 21\% | 25\% | 13\% | 27\% | 51\% | 15\% | 31\% | 21\% | 17\% | 21\% |
| None of it | 10\% | 12\% | 10\% | 9\% | 10\% | 9\% | 13\% | 13\% | 7\% | 13\% | 9\% | 14\% |
| Not sure | 20\% | 21\% | 25\% | 11\% | 20\% | 17\% | 9\% | 39\% | 25\% | 11\% | 20\% | 27\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (767) | (279) | (326) | (162) | (354) | (205) | (107) | (101) | (178) | (193) | (264) | (132) |

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4. Need to Work Beyond 65

Regardless of whether you want to work or not when you are over 65 , do you think that you will need to work when you are over 65 to have enough money?
Asked of those who are not retired

|  | Total | Gender |  | Age (4 category) |  |  |  | Race (4 category) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | Under 30 | 30-44 | 45-64 | 65+ | White | Black | Hispanic | Other |
| Definitely | 21\% | 20\% | 22\% | 8\% | 21\% | 24\% | 50\% | 24\% | 11\% | 14\% | 18\% |
| Probably | 34\% | 39\% | 30\% | 45\% | 29\% | 32\% | 23\% | 32\% | 33\% | 48\% | 27\% |
| Probably not | 20\% | 19\% | 22\% | 24\% | 19\% | 20\% | 13\% | 21\% | 23\% | 13\% | 25\% |
| Definitely not | 10\% | 9\% | 12\% | 3\% | 10\% | 15\% | 11\% | 12\% | 7\% | 8\% | - |
| Not sure | 15\% | 14\% | 15\% | 19\% | 21\% | 8\% | 3\% | 11\% | 26\% | 17\% | 30\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (767) | (377) | (390) | (161) | (244) | (320) | (42) | (517) | (99) | (100) | (51) |


|  | 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 |
| Definitely | 21\% | 20\% | 20\% | 23\% | 24\% | 22\% | 17\% | 12\% | 28\% | 18\% | 21\% | 17\% |
| Probably | 34\% | 36\% | 32\% | 35\% | 35\% | 41\% | 20\% | 33\% | 26\% | 39\% | 35\% | 35\% |
| Probably not | 20\% | 21\% | 17\% | 25\% | 17\% | 18\% | 41\% | 19\% | 17\% | 21\% | 21\% | 22\% |
| Definitely not | 10\% | 9\% | 12\% | 9\% | 11\% | 7\% | 16\% | 9\% | 12\% | 12\% | 9\% | 9\% |
| Not sure | 15\% | 13\% | 19\% | 8\% | 14\% | 13\% | 6\% | 27\% | 16\% | 11\% | 14\% | 17\% |
| Totals (Unweighted N) | $\begin{aligned} & 100 \% \\ & (767) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (279) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (326) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (162) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (355) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (205) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (107) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (100) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (177) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (195) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (264) \end{aligned}$ | $\begin{aligned} & 100 \% \\ & (131) \end{aligned}$ |

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5. Share of Income - Actua

How much of your income comes from Social Security?
Asked of those who are retired

|  | Total | Gender |  | Age (4 category) |  |  |  | Race (4 category) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | Under 30 | 30-44 | 45-64 | 65+ | White | Black | Hispanic | Other |
| All of it | 23\% | 19\% | 27\% | - | - | 26\% | 23\% | 19\% | 60\% | 7\% | 41\% |
| Most of it | 19\% | 19\% | 18\% | - | - | 8\% | 22\% | 23\% | 3\% | 14\% | - |
| About half of it | 26\% | 20\% | 30\% | - | 20\% | 20\% | 28\% | 28\% | 11\% | 25\% | 17\% |
| Only a little | 13\% | 15\% | 11\% | - | 38\% | 11\% | 13\% | 14\% | 12\% | - | 13\% |
| None of it | 14\% | 19\% | 9\% | - | 21\% | 34\% | 7\% | 11\% | 7\% | 46\% | 22\% |
| Not sure | 2\% | 2\% | 2\% | - | 20\% | - | 2\% | 2\% | - | 9\% | - |
| Prefer not to say | 4\% | 5\% | 3\% | - | - | 2\% | 5\% | 4\% | 7\% | - | 7\% |
| Totals | 100\% | 100\% | 100\% | 0\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (227) | (109) | (118) | (-) | (5) | (70) | (152) | (177) | (24) | (15) | (11) |


