



Journey to Healthy Aging: Planning for Travel in Retirement

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About the Transamerica Center for Retirement Studies®

- The Transamerica Center for Retirement Studies® (TCRS) is a division of Transamerica InstituteSM (The Institute), a nonprofit, private foundation. TCRS is dedicated to educating the public on emerging trends surrounding retirement security in the United States. Its research emphasizes employer-sponsored retirement plans, including companies and their employees, unemployed and underemployed workers, and the implications of legislative and regulatory changes.
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About the Global Coalition on Aging

- As the world's leading business voice on aging policy and strategy, the Global Coalition on Aging (GCOA) aims to reshape how global leaders approach and prepare for the 21st century's profound shift in population aging. GCOA uniquely brings together global corporations across industry sectors with common strategic interests in aging populations, a comprehensive and systemic understanding of aging, and an optimistic view of its impact.
- Through research, public policy analysis, advocacy and communication, GCOA is advancing pragmatic and innovative solutions to address the 21st century's age-driven demographic realities. GCOA works in collaboration with business, communities, national governments, and global institutions to ensure global aging is a path for fiscally sustainable economic growth, social value creation and wealth enhancement.
- Our unique, cross-sector membership includes Aegon, Bank of America Merrill Lynch, Bayer, The Coca-Cola Company, Deloitte, Eli Lilly and Company, Galderma, Home Instead Senior Care, Intel, Johnson & Johnson, Novartis, Nutricia, Pfizer and Standard & Poor's.
- For more information, visit www.globalcoalitiononaging.com.

About the Survey

- The Global Coalition on Aging and Transamerica Center for Retirement Studies have collaborated on this survey exploring the topic of travel in retirement including people's dreams of traveling in retirement, what people are doing to plan and save for travel, and linkages between travel and active living and healthy aging. GfK Public Affairs and Corporate Communications was commissioned to conduct the survey.
- The survey was commissioned by and completed in collaboration with the U.S. Travel Association as part of the Travel Effect campaign.

Methodology

- On behalf of Transamerica Center for Retirement Studies and Global Coalition on Aging, GfK Public Affairs & Corporate Communications conducted the survey between October 17 and 27, 2013.
- The study was conducted among a nationally representative sample of 1,500 U.S. adults, both male and female. A minimum age of 25 was required to qualify for the study.
- The study was conducted using GfK's KnowledgePanel®. KnowledgePanel® is a nationally representative online panel, in which potential panel members are chosen – unlike opt-in Internet panels – via a probability-based sampling method (ABS, or address-based sampling) covering 98 percent of the U.S. population. Sampled non-Internet households are provided a netbook and free Internet service.
 - Respondents were weighted to resemble the age 25+ U.S. population. Weighting variables included: Age by Gender; Race/Ethnicity; Census Region by Metropolitan Status; Education; Household Income; and Internet access.
 - As a nationally representative study, the findings reflect the opinions of the approximately 206 million Americans ages 25+ and the approximately 40 million retired Americans ages 25+.*
 - All respondents completed the survey in English.
 - The margin of sampling error was +/- 2.5 percent for the full sample; sampling error is higher for subgroups.
 - The median survey length was 18.8 minutes.
- Reader's Note – Percentages Not Totaling 100 percent: For tabulation purposes, percentage points are rounded to the nearest whole number. In addition, “Don't know/No answer” responses are sometimes omitted from this report. As a result, the total percentage in a given set may be slightly greater or less than 100 percent.

Executive Summary

Americans love travel. They make it a regular part of their lives each year, grabbing time as they can over weekends, or planning for longer family vacations. And they see that travel plays an important role in their lives for both stress reduction and personal happiness. Yet this new study reveals two critical disconnects between perception and reality among the American public, which represent a call to action – both for education and for people to work on making their travel and retirement dreams a reality.

1) Americans dream big about travel in retirement – yet many are unprepared financially to ensure their dreams come true

Travel ranks as one of the top two goals for retirement, rivaling spending time with friends and family. People see that travel provides them with a range of benefits, from improving their mood and lessening their stress to deepening their connections with other people. Travel is seen as important for enjoying life, and generally worth saving for. At the same time, few have given saving for travel in retirement a lot of attention, with most not making any explicit savings arrangements and fewer than half saying they are confident their financial strategy will allow for the travel they desire in retirement. Indeed, when retirees look back and consider what they would have done differently, saving for travel tops the list of changes.

2) Americans more readily connect travel to immediate mental and physical health benefits than to long-term benefits – but they are motivated to travel after hearing the facts about these long-term benefits

Americans do link travel to their health, but these connections usually revolve around short-term, immediate benefits such as reduced stress and improved outlook. They are less apt to connect travel with long-term health benefits, such as reduced risk of heart disease or Alzheimer's. However, many are motivated to travel for pleasure or leisure after learning that travel can lead to long-term health benefits.

Executive Summary

The Importance of Travel

- Over seven-in-ten (71 percent) say travel has helped them enjoy the current period in their life.
- Strong majorities say travel improves their mood and outlook (86 percent a lot/somewhat), followed by stress level (78 percent), physical well-being (77 percent), and friendships (75 percent). People travel to “get away from it all,” relax, and have fun. With a little less intensity, they travel to connect with people, stimulate the mind and body, and improve health (each of these is at 70 percent or above). Relatively fewer travel to improve work performance or to meet new people.
- Seven-in-ten say travel is an important goal worth saving for, and nearly half of Americans (47 percent) agree that travel is so pleasurable and important to them that it is not a luxury but a necessity.

Types and Frequency of Travel

- Americans love both weeklong vacations and weekends away, especially those involving nature, beaches, and the “great outdoors” – as well as the occasional stay at a nice hotel.
- Americans are most likely to say they regularly or occasionally take day or weekend trips (including to other states), explore nature, and take weeklong family vacations.
- People who travel* report nearly six trips outdoors each year, 3-4 day trips, 3-4 weekend trips, and 1-2 weeklong vacations per year.

* Defined as taking one or more trip per year (based on Q12)

Executive Summary

Connecting Health and Travel

- Despite loving travel and understanding the immediate benefits to their mood and happiness, the majority of Americans do not yet make the connection between travel and longer-term health benefits. They are most likely to cite time with family and friends (66 percent “very important”), eating well (65 percent), making time for things they love (63 percent), and staying physically active (60 percent) as drivers of long-term health and wellness. This is compared to 35 percent who cite travel as a very important driver.
- However, although many do not make an initial connection, over half are motivated to travel after hearing the facts about the long-term benefits of travel. These facts are generally more motivating to those between the ages of 30 and 59.
- Travelers are more satisfied physically, emotionally, and financially than non-travelers. Travelers are significantly more likely than non-travelers to feel satisfied about their overall mood and outlook and physical well-being, and retiree travelers are notably more likely than retiree non-travelers to feel satisfied with their ability to get things done.

Influences on Travel Planning

- Having sufficient financial resources is the #1 consideration for travel (49 percent very much, 81 percent very/somewhat), followed by logistics such as finding the right time and place to go. Health considerations are relatively less influential – particularly for younger Americans and men; in preparing for travel, fewer than one-in-five say they get more sleep, eat better, exercise more, or see a doctor.
- About six-in-ten (59 percent) are satisfied with the balance of paid time off (PTO) and salary. One-quarter would actually take more salary for less time off, and 12 percent would take more time off for less salary.

Executive Summary

Retirement Dreams

- Spending time with friends/family and travel are the top two dreams for retirement. Among those not retired these items are effectively tied (61 percent and 59 percent, respectively); retirees prioritize time with friends/family a little more (79 percent and 59 percent, respectively). Those with higher incomes are more likely to dream of travel.
- Workers today are far more likely to anticipate a scaled transition to retirement. Only 29 percent think they will stop working altogether at a certain age, 42 percent think they will scale back, and 26 percent say they do not plan to retire. For retirees, 61 percent say they stopped working altogether, 22 percent scaled back, and 17 percent said “some other way.”

Planning for Travel in Retirement

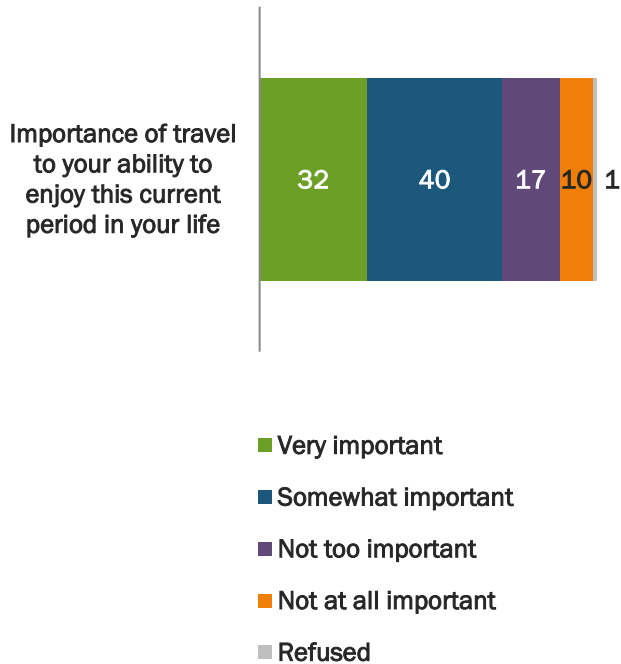
- Despite the importance Americans place on travel, only 15 percent place a high priority on saving for it (50 percent high/medium priority) and just 12 percent have given it a lot of attention (44 percent a lot/some). Nearly two-in-ten have explicitly factored travel into their retirement savings plan (4 percent have a dedicated savings account, while 14 percent have factored travel into their overall retirement savings plan).
- Only about four-in-ten (41 percent) are confident that their current financial strategy will allow them to travel as desired in retirement.
- Although half of retirees (49 percent) would have done nothing differently in regards to planning for travel in retirement, the top two changes other retirees would have made are saving more for travel (25 percent) and budgeting expenses more wisely (18 percent).

