



# Supplemental Appendix to the Report on the Economic Well-Being of U.S. Households in 2013

July 2014



## Supplemental Appendix to the Report on the Economic Well-Being of U.S. Households in 2013

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### Supplemental Tables by Demographic and Socioeconomic Characteristics

The tables in this appendix contain supplemental information from the Survey of Household Economics and Decisionmaking (SHED). The appendix provides additional information about select questions from each main section of the *Report on the Economic Well-Being of U.S. Households in 2013*, which summarizes the SHED results. For each question included in this appendix, information is reported about the distribution of certain demographic and socioeconomic factors, namely the respondents' race/ethnicity, age, gender, income, and education. For additional details on the SHED, please see the full report that is adjacent to this appendix at www.federalreserve.gov.

Tables begin on next page.

		Race/ethnicity						
	Non-Hispanic white	Non-Hispanic black	Hispanic	Overall	N			
Which one of the following best describes ho	w well you are managing financially t	these days?						
Finding it difficult to get by	12.2	17.3	15.7	13.3	462			
Just getting by	23.5	30.7	30.0	25.3	970			
Doing okay	37.7	37.2	35.2	37.3	1,578			
Living comfortably	25.5	13.7	18.0	23.0	1,088			
Compared to five years ago (2008), would yo	u say that you are better off, the same	, or worse off financial	ly?					
Much worse	12.4	12.3	11.9	12.4	469			
Somewhat worse	24.1	16.4	18.7	22.0	945			
About the same	33.2	36.4	34.7	34.2	1,462			
Somewhat better off	20.0	20.2	20.2	20.0	849			
Much better off	9.0	12.9	12.8	10.0	368			
During the next 12 months, do you expect yo	ur total income to be higher, about the	same, or lower than d	uring the past 12 m	onths?				
Lower	15.4	19.4	13.8	16.1	689			
About the same	62.3	53.9	61.5	60.5	2,559			
Higher	19.8	21.9	22.4	20.7	802			

Web Table 2. Responses to housing questions ( Percent, except as noted		,			
			Race/ethnicity		
	Non-Hispanic white	Non-Hispanic black	Hispanic	Overall	N
Please select all the reason below for why you rent your hom	ne rather than own yo	ur home? (asked of re	nters)		
It's cheaper to rent than own a home	21.7	23.0	27.5	22.8	232
It's more convenient to rent (for example, you can move easily)	26.0	21.1	24.9	24.4	259
plan on moving in the near future	19.8	17.5	24.4	20.1	212
can't qualify for a mortgage to buy a home	29.6	29.5	29.7	29.1	291
can't afford the down payment to buy a home	42.1	46.8	51.5	45.3	444
simply prefer to rent	19.3	22.8	18.6	19.6	207
'm currently looking to buy a home	11.9	10.5	5.2	9.7	104
Other	10.5	6.9	6.2	8.9	112
Compared to five years ago (since 2008), do you think the va	lue of your home toda	y is higher, lower, or s	tayed the same? (as	ked of homeowners)	
Lower value	46.8	37.4	46.3	45.2	981
/alue has stayed the same	21.1	12.5	15.0	19.5	479
Higher value	24.6	31.2	33.5	26.9	599
Don't Know	6.9	15.0	4.8	7.5	148
n the next 12 months, how much, if at all, do you think that l	home prices in your n	eighborhood will chan	ge? (asked of home	owners)	
Go down by more than 5 percent	3.1	5.9	2.8	3.4	92
Go down by 5 percent or less	4.6	4.7	6.4	4.9	122
Stay about the same	40.3	23.4	33.0	36.8	1,046
Go up by 5 percent or less	24.9	22.3	31.4	25.8	734
Go up by more than 5 percent	12.1	15.9	16.4	13.5	351
Oon't know	14.7	26.3	9.6	15.1	377
Thinking about the past 12 months, did you want to sell your	home, but did not or	could not? (asked of h	omeowners)		
es, I put it on the market, but could not sell it	1.9	1.3	2.3	1.9	45
es, I wanted to sell, but did not put it on the market	8.4	12.2	10.8	9.1	232
No, I did not want to sell	86.4	82.1	82.4	85.6	2,378
		0.0			

2.7

0.0

2.9

2.5

61

No, I was able to sell my home, or it's currently on the market

Note: Questions were asked of all respondents, except as noted.

			Race/ethnicity		
	Non-Hispanic white	Non-Hispanic black	Hispanic	Overall	N
In the past 12 months, have you put off applyin	g for credit because you thought yo	ou might be turned dow	n?		
No	83.3	69.0	70.3	79.5	3,394
Yes	15.2	28.7	26.8	18.7	676
If you were to apply for a mortgage today, how	confident are you that your applica	tion would be approve	<b>d?</b>		
Confident	57.3	37.7	42.2	52.5	2,427
Not confident	27.0	32.6	37.2	29.0	1,056
Don't know	14.2	28.0	18.3	16.9	601
If you were to apply for credit or a loan today (o	other than a mortgage), how confide	ent are you that your ap	plication would be	approved?	
Very confident	48.2	20.8	26.5	41.2	1,973
Somewhat confident	19.5	24.5	27.2	21.3	835
Not confident	19.5	28.0	30.7	22.3	787
Don't know	11.2	24.5	13.9	13.5	486
If you had to guess, how would you rate your c	urrent credit score (such as a FICO	score)?			
Poor	9.8	18.6	15.8	11.6	397
Fair	10.1	16.9	16.4	11.7	419
Good	14.1	16.3	25.1	15.8	607
Very good	24.0	9.4	14.9	21.2	950
Excellent	30.6	10.9	12.3	25.0	1,271
Don't know my score or how to rate it	10.3	24.8	13.9	13.2	446
In the past 12 months, have you always paid yo	ur credit card bills in full each mon	ith? (asked of responde	ents with at least on	e credit card)	
No	41.7	52.0	51.3	43.0	1,366
Yes	57.8	47.4	48.7	56.6	1,886

	Race/ethnicity					
	Non-Hispanic white	Non-Hispanic black	Hispanic	Overall	N	
In 2012, would you say that your household's total spending vor that you spent less than your income?	was more than your i	ncome, that it was abou	it the same as your	income,		
Spending was less than income	39.8	36.8	27.8	37.7	1,622	
Spending was same as income	37.7	36.3	41.6	38.4	1,589	
Spending was more than income	20.2	24.6	28.7	21.7	850	
If you were to lose your main source of income (e.g., job, gove using savings, selling assets, or borrowing from friends/fai				y borrowing money,		
No	38.0	59.0	54.0	42.2	805	
Yes	59.7	38.5	44.3	55.6	1,291	
Have you set aside emergency or rainy day funds that would or other emergencies? (asked of approximately one-half of		for 3 months in case of	sickness, job loss,	economic downturn,		
No	53.8	72.1	63.3	57.9	1,055	
Yes	43.4	26.6	32.9	39.4	899	
Suppose that you have an emergency expense that costs \$40 more than one method to cover this expense please select		rent financial situation,	how would you pay	for this expense? If y	ou would use	
Put it on my credit card and pay it off in full at the next statement	30.8	12.4	19.6	27.7	1,288	
Put it on my credit card and pay it off over time	17.5	9.2	21.1	16.9	704	
With the money currently in my checking/savings account or with cash	42.6	30.5	30.3	38.6	1,740	
Using money from a bank loan or line of credit	3.0	2.5	3.9	3.2	138	
By borrowing from a friend or family member	9.9	17.4	15.3	11.8	411	
Using a payday loan, deposit advance, or overdraft	2.0	7.6	7.4	3.6	117	
By selling something	8.6	12.9	10.6	9.5	351	
I wouldn't be able to pay for the expense right now	15.4	37.4	22.8	18.9	628	
Other	2.3	2.1	1.9	2.1	86	

	Race/ethnicity						
	Non-Hispanic white	Non-Hispanic black	Hispanic	Overall	N		
Do you currently owe any money or have any loans that you i	used to pay for your o	wn education?	'	'			
No	72.5	56.3	61.7	68.6	2,977		
⁄es	13.4	21.8	21.5	15.8	568		
Does not apply	12.9	20.2	14.8	14.2	537		
Do you currently owe any money or have any loans that you or your grandchild's education? [constructed]	used to pay for your o	wn education, your sp	ouse's education, yo	ur child's education,			
No	77.6	73.7	70.3	75.8	3,177		
/es	22.4	26.3	29.7	24.2	957		
Did you complete the most recent educational program for w	hich you borrowed m	oney? (asked of respo	ndents with debt for	their own education)			
No	20.9	30.4	29.3	24.3	139		
/es	52.6	37.9	44.3	47.9	281		
Still enrolled in the program	26.5	31.8	24.9	27.5	146		
Overall, how would you say the lifetime financial benefits of y (asked of respondents with debt for their own education)	your most recent educ	cational program comp	pare to the lifetime fi	nancial costs to you o	of this education		
Much larger financial benefits than costs	24.3	26.0	22.7	23.7	128		
Somewhat larger financial benefits than costs	15.7	22.0	22.6	18.3	106		
About same financial benefits and costs	21.0	28.8	12.7	21.0	118		
Somewhat smaller financial benefits than costs	11.1	5.7	18.6	11.8	69		
Much smaller financial benefits than costs	27.5	17.1	23.5	24.9	143		
Thinking about your current education and work experience, (asked of respondents who are not retired or disabled)	how confident are yo	u that you have the sk	ills necessary to get	the kinds of jobs you	want now?		
Very confident	27.4	32.4	28.3	27.3	829		
Somewhat confident	39.5	29.6	41.2	39.2	1,126		
Not confident	19.5	12.7	17.1	18.3	517		
I am not currently in the workforce and I am not looking for a job	6.2	7.5	7.2	6.9	187		
Don't know	5.6	17.0	3.6	6.5	162		

	Race/ethnicity						
	Non-Hispanic white	Non-Hispanic black	Hispanic	Overall	N		
How much thought have you given to the financial planning	for your retirement? (:	asked of all respondent	s net vet retired)				
Vone at all	20.5	37.4	31.9	25.1	656		
A little	23.5	18.9	27.1	23.8	705		
Some	24.2	20.3	20.8	22.6	752		
A fair amount	18.0	12.5	11.2	15.7	591		
A lot	12.5	9.8	7.2	11.4	423		
Which one of the following best describes your plan for retir	6.6	8.3	2.7	6.2	112		
do not plan to retire							
Nork fewer hours as I get close to retirement	9.7	6.0	11.4	9.6	159		
Retire from my current career, but then find a different full-time job	3.5	9.1	2.8	3.8	63		
Retire from my current career, but then find a different part-time job	16.6	10.0	15.1	15.8	304		
Retire from my current career, but then work for myself	7.8	14.5	15.0	9.8	171		
Nork full time until I retire, then stop working altogether	27.2	21.6	23.1	25.4	434		
Keep working as long as possible	21.3	23.8	17.7	21.3	373		
Other	6.8	6.6	9.4	7.2	140		
What type of retirement savings do you have? (asked of all r			0.7	7.2	170		
lo retirement savings or pension	25.4	42.5	40.0	30.9	804		
	39.5	32.3	29.6	36.3	1,318		
Social Security Old-Age benefits							
101(k), 403(b), thrift or other defined contribution pension plan	48.1	29.9	36.1	43.7	1,508		
Defined benefit pension through an employer	20.7	13.8	12.1	18.2	725		
ndividual Retirement Account (IRA)	28.0	12.0	12.2	23.0	874		
Savings outside a retirement account (e.g., a brokerage account,	07.0	11.6	10.4	20.7	000		
savings account)	27.0	11.6	13.4	22.7	862		
Real estate or land	13.6	4.5	5.8	11.3	463		
Other	3.3	3.8	2.6	3.2	87		
low are you planning to pay for your expenses in retirement	•						
Social Security Old-Age benefits	49.9	34.6	35.6	44.6	1,553		
will continue working	25.2	19.2	21.9	23.5	758		
Spouse/partner will continue working	9.6	6.2	7.6	8.8	296		
Defined benefit pension from work	20.7	16.4	11.8	18.5	708		
101(k), 403(b), thrift or other defined contribution pension plan from work	44.3	30.1	29.9	39.7	1,321		
ndividual Retirement Account (IRA)	27.1	11.7	12.4	22.1	809		
Savings outside a retirement account (e.g., a brokerage account,							
savings account)	27.7	14.5	11.5	23.4	832		
ncome from real estate or the sale of real estate	8.8	4.9	7.7	8.3	296		
ncome from a business or the sale of a business	3.7	3.3	4.9	3.8	137		
Rely on children, grandchildren, or other family	2.4	3.9	3.8	2.8	79		
don't know	20.8	33.0	29.9	24.6	631		
Other	3.7	0.6	2.8	3.1	94		
Nhat sources are you (and your spouse/partner) using to pa	y for your expenses ir	retirement? (asked of	all respondents wh	o are currently retired	)		
Social Security Old-Age benefits	75.8	69.3	61.0	74.5	730		
have a job	6.1	4.6	5.9	5.8	64		
My spouse/partner has a job	12.2	11.9	9.4	11.9	120		
Defined benefit pension from work	45.2	38.9	41.8	44.3	470		
.01(k), 403(b), thrift or other defined contribution pension plan from work	19.0	10.0	18.0	18.5	210		
					319		
ndividual Retirement Account (IRA) Savings outside a retirement account (e.g., a brokerage account,	31.1	12.6	21.0	28.8			
savings account)	35.0	6.4	21.0	31.6	335		
ncome from real estate or the sale of real estate	10.0	0.8	8.4	8.8	90		
ncome from a business or the sale of a business	3.1	0.0	0.0	2.6	28		
Relying on children, grandchildren, or other family	2.2	0.0	1.0	1.9	16		
Other	5.5	2.7	8.0	5.9	48		

