

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

D3. Which of the following BEST describes your current situation? Do you consider yourself to be... (READ 1-3)?

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Retired	750 21%	323 18%	427 23%	603 24%	132 13%	72 18%	45 11%	5 1%	38 3%	687 44%	197 21%	491 81%	180 18%	133 15%	432 26%	74 8%	96 18%	145 22%	306 25%
			GE						HI	HI	HIK			MN		P	P	P	
Employed for pay AND not retired	1896 53%	1040 59%	857 46%	1313 53%	546 53%	198 49%	225 55%	474 64%	841 69%	535 35%	480 51%	55 9%	703 68%	516 58%	659 40%	667 75%	330 62%	372 58%	423 34%
		C					KLJ	KLJ			L		NO	O	QRS	S	S		
Currently UNemployed but not yet retired	727 20%	297 17%	430 23%	427 17%	282 27%	85 21%	126 31%	251 34%	293 24%	164 11%	143 15%	21 3%	107 10%	207 23%	403 25%	107 12%	103 19%	110 17%	361 29%
			B	D			D	KLJ	KLJ		L			M	M				PQR
Semi-retired, still do some work (VOL.)	66 2%	39 2%	28 2%	49 2%	18 2%	5 1%	6 1%	-	3 *	63 4%	34 4%	29 5%	23 2%	8 1%	36 2%	24 3%	2 *	8 1%	28 2%
									I	I	I								
Disabled (VOL.)	127 4%	43 2%	83 5%	79 3%	48 5%	33 8%	6 1%	3 *	41 3%	83 5%	75 8%	8 1%	2 *	26 3%	98 6%	8 1%	2 *	6 1%	110 9%
						G			HH	H	HIL			M	M				PQR
Don't know/Refused	26 1%	7 *	20 1%	19 1%	7 1%	7 2%	-	2 *	10 1%	15 1%	10 1%	5 1%	12 1%	-	15 1%	12 1%	-	3 1%	7 1%
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Retirees	816 23%	362 21%	454 25%	651 26%	150 15%	77 19%	51 13%	5 1%	41 3%	750 49%	230 25%	520 85%	203 20%	141 16%	468 28%	98 11%	98 18%	153 24%	335 27%
			GE						HI	HI	HIK			MN			P	P	

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

D3. Which of the following BEST describes your current situation? Do you consider yourself to be... (READ 1-3)?

BANNER A	-----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Total Non-Retirees	2623	1337	1286	1739	828	283	351	724	1134	699	623	76	810	723	1062	774	434	482	784
	73%	76%	70%	70%	80%	71%	86%	99%	93%	45%	66%	12%	79%	81%	65%	87%	81%	75%	63%
				D			D	IKLIJ	KLJ		L		0	0		RS	S	S	

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

BR1. Please tell me whether or not each of the following is currently a source of income for you in retirement.

BANNER A	-----SEX-----		-----RACE/ETHNICITY-----				-----AGE-----			-----EDUCATION-----			-----HH INCOME-----						
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
BASED ON RETIREES	816	362	454	651	150	77	51	5	41	750	230	520	203	141	468	98	98	153	335
UNWEIGHTED BASE	328	137	191	278	44	24	14	2	9	310	84	226	93	71	161	41	37	74	125
Sources of Income																			
Social Security	667 82%	295 81%	373 82%	526 81%	130 87%	72 93% D	45 87%	3 54%	24 59%	623 83%	126 55%	497 95% IK	136 67%	116 83% M	413 88% M	51 52%	75 77% P	128 84% P	301 90% P
Pension benefits or annuities	437 53%	223 62% C	213 47%	349 54%	81 54%	49 63%	18 35%	-	17 42%	404 54%	125 54%	279 54%	142 70% 0	76 54%	217 46%	71 73% S	61 62% S	113 74% S	121 36%
Personal savings or investment accounts	417 51%	195 54%	222 49%	343 53%	66 44%	31 40%	13 26%	-	23 57%	376 50%	106 46%	271 52%	143 70% 0	87 62% 0	186 40%	70 72% S	58 59% S	84 55% S	129 38%
None of these	44 5%	23 6%	21 5%	36 6%	5 3%	-	5 10%	2 46%	3 6%	39 5%	36 16% L	3 1%	12 6%	7 5%	22 5%	12 12%	8 8%	-	14 4%
Sources of Income Summary																			
Social Security only	215 26%	77 21%	139 31%	161 25%	51 34%	28 37%	23 45%	3 54%	12 30%	198 26%	46 20%	152 29%	12 6%	29 21% M	174 37% MN	5 6%	20 20% P	25 16%	136 41% PQR
Other sources only	105 13%	44 12%	61 13%	90 14%	15 10%	5 7%	2 3%	-	14 35%	88 12%	67 29% L	21 4%	55 27% NO	17 12%	33 7%	34 35% RS	15 16%	25 16% S	19 6%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

Independent Z-Test for Percentages

Upper case letters indicate significance at the 95% level.

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

BR1. Please tell me whether or not each of the following is currently a source of income for you in retirement.

BANNER A	SEX		RACE/ETHNICITY				AGE			EDUCATION			HH INCOME						
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
BASED ON RETIREES	816	362	454	651	150	77	51	5	41	750	230	520	203	141	468	98	98	153	335
UNWEIGHTED BASE	328	137	191	278	44	24	14	2	9	310	84	226	93	71	161	41	37	74	125
Both Social Security and other	452 55%	218 60%	234 51%	365 56%	79 52%	44 57%	22 43%	-	12 29%	425 57%	80 35%	345 66%	124 61%	87 62%	240 51%	46 47%	55 56%	103 67%	165 49%
None of these	44 5%	23 6%	21 5%	36 6%	5 3%	-	5 10%	2 46%	3 6%	39 5%	36 16%	3 1%	12 6%	7 5%	22 5%	12 12%	8 8%	-	14 4%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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BR2. We're interested in how, if at all, the financial crisis has affected the amount of money retired people withdraw from their personal savings or investment accounts. Since the financial crisis started about a year ago, are you personally withdrawing more money or less money from your savings or investments than you did before - or about the same amount?

BANNER A	-----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON RETIREES WITH PERSONAL SAVINGS OR INVESTMENT ACCOUNTS	417	195	222	343	66	31	13	-	23	376	106	271	143	87	186	70	58	84	129
UNWEIGHTED BASE	185	81	104	163	18	7	5	-	5	174	43	131	62	48	74	29	27	45	54
Withdrawing more money	100 24%	47 24%	53 24%	76 22%	24 37%	14 46%	3 24%	-	14 61%	78 21%	32 30%	46 17%	33 23%	21 24%	45 24%	14 20%	12 21%	10 12%	54 42% R
Withdrawing less money	79 19%	27 14%	52 23%	63 18%	14 21%	3 10%	2 15%	-	-	76 20%	25 23%	51 19%	26 18%	21 24%	32 17%	11 16%	20 34% S	20 24%	13 10%
Withdrawing about the same amount	223 53%	111 57%	112 50%	191 56%	28 42%	14 44%	8 61%	-	9 39%	207 55%	45 42%	162 60%	79 56%	43 50%	100 54%	42 59%	27 46%	51 60%	57 45%
Don't know/Refused	15 4%	10 5%	5 2%	13 4%	-	-	-	-	-	15 4%	4 4%	11 4%	5 3%	2 2%	9 5%	3 5%	-	3 4%	4 3%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

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BR3a. Are you now working at a paying job to supplement your income, or not? / BR3b. Is that a full-time job, a part-time job, or freelance or consulting work?

