

## GALLUP NEWS SERVICE

### GALLUP POLL SOCIAL SERIES: ECONOMY AND PERSONAL FINANCE

-- FINAL TOPLINE --

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Results are based on telephone interviews conducted April 9-12, 2012 with a random sample of **-1,016—adults**, aged 18+, living in all 50 U.S. states and the District of Columbia.

For results based on the total sample of national adults, one can say with 95% confidence that the margin of error is **±4 percentage points**.

For results based on the sample of **-500—national adults in Form A** and **-516—national adults in Form B**, the maximum margins of sampling error are **±5 percentage points**.

For results based on the sample of **-468—adults employed full- or part-time**, the maximum margin of sampling error is **±6 percentage points**.

For results based on the sample of **-631—stock owners**, the maximum margin of sampling error is **±5 percentage points**.

For results based on the sample of **-344—retirees**, the maximum margin of sampling error is **±7 percentage points**.

For results based on the sample of **-672—non-retirees**, the maximum margin of sampling error is **±5 percentage points**.

For results based on the sample of **-752—homeowners**, the maximum margin of sampling error is **±4 percentage points**.

Interviews are conducted with respondents on landline telephones and cellular phones, with interviews conducted in Spanish for respondents who are primarily Spanish-speaking. Each sample includes a minimum quota of 400 cell phone respondents and 600 landline respondents, with additional minimum quotas among landline respondents by region. Landline numbers are chosen at random among listed telephone numbers, cell phone numbers are selected using random-digit dial methods. Landline respondents are chosen at random within each household on the basis of which member had the most recent birthday.

Samples are weighted by gender, age, race, Hispanic ethnicity, education, region, adults in the household, and phone status (cell phone only/landline only/both, having an unlisted landline number, and being cell phone mostly). Demographic weighting targets are based on the March 2011 Current Population Survey figures for the age 18+ non-institutionalized population living in U.S. telephone households. All reported margins of sampling error include the computed design effects for weighting and sample design.

In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

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20. *(Asked of non-retired adults)* When you retire, how much do you expect to rely on each of the following sources of money -- will it be a major source of income, a minor source of income, or not a source at all? How about -- [READ A-J IN ORDER]?

**BASED ON -672—NON-RETIRES**

<i>2012 Apr 9-12</i> <i>(sorted by "major source")</i>	Major source	Minor source	Not a source
A 401(k), IRA, Keogh or other retirement savings account	46	31	22
Social Security	33	45	21
A work sponsored pension plan	28	25	46
Part-time work	22	49	27
Other savings such as a regular savings account or CDs	22	46	31
The equity you have built up in your home	21	39	39
Individual stock or stock mutual fund investments	17	36	45
Annuities or insurance plans	9	25	65
Money from an inheritance	9	25	65
Rent and royalties	6	21	71

**EXPECTED RETIREMENT INCOME TRENDS**

**A. Social Security**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	33	45	21	2
2011 Apr 7-11	31	47	20	2
2010 Apr 8-11	34	46	20	*
2009 Apr 6-9	30	49	18	3
2008 Apr 6-9	31	53	15	1
2007 Apr 2-5	27	51	20	2
2006 Apr 10-13	25	51	22	2
2005 Apr 4-7	28	53	18	1
2004 Apr 5-8	25	56	18	1
2003 Apr 7-9	29	57	12	2
2002 Apr 8-11	27	56	15	2
2001 Apr 6-8	28	57	14	1

*Q.20 expected retirement income sources trends continued on the next page*

**Q.20 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED****B. A 401(k), IRA, Keogh or other retirement savings account**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	46	31	22	2
2011 Apr 7-11	46	30	21	2
2010 Apr 8-11	45	31	23	1
2009 Apr 6-9	42	31	25	2
2008 Apr 6-9	54	29	15	2
2007 Apr 2-5	52	29	17	2
2006 Apr 10-13	47	31	19	2
2005 Apr 4-7	49	33	17	1
2004 Apr 5-8	54	28	18	*
2003 Apr 7-9	47	34	17	2
2002 Apr 8-11	53	28	16	3
2001 Apr 6-8	58	26	15	1

**C. Individual stock or stock mutual fund investments**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	17	36	45	2
2011 Apr 7-11	22	35	41	2
2010 Apr 8-11	20	34	45	1
2009 Apr 6-9	17	38	43	1
2008 Apr 6-9	17	47	34	2
2007 Apr 2-5	24	39	35	2
2006 Apr 10-13	19	41	38	2
2005 Apr 4-7	21	41	37	1
2004 Apr 5-8	20	41	38	1
2003 Apr 7-9	20	42	36	2
2002 Apr 8-11	23	43	32	2
2001 Apr 6-8	24	39	36	1

**D. Money from an inheritance**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	9	25	65	1
2011 Apr 7-11	8	29	62	2
2010 Apr 8-11	9	26	63	*
2009 Apr 6-9	7	24	68	1
2008 Apr 6-9	9	29	60	1
2007 Apr 2-5	8	28	64	1
2006 Apr 10-13	7	31	60	3
2005 Apr 4-7	7	28	63	2
2004 Apr 5-8	8	31	60	1
2003 Apr 7-9	7	31	60	2
2002 Apr 8-11	10	28	60	2
2001 Apr 6-8	7	29	63	1

