

Siena College Research Institute
 March 28-31, April 4-7, 10, 2011
 811 New York State Residents
 MOE +/- 3.4%

Q1. First, we are interested in how people are getting along financially these days. Would you say that you are better off or worse off financially than you were a year ago?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Better off	21%	28%	26%	17%	10%	23%	26%	10%	21%	20%	24%	15%	21%	21%	21%	20%	29%	20%	21%	19%	22%	24%	23%	20%	24%	19%	21%	19%	22%		
Same	36%	37%	33%	33%	44%	39%	24%	42%	37%	36%	38%	35%	36%	32%	42%	39%	31%	33%	24%	30%	37%	43%	37%	36%	33%	39%	37%	35%	41%		
Worse off	42%	32%	40%	50%	46%	37%	46%	47%	41%	42%	38%	47%	42%	46%	36%	40%	41%	46%	48%	49%	41%	32%	38%	42%	41%	41%	41%	44%	37%		
Don't know/Refused	1%	3%	1%	0%	0%	1%	3%	1%	1%	1%	1%	2%	1%	1%	1%	0%	1%	7%	2%	0%	1%	2%	1%	3%	0%	1%	1%	0%			

Q2. Now looking ahead -- Do you think that a year from now you will be better off financially, or worse off, or just about the same as now?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Better off	33%	45%	38%	31%	15%	37%	44%	17%	33%	34%	39%	35%	23%	34%	33%	27%	60%	43%	34%	31%	36%	36%	35%	33%	40%	30%	41%	26%	28%		
Worse off	18%	8%	16%	24%	26%	18%	10%	23%	21%	15%	14%	23%	19%	18%	20%	6%	15%	15%	15%	20%	20%	23%	16%	14%	19%	13%	22%	20%			
Just about the same	43%	42%	38%	41%	52%	38%	43%	54%	42%	44%	40%	37%	53%	43%	44%	27%	40%	45%	49%	40%	40%	38%	45%	40%	45%	41%	46%	49%			
Don't know/Refused	6%	5%	7%	4%	7%	7%	3%	6%	4%	7%	7%	5%	5%	6%	5%	5%	7%	3%	6%	5%	4%	4%	6%	5%	6%	5%	6%	3%			

Q3. As you think about your income and expenses over the last year, which of the following best describes you and your household?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
We spent more money than we took in. We went backwards.	31%	31%	32%	35%	25%	29%	39%	29%	32%	30%	33%	39%	21%	34%	27%	27%	38%	42%	41%	39%	34%	22%	31%	31%	36%	28%	36%	27%	24%		
Our income and expenses were pretty much the same, we stayed about even.	48%	47%	44%	47%	58%	48%	41%	55%	46%	50%	46%	42%	57%	50%	45%	50%	45%	35%	48%	49%	46%	44%	50%	42%	52%	46%	49%	53%			
Our income was greater than our expenses. We made progress.	20%	21%	24%	18%	16%	23%	17%	15%	21%	19%	21%	17%	21%	14%	27%	21%	16%	22%	11%	11%	19%	33%	23%	19%	21%	19%	17%	23%	22%		
Don't know/Refused	1%	2%	1%	1%	1%	0%	3%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%	0%	2%	2%	1%	1%	1%	1%	1%	1%			

Q4. Do you and your household have a written monthly budget that you use to keep track of your income and expenses?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Yes	45%	44%	45%	48%	43%	47%	43%	44%	39%	51%	47%	43%	44%	45%	44%	44%	45%	52%	43%	47%	46%	42%	49%	44%	46%	44%	48%	45%	43%		
No	54%	54%	55%	52%	57%	53%	55%	56%	60%	49%	53%	55%	56%	54%	56%	55%	55%	48%	54%	53%	54%	57%	50%	56%	53%	55%	52%	54%	57%		
Don't know/Refused	1%	2%	0%	0%	0%	0%	3%	0%	1%	0%	0%	2%	0%	1%	0%	0%	0%	4%	0%	0%	1%	0%	0%	1%	0%	0%	0%	1%	0%		

Q5. (If have budget) How long have you and your household been keeping a written monthly budget?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Less than one year	15%	21%	21%	10%	7%	15%	28%	4%	17%	14%	18%	15%	10%	19%	10%	12%	23%	26%	11%	22%	11%	7%	7%	18%	12%	17%	18%	12%	8%		
Between one and three years	20%	29%	21%	18%	9%	22%	26%	12%	20%	21%	27%	16%	14%	20%	21%	20%	26%	18%	27%	23%	20%	22%	20%	22%	20%	20%	22%	22%			
More than three years	64%	50%	59%	71%	83%	63%	46%	82%	63%	66%	55%	69%	76%	61%	68%	68%	51%	56%	62%	55%	69%	69%	71%	61%	66%	63%	62%	66%	70%		
Don't know/Refused	0%	0%	0%	0%	2%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			

Q6. (If do not have budget) Have you and your household ever tried to keep a written monthly budget but failed to maintain it?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Yes	26%	22%	34%	27%	23%	26%	29%	26%	22%	32%	29%	21%	28%	26%	27%	24%	25%	40%	28%	29%	32%	19%	24%	27%	26%	27%	25%	23%	31%		
No	72%	75%	65%	71%	76%	73%	66%	73%	75%	68%	70%	75%	72%	71%	73%	74%	75%	60%	63%	69%	66%	79%	72%	71%	72%	72%	75%	74%	66%		
Don't know/Refused	2%	3%	1%	2%	1%	2%	5%	0%	4%	0%	2%	4%	1%	4%	0%	0%	0%	9%	2%	1%	2%	4%	1%	2%	2%	0%	2%	3%			

300 Retired New York State Residents
 MOE +/- 5.7%
 511 Not Retired New York State Residents
 MOE +/- 4.3%

Q7. Did you or will you receive a federal tax refund for the 2010 tax year?																														
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Yes	52%	62%	57%	50%	37%	60%	44%	41%	47%	57%	55%	41%	58%	52%	53%	53%	58%	56%	45%	51%	60%	52%	62%	50%	64%	47%	59%	53%	53%	
No	37%	25%	34%	41%	51%	28%	44%	49%	42%	32%	35%	42%	35%	38%	34%	37%	37%	36%	32%	42%	30%	36%	28%	39%	25%	42%	33%	33%	37%	
Don't know/Refused	11%	13%	9%	9%	12%	11%	12%	10%	11%	11%	10%	17%	7%	10%	12%	11%	5%	8%	23%	7%	10%	11%	10%	11%	11%	11%	7%	14%	10%	

Q8. (If receiving federal tax refund) What do you plan to do with those funds?																														
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Pay bills	64%	69%	66%	64%	50%	67%	67%	51%	66%	62%	65%	63%	63%	67%	59%	61%	64%	77%	60%	77%	60%	57%	60%	65%	67%	61%	61%	62%	64%	
Place in savings for retirement	21%	17%	19%	21%	29%	22%	10%	28%	19%	22%	16%	24%	26%	22%	20%	23%	23%	16%	7%	18%	21%	25%	20%	21%	14%	26%	22%	28%	18%	
Place in savings for emergencies that might arise	33%	39%	31%	28%	34%	32%	42%	29%	28%	37%	35%	26%	34%	31%	36%	29%	43%	39%	45%	33%	38%	28%	36%	32%	40%	28%	41%	31%	32%	
Purchase major household appliances, or furniture, or clothes	19%	22%	25%	14%	15%	21%	15%	18%	19%	20%	22%	16%	18%	17%	22%	19%	23%	17%	22%	20%	15%	25%	18%	20%	15%	22%	21%	24%	19%	
Vacations and other leisure activities	18%	27%	12%	14%	15%	17%	21%	19%	15%	20%	20%	20%	15%	16%	20%	17%	19%	25%	18%	18%	21%	15%	22%	17%	19%	17%	14%	17%	26%	
Place in savings for college for children	14%	17%	20%	11%	2%	13%	26%	5%	7%	19%	19%	8%	10%	15%	13%	10%	28%	26%	7%	12%	12%	18%	14%	14%	27%	4%	15%	11%	15%	
Other	3%	1%	1%	6%	4%	2%	3%	4%	3%	3%	4%	2%	2%	3%	3%	2%	0%	4%	14%	4%	1%	4%	5%	2%	1%	4%	3%	5%	1%	
Don't know/Refused	2%	1%	2%	3%	1%	2%	3%	1%	2%	1%	2%	1%	2%	2%	1%	1%	2%	0%	7%	0%	1%	3%	0%	2%	2%	2%	1%	3%	0%	

