

## TOPLINE—Pew Secure Choice Wave 2 Survey

<b>S1 Are you participating in Illinois Secure Choice, the state-sponsored retirement program?</b>		
	Weighted percentage	Frequency
Yes, I am participating in Secure Choice	35.5%	505
No, I opted out of Secure Choice	38.1%	422
Do not know	26.4%	305
Total	100%	1232
<b>P1 Are you contributing the default rate of 5% to Illinois Secure Choice?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	727
Yes	69.5%	354
No, I changed my contribution to less than 5%	25.2%	126
No, I changed my contribution to more than 5%	5.4%	24
Total	100.1%	1232
Asked if S1 = Yes, I am participating in Secure Choice		
<b>P1i_1 How much are you contributing to Secure Choice?</b>		
	Number (weighted)	Frequency
Refused		6
Respondent ineligible for question		1082
Maximum	50	
Mean	3.03	144
Standard Deviation	6.37	
Asked if P1 = No, I changed my contribution to less than 5% or P1 = No, I changed my contribution to more than 5%		
<b>P1a_1 [Why did you choose to decrease your contribution?] I want more money to add to my quality of life</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	1106
No	80.7%	101
Yes	19.3%	24
Total	100%	1232
Asked if P1 = No, I changed my contribution to less than 5%		
<b>P1a_2 [Why did you choose to decrease your contribution?] I need more money for immediate needs</b>		

	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	1106
No	49.0%	59
Yes	51.0%	66
Total	100%	1232
Asked if P1 = No, I changed my contribution to less than 5%		
<b>P1a_3 [Why did you choose to decrease your contribution?]</b> <b>I want to save that money for unexpected expenses</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	1106
No	79.9%	98
Yes	20.1%	27
Total	100%	1232
Asked if P1 = No, I changed my contribution to less than 5%		
<b>P1a_4 [Why did you choose to decrease your contribution?]</b> <b>I need to pay off debt</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	1106
No	75.3%	93
Yes	24.7%	32
Total	100%	1232
Asked if P1 = No, I changed my contribution to less than 5%		
<b>P1a_5 [Why did you choose to decrease your contribution?]</b> <b>I need to save for large expenses</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	1106
No	80.7%	102
Yes	19.3%	23
Total	100%	1232
Asked if P1 = No, I changed my contribution to less than 5%		
<b>P1a_6 [Why did you choose to decrease your contribution?]</b> <b>I am already covered by another retirement plan</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	1106

No	86.8%	109
Yes	13.2%	16
Total	100%	1232
Asked if P1 = No, I changed my contribution to less than 5%		
<b>P1a_7 [Why did you choose to decrease your contribution?]</b>		
<b>Other</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	1106
No	89.9%	112
Yes	10.1%	13
Total	100%	1232
Asked if P1 = No, I changed my contribution to less than 5%		
<b>P1b Which is the primary reason?</b>		
	Weighted percentage	Frequency
Respondent ineligible for question	0%	1197
I want more money to add to my quality of life	2.7%	1
I need more money for immediate needs	52.7%	18
I want to save that money for unexpected expenses	11.5%	4
I need to pay off debt	7.7%	3
I need to save for large expenses	17.9%	6
I am already covered by another retirement plan	2.9%	1
Other	4.7%	2
Total	100.1%	1232
Asked if count of P1a (Why did you choose to decrease your contribution?) > 1		
<b>NP1_1 [Why are you not participating in Illinois Secure Choice?]</b>		
<b>I want more money to add to the quality of life</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	90.8%	384
Yes	9.2%	37
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_2 [Why are you not participating in Illinois Secure Choice?]</b>		
<b>I need more money for immediate needs</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810

No	58.5%	258
Yes	41.5%	163
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_3 [Why are you not participating in Illinois Secure Choice?] I want to save that money for unexpected expenses</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	77.1%	335
Yes	22.9%	86
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_4 [Why are you not participating in Illinois Secure Choice?] I need to pay off debt</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	78.6%	332
Yes	21.4%	89
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_5 [Why are you not participating in Illinois Secure Choice?] I need to save for large expenses</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	83.4%	357
Yes	16.6%	64
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_6 [Why are you not participating in Illinois Secure Choice?] I am already covered by another retirement plan</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	79.2%	318
Yes	20.8%	103
Total	100%	1232

Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_7 [Why are you not participating in Illinois Secure Choice?]</b>		
<b>I thought the Secure Choice program was too confusing</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	91.4%	387
Yes	8.6%	34
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_8 [Why are you not participating in Illinois Secure Choice?]</b>		
<b>I do not want to take part in a government-sponsored program</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	90.8%	378
Yes	9.2%	43
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_9 [Why are you not participating in Illinois Secure Choice?]</b>		
<b>My employer or colleagues do not support the Illinois Secure Choice program</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	93.7%	394
Yes	6.3%	27
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_10 [Why are you not participating in Illinois Secure Choice?]</b>		
<b>It is not the right time to be thinking about saving for retirement</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	88.2%	375
Yes	11.8%	46
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP1_11 [Why are you not participating in Illinois Secure Choice?]</b>		

