Codebook: Weighted Frequencies from Main Survey (using WEIGHT2 for the entire sample)

QFLAG DATA ONLY: Qualification Flag

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Qualified	1317	100.0	100.0	100.0

QUOTA Quota

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 AGE 45-52 : 0 < RETMID / INCMID < .4	175	13.3	13.3	13.3
	2 AGE 45-52 : .4 < RETMID / INCMID < 1.6	422	32.1	32.1	45.3
	3 AGE 45-52 : 1.6 < RETMID / INCMID < 6	203	15.4	15.4	60.7
	4 AGE 53-59 : 0 < RETMID / INCMID < .4	103	7.8	7.8	68.6
	5 AGE 53-59 : .4 < RETMID / INCMID < 1.6	230	17.4	17.4	86.0
	6 AGE 53-59 : 1.6 < RETMID / INCMID < 6	184	14.0	14.0	100.0
	Total	1317	100.0	100.0	

SCR1a Do you consider yourself retired?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	1317	100.0	100.0	100.0

SCR1b Are you currently working for pay?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	1317	100.0	100.0	100.0

SCR2a How much money has your household set aside for retirement in 401(k)s, IRAs, or other savings accounts?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 $0 - $25,000	282	21.4	21.4	21.4
	3 $25,000 - $50,000	208	15.8	15.8	37.1
	4 $50,000 - $75,000	135	10.2	10.2	47.4
	5 $75,000 - $100,000	142	10.8	10.8	58.1
	6 $100,000 - $150,000	126	9.6	9.6	67.7
	7 $150,000 - $200,000	102	7.8	7.8	75.5
	8 $200,000 - $300,000	89	6.8	6.8	82.2
	9 $300,000 - $400,000	51	3.9	3.9	86.1
	10 $400,000 - $500,000	36	2.7	2.7	88.8
	11 $500,000 - $750,000	35	2.6	2.6	91.4
	12 $750,000 - $1,000,000	9	.7	.7	92.1
	13 More than $1,000,000	4	.3	.3	92.4
	14 Don't know	100	7.6	7.6	100.0
	Total	1317	100.0	100.0	

SCR2b In the previous question, you told us you don't know how much money your household has set aside for retirement...Please take your best guess at this amount.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 $0 - $25,000	30	2.3	30.5	30.5
	3 $25,000 - $50,000	18	1.3	17.7	48.2
	4 $50,000 - $75,000	10	.7	9.6	57.7
	5 $75,000 - $100,000	7	.6	7.5	65.2
	6 $100,000 - $150,000	14	1.1	14.4	79.6
	7 $150,000 - $200,000	8	.6	8.1	87.7
	8 $200,000 - $300,000	4	.3	3.7	91.4
	9 $300,000 - $400,000	6	.5	6.4	97.8
	10 $400,000 - $500,000	2	.1	1.8	99.6
	11 $500,000 - $750,000	0	.0	.4	100.0
	Total	100	7.6	100.0	
Missing	System	1217	92.4		
Total		1317	100.0		

Q11 Before the current financial and economic downturn, which began about a year ago, give your best estimate of when you had planned to retire.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	2	.1	.1	.1
	46	7	.5	.5	.7
	48	1	.0	.0	.7
	50	15	1.2	1.2	1.9
	51	1	.0	.0	1.9
	52	2	.1	.1	2.1
	53	7	.5	.5	2.6
	54	2	.2	.2	2.7
	55	49	3.7	3.7	6.4
	56	29	2.2	2.2	8.6
	57	30	2.3	2.3	10.9
	58	25	1.9	1.9	12.8
	59	16	1.2	1.2	14.0
	60	98	7.4	7.4	21.4
	61	4	.3	.3	21.7
	62	165	12.6	12.6	34.3
	63	38	2.9	2.9	37.2
	64	6	.5	.5	37.7
	65	416	31.5	31.5	69.2
	66	53	4.0	4.0	73.3
	67	98	7.5	7.5	80.7
	68	40	3.0	3.0	83.8
	69	5	.4	.4	84.2
	70	141	10.7	10.7	94.9
	72	23	1.7	1.7	96.6
	75	33	2.5	2.5	99.1
	80	6	.4	.4	99.5
	85	0	.0	.0	99.6
	90	2	.1	.1	99.7
	99	4	.3	.3	100.0
	Total	1317	100.0	100.0	

Q11a Already out of the labor force with no plans to return.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	1317	100.0	100.0	100.0

Q11b Target retirement age of spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	153	11.6	18.2	18.2
	45	6	.5	.7	18.9
	48	1	.0	.1	19.0
	50	10	.8	1.2	20.2
	52	3	.2	.3	20.6
	54	1	.0	.1	20.7
	55	43	3.3	5.1	25.8
	56	6	.4	.7	26.5
	57	10	.8	1.2	27.7
	58	8	.6	1.0	28.6
	59	9	.7	1.0	29.7
	60	73	5.6	8.7	38.4
	61	1	.1	.1	38.5
	62	106	8.0	12.6	51.1
	63	21	1.6	2.5	53.6
	64	4	.3	.5	54.1
	65	240	18.2	28.6	82.7
	66	22	1.7	2.6	85.3
	67	34	2.6	4.0	89.4
	68	14	1.0	1.6	91.0
	70	61	4.6	7.3	98.3
	72	5	.4	.6	98.9
	75	5	.4	.5	99.5
	80	2	.2	.3	99.8
	90	1	.1	.1	99.9
	99	1	.1	.1	100.0
	Total	840	63.8	100.0	
Missing	System	477	36.2		
Total		1317	100.0		

Q11c Spouse - Already out of the labor force with no plans to return.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	704	53.5	83.8	83.8
	1 Already out of the labor force with no plans to return	136	10.3	16.2	100.0
	Total	840	63.8	100.0	
Missing	System	477	36.2		
Total		1317	100.0		

Q12 Which of the following reasons best explains why you chose that retirement age(s)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	15	1.1	1.1	1.1
	1 It's the standard retirement age	340	25.8	25.8	26.9
	2 It's the standard retirement age with my employer	84	6.4	6.4	33.3
	3 That"s when I thought (I'd/we'd) no longer want to work	293	22.2	22.2	55.5
	4 That"s when I thought (I'd/we'd) want to start enjoying retirement	268	20.4	20.4	75.8
	5 That"s when I thought (I'd/we'd) have enough money to retire	318	24.2	24.2	100.0
	Total	1317	100.0	100.0	

