

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, 2015 with a random sample of **-1,015—**adults, aged 18+, living in all 50 U.S. states and the District of Columbia. For results based on this sample of national adults, the margin of sampling error is **±4** percentage points at the 95% confidence level.

For results based on the sample of **-472--** adults employed full- or part-time, the margin of sampling error is **±6** percentage points.

For results based on the sample of **-625--** stock owners, the margin of sampling error is **±5** percentage points.

For results based on the sample of **-363--** retirees, the margin of sampling error is **±7** percentage points.

For results based on the sample of **-652--** non-retirees, the margin of sampling error is **±5** percentage points.

For results based on the sample of **-688--** homeowners, the margin of sampling error is **±5** 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 and cell phone telephone 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 and cell phone mostly). Demographic weighting targets are based on the March 2014 Current Population Survey figures for the aged 18 and older U.S. population. Phone status targets are based on the January-June 2014 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.

17. *(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 –652—NON-RETIRES

<i>2015 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	49	30	19
Social Security	36	48	14
Other savings such as a regular savings account or CDs	27	42	30
A work sponsored pension plan	25	30	40
Part-time work	21	46	31
The equity you have built up in your home	21	38	37
Individual stock or stock mutual fund investments	20	41	36
Money from an inheritance	10	32	57
Annuities or insurance plans	10	33	54
Rent and royalties	9	26	63

Q.17 continued on next page

Q.17 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED**EXPECTED RETIREMENT INCOME TRENDS****A. Social Security**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2015 Apr 9-12	36	48	14	3
2014 Apr 3-6	31	51	16	3
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

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>
2015 Apr 9-12	49	30	19	3
2014 Apr 3-6	48	30	21	2
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

Q.17 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED**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>
2015 Apr 9-12	20	41	36	3
2014 Apr 3-6	20	37	41	2
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

D. Money from an inheritance

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2015 Apr 9-12	10	32	57	2
2014 Apr 3-6	9	25	64	2
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

Q.17 (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>
2015 Apr 9-12	27	42	30	1
2014 Apr 3-6	23	43	32	2
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

F. A work sponsored pension plan

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2015 Apr 9-12	25	30	40	4
2014 Apr 3-6	21	27	49	2
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

Q.17 (EXPECTED 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>
2015 Apr 9-12	9	26	63	2
2014 Apr 3-6	7	25	66	3
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

H. Annuities or insurance plans

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2015 Apr 9-12	10	33	54	2
2014 Apr 3-6	7	28	63	3
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

Q.17 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED**I. Part-time work**

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2015 Apr 9-12	21	46	31	1
2014 Apr 3-6	19	46	32	3
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

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>
2015 Apr 9-12	21	38	37	3
2014 Apr 3-6	18	40	38	4
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

19. *(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 -363—RETIREES

<i>2015 Apr 9-12</i> <i>(sorted by "major source")</i>	Major source	Minor source	Not a source
Social Security	59	31	9
A work sponsored pension plan	36	21	40
A 401(k), IRA, Keogh or other retirement savings account	25	30	43
The equity you have built up in your home	16	28	53
Individual stock or stock mutual fund investments	14	26	58
Annuities or insurance plans	12	21	65
Other savings such as a regular savings account or CDs	8	43	47
Rent and royalties	8	13	76
Money from an inheritance	6	16	75
Part-time work	3	17	77

Q.19 continued on next page

Q.19 (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>
2015 Apr 9-12	59	31	9	1
2014 Apr 3-6	55	33	10	3
2013 Apr 4-14	61	28	9	2
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>
2015 Apr 9-12	25	30	43	2
2014 Apr 3-6	22	27	47	4
2013 Apr 4-14	23	27	48	1
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

Q.19 (EXPECTED RETIREMENT INCOME SOURCES) CONTINUED**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>
2015 Apr 9-12	14	26	58	2
2014 Apr 3-6	11	24	62	3
2013 Apr 4-14	13	28	57	2
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

D. Money from an inheritance

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2015 Apr 9-12	6	16	75	3
2014 Apr 3-6	4	14	81	1
2013 Apr 4-14	3	15	81	1
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

Q.19 (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>
2015 Apr 9-12	8	43	47	2
2014 Apr 3-6	8	36	53	3
2013 Apr 4-14	14	31	54	1
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>
2015 Apr 9-12	36	21	40	3
2014 Apr 3-6	38	18	41	3
2013 Apr 4-14	36	13	48	3
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.19 (EXPECTED 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>
2015 Apr 9-12	8	13	76	3
2014 Apr 3-6	6	17	75	2
2013 Apr 4-14	4	17	77	2
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>
2015 Apr 9-12	12	21	65	2
2014 Apr 3-6	10	20	68	2
2013 Apr 4-14	9	19	69	3
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

Q.19 (RETIREMENT INCOME SOURCES) CONTINUED

I. Part-time work

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2015 Apr 9-12	3	17	77	2
2014 Apr 3-6	5	14	79	1
2013 Apr 4-14	3	17	78	1
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

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>
2015 Apr 9-12	16	28	53	3
2014 Apr 3-6	18	21	57	4
2013 Apr 4-14	20	18	60	3
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