	BANNER A -----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON RETIREES	816	362	454	651	150	77	51	5	41	750	230	520	203	141	468	98	98	153	335
UNWEIGHTED BASE	328	137	191	278	44	24	14	2	9	310	84	226	93	71	161	41	37	74	125
Yes, working	125 15%	77 21% C	48 11%	79 12%	47 31% D	20 26%	14 27%	-	12 30%	113 15%	46 20%	67 13%	44 22%	19 13%	62 13%	29 29%	15 15%	22 14%	57 17%
Full-time	41 5%	30 8% C	12 3%	15 2%	26 17% D	14 18% D	6 12%	-	9 22%	32 4%	13 6%	19 4%	12 6%	5 4%	25 5%	14 14%	6 6%	6 4%	15 4%
Part-time	64 8%	44 12% C	20 4%	52 8%	12 8%	6 8%	6 11%	-	-	64 9%	23 10%	41 8%	18 9%	14 10%	33 7%	7 8%	9 9%	16 10%	30 9%
Freelancer or Consultant	20 2%	4 1%	16 4%	11 2%	9 6%	-	2 4%	-	3 8%	17 2%	10 4%	7 1%	15 7% 0	-	5 1%	7 7%	-	-	12 4%
Other/DK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No, not working	689 84%	282 78%	406 89% B	571 88% E	103 69%	57 74%	37 73%	5 100% KLJ	29 70%	635 85%	184 80%	451 87%	159 78%	122 87%	403 86%	69 71%	83 85%	131 86%	275 82%
Don't know/Refused	2 *%	2 1%	-	2 *%	-	-	-	-	-	2 **%	-	2 **%	-	-	2 **%	-	-	-	2 1%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

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BR4. Which of the following BEST describes how you feel about the money you saved for retirement? Do you worry a lot about money and wish you saved more, worry a little and wish you saved more, or did you save enough and don't worry about money?

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON RETIREES	816	362	454	651	150	77	51	5	41	750	230	520	203	141	468	98	98	153	335
UNWEIGHTED BASE	328	137	191	278	44	24	14	2	9	310	84	226	93	71	161	41	37	74	125
Worry a lot about money and wish you saved more	195 24%	74 20%	121 27%	154 24%	41 28%	19 25%	8 15%	3 54%	23 57%	165 22%	64 28%	101 19%	27 13%	30 21%	138 30%	16 17%	19 19%	14 9%	129 39%
									L						M				PQR
Worry a little about money and wish you saved more	257 31%	84 23%	173 38%	220 34%	33 22%	15 19%	16 32%	-	3 8%	251 33%	94 41%	156 30%	73 36%	48 34%	134 29%	35 36%	34 35%	63 41%	89 27%
			B						I		I								
Saved enough and don't worry	309 38%	173 48%	136 30%	236 36%	63 42%	34 44%	25 48%	-	14 35%	283 38%	56 24%	226 43%	90 44%	52 37%	167 36%	43 44%	43 44%	74 48%	97 29%
		C										K						S	
Don't know/Refused	56 7%	31 9%	25 5%	41 6%	12 8%	9 12%	2 5%	2 46%	-	52 7%	16 7%	36 7%	13 6%	11 7%	29 6%	3 4%	2 2%	2 1%	20 6%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

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BR5. Do you regret that you didn't SPEND more money when you were younger because you were saving for retirement, or not?

BANNER A	-----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON RETIREES	816	362	454	651	150	77	51	5	41	750	230	520	203	141	468	98	98	153	335
UNWEIGHTED BASE	328	137	191	278	44	24	14	2	9	310	84	226	93	71	161	41	37	74	125
Yes	94 12%	47 13%	48 10%	71 11%	24 16%	20 26%	2 4%	-	15 36%	80 11%	25 11%	55 11%	10 5%	7 5%	78 17% MN	4 4%	15 15%	13 8%	50 15% P
No	675 83%	287 79%	388 85%	554 85%	111 74%	57 74%	34 67%	3 54%	26 64%	632 84%	191 83%	441 85%	175 86%	132 94%	367 78%	91 93% S	83 85%	140 92% S	272 81%
Don't know/Refused	47 6%	28 8%	19 4%	27 4%	15 10%	-	15 29%	2 46%	-	39 5%	14 6%	25 5%	19 9% N	2 1%	23 5%	3 3%	-	-	12 4%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

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BR6. How worried are you, if at all, that you might outlive your money? Are you (READ)

BANNER A	SEX		RACE/ETHNICITY				AGE			EDUCATION			HH INCOME						
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
BASED ON RETIREES	816	362	454	651	150	77	51	5	41	750	230	520	203	141	468	98	98	153	335
UNWEIGHTED BASE	328	137	191	278	44	24	14	2	9	310	84	226	93	71	161	41	37	74	125
Very worried	81 10%	34 9%	46 10%	55 8%	26 17%	8 10%	16 30%	-	8 20%	71 9%	30 13%	41 8%	7 3%	14 10%	59 13%	5 5%	5 5%	11 7%	56 17%
														M					PQR
Somewhat worried	218 27%	66 18%	152 33%	198 30%	18 12%	3 4%	8 15%	-	9 21%	209 28%	65 28%	144 28%	48 24%	44 31%	126 27%	21 21%	37 38%	41 27%	84 25%
			B	FE															
Not too worried	176 22%	79 22%	97 21%	150 23%	26 18%	21 28%	1 2%	-	16 38%	157 21%	48 21%	108 21%	60 29%	29 21%	88 19%	21 21%	21 21%	45 29%	69 21%
				G															
Not at all worried	306 37%	168 46%	138 30%	230 35%	69 46%	43 55%	25 48%	3 54%	8 20%	292 39%	71 31%	221 42%	65 32%	50 36%	191 41%	48 49%	36 36%	56 37%	117 35%
			C																
Don't know/Refused	35 4%	14 4%	21 5%	19 3%	11 7%	2 3%	2 5%	2 46%	-	22 3%	16 7%	6 1%	24 12%	3 2%	5 1%	3 3%	-	-	8 2%
											L		NO						
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Worried	299 37%	101 28%	198 44%	252 39%	44 29%	11 14%	23 45%	-	17 41%	280 37%	95 41%	185 36%	55 27%	58 41%	185 39%	26 27%	42 43%	51 34%	140 42%
			B	F															
Total Not Worried	482 59%	247 68%	235 52%	380 58%	95 64%	64 83%	26 50%	3 54%	24 59%	448 60%	119 52%	329 63%	124 61%	80 57%	278 60%	69 71%	56 57%	101 66%	186 56%
			C			D													

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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BR7. We're interested in how, if at all, the financial crisis has affected your retirement plans. As a result of the financial crisis that started about a year ago, do you expect to retire (READ)