Q13 Before the downturn, did you expect your retirement income, including income from Social Security, employer pensions, financial assets in 401(k)s, IRAs, and other savings and investments, would be:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	5	.4	.4	.4
	1 More than adequate to maintain your current standard of living.	156	11.8	11.8	12.2
	2 Adequate to maintain your current standard of living.	657	49.9	49.9	62.1
	3 Somewhat less than adequate.	366	27.8	27.8	89.9
	4 Much less than adequate.	133	10.1	10.1	100.0
	Total	1317	100.0	100.0	

Q14 About how much of that retirement income did you expect would come from the financial assets in 401(k)s, IRAs, and other retirement savings plans…

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	4	.3	.3	.3
	1 I expected to get all or nearly all of my retirement income Social Security, employer pensions, and other sources - with	338	25.6	25.6	25.9
	2 I expected to get my retirement income primarily from Social Security, employer pensions, and other sources - with 15	365	27.7	27.7	53.6
	3 I expected a significant amount of my retirement income - between 25 and 40 percent - would come from my 401(k)s,	329	25.0	25.0	78.6
	4 I expected much of my retirement income - over 40 percent - would come from my 401(k)s, IRAs, and other retiremen	282	21.4	21.4	100.0
	Total	1317	100.0	100.0	

Q15_1 [Yourself] How would you characterize your ability to manage how much to save for retirement and invest your retirement savings?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	2	.1	.1	.1
	1 Not at all capable	38	2.9	2.9	3.0
	2 2	135	10.3	10.3	13.3
	3 Somewhat capable	560	42.5	42.5	55.8
	4 4	278	21.1	21.1	76.9
	5 Very capable	304	23.1	23.1	100.0
	Total	1317	100.0	100.0	

Q15_2 [Your spouse] How would you characterize your ability to manage how much to save for retirement and invest your retirement savings?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	11	.8	1.3	1.3
	1 Not at all capable	49	3.8	5.9	7.2
	2 2	133	10.1	15.8	23.0
	3 Somewhat capable	312	23.7	37.1	60.2
	4 4	164	12.4	19.5	79.6
	5 Very capable	171	13.0	20.4	100.0
	Total	840	63.8	100.0	
Missing	System	477	36.2		
Total		1317	100.0		

Q16 Before the downturn, indicate the total amount of financial assets your household had set aside for retirement in 401(k)s, IRAs, or other savings plans.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	3	.2	.2	.2
	1 My household had no financial assets set aside for retirement.	49	3.7	3.7	3.9
	2 $0 - less than $25,000	266	20.2	20.2	24.2
	3 $25,000 - less than $50,000	193	14.7	14.7	38.8
	4 $50,000 - less than $75,000	137	10.4	10.4	49.3
	5 $75,000 - less than $100,000	143	10.9	10.9	60.1
	6 $100,000 - less than $150,000	132	10.0	10.0	70.2
	7 $150,000 - less than $200,000	105	8.0	8.0	78.1
	8 $200,000 - less than $300,000	90	6.8	6.8	84.9
	9 $300,000 - less than $400,000	64	4.9	4.9	89.8
	10 $400,000 - less than $500,000	41	3.1	3.1	93.0
	11 $500,000 - less than $750,000	55	4.2	4.2	97.1
	12 $750,000 - less than $1,000,000	16	1.2	1.2	98.4
	13 $1,000,000 or more	22	1.6	1.6	100.0
	Total	1317	100.0	100.0	

Q17_1 [Retirement] Before the economic downturn, how important were each of the following reasons for saving (or reducing debt)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	7	.5	.5	.5
	1 Not at all important	12	.9	.9	1.5
	2 2	39	3.0	3.0	4.5
	3 Somewhat important	279	21.2	21.2	25.7
	4 4	281	21.3	21.3	47.0
	5 Very important	698	53.0	53.0	100.0
	Total	1317	100.0	100.0	

Q17_2 [Educating children] Before the economic downturn, how important were each of the following reasons for saving (or reducing debt)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	24	1.8	1.8	1.8
	1 Not at all important	611	46.4	46.4	48.2
	2 2	146	11.1	11.1	59.2
	3 Somewhat important	187	14.2	14.2	73.5
	4 4	153	11.6	11.6	85.1
	5 Very important	197	14.9	14.9	100.0
	Total	1317	100.0	100.0	

Q17_3 [Purchasing a home or major home improvement] Before the economic downturn, how important were each of the following reasons for saving (or reducing debt)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	23	1.7	1.7	1.7
	1 Not at all important	438	33.3	33.3	35.0
	2 2	326	24.8	24.8	59.8
	3 Somewhat important	320	24.3	24.3	84.1
	4 4	117	8.9	8.9	93.0
	5 Very important	92	7.0	7.0	100.0
	Total	1317	100.0	100.0	

Q17_4 [A 'big-ticket' purchase, such as a car or vacation] Before the economic downturn, how important were each of the following reasons for saving (or reducing debt)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	16	1.2	1.2	1.2
	1 Not at all important	460	34.9	34.9	36.1
	2 2	337	25.6	25.6	61.7
	3 Somewhat important	346	26.3	26.3	88.0
	4 4	95	7.2	7.2	95.3
	5 Very important	63	4.7	4.7	100.0
	Total	1317	100.0	100.0	

Q17_5 [Building a 'rainy day' emergency fund] Before the economic downturn, how important were each of the following reasons for saving (or reducing debt)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	19	1.4	1.4	1.4
	1 Not at all important	83	6.3	6.3	7.8
	2 2	171	13.0	13.0	20.8
	3 Somewhat important	524	39.8	39.8	60.5
	4 4	285	21.6	21.6	82.2
	5 Very important	235	17.8	17.8	100.0
	Total	1317	100.0	100.0	