Web Table 7. Responses to health insurance a Percent, except as noted					
			Race/ethnicity		
	Non-Hispanic white	Non-Hispanic black	Hispanic	Overall	N
During the past 12 months, was there a time when you nee	ded any of the following	g, but didn't get it beca	use you couldn't aff	ford it?	
Prescription medicine (including taking less medication than prescribed)	14.2	18.5	17.1	14.9	532
To see a doctor	16.7	18.8	22.4	17.6	634
Mental health care or counseling	5.6	7.5	11.8	6.7	232
Dental care (including check-ups or routine cleaning)	24.9	32.2	28.7	25.7	972
To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)	11.5	10.4	14.1	11.4	427
Follow-up care (e.g., going to physical therapy sessions recommended by a doctor)	9.9	12.2	11.8	10.3	367
Any medical treatment listed above [constructed]	33.1	39.4	37.0	33.8	1,272
During the past 12 months, have you had any unexpected n by insurance)?	najor medical expenses	that you had to pay ou	t of pocket (that we	re not completely pai	d for
No	74.3	70.5	74.3	74.4	3,060
Yes	24.6	28.2	23.9	24.4	1,035
If you were to have a major unexpected medical expense the your medical bills?	nat you had to pay for o	ut of pocket, how likely	is it that you that y	ou would be able to p	ay
Not likely	39.1	53.7	52.4	42.8	1,596
Somewhat likely	35.6	31.4	30.9	34.5	1,455
Very likely	24.0	13.1	15.1	21.4	1,041
Are you currently covered by any of the following types of I	nealth insurance or hea	Ith coverage plans?			
Insurance through a current or former employer or union (of yourself or a family member)	56.7	39.0	41.8	52.5	2,336
Insurance purchased directly from an insurance company (by yourself or a family member)	14.5	10.1	11.0	13.2	580
Medicare, for people 65 or older, or people with certain disabilities	24.2	19.1	15.2	21.7	1,041
Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability	9.0	23.9	19.3	12.5	406
TRICARE or other military health care	3.1	3.9	5.4	3.5	161
/A (including those who have ever used or enrolled for VA health care)	4.6	7.0	4.9	4.9	223
ndian Health Service	0.3	0.6	1.7	1.1	31
Any other type of health insurance or health coverage plan	4.3	4.7	9.0	4.9	207
Any health insurance listed above [constructed]	87.0	74.1	76.7	83.8	3,584

			Αį	je 		
	18–29	30–44	45–59	60+	Overall	N
Which one of the following best describes h	ow well you are managing fin	ancially these days	?			
Finding it difficult to get by	13.9	15.2	16.1	8.1	13.3	462
Just getting by	23.2	30.5	27.1	19.9	25.3	970
Doing okay	41.2	35.1	36.7	36.9	37.3	1,578
Living comfortably	19.9	17.9	19.2	34.5	23.0	1,088
Compared to five years ago (2008), would y	ou say that you are better off,	the same, or worse	off financially?			
Much worse	9.5	13.7	16.0	9.7	12.4	469
Somewhat worse	19.2	19.2	22.7	26.5	22.0	945
About the same	28.8	31.9	33.3	41.6	34.2	1,462
Somewhat better off	23.6	22.9	18.7	15.7	20.0	849
Much better off	16.5	10.7	8.5	5.6	10.0	368
During the next 12 months, do you expect y	our total income to be higher,	about the same, or	lower than during	the past 12 month	s?	
Lower	15.8	13.1	17.6	17.8	16.1	689
About the same	50.1	55.2	63.7	70.9	60.5	2,559
Higher	29.3	28.6	16.8	10.1	20.7	802

	Age						
	18–29	30–44	45–59	60+	Overall	N	
Please select all the reason below for why you rent yo	our home rather tha	n own your home?	(asked of renters)				
It's cheaper to rent than own a home	17.2	18.2	35.0	24.9	22.8	232	
It's more convenient to rent (for example, you can move easily)	26.5	26.0	19.6	24.3	24.4	259	
I plan on moving in the near future	29.5	20.3	15.8	8.7	20.1	212	
I can't qualify for a mortgage to buy a home	24.2	27.9	40.5	24.6	29.1	291	
I can't afford the down payment to buy a home	48.6	48.0	45.9	33.2	45.3	444	
I simply prefer to rent	14.4	14.0	23.5	34.0	19.6	207	
I'm currently looking to buy a home	11.0	11.8	6.7	7.3	9.7	104	
Other	7.9	5.1	10.5	15.5	8.9	112	
Compared to five years ago (since 2008), do you thinl	the value of your l	nome today is high	er, lower, or stayed	the same? (asked	of homeowners)		
Lower value	31.6	50.0	46.6	43.5	45.2	981	
Value has stayed the same	22.0	15.1	20.1	20.7	19.5	479	
Higher value	30.8	25.7	26.1	27.7	26.9	599	
Don't Know	12.7	9.0	6.3	7.3	7.5	148	
In the next 12 months, how much, if at all, do you thir	ık that home prices	in your neighborh	ood will change? (a	sked of homeown	ers)		
Go down by more than 5 percent	1.2	3.2	4.5	3.1	3.4	92	
Go down by 5 percent or less	5.6	6.4	5.4	3.1	4.9	122	
Stay about the same	29.5	30.5	43.5	37.1	36.8	1,046	
Go up by 5 percent or less	26.1	29.0	22.5	26.6	25.8	734	
Go up by more than 5 percent	21.4	13.9	10.2	14.2	13.5	351	
Don't know	15.0	16.9	13.5	15.5	15.1	377	
Thinking about the past 12 months, did you want to s	ell your home, but (		•	wners)			
Yes, I put it on the market, but could not sell it	4.4	1.6	1.7	1.4	1.9	45	
Yes, I wanted to sell, but did not put it on the market	9.1	11.6	9.4	7.1	9.1	232	
No, I did not want to sell	79.2	80.9	86.6	89.6	85.6	2,378	
No, I was able to sell my home, or it's currently on the market	4.5	4.2	1.7	1.4	2.5	61	

				_				
		Age						
	18–29	30–44	45–59	60+	Overall	N		
In the past 12 months, have you put off applying	for credit because you t	hought you might b	e turned down?					
No	77.4	74.7	76.8	88.7	79.5	3,394		
Yes	20.2	22.9	22.0	10.0	18.7	676		
If you were to apply for a mortgage today, how c	onfident are you that yo	ur application woul	d be approved?					
Confident	42.3	52.1	53.1	60.5	52.5	2,427		
Not confident	32.2	33.4	31.3	20.0	29.0	1,056		
Don't know	23.1	12.5	15.0	18.1	16.9	601		
If you were to apply for credit or a loan today (ot	her than a mortgage), ho	w confident are yo	u that your applica	tion would be app	roved?			
Very confident	29.4	37.6	42.9	52.6	41.2	1,973		
Somewhat confident	28.0	22.6	17.9	18.2	21.3	835		
Not confident	23.0	26.6	26.1	13.5	22.3	787		
Don't know	17.5	11.9	12.1	13.5	13.5	486		
If you had to guess, how would you rate your cur	rent credit score (such a	as a FICO score)?						
Poor	11.1	14.5	15.8	5.0	11.6	397		
Fair	11.9	15.9	12.3	7.0	11.7	419		
Good	18.7	17.7	13.4	14.3	15.8	607		
Very good	19.5	20.3	20.3	24.5	21.2	950		
Excellent	14.5	21.4	26.0	36.0	25.0	1,271		
Don't know my score or how to rate it	22.0	8.9	11.2	12.2	13.2	446		
In the past 12 months, have you always paid you	r credit card bills in full	each month? (aske	d of respondents w	ith at least one cr	edit card)			

51.7

48.2

48.3

50.9

32.1

67.8

43.0

56.6

1,366

1,886

40.6

Note: Questions were asked of all respondents, except as noted.

No

Yes

		Age							
	18–29	30–44	45–59	60+	Overall	N			
in 2012, would you say that your household's total spe or that you spent less than your income?	nding was more t	han your income, th	at it was about the	same as your inc	ome,				
Spending was less than income	36.0	36.1	36.3	42.0	37.7	1,622			
Spending was same as income	39.3	37.3	39.7	37.4	38.4	1,589			
Spending was more than income	20.0	24.7	22.1	19.6	21.7	850			
If you were to lose your main source of income (e.g. job using savings, selling assets, or borrowing from frie					orrowing money,				
No	42.5	49.9	45.0	31.8	42.2	805			
Yes	53.9	48.0	53.4	66.6	55.6	1,291			
Have you set aside emergency or rainy day funds that emergencies? (asked of approximately one-half of r		expenses for 3 mor	ths in case of sick	ness, job loss, eco	nomic downturn, or	other			
No	63.0	63.6	64.1	41.7	57.9	1,055			
Yes	33.2	32.6	34.3	56.3	39.4	899			
Suppose that you have an emergency expense that cos more than one method to cover this expense please			cial situation, how	would you pay for	this expense? If you	u would use			
Put it on my credit card and pay it off in full at the next statement	25.7	25.2	25.1	34.4	27.7	1,288			
Put it on my credit card and pay it off over time	17.8	19.1	14.8	16.4	16.9	704			
With the money currently in my checking/savings account or with cash	32.3	33.9	38.4	48.5	38.6	1,740			
Jsing money from a bank loan or line of credit	4.3	2.3	3.0	3.3	3.2	138			
By borrowing from a friend or family member	18.1	14.2	10.6	5.6	11.8	411			
Jsing a payday loan, deposit advance, or overdraft	4.8	4.4	3.7	1.7	3.6	117			
By selling something	11.0	12.5	8.2	6.7	9.5	351			
wouldn't be able to pay for the expense right now	18.1	20.0	23.8	13.2	18.9	628			
Other	2.0	1.7	2.0	2.9	2.1	86			