|  | 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 |
| All of it | 23\% | 31\% | 20\% | 19\% | 39\% | 7\% | - | 7\% | 20\% | 36\% | 21\% | 21\% |
| Most of it | 19\% | 11\% | 29\% | 17\% | 26\% | 9\% | 3\% | 17\% | 23\% | 11\% | 20\% | 18\% |
| About half of it | 26\% | 31\% | 19\% | 26\% | 17\% | 40\% | 14\% | 43\% | 30\% | 23\% | 24\% | 28\% |
| Only a little | 13\% | 14\% | 12\% | 13\% | 5\% | 20\% | 55\% | 6\% | 11\% | 8\% | 15\% | 14\% |
| None of it | 14\% | 7\% | 15\% | 19\% | 9\% | 21\% | 21\% | 14\% | 9\% | 10\% | 16\% | 15\% |
| Not sure | 2\% | 2\% | 3\% | 1\% | 2\% | - | 7\% | 1\% | 1\% | 4\% | 1\% | 3\% |
| Prefer not to say | 4\% | 5\% | 2\% | 4\% | 3\% | 2\% | - | 12\% | 6\% | 8\% | 3\% | - |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (227) | (89) | (71) | (67) | (115) | (52) | (23) | (37) | (49) | (46) | (92) | (40) |

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## 6. Need to Work Now

Do you currently need to work in order to make ends meet?
Asked of those who are retired

|  | Total | Gender |  | Age (4 category) |  |  |  | Race (4 category) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | Under 30 | 30-44 | 45-64 | 65+ | White | Black | Hispanic | Other |
| Yes | 16\% | 19\% | 14\% | - | 79\% | 14\% | 15\% | 11\% | 42\% | 38\% | 5\% |
| No | 73\% | 72\% | 74\% | - | 21\% | 77\% | 73\% | 80\% | 48\% | 49\% | 55\% |
| Prefer not to say | 11\% | 9\% | 12\% | - | - | 9\% | 12\% | 9\% | 10\% | 13\% | 40\% |
| Totals | 100\% | 100\% | 100\% | 0\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (227) | (109) | (118) | (-) | (5) | (70) | (152) | (177) | (24) | (15) | (11) |


|  | 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 |
| Yes | 16\% | 20\% | 16\% | 12\% | 21\% | 10\% | 7\% | 12\% | 7\% | 9\% | 26\% | 9\% |
| No | 73\% | 72\% | 65\% | 81\% | 65\% | 84\% | 93\% | 74\% | 85\% | 76\% | 64\% | 80\% |
| Prefer not to say | 11\% | 8\% | 19\% | 6\% | 13\% | 6\% | - | 14\% | 9\% | 15\% | 10\% | 11\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (227) | (89) | (71) | (67) | (115) | (52) | (23) | (37) | (49) | (46) | (92) | (40) |

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## 7. Save Social Security

Since 2010 the Social Security fund that pays retirees, among other beneficiaries, has run a deficit and by roughly 2035 the Social Security fund will have run out of money if no action is taken. What do you think should be done to prevent this?

