

Q2322 - HOD FLASH (24 HOUR)

Q2322: In general, at about what age do you think an employed person should retire (i.e., partially or completely exit the workforce)?

	Gender										Age										Region	Midwest (D)	West (V)			
	Total (A)		Male (B)		Female (C)		18-24 (E)		25-44 (F)		45-64 (G)		65- (H)		18-24 (I)		25-44 (J)		45-64 (K)					65- (L)		Northwest (S)
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Under 30	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
30	1%	2%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
40	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
50	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
60	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
65	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
70	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
75	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
80	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
85	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
90	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
95	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
100	1%	1%	C	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	1%	1%	
Mean	62.20	61.66		62.74	60.38		61.83	D	64.27	DEF	67.33	DEF	69.07	68.87	61.80	J	64.48	JK	68.84	JK	69.65	62.09	61.88	64.06	62.29	62.35
Standard deviation	8.80	8.82		8.84	8.88		8.88		8.92	DEF	9.02	DEF	9.04	9.07	8.70	JK	8.84	JK	8.88	JK	8.92	8.80	8.82	8.84	8.88	8.92
Not at all sure	30%	24%	B	24%	21%	B	20%	18%	14%	DEF	48%	DEF	21%	15%	13%	JK	38%	UK	37%	UK	28%	24%	24%	24%	24%	24%
Never	6%	8%	C	5%	2%	C	4%	10%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	6%	6%	6%	6%	

* Table Base: US RESPONDENTS

Q2323: In general, at about what age do you think an employed person should start planning for retirement (i.e., saving money, securing benefits)?

	Gender										Age										Region	Midwest (D)	West (V)			
	Total (A)		Male (B)		Female (C)		18-24 (E)		25-44 (F)		45-64 (G)		65- (H)		18-24 (I)		25-44 (J)		45-64 (K)					65- (L)		Northwest (S)
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Under 30	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
30	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
40	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
50	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
60	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
65	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
70	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
75	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
80	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
85	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
90	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
95	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
100	2%	2%	C	2%	2%	C	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	
Mean	33.95	34.66		33.18	36.97	GH	34.45	G	33.24	30.85	32.40	38.33	HL	35.18	L	32.43	28.94	34.78	L	35.10	33.74	33.88	32.75	30.47	34.18	34.93
Standard deviation	14.30	14.60		13.74	14.97	13.72	14.58		13.57	12.57	13.79	15.37	HL	14.72	HL	12.51	14.20	13.67	14.49	14.53	13.86	13.30	12.43	14.45	14.54	
Not at all sure	14%	9%	B	18%	17%	10%	12%	11%	11%	10%	9%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	
Never	7%	9%	C	3%	3%	C	4%	12%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%	6%	7%	6%	3%	

* Table Base: US RESPONDENTS

Q2323: Do you want to retire (i.e., partially or completely exit the workforce) in the future, regardless of whether you before you will have the means to do so?

	Gender										Age										Region	Midwest (D)	West (V)		
	Total (A)		Male (B)		Female (C)		18-24 (E)		25-44 (F)		45-64 (G)		65- (H)		18-24 (I)		25-44 (J)		45-64 (K)					65- (L)	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Yes, I want to retire fully (i.e., completely exit the workforce)	58%	50%	B	61%	GH	66%	GH	56%	H	45%	H	17%	62%	M	59%	LM	33%	33%	33%	33%	33%	33%	33%	33%	33%
Yes, I want to retire partially (i.e., contract work, part-time)	25%	30%	C	25%	25%	C	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
No, I don't want to retire	10%	10%	C	10%	10%	C	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
Not at all sure	8%	6%	C	10%	12%	GH	6%	4%	9%	10%	6%	31%	DEF	12%	5%	8%	11%	5%	4%	4%	13%	0%	9%	35%	NO

* Table Base: EMPLOYED OR LOOKING FOR WORK

Q2324: In general, do you feel ahead, behind, or on track when it comes to your personal retirement planning (i.e., using money, securing benefits)?

	Gender										Age										Region	Midwest (D)	West (V)		
	Total (A)		Male (B)		Female (C)		18-24 (E)		25-44 (F)		45-64 (G)		65- (H)		18-24 (I)		25-44 (J)		45-64 (K)					65- (L)	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very ahead	12%	14%	C	9%	17%	EF	6%	7%	10%	15%	EF	23%	JK	7%	11%	11%	17%	11%	17%	11%	17%	11%	11%	11%	11%
Ahead	38%	41%	C	38%	39%	C	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%	38%
Behind	45%	41%	B	48%	43%	B	56%	DH	51%	DH	51%	DH	34%	DH	34%	IM	53%	IM	48%	48%	48%	48%	48%	48%	48%
Not at all sure	4%	3%	C	6%	5%	C	5%	3%	7%	2%	4%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	

* Table Base: RETIRED OR WANTS TO RETIRE IN THE FUTURE

Q2325: In which of the following types of assets have you invested (i.e., personally or by another party on your behalf) to save for retirement? Please select all that apply. For the purposes of this question, do not consider investments made for any purpose other than to save for retirement (e.g., using for a major purchase, accumulate wealth).