	BANNER A -----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON NON- RETIREES	2623	1337	1286	1739	828	283	351	724	1134	699	623	76	810	723	1062	774	434	482	784
UNWEIGHTED BASE	639	316	323	474	150	60	54	129	253	239	210	29	242	182	208	223	119	105	147
On time as planned	820 31%	455 34%	365 28%	601 35% FE	191 23%	48 17%	77 22%	276 38% KLJ	385 34% KLJ	151 22%	142 23%	9 12%	304 38% 0	235 32%	275 26%	327 42% QS	114 26%	152 31%	186 24%
1-5 years later than planned	525 20%	253 19%	272 21%	361 21%	149 18%	88 31% G	46 13%	99 14%	212 19%	204 29% HI	184 30% HI	20 27%	187 23%	149 21%	180 17%	188 24% S	106 24%	82 17%	114 14%
6-10 years later than planned	351 13%	179 13%	173 13%	237 14%	111 13%	25 9%	55 16%	107 15%	126 11%	106 15%	92 15%	13 18%	106 13%	96 13%	146 14%	94 12%	69 16%	62 13%	113 14%
More than 10 years later than planned	185 7%	107 8%	78 6%	69 4%	116 14% D	53 19% D	39 11%	57 8%	92 8%	34 5%	32 5%	3 3%	45 6%	52 7%	88 8%	48 6%	11 3%	56 12% Q	70 9% Q
Or will you never be able to retire	464 18%	235 18%	229 18%	298 17%	157 19%	22 8%	95 27% F	102 14%	216 19%	120 17%	103 17%	17 22%	105 13%	117 16%	233 22% M	66 8%	110 25% P	69 14%	190 24% P
Don't know/Refused	279 11%	109 8%	170 13%	172 10%	104 13%	46 16%	38 11%	83 11%	103 9%	84 12%	70 11%	14 18%	63 8%	74 10%	141 13%	51 7%	23 5%	61 13%	112 14% PQ

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

BR8. Which of the following BEST describes how you usually pick investments for your retirement plan? Do you (READ AND RANDOMIZE 1-3, ALWAYS ASK OPTION 4 LAST)

BANNER A	-----SEX-----		-----RACE/ETHNICITY-----				-----AGE-----						-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON NON- RETIREES	2623	1337	1286	1739	828	283	351	724	1134	699	623	76	810	723	1062	774	434	482	784
UNWEIGHTED BASE	639	316	323	474	150	60	54	129	253	239	210	29	242	182	208	223	119	105	147
Have an asset allocation plan based on your objectives and risk tolerance	422 16%	223 17%	198 15%	329 19% GE	90 11%	28 10%	23 7%	63 9%	240 21% HH	114 16%	108 17%	6 8%	228 28% NO	96 13%	97 9%	213 28% RS	76 18% S	60 12%	52 7%
Pick mutual funds that have had the best performance in the past five years	385 15%	217 16%	169 13%	231 13%	133 16%	58 21%	39 11%	89 12%	169 15%	119 17%	111 18%	7 10%	122 15%	122 17%	133 12%	133 17%	71 16%	90 19%	81 10%
Have a target date fund that automatically adjusts assets based on when you plan to retire	207 8%	108 8%	99 8%	134 8%	69 8%	37 13%	29 8%	67 9%	102 9%	34 5%	32 5%	2 2%	63 8%	52 7%	92 9%	66 9%	33 8%	28 6%	59 7%
Or do you have a financial advisor make your investment decisions for you	718 27%	397 30%	321 25%	490 28%	221 27%	62 22%	113 32%	197 27%	297 26%	203 29%	188 30%	15 20%	266 33% 0	201 28%	249 23%	228 29% S	172 40% S	152 32% S	146 19%
I don't invest in a retirement plan (VOL.)	480 18%	208 16%	272 21%	287 16%	191 23%	67 24%	86 25%	214 29% IKIJ	149 13%	110 16%	81 13%	29 38% IK	59 7%	133 18% M	281 26% M	48 6%	42 10%	65 13%	291 37% PQR
I don't follow a particular investment strategy (VOL.)	238 9%	123 9%	115 9%	151 9%	83 10%	21 7%	46 13%	50 7%	118 10%	65 9%	58 9%	7 9%	33 4%	65 9%	140 13% M	57 7%	10 2%	51 11% Q	113 14% Q

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

BR8. Which of the following BEST describes how you usually pick investments for your retirement plan? Do you (READ AND RANDOMIZE 1-3, ALWAYS ASK OPTION 4 LAST)

BANNER A	-----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON NON- RETIREEES	2623	1337	1286	1739	828	283	351	724	1134	699	623	76	810	723	1062	774	434	482	784
UNWEIGHTED BASE	639	316	323	474	150	60	54	129	253	239	210	29	242	182	208	223	119	105	147
Don't know/Refused	173 7%	61 5%	112 9%	118 7%	41 5%	10 4%	14 4%	44 6%	59 5%	54 8%	44 7%	10 13%	40 5%	53 7%	70 7%	30 4%	29 7%	35 7%	42 5%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
Independent Z-Test for Percentages
Upper case letters indicate significance at the 95% level.

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

BR9. As a result of the financial crisis, which of the following BEST describes how you have changed your investments for your retirement plan? Have you (READ AND RANDOMIZE 1-3, ALWAYS ASK OPTION 4 LAST)

BANNER A	-----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON NON- RETIREES	2623	1337	1286	1739	828	283	351	724	1134	699	623	76	810	723	1062	774	434	482	784
UNWEIGHTED BASE	639	316	323	474	150	60	54	129	253	239	210	29	242	182	208	223	119	105	147
Put more money into fixed-income investments, such as bonds, CDs, or Treasury bills, and less into stocks	245 9%	138 10%	107 8%	171 10%	72 9%	33 12%	14 4%	50 7%	116 10%	77 11%	72 12%	6 7%	82 10%	66 9%	98 9%	76 10%	58 13%	47 10%	51 6%
Sold all or most of your stocks or stock mutual funds	120 5%	90 7% C	30 2%	68 4%	52 6%	5 2%	47 13% F	15 2%	67 6%	34 5%	32 5%	2 3%	31 4%	36 5%	53 5%	38 5%	14 3%	13 3%	45 6%
Bought MORE stocks or stock mutual funds	89 3%	57 4%	32 2%	65 4%	24 3%	3 1%	15 4%	10 1%	34 3%	43 6% H	42 7% H	1 2%	36 4%	23 3%	30 3%	59 8% RS	16 4%	8 2%	3 **
Or have you kept the investments for your retirement plan about the same	1379 53%	687 51%	692 54%	989 57% GE	360 44%	147 52%	140 40%	325 45%	667 59% HH	365 52%	336 54%	29 38%	541 67% 0	406 56% 0	427 40%	509 66% S	270 62% S	266 55% S	282 36%
I don't invest in a retirement plan (VOL.)	536 20%	243 18%	293 23%	305 18% D	228 28% D	74 26%	117 33% D	237 33% IKIJ	154 14%	138 20%	107 17%	31 40% IK	62 8%	145 20% M	322 30% MN	49 6%	45 10%	82 17% P	325 41% PQR
None of these apply (VOL.)	184 7%	92 7%	91 7%	106 6%	71 9%	9 3%	18 5%	61 8%	86 8%	22 3%	22 4%	-	38 5%	41 6%	105 10%	31 4%	31 7%	56 12% P	53 7%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

Independent Z-Test for Percentages

Upper case letters indicate significance at the 95% level.