Q17_6 [Reducing debt to an affordable level] Before the economic downturn, how important were each of the following reasons for saving (or reducing debt)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	15	1.1	1.1	1.1
	1 Not at all important	226	17.2	17.2	18.3
	2 2	171	13.0	13.0	31.3
	3 Somewhat important	245	18.6	18.6	49.9
	4 4	262	19.9	19.9	69.8
	5 Very important	398	30.2	30.2	100.0
	Total	1317	100.0	100.0	

Q17_7 [I was neither saving nor reducing debt] Before the economic downturn, how important were each of the following reasons for saving (or reducing debt)?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	0	.0	.0	.0
	0 Not Checked	1314	99.8	99.8	99.8
	1 I was neither saving nor reducing debt	2	.2	.2	100.0
	Total	1317	100.0	100.0	

Q18 Before the downturn, about what percent of household earnings were you {ins} contributing to 401(k)s, IRAs, or other retirement savings? If your employers match your contributions, include that as well.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	9	.7	.7	.7
	1 0	50	3.8	3.9	4.6
	2 1-3%	166	12.6	13.1	17.7
	3 4%	73	5.5	5.8	23.5
	4 5%	166	12.6	13.1	36.6
	5 6%	139	10.5	11.0	47.6
	6 7%	62	4.7	4.9	52.5
	7 8%	54	4.1	4.3	56.8
	8 9%	26	2.0	2.1	58.8
	9 10%	198	15.0	15.6	74.4
	10 11%	12	.9	1.0	75.4
	11 12%	38	2.9	3.0	78.4
	12 More than 12%	273	20.7	21.6	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q18A_1 [A contribution to a 401(k) or similar plan at your employer] Please indicate if this includes:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	347	26.3	28.7	28.7
	1 Yes	860	65.3	71.3	100.0
	Total	1207	91.6	100.0	
Missing	System	110	8.4		
Total		1317	100.0		

Q18A_2 [An employer matching contribution] Please indicate if this includes:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	562	42.7	46.6	46.6
	1 Yes	645	48.9	53.4	100.0
	Total	1207	91.6	100.0	
Missing	System	110	8.4		
Total		1317	100.0		

Q18A_3 [A contribution to an IRA (NOT at your employer)] Please indicate if this includes:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	909	69.0	75.3	75.3
	1 Yes	298	22.6	24.7	100.0
	Total	1207	91.6	100.0	
Missing	System	110	8.4		
Total		1317	100.0		

Q18A_4 [A contribution to retirement savings OTHER than an IRA or a plan at your employer] Please indicate if this includes:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	972	73.8	80.6	80.6
	1 Yes	234	17.8	19.4	100.0
	Total	1207	91.6	100.0	
Missing	System	110	8.4		
Total		1317	100.0		

Q18A_5 [Refused] Please indicate if this includes:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1199	91.0	99.4	99.4
	1 Yes	8	.6	.6	100.0
	Total	1207	91.6	100.0	
Missing	System	110	8.4		
Total		1317	100.0		

Q19 About how much of that contribution did you allocate to stocks or stock mutual funds?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	20	1.5	1.7	1.7
	1 Less than 1/3	419	31.8	34.7	36.4
	2 1/3 - 2/3	421	32.0	34.9	71.3
	3 More than 2/3	346	26.3	28.7	100.0
	Total	1207	91.6	100.0	
Missing	System	110	8.4		
Total		1317	100.0		

Q20 About how much of your retirement savings in 401(k)s, IRAs, or other retirement plans before the downturn were invested in stocks or stock mutual funds?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	15	1.1	1.2	1.2
	1 Less than 1/3	321	24.4	26.6	27.9
	2 1/3 - 2/3	471	35.7	39.0	66.8
	3 More than 2/3	400	30.4	33.2	100.0
	Total	1207	91.6	100.0	
Missing	System	110	8.4		
Total		1317	100.0		

Q21_1 [Yourself] Now we'd like to ask about your current situation, as it is today. First, how would you characterize your current job security?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	5	.4	.4	.4
	1 Very insecure	99	7.5	7.5	7.9
	2 2	103	7.8	7.8	15.8
	3 3	348	26.4	26.4	42.2
	4 4	402	30.6	30.6	72.7
	5 Very secure	359	27.3	27.3	100.0
	Total	1317	100.0	100.0	

Q21_2 [Spouse] Now we'd like to ask about your current situation, as it is today. First, how would you characterize your current job security?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	9	.7	1.2	1.2
	1 Very insecure	64	4.8	9.0	10.3
	2 2	52	3.9	7.3	17.6
	3 3	183	13.9	26.0	43.6
	4 4	213	16.2	30.3	73.9
	5 Very secure	184	14.0	26.1	100.0
	Total	704	53.5	100.0	
Missing	System	613	46.5		
Total		1317	100.0		

Q22_1 [Yourself] Has your job security changed over the past year?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	11	.9	.9	.9
	1 Much less secure	103	7.8	7.8	8.7
	2 Less secure	342	26.0	26.1	34.8
	3 No change	791	60.1	60.3	95.1
	4 More secure	64	4.9	4.9	100.0
	Total	1312	99.6	100.0	
Missing	System	5	.4		
Total		1317	100.0		

Q22_2 [Spouse] Has your job security changed over the past year?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	16	1.2	2.2	2.2
	1 Much less secure	64	4.8	9.2	11.4
	2 Less secure	136	10.3	19.5	30.9
	3 No change	456	34.7	65.6	96.5
	4 More secure	24	1.8	3.5	100.0
	Total	696	52.8	100.0	
Missing	System	621	47.2		
Total		1317	100.0		

Q23 How would you compare how much you have in retirement savings today compared to a year ago:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	3	.2	.2	.2
	1 I have more in retirement savings today than I had last year	192	14.6	14.6	14.8
	2 I have about the same as I had last year	254	19.3	19.3	34.1
	3 I have about 10 to 25 percent less	455	34.5	34.5	68.6
	4 My retirement savings have declined at least 25 percent	413	31.4	31.4	100.0
	Total	1317	100.0	100.0	

Q24 How much have you thought about the effect of the downturn on your current financial situation, on issues such as your ability to pay monthly bills?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	6	.5	.5	.5
	1 Not at all	152	11.5	11.5	12.0
	2 Not much	274	20.8	20.8	32.8
	3 Some	445	33.8	33.8	66.6
	4 Quite a bit	440	33.4	33.4	100.0
	Total	1317	100.0	100.0	