	Gender										Age										Region	Midwest (D)	West (V)	
	Total (A)		Male (B)		Female (C)		18-24 (E)		25-44 (F)		45-64 (G)		65- (H)		18-24 (I)		25-44 (J)		45-64 (K)					65- (L)
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Blockchain assets (e.g., cryptocurrency, NFT)	1%	1%	C	1%	1%	C	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Direct investment (e.g., bond, certificate of deposit, CD)	1%	1%	C	1%	1%	C	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Retirement-focused insurance (e.g., long-term care, burial)	1%	1%	C	1%	1%	C	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Real estate investment (e.g., rental units, private equity)	1%	1%	C	1%	1%	C	1%																	

Q9122: HOD FLASH (24 HOUR)

Q9121: In general, at about what age do you think an employed person should retire (e.g., partially or completely exit the workforce)?

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	100%	100%	100%	100%	100%	100%
Under 30	1%	3%	1%	0%	1%	0%
30	1%	0%	1%	4%	1%	0%
40	3%	E	0%	5%	E	0%
50	14%	E	24%	15%	E	7%
60	26%	E	24%	26%	E	19%
65+	55%	C	49%	46%	55%	64%
Mean	62.20	C	60.76	59.33	61.95	66.27
Standard Deviation	8.80	C	10.05	10.13	7.12	6.64
Not at all sure	30%	C	29%	19%	28%	C
Never	6%	C	2%	2%	10%	BC

* Table Base: US RESPONDENTS

Q9122: In general, at about what age do you think an employed person should start planning for retirement (e.g., saving money, securing benefits)?

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	100%	100%	100%	100%	100%	100%
Under 18	2%	0%	2%	2%	1%	4%
18-24	25%	22%	22%	22%	27%	23%
25-29	16%	B	7%	11%	18%	BC
30	24%	d	17%	23%	26%	23%
40	13%	d	21%	18%	8%	9%
50	13%	E	22%	16%	E	7%
60+	9%	C	13%	8%	8%	4%
Mean	33.95	E	39.22	ADBF	35.24	de
Standard Deviation	14.30	C	15.50	+	14.18	13.74
Not at all sure	14%	C	18%	14%	14%	11%
Never	7%	C	3%	3%	11%	deCa

* Table Base: US RESPONDENTS

Q9123: Do you want to retire (e.g., partially or completely exit the workforce) in the future, regardless of whether you believe you will have the means to do so?

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	N=394	N=97	N=219	N=136	N=125	N=77
Total (Unweighted)	N=480	N=117	N=273	N=154	N=132	N=78
Yes, I want to retire fully (e.g., completely exit the workforce)	54%	E	57%	E	51%	E
Yes, I want to retire partially (e.g., contract work, part-time)	28%	Bd	21%	24%	BC	43%
No, I don't want to retire	10%	C	10%	8%	8%	17%
Not at all sure	8%	C	20%	ACDE	6%	7%

* Table Base: EMPLOYED OR LOOKING FOR WORK

Q9124: In general, do you feel ahead, behind, or on track when it comes to your personal retirement planning (e.g., saving money, securing benefits)?

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	N=777	N=168	N=213	N=218	N=255	N=93
Total (Unweighted)	N=792	N=162	N=230	N=219	N=264	N=83
Ahead	12%	d	17%	d	6%	12%
On track	38%	F	47%	33%	38%	43%
Behind	45%	F	32%	49%	bdF	44%
Not at all sure	4%	C	4%	5%	5%	4%

* Table Base: RETIRED OR WANTS TO RETIRE IN THE FUTURE

Q9125: In which of the following types of assets have you invested (e.g., personally or by another party on your behalf) to save for retirement? Please select all that apply. For the purposes of this question, do not consider investments made for any purpose other than to save for retirement (e.g., using for a major purchase, accumulate wealth).