**Q.20 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED****E. Other savings such as a regular savings account or CDs**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	22	46	31	*
2011 Apr 7-11	22	49	28	1
2010 Apr 8-11	22	48	30	1
2009 Apr 6-9	20	47	31	1
2008 Apr 6-9	17	53	29	1
2007 Apr 2-5	23	48	28	1
2006 Apr 10-13	19	51	28	2
2005 Apr 4-7	18	55	27	*
2004 Apr 5-8	17	52	30	1
2003 Apr 7-9	19	52	27	2
2002 Apr 8-11	23	50	25	2
2001 Apr 6-8	16	51	32	1

**F. A work sponsored pension plan**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	28	25	46	1
2011 Apr 7-11	25	30	44	2
2010 Apr 8-11	23	31	45	1
2009 Apr 6-9	24	29	45	2
2008 Apr 6-9	26	30	43	1
2007 Apr 2-5	31	28	39	2
2006 Apr 10-13	26	30	42	2
2005 Apr 4-7	28	31	39	2
2004 Apr 5-8	30	32	37	1
2003 Apr 7-9	28	32	39	1
2002 Apr 8-11	29	33	36	2
2001 Apr 6-8	34	28	37	1

**G. Rent and royalties**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	6	21	71	1
2011 Apr 7-11	6	27	66	1
2010 Apr 8-11	6	22	71	1
2009 Apr 6-9	6	23	70	1
2008 Apr 6-9	6	23	68	2
2007 Apr 2-5	7	24	68	1
2006 Apr 10-13	6	26	66	3
2005 Apr 4-7	6	24	69	1
2004 Apr 5-8	5	25	69	1
2003 Apr 7-9	5	27	66	2
2002 Apr 8-11	8	29	60	3
2001 Apr 6-8	5	22	72	1

**Q.20 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED****H. Annuities or insurance plans**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	9	25	65	2
2011 Apr 7-11	10	33	55	2
2010 Apr 8-11	8	30	61	1
2009 Apr 6-9	7	36	57	1
2008 Apr 6-9	8	32	59	1
2007 Apr 2-5	9	35	54	1
2006 Apr 10-13	7	32	59	2
2005 Apr 4-7	9	34	56	1
2004 Apr 5-8	8	34	57	1
2003 Apr 7-9	10	36	53	1
2002 Apr 8-11	7	40	51	2
2001 Apr 6-8	7	34	58	1

**I. Part-time work**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	22	49	27	2
2011 Apr 7-11	22	52	25	1
2010 Apr 8-11	18	53	28	1
2009 Apr 6-9	22	51	27	1
2008 Apr 6-9	20	49	29	2
2007 Apr 2-5	21	52	27	1
2006 Apr 10-13	18	50	28	3
2005 Apr 4-7	18	51	30	1
2004 Apr 5-8	17	50	32	1
2003 Apr 7-9	13	57	29	1
2002 Apr 8-11	16	51	31	2
2001 Apr 6-8	10	52	36	2

**J. The equity you have built up in your home**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	21	39	39	2
2011 Apr 7-11	24	41	30	4
2010 Apr 8-11	20	41	37	2
2009 Apr 6-9	24	39	33	3
2008 Apr 6-9	26	37	34	2
2007 Apr 2-5	30	39	28	3
2006 Apr 10-13	26	34	35	5
2005 Apr 4-7	26	41	31	2
2004 Apr 5-8	25	38	34	3
2003 Apr 7-9	25	42	30	3
2002 Apr 8-11	24	40	33	3

22. *(Asked of adults who are retired)* How much do you rely on each of the following sources of income today -- is it a major source of income, a minor source of income, or not a source at all? How about -- [READ A-J IN ORDER]?

**BASED ON --344--RETIREES**

***2012 Apr 9-12***  
***(sorted by "major source")***

	Major source	Minor source	Not a source
Social Security	57	27	13
A work sponsored pension plan	33	16	50
A 401(k), IRA, Keogh or other retirement savings account	24	28	45
The equity you have built up in your home	23	24	50
Individual stock or stock mutual fund investments	15	27	57
Other savings such as a regular savings account or CDs	12	38	49
Annuities or insurance plans	11	20	68
Rent and royalties	6	13	79
Money from an inheritance	5	10	85
Part-time work	3	17	80

***Q.22 retirement income sources continued on next page***

**Q.22 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED****RETIREMENT INCOME TRENDS****A. Social Security**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	57	27	13	3
2011 Apr 7-11	57	33	9	2
2010 Apr 8-11	54	32	13	*
2009 Apr 6-9	57	31	10	2
2008 Apr 6-9	56	29	13	1
2007 Apr 2-5	54	34	10	2
2006 Apr 10-13	55	32	12	1
2005 Apr 4-7	58	30	11	1
2004 Apr 5-8	55	31	13	1
2003 Apr 7-9	50	35	13	2
2002 Apr 8-11	58	22	18	2