Q9. As you think about what you paid in income taxes this year, would you say you paid the right amount in taxes, too much, or not enough?																														
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Too much	42%	41%	49%	44%	35%	48%	36%	35%	47%	39%	42%	47%	40%	40%	46%	43%	37%	54%	44%	32%	45%	57%	44%	42%	45%	41%	36%	60%	41%	
The right amount	43%	50%	40%	40%	42%	43%	43%	44%	40%	46%	45%	37%	46%	44%	42%	45%	41%	34%	39%	47%	44%	36%	44%	43%	45%	42%	50%	29%	47%	
Not enough	3%	1%	5%	4%	4%	3%	2%	4%	4%	3%	3%	3%	3%	3%	3%	3%	5%	4%	0%	3%	3%	4%	3%	2%	4%	4%	3%	2%		
Don't know/Refused	11%	9%	6%	12%	19%	5%	19%	18%	10%	12%	10%	13%	12%	13%	9%	10%	17%	7%	17%	18%	8%	4%	8%	12%	7%	13%	10%	9%	10%	

Q10. Many people plan for and save for their future in different ways. For each of the following, tell me whether you currently do or do not have it.																														
Q10A. A savings account with at least \$1,000 in it																														
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Have this	66%	62%	63%	65%	76%	68%	56%	70%	69%	63%	64%	70%	66%	55%	81%	72%	52%	54%	56%	45%	73%	88%	74%	64%	67%	66%	63%	71%	76%	
Do not have this	33%	36%	37%	34%	22%	31%	44%	29%	30%	36%	35%	28%	34%	44%	18%	27%	47%	45%	41%	55%	27%	12%	25%	35%	32%	33%	36%	29%	24%	
Don't know/Refused	1%	2%	0%	1%	2%	2%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	3%	0%	0%	0%	1%	1%	0%	1%	0%	0%	0%		

Q10B. A savings account with enough money to take care of six months of your household's expenses																														
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Have this	43%	32%	43%	43%	61%	42%	29%	57%	48%	39%	42%	49%	40%	34%	55%	50%	30%	24%	35%	27%	41%	64%	48%	41%	38%	46%	39%	53%	49%	
Do not have this	56%	68%	56%	57%	38%	58%	70%	43%	52%	60%	58%	50%	59%	65%	44%	50%	70%	75%	65%	72%	59%	36%	51%	58%	61%	53%	61%	47%	50%	
Don't know/Refused	1%	0%	1%	0%	1%	0%	1%	0%	1%	1%	1%	0%	1%	1%	1%	0%	1%	0%	0%	0%	0%	1%	1%	1%	1%	0%	0%	0%		

Q10C. A retirement fund like a 401K or similar that is professionally managed for which you receive regular statements																														
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Have this	54%	35%	66%	66%	47%	64%	30%	49%	50%	57%	47%	61%	58%	40%	71%	62%	41%	32%	37%	28%	61%	83%	66%	49%	57%	52%	53%	65%	64%	
Do not have this	46%	64%	34%	34%	52%	36%	68%	51%	49%	43%	53%	39%	42%	59%	29%	37%	59%	65%	63%	72%	37%	17%	34%	50%	43%	47%	47%	35%	35%	
Don't know/Refused	0%	1%	0%	0%	0%	0%	1%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	3%	0%	0%	2%	0%	0%	1%	0%	1%	0%	0%		

Q10D. A portfolio of individual stocks or bonds that you either manage yourself or that you work with a financial professional to manage																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Have this	35%	17%	40%	41%	44%	40%	16%	39%	36%	34%	27%	47%	38%	23%	50%	43%	17%	13%	17%	15%	35%	59%	40%	33%	34%	35%	32%	46%	43%
Do not have this	64%	81%	60%	58%	55%	59%	82%	60%	64%	64%	72%	52%	77%	48%	56%	82%	85%	83%	85%	64%	40%	60%	66%	65%	64%	67%	54%	56%	
Don't know/Refused	1%	2%	0%	1%	0%	1%	2%	1%	0%	2%	1%	1%	1%	2%	1%	1%	2%	0%	0%	1%	1%	0%	1%	1%	1%	1%	0%	1%	

Q10E. A pension through your work that will upon retirement or currently provides you with a specified income																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Have this	49%	25%	50%	60%	65%	52%	20%	64%	47%	51%	44%	53%	53%	42%	57%	53%	46%	37%	31%	36%	52%	64%	76%	39%	45%	50%	52%	53%	56%
Do not have this	51%	74%	49%	39%	34%	47%	80%	36%	53%	48%	55%	47%	46%	58%	42%	46%	52%	62%	69%	63%	48%	35%	23%	60%	54%	49%	48%	46%	44%
Don't know/Refused	1%	1%	1%	1%	0%	1%	0%	0%	1%	1%	1%	0%	1%	1%	0%	2%	1%	0%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	0%

Q10F. Certificates of deposit or CDs																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Have this	23%	17%	21%	27%	28%	25%	14%	28%	28%	19%	20%	33%	20%	18%	29%	25%	13%	23%	20%	13%	25%	35%	28%	21%	21%	24%	23%	29%	21%
Do not have this	76%	82%	79%	72%	70%	75%	85%	71%	72%	80%	80%	66%	79%	81%	70%	74%	87%	77%	80%	87%	75%	63%	71%	79%	79%	75%	77%	69%	78%
Don't know/Refused	1%	1%	0%	0%	2%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	0%	0%	1%	0%	0%	0%	2%	1%	1%	0%	1%	0%	2%	0%

Q10G. Investment real estate																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Have this	22%	12%	24%	27%	24%	26%	10%	25%	22%	22%	18%	30%	23%	15%	31%	26%	19%	10%	16%	7%	21%	45%	28%	21%	23%	22%	23%	29%	24%
Do not have this	77%	88%	76%	72%	75%	74%	90%	73%	78%	77%	82%	70%	77%	85%	68%	74%	81%	90%	84%	92%	79%	55%	72%	79%	77%	78%	77%	71%	75%
Don't know/Refused	0%	0%	0%	0%	1%	0%	0%	2%	0%	1%	0%	1%	1%	0%	0%	1%	0%	0%	1%	0%	0%	0%	1%	0%	1%	0%	0%	0%	1%

Q10H. Life insurance																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Have this	59%	41%	58%	70%	70%	64%	36%	64%	53%	64%	48%	66%	69%	54%	64%	66%	56%	39%	29%	40%	66%	75%	69%	55%	63%	56%	62%	67%	61%
Do not have this	41%	58%	42%	30%	30%	35%	62%	35%	46%	36%	52%	33%	31%	46%	35%	34%	44%	61%	71%	59%	34%	23%	30%	45%	37%	43%	38%	32%	39%
Don't know/Refused	0%	1%	0%	0%	1%	0%	1%	0%	1%	0%	0%	1%	0%	1%	0%	1%	0%	1%	0%	0%	0%	1%	0%	0%	0%	1%	0%	1%	0%

Q10I. Disability insurance																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Have this	33%	24%	43%	43%	20%	41%	19%	27%	33%	33%	29%	34%	40%	27%	41%	38%	29%	24%	15%	21%	32%	53%	39%	31%	39%	30%	27%	42%	44%
Do not have this	65%	74%	54%	56%	79%	57%	77%	72%	65%	65%	70%	64%	58%	72%	57%	60%	70%	74%	85%	78%	66%	43%	57%	68%	59%	68%	71%	56%	55%
Don't know/Refused	2%	3%	3%	1%	1%	2%	3%	1%	2%	2%	1%	2%	2%	2%	2%	1%	3%	0%	1%	1%	4%	4%	1%	3%	1%	1%	3%	1%	

Q10J. A will																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Have this	39%	12%	28%	52%	73%	36%	14%	66%	38%	40%	30%	46%	48%	31%	49%	47%	23%	23%	23%	27%	40%	51%	46%	36%	28%	45%	38%	48%	43%
Do not have this	61%	88%	71%	48%	27%	64%	86%	34%	61%	60%	70%	54%	52%	69%	51%	53%	77%	77%	77%	73%	60%	48%	54%	64%	72%	55%	62%	52%	57%
Don't know/Refused	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%

Q10K. A financial advisor with whom you discuss your finances at least once every year																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Have this	32%	23%	31%	38%	37%	35%	17%	37%	35%	29%	27%	38%	34%	25%	41%	37%	20%	20%	22%	17%	33%	48%	39%	29%	32%	32%	32%	41%	31%
Do not have this	68%	77%	69%	62%	62%	65%	83%	63%	65%	70%	72%	62%	66%	75%	59%	62%	79%	80%	78%	83%	67%	52%	60%	71%	68%	68%	68%	59%	69%
Don't know/Refused	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%

Q11. Now I'm going to read you some statements that some have made about retirement and social security. For each tell me whether you strongly agree, somewhat agree, somewhat disagree, strongly disagree, or if you simply do not have enough information in order to say.

