

AARP-Ad Council Saving for Retirement Campaign - Retirement Attitudes Survey Annotated Questionnaire

Methodology: Questionnaire was fielded as part of an omnibus survey from June 2-4, 2017. The sample was drawn from the GfK KnowledgePanel, a probability-based online survey panel representing the US adult population. Building off the core omnibus sample of a representative sample of the full adult population, oversamples were collected to ensure that the questions were asked of 1,500 adults aged 40-59, with household incomes of \$40k-\$99k who are currently employed/not retired. The margin of sampling error was 2.5 percentage points and response rate was 30%.

Weighted total base: n = 1,500

Unweighted total base: n = 1,507

Weighted confidence base: n = 1,474

Unweighted confidence base: n=1,482

All numbers in the table are percentage of respondents who selected the response.

* = <.5

- = 0

S01. Do you consider yourself to be retired?

	Total	Confident ¹	Not Confident
Yes	-	-	-
No	100	100	100
Refused	-	-	-
Based on: Total Respondents	n=1500	n=750	n=724

S02. Which of the following best describes your current employment status?

	Total	Confident	Not Confident
Working for pay for 35 hours per week or more	88	90	87
Working for pay for less than 35 hours per week	12	10	13
Not working	-	-	-
Refused	-	-	-
Based on: Total Respondents	n=1500	n=750	n=724

¹ “Confident” and “Not Confident” columns distinguish between those who said they are very or somewhat confident that they can save enough money to live comfortably throughout their retirement years (Confident) and those who said they are not too or not at all confident (Not Confident) that they can save enough money to live comfortably throughout their retirement years. Differences may not be significant.

S03. Do you work for yourself, for someone else, or both?

	Total	Confident	Not Confident
Work only for myself (self-employed or have my own business)	8	8	7
Work only for someone else (as an employee)	83	83	84
Both - Work for myself and work for someone else	9	9	9
Refused	*	-	*
Based on: Total Respondents	n=1500	n=750	n=724

A01. Does your employer offer a retirement savings plan, such as a 401(k), 403(b), or pension?

	Total	Confident	Not Confident
Yes	80	86	76
No	17	13	21
Not sure	2	1	3
Refused	*	-	-
Based on: Qualified respondents who work only for someone else/Both – work for myself and work for someone else	n=1382	n=687	n=670

A02(1). Please rate your level of confidence in your ability to achieve each of the following - Save enough money to live comfortably throughout your retirement years.

	Total	Confident	Not Confident
Very Confident	14	28	-
Somewhat Confident	36	72	-
Not Too Confident	29	-	59
Not at All Confident	20	-	41
Not applicable	1	-	-
Refused	1	-	-
Based on: Total Respondents	n=1500	n=750	n=724

A02(2). Please rate your level of confidence in your ability to achieve each of the following - Buy a home

	Total	Confident	Not Confident
Very Confident	33	47	20
Somewhat Confident	23	27	20
Not Too Confident	15	5	26
Not at All Confident	9	1	16
Not applicable	20	20	19
Refused	1	1	*
Based on: Total Respondents	n=1500	n=750	n=724

A02(3). Please rate your level of confidence in your ability to achieve each of the following - Save for your children's college expenses

	Total	Confident	Not Confident
Very Confident	9	17	1
Somewhat Confident	15	21	9
Not Too Confident	19	11	27
Not at All Confident	13	3	24
Not applicable	44	48	40
Refused	1	*	*
Based on: Total Respondents	n=1500	n=750	n=724

A02(4). Please rate your level of confidence in your ability to achieve each of the following - Save for a family vacation

	Total	Confident	Not Confident
Very Confident	35	58	12
Somewhat Confident	36	32	40
Not Too Confident	17	5	29
Not at All Confident	8	1	16
Not applicable	4	4	4
Refused	1	1	*
Based on: Total Respondents	n=1500	n=750	n=724

A02(5). Please rate your level of confidence in your ability to achieve each of the following - Start your own business