<b>Other</b>		
	Weighted percentage	Frequency
Refused	0%	1
Respondent ineligible for question	0%	810
No	90.9%	377
Yes	9.1%	44
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice		
<b>NP2 Which is the primary reason?</b>		
	Number (weighted)	Frequency
Respondent ineligible for question		1089
I want more money to add to my quality of life	2.4%	3
I need more money for immediate needs	37.0%	48
I want to save that money for unexpected expenses	8.1%	11
I need to pay off debt	15.9%	25
I need to save for large expenses	7.0%	9
I am already covered by another retirement plan	10.2%	18
I thought the Secure Choice program was too confusing	5.6%	7
I do not want to take part in a government-sponsored program	4.7%	9
My employer or colleagues do not support the Illinois Secure Choice program	1.3%	2
It is not the right time for me to be thinking about saving for retirement	2.1%	3
Other	5.7%	8
Total	100%	1232
Asked if S1 = No, I opted out of Secure Choice and if the count of NP1 responses > 1		
<b>F1 Thinking about your household today, how financially secure do you feel?</b>		
	Weighted percentage	Frequency
Refused	0%	2
Very financially secure	8.2%	110
Somewhat financially secure	50.5%	621
Somewhat financially insecure	29.2%	346
Very financially insecure	12.1%	153
Total	100%	1232
<b>F2 Which best describes your household's income each month?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Income is about the same each month	52.9%	660
Income varies somewhat from month to month	36.5%	438
Income varies a lot from month to month	10.7%	133

Total	100%	1232
<b>F3 Which best describes the bills and expenses your household pays each month?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Expenses are about the same each month	52.7%	654
Expenses vary somewhat from month to month	39.4%	476
Expenses vary a lot from month to month	7.9%	101
Total	100%	1232
<b>F4_a [Please tell us whether each of the following has happened to your household in the past 6 months because you did not have enough money] Did not pay the full amount due on rent or mortgage on time</b>		
	Weighted percentage	Frequency
Yes, this happened	30.7%	369
No, this has not happened	69.3%	863
Total	100%	1232
<b>F4_b [Please tell us whether each of the following has happened to you/your household in the past 6 months because you did not have enough money] Skipped paying a bill other than rent or mortgage</b>		
	Weighted percentage	Frequency
Refused	0%	1
Yes, this happened	37.2%	447
No, this has not happened	62.8%	784
Total	100%	1232
<b>F4_c [Please tell us whether each of the following has happened to you/your household in the past 6 months because you did not have enough money] Needed to see a doctor or go to the hospital but did not go</b>		
	Weighted percentage	Frequency
Refused	0%	1
Yes, this happened	31.3%	373
No, this has not happened	68.7%	858
Total	100%	1232
<b>F4_d [Please tell us whether each of the following has happened to you/your household in the past 6 months because you did not have enough money] Could not fill/postponed filling drug prescriptions when they were needed</b>		
	Weighted percentage	Frequency
Refused	0%	1
Yes, this happened	19.2%	221
No, this has not happened	80.8%	1010
Total	100%	1232
<b>F4_e [Please tell us whether each of the following has happened to you/your household in the past 6 months because you did not have enough money]</b>		

<b>Over-drafted checking account/wrote a check for more than was in your account</b>		
	Weighted percentage	Frequency
Refused	0%	1
Yes, this happened	24.3%	301
No, this has not happened	75.7%	930
Total	100%	1232
<b>F4_f [Please tell us whether each of the following has happened to you/your household in the past 6 months because you did not have enough money] A credit, debit, prepaid card was declined because over the limit/did not have sufficient funds</b>		
	Weighted percentage	Frequency
Refused	0%	1
Yes, this happened	25.3%	322
No, this has not happened	74.7%	909
Total	100%	1232
<b>F4_g [Please tell us whether each of the following has happened to you/your household in the past 6 months because you did not have enough money] Took a loan</b>		
	Weighted percentage	Frequency
Refused	0%	1
Yes, this happened	18%	218
No, this has not happened	82%	1013
Total	100%	1232
<b>F4_h [Please tell us whether each of the following has happened to you/your household in the past 6 months because you did not have enough money] Took money out of a retirement account</b>		
	Weighted percentage	Frequency
Refused	0%	1
Yes, this happened	13.1%	165
No, this has not happened	86.9%	1066
Total	100%	1232
<b>F5 In the past month, has your household had any unusually large expenses?</b>		
	Weighted percentage	Frequency
Yes	34%	407
No	66%	825
Total	100%	1232
<b>F5a_1 [What type of expenses were these?] Medical bills or paid fees associated with medical treatment</b>		
	Weighted percentage	Frequency
Refused	0%	2
Respondent ineligible for question	0%	825



No	69.7%	286
Yes	30.3%	119
Total	100%	1232
Asked if F5 = Yes, in the past month, household had unusually large expenses		
<b>F5a_2 [What type of expenses were these?]</b>		
<b>Car, truck, SUV repairs and/or replacement</b>		
	Weighted percentage	Frequency
Refused	0%	2
Respondent ineligible for question	0%	825
No	51.1%	213
Yes	48.9%	192
Total	100%	1232
Asked if F5 = Yes, in the past month, household had unusually large expenses		
<b>F5a_3 [What type of expenses were these?]</b>		
<b>Home/home appliance repairs or replacement</b>		
	Weighted percentage	Frequency
Refused	0%	2
Respondent ineligible for question	0%	825
No	65.1%	254
Yes	34.9%	151
Total	100%	1232
Asked if F5 = Yes, in the past month, household had unusually large expenses		
<b>F5a_4 [What type of expenses were these?]</b>		
<b>Regular bill or expense was unusually large</b>		
	Weighted percentage	Frequency
Refused	0%	2
Respondent ineligible for question	0%	825
No	64%	255
Yes	36%	150
Total	100%	1232
Asked if F5 = Yes, in the past month, household had unusually large expenses		
<b>F5a_5 [What type of expenses were these?]</b>		
<b>Other</b>		
	Weighted percentage	Frequency
Refused	0%	2
Respondent ineligible for question	0%	825
No	88.4%	357
Yes	11.6%	48
Total	100%	1232
Asked if F5 = Yes, in the past month, household had unusually large expenses		

