			•							1 6	. ''	101 1/-	5.470													
Q1. First, we are interested in how people as	re gettii		ig finan ider	icially ti	nese da A	•	ula yo	u say tr	at you are Region	better of	r or wo	Party	financia	Educa			en in HH		Ethnicity		1	Income	,	Fmp	lovment S	itatus
									11081011				Ind/	Less than	College		1		Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Better off	30%	35%	26%	43%	31%	25%	14%	31%	28%	31%	34%	27%	27%	28%	33%	36%	27%	28%	29%	45%	24%	31%	41%	37%	20%	21%
Same	33%	30%	35%	30%	31%	31%	45%	32%	36%	32%	33%	31%	37%	30%	36%	34%	32%	34%	38%	19%	29%	36%	34%	31%	38%	32%
Worse off	37%	35%	39%	27%	38%	43%	41%	38%	36%	37%	33%	42%	36%	42%	31%	30%	41%	37%	33%	35%	46%	33%	25%	32%	42%	46%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	1%	0%	0%	0%	0%	1%
																										L
Q2. Now looking ahead Do you think that	a year f			will be			ncially	, or wo		just about	t the sa		now?								1					
		Ger	nder		A;	ge			Region			Party	,	Educa		Childre	n in HH		Ethnicity			Income		Empl	loyment S	
			_				.				_	_	Ind/	Less than	College				Afr Amer	l		\$50K-	44001			Not
D	Total	M	F	18-34		50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Better off	36%	42%	31%	48%	39%	30%	19%	43%	31%	31%	41%	28%	32%	38%	34%	40%	34%	29%	60%	48%	38%	34%	39%	39%	23%	47%
Worse off	15%	13%	17%	9%	15%	18%	20%	11%	14%	21%	10%	22%	17%	17%	14%	13%	17%	18%	7%	7%	18%	13%	10%	12%	18%	19%
Just about the same	42% 6%	40%	44%	36%	42%	48%	51%	40%	46%	42%	44%	44%	42%	38%	48%	43%	43%	46%	29%	41%	38%	49%	45%	43%	50%	30%
Don't know/Refused	6%	5%	8%	6%	5%	4%	10%	5%	9%	6%	4%	6%	8%	7%	4%	5%	7%	7%	4%	4%	6%	4%	5%	6%	9%	4%
Q3. As you think about your income and exp	enses d	over the	e last v	ear. wh	ich of t	he follo	wing I	hest de	scribes voi	ı and vour	house	hold?	1	I	I	<u> </u>	I	<u> </u>	I	L	L					
The same about your moonic and cap			nder		A				Region	, Jul		Party		Educa	ation	Childre	n in HH		Ethnicity			Income	2	Emn	loyment S	tatus
					· ·								Ind/	Less than	College				Afr Amer			\$50K-		ľ		Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
We spent more money than we took in. We	31%	26%	34%	26%	34%	33%	28%	36%	30%	25%	31%	33%	25%	33%	27%	33%	29%	26%	36%	37%	40%	28%	18%	27%	28%	45%
went backwards.	31/0	20/0	3470	20/0	34/0	33/0	20/0	3070	30/6	23/0	31/0	33/0	23/0	33/0	2770	33/6	23/0	20%	3070	3770	4070	20/0	10/0	2770	20/0	4370
Our income and expenses were pretty	49%	49%	49%	51%	44%	45%	59%	43%	50%	54%	49%	47%	50%	53%	43%	46%	51%	52%	45%	45%	51%	52%	43%	47%	56%	44%
much the same, we stayed about even.	4370	4370	4370	31/0	4470	4370	3370	4370	3070	3470	4370	4770	3070	3370	4370	4070	31/0	3270	4370	4370	3170	3270	4370	4770	3070	1470
Our income was greater than our expenses.	19%	24%	16%	22%	21%	21%	12%	19%	18%	20%	20%	20%	21%	13%	28%	20%	19%	21%	17%	18%	8%	19%	38%	25%	15%	8%
We made progress.		,.																								