Detailed Findings

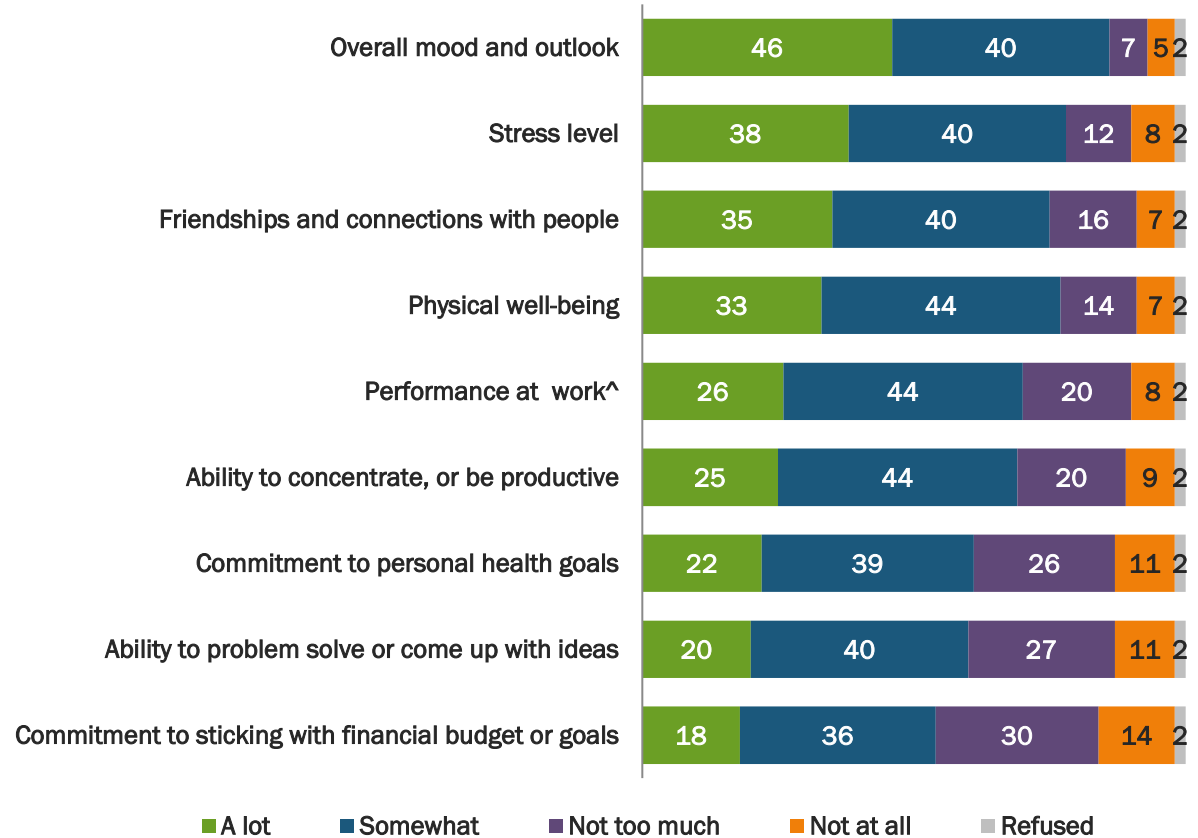
Importance of Travel

Over seven-in-ten Americans say travel has helped them enjoy the current period in their life. Almost half say travel improves their mood and outlook “a lot”; one-third or more say it reduces stress, strengthens interpersonal connections, and improves health “a lot.”

Importance of Leisure Travel to Ability to Enjoy Current Period in Life (%)



How Much Travel Improves Other Areas of Life (%)

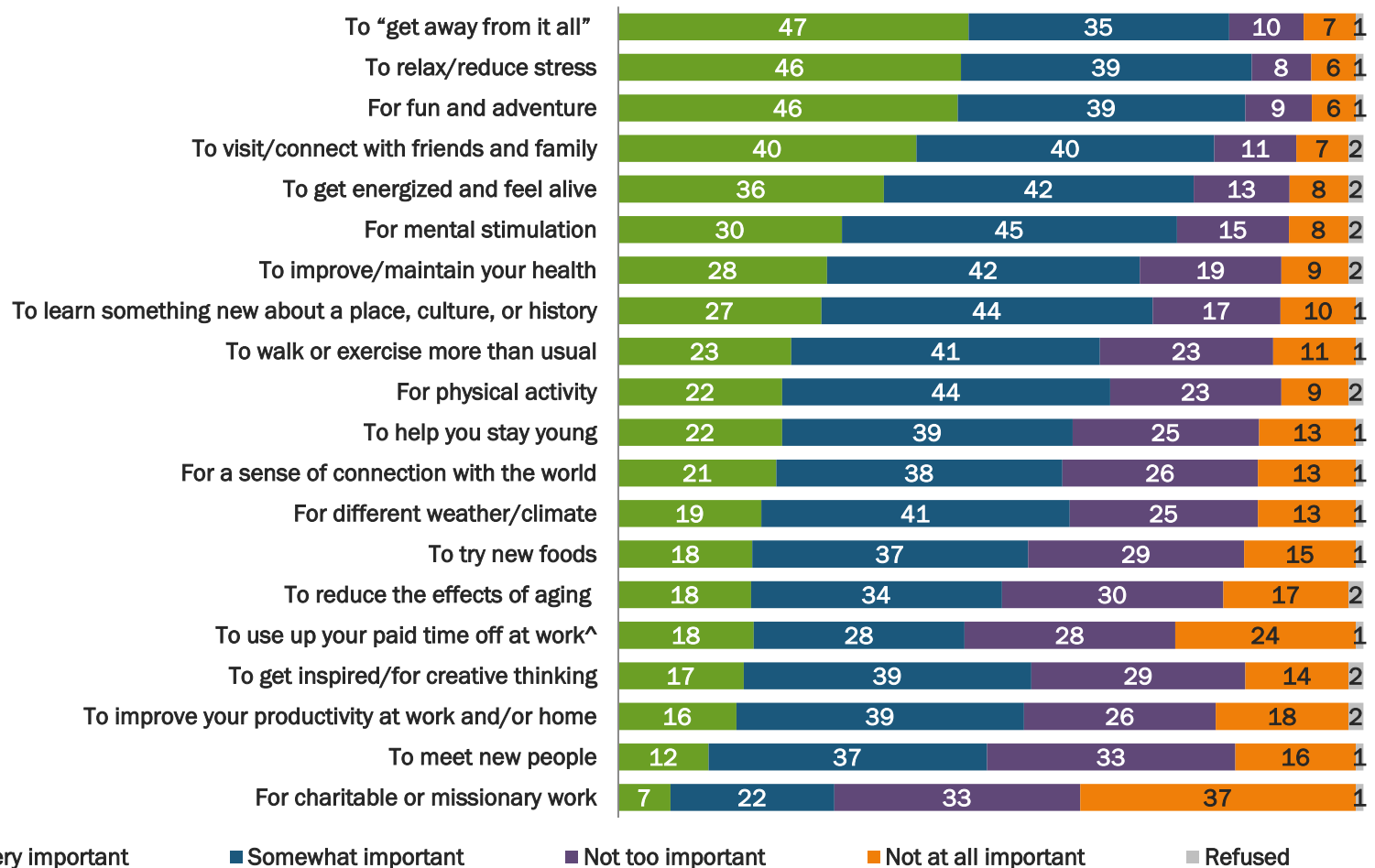


Q19. How important would you say pleasure or leisure travel has been to your ability to enjoy this current period in your life? Base: Total Respondents (n=1500)

Q13. Next, we would like you to think about the broader benefits that travel for pleasure or leisure, either during a day trip or for longer, may provide. How much does leisure travel improve other areas of your life, in perhaps expected or unexpected ways: Does it improve it a lot, somewhat, not too much, or not at all? Base: Total Respondents (n=1500) ^ Base: Employed (n=827)

Americans travel to “get away from it all,” relax, and have fun. With a little less intensity, they also do it to connect with friends/family, stimulate mind and body, and improve health. Relatively fewer travel to improve work performance or meet new people.

Personal Goals or Benefits of Leisure Travel (%)

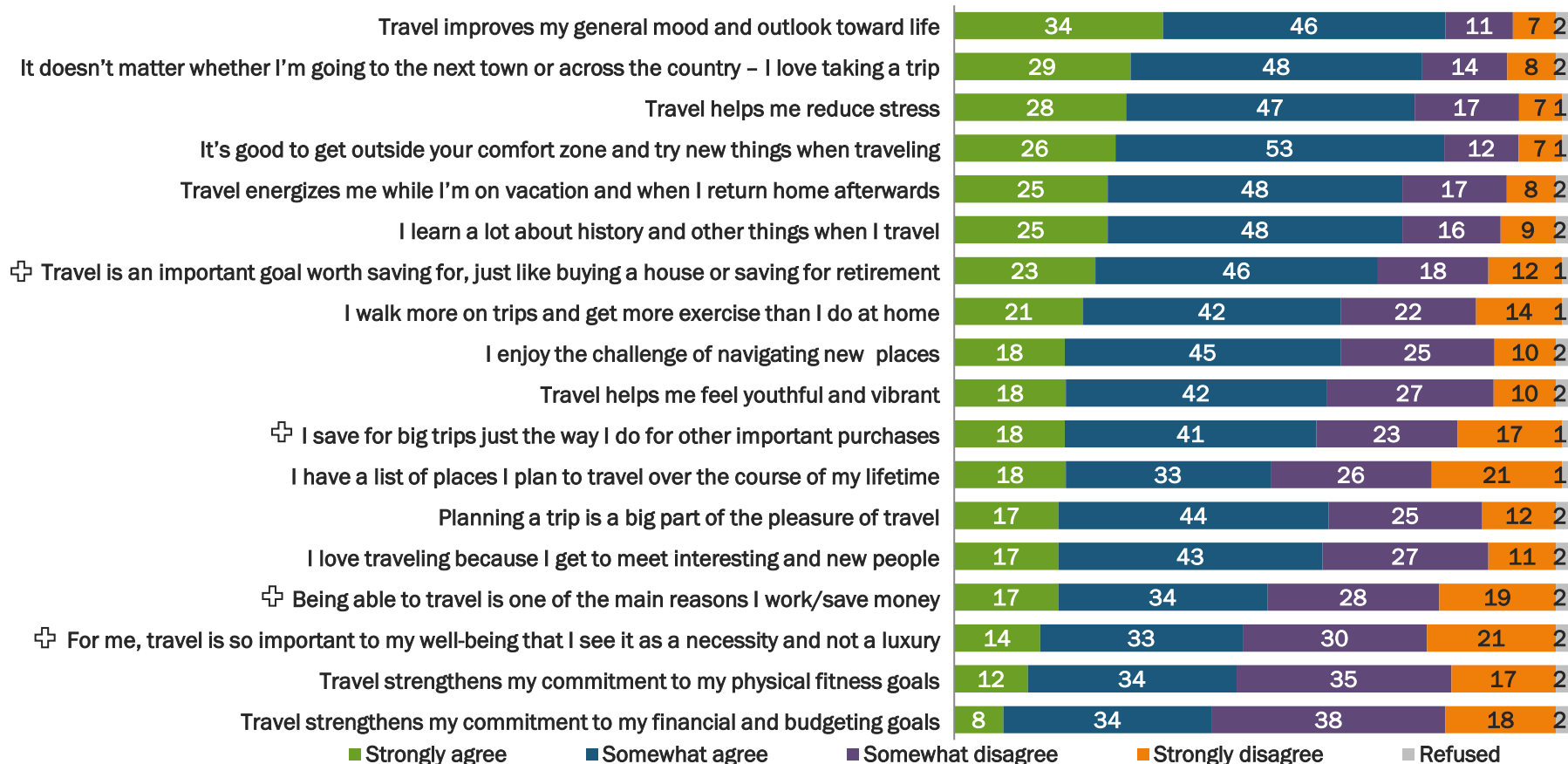


Nearly half of Americans (47 percent) agrees that travel is so pleasurable and important to them that it is not a luxury but a necessity. Seven-in-ten (69 percent) say travel is an important goal worth saving for. Nearly two-thirds report walking more on trips and getting more exercise than they do at home.