			A	ge		
	18–29	30–44	45–59	60+	Overall	N
Do you currently owe any money or have any loans	that you used to pay	for your own educa	tion?			
No	51.5	66.7	75.6	77.1	68.6	2,977
/es	35.9	22.5	7.4	1.7	15.8	568
Does not apply	10.5	9.5	15.9	20.0	14.2	537
Oo you currently owe any money or have any loans or your grandchild's education? [constructed]	that you used to pay	for your own educa	tion, your spouse's	s education, your o	child's education,	
lo	57.5	66.7	81.6	93.3	75.8	3,177
/es	42.5	33.3	18.4	6.7	24.2	957
Did you complete the most recent educational prog	ram for which you bo	rrowed money? (as	ked of respondent	s with debt for the	ir own education)	
lo	19.8	27.4	30.4	36.2	24.3	139
es	41.5	54.7	50.2	59.2	47.9	281
Still enrolled in the program	38.1	17.9	19.4	4.6	27.5	146
Overall, how would you say the lifetime <i>financial be</i> (asked of respondents with debt for their own ed		ecent educational p	rogram compare to	the lifetime <i>finar</i>	<i>icial costs</i> to you of t	his educatio
Nuch larger financial benefits than costs	23.2	22.8	27.6	27.9	23.7	128
Somewhat larger financial benefits than costs	20.1	16.9	16.6	12.9	18.3	106
bout same financial benefits and costs	22.5	20.3	19.1	11.8	21.0	118
omewhat smaller financial benefits than costs	11.3	14.6	8.3	0.0	11.8	69
Nuch smaller financial benefits than costs	22.8	24.8	28.4	47.4	24.9	143
Thinking about your current education and work ex (asked of respondents who are not retired or dis		ent are you that you	ı have the skills ne	cessary to get the	kinds of jobs you w	ant <i>now</i> ?
/ery confident	24.8	28.1	28.8	27.7	27.3	829
Somewhat confident	43.5	38.3	38.9	29.5	39.2	1126
lot confident	16.6	18.2	18.8	22.8	18.3	517
am not currently in the workforce and I am not looking for a job	6.0	7.7	6.1	9.3	6.9	187
Don't know	5.7	6.1	6.6	10.3	6.5	162

Percent, except as noted						
			Ag	е		
	18–29	30–44	45–59	60+	Overall	N
low much thought have you given to the financial planning for you	ır retirement? (as	sked of all respor	idents net yet reti	red)		
lone at all	40.7	20.7	18.6	19.6	25.1	656
A little	27.3	26.1	20.1	19.0	23.8	705
Come	17.6	25.9	24.6	19.3	22.6	752
fair amount	7.9	16.1	20.2	20.6	15.7	59
Alot	4.7	9.7	15.7	20.5	11.4	423
Vhich one of the following best describes your plan for retirement	•					
do not plan to retire	4.8	6.0	8.0	3.1	6.2	112
Vork fewer hours as I get close to retirement	13.8	9.8	6.1	14.2	9.6	159
etire from my current career, but then find a different full-time job	4.5	4.4	4.2	0.2	3.8	63
Retire from my current career, but then find a different part-time job	14.8	13.2	18.1	16.6	15.8	304
letire from my current career, but then work for myself	10.0	10.6	10.4	6.1	9.8	171
Vork full time until I retire, then stop working altogether	34.6	29.2	22.1	14.6	25.4	434
ceep working as long as possible	15.8	21.6	21.1	28.1	21.3	373
Other	0.8	3.7	9.8	16.4	7.2	14
What type of retirement savings do you have? (asked of all respon						
lo retirement savings or pension	50.5	27.8	23.0	15.4	30.9	80
Social Security Old-Age benefits	17.5	31.5	46.4	67.6	36.3	1,31
01(k), 403(b), thrift or other defined contribution pension plan	30.3	52.8	47.8	37.1	43.7	1,50
Defined benefit pension through an employer	7.0	16.0	26.9	25.9	18.2	72
ndividual Retirement Account (IRA)	11.2	23.5	29.2	31.9	23.0	87
avings outside a retirement account (e.g., a brokerage account,		40.0				
savings account)	15.4	19.3	28.6	33.3	22.7	86
deal estate or land	4.4	8.9	16.1	20.5	11.3	46
other	1.7	3.4	4.1	4.1	3.2	8
low are you planning to pay for your expenses in retirement? (ask						
Social Security Old-Age benefits	20.4	41.4	58.4	74.2	44.6	1,55
will continue working	18.7	24.5	24.5	30.0	23.5	75
Spouse/partner will continue working	6.4	8.8	11.2	7.2	8.8	29
Defined benefit pension from work	7.3	16.1	26.8	29.0	18.5	70
101(k), 403(b), thrift or other defined contribution pension plan from work	31.6	46.0	43.5	30.2	39.7	1,32
ndividual Retirement Account (IRA)	14.1	22.5	26.3	28.6	22.1	809
savings outside a retirement account (e.g., a brokerage account,	17.1	22.5	20.0	20.0	22.1	00.
savings account)	19.3	23.3	24.9	29.2	23.4	83
ncome from real estate or the sale of real estate	6.1	7.1	10.4	11.0	8.3	29
ncome from a business or the sale of a business	4.6	3.7	3.1	4.5	3.8	13
Bely on children, grandchildren, or other family	4.6	1.9	2.6	1.7	2.8	7
don't know	40.7	24.8	16.2	8.7	24.6	63
Other	1.1	2.4	4.8	5.5	3.1	9
Nhat sources are you (and your spouse/partner) using to pay for yo	our expenses in r	etirement? (aske	ed of all responde	nts who are c	irrently retired)	
Social Security Old-Age benefits		20.5	8.7	80.5	74.5	73
have a job		40.2	9.1	5.2	5.8	6
My spouse/partner has a job		7.7	17.9	11.4	11.9	12
Defined benefit pension from work		20.5	48.8	44.2	44.3	470
01(k), 403(b), thrift or other defined contribution pension plan from work		4.4	12.5	19.1	18.5	21
dividual Retirement Account (IRA)		4.4	13.4	30.3	28.8	31
savings outside a retirement account (e.g., a brokerage account,				- 510	_0.0	31
savings account)		7.7	26.8	32.2	31.6	33
ncome from real estate or the sale of real estate		0.0	9.8	8.8	8.8	9
ncome from a business or the sale of a business		0.0	2.9	2.6	2.6	2
Relying on children, grandchildren, or other family		0.0	0.0	2.1	1.9	1
Other		0.0	4.9	6.0	5.9	4

			Ag	je		
	18–29	30–44	45–59	60+	Overall	N
During the past 12 months, was there a time when you	needed any of th	e following, but did	ı't get it because y	ou couldn't afford	it?	
Prescription medicine (including taking less medication than prescribed)	15.4	17.8	17.4	9.1	14.9	532
To see a doctor	20.6	22.2	20.0	8.2	17.6	634
Mental health care or counseling	9.8	9.5	5.6	2.5	6.7	232
Dental care (including check-ups or routine cleaning)	25.1	30.6	27.7	19.5	25.7	972
o see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)	12.0	17.2	10.8	5.9	11.4	427
follow-up care (e.g., going to physical therapy sessions recommended by a doctor )	11.2	12.1	11.5	6.6	10.3	367
Any medical treatment listed above [constructed]	34.9	39.0	37.1	24.2	33.8	1,272
During the past 12 months, have you had any unexpect by insurance)?	ed major medical	expenses that you	had to pay out of p	ocket (that were r	ot completely paid	for
lo	78.7	70.1	72.2	77.2	74.4	3,060
'es	19.3	28.1	26.9	22.4	24.4	1,035
f you were to have a major unexpected medical expens your medical bills?	se that you had to	pay for out of pocl	et, how likely is it	that you that you	would be able to pa	у
Not likely	47.9	46.9	45.9	31.5	42.8	1,596
Somewhat likely	35.0	33.9	33.2	35.9	34.5	1,455
ery likely	15.3	17.6	19.9	31.7	21.4	1,041
re you currently covered by any of the following types	of health insurar	nce or health cover	ige plans?			
nsurance through a current or former employer or union (of yourself or a family member)	52.8	58.8	58.0	40.6	52.5	2,336
nsurance purchased directly from an insurance company (by yourself or a family member)	12.5	8.4	7.8	23.9	13.2	580
Medicare, for people 65 or older, or people with certain disabilities	2.3	3.6	10.4	66.7	21.7	1,041
Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability	11.3	12.4	14.0	12.1	12.5	406
TRICARE or other military health care	4.7	2.3	2.2	5.2	3.5	161
A (including those who have ever used or enrolled for VA health care)	2.6	1.9	3.6	10.9	4.9	223
ndian Health Service	2.2	1.1	0.6	0.7	1.1	3
ny other type of health insurance or health coverage plan	5.5	2.4	3.3	8.3	4.9	207
Any health insurance listed above [constructed]	75.8	79.4	83.9	94.5	83.8	3,584

		Gender						
	Male	Female	Overall	N				
Which one of the following best describes how well you are mai	naging financially these days?							
Finding it difficult to get by	11.7	14.8	13.3	462				
Just getting by	24.0	26.5	25.3	970				
Doing okay	39.9	34.8	37.3	1,578				
Living comfortably	23.1	22.9	23.0	1,088				
Compared to five years ago (2008), would you say that you are b	oetter off, the same, or worse o	ff financially?						
Much worse	11.8	13.0	12.4	469				
Somewhat worse	21.2	22.8	22.0	945				
About the same	33.5	34.8	34.2	1,462				
Somewhat better off	21.6	18.6	20.0	849				
Much better off	10.1	9.8	10.0	368				
During the next 12 months, do you expect your total income to b	e higher, about the same, or lo	wer than during the pas	t 12 months?					
Lower	15.3	16.9	16.1	689				
About the same	58.0	62.9	60.5	2,559				
Higher	23.8	17.8	20.7	802				

	Gender						
	Male	Female	Overall	N			
Please select all the reason below for why you rent your home rathe	r than own your home? (a	sked of renters)					
It's cheaper to rent than own a home	25.4	20.7	22.8	232			
It's more convenient to rent (for example, you can move easily)	25.7	23.3	24.4	259			
I plan on moving in the near future	20.8	19.6	20.1	212			
I can't qualify for a mortgage to buy a home	29.7	28.7	29.1	291			
I can't afford the down payment to buy a home	45.0	45.6	45.3	444			
I simply prefer to rent	20.1	19.2	19.6	207			
I'm currently looking to buy a home	8.8	10.4	9.7	104			
Other	6.8	10.6	8.9	112			
Compared to five years ago (since 2008), do you think the value of yo	our home today is higher,	lower, or stayed the sam	e? (asked of homeowne	rs)			
Lower value	46.1	44.4	45.2	981			
Value has stayed the same	20.1	19.0	19.5	479			
Higher value	27.4	26.5	26.9	599			
Don't Know	5.5	9.5	7.5	148			
In the next 12 months, how much, if at all, do you think that home pr	ices in your neighborhoo	d will change? (asked of	homeowners)				
Go down by more than 5 percent	2.8	4.0	3.4	92			
Go down by 5 percent or less	4.8	4.9	4.9	122			
Stay about the same	35.0	38.7	36.8	1,046			
Go up by 5 percent or less	29.4	22.3	25.8	734			
Go up by more than 5 percent	15.7	11.4	13.5	351			
Don't know	11.7	18.6	15.1	377			
Thinking about the past 12 months, did you want to sell your home,	but did not or could not?	(asked of homeowners)					
Yes, I put it on the market, but could not sell it	2.2	1.6	1.9	45			
Yes, I wanted to sell, but did not put it on the market	9.1	9.1	9.1	232			
No, I did not want to sell	85.0	86.1	85.6	2,378			
No, I was able to sell my home, or it's currently on the market	2.4	2.5	2.5	61			