Don't know/Refused	1%	1%	1%	1%	2%	1%	1%	2%	2%	1%	0%	0%	4%	1%	2%	1%	2%	1%	2%	0%	0%	1%	1%	1%	1%	3%
O4 De complete de la la complete de		. Ale le e le e																		ļ .						<u> </u>
Q4. Do you and your household have a writt	en mor		uaget ti nder	nat you	use to		ack or	your ir	Region	expenses	r 	Party		Educa	tion	Childre	n in HH	1	Ethnicity			Income		Emn	loyment S	tatus
		Gei	luci			l l			Region			raity	Ind/	Less than	College	Ciliure	11 111 1111		Afr Amer	1		\$50K-		Lilipi	Oyment 3	Not
	Total	М	F	18-3/	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Yes	45%	44%	47%	45%	46%	45%	45%	40%	46%	51%	46%	52%	44%	45%	45%	49%	43%	43%	47%	53%	42%	52%	41%	48%	49%	31%
No	53%	55%	52%	53%	53%	55%	55%	58%	53%	48%	54%	47%	54%	53%	55%	50%	56%	56%	53%	45%	58%	48%	59%	51%	50%	67%
Don't know/Refused	1%	1%	1%	2%	1%	0%	0%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	0%	2%	0%	0%	1%	1%	1%	2%
Don't know, herasea	170	1/0	1/0	2/0	1/0	070	070	1/0	1/0	170	070	170	1/0	170	170	1/0	1/0	170	070	270	070	070	170	170	170	270
Q5. (If have budget) How long have you and	your h	ouseho	ld beer	n keepi	ng a wi	itten m	onthly	budge	t?										ı		l					
		Ger	nder		A	ge			Region			Party		Educa	ation	Childre	n in HH		Ethnicity			Income	•	Empl	loyment S	tatus
													Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F		35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino		\$100K	\$100K+	Employed	Retired	employed
Less than one year	10%	8%	12%	20%	11%	5%	3%	13%	11%	8%	14%	6%	7%	14%	6%	15%	7%	6%	15%	31%	14%	11%	5%	13%	4%	13%
Between one and three years	25%	26%	23%	35%	34%	16%	10%	27%	27%	21%	23%	21%	36%	20%	32%	29%	23%	21%	21%	32%	27%	26%	20%	28%	11%	40%
More than three years	65%	66%	65%	46%	55%	79%	86%	60%	62%	71%	62%	74%	56%	66%	62%	56%	70%	73%	64%	36%	59%	62%	75%	59%	85%	47%
Don't know/Refused	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%
OC /If do not how had set House								L						L	<u> </u>						<u> </u>				<u> </u>	<u> </u>
Qo. (ii do not nave budget) Have you and yo	ur nous	r household ever tried to keep a written mo Gender Age						iy budg		eu to mair	itain it			Educa	ntion	Child	en in HH		Ethnicit		l	Incom		Em-	loyment S	tatue
		Ger	luer		A	 		1	Region			Party	Ind/	Less than	College	childre	ii in AH	1	Ethnicity Afr Amer	1		Income \$50K-		Empi	oyment S	Not
	Total	М	F	18-34	35-40	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Yes	27%	25%	29%	23%	31%	30%	24%	35%	15%	24%	30%	24%	24%	28%	26%	31%	25%	23%	49%	37%	30%	32%	19%	28%	26%	27%
No	70%	71%	69%	72%	68%	69%	73%	62%	82%	74%	70%	74%	72%	68%	73%	65%	72%	75%	51%	54%	69%	66%	80%	70%	71%	69%
Don't know/Refused	3%	4%	1%	6%	1%	1%	3%	3%	2%	2%	0%	2%	4%	4%	1%	3%	2%	2%	0%	9%	1%	2%	1%	2%	3%	4%
	-/-	.,,		-/-			-,-			_/-	-/-		-,,,			-/-	270		-/-	- / -	-/-		_,,,	_/0	2,0	.,,
L																										

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Q7. Did you or will you receive a federal tax	refund	for the	2011 1	ax vea	r?																					
,,			nder			ge			Region	1		Party		Educa	ition	Childre	n in HH		Ethnicity			Incom	е	Empl	oyment S	Status
													Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Yes	53%	57%	50%	64%	63%	46%	38%	50%	43%	64%	54%	57%	54%	53%	55%	64%	48%	54%	55%	50%	53%	57%	53%	62%	36%	50%
No	32%	28%	36%	20%	25%	42%	46%	33%	40%	26%	34%	26%	33%	33%	30%	24%	36%	30%	40%	36%	35%	30%	31%	24%	47%	36%
Don't know/Refused	15%	15%	14%	15%	12%	12%	17%	17%	17%	10%	12%	17%	14%	14%	15%	12%	16%	16%	5%	14%	12%	13%	16%	14%	17%	14%
Q8. (If receive tax refund) What do you plan	to do v	vith the	ose fun	ds?																						
		Ger	nder		Ą	ge			Region	1		Party		Educa		Childre	n in HH		Ethnicity			Incom	е	Empl	oyment 9	Status
													Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Pay bills	60%	62%	57%	60%	67%	62%	41%	63%	57%	57%	60%	59%	62%	68%	50%	63%	58%	58%	71%	64%	70%	59%	46%	59%	44%	78%
Place in savings for emergencies that might	40%	40%	39%	46%	37%	33%	42%	46%	29%	38%	44%	35%	39%	35%	46%	37%	41%	40%	31%	38%	35%	45%	44%	38%	37%	47%
arise	40%	40%	39%	40%	3/%	33%	42%	40%	29%	38%	44%	35%	39%	35%	40%	3/%	41%	40%	31%	38%	35%	45%	44%	38%	3/%	47%
Purchase major household appliances, or	18%	100/	170/	220/	1.40/	1.50/	1.00/	100/	120/	100/	1.00/	200/	1.00/	210/	1.40/	220/	150/	100/	100/	2.40/	100/	1.00/	1.00/	170/	100/	100/