Q24_1 How much have you thought about the effect of the downturn on your long-term financial situation, and on issues such as retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	6	.5	.5	.5
	1 Not at all	35	2.6	2.6	3.1
	2 Not much	162	12.3	12.3	15.3
	3 Some	529	40.2	40.2	55.5
	4 Quite a bit	586	44.5	44.5	100.0
	Total	1317	100.0	100.0	

Q25 On a scale from 0 to 10, how would you compare your level of distress in response to the downturn to your distress in response to 9/11, with your distress in response to 9/11=8?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	22	1.7	1.7	1.7
	0 0 - no distress	57	4.4	4.4	6.1
	1 1	49	3.7	3.7	9.8
	2 1	93	7.1	7.1	16.8
	3 2	104	7.9	7.9	24.8
	4 3	126	9.6	9.6	34.3
	5 4	210	16.0	16.0	50.3
	6 5	194	14.7	14.7	65.0
	7 6	112	8.5	8.5	73.5
	8 8 - Distress comparable to 9/11	147	11.2	11.2	84.7
	9 9	92	7.0	7.0	91.7
	10 9	109	8.3	8.3	100.0
	Total	1317	100.0	100.0	

Q26_1 [Spouse] Have you talked with any of the following about the effect of the downturn on your retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	756	57.4	57.4	57.4
	1 Yes	561	42.6	42.6	100.0
	Total	1317	100.0	100.0	

Q26_2 [Parent] Have you talked with any of the following about the effect of the downturn on your retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1140	86.6	86.6	86.6
	1 Yes	177	13.4	13.4	100.0
	Total	1317	100.0	100.0	

Q26_3 [Child] Have you talked with any of the following about the effect of the downturn on your retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1142	86.7	86.7	86.7
	1 Yes	175	13.3	13.3	100.0
	Total	1317	100.0	100.0	

Q26_4 [Friend, other relative, or co-worker] Have you talked with any of the following about the effect of the downturn on your retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	743	56.4	56.4	56.4
	1 Yes	574	43.6	43.6	100.0
	Total	1317	100.0	100.0	

Q26_5 [Financial advisor] Have you talked with any of the following about the effect of the downturn on your retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1035	78.6	78.6	78.6
	1 Yes	282	21.4	21.4	100.0
	Total	1317	100.0	100.0	

Q26_6 [None of the above] Have you talked with any of the following about the effect of the downturn on your retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	973	73.8	73.8	73.8
	1 Yes	345	26.2	26.2	100.0
	Total	1317	100.0	100.0	

Q26_7 [Refused] Have you talked with any of the following about the effect of the downturn on your retirement?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1310	99.4	99.4	99.4
	1 Yes	7	.6	.6	100.0
	Total	1317	100.0	100.0	

Q27_1 [Retirement] How important are each of these reasons for saving or reducing debt today?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	12	.9	.9	.9
	1 Not at all important	5	.4	.4	1.3
	2 2	20	1.5	1.5	2.8
	3 Somewhat important	200	15.2	15.2	17.9
	4 4	262	19.9	19.9	37.9
	5 Very important	818	62.1	62.1	100.0
	Total	1317	100.0	100.0	

Q27_2 [Educating children] How important are each of these reasons for saving or reducing debt today?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	24	1.8	1.8	1.8
	1 Not at all important	614	46.6	46.6	48.4
	2 2	160	12.2	12.2	60.6
	3 Somewhat important	195	14.8	14.8	75.4
	4 4	118	8.9	8.9	84.3
	5 Very important	206	15.7	15.7	100.0
	Total	1317	100.0	100.0	

Q27_3 [Purchasing a home or major home improvement] How important are each of these reasons for saving or reducing debt today?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	16	1.2	1.2	1.2
	1 Not at all important	463	35.1	35.1	36.3
	2 2	308	23.3	23.3	59.7
	3 Somewhat important	337	25.6	25.6	85.3
	4 4	93	7.0	7.0	92.3
	5 Very important	101	7.7	7.7	100.0
	Total	1317	100.0	100.0	

Q27_4 ['A 'big-ticket' purchase, such as a car or vacation'] How important are each of these reasons for saving or reducing debt today?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	19	1.4	1.4	1.4
	1 Not at all important	475	36.1	36.1	37.5
	2 2	371	28.1	28.1	65.6
	3 Somewhat important	311	23.6	23.6	89.2
	4 4	73	5.5	5.5	94.8
	5 Very important	69	5.2	5.2	100.0
	Total	1317	100.0	100.0	

Q27_5 [Building a 'rainy day' emergency fund] How important are each of these reasons for saving or reducing debt today?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	19	1.5	1.5	1.5
	1 Not at all important	95	7.2	7.2	8.6
	2 2	151	11.5	11.5	20.1
	3 Somewhat important	478	36.3	36.3	56.4
	4 4	290	22.0	22.0	78.4
	5 Very important	284	21.6	21.6	100.0
	Total	1317	100.0	100.0	

Q27_6 [Reducing debt to an affordable level] How important are each of these reasons for saving or reducing debt today?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	21	1.6	1.6	1.6
	1 Not at all important	221	16.8	16.8	18.4
	2 2	161	12.2	12.2	30.6
	3 Somewhat important	249	18.9	18.9	49.5
	4 4	240	18.2	18.2	67.7
	5 Very important	425	32.3	32.3	100.0
	Total	1317	100.0	100.0	

Q27_7 [I am neither saving nor reducing debt] How important are each of these reasons for saving or reducing debt today?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	0	.0	.0	.0
	0 Not Checked	1309	99.4	99.4	99.4
	1 I am neither saving nor reducing debt	8	.6	.6	100.0
	Total	1317	100.0	100.0	