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

BR9. As a result of the financial crisis, which of the following BEST describes how you have changed your investments for your retirement plan? Have you (READ AND RANDOMIZE 1-3, ALWAYS ASK OPTION 4 LAST)

BANNER A	-SEX-			-RACE/ETHNICITY-				-AGE-			-EDUCATION-			-HH INCOME-					
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON NON- RETIREEES	2623	1337	1286	1739	828	283	351	724	1134	699	623	76	810	723	1062	774	434	482	784
UNWEIGHTED BASE	639	316	323	474	150	60	54	129	253	239	210	29	242	182	208	223	119	105	147
Don't know/Refused	70	29	41	36	19	12	-	28	10	19	12	7	20	7	28	11	-	9	26
	3%	2%	3%	2%	2%	4%		4%	1%	3%	2%	10%	2%	1%	3%	1%		2%	3%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
Independent Z-Test for Percentages
Upper case letters indicate significance at the 95% level.

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BR10. Which of the following BEST describes your plans to work during retirement? Do you (READ AND RANDOMIZE 1-2, ALWAYS ASK OPTION 3 LAST)

BANNER A	-----SEX-----		-----RACE/ETHNICITY-----					-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON NON- RETIREES	2623	1337	1286	1739	828	283	351	724	1134	699	623	76	810	723	1062	774	434	482	784
UNWEIGHTED BASE	639	316	323	474	150	60	54	129	253	239	210	29	242	182	208	223	119	105	147
Plan to work as long as you can because you like to work	1013 39%	575 43%	437 34%	726 42%	271 33%	101 36%	113 32%	332 46%	398 35%	252 36%	222 36%	30 39%	349 43%	319 44%	331 31%	357 46%	119 27%	193 40%	283 36%
Plan to work as long as you can because you'll need the money	834 32%	425 32%	409 32%	473 27%	344 42%	80 28%	189 54%	149 21%	413 36%	247 35%	220 35%	27 35%	210 26%	214 30%	398 37%	161 21%	157 36%	169 35%	307 39%
Or do you have no plans to work during retirement	558 21%	242 18%	316 25%	381 22%	160 19%	95 34%	39 11%	170 23%	248 22%	132 19%	129 21%	3 4%	187 23%	138 19%	233 22%	185 24%	128 30%	84 17%	130 17%
Plan to work as long as you can because you both will need the money and you like to work (VOL.)	107 4%	51 4%	56 4%	77 4%	27 3%	2 1%	-	37 5%	32 3%	38 5%	29 5%	9 12%	38 5%	22 3%	47 4%	37 5%	21 5%	14 3%	33 4%
Don't know/Refused	111 4%	44 3%	67 5%	83 5%	26 3%	5 2%	9 3%	36 5%	42 4%	30 4%	23 4%	7 10%	26 3%	30 4%	53 5%	33 4%	8 2%	22 5%	32 4%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
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SEX/D1. Respondent's Sex

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Male	1748	1748	-	1163	560	192	236	396	620	700	439	261	500	411	822	478	265	312	564
	49%	100%		47%	54%	48%	58%	54%	51%	45%	47%	43%	49%	46%	50%	54%	50%	48%	46%
Female	1844	-	1844	1326	472	208	171	339	606	847	499	347	526	480	821	414	269	332	672
	51%		100%	53%	46%	52%	42%	46%	49%	55%	53%	57%	51%	54%	50%	46%	50%	52%	54%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
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AGE/D2. What is your age?

BANNER A	SEX		RACE/ETHNICITY				AGE			EDUCATION			HH INCOME						
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
18-29	735	396	339	426	309	121	125	735	-	-	-	-	163	250	319	105	76	131	384
	20%	23%	18%	17%	30%	30%	31%	100%					16%	28%	19%	12%	14%	20%	31%
				D	D	D							MO					P	PQR
30-49	1225	620	606	820	383	132	151	-	1225	-	-	-	427	304	494	418	214	261	292
	34%	35%	33%	33%	37%	33%	37%		100%				42%	34%	30%	47%	40%	41%	24%
												0			S	S	S		
Total 50+	1546	700	847	1200	325	145	126	-	-	1546	938	609	405	320	817	349	236	251	554
	43%	40%	46%	48%	31%	36%	31%			100%	100%	100%	39%	36%	50%	39%	44%	39%	45%
				GE											MN				
50-64	938	439	499	699	229	85	95	-	-	938	938	-	273	227	436	300	165	121	300
	26%	25%	27%	28%	22%	21%	23%			61%	100%		27%	25%	27%	34%	31%	19%	24%
															RS	RS			
65+	609	261	347	501	96	59	31	-	-	609	-	609	132	93	382	49	71	130	254
	17%	15%	19%	20%	9%	15%	8%			39%		100%	13%	10%	23%	6%	13%	20%	21%
				GE										MN			P	P	
Refused	85	33	52	43	16	2	6	-	-	-	-	-	31	16	14	19	8	2	6
	2%	2%	3%	2%	2%	1%	1%						3%	2%	1%	2%	1%	1%	1%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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PARTY In politics TODAY, do you consider yourself a Republican, Democrat, or Independent?

	BANNER A -----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Republican	812 23%	414 24%	398 22%	694 28% FGE	108 10%	37 9%	39 10%	171 23%	289 24%	335 22%	194 21%	140 23%	256 25%	239 27%	314 19%	246 28% S	176 33% S	150 23%	188 15%
Democrat	1423 40%	611 35%	812 44% B	854 34% D	553 54% D	296 74% DG	198 49% D	274 37%	525 43%	608 39%	347 37%	261 43%	359 35%	314 35%	747 45% MN	274 31%	196 37%	248 38%	621 50% PQR
Independent	1049 29%	579 33% C	470 25%	735 30% F	296 29%	55 14%	139 34% F	218 30%	345 28%	455 29%	300 32%	155 25%	332 32%	283 32%	423 26%	293 33%	127 24%	197 31%	328 27%
No preference (VOL.)	175 5%	88 5%	87 5%	116 5% F	51 5%	5 1%	20 5%	41 6%	47 4%	76 5%	54 6%	22 4%	45 4%	37 4%	86 5%	47 5%	19 3%	34 5%	50 4%
Other party (VOL.)	63 2%	24 1%	39 2%	41 2%	9 1%	4 1%	-	15 2%	19 2%	29 2%	26 3%	3 *%	27 3%	6 1%	31 2%	22 2%	5 1%	8 1%	23 2%
Don't know/Refused (VOL.)	70 2%	32 2%	38 2%	50 2%	15 1%	2 *%	12 3%	17 2%	1 *%	43 3% I	16 2%	28 5% I	8 1%	12 1%	43 3%	11 1%	10 2%	8 1%	26 2%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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D4. Are you married, living with a partner, divorced, separated, widowed, or have you never been married?