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	N=1022	N=118	N=302	N=245	N=298	N=109
Total (Unweighted)	N=1022	N=118	N=302	N=245	N=298	N=109
Blockchain assets (e.g., cryptocurrency, NFT)	7%	E	5%	14%	ABDF	6%
Direct investment (e.g., bonds, certificates of deposit (CD))	1%	C	1%	1%	1%	1%
Retirement-focused insurance (e.g., long-term care, burial)	13%	BC	4%	8%	12%	15%
Non-retirement assets (e.g., real estate, precious metals)	14%	BC	9%	12%	BC	23%
Pension fund	22%	BC	11%	14%	22%	BC
Equity investment (e.g., stock market, mutual funds)	28%	BC	11%	24%	18%	BC
IRA (e.g., Roth, traditional)	27%	C	18%	17%	22%	42%
Employer-sponsored retirement investment plan (e.g., 401(k))	42%	B	18%	46%	B	46%
Bank account (e.g., checking, personal savings, money market)	42%	C	52%	52%	46%	53%
Other, please specify	2%	C	3%	C	0%	2%
N/A: I haven't made any investments to save for retirement	14%	BC	26%	ACDF	14%	13%
Not at all sure	6%	C	9%	E	5%	7%

* Table Base: US RESPONDENTS

Q9126: How much do you agree or disagree with each of the following statements?

When it comes to retirement, being the right age is less important than being prepared (e.g., financially secure, with access to healthcare and other benefits).

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	N=1022	N=118	N=302	N=245	N=298	N=109
Total (Unweighted)	N=1022	N=118	N=302	N=245	N=298	N=109
Agree (Ade)	81%	81%	77%	81%	84%	C
Somewhat agree	40%	34%	36%	39%	48%	ACD
Somewhat disagree	41%	47%	41%	42%	36%	44%
Disagree (Bde)	19%	19%	23%	F	19%	8%
Somewhat disagree	12%	F	14%	F	15%	F
Disagree	7%	C	9%	7%	8%	6%

* Table Base: US RESPONDENTS

I make a point to manage my retirement savings regularly (e.g., check balance, adjust investments).

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	N=1022	N=118	N=302	N=245	N=298	N=109
Total (Unweighted)	N=1022	N=118	N=302	N=245	N=298	N=109
Agree (Ade)	72%	66%	67%	75%	76%	C
Somewhat agree	33%	28%	32%	30%	38%	F
Somewhat disagree	39%	38%	35%	45%	38%	39%
Disagree (Bde)	28%	34%	33%	F	25%	24%
Somewhat disagree	19%	d	23%	25%	13%	18%
Disagree	9%	C	11%	8%	12%	1%

* Table Base: US RESPONDENTS

I don't know how much money I need to save to retire comfortably.

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	N=1024	N=117	N=301	N=244	N=294	N=109
Total (Unweighted)	N=1024	N=117	N=301	N=244	N=294	N=109
Agree (Ade)	65%	E	73%	E	69%	E
Somewhat agree	26%	C	25%	28%	28%	28%
Somewhat disagree	39%	48%	38%	41%	32%	30%
Disagree (Bde)	35%	27%	34%	35%	49%	39%
Somewhat disagree	23%	18%	21%	22%	33%	ACDE
Disagree	12%	C	8%	12%	9%	14%

* Table Base: US RESPONDENTS

I don't think I'll have the means (e.g., money, resource) to comfortably retire in the future.

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	N=1024	N=117	N=301	N=244	N=294	N=109
Total (Unweighted)	N=1024	N=117	N=301	N=244	N=294	N=109
Agree (Ade)	56%	F	55%	61%	ABCE	47%
Somewhat agree	21%	C	12%	22%	28%	31%
Somewhat disagree	33%	F	36%	33%	38%	F
Disagree (Bde)	44%	33%	45%	D	33%	D
Somewhat disagree	26%	D	29%	27%	18%	39%
Disagree	18%	C	18%	18%	14%	100%

* Table Base: US RESPONDENTS

Planning for retirement is overwhelming to me.

	Total (N)	Gen 21-25 (B)	Millennials 26-41 (C)	Gen X 42-57 (D)	Boomers 58-76 (E)	Silent 77-94 (F)
Total	N=1022	N=118	N=302	N=245	N=298	N=109
Total (Unweighted)	N=1022	N=118	N=302	N=245	N=298	N=109
Agree (Ade)	60%	EF	67%	AD	61%	AD
Somewhat agree	20%	EF	11%	24%	23%	EF
Somewhat disagree	40%	C	36%	45%	44%	F
Disagree (Bde)	40%	C	33%	32%	33%	ACD
Somewhat disagree	23%	B	28%	18%	18%	ACD
Disagree	17%	B	9%	13%	14%	ACD

* Table Base: US RESPONDENTS