Q28 The return on stocks over the long term has been about 6 percent per year above inflation. Before the downturn, did you expect the return on stocks to be lower, about the same, or higher?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	14	1.1	1.1	1.1
	1 Lower (4.5 percent or less)	173	13.1	13.7	14.8
	2 About the same (4.5 to 7.5 percent)	756	57.4	59.7	74.5
	3 Higher (7.5 percent or more)	323	24.5	25.5	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q29 Between now and retirement, do you expect stock returns to be lower, about the same, or higher than the long-term average - about 6 percent above inflation?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	13	1.0	1.0	1.0
	1 Lower	373	28.3	29.5	30.5
	2 About the same - about 6 percent above inflation	515	39.1	40.7	71.2
	3 Higher - meaning stocks will bounce back and much of the recent decline will be reversed	365	27.7	28.8	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q30 Are you more confident, less confident, or about as confident as you were before the downturn in your expectations about future stock returns?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	12	.9	1.0	1.0
	1 Less confident	665	50.5	52.6	53.5
	2 About as confident	538	40.8	42.5	96.0
	3 More confident	50	3.8	4.0	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q31 Have you (and your spouse) withdrawn funds or changed how much you contribute to 401(k)s, IRAs, or other savings for retirement in the past year?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	3	.2	.3	.3
	1 Withdrew funds from retirement savings	97	7.3	7.6	7.9
	2 Stopped or reduced contributions to retirement savings	230	17.5	18.2	26.1
	3 Increased contributions to retirement savings	92	7.0	7.3	33.3
	4 No change	843	64.0	66.7	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q32 Do you (and your spouse) intend to withdraw funds or change how much you contribute to 401(k)s, IRAs, or other savings for retirement sometime over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	7	.5	.6	.6
	1 Withdraw funds from retirement savings	57	4.3	4.5	5.0
	2 Stop or reduce contributions to retirement savings	86	6.5	6.8	11.8
	3 Increase contributions to retirement savings	173	13.1	13.6	25.5
	4 No change	943	71.6	74.5	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q33 Have you (and your spouse) changed how much of your income you spend as compared to last year?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	8	.6	.6	.6
	1 Spend more	86	6.5	6.5	7.1
	2 Spend less	776	59.0	59.0	66.1
	3 No change	447	33.9	33.9	100.0
	Total	1317	100.0	100.0	

Q34 Is this change in saving primarily a reaction to your employment situation, your financial situation, or something else?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	5	.4	.5	.5
	1 Employment situation	203	15.4	20.6	21.0
	2 Financial situation	534	40.5	54.1	75.1
	3 Something else	246	18.7	24.9	100.0
	Total	988	75.0	100.0	
Missing	System	330	25.0		
Total		1317	100.0		

Q35_1_1 [Contributions - No change] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	301	22.9	23.8	23.8
	1 Yes	964	73.2	76.2	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_1_2 [Contributions - Shift toward stocks] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1214	92.2	96.0	96.0
	1 Yes	51	3.9	4.0	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_1_3 [Contributions - Shift toward bonds] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1143	86.7	90.3	90.3
	1 Yes	123	9.3	9.7	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_1_4 [Contributions - Shift toward cash] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1128	85.6	89.1	89.1
	1 Yes	137	10.4	10.9	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_1_5 [Contributions - Refused] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1249	94.8	98.7	98.7
	1 Yes	17	1.3	1.3	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_2_1 [Assets in Account - No change] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	320	24.3	25.3	25.3
	1 Yes	945	71.7	74.7	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_2_2 [Assets in Account - Shift toward stocks] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1216	92.3	96.1	96.1
	1 Yes	49	3.7	3.9	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_2_3 [Assets in Account - Shift toward bonds] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1129	85.7	89.3	89.3
	1 Yes	136	10.3	10.7	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_2_4 [Assets in Account - Shift toward cash] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1115	84.7	88.2	88.2
	1 Yes	150	11.4	11.8	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q35_2_5 [Assets in Account - Refused] Since the downturn began, have you (or your spouse) shifted how you allocate your contributions or the assets in your retirement accounts...?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1250	94.9	98.8	98.8
	1 Yes	15	1.1	1.2	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_1_1 [Contributions - No change] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	205	15.6	16.2	16.2
	1 Yes	1060	80.5	83.8	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_1_2 [Contributions - Shift toward stocks] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1167	88.6	92.2	92.2
	1 Yes	98	7.5	7.8	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_1_3 [Contributions - Shift toward bonds] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1216	92.3	96.1	96.1
	1 Yes	50	3.8	3.9	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_1_4 [Contributions - Shift toward cash] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1209	91.8	95.6	95.6
	1 Yes	56	4.3	4.4	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_1_5 [Contributions - Refused] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1247	94.7	98.6	98.6
	1 Yes	18	1.3	1.4	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_2_1 [Assets in Account - No change] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	257	19.5	20.3	20.3
	1 Yes	1008	76.5	79.7	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_2_2 [Assets in Account - Shift toward stocks] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1159	88.0	91.6	91.6
	1 Yes	106	8.0	8.4	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_2_3 [Assets in Account - Shift toward bonds] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1201	91.2	95.0	95.0
	1 Yes	64	4.8	5.0	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_2_4 [Assets in Account - Shift toward cash] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1166	88.5	92.2	92.2
	1 Yes	99	7.5	7.8	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q36_2_5 [Assets in Account - Refused] Do you intend to change these allocations over the next 12 months?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	1252	95.0	98.9	98.9
	1 Yes	14	1.0	1.1	100.0
	Total	1265	96.1	100.0	
Missing	System	52	3.9		
Total		1317	100.0		

Q37_1 [Yourself] Have you changed the age you expect to retire in response to the recession or financial downturn?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	10	.8	.8	.8
	1 Retire earlier	10	.8	.8	1.5
	2 No change	767	58.2	58.2	59.8
	3 Retire 1 year later	49	3.7	3.7	63.5
	4 Retire 2 years later	107	8.1	8.1	71.6
	5 Retire 3 years later	88	6.7	6.7	78.3
	6 Retire 4 or more years later	286	21.7	21.7	100.0
	Total	1317	100.0	100.0	

Q37_2 [Your spouse] Have you changed the age you expect to retire in response to the recession or financial downturn?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	7	.5	1.0	1.0
	1 Retire earlier	5	.4	.7	1.7
	2 No change	470	35.7	66.8	68.5
	3 Retire 1 year later	19	1.4	2.6	71.1
	4 Retire 2 years later	50	3.8	7.1	78.2
	5 Retire 3 years later	33	2.5	4.7	82.9
	6 Retire 4 or more years later	120	9.1	17.1	100.0
	Total	704	53.5	100.0	
Missing	System	613	46.5		
Total		1317	100.0		