Q11A. Unless something is done, social security will be bankrupt within the next 20 to 25 years																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Strongly agree	40%	38%	43%	41%	36%	41%	44%	32%	43%	37%	34%	46%	43%	40%	38%	43%	26%	41%	35%	34%	45%	41%	38%	40%	36%	41%	32%	52%	44%
Somewhat agree	25%	30%	28%	23%	16%	25%	29%	19%	25%	25%	25%	24%	25%	21%	29%	25%	26%	23%	25%	23%	24%	29%	26%	24%	28%	23%	24%	28%	29%
Somewhat disagree	8%	5%	2%	10%	14%	6%	7%	11%	6%	9%	10%	6%	5%	8%	7%	6%	14%	5%	8%	9%	6%	7%	8%	7%	5%	9%	10%	6%	6%
Strongly disagree	12%	8%	10%	15%	19%	12%	6%	19%	14%	10%	16%	9%	10%	12%	13%	12%	14%	12%	11%	15%	10%	12%	15%	11%	13%	16%	6%	9%	
Do not have enough information	16%	18%	17%	12%	14%	15%	17%	15%	12%	19%	16%	15%	16%	18%	12%	14%	19%	19%	21%	19%	15%	11%	12%	17%	18%	14%	17%	8%	12%
Refused	1%	0%	1%	0%	1%	0%	0%	1%	1%	0%	0%	1%	1%	1%	0%	1%	1%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%

Q11B. The full retirement age for receiving social security benefits should be increased for all Americans to age 70																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Strongly agree	12%	12%	13%	9%	16%	10%	18%	12%	13%	11%	13%	14%	9%	13%	11%	11%	20%	12%	6%	14%	9%	11%	10%	13%	11%	13%	12%	14%	11%
Somewhat agree	16%	20%	15%	13%	15%	16%	17%	15%	17%	15%	14%	17%	17%	13%	19%	18%	6%	8%	22%	18%	11%	17%	15%	14%	17%	11%	19%	18%	
Somewhat disagree	19%	23%	16%	17%	17%	18%	24%	14%	20%	18%	18%	20%	18%	18%	19%	21%	8%	13%	31%	16%	19%	13%	21%	21%	18%	17%	17%	22%	
Strongly disagree	48%	38%	52%	56%	45%	50%	37%	52%	44%	51%	47%	45%	51%	50%	44%	45%	59%	63%	30%	47%	55%	43%	54%	46%	48%	47%	55%	43%	45%
Do not have enough information	5%	7%	5%	4%	6%	6%	4%	6%	6%	5%	7%	3%	5%	5%	6%	5%	4%	4%	11%	4%	7%	6%	5%	6%	5%	5%	7%	4%	
Refused	0%	0%	0%	0%	2%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	0%	

Q11C. It would be better to partially privatize social security and let individuals invest some of their own money in individual accounts rather than to continue to have a totally government run program																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Strongly agree	23%	29%	22%	22%	17%	25%	24%	16%	26%	20%	19%	26%	25%	25%	20%	23%	16%	31%	22%	19%	23%	29%	17%	24%	25%	22%	14%	30%	22%
Somewhat agree	22%	31%	22%	19%	15%	23%	27%	17%	23%	22%	22%	21%	25%	22%	23%	24%	16%	26%	20%	21%	25%	23%	25%	22%	26%	20%	14%	25%	34%
Somewhat disagree	12%	11%	16%	10%	10%	12%	13%	12%	13%	11%	14%	10%	10%	10%	14%	11%	14%	13%	14%	14%	10%	11%	11%	12%	13%	11%	13%	12%	12%
Strongly disagree	28%	10%	26%	37%	46%	27%	15%	42%	28%	29%	32%	28%	23%	24%	34%	29%	37%	18%	13%	26%	29%	36%	25%	20%	32%	43%	22%	21%	
Do not have enough information	14%	18%	12%	12%	12%	12%	22%	12%	10%	17%	13%	13%	16%	19%	7%	13%	16%	9%	30%	19%	13%	6%	10%	15%	15%	13%	14%	11%	12%
Refused	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0%	1%	1%	1%	3%	1%	1%	1%	0%	1%	1%	1%	1%	0%	0%	

Q11D. We should increase the amount of money that individuals and their employer contribute to social security from 12.4 percent to 14.4 percent of the first \$106,800 of annual earnings																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party	
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Strongly agree	19%	11%	21%	22%	23%	14%	23%	25%	18%	20%	22%	15%	16%	20%	17%	16%	27%	22%	23%	24%	19%	13%	23%	17%	12%	22%	21%	15%	17%
Somewhat agree	23%	30%	21%	23%	19%	22%	28%	23%	26%	21%	25%	19%	25%	23%	24%	24%	23%	21%	23%	24%	25%	21%	19%	25%	21%	25%	25%	17%	30%
Somewhat disagree	16%	16%	18%	15%	15%	18%	14%	14%	16%	16%	16%	15%	18%	13%	20%	18%	13%	14%	11%	17%	22%	16%	16%	22%	13%	13%	23%	18%	
Strongly disagree	22%	19%	22%	24%	23%	27%	13%	19%	25%	19%	18%	27%	23%	21%	22%	24%	14%	23%	17%	17%	25%	22%	22%	22%	21%	22%	29%	19%	
Do not have enough information	19%	24%	17%	15%	18%	19%	23%	17%	13%	24%	19%	23%	16%	22%	16%	17%	23%	20%	25%	23%	13%	16%	19%	19%	22%	17%	17%	15%	15%
Refused	1%	0%	1%	1%	2%	1%	0%	2%	1%	1%	0%	1%	1%	1%	1%	0%	0%	0%	1%	0%	0%	1%	1%	1%	1%	1%	0%	0%	

Q11E. We should increase the cap on payroll tax from \$106,800 to 90 percent of taxable income

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other
Strongly agree	14%	7%	13%	20%	19%	13%	11%	20%	17%	12%	15%	12%	15%	13%	16%	16%	15%	10%	10%	14%	14%	16%	17%	14%	11%	16%	17%	12%	16%		
Somewhat agree	16%	22%	13%	15%	14%	17%	20%	13%	18%	14%	13%	18%	19%	14%	20%	19%	7%	11%	18%	15%	16%	18%	15%	17%	14%	18%	14%	15%	22%		
Somewhat disagree	10%	12%	11%	8%	10%	9%	12%	10%	10%	10%	11%	10%	9%	12%	10%	9%	16%	7%	8%	12%	14%	12%	10%	12%	9%	8%	12%	11%			
Strongly disagree	19%	17%	22%	20%	16%	21%	14%	19%	20%	19%	21%	17%	19%	21%	17%	27%	18%	15%	19%	15%	22%	18%	20%	20%	19%	19%	25%	15%			
Do not have enough information	39%	41%	39%	35%	38%	38%	42%	37%	33%	43%	40%	41%	35%	42%	34%	37%	42%	43%	42%	43%	28%	37%	39%	42%	36%	40%	35%	36%			
Refused	1%	0%	2%	2%	2%	1%	1%	1%	1%	2%	1%	1%	2%	1%	1%	0%	2%	3%	1%	0%	3%	1%	1%	1%	2%	2%	2%	0%			

Q11F. We should lessen the social security benefit for those that retire with significant wealth. In other words, social security payments should be adjusted based on a person's assets.