furniture, or clothes	18%	18%	17%	23%	14%	15%	16%	18%	12%	19%	16%	20%	16%	21%	14%	22%	15%	18%	19%	24%	18%	18%	16%	17%	19%	18%
Place in savings for retirement	17%	16%	18%	21%	13%	15%	21%	17%	19%	17%	12%	21%	16%	17%	17%	16%	18%	17%	11%	18%	15%	16%	23%	15%	23%	19%
Vacations and other leisure activities	17%	17%	17%	20%	13%	14%	24%	14%	15%	20%	17%	17%	15%	15%	19%	12%	20%	18%	5%	27%	13%	23%	17%	17%	19%	12%
Place in savings for college for children	17%	15%	18%	18%	20%	15%	9%	19%	13%	17%	15%	27%	13%	13%	20%	27%	9%	15%	18%	15%	9%	15%	23%	16%	11%	25%
Other	1%	1%	1%	0%	3%	2%	1%	2%	0%	1%	2%	1%	2%	2%	1%	1%	2%	0%	7%	0%	3%	1%	1%	1%	2%	2%
Don't know/Refused	1%	0%	2%	1%	1%	2%	1%	0%	2%	2%	1%	1%	2%	2%	1%	2%	1%	1%	0%	2%	2%	1%	1%	1%	1%	2%
Q9. As you think about what you paid in inc	ome ta	es this	year,	would y	ou say	you pa	id the	right ar	nount in t	axes, too n	nuch, c	or not e	nough?											-		
		Ger	nder		A	ge			Region)		Party		Educa	ition	Childre	n in HH		Ethnicity			Incom	е	Empl	oyment 9	Status
													Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Too much	43%	41%	44%	39%	51%	47%	34%	38%	49%	44%	38%	55%	46%	41%	45%	48%	40%	44%	36%	42%	31%	47%	54%	50%	34%	31%
The right amount	42%	43%	41%	49%	38%	37%	47%	46%	39%	40%	49%	34%	38%	41%	44%	43%	42%	41%	51%	37%	46%	43%	40%	41%	43%	47%
Not enough	5%	5%	5%	5%	4%	6%	4%	5%	4%	6%	5%	5%	5%	4%	5%	3%	6%	5%	4%	6%	7%	4%	4%	5%	6%	3%
Don't know/Refused	10%	10%	10%	8%	7%	10%	15%	11%	8%	9%	9%	6%	11%	13%	6%	6%	12%	9%	9%	15%	15%	6%	2%	4%	17%	19%
Q10. Thinking about income taxes, the fede	ral bud	et and	the cu	rrent fe	deral d	leficit, v	vhich o	f the f	ollowing p	roposals c	omes c	loser to	o your v	iew?	•			•				•	•	•	•	•
-		Ger	nder		A	ge			Region)		Party		Educa	ition	Childre	n in HH		Ethnicity			Incom	е	Empl	oyment 9	Status
													Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
We should increase the taxes paid by																										
Americans that earn the most while we	F20/	4007	E 40/	F22/	F 427	F20/	4007	F00/	4.40/	F.00/	ccar	222/	400/	470/	6624	F20/	F20/	F.00/	F00/	F40/	F00/	F20/	F 40/	F20/	4007	F50/
	52%	49%	54%	53%	54%	53%	48%	58%	44%	50%	68%	33%	48%	47%	60%	52%	52%	50%	58%	51%	53%	53%	54%	53%	48%	55%
trim any wasteful spending. That is fair and																										
				1																						
trim any wasteful spending. That is fair and I believe it would close the deficit.																										•
trim any wasteful spending. That is fair and I believe it would close the deficit. We need to reduce taxes across the board,																										
trim any wasteful spending. That is fair and I believe it would close the deficit. We need to reduce taxes across the board, lessen the rates and cut runaway spending	4201	1601	4001	2001	4.40/		450	2601	540/	450/	2701	cant	4001	450/	270/		*20/		200/	420/	200/	****	420/	400/	470/	270/
trim any wasteful spending. That is fair and I believe it would close the deficit. We need to reduce taxes across the board, lessen the rates and cut runaway spending on entitlements. If government lives within	43%	46%	40%	39%	44%	44%	45%	36%	51%	46%	27%	62%	48%	46%	37%	40%	43%	44%	38%	42%	39%	43%	42%	42%	47%	37%
trim any wasteful spending. That is fair and I believe it would close the deficit. We need to reduce taxes across the board, lessen the rates and cut runaway spending on entitlements. If government lives within its means and gets out of the way,	43%	46%	40%	39%	44%	44%	45%	36%	51%	46%	27%	62%	48%	46%	37%	40%	43%	44%	38%	42%	39%	43%	42%	42%	47%	37%
trim any wasteful spending. That is fair and I believe it would close the deficit. We need to reduce taxes across the board, lessen the rates and cut runaway spending on entitlements. If government lives within	43%	46%	40%	39%	44%	44%	45%	36%	51%	46%	27%	62%	48%	46%	37%	40%	43%	44%	38%	42%	39%	43%	42%	42%	47%	37%
trim any wasteful spending. That is fair and I believe it would close the deficit. We need to reduce taxes across the board, lessen the rates and cut runaway spending on entitlements. If government lives within its means and gets out of the way,	43%	46%	40%	39%	44%	44%	45%	36%	51% 5%	46% 5%	27%	62% 5%	48%	46% 7%	37% 4%	40%	43%	44%	38% 5%	42%	39%	43%	42%	42% 5%	47% 5%	37% 8%