		Gen	der	
	Male	Female	Overall	N
In the past 12 months, have you put off applying for credit because yo	ou thought you might be	turned down?		
No	80.4	78.7	79.5	3,394
Yes	17.3	20.0	18.7	676
If you were to apply for a mortgage today, how confident are you that	your application would	be approved?		
Confident	55.4	49.8	52.5	2,427
Not confident	26.9	31.0	29.0	1,056
Don't know	15.6	18.1	16.9	601
If you were to apply for credit or a loan today (other than a mortgage)	, how confident are you	that your application wo	uld be approved?	
Very confident	43.6	39.0	41.2	1,973
Somewhat confident	21.9	20.7	21.3	835
Not confident	20.4	24.0	22.3	787
Don't know	12.0	15.0	13.5	486
If you had to guess, how would you rate your current credit score (su	ch as a FICO score)?			
Poor	9.7	13.4	11.6	397
Fair	11.6	11.8	11.7	419
Good	15.8	15.9	15.8	607
Very good	21.7	20.8	21.2	950
Excellent	27.3	22.9	25.0	1,271
Don't know my score or how to rate it	12.1	14.1	13.2	446
In the past 12 months, have you always paid your credit card bills in	full each month? (asked	of respondents with at le	ast one credit card)	
No	41.1	44.8	43.0	1,366
Yes	58.2	55.0	56.6	1,886

	Gender				
	Male	Female	Overall	N	
In 2012, would you say that your household's total spending was more to or that you spent less than your income?	han your income, that	t it was about the same a	s your income,		
Spending was less than income	38.2	37.2	37.7	1,622	
Spending was same as income	38.7	38.2	38.4	1,589	
Spending was more than income	20.1	23.2	21.7	850	
If you were to lose your main source of income (e.g. job, government ber using savings, selling assets, or borrowing from friends/family? (aske			onths by borrowing mone	ey,	
No	40.0	44.2	42.2	805	
Yes	57.2	54.1	55.6	1,291	
Have you set aside emergency or rainy day funds that would cover your emergencies? (asked of approximately one-half of respondents)	expenses for 3 month	is in case of sickness, job	loss, economic downtu	rn, or other	
No	54.4	61.3	57.9	1,055	
Yes	42.8	36.1	39.4	899	
Suppose that you have an emergency expense that costs \$400. Based or more than one method to cover this expense please select all that app		al situation, how would y	ou pay for this expense?	If you would use	
Put it on my credit card and pay it off in full at the next statement	29.5	26.0	27.7	1,288	
Put it on my credit card and pay it off over time	16.9	17.0	16.9	704	
With the money currently in my checking/savings account or with cash	39.4	37.9	38.6	1,740	
Using money from a bank loan or line of credit	3.8	2.6	3.2	138	
By borrowing from a friend or family member	11.1	12.4	11.8	411	
Using a payday loan, deposit advance, or overdraft	3.4	3.8	3.6	117	
By selling something	9.7	9.3	9.5	351	
I wouldn't be able to pay for the expense right now	16.5	21.0	18.9	628	
Other	1.8	2.5	2.1	86	

Web Table 19. Responses to education and student le Percent, except as noted	oan questions (by ge	nder)					
		Gender					
	Male	Female	Overall	N			
Do you currently owe any money or have any loans that you used to	pay for your own education	on?					
No	72.0	65.5	68.6	2,977			
Yes	14.8	16.7	15.8	568			
Does not apply	11.6	16.6	14.2	537			
Do you currently owe any money or have any loans that you used to or your grandchild's education? [constructed]	pay for your own education	on, your spouse's educat	ion, your child's educati	on,			
No	75.6	75.9	75.8	3,177			
Yes	24.4	24.1	24.2	957			
Did you complete the most recent educational program for which y	ou borrowed money? (aske	ed of respondents with de	ebt for their own educat	ion)			
No	26.7	22.4	24.3	139			
Yes	48.3	47.6	47.9	281			
Still enrolled in the program	25.0	29.5	27.5	146			
Overall, how would you say the lifetime financial benefits of your maked of respondents with debt for their own education)	ost recent educational pro	gram compare to the life	time <i>financial costs</i> to y	ou of this education?			
Much larger financial benefits than costs	25.8	22.1	23.7	128			
Somewhat larger financial benefits than costs	22.4	14.8	18.3	106			
About same financial benefits and costs	17.0	24.3	21.0	118			
Somewhat smaller financial benefits than costs	15.0	9.1	11.8	69			
Much smaller financial benefits than costs	19.9	29.1	24.9	143			
Thinking about your current education and work experience, how c (asked of respondents who are not retired or disabled)	onfident are you that you h	ave the skills necessary	to get the kinds of jobs	you want <i>now</i> ?			
Very confident	31.0	23.8	27.3	829			
Somewhat confident	40.6	37.8	39.2	1,126			
Not confident	16.8	19.8	18.3	517			
I am not currently in the workforce and I am not looking for a job	3.1	10.5	6.9	187			
Don't know	6.3	6.7	6.5	162			

	Gender				
	Male	Female	Overall	N	
ow much thought have you given to the financial planning for your re	tirement? (asked of a	II respondents net yet ret	ired)		
one at all	22.6	27.6	25.1	656	
little	24.7	22.9	23.8	705	
ome	22.4	22.8	22.6	752	
fair amount	16.1	15.3	15.7	591	
lot	12.6	10.3	11.4	423	
hich one of the following best describes your plan for retirement? (as	sked of all responden	ts net yet retired who hav	re done some planning for	r retirement)	
do not plan to retire	6.0	6.5	6.2	112	
ork fewer hours as I get close to retirement	8.6	10.5	9.6	159	
etire from my current career, but then find a different full-time job	4.8	2.8	3.8	63	
etire from my current career, but then find a different part-time job	17.8	13.8	15.8	304	
etire from my current career, but then work for myself	11.2	8.5	9.8	171	
ork full time until I retire, then stop working altogether	27.2	23.7	25.4	434	
eep working as long as possible	17.8	24.9	21.3	373	
ther	6.3	8.1	7.2	140	
that type of retirement savings do you have? (asked of all respondent		0.1	7.2	110	
o retirement savings or pension	29.1	32.6	30.9	804	
ocial Security Old-Age benefits	38.3	34.5	36.3	1,318	
01(k), 403(b), thrift or other defined contribution pension plan	45.2	42.2	43.7	1,508	
efined benefit pension through an employer	19.7	16.8	18.2	725	
dividual Retirement Account (IRA)	23.7	22.3	23.0	874	
, ,	23.7	22.3	23.0	0/4	
avings outside a retirement account (e.g., a brokerage account, savings account)	24.9	20.6	22.7	862	
eal estate or land	13.0	9.6	11.3	463	
ther	3.1	3.4	3.2	87	
ow are you planning to pay for your expenses in retirement? (asked o				olanning for retire	
ocial Security Old-Age benefits	46.3	43.0	44.6	1,553	
will continue working	25.6	21.6	23.5	758	
pouse/partner will continue working	8.2	9.3	8.8	296	
efined benefit pension from work	20.8	16.3	18.5	708	
01(k), 403(b), thrift or other defined contribution pension plan from work	43.3	36.3	39.7	1,321	
dividual Retirement Account (IRA)	22.8	21.4	22.1	809	
, ,	22.0	21.4	22.1	009	
avings outside a retirement account (e.g., a brokerage account, savings account)	25.9	21.0	23.4	832	
come from real estate or the sale of real estate	10.0	6.7	8.3	296	
come from a business or the sale of a business	4.4	3.4	3.8	137	
ely on children, grandchildren, or other family	2.4	3.2	2.8	79	
don't know		27.8	24.6	631	
ther	21.3	3.4	3.1	94	
urer /hat sources are you (and your spouse/partner) using to pay for your (					
ocial Security Old-Age benefits	74.1	74.8	74.5	730	
ocial Security old-Age benefits have a job	6.0	74.8 5.6	74.5 5.8	64	
•					
ly spouse/partner has a job	14.9	9.3	11.9	120	
efined benefit pension from work	46.7	42.3	44.3	470	
01(k), 403(b), thrift or other defined contribution pension plan from work	20.9	16.4	18.5	210	
dividual Retirement Account (IRA)	31.5	26.4	28.8	319	
avings outside a retirement account (e.g., a brokerage account, savings account)	32.5	30.8	31.6	335	
come from real estate or the sale of real estate	9.6	8.2	8.8	90	
come from a business or the sale of a business	3.3	1.9	2.6	28	
elying on children, grandchildren, or other family	1.5	2.3	1.9	16	

Percent, except as noted						
	Gender					
	Male	Female	Overall	N		
During the past 12 months, was there a time when you needed any of the f	ollowing, but didn't	t get it because you could	n't afford it?			
Prescription medicine (including taking less medication than prescribed)	11.9	17.7	14.9	532		
To see a doctor	14.8	20.2	17.6	634		
Mental health care or counseling	5.4	7.9	6.7	232		
Dental care (including check-ups or routine cleaning)	22.4	28.9	25.7	972		
To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)	7.6	14.9	11.4	427		
Follow-up care (e.g., going to physical therapy sessions recommended by a doctor )	8.2	12.3	10.3	367		
Any medical treatment listed above [constructed]	29.0	38.2	33.8	1,272		
During the past 12 months, have you had any unexpected major medical ex by insurance)?	cpenses that you ha	ad to pay out of pocket (t	nat were not completely	paid for		
No	75.7	73.2	74.4	3,060		
Yes	22.6	26.1	24.4	1,035		
If you were to have a major unexpected medical expense that you had to po your medical bills?	ay for out of pocket	t, how likely is it that you	that you would be able	to pay		
Not likely	39.5	45.9	42.8	1,596		
Somewhat likely	35.7	33.3	34.5	1,455		
Very likely	23.1	19.9	21.4	1,041		
Are you currently covered by any of the following types of health insurance	or health coverage	e plans?				
Insurance through a current or former employer or union (of yourself or a family member)	54.2	51.0	52.5	2,336		
Insurance purchased directly from an insurance company (by yourself or a family member)	12.1	14.3	13.2	580		
Medicare, for people 65 or older, or people with certain disabilities	20.1	23.1	21.7	1,041		
Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability	9.5	15.4	12.5	406		
TRICARE or other military health care	4.4	2.8	3.5	161		
VA (including those who have ever used or enrolled for VA health care)	7.7	2.3	4.9	223		
Indian Health Service	1.3	0.9	1.1	31		
Any other type of health insurance or health coverage plan	4.0	5.6	4.9	207		
Any health insurance listed above [constructed]	82.8	84.7	83.8	3,584		

Web Table 22. Responses to overall financial well-being questions (by income)	
Percent, except as noted	

				Income				
	Less than \$25,000	\$25,000– \$49,999	\$50,000- \$74,999	\$75,000– \$99,999	\$100,000 and greater	Overall	N	
Which one of the following best describes how v	vell you are mana	iging financially t	these days?					
Finding it difficult to get by	25.7	13.3	8.8	3.5	2.1	13.6	452	
Just getting by	34.7	31.3	22.9	16.2	10.4	25.7	944	
Doing okay	29.8	38.0	42.1	49.5	37.7	37.2	1,508	
Living comfortably	9.2	16.9	26.1	30.8	49.2	23.0	1,043	
Compared to five years ago (2008), would you sa	I you say that you are better off, the same, or worse off financially?							
Much worse	21.1	12.7	8.5	6.9	4.4	12.7	455	
Somewhat worse	24.3	24.2	25.7	19.2	14.7	22.3	916	
About the same	33.6	34.8	32.1	32.9	36.1	33.9	1,389	
Somewhat better off	14.2	16.9	22.0	25.8	31.1	20.3	824	
Much better off	6.0	9.9	11.6	15.2	13.8	10.2	359	
During the next 12 months, do you expect your to	otal income to be	higher, about the	same, or lower	than during the p	ast 12 months?			
Lower	18.8	15.3	12.7	13.5	18.3	16.3	668	
About the same	63.8	60.7	64.8	60.9	55.7	61.6	2,477	
Higher	15.8	23.4	21.9	24.7	25.4	21.1	784	