Americans with income of at least \$50,000 are significantly more likely than those with lower income to AGREE that:

- Travel is an important goal worth saving for (75 percent of those making \$50k-\$99.9k and \$100k+ vs. 60 percent of those making less than \$50k)
- They save for big trips as for other key purchases (62 percent of those making \$50k-\$99.9k and 67 percent of those making \$100k+ vs. 50 percent of those making less than \$50k)
- Travel is a main reason they work/save money (53 percent of those making \$50k-\$99.9k and 58 percent of those making \$100k+ vs. 44 percent of those making less than \$50k)
- Travel is a necessity rather than a luxury (50 percent of those making \$50k-\$99.9k and 55 percent of those making \$100k+ vs. 39 percent of those making less than \$50k)

Agreement with Statements (%)



Impactful Leisure Trips

Specific destinations

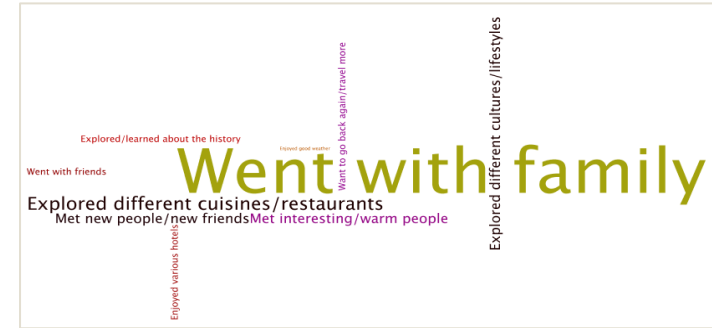


Emotional experiences



- In their own words, respondents are most likely to say that their most memorable trips involved family; scenic landscapes are also cited as having provided a good experience.
- Trips to Hawaii and Florida – beach vacations – top the list of destinations.
- Emotionally, respondents are most likely to say that impactful trips helped them relax and have fun.

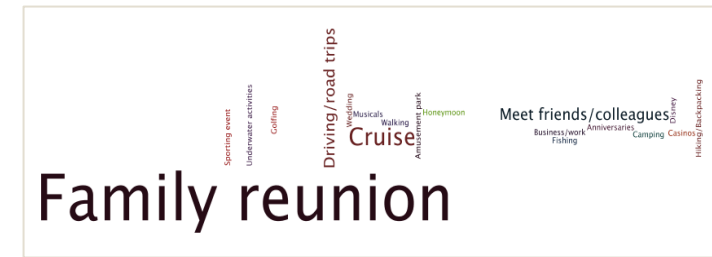
Atmosphere/Surroundings



Sightseeing spots



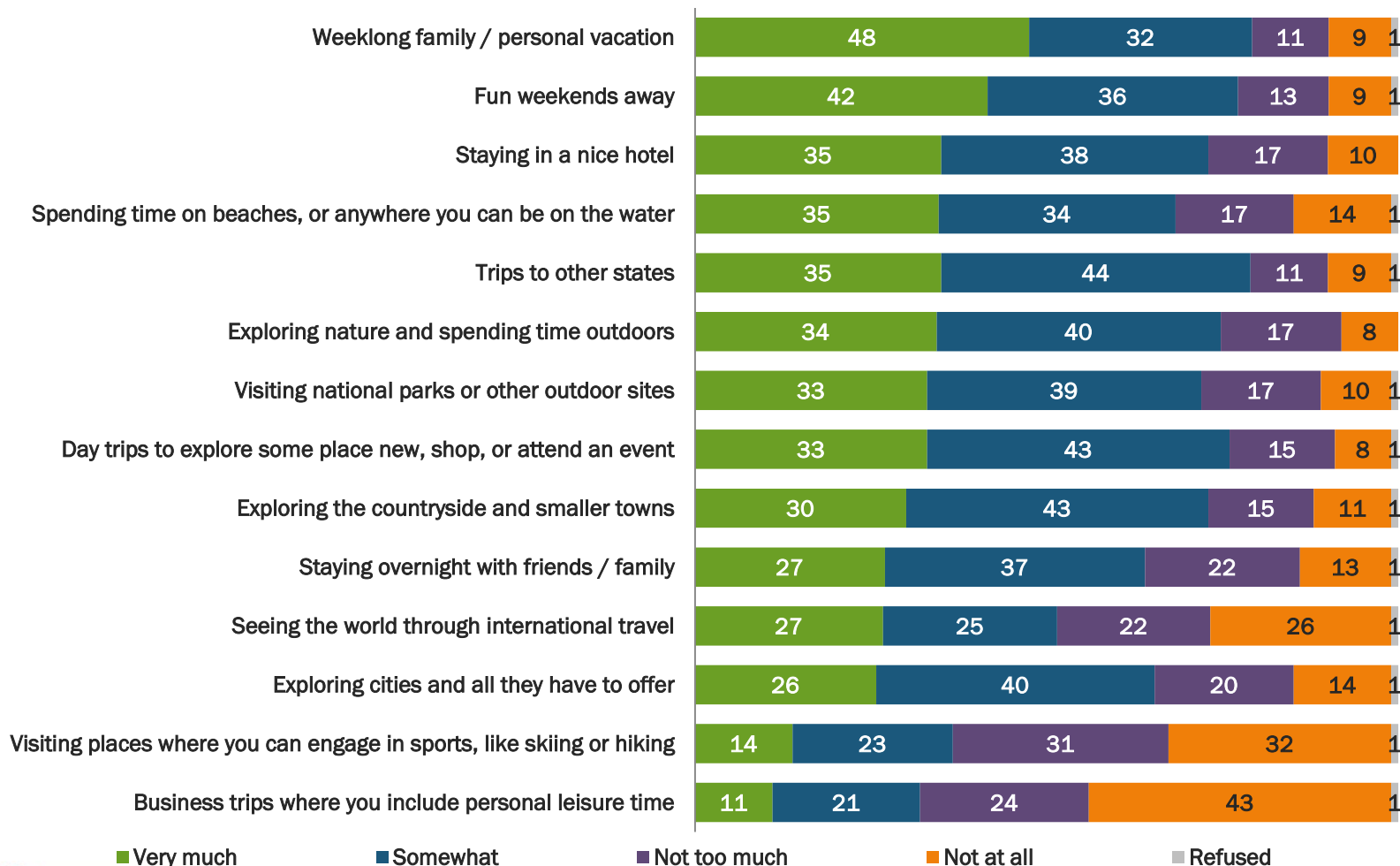
Activities



Types and Frequency of Travel

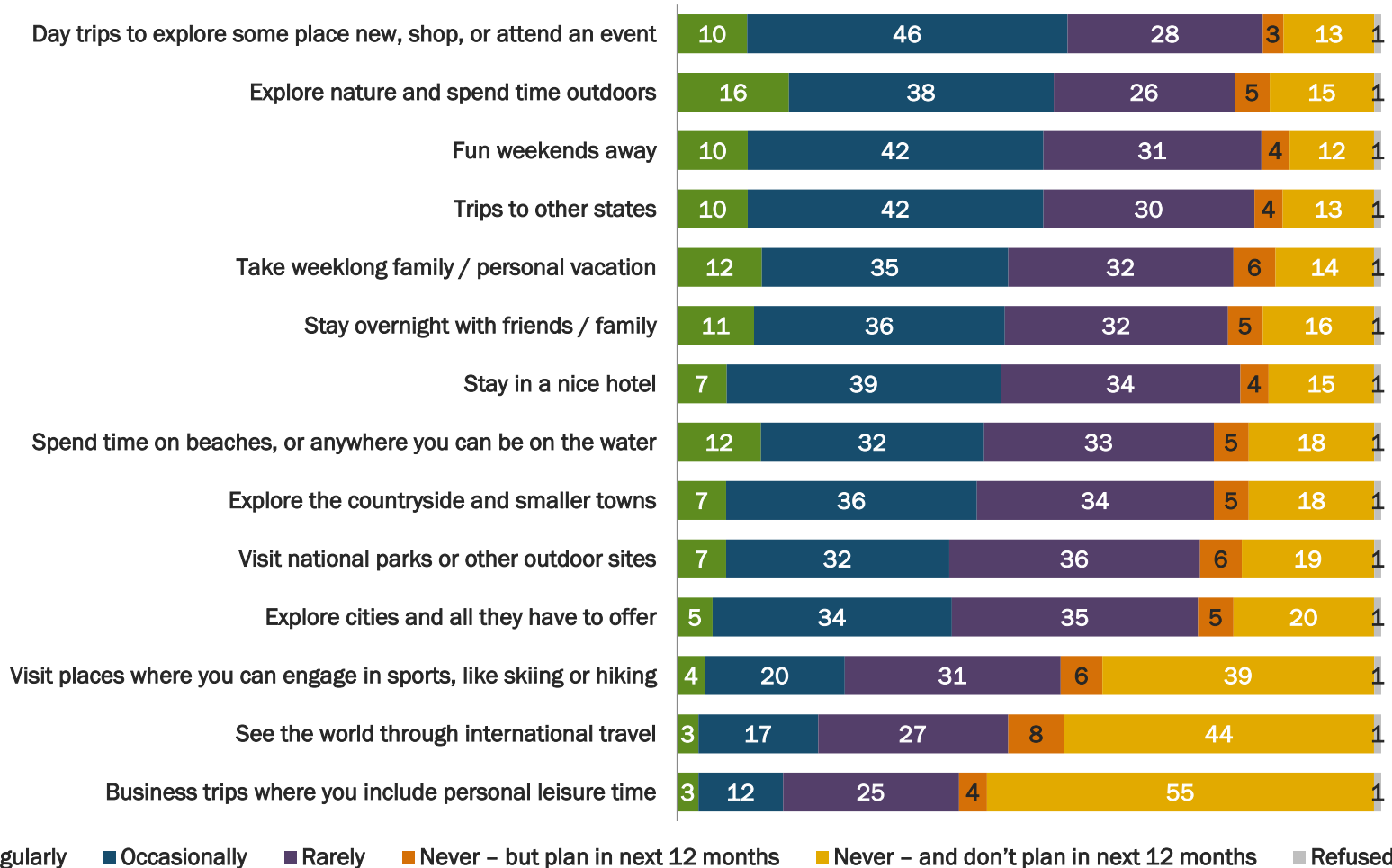
Americans love both weeklong vacations and weekends away – especially to experience the “great outdoors” – including beaches and nature. Many also enjoy staying in nice hotels.