<b>F5btimes_1 [For each of the expenses you just mentioned, in the past month, how many of these types of expenses did your household have?] Medical bills or paid fees associated with medical treatment</b>		
	Number (weighted)	Frequency
Refused		4
Respondent ineligible for question		1113
Minimum	0	
Maximum	999	
Mean	136.25	115
Standard Deviation	265.80	
Asked if F5a_1 = What type of expenses are these – medical bills or paid fees associated with medical treatment		
<b>F5btimes_2 [For each of the expenses you just mentioned, in the past month, how many of these types of expenses did your household have?] Car, truck or SUV repairs and/or replacement</b>		
	Number (weighted)	Frequency
Refused		2
Respondent ineligible for question		1040
Minimum	0	
Maximum	999	
Mean	123.07	190
Standard Deviation	257.52	
Asked if F5a_2 = What type of expenses are these – car, truck or SUV repairs and/or replacement		
<b>F5btimes_3 [For each of the expenses you just mentioned, in the past month, how many of these types of expenses did your household have?] Home/home appliance repairs or replacement</b>		
	Number (weighted)	Frequency
Refused		2
Respondent ineligible for question		1081
Minimum	0	
Maximum	999	
Mean	73.96	149
Standard Deviation	193.20	
Asked if F5a_3 = What type of expenses are these – home/home appliance repairs or replacement		
<b>F5btimes_4 [For each of the expenses you just mentioned, in the past month, how many of these types of expenses did your household have?] Regular bill or expense was unusually large</b>		
	Number (weighted)	Frequency
Refused		3
Respondent ineligible for question		1082
Minimum	0	

Maximum	900	
Mean	98.33	147
Standard Deviation	208.34	
Asked if F5a_4 = What type of expenses are these – regular bill or expense was unusually large		
<b>F5btimes_5 [For each of the expenses you just mentioned, in the past month, how many of these types of expenses did your household have?]</b>		
<b>Other</b>		
	Number (weighted)	Frequency
Refused		4
Respondent ineligible for question		1184
Minimum	1	
Maximum	800	
Mean	73.84	44
Standard Deviation	209.86	
Asked if F5a_5 = What type of expenses are these – other		
<b>F5bcost_1 [For each of the expenses you just mentioned, in the past month, how much in total did they cost?]</b>		
<b>Medical bills or paid fees associated with medical treatment</b>		
	Number (weighted)	Frequency
Refused		8
Respondent ineligible for question		1113
Minimum	0	
Maximum	80000	
Mean	2610.01	111
Standard Deviation	8051.05	
Asked if F5a_1 = What type of expenses are these – medical bills or paid fees associated with medical treatment		
<b>F5bcost_2 [For each of the expenses you just mentioned, in the past month, how much in total did they cost?]</b>		
<b>Car, truck or SUV repairs and/or replacement</b>		
	Number (weighted)	Frequency
Refused		6
Respondent ineligible for question		1040
Minimum	0	
Maximum	16000	
Mean	2049.23	186
Standard Deviation	2824.74	
Asked if F5a_2 = What type of expenses are these – car, truck or SUV repairs and/or replacement		
<b>F5bcost_3 [For each of the expenses you just mentioned, in the past month, how much in total did they cost?]</b>		
<b>Home/home appliance repairs or replacement</b>		

	Number (weighted)	Frequency
Refused		5
Respondent ineligible for question		1081
Minimum	0	
Maximum	60000	
Mean	2373.82	146
Standard Deviation	6421.26	
Asked if F5a_3 = What type of expenses are these – home/home appliance repairs or replacement		
<b>F5bcost_4 [For each of the expenses you just mentioned, in the past month, how much in total did they cost?] Regular bill or expense was unusually large</b>		
	Number (weighted)	Frequency
Refused		6
Respondent ineligible for question		1083
Minimum	0	
Maximum	10000	
Mean	828.10	143
Standard Deviation	1292.18	
Asked if F5a_4 = What type of expenses are these – regular bill or expense was unusually large		
<b>F5bcost_5 [For each of the expenses you just mentioned, in the past month, how much in total did they cost?] Other</b>		
	Number (weighted)	Frequency
Refused		3
Respondent ineligible for question		1184
Minimum	100	
Maximum	35000	
Mean	4501.07	45
Standard Deviation	7303.60	
Asked if F5a_5 = What type of expenses are these – other		
<b>F6 In the past six months, has your household income changed?</b>		
	Weighted percentage	Frequency
Yes, my household income increased	14.4%	182
Yes, my household income decreased	32.5%	394
No, my household income has not really changed.	53.2%	656
Total	100.1%	1232
<b>T6 [How trustworthy is the information you get from the following sources?] I trust information from the Illinois state government</b>		