	BANNER A -----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Married	1862 52%	885 51%	978 53%	1402 56% FE	438 42%	101 25%	225 55% F	154 21%	752 61% HLH	939 61% H	639 68% HL	300 49% H	620 60% NO	430 48%	811 49%	674 76% RS	402 75% RS	291 45% S	367 30%
Living with a partner	215 6%	99 6%	116 6%	131 5%	84 8%	25 6%	45 11%	61 8%	99 8% KJ	55 4%	30 3%	25 4%	56 5%	65 7%	94 6%	45 5%	7 1%	66 10%	93 8% Q Q
Divorced	352 10%	192 11%	160 9%	241 10%	111 11%	71 18% G	17 4%	5 1%	146 12% HH	200 13% H	123 13% H	77 13% H	85 8%	68 8%	199 12%	26 3%	54 10% P	69 11% P	177 14% P
Separated	55 2%	23 1%	32 2%	26 1%	29 3%	9 2%	17 4%	-	26 2%	29 2%	26 3%	4 1%	11 1%	16 2%	27 2%	8 1%	9 2%	6 1%	32 3%
Widowed	260 7%	63 4%	197 11% B	197 8%	49 5%	37 9%	12 3%	-	14 1%	241 16% I	66 7% I	175 29% IK	26 2%	55 6%	179 11% M	10 1%	5 1%	40 6%	178 14% PQ
Never been married	793 22% C	468 27% C	325 18%	467 19%	317 31% D	157 39% DG	87 21%	514 70% IKLIJ	189 15% KLJ	73 5%	48 5%	25 4%	204 20%	257 29% MO	329 20%	123 14%	53 10%	172 27% PQ	388 31% PQ
Don't know/Refused	56 2%	19 1%	37 2%	26 1%	4 *% *	-	4 1%	-	-	9 1%	7 1%	3 *% 0	24 2%	-	4 *% 0	5 1%	3 1%	-	1 *% 0

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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EDUC/D5. What is the last grade or class you completed in school?

BANNER A	-----SEX-----		-----RACE/ETHNICITY-----				-----AGE-----						-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
None, or grade 1 to 8	77 2%	58 3%	19 1%	44 2%	33 3%	13 3%	20 5%	-	20 2%	58 4%	17 2%	41 7%	-	-	77 5%	-	7 1%	15 2%	47 4%
			C						I			IK							
High school incomplete (Grades 9-11)	315 9%	147 8%	168 9%	192 8%	120 12%	48 12%	60 15%	78 11%	49 4%	188 12%	102 11%	87 14%	-	-	315 19%	16 2%	13 2%	4 1%	257 21%
							II			I	I	I							PQR
High school graduate, Grade 12, or GED certificate	1128 31%	548 31%	579 31%	813 33%	296 29%	132 33%	108 27%	206 28%	393 32%	515 33%	299 32%	216 35%	-	-	1128 69%	160 18%	180 34%	258 40%	478 39%
																P	P	P	
Technical, trade or vocational school AFTER high school	123 3%	68 4%	55 3%	67 3%	52 5%	26 7%	22 5%	35 5%	31 3%	56 4%	18 2%	38 6%	-	-	123 7%	28 3%	13 2%	8 1%	55 4%
												IK							
Some college or university work, but no four-year degree	890 25%	411 23%	480 26%	601 24%	285 28%	119 30%	124 30%	250 34%	304 25%	320 21%	227 24%	93 15%	-	890 100%	-	220 25%	162 30%	183 28%	255 21%
							LJ	L	L										
College or university graduate (BA, BS or other four-year degree received)	633 18%	301 17%	332 18%	459 18%	167 16%	43 11%	58 14%	140 19%	266 22%	214 14%	148 16%	66 11%	633 62%	-	-	241 27%	104 20%	115 18%	120 10%
									LJ							S	S	S	
Post graduate or professional schooling after college	393 11%	199 11%	194 11%	299 12%	77 7%	19 5%	13 3%	24 3%	161 13%	191 12%	125 13%	66 11%	393 38%	-	-	224 25%	52 10%	60 9%	25 2%
				FG					HH	H	H	H				QRS	S	S	

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

Independent Z-Test for Percentages

Upper case letters indicate significance at the 95% level.

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EDUC/D5. What is the last grade or class you completed in school?

BANNER A	-----SEX-----		-----RACE/ETHNICITY-----				-----AGE-----						-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Don't know/Refused	32	16	17	15	2	-	2	2	-	5	2	2	-	-	-	3	3	-	-
	1%	1%	1%	1%	*%		1%	*%		*%	*%	*%				*%	1%		

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
Independent Z-Test for Percentages
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HISP/D6. Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban or other Spanish background?

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Yes	408 11%	236 14%	171 9%	-	408 39%	-	408 100%	125 17%	151 12%	126 8%	95 10%	31 5%	71 7%	124 14%	210 13%	44 5%	51 10%	81 13%	213 17%
		C						LJ	L		L			M	M			P	PQ
No	3144 88%	1491 85%	1653 90%	2474 99%	622 60%	400 100%	-	611 83%	1065 87%	1408 91%	841 90%	568 93%	950 93%	761 85%	1421 86%	847 95%	483 90%	556 86%	1015 82%
			B	E		D				H			NO		RS	S			
Don't know/Refused	40 1%	21 1%	19 1%	15 1%	3 *%	-	-	-	9 1%	12 1%	2 *%	10 2%	6 1%	5 1%	12 1%	-	-	7 1%	7 1%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

Independent Z-Test for Percentages

Upper case letters indicate significance at the 95% level.

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RACE/D7. What is your race? Are you white, black, Asian, or some other race?

	BANNER A -----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
White	2711	1282	1429	2489	222	-	222	505	905	1257	743	514	784	699	1214	754	433	464	861
	75%	73%	78%	100%	21%		54%	69%	74%	81%	79%	84%	76%	79%	74%	85%	81%	72%	70%
				GE						HI	H	HI			RS	S			
Black or African-American	449	239	210	-	449	400	49	145	155	147	85	61	66	130	250	53	48	99	233
	13%	14%	11%		44%	100%	12%	20%	13%	9%	9%	10%	6%	15%	15%	6%	9%	15%	19%
						G		KLJ						M	M			P	PQ
Asian or Pacific Islander	132	88	44	-	132	-	-	44	67	21	21	-	87	19	25	38	24	33	22
	4%	5%	2%		13%			6%	5%	1%	2%		8%	2%	2%	4%	5%	5%	2%
		C						J	J				NO					S	
Mixed race	57	30	27	-	57	-	10	22	19	15	12	4	19	18	20	18	18	2	15
	2%	2%	1%		6%		3%	3%	2%	1%	1%	1%	2%	2%	1%	2%	3%	1%	1%
Native American/ American Indian	35	8	27	-	35	-	-	-	14	13	11	2	12	8	14	12	-	8	11
	1%	1%	1%		3%				1%	1%	1%	1%	1%	1%	1%	1%		1%	1%
Other	116	72	44	-	116	-	104	7	43	62	46	16	28	11	77	6	9	34	55
	3%	4%	2%		11%		26%	1%	3%	4%	5%	3%	3%	1%	5%	1%	2%	5%	4%
									HH	H	H				N			PQ	P
Don't know/Refused	92	30	62	-	22	-	22	11	23	32	20	12	30	4	43	10	3	3	39
	3%	2%	3%		2%		5%	2%	2%	2%	2%	2%	3%	1%	3%	1%	1%	1%	3%
														N					QR