Enjoyment of Various Types of Travel (%)



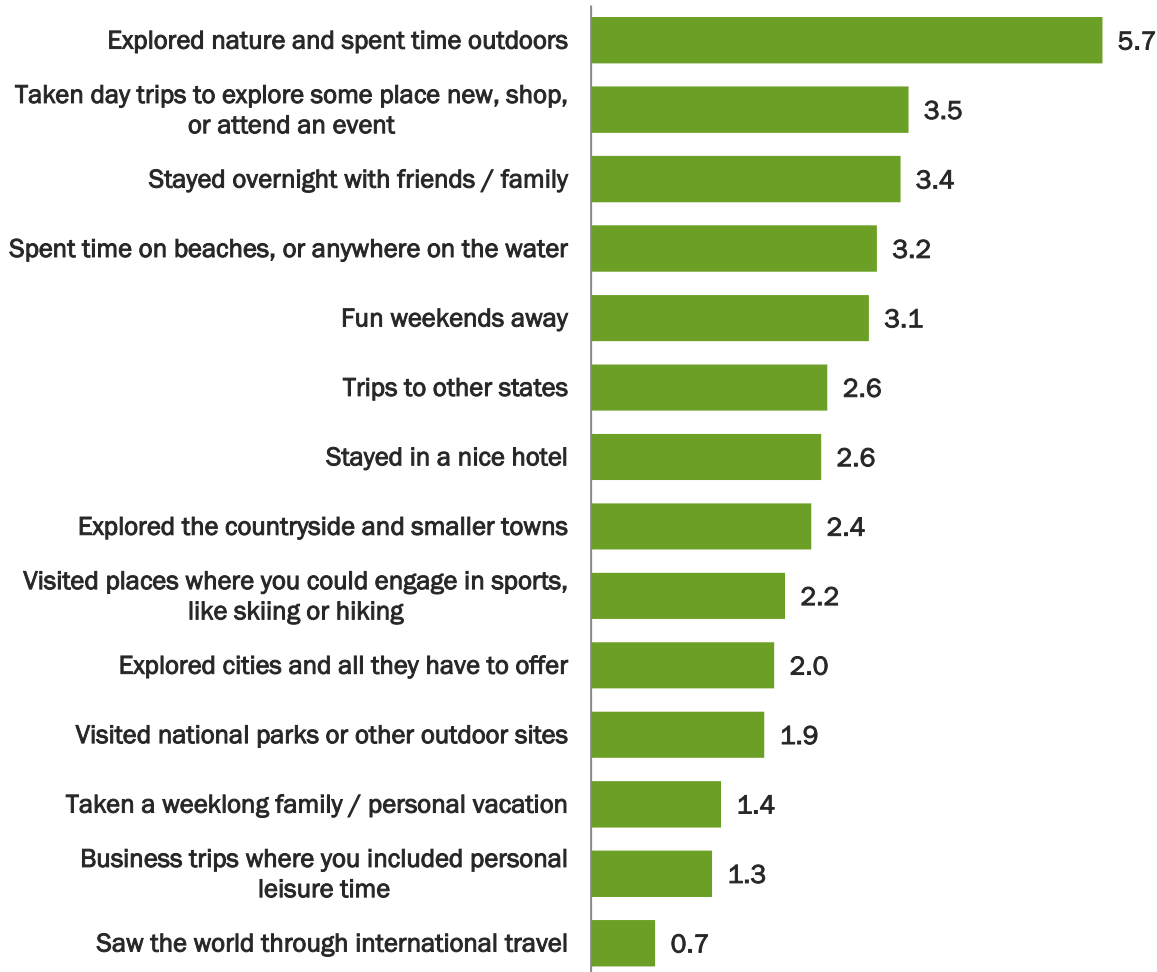
Americans are most likely to say they regularly or occasionally take short day and weekend trips – with trips outdoors cited by the most as a “regular” trip, followed by weeklong vacations and beach trips.

Frequency of Various Types of Travel (%)



Travelers report nearly six outdoors trips per year – far more than other activities. This group averages 3-4 day trips, 3-4 weekend trips, and 1-2 weeklong vacations.

Mean # of Trips in Past 12 Months *(Among Travelers)*



- The 30-39 age group takes the most trips outdoors, including to beaches and national parks.
- Those 30-39 and 50-59 take more weekend trips than other age groups.

Connecting Health and Travel

Americans are most likely to cite time with family and friends, eating well, making time for things they love, and staying physically active as drivers of long-term health and wellness.

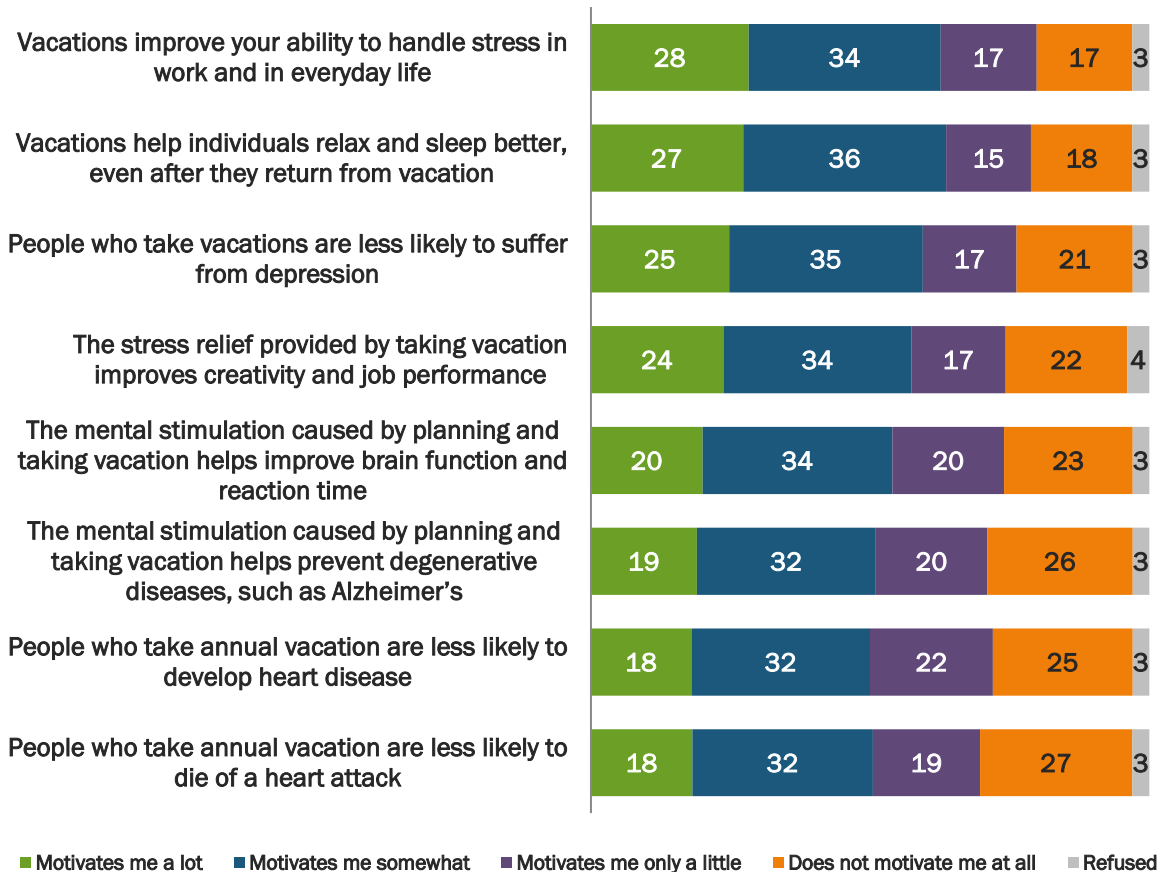
Importance in Promoting Personal Long-term Health/Wellness
(% very important)



Those more likely to say travel is a driver of long-term health and wellness include those ages 40-49 (84 percent very/somewhat), heavy travelers (87 percent), married/partner (80 percent), some college+ (82 percent), and incomes above \$50,000 (84 percent).

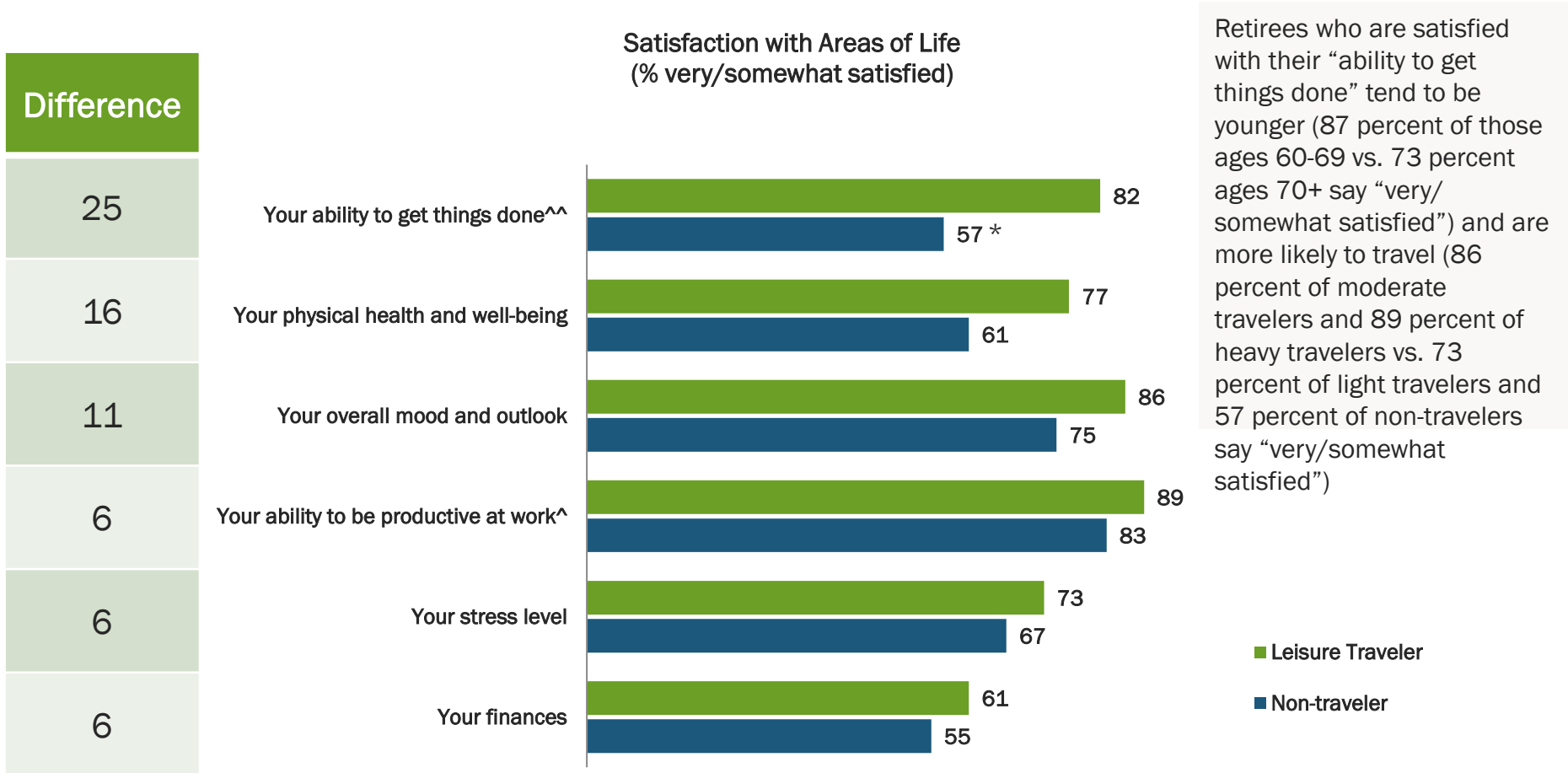
Although they do not initially make a ready connection between travel and long-term health outcomes, people are motivated to travel once presented with the facts. The most persuasive facts reinforce how travel helps people manage stress and relax. Relatively fewer – but still half or more – are moved by benefits associated with long-term health and wellness.

Motivation to Plan and Take Trips for Leisure (%)



- These statements are generally more motivating for those ages 30-59 – particularly those in their 40s – along with Americans earning more than \$50,000 in household income.

Travelers are more satisfied physically, emotionally, and financially than non-travelers. Travelers are significantly more likely than non-travelers to feel satisfied about their overall mood and outlook and physical well-being, and retiree travelers are notably more likely than retiree non-travelers to feel satisfied with their ability to get things done.



Q1. How satisfied would you say you are with each of the following areas of your life?