	Weighted percentage	Frequency
Strongly agree	21.1%	254
Somewhat agree	36.0%	451
Neither agree nor disagree	26.4%	324
Somewhat disagree	10.0%	123
Strongly disagree	6.5%	80
Total	100.1%	1232

**T7 [How trustworthy is the information you get from the following sources?]  
I trust information from the federal government**

	Weighted percentage	Frequency
Strongly agree	18.8%	226
Somewhat agree	35.7%	451
Neither agree nor disagree	27.0%	323
Somewhat disagree	10.3%	133
Strongly disagree	8.2%	99
Total	100%	1232

**T8 [How trustworthy is the information you get from the following sources?]  
I trust information from Illinois Secure Choice**

	Weighted percentage	Frequency
Strongly agree	24.5%	295
Somewhat agree	31.3%	396
Neither agree nor disagree	36.9%	451
Somewhat disagree	4.4%	54
Strongly disagree	2.9%	36
Total	100%	1232

**R1 When do you think you will start drawing retirement benefits?**

	Weighted percentage	Frequency
Refused	0%	3
Before age 62	13.2%	157
Age 62-67	31.5%	406
Age 68-70	13.1%	161
Over age 70	8.7%	110
Have not thought about it	33.5%	395
Total	100%	1232

**R2 When do you think you will stop working full-time?**

	Weighted percentage	Frequency
Refused	0%	3
Before age 62	24.0%	293

Age 62-67	30.7%	386
Age 68-70	11.9%	155
Over age 70	7.5%	94
Never, I will work as long as I can	25.9%	301
Total	100%	1232

**R5 Please tell us how confident you are that you will have the retirement savings you will need when you are ready to retire.**

	Weighted percentage	Frequency
Refused	0%	3
Not confident at all	36.3%	442
Somewhat confident	40.1%	490
Fairly confident	14.4%	183
Very confident	9.1%	114
Total	99.9%	1232

**H1 How many jobs do you currently have?**

	Number (weighted)	Frequency
Refused		2
Minimum	0	
Maximum	6	
Mean	1.09	1230
Standard Deviation	0.69	

**H2\_1 [Thinking of the jobs for which you are eligible for the Illinois Secure Choice program, would you say:]**

**This is my primary job**

	Weighted percentage	Frequency
Refused	0%	3
Participant dropped off survey	0%	1
No	40.9%	509
Yes	59.1%	719
Total	100%	1232

**H2\_2 [Thinking of the jobs for which you are eligible for the Illinois Secure Choice program, would you say:]**

**This is my not primary job**

	Weighted percentage	Frequency
Refused	0%	3
Participant dropped off survey	0%	1
No	89%	1078
Yes	11%	150
Total	100%	1232

<b>H2_3 [Thinking of the jobs for which you are eligible for the Illinois Secure Choice program, would you say:] I am eligible for Illinois Secure Choice through more than one employer</b>		
	Weighted percentage	Frequency
Refused	0%	3
Participant dropped off survey	0%	1
No	96.2%	1187
Yes	3.8%	41
Total	100%	1232
<b>H2_4 [Thinking of the jobs for which you are eligible for the Illinois Secure Choice program, would you say:] I no longer work at that job</b>		
	Weighted percentage	Frequency
Refused	0%	3
Participant dropped off survey	0%	1
No	71.6%	878
Yes	28.4%	350
Total	100%	1232
<b>H3 Thinking of your primary employer, how many total employees work for your employer across all locations in the United States?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	2
Respondent ineligible for question	0%	190
Less than 5	11.0%	114
5 to 24	16.9%	177
25 to 99	24.0%	245
100 to 250	13.2%	130
251 to 500	10.8%	118
501 or more	24.1%	255
Total	100%	1232
Asked if H1 is at least one current job		
<b>H4 Thinking of your primary job, which of the following best describes your current employment status?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	4
Respondent ineligible for question	0%	190
Full-time employee	61.9%	639
Part-time employee	33.2%	343

Self-employed or contractor	4.9%	55
Total	100%	1232
Asked if H1 is at least one current job		
<b>H5 Are you a seasonal employee?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	5
Respondent ineligible for question	0%	190
Yes	11.2%	102
No	88.8%	934
Total	100%	1232
Asked if H1 is at least one current job		
<b>H6 Thinking of your primary job, which of the following best describes the industry in which you work?</b>		
	Weighted percentage	Frequency
Refused		2
Participant dropped off survey		6
Respondent ineligible for question		190
Natural Resources and Mining	0.8%	8
Construction	2.7%	25
Manufacturing	11.0%	97
Trade, Transportation, and Utilities	6.2%	61
Information	2.2%	20
Financial Activities	2.2%	26
Professional and Business Services	7.1%	76
Education and Health Services	19.2%	216
Leisure and Hospitality	11.2%	126
Other Services (except Public Administration)	37.6%	379
Total	100.2%	1232
Asked if H1 is at least one current job		
<b>H7 Are you a salaried or hourly-paid employee?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	6
Respondent ineligible for question	0%	190
Salaried	18.7%	206
Hourly-paid	81.3%	829
Total	100%	1232
Asked if H1 is at least one current job		