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

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RACE/ETHNICITY

BANNER A	SEX		RACE/ETHNICITY					AGE					EDUCATION			HH INCOME			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
White non-Hispanic	2489	1163	1326	2489	-	-	-	426	820	1200	699	501	758	601	1116	725	394	428	746
	69%	67%	72%	100%				58%	67%	78%	75%	82%	74%	68%	68%	81%	74%	67%	60%
									HI	H	HIK				RS	S			
Total non-White	1032	560	472	-	1032	400	408	309	383	325	229	96	244	285	501	157	137	212	473
	29%	32%	26%		100%	100%	100%	42%	31%	21%	24%	16%	24%	32%	30%	18%	26%	33%	38%
		C						IKLIJ	LJ		L			M			P	PQ	
Black non-Hispanic	400	192	208	-	400	400	-	121	132	145	85	59	62	119	219	48	48	88	202
	11%	11%	11%		39%	100%		16%	11%	9%	9%	10%	6%	13%	13%	5%	9%	14%	16%
								J						M	M		P	PQ	
Hispanic	408	236	171	-	408	-	408	125	151	126	95	31	71	124	210	44	51	81	213
	11%	14%	9%		39%		100%	17%	12%	8%	10%	5%	7%	14%	13%	5%	10%	13%	17%
		C						LJ	L		L			M	M		P	PQ	
Asian/Pacific Islander	132	88	44	-	132	-	-	44	67	21	21	-	87	19	25	38	24	33	22
	4%	5%	2%		13%			6%	5%	1%	2%		8%	2%	2%	4%	5%	5%	2%
		C						J	J				NO				S		
Other non-Hispanic	93	44	49	-	93	-	-	19	33	33	28	5	25	22	46	26	14	10	35
	3%	3%	3%		9%			3%	3%	2%	3%	1%	2%	3%	3%	3%	3%	2%	3%
Don't know/Refused	70	25	45	-	-	-	-	-	23	22	10	12	25	4	26	10	3	3	17
	2%	1%	2%						2%	1%	1%	2%	2%	**	2%	1%	**	**	1%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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D8. Last year, that is in 2008, approximately what was your total family income before taxes - just tell me when I get to the right category.

BANNER A	-----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Less than \$10,000	394	168	226	204	191	80	80	153	86	156	99	57	62	38	294	-	-	-	394
	11%	10%	12%	8%	18%	20%	20%	21%	7%	10%	11%	9%	6%	4%	18%				32%
				D	D	D	IKLIJ							MN					
\$10,000 to under \$20,000	391	204	188	269	122	65	47	109	97	181	87	93	36	100	255	-	-	-	391
	11%	12%	10%	11%	12%	16%	12%	15%	8%	12%	9%	15%	4%	11%	16%				32%
												I		M	M				
\$20,000 to under \$30,000	407	171	236	233	160	58	86	117	93	197	108	89	45	110	251	-	-	-	407
	11%	10%	13%	9%	16%	15%	21%	16%	8%	13%	12%	15%	4%	12%	15%				33%
							D	II		I		I		M	M				
\$30,000 to under \$40,000	327	162	165	188	139	61	47	92	109	125	57	67	86	102	139	-	-	327	-
	9%	9%	9%	8%	13%	15%	12%	13%	9%	8%	6%	11%	8%	11%	8%			51%	
				D															
\$40,000 to under \$50,000	293	148	146	217	73	27	34	33	150	110	61	49	88	74	132	-	-	293	-
	8%	8%	8%	9%	7%	7%	8%	5%	12%	7%	6%	8%	9%	8%	8%			46%	
									HKHJ										
\$50,000 to under \$75,000	510	265	245	373	137	48	51	76	214	218	163	55	154	158	196	-	510	-	-
	14%	15%	13%	15%	13%	12%	13%	10%	17%	14%	17%	9%	15%	18%	12%		96%		
									L		L								
\$75,000 to under \$100,000	294	167	127	244	47	16	17	37	158	93	79	14	129	76	89	294	-	-	-
	8%	10%	7%	10%	5%	4%	4%	5%	13%	6%	8%	2%	13%	9%	5%	33%			
				E					HLHJ		L		0						
\$100,000 to under \$150,000	318	174	145	249	67	27	17	43	128	139	118	21	173	80	66	318	-	-	-
	9%	10%	8%	10%	7%	7%	4%	6%	10%	9%	13%	4%	17%	9%	4%	36%			
									L		HL		NO	0					

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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D8. Last year, that is in 2008, approximately what was your total family income before taxes - just tell me when I get to the right category.

BANNER A	-----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
\$150,000 or over	213 6%	111 6%	102 6%	168 7% F	42 4%	5 1%	11 3%	20 3%	100 8% HLH	88 6%	78 8% HL	10 2%	130 13% NO	49 5%	33 2%	213 24%	-	-	-
Don't know	165 5%	77 4%	89 5%	135 5%	28 3%	9 2%	14 3%	47 6%	41 3%	76 5%	22 2%	54 9% IK	23 2%	42 5%	98 6% M	26 3%	4 1%	18 3%	26 2%
Refused	278 8%	102 6%	176 10%	209 8% FGE	25 2%	5 1%	4 1%	8 1%	49 4%	164 11% HI	66 7% H	99 16% HIK	100 10%	62 7%	91 6%	40 4%	19 4%	5 1%	18 1%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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D8. Last year, that is in 2008, approximately what was your total family income before taxes - just tell me when I get to the right category. (SUMMARY OF D8-D11)

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
\$75K or more	892 25%	478 27%	414 22%	725 29% FGE	157 15%	48 12%	44 11%	105 14%	418 34% HLHJ	349 23% H	300 32% HL	49 8%	465 45% NO	220 25% 0	203 12%	892 100%	-	-	-
\$50K - LT \$75K	534 15%	265 15%	269 15%	394 16%	137 13%	48 12%	51 13%	76 10%	214 17%	236 15%	165 18%	71 12%	156 15%	162 18%	212 13%	-	534 100%	-	-
\$30K - LT \$50K	644 18%	312 18%	332 18%	428 17%	212 21%	88 22%	81 20%	131 18%	261 21% K	251 16%	121 13%	130 21% K	176 17%	183 21%	285 17%	-	-	644 100%	-
Under \$30K	1236 34%	564 32%	672 36%	746 30%	473 46% D	202 51% D	213 52% D	384 52% IKIJ	292 24%	554 36% I	300 32% I	254 42% IK	145 14%	255 29% M	835 51% MN	-	-	-	1236 100%
Undesignated	287 8%	129 7%	158 9%	196 8%	53 5%	14 3%	18 4%	39 5%	41 3%	156 10% I	52 5%	104 17% HIK	84 8%	70 8%	107 7%	-	-	-	-

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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L1. Now thinking about your telephone use... Do you have a working cell phone?

BANNER A	-----SEX-----		-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
LANDLINE ONLY	2039	857	1182	1541	441	178	156	198	676	1107	623	484	591	431	992	514	278	329	693
UNWEIGHTED BASE	702	285	417	571	113	53	37	47	178	457	236	221	241	168	284	184	103	122	211
Yes, have cell phone	1402 69%	555 65%	847 72%	1107 72% E	263 60%	120 67%	93 60%	137 69%	531 79%	701 63%	443 71%	258 53%	485 82%	325 75%	586 59%	476 92%	242 87%	235 71%	333 48%
No, do not	623 31%	299 35%	324 27%	433 28% D	174 40%	59 33%	63 40%	62 31%	141 21%	405 37%	180 29%	225 47%	105 18%	103 24%	406 41%	39 8%	37 13%	95 29%	360 52% PQR
Don't know/Refused	13 1%	3 *%	11 1%	1 *%	3 1%	-	-	-	3 1%	1 *%	-	1 *%	-	3 1%	-	-	-	-	-

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
Independent Z-Test for Percentages
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L1a. Does anyone in your household have a working cell phone?