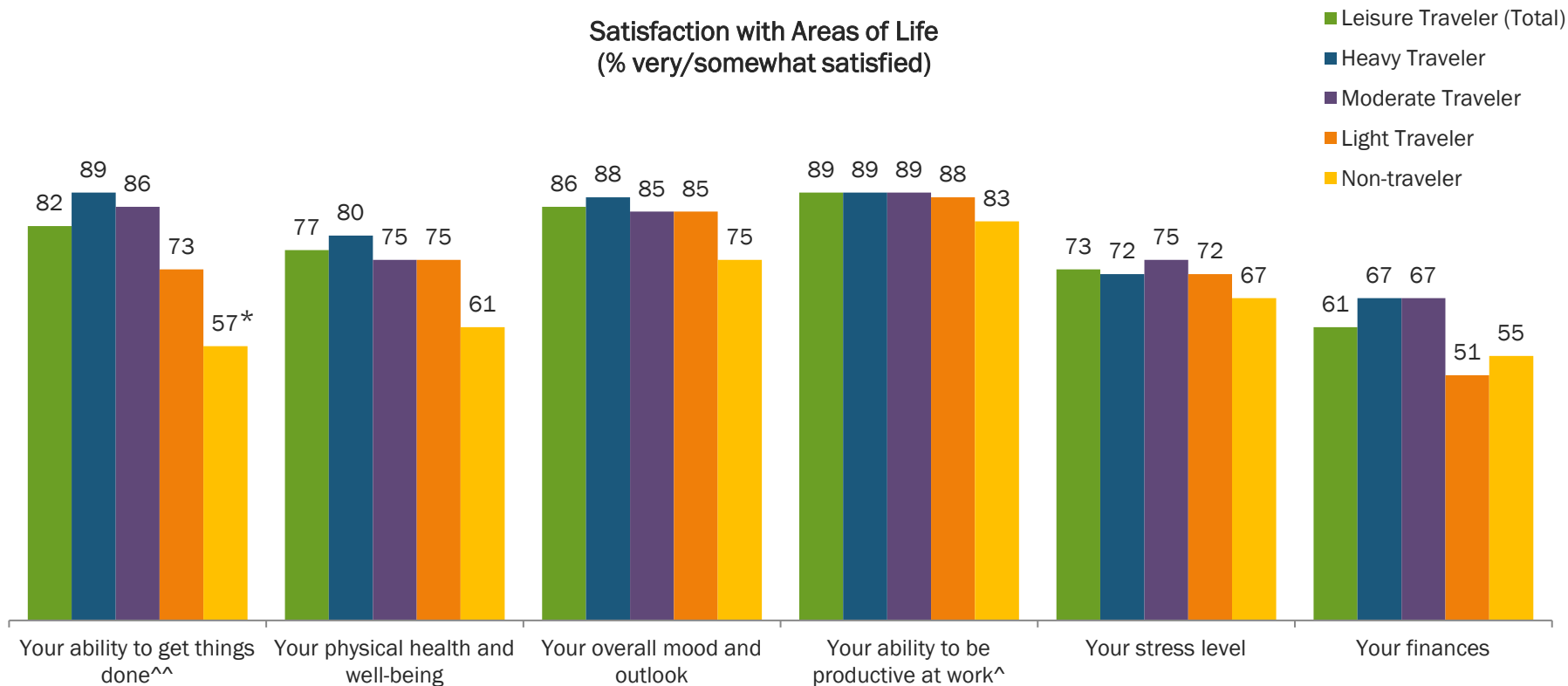
Base: Leisure travelers (n=1330); Non-travelers (n=170)

^ Base: Employed and Leisure Traveler (n=763); Employed and Non-traveler (n=64)

^^ Base: Retired and Leisure Traveler (n=334); Retired and Non-traveler (*n=39: Caution – Small Base)

Heavy and moderate retiree travelers are much more likely than light and non-travelers to say they are satisfied with their ability to get things done. Overall, heavy travelers report the highest satisfaction with their physical health and well-being.

Satisfaction with Areas of Life
(% very/somewhat satisfied)



Q1. How satisfied would you say you are with each of the following areas of your life? Base: Leisure Traveler (Total) (n=1330); Heavy Traveler (n=436); Moderate Traveler (n=435); Light Traveler (n=459); Non-traveler (n=170)

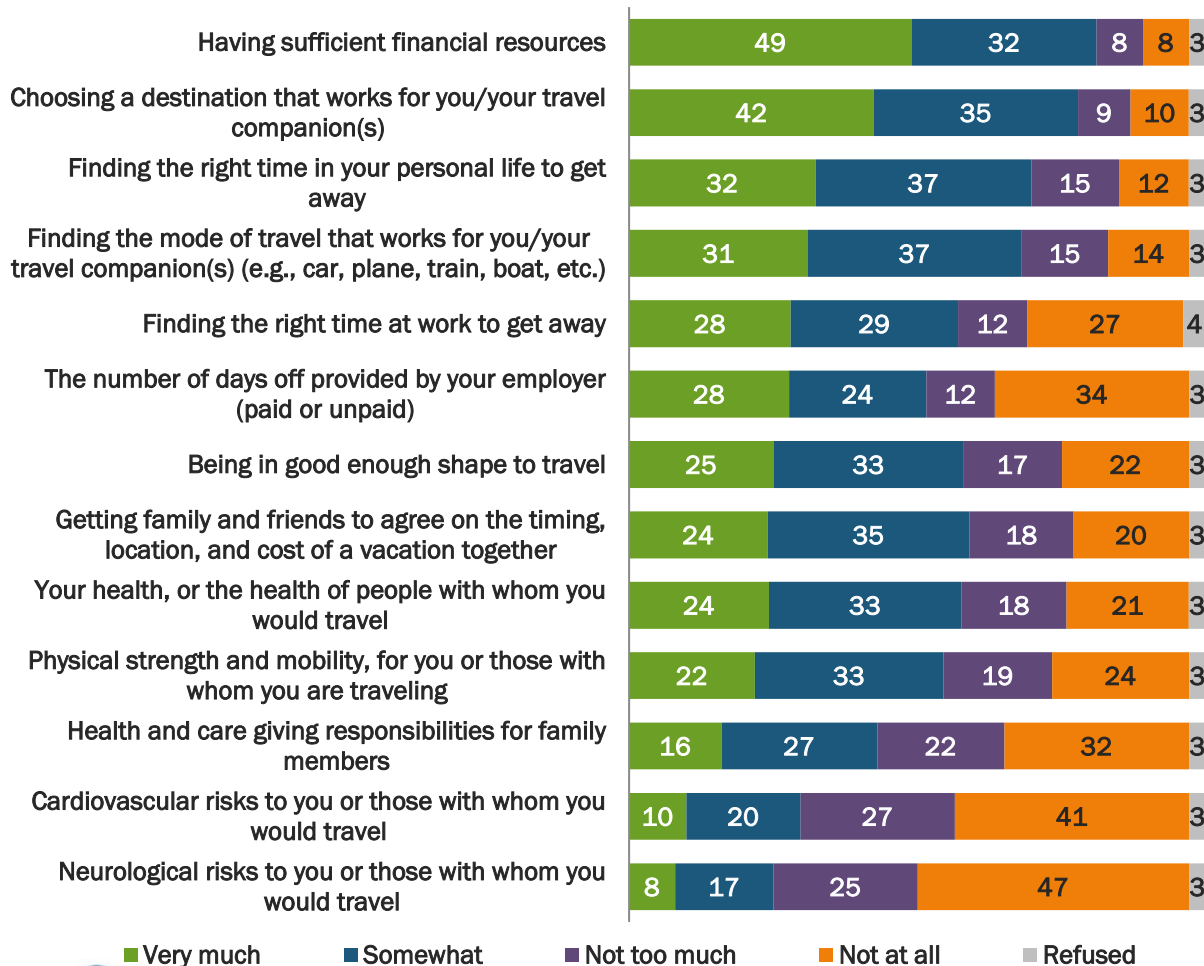
^ Base: Employed and Leisure Traveler (Total) (n=763); Employed and Heavy Traveler (n=267); Employed and Moderate Traveler (n=256); Employed and Light Traveler (n=240); Employed and Non-traveler (n=64)

^^ Base: Retired and Leisure Traveler (Total) (n=334); Retired and Heavy Traveler (n=98); Retired and Moderate Traveler (n=112); Retired and Light Traveler (n=124); Retired and Non-traveler (*n=39; Caution - Small Base)

Influences on Travel Planning

Having sufficient financial resources is the top influence on travel planning, followed by destination and timing considerations. Health considerations are relatively less influential, though still consequential for sizeable numbers of Americans.

Influences on Planning for Leisure Travel (%)



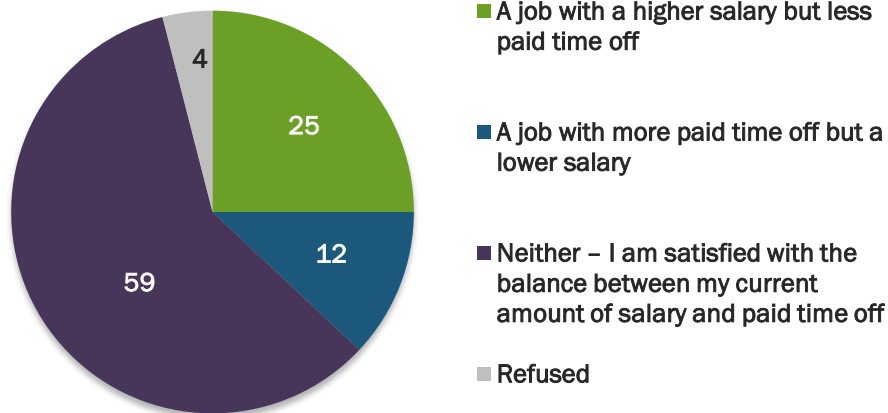
- Those who are 60 or older are significantly more likely than others to say that being in good enough shape to travel and that their/their travel companions' health influence their plans for taking a leisure trip.
- More women than men say their health or the health of their travel companion influences their plans.

Influences on Planning for Leisure Travel: Age Groups

All age groups say having financial resources is a key influence on travel planning. Older Americans (60+) are more likely to cite their health as a key influence, whereas younger Americans are more likely to factor the timing of travel with their work schedule and available paid time off.	Age Groups					
	25-29	30-39	40-49	50-59	60-69	70+
	D	E	F	G	H	I
	n=101	n=211	n=264	n=385	n=330	n=209
	% Very Much/Somewhat					
Having sufficient financial resources	76	81	82	81	86 ^I	77
Choosing a destination that works for you/your travel companion(s)	73	74	81	75	79	79
Finding the right time in your personal life to get away	71	73 ^I	76 ^I	69 ^I	68	58
Finding the mode of travel that works for you/your travel companion(s) (e.g., car, plane, train, boat, etc.)	65	70	72	64	68	69
Getting family and friends to agree on the timing, location, and cost of a vacation together	66 ^I	70 ^{GHI}	60	53	55	51
Being in good enough shape to travel	51	44	58 ^E	55 ^E	68 ^{DEFG}	79 ^{DEFGH}
Your health, or the health of people with whom you would travel	46	56	55	50	69 ^{DEFG}	71 ^{DEFG}
Finding the right time at work to get away	70 ^{HI}	72 ^{GHI}	70 ^{GHI}	60 ^{HI}	40 ^I	21
Physical strength and mobility, for you or those with whom you are traveling	38	49	59 ^D	50	59 ^D	71 ^{DEFGH}
The number of days off provided by your employer (paid or unpaid)	72 ^{GHI}	66 ^{GHI}	65 ^{GHI}	54 ^{HI}	35 ^I	11
Health and care giving responsibilities for family members	42	43	47 ^G	35	45 ^G	46 ^G
Cardiovascular risks to you or those with whom you would travel	32	31	27	25	31	36 ^G
Neurological risks to you or those with whom you would travel	29	29 ^G	28 ^G	19	23	26

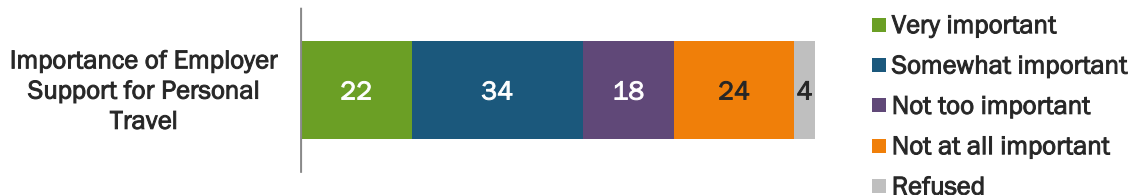
Over half say it is important to them that their current or future employer is supportive of personal travel. About six-in-ten are satisfied with their current work-life balance. Only 12 percent would trade more PTO for a lower salary.

