

Country Financial Security Index
March 2008 Retirement Survey Questions

		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+	Not sure	Yes	No	Yes	No
Is it possible for a typical middle income family to save for a secure	Yes	35.7%	44.1%	28.5%	28.4%	43.0%	32.6%	34.5%	34.5%	37.2%	32.8%	27.6%	29.0%	20.4%	24.4%	40.2%	49.2%	55.7%	48.9%	26.8%	41.9%	23.6%	37.2%	34.7%
	No	49.5%	42.6%	55.3%	53.6%	46.2%	52.4%	52.3%	44.5%	47.3%	54.7%	58.4%	58.9%	65.5%	59.2%	45.4%	36.1%	33.9%	42.7%	41.1%	44.3%	59.9%	49.9%	49.1%
	Not sure	14.8%	13.3%	16.1%	17.9%	10.8%	15.1%	13.2%	21.1%	15.4%	12.6%	14.0%	12.2%	14.1%	16.4%	14.4%	14.7%	10.5%	8.4%	32.1%	13.8%	16.5%	12.9%	16.1%

		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+	Not sure	Yes	No	Yes	No
At what age should a person start saving for retirement?	Under 30	78.4%	78.8%	78.0%	79.0%	86.4%	80.1%	80.2%	59.1%	79.9%	69.1%	83.3%	73.5%	69.1%	73.3%	86.0%	82.1%	86.9%	88.1%	67.7%	82.9%	71.1%	84.4%	74.4%
	30-39	14.7%	14.8%	14.7%	15.0%	9.4%	12.5%	14.6%	25.8%	14.1%	20.9%	5.6%	17.6%	17.4%	20.4%	9.0%	14.1%	10.6%	11.2%	17.5%	11.7%	20.1%	11.3%	17.0%
	40-49	3.0%	2.8%	3.2%	2.5%	2.4%	4.1%	1.6%	6.3%	3.0%	5.3%	0.7%	1.2%	6.0%	3.2%	3.3%	2.1%	1.1%	0.4%	1.3%	2.6%	3.9%	1.3%	4.2%
	50 or older	1.5%	1.3%	1.7%	1.0%	0.6%	1.5%	1.2%	4.0%	1.0%	1.3%	4.9%	4.7%	2.8%	1.1%	1.6%	0.1%	0.8%	0.3%	4.8%	1.0%	2.4%	1.2%	1.7%
	Not sure	2.4%	2.4%	2.4%	2.5%	1.2%	1.8%	2.4%	4.7%	2.0%	3.4%	5.5%	3.0%	4.7%	1.9%	0.1%	1.6%	0.5%	0.0%	8.7%	1.8%	2.6%	1.9%	2.7%

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At what age did you begin saving for retirement?	Have not started yet	26.1%	25.2%	26.8%	49.3%	28.4%	24.1%	17.5%	10.4%	24.2%	38.5%	19.2%	30.9%	53.3%	30.4%	20.9%	11.3%	10.0%	11.1%	18.7%	19.1%	38.7%	31.2%	22.6%
	Under 30	38.4%	42.4%	35.0%	36.2%	52.9%	38.8%	32.5%	23.1%	38.4%	32.9%	51.3%	38.4%	21.5%	27.9%	38.3%	50.6%	61.8%	56.7%	37.7%	46.1%	25.2%	48.9%	31.3%
	30-39	19.7%	19.0%	20.2%	5.0%	17.2%	26.5%	27.0%	24.6%	20.5%	16.0%	18.1%	17.5%	7.7%	20.2%	25.3%	26.8%	18.1%	25.2%	18.3%	21.3%	16.4%	15.9%	22.2%
	40-49	8.4%	6.9%	9.6%	3.0%	0.6%	8.6%	15.6%	17.1%	9.3%	3.5%	7.4%	7.1%	5.4%	10.7%	10.9%	8.5%	7.6%	5.7%	9.3%	7.7%	9.7%	2.5%	12.3%
	50 or older	5.4%	4.8%	6.0%	4.0%	0.6%	0.3%	6.3%	18.0%	5.7%	5.8%	2.4%	3.8%	8.7%	8.8%	3.2%	2.7%	1.5%	1.3%	11.0%	4.2%	7.9%	0.6%	8.7%
	Not sure	2.1%	1.7%	2.4%	2.5%	0.3%	1.8%	1.1%	6.8%	1.9%	3.2%	1.6%	2.4%	3.4%	1.9%	1.3%	0.1%	0.9%	0.0%	5.0%	1.6%	2.1%	0.9%	2.9%

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When thinking about retirement from a financial perspective, which of the following is your biggest fear....not having the resources to do what you would like to do during retirement, having to rely on your children for financial support or running out of money?	Not having resources to do what you like	41.5%	46.8%	37.0%	42.4%	39.5%	44.7%	44.6%	37.1%	41.6%	42.4%	38.3%	40.4%	36.3%	41.0%	41.0%	45.9%	44.1%	47.7%	37.2%	44.5%	36.3%	39.9%	42.6%
	Having to rely on children for financial support	11.4%	10.7%	12.0%	15.6%	10.9%	11.0%	9.2%	11.3%	10.8%	16.8%	12.6%	7.1%	20.4%	11.1%	10.6%	10.2%	5.2%	10.0%	7.5%	11.3%	12.2%	15.3%	8.8%
	Running out of money	31.8%	26.8%	36.1%	34.6%	35.6%	32.3%	30.9%	22.6%	32.4%	26.7%	36.6%	30.3%	32.6%	35.2%	34.5%	30.7%	31.3%	24.3%	21.6%	28.6%	36.6%	33.7%	30.5%
	Not sure	15.3%	15.7%	15.0%	7.4%	14.0%	12.0%	15.2%	29.0%	15.1%	14.0%	12.4%	22.2%	10.8%	12.7%	13.9%	13.1%	19.5%	18.1%	33.7%	15.6%	14.9%	11.1%	18.1%

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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+	Not sure	Yes	No	Yes	No
Do you believe you are taking adequate steps to alleviate this fear?	Yes	53.6%	60.7%	47.6%	52.5%	50.5%	49.7%	55.1%	60.9%	54.6%	47.8%	62.8%	46.0%	35.5%	44.6%	57.9%	66.0%	68.8%	72.3%	46.7%	58.2%	45.8%	51.7%	54.9%
	No	27.8%	23.9%	31.2%	30.1%	32.6%	30.1%	25.9%	17.9%	27.4%	31.1%	21.1%	32.0%	40.6%	34.4%	27.5%	21.0%	20.2%	14.3%	19.6%	24.8%	33.8%	33.1%	24.3%
	Not sure	18.5%	15.4%	21.3%	17.4%	16.9%	20.2%	19.0%	21.1%	18.0%	21.1%	16.1%	22.0%	23.9%	21.0%	14.6%	13.0%	11.0%	13.3%	33.6%	16.9%	20.4%	15.2%	20.8%