<b>H8 About how many hours do you usually work per week?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	6
Respondent ineligible for question	0%	190
1-9 hours	5.4%	57
10-19 hours	9.3%	101
20-29 hours	17.1%	177
30-40 hours	42.8%	440
More than 40 hours	25.3%	260
Total	100%	1232
Asked if H1 is at least one current job		
<b>H9_1 How much do you earn from work before taxes? [NUMBER]</b>		
	Number (weighted)	Frequency
Refused		4
Participant dropped off survey		10
Respondent ineligible for question		190
Minimum	0	
Maximum	600000	
Mean	9224.5	1028
Standard Deviation	28627.68	
<b>H9a How much do you earn from work before taxes? [OCCURRENCE]</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	10
Respondent ineligible for the question	0%	190
Hourly	27.6%	282
Weekly	20.8%	197
Biweekly	31.4%	333
Semi-monthly	4.5%	49
Monthly	3.0%	33
Yearly	12.6%	138
Total	100%	1232
Asked if H1 is at least one current job		
<b>H10 Are you...?</b>		
	Weighted percentage	Frequency
Refused	0%	3

Participant dropped off survey	0%	12
Single	52.2%	637
Married/partnered	33.3%	403
Widowed	1.3%	17
Divorced	9.1%	115
Separated	4.2%	45
Total	100%	1232

**H10a Does your spouse/partner work for pay?**

	Weighted percentage	Frequency
Participant dropped off survey	0%	12
Respondent ineligible for question	0%	817
Yes	66%	278
No	34%	125
Total	100%	1232

Asked if H10 = Yes, I am married/partnered

**H11 Did you receive any payments from Social Security within the past 6 months?**

	Weighted percentage	Frequency
Participant dropped off survey	0%	12
Yes	9.7%	127
No	90.3%	1093
Total	100%	1232

**H12 About how much did you receive from Social Security benefits per month within the past 6 months?**

	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	12
Respondent ineligible for question	0%	1093
\$1 to \$125	5.0%	4
\$126 - \$500	12.1%	14
\$501 - \$1000	27.6%	33
\$1,001 - \$3,000	40.8%	56
\$3,001 or more	14.5%	19
Total	100%	1232

Asked if H10 = Yes, I received payments from Social Security within the past 6 months

**H13 Did you receive any public assistance benefits within the past 6 months, such as TANF, housing assistance, etc.?**

	Weighted percentage	Frequency
Participant dropped off survey	0%	12

Yes	13.5%	167
No	86.5%	1053
Total	100%	1232

**H14 About how much public assistance did you receive per month within the past 6 months?**

	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	12
Respondent ineligible for question	0%	1053
\$1 - \$250	47%	79
\$251 - \$500	27.7%	46
\$501 or more	25.3%	41
Total	100%	1232

Asked if H13 = Yes, I received public assistance benefits within the past 6 months

**H15 Do you own or rent your home?**

	Weighted percentage	Frequency
Refused	0%	11
Participant dropped off survey	0%	12
Own	32.9%	430
Rent	67.1%	779
Total	100%	1232

**H18\_1 [Do you have any of the following debts, excluding mortgages?]**

**None**

	Weighted percentage	Frequency
Participant dropped off survey	0%	13
No	72%	883
Yes	28%	336
Total	100%	1232

Asked if H15 = Yes, I own

**H18\_2 [Do you have any of the following debts, excluding mortgages?]**

**Car loans**

	Weighted percentage	Frequency
Participant dropped off survey	0%	13
No	64.6%	783
Yes	35.4%	436
Total	100%	1232

**H18\_3 [Do you have any of the following debts, excluding mortgages?]**

**Credit card debt**

	Weighted percentage	Frequency
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Participant dropped off survey	0%	13
No	56.1%	670
Yes	43.9%	549
Total	100%	1232

**H18\_4 [Do you have any of the following debts, excluding mortgages?]  
Medical debt**

	Weighted percentage	Frequency
Participant dropped off survey	0%	13
No	76.6%	940
Yes	23.4%	279
Total	100%	1232

**H18\_5 [Do you have any of the following debts, excluding mortgages?]  
School loans**

	Weighted percentage	Frequency
Participant dropped off survey	0%	13
No	74.3%	883
Yes	25.7%	336
Total	100%	1232

**H18\_6 [Do you have any of the following debts, excluding mortgages?]  
Life insurance policy loans**

	Weighted percentage	Frequency
Participant dropped off survey	0%	13
No	96.1%	1168
Yes	3.9%	51
Total	100%	1232

**H18\_7 [Do you have any of the following debts, excluding mortgages?]  
Loans from relatives or friends**

	Weighted percentage	Frequency
Participant dropped off survey	0%	13
No	91.3%	1110
Yes	8.7%	109
Total	100%	1232

**H18\_8 [Do you have any of the following debts, excluding mortgages?]  
Payday loans**

	Weighted percentage	Frequency
Participant dropped off survey	0%	13
No	93.4%	1140
Yes	6.6%	79
Total	100%	1232