Interest in Salary vs. Paid Time Off



- A majority of younger Americans (25-29) are more likely to trade time off for more salary (53 percent).
- Majorities of other age groups are content with the status quo.
- There are no significant differences on this question by frequency of travel.

Importance of Employer Support for Personal Travel (%)

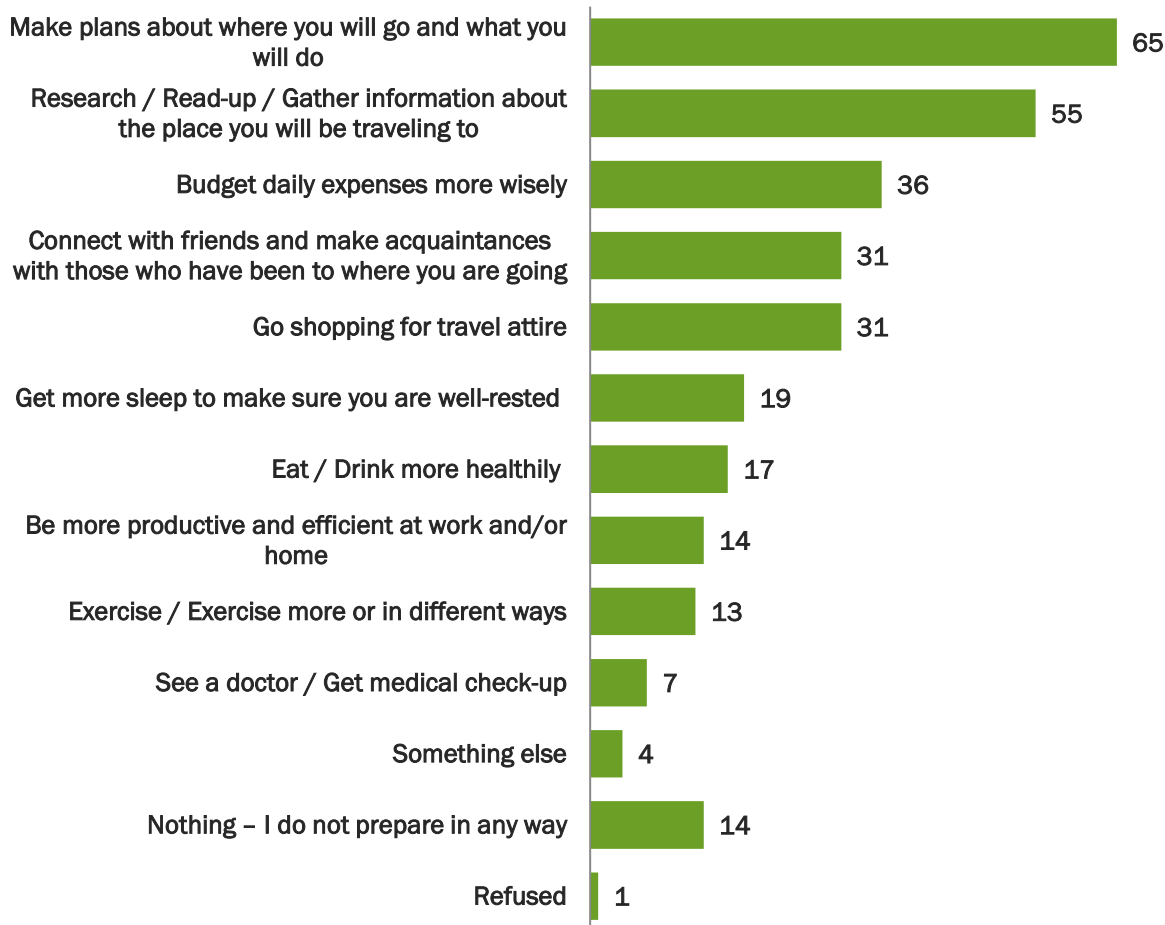


Q2. Which of the following scenarios would you be more interested in?
Base: Total Respondents (n=1500)

Q25. How important a consideration is it for you that your current or future employer is supportive of personal travel for pleasure or leisure? This can include paid time off, paid or unpaid sabbaticals, taking advantage of corporate discounts, using company frequent-flyer miles for personal travel, and other incentives. Base: Not Retired (n=1127)

In preparing for travel, relatively few cite health and physical considerations. Fewer than one-in-five say they get more sleep, eat better, exercise more, or see a doctor as a way to prepare for a trip.

Ways to Prepare for Leisure Travel (%)

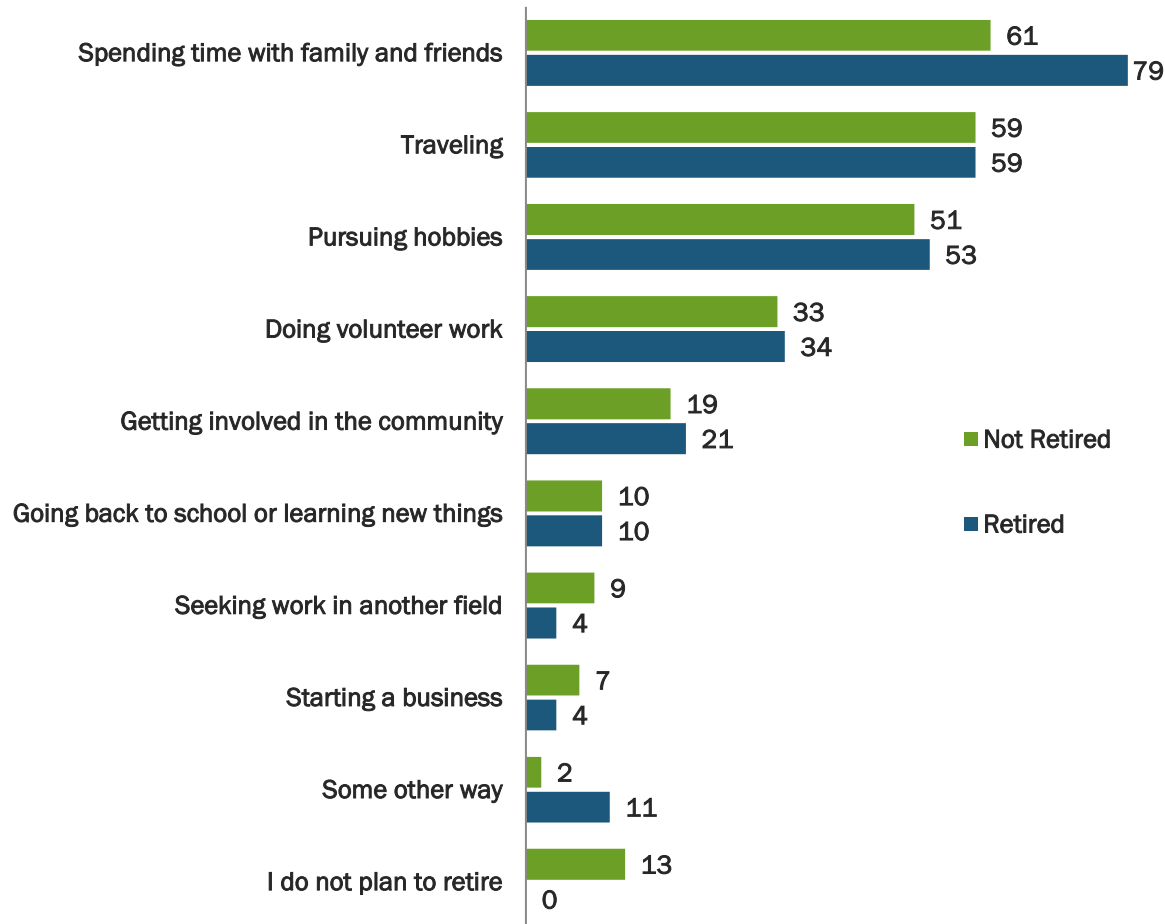


- Heavy travelers generally prepare more for their trips than lighter travelers.
- Those under 40 are the most likely to budget their daily expenses in preparation for travel, while those under 50 are the most likely to be more productive at work/home. Meanwhile, those 70+ are the most likely to go to the doctor before a trip.
- More women than men plan where they will go/what they will do, shop for travel attire, eat/drink more healthily, and are more productive at work/home before going on a trip.

Retirement Dreams

When thinking about retirement, both retired and non-retired Americans prioritize friends/family, traveling, and hobbies.

Dreams of Ways to Spend Retirement (%)

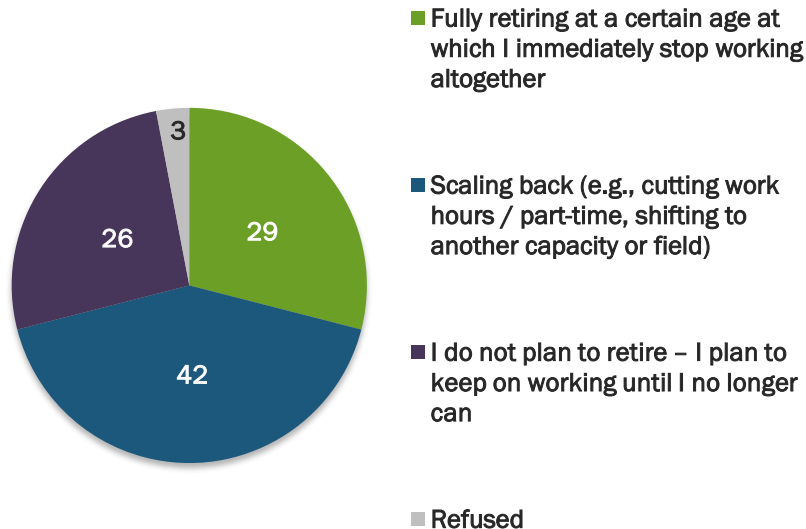


- The 30-39 and 40-49 year old age groups are significantly more likely to dream of travel in retirement than other groups (65 percent and 63 percent, respectively).
- Finances weigh on the travel dream, as Americans with household incomes above \$50,000 and \$100,000 are more likely to dream of travel (64 percent and 74 percent, respectively).