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Many people plan for and save for their futu	ıre in di	ifferent	t wavs	For ea	ch of th	e follov	ving to	ell me v	whether vo	ou current	lv do o	r do no	t have i	+												
Q11A. A savings account with at least \$1,00		c.c.	c ways.	101 00	01	C 101101	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	cii iiic v	viictiici ye	ou current	y uo o	40 110	· ········	••												
		Ger	nder		A	ge			Region	1		Party		Educa	ation	Childre	en in HH		Ethnicity			Income	2	Empl	oyment S	Status
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/ Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K- \$100K	\$100K+	Employed	Retired	Not employed
Have this	65%	66%	63%	59%	61%	68%	75%	60%	76%	63%	63%	73%	68%	55%	78%	61%	67%	71%	46%	54%	46%	71%	86%	70%	71%	41%
Do not have this	34%	33%	36%	40%	38%	31%	25%	39%	22%	36%	36%	27%	32%	45%	21%	39%	32%	27%	53%	46%	54%	28%	14%	30%	27%	59%
Don't know/Refused	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	0%	0%	1%	1%	0%	1%	1%	1%	0%	0%	1%	0%	0%	2%	0%
Q11B. A savings account with enough mone	y to tak			nonths			nold's e	expens						ı		1								1		
		Ger	nder		A	ge			Region	1		Party	,	Educa		Childre	n in HH		Ethnicity	ı		Income	2	Empl	oyment S	1
	T-4-1		_	40.24	25 40	F0 C4	65+	NYC	Culturalisa		.		Ind/ Other	Less than	College	V		White	Afr Amer /Black		-¢501/	\$50K- \$100K	\$100K+	Formula and	D-Almod	Not
Have this	Total 41%	M 43%	F 39%	18-34 32%	35-49 35%	50-64 45%	60%	39%	Suburbs 45%	Upstate 41%	Dem 37%	Rep 49%	45%	college 33%	degree 51%	Yes 33%	No 46%	46%	27%	Latino 28%	<\$50K 26%	49%	53%	Employed 41%	Retired 56%	employed 23%
Do not have this	57%	55%	60%	66%	65%	55%	39%	59%	52%	58%	62%	51%	53%	65%	48%	67%	52%	52%	72%	72%	72%	51%	46%	59%	41%	75%
Don't know/Refused	2%	2%	1%	2%	1%	0%	2%	2%	3%	1%	1%	0%	2%	2%	1%	1%	2%	2%	1%	1%	2%	0%	1%	1%	3%	1%
Don't know, kerasea	270	2/0	170	2/0	1/0	070	2/0	2/0	370	170	170	070	2/0	270	170	170	270	270	170	170	2/0	070	170	170	370	170
Q11C. A retirement fund like a 401K or simil	ar that	is prof	essiona	lly mar	naged f	or which	n you r	receive	regular sta	atements	<u> </u>		!				!		!					ı		
			nder			ge			Region			Party		Educa	ation	Childre	n in HH		Ethnicity			Income	9	Empl	oyment S	Status
									-				Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Have this	56%	59%	53%	42%	65%	65%	55%	51%	65%	56%	55%	65%	61%	44%	73%	56%	57%	63%	41%	47%	31%	69%	81%	67%	54%	26%
Do not have this	43%	40%	46%	58%	35%	35%	43%	48%	34%	43%	44%	34%	39%	55%	27%	44%	42%	36%	59%	53%	69%	30%	19%	33%	45%	73%
Don't know/Refused	1%	1%	1%	0%	0%	0%	2%	0%	1%	1%	0%	1%	0%	1%	0%	0%	1%	1%	0%	0%	1%	1%	0%	0%	2%	1%
Q11D. A portfolio of individual stocks or box	onds that you either manage yourself or that you Gender Age									•	sional 1		age	1										1		
		Ger	nder		A	ge			Region	1		Party	,	Educa		Childre	n in HH		Ethnicity	1		Income	2	Empl	oyment S	
			_								_	_	Ind/	Less than	College	٠,	l		Afr Amer			\$50K-	44001			Not
Italia Abia	Total 37%	M 40%	F 34%	29%	35-49 35%	40%	65+ 49%	NYC 31%	Suburbs 43%	Upstate 41%	Dem 33%	Rep 53%	Other 37%	college 29%	degree	Yes 33%	No 40%	White 45%	/Black	Latino 20%	<\$50K 18%	\$100K 44%	\$100K+ 59%	Employed 39%	Retired 46%	employed 20%
Have this Do not have this	62%	59%	65%	71%	65%	60%	50%	68%	57%	59%	66%	47%	62%	70%	49% 51%	67%	60%	55%	15% 84%	78%	82%	56%	41%	61%	53%	80%
Don't know/Refused	1%	1%	0%	0%	1%	0%	1%	1%	0%	0%	0%	1%	1%	1%	0%	0%	1%	0%	1%	1%	0%	0%	0%	0%	2%	0%
Don't know/ Keruseu	1/0	1/0	070	070	1/0	070	1/0	1/0	070	070	070	1/0	1/0	1/0	070	070	1/0	070	170	170	070	070	070	070	2/0	070
Q11E. A pension through your work that wil	l upon i	retirem	ent or	current	lv prov	ides vo	u with	a speci	ified incom	ne	l .		l		<u> </u>	I.	<u> </u>	l	<u> </u>			<u> </u>		I.		<u> </u>
<u></u>			nder		Α				Region			Party		Educa	ation	Childre	n in HH		Ethnicity			Income	•	Empl	oyment S	Status
						Ĭ			Ι				Ind/	Less than	College				Afr Amer			\$50K-		•	•	Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Have this	51%	52%	50%	31%	54%	58%	68%	42%	61%	56%	50%	61%	52%	45%	59%	47%	53%	56%	47%	37%	32%	66%	60%	52%	68%	24%
Do not have this	48%	47%	49%	68%	44%	42%	30%	57%	37%	43%	48%	39%	47%	53%	40%	52%	45%	43%	52%	61%	67%	34%	39%	48%	30%	73%