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON THOSE WITH NO CELL PHONE	637	302	335	434	178	59	63	62	145	406	180	227	105	106	406	39	37	95	360
UNWEIGHTED BASE	156	74	82	118	33	14	11	12	22	116	43	73	35	30	85	10	9	24	83
Yes, someone in household has cell phone	112 18%	49 16%	63 19%	69 16%	43 24%	18 31%	18 28%	30 48% KLJ	33 23%	49 12%	22 12%	27 12%	20 19%	30 28%	59 14%	11 30%	11 30%	19 20%	57 16%
No	512 80%	250 83%	261 78%	364 84%	132 74%	41 69%	46 72%	32 52%	108 75%	356 88% H	158 88% H	199 88% H	85 81%	73 68%	347 86%	27 70%	26 70%	76 80%	302 84%
Don't know/Refused (VOL.)	13 2%	3 1%	11 3%	1 *%	3 2%	-	-	-	3 2%	1 *%	-	1 1%	-	3 3%	-	-	-	-	-

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

L1. Do you have a working cell phone? / L1A. Does anyone in your household have a working cell phone?

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
LANDLINE ONLY	2039	857	1182	1541	441	178	156	198	676	1107	623	484	591	431	992	514	278	329	693
UNWEIGHTED BASE	702	285	417	571	113	53	37	47	178	457	236	221	241	168	284	184	103	122	211
Yes, cell phone	1514	604	910	1176	306	138	111	167	564	750	465	284	506	355	644	487	253	253	391
	74%	70%	77%	76%	69%	77%	71%	84%	84%	68%	75%	59%	86%	82%	65%	95%	91%	77%	56%
								LJ	KLJ		L		0	0		RS	RS		S
No	512	250	261	364	132	41	46	32	108	356	158	199	85	73	347	27	26	76	302
	25%	29%	22%	24%	30%	23%	29%	16%	16%	32%	25%	41%	14%	17%	35%	5%	9%	23%	44%
		C							HI	I	HIK			MN				PQ	PQR
Don't know/Refused	13	3	11	1	3	-	-	-	3	1	-	1	-	3	-	-	-	-	-
	1%	*%	1%	*%	1%				1%	*%		*%		1%					

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS

Independent Z-Test for Percentages

Upper case letters indicate significance at the 95% level.

BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

L2. Of all the telephone calls that you and the other people in your household receive, are [READ 1-3]?

BANNER A	SEX		RACE/ETHNICITY					AGE			EDUCATION			HH INCOME					
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON DUAL USERS REACHED ON LANDLINE PHONE	1514	604	910	1176	306	138	111	167	564	750	465	284	506	355	644	487	253	253	391
UNWEIGHTED BASE	582	230	352	479	90	43	31	42	163	363	201	162	216	148	214	179	98	105	142
All or almost all calls received on a cell phone	287 19%	112 18%	176 19%	199 17%	83 27%	36 26%	33 29%	46 L	142 LJ	94 13%	79 17%	15 5%	96 19%	80 22%	110 17%	121 25%	35 14%	53 21%	65 17%
Some received on a cell phone and some on a regular home phone	814 54%	378 63%	436 48%	656 56%	141 46%	66 48%	44 40%	93 56%	326 L	383 51%	259 56%	124 44%	303 60%	179 50%	330 51%	293 60%	164 65%	122 48%	158 41%
Very few or none received on a cell phone	405 27%	110 18%	294 32%	315 27%	82 27%	36 26%	34 31%	28 17%	97 17%	268 36%	125 27%	142 50%	105 21%	94 26%	205 32%	73 15%	51 20%	78 31%	166 43%
Don't know/Refused (VOL.)	8 1%	4 1%	4 *	6 1%	-	-	-	-	-	5 1%	2 *	3 1%	2 *	3 1%	-	-	3 1%	-	1 *

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

C1. Now thinking about your telephone use...Is there at least one telephone INSIDE your home that is currently working and is not a cell phone?

	BANNER A -----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
BASED ON CELL PHONE SAMPLE	1553	892	661	948	592	222	251	537	550	439	315	124	436	459	651	377	255	315	543	
UNWEIGHTED BASE	301	178	123	206	92	38	32	86	94	116	78	38	99	92	109	85	54	61	84	
Yes, home telephone	811	465	347	544	258	107	96	225	283	293	214	80	215	236	354	282	144	153	182	
	52%	52%	52%	57%	44%	48%	38%	42%	51%	67%	68%	64%	49%	51%	54%	75%	56%	49%	33%	
				E						HI	HI	H				QRS	S			
No home telephone	731	420	311	400	327	112	155	312	259	143	101	42	217	224	291	96	107	161	358	
	47%	47%	47%	42%	55%	50%	62%	58%	47%	33%	32%	34%	50%	49%	45%	25%	42%	51%	66%	
								KLJ	KJ								P	P	PQ	
Don't know/Refused (VOL.)	11	7	4	4	6	3	-	-	8	3	-	3	4	-	7	-	4	-	3	
	1%	1%	1%	*%	1%	1%			1%	1%		2%	1%		1%		2%		1%	

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
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BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

C2. Of all the telephone calls that you and the other people in your household receive, are [READ 1-3]?

BANNER A	SEX		RACE/ETHNICITY				AGE			EDUCATION			HH INCOME						
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
BASED ON DUAL USERS REACHED ON CELL PHONE	811	465	347	544	258	107	96	225	283	293	214	80	215	236	354	282	144	153	182
UNWEIGHTED BASE	196	114	82	140	54	23	17	43	59	92	63	29	62	60	73	68	38	40	36
All or almost all calls received on a cell phone	257 32%	156 34%	100 29%	157 29%	100 39%	49 46%	33 34%	96 43%	85 30%	75 26%	58 27%	18 22%	57 26%	97 41%	103 29%	73 26%	54 38%	57 37%	60 33%
Some received on a cell phone and some on a regular home phone	431 53%	255 55%	176 51%	302 56%	120 46%	41 38%	58 60%	106 47%	169 60%	145 49%	111 52%	34 42%	128 59%	112 47%	184 52%	185 66%	71 50%	72 47%	79 44%
Very few or none received on a cell phone	113 14%	47 10%	66 19%	79 14%	34 13%	17 16%	5 5%	18 8%	28 10%	67 23% HI	38 18%	28 36% HI	27 12%	22 9%	64 18%	20 7%	16 11%	25 16%	42 23%
Don't know/Refused (VOL.)	11 1%	7 1%	5 1%	7 1%	5 2%	-	-	5 2%	-	7 2%	7 3%	-	4 2%	5 2%	3 1%	4 1%	3 2%	-	-