**H18\_9 [Do you have any of the following debts, excluding mortgages?]**

<b>Other</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	13
No	97.3%	1181
Yes	2.7%	38
Total	100%	1232
<b>H18a_2 [For each of the debts you indicated having, about how much do you owe?]</b>		
<b>Car loans</b>		
	Number (weighted)	Frequency
Refused		5
Participant dropped off survey		16
Respondent ineligible for question		783
Minimum	0	
Maximum	918386	
Mean	16350.19	428
Standard Deviation	36158.49	
Asked if H18 = Yes, I have debts – Car loans		
<b>H18a_3 [For each of the debts you indicated having, about how much do you owe?]</b>		
<b>Credit card debt</b>		
	Number (weighted)	Frequency
Refused		2
Participant dropped off survey		16
Respondent ineligible for question		670
Minimum	0	
Maximum	400000	
Mean	6603.99	544
Standard Deviation	20030.46	
Asked if H18 = Yes, I have debts – Credit card debt		
<b>H18a_4 [For each of the debts you indicated having, about how much do you owe?]</b>		
<b>Medical debt</b>		
	Number (weighted)	Frequency
Refused		5
Participant dropped off survey		16
Respondent ineligible for question		938
Minimum	0	
Maximum	400000	
Mean	9357.39	273
Standard Deviation	30324.19	
Asked if H18 = Yes, I have debts – Medical debt		
<b>H18a_5 [For each of the debts you indicated having, about how much do you owe?]</b>		
<b>School loans</b>		

	Number (weighted)	Frequency
Refused		2
Participant dropped off survey		16
Respondent ineligible for question		882
Minimum	0	
Maximum	790000	
Mean	37415.41	332
Standard Deviation	65047.65	

Asked if H18 = Yes, I have debts – School loans

**H18a\_6 [For each of the debts you indicated having, about how much do you owe?]  
Life insurance policy loans**

	Number (weighted)	Frequency
Refused		2
Participant dropped off survey		16
Respondent ineligible for question		1166
Minimum	0	
Maximum	118000	
Mean	9372.48	48
Standard Deviation	24985.80	

Asked if H18 = Yes, I have debts – Life insurance policy loans

**H18a\_7 [For each of the debts you indicated having, about how much do you owe?]  
Loans from relatives or friends**

	Number (weighted)	Frequency
Refused		16
Participant dropped off survey		1107
Respondent ineligible for question		109
Minimum	0	
Maximum	60450	
Mean	7169.37	109
Standard Deviation	12853.89	

Asked if H18 = Yes, I have debts – loans from relatives or friends

**H18a\_8 [For each of the debts you indicated having, about how much do you owe?]  
Payday loans**

	Number (weighted)	Frequency
Participant dropped off survey		17
Respondent ineligible for question		1137
Minimum	0	
Maximum	40000	
Mean	2908.43	78
Standard Deviation	5531.84	

Asked if H18 = Yes, I have debts – payday loans		
<b>H18a_9 [For each of the debts you indicated having, about how much do you owe?]</b>		
<b>Other</b>		
	Number (weighted)	Frequency
Refused		2
Participant dropped off survey		17
Respondent ineligible for question		1177
Minimum	0	
Maximum	50000	
Mean	9522.08	36
Standard Deviation	11392.89	
Asked if H18 = Yes, I have debts – other		
<b>C1_1 [Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?]</b>		
<b>My job did not change</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	18
No	61.8%	747
Yes	38.2%	467
Total	100%	1232
<b>C1_2 [Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?]</b>		
<b>I was laid off/fired from my job and do not expect to go back</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	18
No	81.6%	997
Yes	18.4%	217
Total	100%	1232
<b>C1_3 [Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?]</b>		
<b>I was laid off from my job/furloughed and expect to go back</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	18
No	84.8%	1026
Yes	15.2%	188
Total	100%	1232
<b>C1_4 [Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?]</b>		
<b>My hours were cut</b>		
	Weighted percentage	Frequency

Participant dropped off survey	0%	18
No	78.5%	958
Yes	21.5%	256
Total	100%	1232
<b>C1_5 [Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?] My hours have increased</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	18
No	96.2%	1169
Yes	3.8%	45
Total	100%	1232
<b>C1_6 [Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?] My pay was reduced</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	18
No	94.2%	1148
Yes	5.8%	66
Total	100%	1232
<b>C1_7 [Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?] I retired early</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	18
No	98.8%	1200
Yes	1.2%	14
Total	100%	1232
<b>C1_8 [Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?] Other</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	18
No	93.3%	1124
Yes	6.7%	90
Total	100%	1232
<b>Ca Thinking of your primary job, have you had to report to work in-person during the COVID-19 pandemic?</b>		
	Weighted percentage	Frequency
Refused	0%	2
Participant dropped off survey	0%	18



Yes	73.9%	889
No	26.1%	323
Total	100%	1232
<b>Cb_1 [Which of these, if any, have been your job-related concerns during COVID?] Work schedule instability and unpredictability</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	68.4%	832
Yes	31.6%	381
Total	100%	1232
<b>Cb_2 [Which of these, if any, have been your job-related concerns during COVID?] Risks to occupational health and safety</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	55.4%	666
Yes	44.6%	547
Total	100%	1232
<b>Cb_3 [Which of these, if any, have been your job-related concerns during COVID?] Inadequate workplace protections to prevent COVID exposure</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	79.3%	959
Yes	20.7%	254
Total	100%	1232
<b>Cb_4 [Which of these, if any, have been your job-related concerns during COVID?] Inflexibility to work remotely</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	85.2%	1031
Yes	14.8%	182
Total	100%	1232
<b>Cb_5 [Which of these, if any, have been your job-related concerns during COVID?] Insufficient paid sick leave</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	82.2%	996
Yes	17.8%	217
Total	100%	1232
<b>Cb_6 [Which of these, if any, have been your job-related concerns during COVID?] Insufficient paid family leave</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	89.5%	1088