Don't know/Refused	1%	2%	1%	1%	2%	0%	1%	1%	2%	1%	1%	0%	0%	2%	1%	1%	1%	1%	1%	2%	1%	0%	1%	1%	1%	3%
	<u> </u>									l	<u> </u>		<u> </u>													<u> </u>
Q11F. Certificates of deposit or CDs	1	_						1			ı —	D				CL.:: 1	1	1	Fall of the	-		1				· · · · · · ·
	 	Ger	nder	-	A	ge 		 	Region	1		Party	Ind/	Educa Loss than		Childre	n in HH		Ethnicity Afr Amer			Income \$50K-	•	Empl	oyment S	Status Not
	Total	p.4	F	18-34	25 40	50-64	65+	NYC	Subusha	Unctata	Do-	Don	Other	Less than	College	Voc	No	White	/Black	Latine	<\$50K	\$50K- \$100K	\$100K+	Employed	Potirod	
Have this	21%	M 20%	22%	18-34	20%	21%	30%	18%	Suburbs 26%	Upstate 22%	Dem 19%	Rep 26%	27%	college 18%	degree 26%	Yes 19%	No 23%	25%	увіаск 9%	Latino 19%	<\$50K	23%	\$100K+	Employed 21%	Retired 28%	employed 15%
Do not have this	77%	78%	76%	81%	80%	78%	68%	80%	71%	77%	80%	73%	73%	18% 81%	72%	81%	75%	73%	9%	79%	86%	76%	68%	78%	70%	85%
Don't know/Refused	2%	2%	1%	1%	1%	1%	2%	1%	4%	1%	1%	1%	1%	1%	1%	1%	2%	1%	0%	1%	0%	1%	1%	1%	2%	0%
20.1 Kilowy nerosea	2/0	2/0	1/0	1/0	1/0	1/0	2/0	1/0	7/0	1/0	1/0	1/0	1/0	1/0	1/0	1/0	2/0	1/0	070	1/0	070	1/0	1/0	1/0	2/0	370
Q11G. Investment real estate									!					1		1	!							l	<u> </u>	!
		Ger	nder		A	ge			Region	1		Party		Educa	ation	Childre	en in HH		Ethnicity			Income	•	Empl	oyment S	Status
									<u> </u>				Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employed
Have this	21%	23%	19%	14%	23%	23%	25%	18%	26%	21%	18%	21%	27%	18%	26%	20%	21%	24%	11%	18%	12%	21%	37%	25%	22%	8%
Do not have this	79%	76%	81%	86%	77%	76%	74%	82%	73%	78%	82%	79%	73%	81%	74%	80%	78%	76%	89%	81%	88%	78%	62%	75%	76%	92%
Don't know/Refused	1%	0%	1%	0%	0%	1%	1%	0%	1%	1%	1%	0%	1%	1%	0%	0%	1%	1%	0%	1%	0%	1%	0%	0%	2%	0%

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Q11H. Life insurance																										
		Ge	nder		A	ge			Region	_		Party		Educa		Childre	n in HH		Ethnicity			Incom	е	Emp	oyment S	
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/ Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K- \$100K	\$100K+	Employed	Retired	Not employed
Have this	64%	64%	64%	53%	69%	73%	63%	59%	74%	64%	62%	80%	61%	62%	68%	66%	64%	67%	63%	54%	46%	72%	85%	69%	68%	44%
Do not have this	36%	35%	36%	47%	30%	26%	37%	40%	26%	35%	37%	20%	38%	37%	32%	34%	36%	33%	37%	46%	53%	27%	15%	31%	31%	55%
Don't know/Refused	1%	1%	0%	0%	1%	0%	1%	1%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%
Q11I. Disability insurance																										1
		Ge	nder		А	ge			Region	1		Party		Educa	ation	Childre	n in HH		Ethnicity			Incom	e	Emp	oyment S	Status
						Ĭ							Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employe
Have this	36%	38%	35%	27%	47%	49%	22%	30%	45%	39%	41%	42%	37%	31%	45%	42%	34%	37%	37%	29%	22%	42%	58%	47%	26%	17%
Do not have this	62%	61%	63%	72%	51%	50%	76%	67%	53%	60%	58%	57%	63%	67%	54%	57%	64%	61%	62%	71%	76%	56%	41%	51%	71%	82%
Don't know/Refused	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	1%	0%	2%	2%	1%	2%	2%	1%	0%	2%	2%	1%	2%	3%	1%
Q11J. A will																										<u> </u>
QIII. A WIII		Ge	nder		Δ	ge			Region	1		Party		Educa	ation	Childre	n in HH		Ethnicity		1	Incom	p	Fmp	oyment S	Status
													Ind/	Less than	College	SIIGI			Afr Amer		†	\$50K-		2p		Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other		degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	employe
Have this	40%	39%	41%	18%	32%	52%	73%	26%	54%	49%	38%	53%	38%	37%	45%	31%	45%	48%	21%	29%	29%	48%	45%	34%	68%	23%
Do not have this	59%	61%	58%	82%	67%	48%	26%	73%	46%	51%	62%	47%	62%	63%	55%	69%	54%	52%	79%	71%	71%	52%	55%	66%	31%	77%
Don't know/Refused	1%	0%	1%	0%	1%	0%	1%	1%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%
Q11K. A financial advisor with whom yo	u discuss yo	our fin	ances a	t least	once ev	very yea	r																			
		Ge	nder		А	ge			Region			Party		Educa		Childre	n in HH		Ethnicity			Incom	e	Emp	oyment S	
	Total	М	F	10 24	25 40	50-64	65+	NYC	Suburbs		Da	Dam.	Ind/ Other	Less than	_	Vaa	Na	White	Afr Amer	Latina	<\$50K	\$50K- \$100K	\$100K+	Funnished	Datinad	Not
Have this	32%	31%	32%	20%	28%	40%	45%	23%	42%	Upstate 35%	Dem 28%	Rep 39%	38%	college 27%	degree 38%	Yes 28%	No 34%	38%	/Black 22%	14%	17%	36%	48%	Employed 31%	Retired 44%	employe 18%