	Total	Confident	Not Confident
Very Confident	9	14	3
Somewhat Confident	21	25	16
Not Too Confident	21	17	26
Not at All Confident	22	13	33
Not applicable	27	31	22
Refused	1	1	*
Based on: Total Respondents	n=1500	n=750	n=724

A02(6). Please rate your level of confidence in your ability to achieve each of the following - Get a new job

	Total	Confident	Not Confident
Very Confident	27	36	19
Somewhat Confident	37	37	38
Not Too Confident	17	9	24
Not at All Confident	7	3	12
Not applicable	12	15	7
Refused	*	*	-
Based on: Total Respondents	n=1500	n=750	n=724

A02(7). Please rate your level of confidence in your ability to achieve each of the following - Buy a car

	Total	Confident	Not Confident
Very Confident	40	59	23
Somewhat Confident	35	31	39
Not Too Confident	12	4	20
Not at All Confident	7	1	12
Not applicable	5	4	5
Refused	1	1	*
Based on: Total Respondents	n=1500	n=750	n=724

A02(8). Please rate your level of confidence in your ability to achieve each of the following - Pay off a significant debt such as a credit card student loan or mortgage

	Total	Confident	Not Confident
Very Confident	33	52	15
Somewhat Confident	36	33	39
Not Too Confident	16	5	27
Not at All Confident	8	1	16
Not applicable	7	10	3
Refused	*	-	-
Based on: Total Respondents	n=1500	n=750	n=724

A03. If you felt more confident about saving for your retirement, how do you think you would feel about other areas of your life?

	Total	Confident	Not Confident
More financially empowered	54	51	58
Less stressed	54	47	61
Happier knowing I'm taking care of my family's future	46	44	47
More confident tackling other life goals and challenges	38	34	44
Better emotionally and physically	36	30	43
Happier in my personal relationships	26	23	30
Better able to sleep at night	26	22	31
More comfortable helping friends and family plan for retirement	20	20	19
None of these	12	15	8
Refused	*	*	-
Total Mentions – Multiple responses allowed Based on: Total Respondents	n=4684	n=2148	n=2477

A04. Which of the following have you ever done?

	Total	Confident	Not Confident
Bought a car	91	92	90
Bought a home	76	81	72
Paid off a significant debt such as a credit card student loan or mortgage	72	79	66
Saved for a family vacation	67	77	59
Changed careers	50	51	51
Started my own business	22	23	22
Saved for my children's college expenses	22	30	14
None of these	3	1	4
Refused	*	*	*
Total Mentions – Multiple responses allowed Based on: Total Respondents	n=6060	n=3250	n=2731

A05. What do you do now, or have done in the past, to save money?

	Total	Confident	Not Confident
Comparison shop for products or services	68	72	66
Clip coupons or search online for coupon codes or deals	63	64	63
Sign up for customer rewards programs for discounts or cash back offers	61	61	62
Shop at strategic times of the year like after the holidays or end-of-season sales	48	49	48
Look up how to do DIY home or car repairs	45	45	45
Use credit cards strategically to maximize rewards	40	47	33
Refinance my mortgage	37	41	34
Book travel for off-peak times	31	35	28
Help my children apply for scholarships and financial aid to pay for their education	26	27	25
None of these	8	5	10
Refused	*	*	*
Total Mentions – Multiple responses allowed Based on: Total Respondents	n=6405	n=3327	n=2996

A06(1). Do you currently do any of the following? - Annually increase contributions to retirement savings even by 1%.

	Total	Confident	Not Confident
Yes	27	37	17
No	57	50	63
Not sure	4	3	5
Not applicable	12	9	15
Refused	1	2	-
Based on: Total Respondents	n=1500	n=750	n=724

A06(2). Do you currently do any of the following? - Put all or a portion of a raise bonus or any extra income into retirement savings.

	Total	Confident	Not Confident
Yes	27	38	15
No	60	51	70
Not sure	3	3	4
Not applicable	10	8	11
Refused	1	*	*
Based on: Total Respondents	n=1500	n=750	n=724

A06(3). Do you currently do any of the following? - Avoid taking a loan from your retirement plan.