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other
Strongly agree	34%	29%	33%	38%	33%	34%	32%	36%	37%	31%	34%	30%	36%	37%	31%	33%	37%	46%	27%	38%	39%	26%	38%	32%	29%	37%	38%	25%	40%		
Somewhat agree	20%	26%	21%	16%	14%	21%	23%	14%	19%	20%	19%	21%	19%	20%	20%	11%	21%	21%	22%	17%	19%	21%	19%	19%	19%	18%	20%	19%			
Somewhat disagree	14%	17%	15%	11%	14%	14%	14%	14%	13%	15%	15%	13%	14%	11%	18%	15%	14%	5%	24%	9%	14%	15%	14%	15%	14%	13%	17%	16%			
Strongly disagree	22%	16%	19%	26%	27%	22%	17%	26%	20%	23%	21%	26%	20%	20%	24%	23%	19%	18%	15%	16%	21%	18%	23%	22%	19%	32%	17%				
Do not have enough information	11%	12%	11%	8%	13%	10%	14%	10%	11%	10%	12%	8%	13%	7%	9%	19%	10%	13%	15%	8%	6%	9%	11%	15%	8%	11%	6%	8%			
Refused	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			

Q12. (If not retired) Aside from any money your employer may contribute to your retirement or the social security deduction from your paycheck, have you, yourself or any other member of your household over the last six months contributed a great deal to your retirement savings, a small amount of money, no money at all or have you had to withdraw from your retirement savings to meet your expenses?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other
A great deal	12%	6%	15%	17%	20%	14%	7%	0%	10%	14%	12%	8%	16%	7%	17%	15%	8%	9%	0%	4%	8%	25%	18%	10%	12%	12%	8%	24%	13%		
A small amount	29%	25%	35%	31%	24%	34%	18%	0%	33%	26%	24%	35%	33%	24%	34%	33%	17%	25%	23%	19%	33%	38%	28%	30%	31%	28%	31%	30%	33%		
No money at all	43%	54%	39%	33%	36%	38%	56%	0%	42%	44%	47%	42%	38%	52%	34%	37%	60%	53%	52%	63%	40%	25%	39%	45%	47%	40%	48%	32%	38%		
Withdrawn	9%	9%	7%	12%	10%	9%	11%	0%	9%	10%	11%	8%	8%	10%	9%	9%	12%	7%	16%	8%	14%	7%	10%	9%	7%	11%	9%	11%	9%		
Don't know/Refused	6%	6%	4%	7%	10%	5%	9%	0%	6%	7%	7%	7%	4%	7%	5%	6%	4%	6%	9%	6%	4%	6%	5%	7%	2%	9%	4%	3%	7%		

Q13. (If not retired) At what age do you plan on retiring?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other
Mean	65.2	62.4	64.9	67.9	73.1	65.6	63.9		65.1	65.3	64.5	67.0	64.7	64.9	65.5	66.2	62.6	64.3	62.8	65.2	65.4	65.2	64.5	65.5	64.9	65.4	65.1	64.5	66.1		

Q14. (If not retired) in order to save for retirement, which of the following have you done yourself over the last two years?

	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in				Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	Retired	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Yes	No	Dem	Rep	Ind/Other
Put money in a savings account	50%	57%	50%	41%	36%	50%	49%		50%	49%	49%	47%	53%	42%	59%	52%	42%	48%	53%	41%	46%	63%	54%	48%	55%	46%	47%	56%	57%		
Put money in a retirement account like a 401K	47%	33%	59%	55%	47%	54%	27%		45%	49%	42%	49%	52%	31%	63%	55%	34%	35%	26%	22%	51%	72%	58%	43%	50%	44%	45%	61%	57%		
Invested in real estate	13%	10%	16%	14%	10%	15%	6%		14%	12%	12%	17%	11%	10%	16%	14%	13%	9%	10%	6%	8%	25%	18%	12%	14%	12%	11%	18%	11%		
Started a business	10%	13%	8%	9%	7%	12%	5%		14%	6%	8%	12%	11%	10%	10%	11%	9%	6%	7%	8%	7%	16%	6%	12%	13%	8%	6%	13%	14%		
Met with a financial advisor and constructed a plan	23%	16%	21%	32%	29%	28%	9%		25%	20%	20%	23%	26%	14%	32%	26%	15%	11%	20%	11%	20%	41%	30%	19%	21%	23%	23%	28%	27%		
Vol: Haven't done anything to save for retirement	9%	9%	9%	11%	9%	8%	14%		8%	11%	12%	8%	6%	14%	5%	6%	17%	12%	14%	16%	8%	3%	7%	10%	7%	11%	12%	6%	7%		
Other	5%	7%	3%	6%	8%	5%	7%		5%	6%	4%	3%	9%	6%	4%	7%	1%	8%	2%	7%	6%	5%	4%	6%	6%	5%	6%	6%	6%		
Don't know/Refused	12%	16%	8%	10%	8%	9%	20%		12%	12%	12%	11%	10%	17%	6%	10%	17%	6%	21%	21%	9%	3%	7%	14%	10%	13%	9%	7%	6%		

Siena College Research Institute
 March 28-31, April 4-7, 10, 2011
 811 New York State Residents
 MOE +/- 3.4%

Q15. (If not retired) How confident are you that when you retire, you will be able to maintain your current standard of living? Are you:

	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Very confident	23%	33%	14%	16%	31%	20%	31%	24%	22%	26%	20%	20%	25%	21%	18%	50%	20%	25%	15%	25%	30%	27%	22%	24%	22%	28%	25%	14%	
Somewhat confident	46%	46%	50%	41%	47%	47%	42%	46%	45%	45%	43%	49%	39%	53%	50%	31%	41%	48%	43%	42%	51%	41%	48%	46%	45%	40%	50%	53%	
Not very confident	17%	11%	18%	23%	10%	17%	14%	16%	17%	19%	17%	13%	19%	14%	16%	13%	25%	14%	20%	17%	12%	20%	15%	16%	17%	18%	16%	17%	
Not at all confident	14%	9%	14%	20%	12%	14%	13%	12%	15%	10%	17%	17%	16%	11%	15%	5%	14%	15%	19%	16%	6%	12%	14%	13%	14%	12%	8%	13%	
Don't know/Refused	1%	1%	4%	0%	0%	2%	0%	2%	1%	1%	2%	2%	1%	1%	2%	1%	0%	2%	2%	0%	2%	1%	2%	1%	1%	1%	1%	2%	

Q16. (If not retired) Which of the following would you like to do when you retire?

	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Travel	60%	64%	60%	55%	59%	61%	58%	56%	63%	60%	56%	63%	53%	68%	60%	64%	59%	60%	53%	62%	69%	61%	59%	62%	58%	61%	64%	59%	
Move to a warmer climate	35%	32%	43%	32%	26%	34%	37%	36%	33%	30%	33%	43%	36%	33%	35%	31%	42%	35%	36%	33%	38%	34%	34%	35%	34%	31%	35%	40%	
Assist family members to realize their ambitions	41%	41%	37%	44%	49%	38%	48%	42%	39%	42%	41%	38%	37%	45%	42%	42%	29%	49%	39%	38%	45%	34%	43%	50%	34%	42%	40%	45%	
Engage in a life passion that you did not have time to pursue prior to retirement	44%	53%	37%	39%	41%	42%	50%	41%	47%	46%	46%	39%	39%	49%	43%	41%	52%	39%	45%	42%	43%	46%	43%	46%	42%	44%	43%	46%	
Just relax	52%	55%	57%	46%	40%	53%	49%	51%	53%	49%	54%	55%	54%	49%	54%	50%	58%	40%	54%	52%	52%	51%	53%	59%	47%	50%	48%	55%	
Other	5%	4%	6%	5%	5%	5%	3%	5%	5%	8%	4%	2%	3%	7%	5%	3%	6%	4%	5%	6%	3%	4%	5%	5%	4%	3%	5%		
Don't know/Refused	3%	4%	4%	1%	8%	4%	3%	4%	3%	3%	5%	3%	5%	2%	4%	3%	2%	6%	2%	3%	4%	6%	3%	3%	4%	2%	3%	4%	

Q17. (If not retired) For each of the things you would like to do upon retirement, how confident are you that you will have the financial means necessary to accomplish that dream?

Q17A. Travel

	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Very confident	34%	33%	33%	33%	41%	36%	28%	38%	31%	36%	37%	29%	35%	34%	30%	55%	26%	35%	29%	31%	42%	43%	31%	33%	35%	41%	30%	23%	
Somewhat confident	50%	54%	50%	49%	45%	48%	57%	45%	55%	49%	48%	54%	48%	52%	54%	39%	55%	38%	51%	49%	48%	42%	54%	53%	47%	45%	51%	61%	
Not very confident	10%	7%	8%	14%	10%	9%	10%	11%	8%	9%	9%	11%	10%	9%	11%	2%	8%	18%	13%	11%	7%	11%	8%	9%	10%	5%	18%	9%	
Not at all confident	5%	6%	7%	3%	0%	5%	5%	6%	5%	6%	4%	5%	7%	4%	5%	4%	11%	6%	7%	9%	2%	7%	4%	7%	7%	1%	6%		
Don't know/Refused	1%	0%	2%	0%	5%	1%	0%	0%	1%	1%	2%	0%	0%	1%	1%	0%	0%	3%	1%	0%	1%	2%	0%	1%	1%	1%	1%	2%	