Do not have this	68%	68%	68%	80%	72%	60%	55%	76%	58%	64%	72%	61%	62%	72%	62%	72%	66%	61%	78%	86%	83%	63%	52%	69%	55%	82%
Don't know/Refused	0%	1%	0%	0%	0%	0%	1%	0%	1%	0%	0%	01%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%
2011 (11110 117) (11110 117)	0,0	170	070	070	0,0	070	270	0,0	1,0	0,0	0,0	0,0	070	170	0,0	0,0	070	0,0	0,0	0,0	070	070	070	070	170	0,0
Now I'm going to read you some statem	ents that so	me ha	ve mad	de abou	ut retire	ement a	nd soci	ial secu	rity. For e	ach tell m	e whet	her you	strong	ly agree, so	mewhat a	agree, so	mewhat	disagree	, strongly	disagree	, or if y	ou simp	y do not	have enoug	h informa	tion in
order to say.																										
Q12A. Unless something is done, social	security will	be ba	nkrupt	within	the ne	xt 20 to	25 yea	rs																		
		Ge	nder		Α	ge			Region			Party		Educa		Childre	n in HH		Ethnicity			Incom	e	Emp	oyment S	
													Ind/	Less than	_				Afr Amer			\$50K-				Not
	Total	M	F		_	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black		<\$50K	\$100K	\$100K+		Retired	employe
Strongly agree	44%	44%	43%	53%	44%	40%	31%	37%	45%	50%	35%	61%	45%	47%	38%	46%	42%	42%	46%	47%	47%	45%	38%	47%	38%	42%
Somewhat agree	19%	17%	21%	23%	15%	21%	19%	21%	16%	19%	19%	16%	23%	18%	20%	19%	19%	21%	15%	18%	20%	15%	24%	19%	20%	18%
Somewhat disagree	10%	11%	9%	5%	10%	12%	13%	10%	9%	9%	11%	5%	12%	7%	13%	7%	11%	10%	10%	3%	10%	10%	9%	9%	11%	7%
Strongly disagree Do not have enough information	12% 16%	14% 14%	9% 18%	8% 12%	11% 18%	10% 16%	19% 18%	14% 17%	11% 18%	9% 13%	16% 19%	7% 10%	9% 11%	10% 17%	14% 14%	11% 17%	12% 16%	11% 16%	19% 11%	8% 24%	12% 12%	12% 17%	11% 18%	11% 14%	15% 15%	6% 26%
Refused	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Refused	070	070	070	070	1/0	070	070	070	070	070	070	170	070	070	070	070	070	070	070	070	070	070	070	070	070	070
Q12B. The full retirement age for receiv	ing social se			s shou			for all	Ameri						1						•		•	•			
	Gender Age				ge			Region	l I		Party		Educa		Childre	n in HH		Ethnicity	1		Incom	e T	Emp	oyment S	Status Not	
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/ Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$100K	\$100K+	Employed	Retired	
Strongly agree	11%	10%	11%	13%	5%	10%	17%	11%	11%	9%	11%	12%	11%	10%	12%	9%	12%	11%	11%	11%	14%	9%	10%	9%	14%	11%
Somewhat agree	13%	14%	12%	13%	11%	11%	18%	13%	13%	13%	13%	15%	17%	10%	18%	9%	16%	16%	2%	16%	10%	13%	19%	12%	16%	12%
Somewhat disagree	21%	22%	21%	25%	22%	18%	19%	20%	20%	24%	22%	23%	18%	22%	22%	22%	21%	23%	19%	18%	18%	23%	25%	24%	17%	20%
Strongly disagree	50%	50%	50%	42%	59%	60%	38%	49%	52%	49%	50%	46%	48%	54%	45%	54%	47%	46%	62%	53%	52%	52%	45%	52%	46%	46%
Do not have enough information	5%	4%	6%	6%	3%	1%	8%	5%	5%	4%	4%	4%	7%	5%	4%	6%	4%	5%	6%	2%	6%	3%	2%	3%	6%	9%
Refused	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%
											0,0	0,0	070	0,0	0,0		2/0							0,0		

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Q12C. It would be better to partially priv	atize socia	l securi	ty and	let ind	ividuals	invest	some c	f their	own mon	ey in indiv	idual a	ccount	s rather	than to cor	ntinue to h			ernmen		am						
		Ger	nder		Ą	ge			Region			Party		Educa	ition	Childre	n in HH		Ethnicity			Incom	e	Emp	loyment 9	Status
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/ Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K- \$100K	\$100K+	Employed	Retired	Not employe
Strongly agree	19%	23%	16%	25%	16%	13%	17%	17%	19%	21%	12%	26%	23%	21%	15%	21%	17%	18%	17%	19%	20%	17%	18%	19%	16%	22%
Somewhat agree	22%	19%	24%	30%	21%	20%	12%	19%	25%	23%	16%	24%	23%	26%	17%	24%	20%	23%	16%	18%	19%	26%	21%	23%	16%	25%
Somewhat disagree	15%	14%	15%	14%	17%	17%	12%	14%	14%	16%	15%	18%	17%	12%	17%	15%	14%	15%	18%	10%	15%	15%	18%	17%	12%	11%
Strongly disagree	32%	33%	31%	19%	31%	36%	47%	37%	30%	27%	43%	18%	25%	26%	40%	27%	35%	31%	41%	31%	32%	30%	33%	30%	42%	22%
Do not have enough information	12%	11%	13%	12%	14%	14%	10%	13%	12%	12%	13%	13%	12%	14%	10%	13%	12%	12%	7%	21%	13%	12%	10%	10%	13%	20%
Refused	1%	0%	1%	0%	1%	2%	1%	1%	0%	1%	1%	1%	0%	1%	1%	0%	1%	1%	1%	0%	1%	1%	1%	1%	1%	0%
Q12D. We should lessen the social securi	ty benefit			retire			wealt	h. In ot			curity p	•	ts shou					ets.								