				Income			
	Less than \$25,000	\$25,000– \$49,999	\$50,000- \$74,999	\$75,000– \$99,999	\$100,000 and greater	Overall	N
Please select all the reason below for why you i	ent your home ra	ther than own yo	ur home? (asked	of renters)	'		
It's cheaper to rent than own a home	24.7	22.0	24.2	8.7	24.9	23.1	229
It's more convenient to rent (for example, you can move easily)	19.0	27.3	29.9	27.4	34.9	24.2	248
I plan on moving in the near future	14.5	22.6	27.3	35.4	22.9	20.0	205
I can't qualify for a mortgage to buy a home	35.5	30.3	23.8	18.4	10.2	29.8	290
I can't afford the down payment to buy a home	49.4	45.4	50.0	46.4	22.9	46.3	441
I simply prefer to rent	21.0	19.4	17.3	5.8	25.6	19.6	203
I'm currently looking to buy a home	6.7	12.1	13.2	14.6	11.7	9.7	101
Other	8.4	8.8	7.2	15.9	9.8	8.9	108
Compared to five years ago (since 2008), do you	ı think the value o	f your home toda	y is higher, lowe	r, or stayed the sa	ame? (asked of ho	meowners)	
Lower value	46.0	45.3	46.5	45.2	44.5	45.5	946
Value has stayed the same	14.8	22.1	22.5	15.6	22.0	19.5	463
Higher value	24.4	26.2	26.5	32.0	27.9	27.0	576
Don't Know	14.3	6.1	4.0	6.6	4.8	7.4	140
n the next 12 months, how much, if at all, do yo	ou think that home	e prices in your n	eighborhood will	change? (asked	of homeowners)		
Go down by more than 5 percent	6.4	4.1	2.3	1.8	1.8	3.4	87
Go down by 5 percent or less	10.0	3.8	3.5	4.4	2.6	4.9	117
Stay about the same	32.0	41.8	41.4	37.9	33.2	37.0	1,010
Go up by 5 percent or less	13.9	23.6	26.8	33.7	36.2	26.6	722
Go up by more than 5 percent	11.2	10.1	14.2	11.9	19.7	13.7	341
Don't know	26.1	16.5	11.6	10.3	6.5	14.3	347
Thinking about the past 12 months, did you war	nt to sell your hon	ne, but did not or	could not? (aske	d of homeowners	5)		
es, I put it on the market, but could not sell it	3.5	1.9	0.4	1.2	1.8	1.8	43
Yes, I wanted to sell, but did not put it on the market	10.6	12.2	9.2	6.0	7.6	9.3	227
No, I did not want to sell	82.7	83.9	87.8	90.3	86.9	86.1	2,29
No, I was able to sell my home, or it's currently on the market	2.0	1.8	2.5	2.5	3.3	2.4	58

Web Table 24. Responses to credit behavior and availability questions (by income)	
Percent, except as noted	

				Income						
	Less than \$25,000	\$25,000- \$49,999	\$50,000- \$74,999	\$75,000– \$99,999	\$100,000 and greater	Overall	N			
In the past 12 months, have you put off applying	for credit becaus	se you thought yo	ou might be turne	d down?						
No	70.2	77.6	84.2	87.4	90.8	79.6	3,251			
Yes	28.7	20.8	15.3	11.5	8.3	19.3	668			
If you were to apply for a mortgage today, how confident are you that your application would be approved?										
Confident	26.7	49.7	66.4	76.6	79.8	53.2	2,344			
Not confident	42.9	35.4	23.9	15.8	12.7	29.8	1,037			
Don't know	29.3	14.1	9.7	6.5	6.5	16.2	551			
If you were to apply for credit or a loan today (of	ther than a mortg	age), how confid	ent are you that y	our application v	vould be approve	d?				
Very confident	17.8	36.5	53.3	58.3	71.1	41.5	1,895			
Somewhat confident	20.1	26.5	22.1	24.9	15.7	21.6	813			
Not confident	36.6	25.5	16.1	11.3	8.1	23.0	776			
Don't know	23.9	11.0	8.2	4.7	4.1	12.9	444			
If you had to guess, how would you rate your cu	rrent credit score	(such as a FICO	score)?							
Poor	20.3	14.1	7.2	4.0	3.6	12.0	391			
Fair	16.0	13.6	10.0	10.2	5.0	11.9	410			
Good	15.2	19.7	17.9	18.2	10.8	16.2	597			
Very good	11.7	22.3	29.0	25.7	27.9	21.3	907			
Excellent	10.6	20.4	30.3	35.1	48.9	25.3	1,229			
Don't know my score or how to rate it	25.5	9.3	5.2	5.7	3.7	12.5	406			
In the past 12 months, have you always paid you	ır credit card bills	in full each mor	th? (asked of res	pondents with a	t least one credit	card)				
No	48.7	49.0	42.4	41.4	34.1	43.4	1,337			
Yes	51.2	51.0	57.5	58.6	65.9	56.5	1,808			

Percent, except as noted							
				Income			
	Less than \$25,000	\$25,000– \$49,999	\$50,000- \$74,999	\$75,000– \$99,999	\$100,000 and greater	Overall	N
in 2012, would you say that your household's tota or that you spent less than your income?	al spending was	more than your i	ncome, that it wa	is about the sam	e as your income,		
Spending was less than income	27.8	28.6	42.9	45.0	59.6	37.9	1,559
Spending was same as income	41.5	43.3	38.1	38.4	29.3	38.9	1,537
Spending was more than income	29.6	27.1	18.6	16.0	10.5	22.4	834
If you were to lose your main source of income (e using savings, selling assets, or borrowing fro						ving money,	
No	66.8	46.6	30.3	29.6	15.4	43.1	792
Yes .	31.6	52.3	69.7	70.1	83.9	55.9	1,253
Have you set aside emergency or rainy day funds emergencies? (asked of approximately one-ha			for 3 months in o	ase of sickness,	job loss, economi	c downturn, or o	ther
No	77.8	64.2	51.0	50.7	32.2	59.5	1,024
Yes	21.4	34.0	47.4	49.3	67.5	39.5	858
Suppose that you have an emergency expense th more than one method to cover this expense p			rent financial situ	<i>lation</i> , how would	d you pay for this	expense? If you	would use
Put it on my credit card and pay it off in full at the next statement	13.1	21.5	34.2	36.9	51.7	27.8	1,236
Put it on my credit card and pay it off over time	14.6	22.5	19.3	21.6	12.2	17.5	693
With the money currently in my checking/savings account or with cash	25.3	40.8	48.8	45.5	51.1	39.3	1,694
Using money from a bank loan or line of credit	1.9	5.0	5.1	4.3	1.4	3.3	136
By borrowing from a friend or family member	18.7	15.3	8.7	6.7	1.8	12.0	398
Jsing a payday loan, deposit advance, or overdraft	6.0	4.8	2.3	1.7	0.4	3.7	116
By selling something	15.8	11.2	6.1	5.0	2.9	9.7	345
wouldn't be able to pay for the expense right now	38.2	17.9	10.3	6.5	3.0	19.4	616
Other	3.1	2.5	1.8	1.5	1.1	2.2	85

				Income			
	Less than \$25,000	\$25,000- \$49,999	\$50,000- \$74,999	\$75,000– \$99,999	\$100,000 and greater	Overall	N
Do you currently owe any money or have any lo	ans that you used	to pay for your o	wn education?				
No	60.0	72.6	69.9	73.6	80.9	69.5	2,886
Yes	16.5	14.6	18.5	18.6	13.2	16.1	553
Ooes not apply	22.5	12.2	10.1	7.4	5.4	13.6	489
Do you currently owe any money or have any lo or your grandchild's education? [constructed		to pay for your o	wn education, yo	ur spouse's edu	cation, your child	s education,	
lo	80.3	76.6	73.1	65.0	72.6	75.2	3,028
'es	19.7	23.4	26.9	35.0	27.4	24.8	931
id you complete the most recent educational p	orogram for which	you borrowed m	oney? (asked of r	espondents with	debt for their ow	n education)	
lo	32.5	24.8	23.3	16.3	13.9	24.5	135
es	41.5	40.4	53.0	52.9	65.3	48.4	277
till enrolled in the program	26.0	34.8	23.7	28.5	20.9	26.9	140
Overall, how would you say the lifetime <i>financi</i> (asked of respondents with debt for their ow		most recent educ	cational program	compare to the	lifetime <i>financial</i> (	<i>costs</i> to you of th	is educatio
Much larger financial benefits than costs	20.2	23.4	26.1	26.5	28.4	23.9	126
Somewhat larger financial benefits than costs	16.1	13.4	21.0	30.2	15.9	18.3	104
About same financial benefits and costs	21.2	26.4	16.8	9.7	23.4	20.2	112
omewhat smaller financial benefits than costs	11.5	10.1	11.1	13.5	14.9	11.9	68
Much smaller financial benefits than costs	31.0	26.4	24.2	20.2	17.5	25.5	141
hinking about your current education and wor (asked of respondents who are not retired or		oconfident are yo	u that you have t	he skills necessa	ary to get the kind	ls of jobs you wa	nt <i>now</i> ?
/ery confident	22.1	22.2	27.0	29.5	40.1	27.6	804
Somewhat confident	33.2	44.2	40.6	45.1	40.1	39.8	1,090
lot confident	23.3	23.1	18.0	14.5	11.8	18.9	506
am not currently in the workforce and I am not looking for a job	7.0	5.8	10.2	5.3	6.0	6.9	182
Don't know	13.7	4.4	3.4	4.3	1.4	6.2	145

Neb Table 27. Responses to retirement questions (becent, except as noted							
				Income			
	Less than \$25,000	\$25,000- \$49,999	\$50,000- \$74,999	\$75,000– \$99,999	\$100,000 and greater	Overall	N
low much thought have you given to the financial planning for yo	ur retirement? (	asked of all re	spondents net	t yet retired)			
lone at all	43.5	23.9	15.0	13.9	9.0	25.2	63
A little	20.9	24.7	31.9	27.0	19.6	24.0	68
Some	18.4	26.9	21.6	28.3	24.0	22.8	73
A fair amount	9.0	14.3	19.3	18.7	24.9	15.8	57
A lot	7.4	8.9	11.7	12.1	22.2	11.6	40
Which one of the following best describes your plan for retirement	t? (asked of all	respondents n	et yet retired v	vho have done	e some planning	for retiremen	it)
do not plan to retire	10.3	6.9	5.1	3.7	3.9	6.2	10
Vork fewer hours as I get close to retirement	8.0	10.1	13.3	10.5	7.8	9.6	15
Retire from my current career, but then find a different full-time job	6.1	2.4	2.7	3.0	4.4	3.9	6
Retire from my current career, but then find a different part-time job	8.1	17.8	14.8	21.0	19.5	15.9	29
Retire from my current career, but then work for myself	9.3	8.2	9.0	11.5	12.3	10.1	16
Vork full time until I retire, then stop working altogether	14.6	19.5	30.7	30.3	35.3	25.7	4:
Keep working as long as possible	28.0	27.7	18.1	15.6	12.6	20.7	3
Other	14.1	7.2	5.8	3.6	3.8	7.2	13
What type of retirement savings do you have? (asked of all respon	ndents net yet re	etired)					
lo retirement savings or pension	54.1	32.1	18.2	12.9	9.8	31.0	7
Social Security Old-Age benefits	23.9	30.8	43.3	43.0	58.0	36.8	1,2
101(k), 403(b), thrift or other defined contribution pension plan	16.9	36.6	60.3	70.1	73.8	44.4	1,40
Defined benefit pension through an employer	6.8	13.6	22.0	29.0	36.6	18.6	7
ndividual Retirement Account (IRA)	7.2	17.4	30.5	30.7	47.5	23.1	84
Savings outside a retirement account (e.g., a brokerage account, savings account)	7.5	17.9	26.3	35.0	47.9	23.1	84
Real estate or land	4.5	8.1	10.0	16.4	26.5	11.4	45
Other	4.3	3.2	2.4	3.1	3.1	3.4	
low are you planning to pay for your expenses in retirement? (ask	ked of non-retir	ed respondent	s who plan to	retire and who	have done son	ne planning fo	r retire
Social Security Old-Age benefits	32.1	45.2	56.0	46.7	59.8	45.5	1,5
will continue working	19.0	30.9	24.2	27.2	23.2	24.1	74
Spouse/partner will continue working	4.6	9.2	12.8	11.5	11.9	9.0	29
Defined benefit pension from work	6.4	12.3	22.8	28.5	38.5	18.6	69
101(k), 403(b), thrift or other defined contribution pension plan							
from work	14.0	34.3	53.2	66.6	68.6	40.5	1,2
ndividual Retirement Account (IRA)	8.1	16.8	27.7	31.0	44.8	22.4	78
Savings outside a retirement account (e.g., a brokerage account,							
savings account)	8.8	21.6	25.6	31.3	47.1	23.7	8
ncome from real estate or the sale of real estate	3.7	7.9	5.5	10.3	19.6	8.5	29
ncome from a business or the sale of a business	2.4	2.6	5.3	6.4	5.9	4.0	1;
Rely on children, grandchildren, or other family	2.9	3.3	3.9	2.1	2.3	3.0	
don't know	40.9	22.1	16.9	14.6	9.1	24.2	59
Other	3.6	3.7	2.6	2.1	3.1	3.2	!
What sources are you (and your spouse/partner) using to pay for y			asked of all re	espondents wi	no are currently	retired)	
Social Security Old-Age benefits	77.5	75.2	78.3	75.0	71.3	76.0	70
have a job	5.1	6.3	5.9	4.8	8.1	5.9	(
Ny spouse/partner has a job	5.9	8.4	13.4	13.9	29.5	11.9	11
Defined benefit pension from work	23.5	47.0	57.4	55.9	65.8	45.1	45
101(k), 403(b), thrift or other defined contribution pension plan	40.0	40.4	05.7	00.0	00.4	10.0	-
from work	10.2	16.4	25.7	26.8	30.1	19.2	20
ndividual Retirement Account (IRA)	17.5	27.9	37.1	43.1	41.0	30.0	31
Savings outside a retirement account (e.g., a brokerage account, savings account)	21.1	33.8	37.4	41.2	41.3	32.4	3:
ncome from real estate or the sale of real estate	5.4	11.2	10.4	11.2	10.8	9.2	34
ncome from a business or the sale of a business	1.8	2.0	1.7	4.2	4.2	2.5	2
	2.2	2.0	0.4	4.2	0.0	2.5	1
Relying on children, grandchildren, or other family	۷.۷	2.0	0.4	4.4	0.0	2.0	