**B. A 401(k), IRA, Keogh or other retirement savings account**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	24	28	45	3
2011 Apr 7-11	24	31	43	2
2010 Apr 8-11	22	29	47	2
2009 Apr 6-9	20	30	48	2
2008 Apr 6-9	20	30	46	5
2007 Apr 2-5	23	28	47	2
2006 Apr 10-13	21	29	48	2
2005 Apr 4-7	21	29	46	4
2004 Apr 5-8	20	27	50	3
2003 Apr 7-9	20	26	51	3
2002 Apr 8-11	19	23	56	2

**C. Individual stock or stock mutual fund investments**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	15	27	57	1
2011 Apr 7-11	11	30	57	2
2010 Apr 8-11	14	24	61	1
2009 Apr 6-9	11	28	58	2
2008 Apr 6-9	11	29	58	2
2007 Apr 2-5	16	27	55	2
2006 Apr 10-13	10	26	62	2
2005 Apr 4-7	12	32	53	3
2004 Apr 5-8	10	26	62	2
2003 Apr 7-9	12	27	57	4
2002 Apr 8-11	15	31	52	2

**Q.22 (RETIREMENT INCOME SOURCES) CONTINUED****D. Money from an inheritance**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	5	10	85	1
2011 Apr 7-11	4	14	80	2
2010 Apr 8-11	3	10	85	2
2009 Apr 6-9	3	11	84	3
2008 Apr 6-9	6	8	85	1
2007 Apr 2-5	3	11	85	1
2006 Apr 10-13	3	14	82	1
2005 Apr 4-7	3	13	82	2
2004 Apr 5-8	3	11	85	1
2003 Apr 7-9	4	11	82	3
2002 Apr 8-11	4	11	84	1

**E. Other savings such as a regular savings account or CDs**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	12	38	49	1
2011 Apr 7-11	16	39	43	2
2010 Apr 8-11	13	44	41	3
2009 Apr 6-9	13	38	46	2
2008 Apr 6-9	11	40	45	3
2007 Apr 2-5	16	41	41	2
2006 Apr 10-13	14	39	45	2
2005 Apr 4-7	11	41	46	2
2004 Apr 5-8	13	34	51	2
2003 Apr 7-9	14	39	46	1
2002 Apr 8-11	15	33	51	1

**F. A work sponsored pension plan**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	33	16	50	1
2011 Apr 7-11	37	16	45	3
2010 Apr 8-11	37	18	42	3
2009 Apr 6-9	38	16	43	3
2008 Apr 6-9	33	19	46	2
2007 Apr 2-5	32	24	41	2
2006 Apr 10-13	36	21	41	3
2005 Apr 4-7	36	22	40	2
2004 Apr 5-8	34	22	42	2
2003 Apr 7-9	41	14	44	1
2002 Apr 8-11	29	16	51	4



**Q.22 (RETIREMENT INCOME SOURCES) CONTINUED****G. Rent and royalties**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	6	13	79	2
2011 Apr 7-11	4	16	78	2
2010 Apr 8-11	5	11	82	2
2009 Apr 6-9	3	10	85	2
2008 Apr 6-9	6	14	79	1
2007 Apr 2-5	2	16	80	2
2006 Apr 10-13	5	13	80	2
2005 Apr 4-7	2	13	82	3
2004 Apr 5-8	4	12	82	2
2003 Apr 7-9	5	17	76	2
2002 Apr 8-11	6	13	80	1

**H. Annuities or insurance plans**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	11	20	68	1
2011 Apr 7-11	10	25	62	3
2010 Apr 8-11	8	24	66	2
2009 Apr 6-9	8	17	72	3
2008 Apr 6-9	7	19	72	2
2007 Apr 2-5	8	29	62	1
2006 Apr 10-13	8	17	73	2
2005 Apr 4-7	6	26	66	2
2004 Apr 5-8	9	21	67	3
2003 Apr 7-9	6	23	69	2
2002 Apr 8-11	8	21	69	2

**I. Part-time work**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	3	17	80	1
2011 Apr 7-11	2	16	81	1
2010 Apr 8-11	4	13	82	1
2009 Apr 6-9	1	14	84	1
2008 Apr 6-9	3	13	83	1
2007 Apr 2-5	3	19	78	1
2006 Apr 10-13	3	20	77	1
2005 Apr 4-7	6	17	75	2
2004 Apr 5-8	2	17	80	1
2003 Apr 7-9	1	18	80	1
2002 Apr 8-11	3	14	82	1

**Q.22 (RETIREMENT INCOME SOURCES) CONTINUED****J. The equity you have built up in your home**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2012 Apr 9-12	23	24	50	3
2011 Apr 7-11	23	21	52	4
2010 Apr 8-11	20	19	60	2
2009 Apr 6-9	21	17	56	6
2008 Apr 6-9	16	15	65	4
2007 Apr 2-5	20	25	51	4
2006 Apr 10-13	22	17	57	4
2005 Apr 4-7	25	19	49	7
2004 Apr 5-8	24	19	50	7
2003 Apr 7-9	25	15	55	5
2002 Apr 8-11	18	14	60	8