		Ger	nder	<u> </u>	A	ge			Region	1		Party		Educa		Childre	n in HH		Ethnicity	1		Incom	e	Emp	loyment 9	
	Total	м	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/ Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K- \$100K	\$100K+	Employed	Retired	Not employe
Strongly agree	34%	38%	30%	35%	37%	34%	28%	35%	30%	33%	35%	28%	40%	34%	34%	34%	33%	33%	36%	37%	35%	33%	38%	35%	29%	33%
Somewhat agree	23%	22%	23%		16%	26%	19%	23%	22%	23%	24%	23%	18%	21%	24%	22%	23%	24%	15%	24%	21%	24%	22%	23%	19%	26%
Somewhat disagree	14%	12%	16%	10%	16%	13%	17%	11%	19%	15%	14%	13%	16%	16%	12%	14%	14%	15%	16%	11%	13%	15%	14%	13%	17%	12%
Strongly disagree	22%	24%	20%	20%	22%	19%	29%	23%	22%	21%	20%	29%	19%	21%	24%	21%	23%	21%	23%	20%	21%	20%	24%	22%	28%	15%
Do not have enough information	7%	4%	10%	6%	9%	8%	5%	8%	7%	7%	7%	8%	7%	8%	6%	8%	7%	7%	10%	8%	9%	8%	3%	6%	6%	14%
Refused	0%	0%	0%	0%	0%	0%	2%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	1%	0%
Herasea	070	070	070	0,0	070	070	2/0	070	070	170	070	070	070	070	070	070	1/0	170	070	070	070	070	070	070	170	070
Q13. (If not retired) How confident are y	ou that wh	en you	retire,	, you w	ill be ab	le to m	aintain	your c	urrent sta	ndard of I	iving?	Are you	: :		l	l l			l	1		l .	l .		l	
, , , , , , , , , , , , , , , , , , , ,			nder	Í					Region			Party		Educa	ition	Childre	n in HH		Ethnicity			Incom	e	Emp	loyment 9	Status
		Gender Age				ĺ							Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+	Employed		employe
Very confident	19%	22%	15%	22%	18%	12%	25%	19%	23%	15%	21%	13%	18%	13%	25%	21%	16%	19%	15%	16%	10%	19%	29%	20%		14%
Somewhat confident	37%	40%	35%	36%	36%	43%	49%	35%	40%	39%	35%	39%	45%	35%	41%	32%	42%	36%	40%	42%	28%	44%	42%	38%		34%
Not very confident	25%	24%	26%	25%	25%	23%	14%	26%	19%	26%	22%	34%	17%	31%	17%	28%	22%	25%	28%	28%	35%	18%	19%	25%		25%
Not at all confident	18%	13%	23%	14%	21%	20%	6%	19%	13%	20%	20%	14%	19%	19%	16%	17%	19%	19%	13%	10%	26%	17%	10%	16%		25%
Don't know/Refused	2%	1%	2%	2%	0%	2%	6%	2%	5%	0%	2%	1%	1%	2%	1%	1%	2%	1%	3%	4%	2%	1%	1%	1%		1%
-																										
Q14. (If not retired) Although it is hard to	say, do yo	ou thinl	k the q	uality o	of life yo	u will h	nave in	retirer	nent will b	e better,	worse	or abou	t the sa	me when c	ompared t	to that of	f those t	hat retir	ed 15 or tw	enty ye	ars ago	?				