Q17B. Move to a warmer climate

	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Very confident	43%	47%	44%	37%	31%	44%	42%	47%	40%	50%	40%	38%	46%	40%	39%	52%	63%	30%	43%	46%	38%	38%	46%	40%	46%	55%	40%	33%	
Somewhat confident	35%	34%	31%	39%	58%	35%	36%	34%	37%	31%	40%	37%	32%	38%	35%	39%	26%	45%	33%	31%	41%	45%	31%	41%	30%	27%	44%	36%	
Not very confident	14%	13%	15%	15%	11%	13%	18%	14%	15%	12%	12%	18%	17%	10%	18%	4%	4%	20%	17%	14%	12%	14%	14%	12%	16%	13%	11%	19%	
Not at all confident	7%	6%	9%	7%	0%	8%	5%	6%	9%	7%	9%	6%	5%	10%	8%	4%	7%	5%	7%	7%	9%	3%	9%	8%	7%	4%	5%	11%	
Don't know/Refused	0%	0%	0%	2%	0%	1%	0%	0%	1%	0%	0%	1%	0%	1%	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%	1%	0%	0%	0%	

Q17C. Assist family members to realize their ambitions

	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other	
Very confident	30%	30%	29%	32%	36%	28%	35%	32%	29%	34%	25%	28%	37%	24%	24%	66%	29%	28%	28%	31%	33%	19%	34%	26%	36%	34%	22%	30%	
Somewhat confident	57%	64%	49%	55%	53%	58%	55%	57%	57%	51%	66%	58%	52%	61%	60%	31%	71%	54%	58%	56%	55%	67%	54%	62%	50%	53%	66%	56%	
Not very confident	8%	4%	15%	8%	11%	10%	5%	10%	7%	10%	5%	8%	8%	9%	10%	3%	0%	14%	8%	9%	7%	8%	7%	10%	6%	10%	10%		
Not at all confident	4%	2%	5%	5%	0%	3%	5%	2%	6%	4%	2%	4%	3%	5%	5%	0%	0%	4%	5%	4%	1%	4%	4%	4%	3%	6%	2%	3%	
Don't know/Refused	1%	0%	3%	0%	0%	1%	0%	0%	2%	0%	2%	1%	1%	1%	1%	0%	0%	0%	0%	1%	1%	4%	0%	2%	0%	1%	0%	2%	

300 Retired New York State Residents
 MOE +/- 5.7%
 511 Not Retired New York State Residents
 MOE +/- 4.3%

Siena College Research Institute
 March 28-31, April 4-7, 10, 2011
 811 New York State Residents
 MOE +/- 3.4%

Q17D. Engage in a life passion that you did not have time to pursue prior to retirement																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Very confident	34%	31%	41%	33%	30%	35%	33%	37%	33%	40%	30%	28%	31%	38%	36%	42%	38%	17%	32%	26%	43%	34%	35%	40%	30%	36%	44%	33%
Somewhat confident	46%	50%	38%	46%	62%	49%	40%	39%	52%	34%	54%	61%	49%	42%	46%	48%	33%	46%	39%	53%	44%	48%	46%	41%	50%	44%	40%	39%
Not very confident	13%	14%	14%	13%	8%	10%	19%	19%	8%	16%	11%	10%	14%	12%	12%	3%	19%	32%	20%	12%	10%	11%	13%	15%	11%	10%	11%	22%
Not at all confident	7%	5%	7%	8%	0%	6%	8%	5%	8%	10%	5%	1%	6%	7%	7%	7%	10%	5%	10%	9%	3%	7%	6%	4%	9%	11%	4%	6%
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q17E. Just relax																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Very confident	44%	47%	40%	43%	63%	46%	40%	48%	41%	48%	37%	45%	41%	49%	41%	52%	56%	43%	33%	48%	55%	54%	41%	45%	43%	44%	55%	43%
Somewhat confident	40%	38%	40%	45%	32%	40%	38%	41%	39%	38%	43%	40%	40%	44%	44%	33%	27%	35%	43%	35%	39%	36%	41%	40%	40%	41%	34%	46%
Not very confident	9%	11%	8%	8%	0%	7%	16%	6%	11%	7%	13%	8%	11%	7%	8%	8%	14%	4%	10%	9%	5%	5%	10%	9%	9%	6%	8%	9%
Not at all confident	7%	5%	11%	4%	5%	7%	6%	5%	8%	7%	7%	5%	8%	5%	6%	5%	3%	17%	13%	7%	1%	4%	8%	6%	7%	8%	4%	3%
Don't know/Refused	1%	0%	2%	0%	0%	0%	1%	0%	1%	0%	0%	2%	1%	0%	0%	2%	0%	0%	1%	0%	0%	1%	0%	1%	1%	2%	0%	0%

Q18. (If not retired) Do you plan on living in New York State when you retire:																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Full time	38%	34%	33%	43%	62%	38%	39%	35%	42%	35%	40%	42%	38%	39%	42%	28%	29%	34%	42%	36%	37%	37%	39%	36%	40%	40%	38%	41%
Part time	21%	21%	26%	17%	20%	22%	19%	24%	18%	23%	20%	19%	18%	25%	20%	21%	25%	21%	18%	24%	25%	22%	20%	22%	20%	22%	22%	21%
Not at all	31%	33%	34%	28%	10%	31%	31%	32%	30%	31%	28%	32%	35%	26%	26%	38%	43%	38%	32%	33%	27%	33%	30%	33%	29%	30%	31%	27%
Don't know/Refused	10%	11%	7%	12%	8%	9%	11%	9%	11%	10%	13%	7%	10%	11%	12%	13%	3%	7%	9%	8%	11%	8%	11%	9%	11%	9%	10%	10%

Q19. (If not retired) I am going to read you a list of several different sources of retirement income. For each one, please tell me whether you are planning on it as a major source of retirement income, a minor source, or you are not counting on it at all.

Q19A. Part-time work while you are retired																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
A major source	15%	12%	16%	19%	10%	18%	8%	14%	16%	14%	15%	17%	18%	12%	14%	14%	28%	11%	20%	20%	6%	14%	16%	16%	15%	16%	12%	15%
A minor source	53%	56%	53%	54%	38%	51%	61%	57%	51%	50%	55%	57%	51%	57%	58%	51%	44%	41%	54%	53%	57%	53%	54%	53%	54%	49%	61%	60%
Not counting on it at all	29%	29%	28%	26%	49%	28%	29%	27%	30%	32%	28%	23%	28%	29%	25%	34%	29%	41%	24%	25%	33%	30%	28%	28%	29%	33%	28%	21%
Don't know/Refused	3%	3%	4%	1%	2%	3%	2%	2%	4%	3%	3%	2%	3%	2%	3%	1%	0%	7%	2%	1%	4%	3%	3%	3%	3%	2%	0%	4%

Q19B. Personal savings or additional investments such as an IRA (Individual Retirement Account)																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
A major source	36%	41%	37%	28%	45%	38%	33%	39%	33%	36%	36%	36%	31%	42%	36%	42%	32%	34%	33%	35%	47%	35%	36%	33%	38%	37%	39%	36%
A minor source	36%	37%	39%	34%	23%	35%	40%	36%	37%	36%	36%	37%	35%	38%	39%	26%	43%	28%	32%	42%	34%	41%	35%	43%	31%	35%	44%	42%
Not counting on it at all	26%	19%	23%	36%	32%	27%	24%	24%	28%	26%	27%	26%	32%	20%	24%	28%	23%	38%	35%	19%	23%	23%	28%	22%	29%	26%	17%	22%
Don't know/Refused	1%	2%	1%	2%	0%	1%	2%	1%	2%	1%	1%	1%	2%	0%	1%	4%	2%	0%	1%	1%	0%	1%	1%	1%	1%	2%	0%	1%

Q19C. A 401k plan																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
A major source	40%	37%	45%	43%	42%	42%	35%	34%	47%	35%	45%	45%	32%	50%	44%	40%	41%	20%	21%	43%	61%	45%	38%	43%	38%	39%	55%	44%
A minor source	27%	30%	26%	22%	18%	26%	29%	29%	24%	25%	26%	29%	25%	28%	28%	23%	16%	36%	26%	29%	26%	30%	25%	30%	24%	28%	25%	31%
Not counting on it at all	31%	28%	29%	34%	40%	30%	33%	36%	26%	38%	27%	22%	39%	22%	26%	37%	37%	40%	50%	27%	13%	24%	34%	24%	37%	31%	20%	24%
Don't know/Refused	2%	4%	1%	1%	0%	2%	3%	2%	3%	2%	2%	3%	4%	1%	2%	0%	6%	4%	4%	1%	1%	1%	3%	4%	1%	2%	0%	1%