|  | Total | Gender |  | Age (4 category) |  |  |  | Race (4 category) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | Under 30 | 30-44 | 45-64 | 65+ | White | Black | Hispanic | Other |
| The Social Security age should be increased | 22\% | 24\% | 21\% | 20\% | 17\% | 18\% | 36\% | 22\% | 23\% | 15\% | 36\% |
| Social Security benefits should be cut | 8\% | 11\% | 6\% | 17\% | 9\% | 7\% | 4\% | 9\% | 3\% | 13\% | 9\% |
| Social Security taxes should be increased | 35\% | 39\% | 32\% | 29\% | 35\% | 38\% | 37\% | 37\% | 36\% | 33\% | 22\% |
| Not sure | 34\% | 26\% | 41\% | 35\% | 38\% | 38\% | 23\% | 32\% | 38\% | 39\% | 33\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N ) | (996) | (487) | (509) | (162) | (248) | (391) | (195) | (697) | (123) | (115) | (61) |


|  | 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 |
| The Social Security age should be increased | 22\% | 20\% | 19\% | 30\% | 17\% | 25\% | 30\% | 29\% | 24\% | 20\% | 23\% | 21\% |
| Social Security benefits should be cut | 8\% | 7\% | 10\% | 8\% | 7\% | 11\% | 16\% | 4\% | 9\% | 9\% | 6\% | 12\% |
| Social Security taxes should be increased | 35\% | 46\% | 30\% | 30\% | 39\% | 36\% | 26\% | 29\% | 34\% | 37\% | 35\% | 37\% |
| Not sure | 34\% | 28\% | 40\% | 32\% | 37\% | 28\% | 28\% | 38\% | 34\% | 34\% | 36\% | 30\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N ) | (996) | (371) | (396) | (229) | (469) | (258) | (130) | (139) | (229) | (241) | (356) | (170) |

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8. Retirement Responsibility

Who do you think has a greater responsibility to make sure people have an income during retirement, the government or individuals?

|  | Total | Gender |  | Age (4 category) |  |  |  | Race (4 category) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | Under 30 | 30-44 | 45-64 | 65+ | White | Black | Hispanic | Other |
| The government | 37\% | 35\% | 39\% | 35\% | 40\% | 37\% | 36\% | 36\% | 46\% | 37\% | 24\% |
| Individuals | 50\% | 54\% | 46\% | 48\% | 41\% | 53\% | 56\% | 53\% | 37\% | 43\% | 65\% |
| Not sure | 13\% | 11\% | 15\% | 17\% | 20\% | 9\% | 7\% | 11\% | 17\% | 20\% | 11\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N) | (993) | (486) | (507) | (159) | (250) | (389) | (195) | (696) | (122) | (114) | (61) |


|  | 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 |
| The government | 37\% | 52\% | 30\% | 30\% | 47\% | 33\% | 19\% | 25\% | 35\% | 37\% | 40\% | 34\% |
| Individuals | 50\% | 36\% | 53\% | 63\% | 39\% | 57\% | 73\% | 56\% | 48\% | 55\% | 48\% | 51\% |
| Not sure | 13\% | 12\% | 17\% | 7\% | 14\% | 10\% | 7\% | 19\% | 17\% | 9\% | 12\% | 15\% |
| Totals | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| (Unweighted N ) | (993) | (368) | (396) | (229) | (467) | (257) | (130) | (139) | (228) | (240) | (355) | (170) |


| YOUGOV <br> April $8-10,2016$ |  |
| :--- | :--- |
| Interviewing Dates | April $8-10,2016$ |
| Target population | U.S. citizens, aged 18 and over. |
| Sampling method | Respondents were selected from YouGov's opt-in Internet panel using sample <br> matching. A random sample (stratified by gender, age, race, education, voter <br> registration, political ideology, party identification, geographic region, and <br> voter registration) was selected from the 2014 American Community Study. <br> Voter registration and party identification were imputed from the November <br> 2014 Current Population Survey Registration and Voting Supplement. |
| Weighting | The sample was weighted using propensity scores based on gender, age, <br> race, education, political ideology, geographic region and voter registration. <br> The weights range from 0.046 to 4.164, with a mean of one and a standard <br> deviation of 0.831. |
| Number of respondents | 1000 <br> Margin of error |
| Survey mode | Web-based interviews (adjusted for weighting) |
| Questions not reported | 20 questions not reported. |

## Interviewing Dates

## Sampling method

Questions not reported