		Ger	nder		A	ge			Region			Party		Educa		Childre	n in HH		Ethnicity			Incom	e	Emp	loyment S	Status
													Ind/	Less than	College				Afr Amer			\$50K-				Not
	Total	М	F		35-49		65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino		\$100K	\$100K+	Employed		employe
Better	18%	24%	13%	24%	18%	10%	11%	23%	17%	13%	21%	13%	14%	18%	18%	20%	16%	13%	22%	25%	18%	12%	23%	16%		22%
Worse	49%	41%	57%	43%	55%	54%	46%	46%	46%	56%	45%	56%	53%	54%	44%	48%	51%	52%	49%	43%	53%	52%	40%	48%		53%
Same	27%	32%	22%	26%	22%	35%	34%	25%	31%	27%	29%	27%	28%	23%	32%	24%	29%	29%	23%	21%	20%	32%	32%	30%		19%
Don't know/Refused	6%	3%	9%	6%	6%	2%	9%	7%	7%	4%	5%	4%	5%	6%	6%	8%	4%	5%	6%	11%	9%	4%	5%	6%		6%
045 /16		- 6 11: -1:	- 4 - 4	tale I		. 15 1 1								i italia a a a b	- • • • • • • • • • • • • • • • • • • •				- 6							
Q15. (If retired) When you compare you	standard		_	y with r			erore	you ret		•	cribe y		naara o	Educa				ime as b	-	etirear				F	la	*****
	+	Gender Age						Region			Party	Ind/	Less than	College	Childre	ıın HH		Ethnicity Afr Amer	I		S50K-	<u> </u>	Emp	loyment S	วเสเนร	
	Total	М	F			50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K		\$100K+		Retired	
Better	16%	16%	16%	1		17%	16%	21%	15%	13%	15%	16%	18%	15%	18%	18%	16%	15%	16%	24%	16%	15%	15%		16%	
Not as good	36%	33%	38%			42%	32%	33%	42%	34%	34%	34%	38%	40%	29%	35%	36%	34%	53%	32%	50%	25%	26%		36%	
Same	47%	50%	45%	1		41%	52%	45%	41%	53%	50%	50%	41%	44%	50%	41%	47%	50%	29%	44%	34%	59%	53%		47%	
Don't know/Refused	1%	0%	2%	 		0%	1%	1%	2%	0%	1%	0%	3%	0%	3%	6%	0%	1%	2%	0%	0%	1%	6%		1%	

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Siena College Research Institute March 25-29, April 1-3, 2012 807 New York State Residents MOE +/- 3.4%

		Ge	nder		Age	e			Region			Party		Educa	tion	Childre	n in HH		Ethnicity			Incom	e	Emplo	yment St
													Ind/	Less than	College				Afr Amer			\$50K-			
	Total	М	F			50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+		Retired
ery confident	24%	25%	23%			17%	26%	26%	19%	26%	28%	18%	28%	22%	26%	28%	23%	22%	29%	34%	17%	31%	41%		24%
omewhat confident	44%	46%	42%			39%	47%	40%	53%	40%	40%	52%	39%	40%	52%	34%	46%	48%	30%	39%	42%	50%	34%		44%
lot very confident	18%	14%	21%			26%	14%	21%	13%	20%	17%	17%	18%	21%	11%	23%	17%	17%	22%	11%	21%	11%	14%		18%
lot at all confident	13%	14%	12%			18%	11%	11%	13%	14%	13%	13%	15%	15%	9%	16%	13%	12%	19%	11%	19%	8%	11%		13%
Oon't know/Refused	1%	1%	1%			0%	2%	2%	1%	0%	2%	0%	0%	0%	2%	0%	1%	1%	0%	5%	1%	1%	0%		1%
17. (If retired) Although it is hard	to say, do you tl	nink th	e qualit	y of life	e that yo	ung pe	ople t	oday ir	their 30's	or 40's wi	II have	in reti	rement	will be bett	er, worse	or about	t the san	ne when	compared	to that o	of peopl	le in yo	ur generat	ion?	
		Ge	nder		Age	e			Region			Party		Educa	tion	Childre	n in HH		Ethnicity			Incom	e	Emplo	yment St
													Ind/	Less than	College				Afr Amer			\$50K-			
	Total	М	F			50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Other	college	degree	Yes	No	White	/Black	Latino	<\$50K	\$100K	\$100K+		Retired
Setter	11%	11%	11%			11%	10%	14%	6%	12%	5%	18%	14%	14%	6%	27%	9%	11%	3%	38%	13%	8%	17%		11%
Vorse	66%	69%	64%			72%	62%	65%	62%	71%	73%	70%	57%	66%	69%	56%	68%	68%	65%	47%	65%	76%	59%		66%
ame	15%	14%	15%			11%	18%	14%	21%	11%	12%	11%	22%	12%	19%	13%	15%	16%	15%	5%	13%	12%	20%		15%
Oon't know/Refused	8%	6%	9%			6%	10%	7%	10%	7%	11%	1%	7%	8%	6%	1%	7%	5%	16%	10%	8%	4%	4%		8%

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Nature of the Sample	
New York State Residents	
Gender	
Male	48%
Female	52%
Age	
18 to 34	29%
35 to 49	25%
50 to 64	23%
65 and older	16%
Race/Ethnicity	
White	66%
African American/Black	13%
Latino	11%
Education	
Less than college degree	56%
College degree	42%
Children in Household	
Yes	35%
No	63%
Employment Status	
Employed	57%
Retired	25%
Not Employed	17%
Region	
NYC	43%
Suburbs	21%
Upstate	36%
Party (Among Registered Voters)	
Democrat	44%
Republican	27%
Independent/Other	23%
Income	
Less than \$50,000	34%
\$50,000 to \$100,000	32%
\$100,000 or more	23%

Siena College Research Institute March 25-29, April 1-3, 2012 807 New York State Residents MOE +/- 3.4%

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