	Total	Confident	Not Confident
Yes	58	68	48
No	23	18	27
Not sure	2	1	2
Not applicable	17	12	23
Refused	1	1	*
Based on: Total Respondents	n=1500	n=750	n=724

A06(4). Do you currently do any of the following? - Make additional 'catch-up' contributions to your retirement plan that allow people age 50 and older

	Total	Confident	Not Confident
Yes	14	21	6
No	68	65	72
Not sure	4	3	4
Not applicable	13	10	17
Refused	1	1	1
Based on: Qualified respondent with age 50-59	n=750	n=410	n=330

A06(5). Do you currently do any of the following? - Roll over an old employer-sponsored retirement plan into an IRA or new employer's plan.

	Total	Confident	Not Confident
Yes	24	31	17
No	42	38	46
Not sure	4	3	5
Not applicable	30	28	32
Refused	1	1	*
Based on: Total Respondents	n=1500	n=750	n=724

A06(6). Do you currently do any of the following? - Contribute enough to your employer-sponsored retirement plan to maximize company match.

	Total	Confident	Not Confident
Yes	44	56	32
No	28	20	37
Not sure	4	4	5
Not applicable	23	20	26
Refused	1	1	*
Based on: Total Respondents	n=1500	n=750	n=724

A06(7). Do you currently do any of the following? - Use automatic deductions from paychecks so that a portion of income goes straight into your employer-sponsored retirement plan.

	Total	Confident	Not Confident
Yes	54	64	46
No	26	21	33
Not sure	2	1	3
Not applicable	17	14	19
Refused	1	1	*
Based on: Total Respondents	n=1500	n=750	n=724

A07(1). Select which activity you would prefer to do over the other

	Total	Confident	Not Confident
Get a root canal	7	6	7
Increase my contributions to my retirement savings by 1%	89	90	89
Refused	5	4	4
Based on: Total Respondents	n=1500	n=750	n=724

A07(2). Select which activity you would prefer to do over the other

	Total	Confident	Not Confident
Save for a vacation	40	37	42
Save for retirement	58	61	55
Refused	3	2	2
Based on: Total Respondents	n=1500	n=750	n=724

A07(3). Select which activity you would prefer to do over the other

	Total	Confident	Not Confident
Make an appointment with the dentist	45	43	47
Make an appointment with a financial advisor	50	53	48
Refused	5	4	5
Based on: Total Respondents	n=1500	n=750	n=724

A07(4). Select which activity you would prefer to do over the other

	Total	Confident	Not Confident
Give up chocolate for a year	12	9	14
Increase my contributions to my retirement savings by 1%	85	87	83
Refused	4	4	3
Based on: Total Respondents	n=1500	n=750	n=724

A08(1). Which item would you say you are more up-to-date on than the other?

	Total	Confident	Not Confident
Celebrity Gossip	12	6	19
Where I stand with my retirement savings	83	91	77
Refused	4	4	5
Based on: Total Respondents	n=1500	n=750	n=724

A08(2). Which item would you say you are more up-to-date on than the other?

	Total	Confident	Not Confident
The Big Bang Theory' TV Show	19	13	24
Where I stand with my retirement savings	77	84	72
Refused	4	3	5
Based on: Total Respondents	n=1500	n=750	n=724

A08(3). Which item would you say you are more up-to-date on than the other?

	Total	Confident	Not Confident
The current baseball season	15	10	20
Where I stand with my retirement savings	81	88	75
Refused	4	3	5
Based on: Total Respondents	n=1500	n=750	n=724

A08(4). Which item would you say you are more up-to-date on than the other?

	Total	Confident	Not Confident
The latest news on the women of 'Real Housewives'	7	4	10
Where I stand with my retirement savings	88	93	85
Refused	5	4	6
Based on: Total Respondents	n=1500	n=750	n=724

A09. At what age do you plan on retiring?

	Total	Confident	Not Confident
Less than 55	2	3	2
55-60	13	17	9
61-65	28	35	21
66-67	11	11	11
68-70	13	12	14
71+	5	4	6
I do not plan on retiring	8	4	12
I don't know	20	14	26
Refused	*	*	*
Based on: Total Respondents	n=1500	n=750	n=724