Q41_1 [Most likely] If the financial decline is not reversed, indicate what you think the most likely, next most likely, and least likely way your household would absorb the loss if limited to the three choices listed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	48	3.7	8.1	8.1
	1 Save more	137	10.4	23.0	31.0
	2 Retire later	251	19.1	42.0	73.0
	3 Live on less in retirement	161	12.3	27.0	100.0
	Total	598	45.4	100.0	
Missing	System	719	54.6		
Total		1317	100.0		

Q41_2 [Next most] If the financial decline is not reversed, indicate what you think the most likely, next most likely, and least likely way your household would absorb the loss if limited to the three choices listed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	111	8.4	18.5	18.5
	1 Save more	126	9.5	21.0	39.5
	2 Retire later	155	11.8	25.9	65.5
	3 Live on less in retirement	207	15.7	34.5	100.0
	Total	598	45.4	100.0	
Missing	System	719	54.6		
Total		1317	100.0		

Q41_3 [Least likely] If the financial decline is not reversed, indicate what you think the most likely, next most likely, and least likely way your household would absorb the loss if limited to the three choices listed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	109	8.2	18.1	18.1
	1 Save more	235	17.8	39.3	57.4
	2 Retire later	78	5.9	13.1	70.5
	3 Live on less in retirement	177	13.4	29.5	100.0
	Total	598	45.4	100.0	
Missing	System	719	54.6		
Total		1317	100.0		

Q41_4 [All about the same] If the financial decline is not reversed, indicate what you think the most likely, next most likely, and least likely way your household would absorb the loss if limited to the three choices listed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Not Checked	559	42.5	93.5	93.5
	1 All about the same	39	3.0	6.5	100.0
	Total	598	45.4	100.0	
Missing	System	719	54.6		
Total		1317	100.0		

Q42_1 [Change in retirement saving (as percent of earnings):] Indicate what you think those changes would be.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	11	.8	1.8	1.8
	1 Save less	52	3.9	8.6	10.4
	2 No change	149	11.3	24.9	35.3
	3 0-3% more	147	11.2	24.6	59.8
	4 3-6% more	98	7.4	16.3	76.2
	5 6-9% more	44	3.3	7.4	83.5
	6 > 9% more	99	7.5	16.5	100.0
	Total	598	45.4	100.0	
Missing	System	719	54.6		
Total		1317	100.0		

Q42_2 [Change in retirement age:] Indicate what you think those changes would be.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	2	.1	.3	.3
	1 Retire earlier	2	.2	.4	.6
	2 No change	128	9.7	21.4	22.1
	3 Retire 1 year later	46	3.5	7.6	29.7
	4 Retire 2 years later	139	10.5	23.2	52.9
	5 Retire 3 years later	89	6.7	14.8	67.7
	6 Retire 4 or more years later	193	14.7	32.3	100.0
	Total	598	45.4	100.0	
Missing	System	719	54.6		
Total		1317	100.0		

Q42_3 [Change in retirement income:] Indicate what you think those changes would be.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	14	1.0	2.3	2.3
	1 No decline	57	4.3	9.5	11.8
	2 0-3% less	86	6.6	14.4	26.2
	3 3-6% less	158	12.0	26.5	52.7
	4 6-9% less	103	7.8	17.2	69.9
	5 9-12% less	76	5.8	12.7	82.6
	6 >12% less	104	7.9	17.4	100.0
	Total	598	45.4	100.0	
Missing	System	719	54.6		
Total		1317	100.0		

Q43_1 [Save] Suppose a reputable financial planner told you that any one of the following would fully offset the effects of the financial decline. How might this information change your response? Would you:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	9	.7	2.3	2.3
	1 Less	8	.6	1.9	4.2
	2 About the same	226	17.1	56.9	61.0
	3 More	155	11.7	39.0	100.0
	Total	397	30.1	100.0	
Missing	System	920	69.9		
Total		1317	100.0		

Q43_2 [Retire] Suppose a reputable financial planner told you that any one of the following would fully offset the effects of the financial decline. How might this information change your response? Would you:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	8	.6	2.1	2.1
	1 Earlier	11	.8	2.7	4.9
	2 About the same age	194	14.7	48.9	53.8
	3 Later	183	13.9	46.2	100.0
	Total	397	30.1	100.0	
Missing	System	920	69.9		
Total		1317	100.0		

Q43_3 [Have a retirement income that is:] Suppose a reputable financial planner told you that any one of the following would fully offset the effects of the financial decline. How might this information change your response? Would you:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	15	1.2	3.9	3.9
	1 Lower	88	6.7	22.2	26.1
	2 About the same	262	19.9	66.2	92.2
	3 Higher	31	2.3	7.8	100.0
	Total	397	30.1	100.0	
Missing	System	920	69.9		
Total		1317	100.0		

Q44_1 [Yourself] Do you expect health issues will be a problem that prevents you (and your spouse) from working longer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	5	.4	.4	.4
	1 No problem	552	41.9	41.9	42.3
	2 2	264	20.1	20.1	62.3
	3 3	326	24.8	24.8	87.1
	4 4	101	7.7	7.7	94.8
	5 A major problem	69	5.2	5.2	100.0
	Total	1317	100.0	100.0	

Q44_2 [Your spouse] Do you expect health issues will be a problem that prevents you (and your spouse) from working longer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	9	.7	1.3	1.3
	1 No problem	306	23.2	43.4	44.7
	2 2	139	10.6	19.7	64.5
	3 3	158	12.0	22.4	86.9
	4 4	54	4.1	7.6	94.5
	5 A major problem	39	3.0	5.5	100.0
	Total	704	53.5	100.0	
Missing	System	613	46.5		
Total		1317	100.0		

Q45_1 [Yourself] To what extent do you expect difficulty keeping your current job or finding another will prevent you from working longer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	12	.9	.9	.9
	1 No problem	488	37.0	37.0	37.9
	2 2	327	24.8	24.8	62.7
	3 3	288	21.8	21.8	84.6
	4 4	116	8.8	8.8	93.4
	5 A major problem	87	6.6	6.6	100.0
	Total	1317	100.0	100.0	