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

TELEPHONE USE SUMMARY

BANNER A	SEX			RACE/ETHNICITY				AGE					EDUCATION			HH INCOME			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Landline only	512	250	261	364	132	41	46	32	108	356	158	199	85	73	347	27	26	76	302
	14%	14%	14%	15%	13%	10%	11%	4%	9%	23%	17%	33%	8%	8%	21%	3%	5%	12%	24%
									HI	HI	HIK			MN				PQ	PQR
Dual users	2349	1078	1271	1725	574	248	207	391	858	1047	679	368	725	594	1005	769	401	407	575
	65%	62%	69%	69%	56%	62%	51%	53%	70%	68%	72%	60%	71%	67%	61%	86%	75%	63%	47%
			B	GE					HLH	H	HL		0		QRS	RS	S		
Cell phone only	731	420	311	400	327	112	155	312	259	143	101	42	217	224	291	96	107	161	358
	20%	24%	17%	16%	32%	28%	38%	42%	21%	9%	11%	7%	21%	25%	18%	11%	20%	25%	29%
		C		D	D	D	IKLIJ	KLJ		L				0		P	P	PQ	

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
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BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

HOUSEHOLD TELEPHONE PHONE USAGE

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Landline only	512	250	261	364	132	41	46	32	108	356	158	199	85	73	347	27	26	76	302
	14%	14%	14%	15%	13%	10%	11%	4%	9%	23%	17%	33%	8%	8%	21%	3%	5%	12%	24%
									HI	HI	HIK			MN				PQ	PQR
Dual users from landline sample	1527	606	921	1177	309	138	111	167	568	751	465	286	506	359	644	487	253	253	391
	43%	35%	50%	47%	30%	34%	27%	23%	46%	49%	50%	47%	49%	40%	39%	55%	47%	39%	32%
			B	FGE				HH	H	H	H	H	0		RS	S			
Dual users from cell phone sample	822	472	350	548	265	110	96	225	290	296	214	82	219	236	361	282	148	153	185
	23%	27%	19%	22%	26%	27%	24%	31%	24%	19%	23%	14%	21%	26%	22%	32%	28%	24%	15%
		C					LJ	L			L				S	S	S		
Cell phone only	731	420	311	400	327	112	155	312	259	143	101	42	217	224	291	96	107	161	358
	20%	24%	17%	16%	32%	28%	38%	42%	21%	9%	11%	7%	21%	25%	18%	11%	20%	25%	29%
		C		D	D	D	IKLIJ	KLJ			L			0		P	P	PQ	

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

How many adults currently live in your household, INCLUDING YOURSELF? (If necessary: That is, how many people age 18 and over, INCLUDING YOURSELF?)

	BANNER A -----SEX-----			-----RACE/ETHNICITY-----				-----AGE-----					-----EDUCATION-----			-----HH INCOME-----			
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
1	657 18%	330 19%	327 18%	486 20%	162 16%	95 24%	47 12%	148 20%	125 10%	375 24%	159 17%	216 35%	181 18%	155 17%	320 19%	44 5%	37 7%	121 19%	400 32%
								II		I		HIK						PQ	PQR
2	1999 56%	974 56%	1024 56%	1429 57%	539 52%	198 50%	213 52%	266 36%	823 67%	880 57%	552 59%	328 54%	642 63%	447 50%	908 55%	618 69%	379 71%	382 59%	491 40%
									HLHJ	H	H	H	N		S	S	S		
3	558 16%	289 17%	269 15%	362 15%	191 19%	62 16%	88 21%	175 24%	153 13%	227 15%	183 19%	45 7%	146 14%	174 19%	235 14%	166 19%	80 15%	102 16%	178 14%
								ILIJ		IL									
4	246 7%	98 6%	148 8%	169 7%	71 7%	22 6%	24 6%	111 15%	77 6%	52 3%	34 4%	18 3%	39 4%	81 9%	125 8%	45 5%	25 5%	30 5%	116 9%
								IKLIJ						M	M				
5 or more	82 2%	37 2%	45 2%	23 1%	56 5%	19 5%	31 8%	36 5%	35 3%	6 **	6 1%	-	8 1%	27 3%	46 3%	16 2%	4 1%	6 1%	50 4%
				D	D		D	KJ	J					M					QR
Don't know/Refused	51 1%	21 1%	31 2%	21 1%	13 1%	2 1%	4 1%	-	13 1%	6 **	4 **	2 **	10 1%	6 1%	8 1%	2 **	7 1%	2 **	-

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
 Independent Z-Test for Percentages
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BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

CENSUS REGION

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Northeast	655 18%	341 19%	314 17%	416 17%	211 20%	58 15%	98 24%	131 18%	246 20%	259 17%	173 18%	86 14%	230 22%	132 15%	289 18%	199 22%	92 17%	110 17%	208 17%
Midwest	803 22%	381 22%	422 23%	642 26% GE	159 15%	85 21% G	25 6%	173 24%	280 23%	337 22%	176 19%	160 26%	201 20%	182 20%	420 26%	172 19%	123 23%	168 26%	282 23%
South	1331 37%	603 34%	728 39%	840 34%	469 45% D	234 59% D	182 45%	281 38%	443 36%	569 37%	345 37%	224 37%	379 37%	341 38%	594 36%	316 35%	173 32%	244 38%	504 41%
West	804 22%	424 24%	379 21%	591 24% F	194 19%	22 6%	103 25% F	151 21%	256 21%	382 25%	244 26%	138 23%	216 21%	235 26%	340 21%	205 23%	146 27%	121 19%	243 20%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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BANKRATE.COM 2009 RETIREMENT INCOME PLANNING SURVEY

COMMUNITY SIZE

BANNER A	SEX		RACE/ETHNICITY				AGE					EDUCATION			HH INCOME				
	TOTAL	MALE	FEMALE	WHITE NON- HISP	TOTAL NON- WHITE	BLACK NON- HISP	HISP	18-29	30-49	TOTAL 50+	50-64	65+	COLLEGE GRAD	SOME COLLEGE	HS OR LESS	\$75K+	\$50K- \$74.9K	\$30K- \$49.9K	UNDER \$30K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
TOTAL	3592	1748	1844	2489	1032	400	408	735	1225	1546	938	609	1027	890	1643	892	534	644	1236
UNWEIGHTED BASE	1003	463	540	777	205	91	69	133	272	573	314	259	340	260	393	269	157	183	295
Urban	554 15%	240 14%	313 17%	356 14%	184 18%	77 19%	75 18%	53 7%	162 13%	327 21%	179 19%	147 24%	202 20%	90 10%	260 16%	151 17%	66 12%	65 10%	208 17%
Suburban	1063 30%	457 26%	606 33%	844 34% FGE	182 18%	78 20%	50 12%	78 11%	413 34% HH	533 34% H	313 33% H	219 36% H	324 32%	243 27%	475 29%	299 34%	156 29%	188 29%	304 25%
Rural	422 12%	160 9%	262 14%	341 14% FE	75 7%	23 6%	31 8%	68 9%	101 8%	248 16% I	130 14%	118 19% HI	64 6%	97 11%	257 16% M	64 7%	57 11%	76 12%	181 15% P
Unavailable (cell phone sample)	1553 43%	892 51% C	661 36%	948 38%	592 57% D	222 55% D	251 62% D	537 73% IKLIJ	550 45% KLJ	439 28%	315 34% L	124 20%	436 42%	459 52% MO	651 40%	377 42%	255 48%	315 49%	543 44%

Comparison Groups: BC/DE/DFG/HIJ/HIKL/MNO/PQRS
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