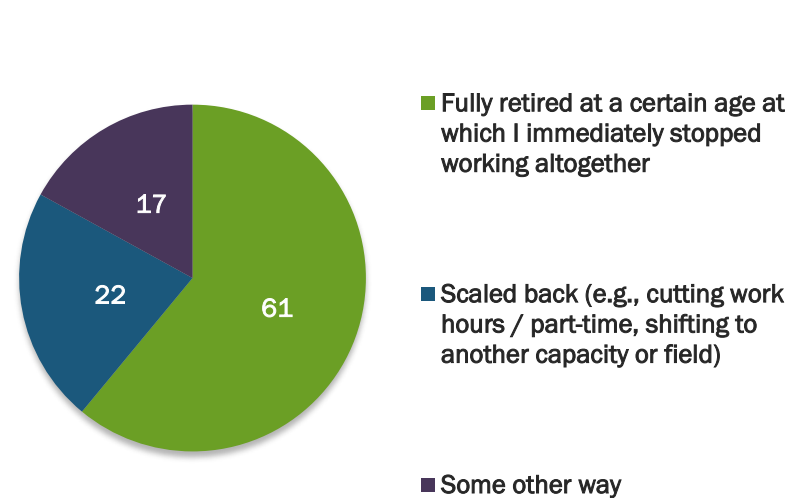
Workers today are far more likely to anticipate a scaled transition to retirement. Only 29 percent think they will stop working altogether, compared to 61 percent of retirees.

✓ Travelers are more likely to anticipate a scaled transition to retirement (45 percent).

Envisioning Transition into Retirement
(Among those who are not retired)



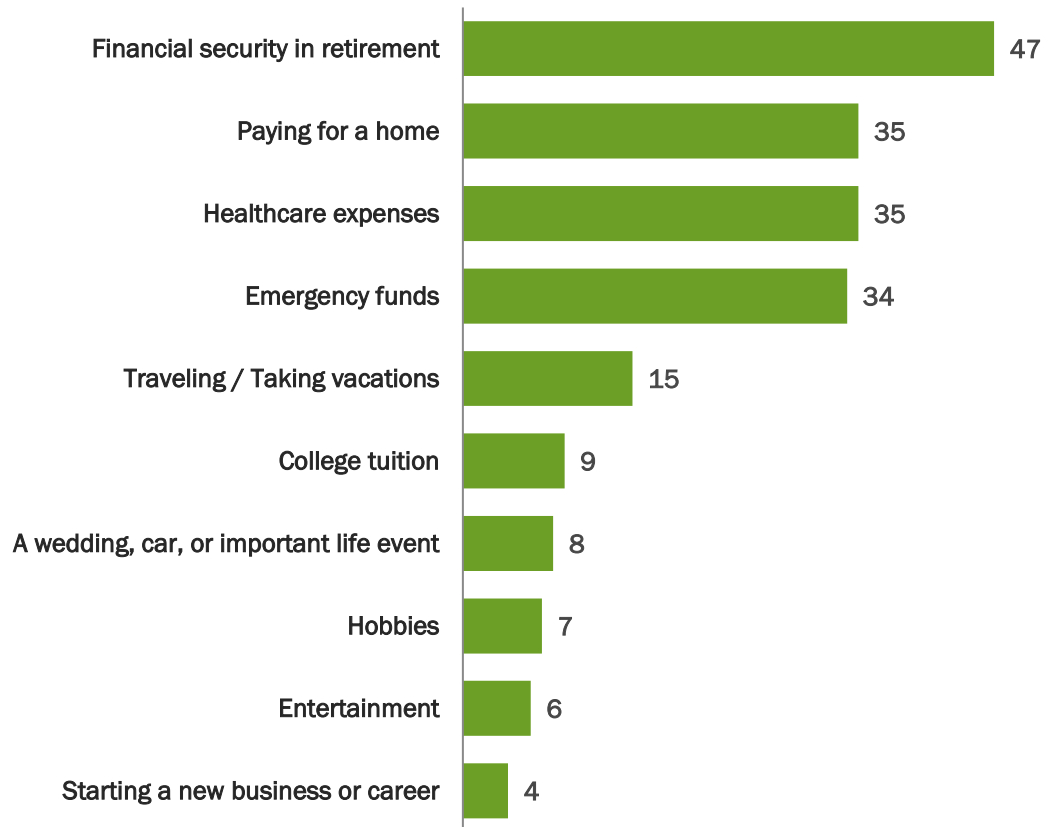
Transition into Retirement
(Among those who are retired)



Planning for Travel in Retirement

Despite the importance Americans place on travel, only 15 percent place a high priority on saving for it.

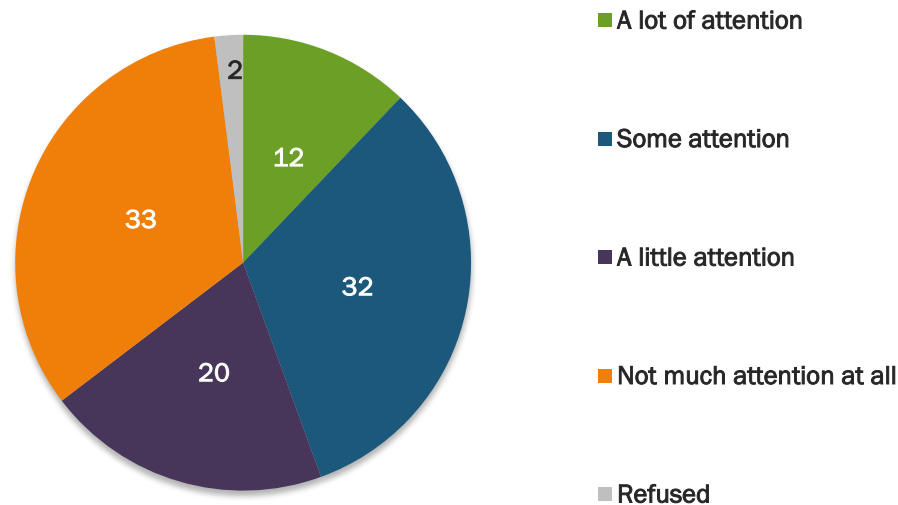
Prioritization of Saving Money/Budgeting
(% high priority)



- Those who are married or have a partner are more likely than others to prioritize saving for travel.
- Those with more education and higher incomes report prioritizing saving for travel more than those with less education and lower incomes.
- Those in the West are the most likely to prioritize saving for travel.

Only 12 percent have given “a lot” of attention to saving for travel in retirement (44 percent a lot/some). Fully one-third say they have not given this much attention at all.

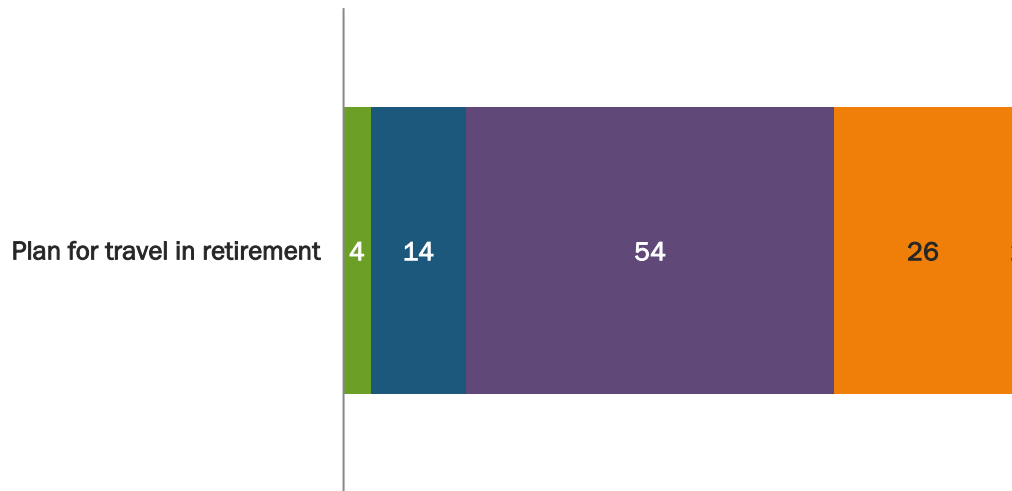
Attention Given to Saving for Leisure Travel in Retirement (%)



- Those ages 60+ have given more attention to saving for travel in retirement than younger respondents.
- Those who are married/have a partner, who have at least some college education, and who are in the higher income groups are more likely than their respective counterparts to report giving at least some attention to saving for travel in retirement.

Under one-in-five has explicitly factored travel into their financial strategy for retirement (including 4 percent who have a dedicated savings plan). Over half think their retirement savings will cover anticipated travel.

Planning for Travel in Retirement (%)

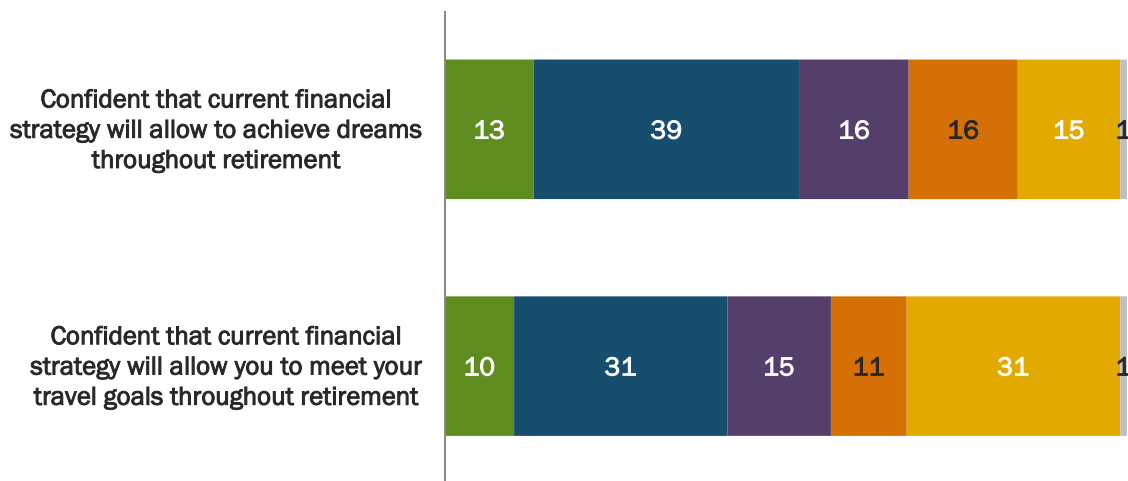


- I have a dedicated savings account for travel in retirement
- I have explicitly factored travel into my overall savings strategy for retirement
- I have not explicitly factored travel into my overall savings strategy for retirement, but expect my retirement savings to cover the travel I anticipate taking, if any
- I have not factored travel into my savings because I do not plan to travel
- Refused

- More 70+ year-olds than others say that they have not explicitly factored travel into their retirement savings strategy but do expect their savings to cover any travel they might take.
- Those with lower incomes are more likely than others to say that they have not factored travel into their savings because they do not plan to travel.

Only about four-in-ten (41 percent) are confident that their current financial strategy will allow them to travel as desired in retirement. This is compared to just over half (52 percent) who are confident overall about their financial strategy for retirement.

Confidence in Financial Strategy (%)



- Those who are 60 or older are more confident than younger respondents that their current financial strategy will allow them to achieve their dreams – and, more specifically, meet their travel goals – throughout retirement.