300 Retired New York State Residents
 MOE +/- 5.7%
 511 Not Retired New York State Residents
 MOE +/- 4.3%

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 MOE +/- 3.4%

Q19D. Money from your own business or hobby																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
A major source	21%	26%	18%	14%	30%	20%	23%		29%	13%	23%	22%	16%	24%	17%	17%	35%	16%	37%	21%	20%	21%	17%	22%	23%	20%	22%	17%	14%
A minor source	24%	27%	23%	21%	7%	24%	24%		24%	24%	26%	25%	20%	22%	26%	22%	18%	41%	17%	21%	28%	23%	28%	22%	26%	22%	19%	28%	33%
Not counting on it at all	54%	46%	57%	64%	62%	55%	53%		46%	62%	51%	51%	64%	53%	55%	60%	47%	44%	44%	58%	52%	55%	53%	55%	50%	57%	57%	55%	52%
Don't know/Refused	1%	0%	2%	1%	0%	1%	0%		1%	1%	0%	2%	0%	0%	1%	1%	0%	0%	2%	1%	0%	1%	0%	1%	1%	1%	0%	1%	

Q19E. An inheritance																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
A major source	8%	8%	10%	7%	5%	7%	12%		7%	10%	9%	8%	7%	8%	8%	6%	12%	13%	11%	5%	13%	7%	7%	9%	10%	7%	11%	5%	5%
A minor source	25%	32%	24%	19%	8%	25%	24%		21%	29%	24%	28%	23%	21%	29%	27%	21%	26%	16%	23%	19%	30%	21%	26%	27%	23%	20%	27%	29%
Not counting on it at all	66%	60%	65%	72%	88%	67%	64%		72%	61%	66%	62%	71%	70%	62%	66%	67%	62%	73%	72%	68%	63%	71%	65%	62%	69%	68%	67%	65%
Don't know/Refused	1%	0%	1%	1%	0%	1%	0%		0%	1%	1%	1%	0%	1%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	1%	0%	

Q19F. Social Security																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
A major source	32%	21%	30%	44%	45%	33%	28%		28%	35%	34%	29%	31%	34%	29%	30%	34%	35%	38%	44%	35%	17%	32%	32%	23%	39%	40%	29%	31%
A minor source	48%	50%	51%	43%	52%	49%	46%		49%	47%	44%	52%	51%	43%	53%	50%	50%	42%	38%	38%	49%	61%	56%	45%	57%	41%	45%	55%	51%
Not counting on it at all	20%	29%	18%	12%	3%	18%	26%		23%	17%	22%	18%	17%	22%	18%	19%	16%	23%	24%	18%	16%	22%	11%	23%	20%	20%	15%	16%	18%
Don't know/Refused	0%	0%	1%	1%	0%	1%	0%		0%	1%	0%	1%	1%	0%	1%	1%	0%	0%	0%	0%	0%	2%	0%	0%	1%	0%	0%	0%	

Q19G. A company pension																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
A major source	31%	25%	36%	34%	28%	33%	25%		26%	35%	29%	30%	34%	28%	34%	29%	34%	44%	30%	24%	30%	41%	56%	21%	32%	30%	33%	37%	27%
A minor source	24%	21%	26%	27%	17%	24%	23%		23%	25%	23%	28%	22%	21%	26%	24%	35%	11%	26%	28%	22%	24%	23%	25%	25%	23%	24%	24%	28%
Not counting on it at all	44%	51%	38%	38%	53%	42%	50%		48%	40%	47%	40%	43%	49%	39%	46%	28%	45%	39%	48%	45%	35%	21%	53%	41%	46%	41%	37%	45%
Don't know/Refused	1%	3%	0%	1%	2%	1%	1%		2%	0%	2%	2%	0%	2%	1%	1%	3%	0%	4%	0%	2%	0%	1%	2%	2%	1%	2%	0%	

Q20. (If not retired) In thinking about your retirement, for each of the following, tell me if you think it is a significant concern, a somewhat significant concern, not a very significant concern or not at all a concern?

Q20A. Being able to save enough money																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Significant concern	59%	62%	61%	57%	35%	56%	65%		56%	61%	58%	59%	58%	63%	54%	56%	65%	81%	50%	69%	60%	47%	56%	59%	56%	60%	61%	50%	57%
Somewhat significant concern	25%	21%	27%	27%	24%	26%	23%		28%	22%	25%	24%	26%	20%	31%	30%	17%	12%	18%	17%	22%	38%	26%	25%	29%	21%	23%	30%	35%
Not a very significant concern	7%	7%	5%	9%	13%	8%	5%		7%	8%	6%	9%	7%	5%	9%	7%	4%	8%	9%	2%	10%	10%	10%	6%	7%	8%	7%	12%	3%
Not at all a concern	9%	10%	7%	7%	23%	10%	6%		8%	9%	10%	7%	8%	11%	6%	7%	13%	0%	20%	11%	8%	5%	8%	9%	7%	10%	9%	8%	4%
Don't know/Refused	1%	1%	0%	1%	5%	1%	1%		1%	1%	1%	1%	0%	1%	0%	0%	1%	0%	4%	1%	0%	0%	1%	1%	0%	1%	0%	0%	

Q20B. Whether social security will still be there for me																													
	Age					Employment Status			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Significant concern	51%	48%	53%	54%	33%	49%	55%		45%	56%	46%	53%	56%	53%	48%	48%	58%	67%	41%	54%	60%	39%	56%	49%	51%	50%	50%	44%	63%
Somewhat significant concern	26%	22%	32%	24%	24%	26%	23%		27%	24%	27%	24%	24%	23%	29%	29%	21%	11%	24%	26%	20%	32%	28%	24%	26%	25%	30%	30%	19%
Not a very significant concern	10%	11%	4%	12%	18%	10%	9%		13%	7%	11%	8%	10%	8%	12%	10%	6%	13%	10%	6%	9%	15%	10%	10%	11%	9%	8%	11%	10%
Not at all a concern	13%	16%	10%	9%	25%	13%	11%		13%	12%	14%	13%	9%	14%	11%	13%	15%	9%	15%	13%	11%	14%	7%	15%	10%	14%	12%	15%	9%
Don't know/Refused	1%	3%	0%	1%	0%	1%	2%		1%	1%	1%	1%	1%	2%	0%	0%	0%	0%	9%	1%	0%	0%	0%	2%	2%	1%	0%	0%	

300 Retired New York State Residents
 MOE +/- 5.7%
 511 Not Retired New York State Residents
 MOE +/- 4.3%

Siena College Research Institute
 March 28-31, April 4-7, 10, 2011
 811 New York State Residents
 MOE +/- 3.4%

Q20C. Whether my investments will grow enough to provide me with an income																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Significant concern	45%	45%	46%	47%	42%	45%	46%	48%	43%	46%	50%	40%	44%	46%	43%	51%	67%	26%	39%	49%	51%	51%	43%	46%	44%	46%	49%	46%
Somewhat significant concern	27%	25%	30%	28%	20%	28%	25%	28%	27%	28%	22%	33%	22%	34%	32%	18%	12%	27%	23%	29%	32%	25%	28%	31%	24%	23%	28%	36%
Not a very significant concern	11%	15%	12%	7%	10%	10%	14%	10%	12%	10%	15%	10%	13%	9%	11%	11%	10%	16%	12%	10%	8%	10%	12%	11%	11%	12%	15%	5%
Not at all a concern	15%	13%	13%	18%	23%	15%	13%	13%	16%	15%	13%	16%	19%	10%	13%	18%	11%	23%	24%	12%	7%	14%	15%	9%	19%	19%	8%	11%
Don't know/Refused	1%	3%	0%	1%	5%	1%	2%	1%	2%	2%	0%	1%	2%	1%	1%	0%	7%	2%	0%	2%	0%	2%	2%	1%	0%	0%	0%	

Q20D. How much it will cost to live when I retire																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Significant concern	59%	56%	65%	61%	56%	57%	65%	54%	65%	57%	66%	58%	57%	61%	59%	65%	72%	46%	61%	63%	55%	61%	58%	62%	57%	58%	59%	62%
Somewhat significant concern	25%	25%	23%	26%	20%	25%	24%	28%	22%	26%	18%	29%	24%	26%	28%	16%	16%	28%	22%	24%	30%	23%	26%	25%	25%	28%	28%	27%
Not a very significant concern	9%	13%	6%	7%	2%	10%	7%	11%	7%	8%	10%	9%	9%	9%	4%	8%	15%	7%	8%	9%	9%	9%	8%	10%	6%	9%	8%	
Not at all a concern	5%	6%	5%	3%	21%	6%	3%	6%	5%	7%	5%	4%	8%	3%	4%	11%	3%	8%	6%	4%	5%	6%	5%	4%	6%	7%	3%	3%
Don't know/Refused	2%	0%	2%	4%	0%	2%	1%	2%	1%	2%	1%	1%	2%	1%	1%	4%	2%	3%	1%	1%	1%	2%	1%	2%	2%	1%	0%	