Q45_2 [Your spouse] To what extent do you expect difficulty keeping your current job or finding another will prevent you from working longer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	11	.8	1.5	1.5
	1 No problem	305	23.1	43.3	44.8
	2 2	140	10.6	19.9	64.6
	3 3	156	11.8	22.1	86.7
	4 4	45	3.4	6.3	93.1
	5 A major problem	49	3.7	6.9	100.0
	Total	704	53.5	100.0	
Missing	System	613	46.5		
Total		1317	100.0		

Q5_codes Is this year's household income significantly different from your income in "normal" years?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	26	2.0	2.0	2.0
	0 My household's "normal" income is not significantly different	978	74.3	74.3	76.3
	1 Yes	313	23.8	23.8	100.0
	Total	1317	100.0	100.0	

Q6 Do you currently have a dedicated financial advisor or financial planner?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	485	36.8	36.8	36.8
	2 No	832	63.2	63.2	100.0
	3	1	.0	.0	100.0
	Total	1317	100.0	100.0	

PPAGE Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	45	91	6.9	6.9	6.9
	46	92	7.0	7.0	13.9
	47	110	8.4	8.4	22.3
	48	126	9.6	9.6	31.8
	49	63	4.8	4.8	36.6
	50	87	6.6	6.6	43.2
	51	116	8.8	8.8	52.0
	52	115	8.7	8.7	60.7
	53	88	6.7	6.7	67.4
	54	85	6.4	6.4	73.9
	55	66	5.0	5.0	78.8
	56	77	5.9	5.9	84.7
	57	62	4.7	4.7	89.4
	58	71	5.4	5.4	94.8
	59	69	5.2	5.2	100.0
	Total	1317	100.0	100.0	

ppagecat Age - 7 Categories

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4 45-54	973	73.9	73.9	73.9
	5 55-64	344	26.1	26.1	100.0
	Total	1317	100.0	100.0	

ppagect4 Age - 4 Categories

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 45-59	1317	100.0	100.0	100.0

PPEDUC Education (Highest Degree Received)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4 7th or 8th grade	1	.1	.1	.1
	5 9th grade	6	.5	.5	.5
	6 10th grade	5	.4	.4	.9
	7 11th grade	22	1.6	1.6	2.5
	8 12th grade NO DIPLOMA	18	1.3	1.3	3.9
	9 HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GED)	341	25.9	25.9	29.8
	10 Some college, no degree	254	19.3	19.3	49.0
	11 Associate degree	124	9.4	9.4	58.5
	12 Bachelors degree	300	22.8	22.8	81.3
	13 Masters degree	182	13.9	13.9	95.1
	14 Professional or Doctorate degree	64	4.9	4.9	100.0
	Total	1317	100.0	100.0	

PPEDUCAT Education (Categorical)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Less than high school	51	3.9	3.9	3.9
	2 High school	341	25.9	25.9	29.8
	3 Some college	378	28.7	28.7	58.5
	4 Bachelor's degree or higher	547	41.5	41.5	100.0
	Total	1317	100.0	100.0	

PPETHM Race / Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 White, Non-Hispanic	1040	79.0	79.0	79.0
	2 Black, Non-Hispanic	94	7.1	7.1	86.1
	3 Other, Non-Hispanic	72	5.4	5.4	91.5
	4 Hispanic	105	8.0	8.0	99.5
	5 2+ Races, Non-Hispanic	6	.5	.5	100.0
	Total	1317	100.0	100.0	

PPGENDER Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Male	691	52.5	52.5	52.5
	2 Female	626	47.5	47.5	100.0
	Total	1317	100.0	100.0	

PPHHHEAD Household Head

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	82	6.3	6.3	6.3
	1 Yes	1235	93.7	93.7	100.0
	Total	1317	100.0	100.0	

PPHHSIZE Household Size

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	285	21.7	21.7	21.7
	2	490	37.2	37.2	58.9
	3	229	17.4	17.4	76.3
	4	208	15.8	15.8	92.1
	5	68	5.2	5.2	97.3
	6	13	1.0	1.0	98.3
	7	13	1.0	1.0	99.3
	8	6	.5	.5	99.7
	10	3	.3	.3	100.0
	Total	1317	100.0	100.0	

PPHOUSE Housing Type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 A one-family house detached from any other house	1072	81.4	81.4	81.4
	2 A one-family house attached to one or more houses	72	5.5	5.5	86.9
	3 A building with 2 or more apartments	153	11.6	11.6	98.5
	4 A mobile home	19	1.5	1.5	100.0
	5 Boat, RV, van, etc.	1	.0	.0	100.0
	Total	1317	100.0	100.0	

PPINCIMP Household Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Less than $5,000	4	.3	.3	.3
	2 $5,000 to $7,499	0	.0	.0	.3
	4 $10,000 to $12,499	1	.1	.1	.4
	5 $12,500 to $14,999	2	.1	.1	.5
	6 $15,000 to $19,999	21	1.6	1.6	2.1
	7 $20,000 to $24,999	20	1.5	1.5	3.6
	8 $25,000 to $29,999	49	3.7	3.7	7.4
	9 $30,000 to $34,999	42	3.2	3.2	10.5
	10 $35,000 to $39,999	50	3.8	3.8	14.4
	11 $40,000 to $49,999	88	6.6	6.6	21.0
	12 $50,000 to $59,999	150	11.4	11.4	32.4
	13 $60,000 to $74,999	169	12.8	12.8	45.2
	14 $75,000 to $84,999	186	14.1	14.1	59.3
	15 $85,000 to $99,999	148	11.2	11.2	70.6
	16 $100,000 to $124,999	141	10.7	10.7	81.2
	17 $125,000 to $149,999	106	8.1	8.1	89.3
	18 $150,000 to $174,999	67	5.1	5.1	94.4
	19 $175,000 or more	74	5.6	5.6	100.0
	Total	1317	100.0	100.0	

