

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 5-9, 2017 with a random sample of **-1,019—**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 **-547--** adults employed full- or part-time, the margin of sampling error is ± 5 percentage points.

For results based on the sample of **-640--** stock owners, the margin of sampling error is ± 5 percentage points.

For results based on the sample of **-301--** retirees, the margin of sampling error is ± 7 percentage points.

For results based on the sample of **-718--** non-retirees, the margin of sampling error is ± 5 percentage points.

For results based on the sample of **-685--** 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 70% cell phone respondents and 30% landline respondents, with additional minimum quotas by time zone within region. Landline and cell phone telephone numbers are selected using random digit dial methods. Gallup obtained sample for this study from Survey Sampling International. Landline respondents are chosen at random within each household on the basis of which member has the next 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 2016 Current Population Survey figures for the aged 18 and older U.S. population. Phone status targets are based on the January-June 2016 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. For questions about how this survey was conducted, please contact galluphelp@gallup.com.

18. *(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 -718—NON-RETIRES

<i>2017 Apr 5-9 (sorted by "major source")</i>	Major source	Minor source	Not a source
A 401(k), IRA, Keogh or other retirement savings account	50	30	18
Social Security	34	45	19
Other savings such as a regular savings account or CDs	25	43	31
A work sponsored pension plan	25	29	44
The equity you have built up in your home	21	42	35
Part-time work	19	52	27
Individual stock or stock mutual fund investments	18	37	43
Annuities or insurance plans	9	34	55
Rent and royalties	9	26	63
Money from an inheritance	6	28	64

EXPECTED RETIREMENT INCOME TRENDS

A. Social Security

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2017 Apr 5-9	34	45	19	2
2016 Apr 6-10	29	50	20	1
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

Q.18 (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>
2017 Apr 5-9	50	30	18	3
2016 Apr 6-10	46	32	18	4
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

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>
2017 Apr 5-9	18	37	43	2
2016 Apr 6-10	18	40	40	2
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

Q.18 (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>
2017 Apr 5-9	6	28	64	1
2016 Apr 6-10	10	27	62	1
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	28	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>
2017 Apr 5-9	25	43	31	1
2016 Apr 6-10	22	44	33	1
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

Q.18 (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>
2017 Apr 5-9	25	29	44	3
2016 Apr 6-10	26	28	44	2
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

G. Rent and royalties

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2017 Apr 5-9	9	26	63	2
2016 Apr 6-10	9	26	63	2
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

Q.18 (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>
2017 Apr 5-9	9	34	55	1
2016 Apr 6-10	8	32	58	2
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

I. Part-time work

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2017 Apr 5-9	19	52	27	1
2016 Apr 6-10	19	52	27	3
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

Q.18 (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>
2017 Apr 5-9	21	42	35	2
2016 Apr 6-10	21	38	39	2
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

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 –301—RETIREES

<i>2017 Apr 5-9</i> <i>(sorted by "major source")</i>	Major source	Minor source	Not a source
Social Security	55	34	10
A work sponsored pension plan	38	20	40
A 401(k), IRA, Keogh or other retirement savings account	24	35	38
The equity you have built up in your home	20	28	48
Individual stock or stock mutual fund investments	18	31	49
Other savings such as a regular savings account or CDs	12	38	48
Annuities or insurance plans	7	26	62
Rent and royalties	5	18	75
Money from an inheritance	5	11	82
Part-time work	5	20	74

RETIREMENT INCOME TRENDS

A. Social Security

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2017 Apr 5-9	55	34	10	1
2016 Apr 6-10	59	28	12	1
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

Q.22 (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>
2017 Apr 5-9	24	35	38	3
2016 Apr 6-10	22	29	46	3
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

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>
2017 Apr 5-9	18	31	49	2
2016 Apr 6-10	14	26	57	3
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

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>
2017 Apr 5-9	5	11	82	2
2016 Apr 6-10	4	17	77	2
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

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>
2017 Apr 5-9	12	38	48	1
2016 Apr 6-10	10	37	50	3
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

Q.22 (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>
2017 Apr 5-9	38	20	40	2
2016 Apr 6-10	37	15	46	2
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

G. Rent and royalties

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2017 Apr 5-9	5	18	75	1
2016 Apr 6-10	6	15	76	2
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

Q.22 (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>
2017 Apr 5-9	7	26	62	5
2016 Apr 6-10	9	21	69	2
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

I. Part-time work

	<u>Major source</u>	<u>Minor source</u>	<u>Not a source</u>	<u>No opinion</u>
2017 Apr 5-9	5	20	74	2
2016 Apr 6-10	4	17	77	2
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

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>
2017 Apr 5-9	20	28	48	5
2016 Apr 6-10	18	26	52	4
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