Yes	10.5%	125
Total	100%	1232
<b>Cb_7 [Which of these, if any, have been your job-related concerns during COVID?] Lack of childcare/caregiver support</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	90%	1081
Yes	10%	132
Total	100%	1232
<b>Cb_8 [Which of these, if any, have been your job-related concerns during COVID?] Health insurance coverage</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	86.7%	1054
Yes	13.3%	159
Total	100%	1232
<b>Cb_9 [Which of these, if any, have been your job-related concerns during COVID?] Other</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	98.2%	1190
Yes	1.8%	23
Total	100%	1232
<b>Cb_10 [Which of these, if any, have been your job-related concerns during COVID?] None of these have been concerns</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	71.4%	853
Yes	28.6%	360
Total	100%	1232
<b>Cc What has been your primary concern?</b>		
	Number (weighted)	Frequency
Refused		2
Participant dropped off survey		19
Respondent ineligible for question		725
Work schedule instability and unpredictability	28.0%	130
Risks to occupational health and safety	31.5%	163
Inadequate workplace protections to prevent COVID exposure	14.1%	70
Inflexibility to work remotely	3.5%	16
Insufficient paid sick leave	5.6%	26
Insufficient paid family leave	1.6%	8
Lack of childcare/caregiver support	7.0%	36
Health insurance coverage	7.5%	32

Other	1.0%	5
Total	99.8%	1232
Asked if Cb > 1, more than one job-related concern during COVID		
<b>C2_1 [Since October 2020, have you had any financial expenses as a result of the COVID-19 pandemic?]</b>		
<b>No expenses related to the pandemic</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	42.6%	504
Yes	57.4%	709
Total	100%	1232
<b>C2_2 [Since October 2020, have you had any financial expenses as a result of the COVID-19 pandemic?]</b>		
<b>Trouble meeting basic expenses because of COVID-19</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	71.9%	885
Yes	28.1%	328
Total	100%	1232
<b>C2_3 [Since October 2020, have you had any financial expenses as a result of the COVID-19 pandemic?]</b>		
<b>Experienced an unusually large medical expense related to the pandemic</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	95.2%	1161
Yes	4.8%	52
Total	100%	1232
<b>C2_4 [Since October 2020, have you had any financial expenses as a result of the COVID-19 pandemic?]</b>		
<b>Experienced an unusually large expense related to the pandemic</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	95.4%	1156
Yes	4.6%	57
Total	100%	1232
<b>C2_5 [Since October 2020, have you had any financial expenses as a result of the COVID-19 pandemic?]</b>		
<b>Extra childcare expenses</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19

No	93.3%	1121
Yes	6.7%	92
Total	100%	1232
<b>C2_6 [Since October 2020, have you had any financial expenses as a result of the COVID-19 pandemic?]</b>		
<b>Expenses related to care for family because of COVID-19</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	92.7%	1124
Yes	7.3%	89
Total	100%	1232
<b>C2_7 [Since October 2020, have you had any financial expenses as a result of the COVID-19 pandemic?]</b>		
<b>Other</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	97.5%	1176
Yes	2.5%	37
Total	100%	1232
<b>C3_1 [Since October 2020, have you taken any of the following actions as a result of the COVID-19 pandemic?]</b>		
<b>Did not take any actions</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	60.0%	725
Yes	40.0%	488
Total	100%	1232
<b>C3_2 [Since October 2020, have you taken any of the following actions as a result of the COVID-19 pandemic?]</b>		
<b>Had to take money from savings</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	66.4%	823
Yes	33.6%	390
Total	100%	1232
<b>C3_3 [Since October 2020, [Have you taken any of the following actions as a result of the COVID-19 pandemic?]</b>		
<b>Took out a personal loan</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	91.7%	1118

Yes	8.3%	95
Total	100%	1232

**C3\_4 [Since October 2020, Have you taken any of the following actions as a result of the COVID-19 pandemic?]**

**Took out a payday loan**

	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	95.4%	1156
Yes	4.6%	57
Total	100%	1232

**C3\_5 [Since October 2020, Have you taken any of the following actions as a result of the COVID-19 pandemic?]**

**Withdrew money from my Illinois Secure Choice account**

	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	96.3%	1162
Yes	3.7%	15
Total	100%	1232

**C3\_6 [Since October 2020, Have you taken any of the following actions as a result of the COVID-19 pandemic?]**

**Withdrew money or took a loan from another retirement account**

	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	96.3%	1166
Yes	3.7%	47
Total	100%	1232

**C3\_7 [Since October 2020, Have you taken any of the following actions as a result of the COVID-19 pandemic?]**

**Applied for unemployment**

	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	77.3%	915
Yes	22.7%	298
Total	100%	1232