Web Table 28. Responses to health insurance and health-care expenses questions (by income) Percent, except as noted

				Income			
	Less than \$25,000	\$25,000– \$49,999	\$50,000– \$74,999	\$75,000– \$99,999	\$100,000 and greater	Overall	N
During the past 12 months, was there a time who	en you needed ar	y of the followin	g, but didn't get it	because you co	uldn't afford it?		
Prescription medicine (including taking less medication than prescribed)	24.9	17.6	11.5	7.0	3.8	15.4	527
To see a doctor	26.2	23.4	15.2	9.0	4.7	18.1	624
Mental health care or counseling	12.5	6.1	4.5	4.3	1.4	6.9	228
Dental care (including check-ups or routine cleaning)	38.3	32.8	23.1	14.0	7.3	26.5	955
To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)	16.3	15.2	9.7	7.7	3.4	11.8	420
Follow-up care (e.g., going to physical therapy sessions recommended by a doctor )	16.5	12.5	7.4	8.2	2.2	10.7	362
Any medical treatment listed above [constructed]	47.8	43.1	30.4	20.7	11.5	34.6	1,247
During the past 12 months, have you had any unby insurance)?	expected major r	nedical expenses	that you had to p	oay out of pocket	(that were not c	ompletely paid fo	r
No	72.7	75.1	74.4	72.0	78.0	74.3	2,927
Yes	26.6	24.6	25.6	27.2	21.8	25.2	1,018
If you were to have a major unexpected medical your medical bills?	expense that you	ı had to pay for o	ut of pocket, how	likely is it that y	ou that you woul	d be able to pay	
Not likely	63.4	51.0	36.2	18.5	16.8	43.1	1,540
Somewhat likely	26.7	34.5	39.3	47.7	38.3	34.9	1,402
Very likely	9.1	14.1	24.4	33.0	44.9	21.6	1,002
Are you currently covered by any of the following	types of health	insurance or hea	lth coverage plan	s?			
Insurance through a current or former employer or union (of yourself or a family member)	25.0	48.5	67.0	75.8	83.3	52.9	2,247
Insurance purchased directly from an insurance company (by yourself or a family member)	12.5	15.5	14.7	14.4	8.9	13.1	551
Medicare, for people 65 or older, or people with certain disabilities	28.2	22.6	19.9	18.4	12.4	21.8	998
Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability	30.0	8.3	3.3	1.3	2.1	12.7	394
TRICARE or other military health care	2.3	3.9	4.7	4.4	4.5	3.7	159
VA (including those who have ever used or enrolled for VA health care)	6.4	5.9	4.0	5.3	2.4	5.1	220
Indian Health Service	2.4	0.4	1.3	0.1	0.0	1.1	30
Any other type of health insurance or health coverage plan	7.4	5.5	2.5	3.3	3.1	5.0	203
Any health insurance listed above [constructed]	74.4	81.0	90.1	95.6	96.3	84.6	3,453

Web Table 29. Responses to overall finance Percent, except as noted	cial well-being o	questions (by 6	education)							
		Education								
	Less than high school	High school	Some college	Bachelor's degree or higher	Overall	N				
Which one of the following best describes how well y	ou are managing fin	ancially these day	s?							
Finding it difficult to get by	23.5	14.8	13.7	7.3	13.3	462				
Just getting by	28.3	31.9	25.4	17.1	25.3	970				
Doing okay	32.4	33.8	39.0	41.2	37.3	1,578				
Living comfortably	12.9	18.4	21.0	33.8	23.0	1,088				
Compared to five years ago (2008), would you say that	t you are better off,	the same, or wors	e off financially?							
Much worse	17.2	14.1	12.1	9.1	12.4	469				
Somewhat worse	25.5	24.2	22.3	18.1	22.0	945				
About the same	34.1	36.5	30.2	35.6	34.2	1,462				
Somewhat better off	11.8	15.7	23.7	24.2	20.0	849				
Much better off	7.2	8.1	10.2	12.7	10.0	368				
During the next 12 months, do you expect your total in	ncome to be higher,	about the same, o	r lower than during	the past 12 month	s?					
Lower	20.0	16.4	16.8	13.6	16.1	689				
About the same	62.6	65.9	58.5	56.1	60.5	2,559				
Higher	12.1	15.4	21.8	28.5	20.7	802				

#### Web Table 30. Responses to housing questions (by education) Percent, except as noted

			Educa	ation						
	Less than high school	High school	Some college	Bachelor's degree or higher	Overall	N				
Please select all the reason below for why you rent yo	ur home rather tha	n own your home?	(asked of renters)							
It's cheaper to rent than own a home	24.7	21.3	23.3	23.2	22.8	232				
It's more convenient to rent (for example, you can move easily)	16.5	20.5	26.8	32.2	24.4	259				
I plan on moving in the near future	13.1	18.1	20.7	26.9	20.1	212				
I can't qualify for a mortgage to buy a home	32.1	29.5	31.6	23.6	29.1	291				
I can't afford the down payment to buy a home	48.1	43.1	43.9	48.2	45.3	444				
I simply prefer to rent	23.1	21.0	17.2	18.3	19.6	207				
I'm currently looking to buy a home	8.1	8.0	10.8	11.6	9.7	104				
Other	2.9	9.8	9.5	10.7	8.9	112				
Compared to five years ago (since 2008), do you think the value of your home today is higher, lower, or stayed the same? (asked of homeowners)										
Lower value	45.3	44.5	44.1	46.9	45.2	981				
Value has stayed the same	11.4	19.9	21.0	20.0	19.5	479				
Higher value	31.3	25.2	26.1	28.2	26.9	599				
Don't Know	10.8	9.6	8.0	4.0	7.5	148				
In the next 12 months, how much, if at all, do you think	k that home prices	in your neighborho	od will change? (a	sked of homeowne	rs)					
Go down by more than 5 percent	5.7	3.0	4.4	2.4	3.4	92				
Go down by 5 percent or less	11.6	4.9	5.0	3.2	4.9	122				
Stay about the same	28.1	40.6	36.9	35.5	36.8	1,046				
Go up by 5 percent or less	13.2	19.5	24.0	35.6	25.8	734				
Go up by more than 5 percent	11.6	10.6	15.2	15.2	13.5	351				
Don't know	28.4	20.9	14.1	7.9	15.1	377				
Thinking about the past 12 months, did you want to se	ell your home, but d	lid not or could not	? (asked of homeov	wners)						
Yes, I put it on the market, but could not sell it	2.1	1.9	1.4	2.2	1.9	45				
Yes, I wanted to sell, but did not put it on the market	7.3	10.8	9.6	7.7	9.1	232				
No, I did not want to sell	82.6	84.3	86.2	86.8	85.6	2,378				
No, I was able to sell my home, or it's currently on the market	4.7	1.6	1.8	3.2	2.5	61				

			Edu	cation		
	Less than high school	High school	Some college	Bachelor's degree or higher	Overall	N
In the past 12 months, have you put off applyi	ng for credit because you th	ought you might b	e turned down?			
No	64.4	79.1	76.9	88.6	79.5	3,394
Yes	30.7	19.6	21.0	10.6	18.7	676
If you were to apply for a mortgage today, how	v confident are you that you	r application woul	d be approved?			
Confident	30.0	44.7	50.8	71.4	52.5	2,427
Not confident	37.1	33.1	31.9	18.8	29.0	1,056
Don't know	29.1	20.9	15.5	9.1	16.9	601
If you were to apply for credit or a loan today	(other than a mortgage), hov	v confident are yo	u that your applic	ation would be appr	oved?	
Very confident	22.2	33.3	37.7	60.7	41.2	1,973
Somewhat confident	17.5	22.1	21.8	21.6	21.3	835
Not confident	32.0	26.0	25.3	11.5	22.3	787
Don't know	23.7	17.3	13.4	5.7	13.5	486
If you had to guess, how would you rate your	current credit score (such as	s a FICO score)?				
Poor	19.5	14.3	13.2	4.1	11.6	397
Fair	12.4	13.3	13.1	8.5	11.7	419
Good	14.9	17.2	18.4	12.3	15.8	607
Very good	10.5	18.5	21.5	28.1	21.2	950
Excellent	11.1	18.4	21.5	41.0	25.0	1,271
Don't know my score or how to rate it	28.1	17.2	10.9	5.3	13.2	446
In the past 12 months, have you always paid y	our credit card bills in full e	ach month? (aske	d of respondents	with at least one cre	dit card)	
No	48.6	46.3	48.1	35.3	43.0	1,366
Yes	50.8	53.1	51.4	64.5	56.6	1.886

Web Table 32. Responses to savings beh	avior questions (	by education)						
	Education							
	Less than high school	High school	Some college	Bachelor's degree or higher	Overall	N		
In 2012, would you say that your household's total s or that you spent less than your income?	pending was more th	an your income, t	nat it was about th	e same as your inco	me,			
Spending was less than income	29.3	33.0	36.0	47.5	37.7	1,622		
Spending was same as income	40.2	41.0	39.6	33.8	38.4	1,589		
Spending was more than income	26.3	23.6	21.8	17.7	21.7	850		
If you were to lose your main source of income (e.g. using savings, selling assets, or borrowing from f					rrowing money,			
No	65.8	51.3	41.9	23.4	42.2	805		
Yes .	29.6	46.6	55.8	75.5	55.6	1,291		
Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies? (asked of approximately one-half of respondents)								
No	74.0	68.4	55.7	42.8	57.9	1,055		
Yes	22.0	29.8	39.7	56.0	39.4	899		
Suppose that you have an emergency expense that more than one method to cover this expense plea			<i>icial situation</i> , how	v would you pay for t	this expense? If you	ı would use		
Put it on my credit card and pay it off in full at the next statement	8.6	18.9	23.5	48.6	27.7	1,288		
Put it on my credit card and pay it off over time	17.0	17.3	18.8	14.7	16.9	704		
With the money currently in my checking/savings accou or with cash	nt 23.6	35.1	41.3	45.5	38.6	1,740		
Using money from a bank loan or line of credit	4.2	3.4	3.3	2.4	3.2	138		
By borrowing from a friend or family member	16.4	14.4	12.4	6.5	11.8	411		
Jsing a payday loan, deposit advance, or overdraft	7.3	4.1	4.3	1.0	3.6	117		
By selling something	14.7	10.5	10.2	5.7	9.5	351		
wouldn't be able to pay for the expense right now	35.6	25.9	17.7	6.0	18.9	628		
Other	2.5	2.8	2.3	1.2	2.1	86		