Very confident

Somewhat confident

Not too confident

Not at all confident

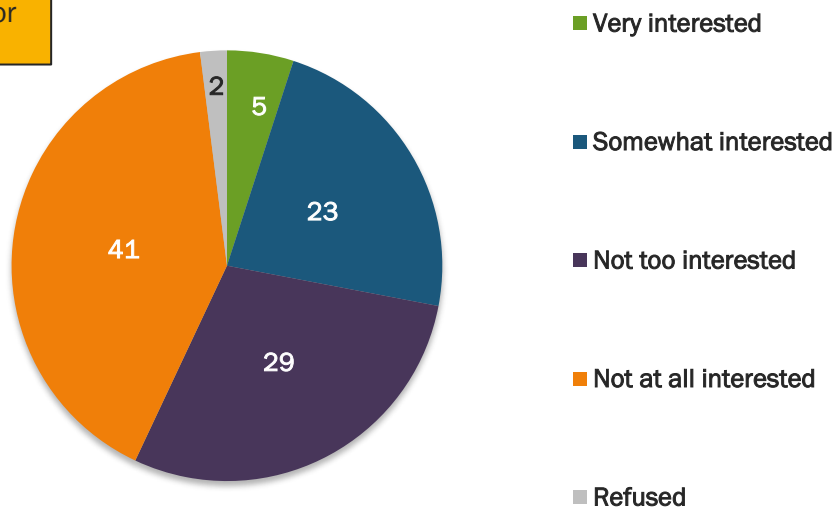
I haven't given much thought to a financial strategy [for retirement / for travel in retirement]

Refused

About one-in-six use a paid financial advisor. Nearly three-in-ten say they would be interested in financial advice on planning for travel.

Interest in Getting Advice on How to Save/Plan/Budget for Travel

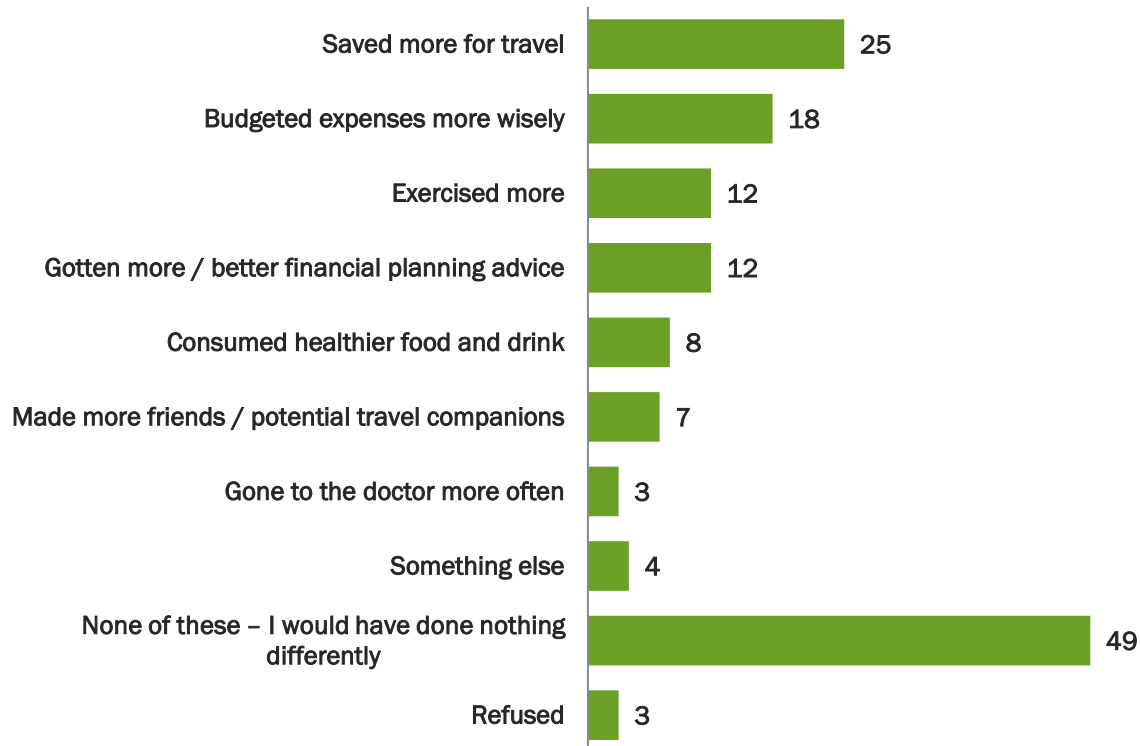
17 percent of Americans report using a paid financial advisor



- Those who are working are more interested than those who are retired in getting financial advice on planning for travel.
- Respondents under 50 are more interested than those who are 50 or older in getting such advice.
- Males are more interested than females; frequent travelers more so than moderate/light travelers.

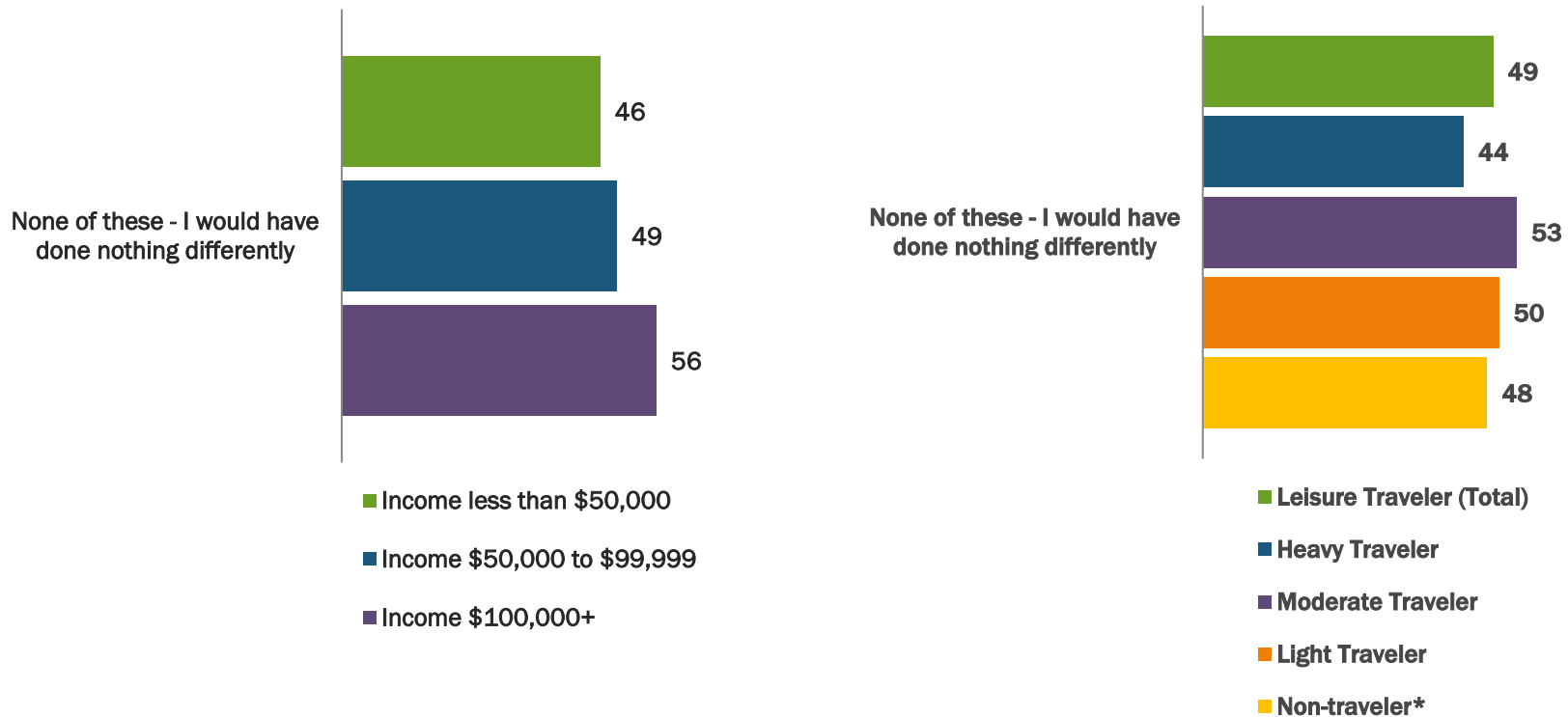
Although nearly half (49%) of retirees say they would have done nothing differently, sizeable pluralities would have saved more and budgeted more wisely. A few would have made healthier choices.

Would Have Done Differently to Ensure Ability to Travel as Wished throughout Retirement (%)



Retirees with the highest incomes and who are moderate travelers are (directionally) more likely to say that they would have done nothing differently to ensure their ability to travel as they wished throughout retirement.

Would Have Done Differently to Ensure Ability to Travel as Wished throughout Retirement (%)



Note: Statistically significant differences (at 95% confidence level) are *not* found within either of the groups.

Q23. Which of the following, if any, would you have done differently to ensure your ability to travel as you wish throughout retirement?

Base: Retired and Income Less than \$50,000 (n=165); Retired and Income \$50,000 to \$99,999 (n=131); Retired and Income \$100,000+ (n=77)

Base: Retired and Leisure Traveler (Total) (n=334); Retired and Heavy Traveler (n=98); Retired and Moderate Traveler (n=112); Retired and Light Traveler (n=124); Retired and Non-traveler (*n=39;

Caution - Small Base)

Recommendations

Recommendations

Americans dream big about travel in retirement, yet many are unprepared financially to ensure their dreams come true. Further motivated by the understanding that travel can lead to long-term health benefits, Americans must also take action to ensure they meet these symbiotic goals.

Five Tips: Planning for Your Journey to Healthy Aging

1. When calculating your needs for retirement, factor in saving for travel and budget accordingly.
2. When considering travel among other big purchases, remember that staying active and traveling throughout the life course has physical, cognitive and social benefits that lead to a healthier aging process.
3. Travel can accomplish Americans' top two retirement aspirations, so plan your vacations as a way to not only see new places but also strengthen family connections.
4. Remember that travel does not have to be an exotic or expensive outing, so begin saving now to help make your travel dreams of all sizes come true.
5. Employees should use their vacation time, a benefit that in most cases already exists but is underutilized, and employers should likewise encourage vacations to promote health and wellness in the workplace.

Demographics

Demographic Profile of Total Respondents

Use paid financial advisor	%
Yes	17
No	82
Refused	1
Household investable assets	
Under \$50k	42
\$50k to under \$100k	15
\$100k to under \$250k	13
\$250k to under \$500k	11
\$500k to under \$750k	5
\$750k to under \$1m	3
\$1m to under \$2m	3
\$2m to under \$3m	1
\$3m or more	*
Refused	7
Age	
25-29	10
30-39	19
40-49	20
50-59	21
60-69	16
70+	14

Education	%
Some college or less	68
Bachelor's degree or higher	32
Marital status	
Married	59
Widowed	5
Divorced	11
Separated	2
Never married	16
Living with partner	8
Region	
Northeast	18
Midwest	22
South	37
West	23
Household income	
Under \$35k	29
\$35k to under \$75k	31
\$75k or more	40
Mean (in thousands)	76.18

Race	%
White	68
African American or Black	11
Other	6
Hispanic	14
2+ races	1
Gender	
Male	48
Female	52
Employment status	
Working	56
Not working (Net)	44
On temporary layoff from a job	1
Looking for work	6
Retired	22
Disabled	8
Other	7