**C3\_8 [Since October 2020, Have you taken any of the following actions as a result of the COVID-19 pandemic?]**

**Sold possessions**

	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	83.7%	1014
Yes	16.3%	199

Total	100%	1232
<b>C3_9 [Since October 2020, Have you taken any of the following actions as a result of the COVID-19 pandemic?]</b>		
<b>Other</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	19
No	98.5%	1192
Yes	1.5%	21
Total	100%	1232
<b>C4 How does having an Illinois Secure Choice account impact how financially secure you feel?</b>		
	Weighted percentage	Frequency
Refused	0%	9
Participant dropped off survey	0%	19
Respondent ineligible for question	0%	719
I feel more financially secure	37.6%	188
I feel less financially secure	13.5%	60
It does not impact how financially secure I feel	48.9%	237
Total	100%	1232
Asked if S1 = Yes, I am participating in Secure Choice		
<b>C8 Do you know how much money is currently in your Illinois Secure Choice account?</b>		
	Weighted percentage	Frequency
Refused	0%	4
Participant dropped off survey	0%	19
Respondent ineligible for question	0%	421
I know exactly how much	7.6%	67
I know approximately how much	13.2%	112
I don't know how much	79.2%	609
Total	100%	1232
Asked if S1 = Yes, I am participating in Secure Choice or Do not know		
<b>C9 How often do you check your Illinois Secure Choice account?</b>		
	Weighted percentage	Frequency
Refused	0%	3
Participant dropped off survey	0%	19
Respondent ineligible for question	0%	421
Daily	0.8%	7

Weekly	3.6%	26
Monthly	8.2%	74
Quarterly	15%	136
Never checked	72.4%	546
Total	100%	1232

Asked if S1 = Yes, I am participating in Secure Choice or Do not know

**C10 Please rate your overall experience with Illinois Secure Choice.**

	Weighted percentage	Frequency
Refused	0%	3
Participant dropped off survey	0%	19
Respondent ineligible for question	0%	421
Very satisfied	32.9%	262
Somewhat satisfied	22.1%	179
Neither satisfied nor dissatisfied	40.9%	317
Somewhat dissatisfied	2.3%	17
Very dissatisfied	1.7%	14
Total	100%	1232

Asked if S1 = Yes, I am participating in Secure Choice or Do not know

**C13 As you may know, health often affects work and finances. Next, we have some general questions about your health.**

**Would you say that in general your health is—**

	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	21
Excellent	17.1%	210
Very Good	24.7%	312
Good	30.6%	378
Fair	20.3%	231
Poor	3.3%	33
Don't know/Not sure	3.9%	46
Total	99.9%	1232

**C14 Now thinking about your physical health, which includes physical illness and injury, for how many days during the past 30 days was your physical health not good?**

	Weighted percentage	Frequency
Refused	0%	2
Participant dropped off survey	0%	22
Number of days: (1-30)	19.9%	240
None	61.1%	755
Don't know	18.9%	213
Total	99.9%	1232

<b>C14_1_other Now thinking about your physical health, which includes physical illness and injury, for how many days during the past 30 days was your physical health not good? [Number of Days]</b>		
	Weighted percentage	Frequency
Participant dropped off survey		22
Respondent ineligible for question		970
NA		5
Minimum	1	
Maximum	30	
Mean	10.38	235
Standard Deviation	9.28	
Asked if C14 = Number of days (1)		
<b>C15 Since the pandemic started, has your physical health been worse, better, or about the same as how you felt before the pandemic?</b>		
	Weighted percentage	Frequency
Refused	0%	1
Participant dropped off survey	0%	22
Worse	16.9%	204
Better	12%	151
About the same	71.1%	854
Total	100%	1232
<b>C16 Now thinking about your mental health, which includes stress, depression, and problems with emotions, for how many days during the past 30 days was your mental health not good?</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	22
Number of days: (1-30)	34.1%	417
None	44.4%	539
Don't know	21.5%	254
Total	100%	1232
<b>C16_1_other Now thinking about your mental health, which includes stress, depression, and problems with emotions, for how many days during the past 30 days was your mental health not good? [Number of Days]</b>		
	Weighted percentage	Frequency
Participant dropped off survey		23
Respondent ineligible for question		792
Minimum	1	
Maximum	30	
Mean	14.76	417
Standard Deviation	9.64	
Asked if C16 = Number of days (1)		



<b>C17 Since the pandemic started, has your mental health been worse, better, or about the same as how you felt before the pandemic?</b>		
	Weighted percentage	Frequency
Refused	0%	3
Participant dropped off survey	0%	23
Worse	33.5%	407
Better	10.4%	128
About the same	56.1%	671
Total	100%	1232
<b>C18 During the past 30 days, for about how many days did poor physical or mental health keep you from doing your usual activities, such as self-care, work, or recreation?</b>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	23
Number of days: (1-30)	23.4%	290
None (2)	51.2%	628
Don't know (3)	25.3%	291
Total	99.9%	1232
<b>C18_1_other During the past 30 days, for about how many days did poor physical or mental health keep you from doing your usual activities, such as self-care, work, or recreation? [Number of Days</b>		
	Weighted percentage	Frequency
Participant dropped off survey		23
Respondent ineligible for question		919
Minimum	1	
Maximum	30	
Mean	13.55	290
Standard Deviation	9.42	
Asked if C16 = Number of days (1)		
<b>Creport</b>		
<p>As part of our Illinois Secure Choice research study, RAND would like to ask for your permission for Pew to access information from your credit report. If you agree, Pew will obtain your credit report and link it to your survey responses. This will allow Pew to compare the financial situation of those who are eligible to participate in Secure Choice with other Americans who are not. This process cannot affect your credit or credit score in any way. Any information Pew receives will be kept confidential.</p> <p><b>Do we have your permission for Pew to access your credit report?</b></p>		
	Weighted percentage	Frequency
Participant dropped off survey	0%	23
Yes	36.5%	446
No	63.5%	763

Total	100%	1232
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