Web Table 33. Responses to education and student loan questions (by education)  Percent, except as noted								
	Education							
	Less than high school	High school	Some college	Bachelor's degree or higher	Overall	N		
Do you currently owe any money or have any loans th	at you used to pay	for your own educa	tion?					
No	65.7	69.2	67.8	70.0	68.6	2,977		
Yes	8.0	7.6	19.3	24.0	15.8	568		
Does not apply	23.2	22.1	11.0	5.6	14.2	537		
Do you currently owe any money or have any loans that you used to pay for your own education, your spouse's education, your child's education, or your grandchild's education? [constructed]								
No	85.0	85.3	72.1	65.6	75.8	3,177		
Yes	15.0	14.7	27.9	34.4	24.2	957		
Did you complete the most recent educational program for which you borrowed money? (asked of respondents with debt for their own education)								
No	29.9	36.9	34.3	11.5	24.3	139		
Yes	56.1	23.5	24.9	73.1	47.9	281		
Still enrolled in the program	14.0	39.7	39.9	15.3	27.5	146		
Overall, how would you say the lifetime <i>financial benefits</i> of your most recent educational program compare to the lifetime <i>financial costs</i> to you of this education? (asked of respondents with debt for their own education)								
Much larger financial benefits than costs	30.2	15.3	27.5	22.7	23.7	128		
Somewhat larger financial benefits than costs	19.6	20.7	14.5	20.3	18.3	106		
About same financial benefits and costs	13.2	19.5	23.1	20.8	21.0	118		
Somewhat smaller financial benefits than costs	6.6	9.0	8.8	15.7	11.8	69		
Much smaller financial benefits than costs	30.3	35.0	26.0	20.0	24.9	143		
Thinking about your current education and work experience, how confident are you that you have the skills necessary to get the kinds of jobs you want now? (asked of respondents who are not retired or disabled)								
Very confident	21.5	20.7	25.0	36.8	27.3	829		
Somewhat confident	30.1	39.1	42.2	39.4	39.2	1,126		
Not confident	22.2	21.0	18.7	14.5	18.3	517		
I am not currently in the workforce and I am not looking for a job	10.3	8.7	6.1	4.9	6.9	187		
Don't know	12.2	9.3	5.6	3.3	6.5	162		

Web Table 34. Responses	to retirement questions	(by education)
Percent, except as noted		