Q20E. How much it will cost to provide for my family during my working life																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Significant concern	52%	60%	61%	41%	23%	50%	58%	56%	48%	55%	51%	49%	55%	49%	49%	58%	68%	51%	56%	54%	51%	52%	52%	67%	41%	55%	48%	53%
Somewhat significant concern	23%	22%	22%	26%	15%	22%	27%	24%	23%	20%	26%	27%	22%	24%	25%	19%	17%	27%	18%	25%	29%	26%	22%	21%	25%	22%	23%	28%
Not a very significant concern	10%	11%	8%	8%	15%	12%	4%	5%	14%	10%	8%	12%	8%	12%	11%	5%	6%	5%	8%	10%	9%	8%	10%	6%	12%	5%	15%	8%
Not at all a concern	13%	7%	9%	22%	42%	15%	9%	14%	13%	14%	13%	14%	12%	13%	17%	9%	15%	16%	11%	12%	13%	14%	5%	20%	15%	13%	11%	
Don't know/Refused	1%	0%	1%	2%	5%	1%	2%	1%	2%	2%	3%	0%	1%	2%	1%	0%	2%	3%	1%	0%	1%	1%	1%	2%	3%	0%	0%	

Q21. (If not retired) Although it is hard to say, do you think the quality of life you will have in retirement will be better, worse or about the same when compared to that of those that retired 15 or twenty years ago?																												
	Age					Employment Status		Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	18-34	35-49	50-64	65+	Employed	Not Employed	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Better	18%	22%	14%	15%	22%	19%	15%	20%	16%	21%	13%	18%	19%	17%	16%	22%	19%	26%	20%	15%	21%	18%	18%	18%	18%	21%	20%	12%
Worse	45%	36%	48%	56%	34%	46%	42%	48%	42%	42%	53%	43%	44%	45%	44%	44%	51%	44%	48%	49%	38%	42%	45%	45%	44%	48%	41%	43%
Same	30%	33%	33%	25%	36%	29%	35%	28%	33%	30%	28%	34%	29%	32%	34%	32%	22%	15%	25%	29%	34%	33%	29%	31%	30%	29%	33%	37%
Don't know/Refused	7%	10%	6%	3%	8%	7%	8%	5%	9%	8%	7%	5%	8%	6%	6%	3%	8%	14%	7%	6%	7%	7%	6%	8%	2%	6%	8%	

Q22. (If retired) At what age did you retire?																												
	Age					Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party				
	Total	18-34	35-49	50-64	65+	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Mean	58.8			55.6	62.1			58.6	59.0	59.0	60.4	57.7	58.7	58.7	59.0	59.1	56.9	61.0	58.5	57.5	59.0	58.2	58.8	55.0	59.0	58.7	58.8	58.8

Q23. (If retired) I am going to read you a list of several different sources of retirement income. For each one, please tell me whether you are using it as a major source of retirement income, a minor source, or you are not using it at all.

Q23A. Part-time work while you are retired																												
	Age					Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party				
	Total	18-34	35-49	50-64	65+	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
A major source	6%			10%	4%			8%	4%	6%	4%	6%	6%	5%	8%	10%	0%	7%	6%	5%	5%	6%	0%	6%	5%	5%	6%	
A minor source	17%			19%	15%			22%	13%	21%	16%	12%	15%	22%	18%	14%	14%	23%	11%	25%	30%	27%	14%	27%	16%	15%	17%	
Not counting on it at all	78%			71%	80%			70%	83%	73%	79%	82%	79%	72%	77%	78%	76%	77%	83%	69%	66%	68%	80%	73%	77%	80%	70%	77%
Don't know/Refused	0%			0%	0%			0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

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 811 New York State Residents
 MOE +/- 3.4%

Q23B. Personal savings or additional investments such as an IRA (Individual Retirement Account)																											
	Total	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
		50-64	65+	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other			
A major source	19%	13%	24%	23%	16%	18%	32%	13%	17%	26%	22%	12%	6%	25%	11%	29%	29%	13%	21%	8%	20%	17%	22%	24%			
A minor source	24%	20%	28%	24%	24%	25%	17%	28%	17%	40%	28%	25%	0%	14%	36%	35%	37%	21%	12%	26%	27%	24%	26%				
Not counting on it at all	56%	66%	47%	53%	58%	56%	51%	58%	64%	34%	50%	64%	94%	54%	74%	35%	36%	50%	56%	72%	54%	56%	53%	50%			
Don't know/Refused	1%	1%	0%	0%	2%	1%	0%	1%	1%	0%	1%	0%	0%	21%	0%	0%	0%	1%	8%	0%	0%	2%	0%				

Q23C. A 401k plan																											
	Total	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
		50-64	65+	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other			
A major source	8%	0%	12%	9%	7%	6%	16%	6%	8%	8%	9%	2%	6%	21%	5%	12%	4%	4%	9%	12%	8%	6%	12%	3%			
A minor source	18%	19%	17%	19%	17%	19%	14%	19%	13%	29%	19%	13%	10%	35%	13%	26%	30%	25%	16%	11%	19%	17%	20%	30%			
Not counting on it at all	74%	81%	70%	72%	75%	75%	71%	74%	78%	62%	71%	84%	84%	44%	82%	62%	64%	71%	74%	77%	73%	77%	66%	68%			
Don't know/Refused	1%	0%	1%	0%	1%	0%	1%	0%	1%	1%	0%	0%	0%	0%	0%	2%	0%	1%	0%	1%	0%	2%	0%				

Q23D. Money from your own business or hobby																											
	Total	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
		50-64	65+	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other			
A major source	4%	3%	5%	6%	2%	5%	4%	3%	3%	6%	5%	0%	0%	2%	0%	12%	1%	4%	0%	4%	3%	2%	4%				
A minor source	12%	14%	11%	15%	9%	14%	7%	12%	11%	15%	13%	11%	5%	0%	6%	22%	17%	18%	10%	8%	12%	8%	15%	19%			
Not counting on it at all	84%	83%	85%	78%	88%	81%	89%	85%	87%	79%	82%	89%	95%	100%	92%	78%	71%	81%	85%	92%	84%	89%	83%	77%			
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%				

Q23E. An inheritance																											
	Total	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
		50-64	65+	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other			
A major source	4%	3%	5%	5%	4%	6%	5%	3%	4%	6%	5%	5%	0%	0%	3%	5%	7%	7%	4%	4%	5%	3%	5%	7%			
A minor source	9%	13%	7%	7%	11%	12%	8%	7%	6%	15%	9%	11%	5%	9%	3%	15%	16%	11%	9%	0%	10%	10%	6%	12%			
Not counting on it at all	87%	84%	88%	88%	85%	83%	86%	90%	90%	79%	86%	83%	95%	91%	94%	80%	77%	82%	87%	96%	86%	87%	89%	81%			
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%				

Q23F. Social Security																											
	Total	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
		50-64	65+	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other			
A major source	59%	41%	72%	59%	60%	57%	57%	63%	67%	42%	59%	59%	58%	43%	78%	44%	21%	53%	60%	49%	59%	60%	60%	52%			
A minor source	22%	14%	23%	21%	23%	23%	26%	19%	16%	35%	23%	19%	13%	35%	11%	29%	37%	20%	23%	23%	23%	22%	20%	26%			
Not counting on it at all	17%	42%	4%	17%	17%	19%	15%	16%	16%	20%	17%	14%	28%	23%	11%	27%	35%	27%	15%	22%	17%	16%	20%	20%			
Don't know/Refused	1%	3%	1%	3%	0%	1%	3%	1%	1%	3%	0%	7%	0%	0%	1%	0%	7%	0%	2%	6%	1%	2%	0%	2%			

Q23G. A company pension																											
	Total	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in			Party		
		50-64	65+	M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other			
A major source	42%	47%	42%	49%	36%	40%	39%	44%	35%	56%	46%	31%	20%	44%	29%	59%	61%	65%	35%	38%	42%	39%	53%	46%			
A minor source	16%	7%	21%	15%	16%	14%	18%	16%	16%	16%	17%	12%	6%	43%	14%	17%	13%	17%	16%	16%	16%	17%	15%				
Not counting on it at all	42%	44%	37%	36%	47%	46%	43%	39%	49%	28%	37%	58%	75%	12%	54%	27%	22%	21%	48%	46%	42%	45%	30%	36%			
Don't know/Refused	0%	1%	0%	0%	1%	0%	0%	1%	1%	0%	1%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	2%			

300 Retired New York State Residents
 MOE +/- 5.7%
 511 Not Retired New York State Residents
 MOE +/- 4.3%

Q24. (If retired) When you compare your standard of living today with how you lived before you retired, would you describe your standard of living as better, not as good or the same as before you retired?