PPMARIT Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Married	840	63.8	63.8	63.8
	2 Widowed	28	2.1	2.1	65.9
	3 Divorced	189	14.4	14.4	80.3
	4 Separated	13	1.0	1.0	81.3
	5 Never married	184	14.0	14.0	95.3
	6 Living with partner	62	4.7	4.7	100.0
	Total	1317	100.0	100.0	

PPMSACAT MSA Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 Non-Metro	211	16.0	16.0	16.0
	1 Metro	1106	84.0	84.0	100.0
	Total	1317	100.0	100.0	

PPREG4 Region 4 - Based on State of Residence

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Northeast	252	19.1	19.1	19.1
	2 Midwest	329	25.0	25.0	44.1
	3 South	448	34.0	34.0	78.1
	4 West	288	21.9	21.9	100.0
	Total	1317	100.0	100.0	

ppreg9 Region 9 - Based on State of Residence

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 New England	69	5.3	5.3	5.3
	2 Mid-Atlantic	183	13.9	13.9	19.1
	3 East-North Central	217	16.5	16.5	35.6
	4 West-North Central	112	8.5	8.5	44.1
	5 South Atlantic	240	18.2	18.2	62.3
	6 East-South Central	74	5.6	5.6	67.9
	7 West-South Central	134	10.2	10.2	78.1
	8 Mountain	116	8.8	8.8	86.9
	9 Pacific	173	13.1	13.1	100.0
	Total	1317	100.0	100.0	

PPRENT Ownership Status of Living Quarters

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Owned or being bought by you or someone in your household	1166	88.5	88.5	88.5
	2 Rented for cash	141	10.7	10.7	99.2
	3 Occupied without payment of cash rent	10	.8	.8	100.0
	Total	1317	100.0	100.0	

PPT01 Presence of Household Members - Children 0-2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1304	99.0	99.0	99.0
	1	14	1.0	1.0	100.0
	Total	1317	100.0	100.0	

PPT25 Presence of Household Members - Children 2-5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1251	95.0	95.0	95.0
	1	56	4.2	4.2	99.2
	2	10	.8	.8	100.0
	3	0	.0	.0	100.0
	Total	1317	100.0	100.0	

PPT612 Presence of Household Members - Children 6-12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1147	87.1	87.1	87.1
	1	111	8.4	8.4	95.6
	2	51	3.9	3.9	99.4
	3	8	.6	.6	100.0
	Total	1317	100.0	100.0	

PPT1317 Presence of Household Members - Children 13-17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1092	82.9	82.9	82.9
	1	182	13.8	13.8	96.7
	2	43	3.3	3.3	100.0
	3	1	.0	.0	100.0
	Total	1317	100.0	100.0	

PPT18OV Presence of Household Members - Adults 18+

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	314	23.8	23.8	23.8
	2	691	52.4	52.4	76.3
	3	200	15.2	15.2	91.5
	4	83	6.3	6.3	97.8
	5	20	1.5	1.5	99.3
	6	4	.3	.3	99.6
	7	5	.4	.4	100.0
	Total	1317	100.0	100.0	

PPWORK Current Employment Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Working - as a paid employee	1185	90.0	90.0	90.0
	2 Working - self-employed	115	8.8	8.8	98.7
	3 Not working - on temporary layoff from a job	7	.5	.5	99.2
	4 Not working - looking for work	10	.8	.8	100.0
	Total	1317	100.0	100.0	

PPNET HH Internet Access

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	263	20.0	20.0	20.0
	1 Yes	1054	80.0	80.0	100.0
	Total	1317	100.0	100.0	

Weighted Frequencies from Q43 Re-Ask Survey

Q1 After the downturn you (Q31). If you had known this financial information earlier, would you have done the same thing?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	1	.4	.4	.4
	1 No, I would have saved less.	14	4.0	4.0	4.4
	2 No, I would have saved more.	113	31.6	31.6	36.0
	3 Yes, I would have done the same thing.	229	64.0	64.0	100.0
	Total	358	100.0	100.0	

Q2 You said you intend to (Q32) over the next 12 months. After getting this financial information, would you stick with your intended plan?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	2	.6	.6	.6
	1 No, I would plan to save less.	2	.6	.6	1.2
	2 No, I would plan to save more.	129	35.9	35.9	37.1
	3 Yes, I would plan to save about the same.	225	62.9	62.9	100.0
	Total	358	100.0	100.0	

Q3 Before the downturn, you had planned to retire at age (Q11). Since the downturn, you have decided to retire (Q37_1). After getting the financial information, at what age would you plan to retire?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	51	1	.1	.1	.1
	55	7	2.1	2.1	2.3
	56	4	1.0	1.0	3.3
	57	2	.5	.5	3.7
	58	5	1.5	1.5	5.3
	59	4	1.1	1.1	6.4
	60	22	6.3	6.3	12.7
	61	3	.8	.8	13.6
	62	45	12.5	12.7	26.3
	63	8	2.2	2.2	28.5
	64	14	3.9	4.0	32.5
	65	73	20.6	20.9	53.4
	66	25	7.0	7.1	60.4
	67	35	9.8	9.9	70.3
	68	29	8.1	8.2	78.5
	69	4	1.1	1.1	79.6
	70	35	9.8	9.9	89.5
	71	0	.1	.1	89.6
	72	3	.9	.9	90.6
	73	1	.4	.4	90.9
	74	3	.8	.8	91.7
	75	17	4.8	4.9	96.6
	76	1	.2	.2	96.8
	78	0	.1	.1	96.9
	80	7	2.0	2.0	98.9
	84	0	.1	.1	99.0
	100	4	1.0	1.0	100.0
	Total	350	98.6	100.0	
Missing	-1 Refused	5	1.4		
Total		355	100.0		

Q4 Before the downturn, you expected your retirement income would (Q13). After adopting these latest savings and retirement changes (if any) and accepting the information you received as reasonably accurate, would you now expect your...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 Refused	5	1.3	1.3	1.3
	1 No, I would expect it to be more.	12	3.4	3.4	4.7
	2 No, I would expect it to be somewhat less.	149	41.7	41.7	46.4
	3 No, I would expect it to be much less.	63	17.7	17.7	64.1
	4 Yes, I would expect it to be about the same.	129	35.9	35.9	100.0
	Total	358	100.0	100.0	