

## GALLUP NEWS SERVICE

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

-- FINAL TOPLINE --

Timberline: 937008  
H: 567, 575  
Princeton Job #: 13-04-004, 005

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April 4-14, 2013

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Results are based on telephone interviews conducted April 4-7, 2013 with a random sample of -1,005—adults, aged 18+, living in all 50 U.S. states and the District of Columbia and April 11-14, 2013, with a random sample of -1,012—adults, aged 18+, living in all 50 U.S. states and the District of Columbia. For results based on these samples of national adults, one can say with 95% confidence that the margin of error is  $\pm 4$  percentage points.

For results based on the combined sample of -2,017—adults, the margin of sampling error is  $\pm 3$  percentage points

For results based on the sample of -502—national adults in Form A and -503—national adults in Form B (April 4-7 interviewing), the margins of sampling error are  $\pm 5$  percentage points.

For results based on the sample of -499—adults employed full- or part-time (April 4-7 interviewing), the margin of sampling error is  $\pm 6$  percentage points.

For results based on the sample of -1,203—stock owners, the margin of sampling error is  $\pm 4$  percentage points.

For results based on the sample of -636—retirees, the margin of sampling error is  $\pm 5$  percentage points.

For results based on the sample of -1,381—non-retirees, the margin of sampling error is  $\pm 3$  percentage points.

For results based on the sample of -1,426—homeowners, the margin of sampling error is  $\pm 3$  percentage points.

For results based on the sample of -514—renters, the margin of sampling error is  $\pm 6$  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 of national adults includes a minimum quota of 50% cell phone respondents and 50% landline respondents, with additional minimum quotas by region. Landline telephone numbers are chosen at random among listed telephone numbers. Cell phones 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 to correct for unequal selection probability, non-response, and double coverage of landline and cell users in the two sampling frames. They are also weighted to match the national demographics of gender, age, race, Hispanic ethnicity, education, region, population density, and phone status (cell phone-only/landline only/both, cell phone mostly, and having an unlisted landline number). Demographic weighting targets are based on the March 2012 Current Population Survey figures for the aged 18 and older U.S. population. Phone status targets are based on the July-December 2011 National Health Interview Survey. Population density targets are based on the 2010 census. All reported margins of sampling error include the computed design effects for weighting.

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.

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 -1,381—NON-RETIRES**

<i>2013 Apr 4-14</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	29	22
Social Security	30	51	17
Other savings such as a regular savings account or CDs	25	42	33
A work sponsored pension plan	24	28	46
Part-time work	21	48	30
The equity you have built up in your home	20	36	40
Individual stock or stock mutual fund investments	18	36	45
Annuities or insurance plans	9	32	58
Money from an inheritance	8	30	61
Rent and royalties	6	25	67

**EXPECTED RETIREMENT INCOME TRENDS**

**A. Social Security**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2013 Apr 4-14	30	51	17	1
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) 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>
2013 Apr 4-14	46	29	22	3
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>
2013 Apr 4-14	18	36	45	1
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

**Q.20 (EXPECTED 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>
2013 Apr 4-14	8	30	61	2
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

**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>
2013 Apr 4-14	25	42	33	1
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

**Q.20 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED****F. A work sponsored pension plan**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2013 Apr 4-14	24	28	46	2
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>
2013 Apr 4-14	6	25	67	3
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>
2013 Apr 4-14	9	32	58	1
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>
2013 Apr 4-14	21	48	30	1
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

**Q.20 (EXPECTED 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>
2013 Apr 4-14	20	36	40	4
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