	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	50-64	65+		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Better	15%	13%	15%		13%	16%	18%	15%	11%	14%	18%	13%	19%	20%	0%	14%	11%	19%	16%	14%	0%	16%	9%	17%	16%
Not as good	44%	47%	43%		46%	43%	43%	46%	45%	50%	30%	42%	49%	65%	44%	56%	33%	25%	36%	46%	50%	43%	51%	47%	35%
Same	41%	40%	40%		40%	41%	40%	39%	42%	35%	51%	44%	32%	15%	56%	29%	56%	54%	48%	39%	50%	40%	39%	36%	49%
Don't know/Refused	1%	0%	1%		1%	0%	0%	0%	2%	1%	1%	1%	0%	0%	0%	1%	0%	2%	0%	1%	0%	1%	2%	0%	0%

Q25. (If retired) How confident are you that you will be able to maintain your standard of living at the same level as it is today throughout your retirement with the income that you now have? Are you:

	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	50-64	65+		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Very confident	23%	23%	25%		29%	19%	27%	21%	21%	19%	33%	24%	20%	20%	25%	16%	23%	45%	21%	24%	8%	25%	21%	22%	30%
Somewhat confident	39%	42%	39%		37%	41%	36%	36%	45%	40%	41%	43%	29%	34%	43%	35%	46%	49%	54%	36%	56%	39%	38%	44%	50%
Not very confident	19%	15%	21%		18%	20%	16%	29%	17%	22%	13%	18%	15%	24%	32%	22%	23%	2%	16%	20%	17%	19%	21%	20%	12%
Not at all confident	15%	16%	13%		15%	14%	16%	14%	13%	19%	8%	13%	32%	13%	0%	26%	6%	0%	7%	17%	19%	15%	16%	13%	7%
Don't know/Refused	3%	4%	1%		1%	5%	5%	0%	3%	1%	5%	2%	4%	9%	0%	2%	2%	4%	3%	3%	0%	3%	4%	1%	1%

Q26. (If retired) For each of the following, tell me if it is a significant concern, a somewhat significant concern, not a very significant concern or not at all a concern as you think about maintaining your quality of life during your retirement?

Q26A. Having enough money in savings

	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	50-64	65+		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Significant concern	46%	48%	41%		52%	40%	43%	58%	41%	48%	41%	44%	49%	52%	65%	54%	37%	33%	37%	48%	52%	45%	52%	41%	40%
Somewhat significant concern	25%	26%	27%		21%	28%	22%	21%	30%	23%	32%	29%	13%	24%	0%	17%	33%	38%	30%	24%	23%	26%	21%	33%	27%
Not a very significant concern	10%	6%	11%		8%	11%	12%	8%	8%	9%	11%	9%	12%	0%	0%	7%	13%	12%	10%	10%	11%	10%	10%	4%	14%
Not at all a concern	18%	16%	20%		18%	17%	20%	10%	19%	19%	13%	17%	19%	24%	12%	20%	14%	16%	19%	17%	14%	18%	14%	21%	19%
Don't know/Refused	2%	3%	1%		1%	3%	2%	3%	2%	1%	3%	1%	6%	0%	23%	2%	2%	0%	3%	2%	0%	2%	3%	0%	0%

Q26B. Continuing to receive my social security benefits

	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	50-64	65+		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Significant concern	62%	58%	65%		63%	61%	58%	81%	56%	64%	56%	62%	65%	63%	75%	69%	55%	41%	64%	62%	42%	63%	67%	62%	53%
Somewhat significant concern	19%	14%	20%		14%	22%	17%	10%	25%	19%	18%	18%	25%	19%	12%	16%	17%	29%	17%	19%	30%	18%	16%	20%	25%
Not a very significant concern	7%	10%	7%		7%	7%	10%	4%	6%	6%	10%	7%	8%	0%	12%	6%	11%	8%	10%	7%	6%	7%	6%	4%	11%
Not at all a concern	10%	14%	7%		12%	8%	12%	6%	10%	9%	13%	10%	2%	19%	0%	7%	14%	18%	10%	10%	22%	9%	10%	11%	8%
Don't know/Refused	2%	4%	1%		4%	1%	3%	0%	3%	2%	2%	2%	0%	0%	0%	1%	3%	4%	0%	2%	0%	2%	1%	3%	3%

Q26C. Whether my investments will yield enough of a return to provide me with the income I expect

	Age				Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party		
	Total	50-64	65+		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other
Significant concern	31%	36%	28%		26%	34%	29%	41%	27%	30%	34%	31%	23%	37%	75%	32%	28%	40%	24%	33%	27%	31%	34%	38%	26%
Somewhat significant concern	24%	25%	22%		22%	25%	25%	22%	23%	22%	29%	27%	11%	33%	0%	16%	35%	34%	35%	21%	34%	23%	19%	31%	26%
Not a very significant concern	10%	11%	11%		13%	8%	8%	10%	13%	10%	12%	11%	13%	6%	0%	6%	20%	8%	15%	10%	25%	9%	14%	6%	11%
Not at all a concern	31%	26%	33%		31%	30%	33%	20%	34%	35%	21%	27%	47%	25%	25%	40%	18%	16%	26%	32%	14%	32%	30%	22%	37%
Don't know/Refused	4%	2%	5%		7%	3%	5%	7%	3%	4%	3%	3%	6%	0%	0%	6%	0%	2%	0%	5%	0%	4%	3%	3%	0%

Siena College Research Institute
 March 28-31, April 4-7, 10, 2011
 811 New York State Residents
 MOE +/- 3.4%

Q26D. The cost of living																											
	Total	Age			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party				
		50-64	65+		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Significant concern	64%	64%	68%		67%	62%	56%	71%	69%	65%	63%	68%	55%	52%	67%	71%	61%	49%	61%	65%	42%	66%	62%	66%	72%		
Somewhat significant concern	24%	28%	20%		21%	27%	31%	20%	20%	24%	26%	23%	25%	38%	33%	20%	29%	37%	32%	23%	54%	23%	28%	25%	13%		
Not a very significant concern	6%	4%	7%		4%	8%	6%	7%	6%	6%	6%	6%	10%	9%	0%	4%	8%	4%	5%	7%	0%	7%	6%	6%	9%		
Not at all a concern	5%	3%	5%		6%	4%	6%	1%	5%	5%	5%	3%	10%	0%	0%	5%	1%	10%	1%	6%	4%	5%	4%	3%	6%		
Don't know/Refused	1%	0%	0%		1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		

Q26E. The cost of health care																											
	Total	Age			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party				
		50-64	65+		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Significant concern	66%	73%	63%		68%	65%	58%	71%	72%	66%	69%	67%	59%	63%	88%	69%	71%	61%	60%	68%	67%	66%	67%	71%	60%		
Somewhat significant concern	18%	14%	20%		14%	21%	23%	14%	15%	20%	14%	16%	25%	37%	0%	18%	15%	23%	25%	16%	12%	18%	17%	19%	18%		
Not a very significant concern	6%	4%	7%		8%	5%	6%	7%	6%	4%	11%	8%	2%	0%	12%	5%	8%	8%	10%	6%	11%	6%	4%	6%	11%		
Not at all a concern	9%	9%	9%		9%	9%	12%	8%	7%	10%	6%	9%	13%	0%	0%	8%	7%	8%	5%	10%	11%	9%	12%	5%	11%		
Don't know/Refused	0%	0%	1%		1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		

Q27. (If retired) Although it is hard to say, do you think the quality of life that young people today in their 30's or 40's will have in retirement will be better, worse or about the same when compared to that of people in your generation?																											
	Total	Age			Gender		Region			Education		Ethnic				Income			Union HH		Children in		Party				
		50-64	65+		M	F	NYC	Subs	Upst	Less than college	College degree	White	Afr Amer /Black	Latino	Other	<\$50+	\$50K-\$100K	\$100K+	Yes	No	Yes	No	Dem	Rep	Ind/Other		
Better	12%	12%	12%		13%	12%	17%	11%	8%	14%	7%	9%	27%	0%	35%	16%	10%	7%	12%	11%	4%	12%	15%	8%	9%		
Worse	63%	70%	61%		63%	64%	62%	62%	65%	62%	69%	67%	53%	67%	53%	60%	67%	75%	66%	64%	73%	63%	60%	70%	64%		
Same	16%	12%	17%		15%	16%	14%	18%	17%	17%	15%	16%	16%	24%	12%	14%	16%	14%	18%	16%	23%	16%	16%	16%	20%		
Don't know/Refused	9%	7%	10%		9%	9%	8%	9%	10%	7%	9%	9%	4%	9%	0%	9%	6%	4%	4%	9%	0%	9%	9%	6%	7%		

300 Retired New York State Residents
 MOE +/- 5.7%
 511 Not Retired New York State Residents
 MOE +/- 4.3%