

**National Tax Savings Survey of 3,000 Adults**

		Total	Gender		Age					Race				Income						Married		Children at Home	
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No	Yes	No
Do you have a good understanding of the types of accounts/investments that help you save or defer on taxes?	Yes	49.2%	51.6%	47.1%	36.2%	44.5%	50.9%	59.5%	57.8%	53.1%	35.8%	22.4%	48.5%	29.7%	43.6%	52.9%	57.7%	69.9%	77.4%	56.3%	39.9%	44.3%	52.2%
	No	29.8%	29.3%	30.2%	42.7%	37.0%	25.9%	21.1%	16.2%	26.8%	40.9%	50.3%	28.1%	40.3%	34.9%	25.2%	30.6%	16.2%	15.7%	25.3%	36.1%	34.2%	27.1%
	Not sure	21.0%	19.1%	22.7%	21.2%	18.5%	23.1%	19.4%	26.0%	20.0%	23.3%	27.3%	23.5%	30.0%	21.5%	21.9%	11.7%	13.9%	6.9%	18.4%	24.0%	21.6%	20.7%

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		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No	Yes	No
Which account helps save or defer on taxes?	CD's	7.6%	9.3%	6.1%	13.3%	2.9%	6.0%	4.7%	12.2%	6.6%	12.4%	8.0%	10.2%	11.8%	8.3%	8.7%	5.4%	4.8%	2.9%	7.5%	7.9%	8.1%	7.2%
	Money Market Account	6.6%	7.2%	6.1%	10.6%	3.8%	4.2%	6.1%	7.5%	5.5%	12.5%	10.9%	5.4%	5.3%	8.9%	6.3%	3.3%	5.5%	3.9%	5.4%	7.0%	4.6%	7.8%
	IRA's and 401K	49.9%	51.4%	48.6%	32.2%	58.8%	61.3%	61.6%	35.1%	53.4%	31.5%	36.5%	51.2%	22.4%	41.6%	57.7%	75.7%	73.2%	83.7%	60.2%	37.0%	55.2%	46.5%
	Traditional Savings Account	6.9%	5.8%	7.8%	9.1%	7.3%	4.4%	4.0%	9.2%	6.8%	8.0%	3.6%	9.4%	9.3%	9.3%	6.4%	3.0%	5.5%	2.6%	4.9%	9.5%	5.5%	7.8%
	Checking Account	4.3%	4.4%	4.3%	6.3%	3.5%	2.8%	3.7%	4.8%	4.0%	2.7%	12.0%	4.8%	8.4%	5.6%	2.3%	0.0%	2.1%	0.2%	3.1%	5.4%	4.4%	4.3%
	Not sure	24.8%	22.0%	27.1%	28.6%	23.7%	21.2%	19.8%	31.2%	23.7%	32.8%	29.1%	19.1%	42.9%	26.3%	18.6%	12.5%	8.9%	6.7%	18.9%	33.3%	22.4%	26.3%

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Do you currently have IRA or 401K?	IRA	21.4%	23.7%	19.4%	17.8%	14.6%	18.9%	23.6%	35.5%	22.0%	16.3%	16.0%	27.5%	14.3%	25.2%	25.6%	25.5%	24.3%	15.3%	24.2%	18.0%	18.4%	23.2%
	401K	20.6%	20.0%	21.2%	24.6%	25.8%	24.4%	19.6%	6.1%	20.8%	23.2%	14.8%	19.1%	12.1%	19.3%	20.8%	26.5%	33.2%	29.9%	23.5%	16.6%	26.6%	16.9%
	Both	17.8%	17.5%	18.0%	10.0%	22.6%	22.4%	23.7%	9.2%	18.3%	10.4%	23.3%	20.0%	4.0%	9.6%	21.0%	27.1%	28.3%	44.8%	22.9%	10.0%	20.4%	16.2%
	Neither	36.4%	35.8%	36.8%	41.1%	34.2%	31.5%	31.0%	44.5%	35.7%	44.3%	36.8%	29.3%	64.5%	43.8%	30.7%	18.5%	13.7%	6.7%	26.6%	50.4%	31.4%	39.5%
	Not sure	3.8%	2.9%	4.6%	6.5%	2.8%	2.8%	2.2%	4.7%	3.1%	5.8%	9.2%	4.2%	5.1%	2.2%	1.9%	2.5%	0.5%	3.2%	2.7%	5.0%	3.2%	4.2%

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Did you get a big refund last tax season?	Yes	30.2%	28.5%	31.6%	33.0%	43.5%	30.5%	22.5%	17.1%	29.5%	29.9%	25.8%	43.3%	22.3%	28.9%	33.3%	37.2%	43.6%	37.3%	34.5%	24.8%	45.7%	20.5%
	No	61.7%	65.0%	58.9%	57.7%	48.9%	61.6%	70.3%	74.1%	63.0%	56.6%	65.3%	50.4%	68.0%	63.8%	59.5%	58.3%	51.5%	58.6%	58.8%	66.1%	47.3%	70.7%
	Not sure	8.1%	6.5%	9.5%	9.4%	7.6%	7.9%	7.2%	8.7%	7.4%	13.5%	8.8%	6.3%	9.6%	7.3%	7.2%	4.5%	5.0%	4.1%	6.7%	9.1%	7.0%	8.8%

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Did you use your refund to improve your long-term financial security?	Yes	45.6%	53.0%	40.1%	54.5%	45.2%	29.0%	42.1%	49.6%	44.4%	46.9%	37.9%	59.1%	41.7%	45.2%	44.5%	43.1%	46.4%	59.6%	49.0%	40.3%	46.0%	45.1%
	No	48.2%	41.7%	53.1%	42.4%	47.3%	65.9%	51.2%	40.6%	49.9%	48.7%	49.3%	32.0%	52.3%	48.6%	52.7%	52.0%	51.0%	33.3%	46.0%	53.8%	47.4%	49.3%
	Not sure	6.2%	5.4%	6.8%	3.1%	7.5%	5.2%	6.7%	9.8%	5.7%	4.4%	12.7%	8.9%	6.0%	6.2%	2.7%	4.9%	2.6%	7.1%	5.1%	5.9%	6.6%	5.6%