How much thought have you given to the financial planning for your retirement? (asked of all respondents net vertired)	Percent, except as noted						
Name		Education					
Nome at all					degree	Overall	N
A little	How much thought have you given to the financial planning for your retirem	ent? (asked of	all respondents	net yet retired	)		
Some	None at all	48.6	35.3	22.6	8.2	25.1	656
A fair amount	A little	21.0	22.8	25.4	24.2	23.8	705
A lot	Some	14.0	21.2	24.1	26.0	22.6	752
Name	A fair amount	5.4	11.7	16.7	22.9	15.7	591
How not plan to retire   11.5   6.9   6.4   4.9   6.2	A lot	6.7	8.2	10.0	17.9	11.4	423
No reference savings or pension   12.3   12.0   7.2   9.4   9.6	Which one of the following best describes your plan for retirement? (asked	of all responder	nts net yet retir	ed who have d	one some planni	ing for retireme	ent)
Retire from my current career, but then find a different full-time job   Retire from my current career, but then find a different part-time job   17.4   10.9   17.0   17.6   15.8     Retire from my current career, but then find a different part-time job   11.7   5.8   9.2   12.5   9.8     Work full time until I retire, then stop working altogether   9.6   26.4   24.7   27.9   25.4     Keep working as long as possible   18.5   24.3   22.4   19.2   21.3     Other   7.1   10.1   8.7   4.5   7.2     What type of retirement savings do you have? (asked of all respondents net ver tretired   1.4   10.1   8.7   4.5   7.2     What type of retirement savings do you have? (asked of all respondents net ver tretired   1.4   1.4   30.9     Social Security Old-Age benefits   24.3   29.6   35.3   48.8   36.3   1.4     401 (k), 403(b), thrift or other defined contribution pension plan   20.7   31.5   42.0   66.4   43.7   1.4     Defined benefit pension through an employer   6.3   12.4   19.0   42.5   23.0     Savings outside a retirement account (RA)   5.5   14.1   19.0   42.5   23.0     Savings outside a retirement account (e.g., a brokerage account, savings account)   7.6   14.1   21.3   38.6   22.7     Real estate or land   3.5   7.1   11.6   18.1   11.3     Other   21.4   4.1   3.3   29.6   38.2     How are you planning to pay for your expenses in retirement? (asked of non-retired respondents who plan to retire and who have done some planning for retired respondents who plant provides a retirement working   16.0   20.4   23.9   29.3   23.5     Spouse/partner will continue working   7.3   8.0   9.2   9.6   8.8     Defined benefit pension from work   1.6   26.7   39.7   61.6   39.7   1.6     Individual Retirement Account (RA)   4.1   12.9   17.5   42.9   22.1     Individual Retirement Account (RA)   4.1   12.9   17.5   42.9   22.1     Individual Retirement account (e.g., a brokerage account, savings account)   6.0   14.5   21.4   41.1   23.4     Income from real estate or the sale of real estate   3.1   7.0   6.9   13.0   8.	I do not plan to retire	11.5	6.9	6.4	4.9	6.2	112
Retire from my current career, but then find a different part-time job   17.4   10.9   17.0   17.6   15.8     Retire from my current career, but then mork for myself   11.7   5.8   9.2   12.5   9.8     Work full time until I retire, then stop working altogether   9.6   26.4   24.7   27.9   25.4     Keep working as long as possible   18.5   24.3   22.4   19.2   21.3     Other   7.1   10.1   8.7   4.5   7.2     What type of retirement savings do you have? (asked of all respondents net yet retired)   What type of retirement savings of pension   52.8   38.2   31.1   14.7   30.9     Social Security Old-Age benefits   24.3   29.6   35.3   48.8   36.3   1.4     A10 (k), 403(b), thrift or other defined contribution pension plan   20.7   31.5   42.0   66.4   43.7   1.8     Defined benefit pension through an employer   6.3   12.2   16.9   30.1   18.2     Savings outside a retirement account (lRA)   5.5   14.1   19.0   42.5   23.0     Savings accountly   The fell of the fe	Work fewer hours as I get close to retirement	12.3	12.0	7.2	9.4	9.6	159
Retire from my current career, but then work for myself   11.7   5.8   9.2   12.5   9.8	Retire from my current career, but then find a different full-time job	8.9	3.4	3.3	3.6	3.8	63
Nork full time until I retire, then stop working altogether   9.6   26.4   24.7   27.9   25.4	Retire from my current career, but then find a different part-time job	17.4	10.9	17.0	17.6	15.8	304
Neep working as long as possible   18.5   24.3   22.4   19.2   21.3   21.5							171
Other         7.1         10.1         8.7         4.5         7.2           What type of retirement savings do you have? (asked of all respondents net yet retired)           No retirement savings or pension         52.8         38.2         31.1         14.7         30.9           Social Security Old-Age benefits         24.3         29.6         35.3         48.8         36.3         1,           A01(K), 403(b), thrift or other defined contribution pension plan         20.7         31.5         42.0         66.4         43.7         1,           Defined benefit pension through an employer         6.3         12.2         16.9         30.1         18.2           Individual Retirement Account (IRA)         5.5         14.1         19.0         42.5         23.0           Savings outside a retirement account (IRA)         3.5         7.1         11.6         18.1         11.3           Savings outside a retirement account (IRA)         3.5         7.1         11.6         18.1         11.3           Other         2.1         4.1         3.3         2.7         3.2           Real estate or land         3.5         7.1         11.6         18.1         11.3           Other         2.1         4.1         3.3	Work full time until I retire, then stop working altogether	9.6	26.4	24.7	27.9	25.4	434
No retirement savings or pension   52.8   38.2   31.1   14.7   30.9							373
No retirement savings or pension   52.8   38.2   31.1   14.7   30.9			10.1	8.7	4.5	7.2	140
Social Security Old-Age benefits   24.3   29.6   35.3   48.8   36.3   1, 401(k), 403(b), thrift or other defined contribution pension plan   20.7   31.5   42.0   66.4   43.7   1, 401(k), 403(b), thrift or other defined contribution pension plan   20.7   31.5   42.0   66.4   43.7   1, 401(k), 403(b), thrift or other defined contribution pension plan   20.7   31.5   42.0   66.4   43.7   1, 401(k), 403(b), thrift or other defined count (IRA)   5.5   14.1   19.0   42.5   23.0							
A01(k), 403(b), thrift or other defined contribution pension plan   20.7   31.5   42.0   66.4   43.7   1.7     Defined benefit pension through an employer   6.3   12.2   16.9   30.1   18.2     Individual Retirement Account (IRA)   5.5   14.1   19.0   42.5   23.0     Savings outside a retirement account (e.g., a brokerage account, savings account)   7.6   14.1   21.3   38.6   22.7     Real estate or land   3.5   7.1   11.6   18.1   11.3     Other   2.1   4.1   3.3   2.7   3.2     How are you planning to pay for your expenses in retirement? (asked of non-retired respondents who plan to retire and who have done some planning for retire social Security Old-Age benefits   28.8   39.9   45.7   54.5   44.6   1.7     I will continue working   16.0   20.4   23.9   29.3   23.5     Spouse/partner will continue working   7.3   8.0   9.2   9.6   8.8     A01(k), 403(b), thrift or other defined contribution pension plan from work   8.3   12.4   17.5   29.6   18.5     A01(k), 403(b), thrift or other defined contribution pension plan from work   17.6   26.7   39.7   61.6   39.7   1.7     Individual Retirement Account (IRA)   4.1   12.9   17.5   42.9   22.1     Savings outside a retirement account (e.g., a brokerage account, savings account)   6.0   14.5   21.4   41.1   23.4     Income from real estate or the sale of real estate   3.1   7.0   6.9   13.0   8.3     Rely on children, grandchildren, or other family   2.9   2.7   2.6   3.1   2.8     I don't know   37.5   32.2   25.0   11.6   24.6     Other   3.7   3.7   3.7   3.7   3.7     Other   3.7   3.7   3.7   3.7   3.7     Other   3.7   3.7   3.7   3.7   3.7     Other   3.7   3.7   3.7   3.7     Other   3.7   3.7   3.7     Other   3.7   3.7	- · · · · · · · · · · · · · · · · · · ·						804
Defined benefit pension through an employer   6.3   12.2   16.9   30.1   18.2   16.1   19.0   42.5   23.0   16.1   19.0   42.5   23.0   16.1   19.0   42.5   23.0   16.1   19.0   14.5   23.0   16.1   19.0   14.5   23.0   16.1   19.0   14.5   23.0   16.1   19.0   14.5   23.0   16.1   19.0   14.5   23.0   16.1   19.0   14.5   23.0   16.1   19.0   14.5   23.0   16.0   22.7   16.9   30.1   18.2   19.0	· · · · ·						1,318
Individual Retirement Account (IRA)   5.5   14.1   19.0   42.5   23.0							1,508
Savings outside a retirement account (e.g., a brokerage account, savings account)  Real estate or land  3.5  7.1  11.6  18.1  11.3  11.3  11.3  1.4  13.3  2.7  3.2  How are you planning to pay for your expenses in retirement? (asked of non-retired respondents who plan to retire and who have done some planning for retire social Security Old-Age benefits  8.8  8.9  4.5  8.0  9.2  9.6  8.8  1.0  1.0  1.0  1.0  1.0  1.0  1.0							725
savings account)         7.6         14.1         21.3         38.6         22.7           Real estate or land         3.5         7.1         11.6         18.1         11.3           Other         2.1         4.1         3.3         2.7         3.2           How are you planning to pay for your expenses in retirement? (asked of non-retired respondents who plan to retire and who have done some planning for retire social Security Old-Age benefits         28.8         39.9         45.7         54.5         44.6         1,           I will continue working         16.0         20.4         23.9         29.3         23.5           Spouse/partner will continue working         7.3         8.0         9.2         9.6         8.8           Defined benefit pension from work         8.3         12.4         17.5         29.6         18.5           401(k), 403(b), thrift or other defined contribution pension plan from work         17.6         26.7         39.7         61.6         39.7         1,           Individual Retirement Account (IRA)         4.1         12.9         17.5         42.9         22.1           Savings outside a retirement account (e.g., a brokerage account, savings account)         6.0         14.5         21.4         41.1         23.4           Income from real	, ,	5.5	14.1	19.0	42.5	23.0	874
Other         2.1         4.1         3.3         2.7         3.2           How are you planning to pay for your expenses in retirement? (asked of non-retired respondents who plan to retire and who have done some planning for retire Social Security Old-Age benefits         28.8         39.9         45.7         54.5         44.6         1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1		7.6	14.1	21.3	38.6	22.7	862
Now are you planning to pay for your expenses in retirement? (asked of non-retired respondents who plan to retire and who have done some planning for retire Social Security Old-Age benefits	Real estate or land	3.5	7.1	11.6	18.1	11.3	463
Social Security Old-Age benefits         28.8         39.9         45.7         54.5         44.6         1,           I will continue working         16.0         20.4         23.9         29.3         23.5           Spouse/partner will continue working         7.3         8.0         9.2         9.6         8.8           Defined benefit pension from work         8.3         12.4         17.5         29.6         18.5           401(k), 403(b), thrift or other defined contribution pension plan from work         17.6         26.7         39.7         61.6         39.7         1,           Individual Retirement Account (IRA)         4.1         12.9         17.5         42.9         22.1           Savings outside a retirement account (e.g., a brokerage account, savings account)         6.0         14.5         21.4         41.1         23.4           Income from real estate or the sale of real estate         3.1         7.0         6.9         13.0         8.3           Income from a business or the sale of a business         3.8         2.6         3.9         5.0         3.8           Rely on children, grandchildren, or other family         2.9         2.7         2.6         3.1         2.8           I don't know         37.5         32.2	Other	2.1	4.1	3.3	2.7	3.2	87
Will continue working   16.0   20.4   23.9   29.3   23.5	How are you planning to pay for your expenses in retirement? (asked of non	-retired respon	dents who plar	to retire and v	who have done s	ome planning	for retirement)
Spouse/partner will continue working         7.3         8.0         9.2         9.6         8.8           Defined benefit pension from work         8.3         12.4         17.5         29.6         18.5           401(k), 403(b), thrift or other defined contribution pension plan from work         17.6         26.7         39.7         61.6         39.7         1,           Individual Retirement Account (IRA)         4.1         12.9         17.5         42.9         22.1           Savings outside a retirement account (e.g., a brokerage account, savings account)         6.0         14.5         21.4         41.1         23.4           Income from real estate or the sale of real estate         3.1         7.0         6.9         13.0         8.3           Income from a business or the sale of a business         3.8         2.6         3.9         5.0         3.8           Rely on children, grandchildren, or other family         2.9         2.7         2.6         3.1         2.8           I don't know         37.5         32.2         25.0         11.6         24.6           Other         3.7         3.2         3.3         2.7         3.1	· · · · · · · · · · · · · · · · · · ·						1,553
Defined benefit pension from work 8.3 12.4 17.5 29.6 18.5 401(k), 403(b), thrift or other defined contribution pension plan from work 17.6 26.7 39.7 61.6 39.7 1, Individual Retirement Account (IRA) 4.1 12.9 17.5 42.9 22.1 Savings outside a retirement account (e.g., a brokerage account, savings account) 6.0 14.5 21.4 41.1 23.4 Income from real estate or the sale of real estate 3.1 7.0 6.9 13.0 8.3 Income from a business or the sale of a business 3.8 2.6 3.9 5.0 3.8 Rely on children, grandchildren, or other family 2.9 2.7 2.6 3.1 2.8 I don't know 37.5 32.2 25.0 11.6 24.6 Other							758
401(k), 403(b), thrift or other defined contribution pension plan from work  17.6 26.7 39.7 61.6 39.7 1, Individual Retirement Account (IRA) 4.1 12.9 17.5 42.9 22.1  Savings outside a retirement account (e.g., a brokerage account, savings account) 6.0 14.5 21.4 41.1 23.4  Income from real estate or the sale of real estate 3.1 7.0 6.9 13.0 8.3 Income from a business or the sale of a business 3.8 Rely on children, grandchildren, or other family 2.9 2.7 2.6 3.1 2.8 I don't know 37.5 32.2 25.0 11.6 24.6 Other							296
Individual Retirement Account (IRA)	•						708
Savings outside a retirement account (e.g., a brokerage account, savings account)         6.0         14.5         21.4         41.1         23.4           Income from real estate or the sale of real estate         3.1         7.0         6.9         13.0         8.3           Income from a business or the sale of a business         3.8         2.6         3.9         5.0         3.8           Rely on children, grandchildren, or other family         2.9         2.7         2.6         3.1         2.8           I don't know         37.5         32.2         25.0         11.6         24.6           Other         3.7         3.2         3.3         2.7         3.1							1,321
savings account)         6.0         14.5         21.4         41.1         23.4           Income from real estate or the sale of real estate         3.1         7.0         6.9         13.0         8.3           Income from a business or the sale of a business         3.8         2.6         3.9         5.0         3.8           Rely on children, grandchildren, or other family         2.9         2.7         2.6         3.1         2.8           I don't know         37.5         32.2         25.0         11.6         24.6           Other         3.7         3.2         3.3         2.7         3.1	,	4.1	12.9	17.5	42.9	22.1	809
Income from real estate or the sale of real estate         3.1         7.0         6.9         13.0         8.3           Income from a business or the sale of a business         3.8         2.6         3.9         5.0         3.8           Rely on children, grandchildren, or other family         2.9         2.7         2.6         3.1         2.8           I don't know         37.5         32.2         25.0         11.6         24.6           Other         3.7         3.2         3.3         2.7         3.1	, , , , , , , , , , , , , , , , , , , ,	6.0	14.5	21 4	41 1	23.4	832
Income from a business or the sale of a business         3.8         2.6         3.9         5.0         3.8           Rely on children, grandchildren, or other family         2.9         2.7         2.6         3.1         2.8           I don't know         37.5         32.2         25.0         11.6         24.6           Other         3.7         3.2         3.3         2.7         3.1							296
Rely on children, grandchildren, or other family         2.9         2.7         2.6         3.1         2.8           I don't know         37.5         32.2         25.0         11.6         24.6           Other         3.7         3.2         3.3         2.7         3.1							137
I don't know         37.5         32.2         25.0         11.6         24.6           Other         3.7         3.2         3.3         2.7         3.1							79
Other 3.7 3.2 3.3 2.7 3.1							631
What are seen and and are seen and a seen and a seen are seen as a	Other	3.7	3.2	3.3	2.7	3.1	94
What sources are you (and your spouse/partner) using to pay for your expenses in retirement? (asked of all respondents who are currently retired)	What sources are you (and your spouse/partner) using to pay for your exper	nses in retireme	ent? (asked of a	all respondents	who are curren	tly retired)	
							730
I have a job 3.5 4.5 6.1 8.1 5.8	I have a job	3.5	4.5	6.1	8.1	5.8	64
My spouse/partner has a job 17.6 10.4 8.5 15.4 11.9	My spouse/partner has a job	17.6	10.4	8.5	15.4	11.9	120
Defined benefit pension from work 25.1 41.6 44.4 55.3 44.3	Defined benefit pension from work	25.1	41.6	44.4	55.3	44.3	470
401(k), 403(b), thrift or other defined contribution pension plan from work 4.3 20.0 17.1 23.7 18.5	401(k), 403(b), thrift or other defined contribution pension plan from work	4.3	20.0	17.1	23.7	18.5	210
Individual Retirement Account (IRA) 14.0 26.7 27.9 38.3 28.8	Individual Retirement Account (IRA)	14.0	26.7	27.9	38.3	28.8	319
Savings outside a retirement account (e.g., a brokerage account, savings account) 16.9 25.4 33.0 43.8 31.6		16.9	25.4	33.0	43.8	31.6	335
Income from real estate or the sale of real estate 5.5 9.5 9.8 8.0 8.8							90
Income from a business or the sale of a business 0.9 1.0 2.2 5.7 2.6	Income from a business or the sale of a business	0.9			5.7	2.6	28
Relying on children, grandchildren, or other family 7.2 1.9 1.8 0.0 1.9	Relying on children, grandchildren, or other family	7.2	1.9	1.8	0.0	1.9	16
Other 2.9 4.4 8.0 6.6 5.9	Other	2.9	4.4				48

Web Table 35. Responses to health insurance and health-care expenses questions (by education) Percent, except as noted

	Education						
	Less than high school	High school	Some college	Bachelor's degree or higher	Overall	N	
During the past 12 months, was there a time when you	ı needed any of the	following, but did	1't get it because y	ou couldn't afford i	it?		
Prescription medicine (including taking less medication than prescribed)	24.7	16.2	15.0	9.6	14.9	532	
To see a doctor	25.6	18.0	19.1	12.5	17.6	634	
Mental health care or counseling	9.8	4.5	8.4	6.0	6.7	232	
Dental care (including check-ups or routine cleaning)	33.6	27.3	29.8	17.0	25.7	972	
To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)	15.9	11.0	12.3	9.3	11.4	427	
Follow-up care (e.g., going to physical therapy sessions recommended by a doctor)	15.2	10.4	10.9	7.7	10.3	367	
Any medical treatment listed above [constructed]	45.9	34.9	36.0	25.5	33.8	1,272	
During the past 12 months, have you had any unexpec by insurance)?	ted major medical	expenses that you	had to pay out of p	ocket (that were n	ot completely paid	for	
No	73.8	75.9	72.8	74.5	74.4	3,060	
Yes	22.9	22.7	26.3	25.0	24.4	1,035	
If you were to have a major unexpected medical expense that you had to pay for out of pocket, how likely is it that you that you would be able to pay your medical bills?							
Not likely	60.9	50.6	43.2	27.1	42.8	1,596	
Somewhat likely	27.2	34.0	33.4	38.9	34.5	1,455	
Very likely	9.2	14.1	21.8	33.5	21.4	1,041	
Are you currently covered by any of the following types of health insurance or health coverage plans?							
Insurance through a current or former employer or union (of yourself or a family member)	27.0	44.0	51.4	72.7	52.5	2,336	
Insurance purchased directly from an insurance company (by yourself or a family member)	14.2	13.9	13.0	12.2	13.2	580	
Medicare, for people 65 or older, or people with certain disabilities	24.5	26.3	21.4	16.0	21.7	1,041	
Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability	30.5	16.7	11.0	2.6	12.5	406	
TRICARE or other military health care	3.2	3.3	3.7	3.8	3.5	161	
VA (including those who have ever used or enrolled for VA health care)	6.5	4.8	5.7	3.6	4.9	223	
Indian Health Service	2.8	1.2	1.1	0.4	1.1	31	
Any other type of health insurance or health coverage plan	6.4	6.4	4.4	3.2	4.9	207	
Any health insurance listed above [constructed]	74.1	80.9	82.9	91.6	83.8	3,584	
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