Criteria

Age
45 - 49
49:4.60%
46 - 51
49:49.40%
52 - 59
49:46.00%
Gender
Male
51:39.20%
Female
51:60.70%
Household income US
Less than $5,000
1:0.00%
$5,000 to $9,999
1:0.90%
$10,000 to $14,999
1:0.00%
$15,000 to $19,999
1:0.20%
$20,000 to $24,999
1:0.00%
$25,000 to $29,999
1:0.60%
$30,000 to $34,999
1:0.70%
$35,000 to $39,999
1:0.90%
$40,000 to $44,999
1:0.90%
$45,000 to $49,999
1:0.30%
$50,000 to $54,999
1:0.00%
$55,000 to $59,999
1:0.00%
$60,000 to $64,999
1:0.80%
$65,000 to $69,999
1:0.90%
$70,000 to $74,999
1:0.90%
$75,000 to $79,999
1:0.40%
$80,000 to $84,999
1:0.80%
$85,000 to $89,999
1:0.90%
$90,000 to $94,999
1:0.00%
$95,000 to $99,999
1:0.00%
$100,000 to $124,999
1:1.00%
$125,000 to $149,999
1:0.90%
$150,000 to $174,999
1:0.30%
$175,000 to $199,999
1:0.90%
$200,000 to $249,999
1:0.40%
$250,000 to $499,999
1:0.80%
$1 million +
1:0.20%
Prefer not to answer
1:0.80%
Collapse options
Education
Elementary School
1:0.40%
Middle School
1:0.50%
Completed some high school
3:1.70%
High school graduate
1:0.10:0.90%
Completed high school vocational training
2:0.80%
Completed some college
11:12.60%
Associates Degree
12:12.70%
Bachelor's degree
21:22.90%
Completed some postgraduate
2:0.00%
Masters degree
12:19.70%
Doctorate, PhD
2:2.30%
None of the above/Prefer not to answer
1:0.20%
Collapse options
Ethnicity (Simplified)
White
78:78.60%
Black or African American
1:0.60%
Hispanic
1:0.60%
American Indian or Alaska Native
1:0.60%
Asian
4:2.70%
Pacific Islander
1:0.10%
Some other race
1:0.00%
Skip
1:1.70%
Middle Eastern or North African
1:0.10%
Skip
1:1.70%
White
81:81.60%
Black or African American
1:0.80%
American Indian or Alaska Native
1:0.70%
Asian - Asian Indian
1:0.90%
Asian - Chinese
1:0.30%
Asian - Filipino
1:0.20%
Asian - Japanese
1:0.30%
Asian - Korean
1:0.50%
Asian - Vietnamese
1:0.30%
Asian - Other
1:0.40%
Collapse options
Education (Spanish)
English
110:99.80%
Spanish
1:0.20%
French
1:0.00%
German
1:0.40%
Italian
1:0.50%
Dutch
1:0.10%
Chinese
1:0.20%
Japanese
1:0.60%
Portuguese
1:0.10%
Russian
1:0.40%
Other
1:0.20%
Arabic
1:0.30%
Filipino
1:0.60%
Greek
1:0.20%
Hebrew
1:0.20%
Hindi
1:0.20%
Persian (Farsi)
1:0.10%
Polish
1:0.20%
Turkish
1:0.10%
Collapse options
Parental Status / Pregnancy Status
I am pregnant/expecting a child within the next 9 months
1:0.30%
I have one or more children under the age of 18 living in my household
79:71.20%
I have one or more children over the age of 18 living in my household
16:15.30%
I have no children living in my household and I am not pregnant/expecting a child within t
111:69.80%
Age & Gender of Children in Household
Boy under age 1
1:0.00%
Girl under age 1
1:0.20%
Boy age 1
1:0.00%
Boy age 2
1:0.20%
Girl age 2
1:0.40%
Boy age 3
1:0.00%
Girl age 3
1:0.50%
Boy age 4
1:0.50%
Boy age 5
1:0.40%
Girl age 5
1:0.10%
Boy age 6
1:0.00%
Girl age 6
1:0.20%
Boy age 7
1:0.20%
Girl age 7
1:0.40%
Boy age 8
1:0.50%
Girl age 8
1:0.60%
Boy age 9
1:0.50%
Girl age 9
1:0.00%
Boy age 10
1:0.40%
Girl age 10
1:0.20%
Boy age 11
1:0.90%
Girl age 11
1:1.10%
Boy age 12
1:0.60%
Girl age 12
1:0.00%
Male teen age 13
1:0.00%
Female teen age 13
1:0.00%
Male teen age 14
1:0.60%
Female teen age 14
1:0.50%
Male teen age 15
1:0.00%
Female teen age 15
1:0.00%
Male teen age 16
1:0.00%
Female teen age 16
1:0.10%
Male teen age 17
1:0.00%
Female teen age 17
1:0.40%
None of the above
79:79.00%
Collapse options
US Region
Pacific
20:20.10%
Midwest
31:22.40%
South
37:37.10%
West
19:16.00%
Unknown
1:0.40%
US Division
New England
1:0.40%
Middle Atlantic
10:8.00%
East North Central
17:12.60%
West North Central
1:0.20%
South Atlantic
21:22.80%
East South Central
6:6.20%
West South Central
10:8.30%
Mountain
1:1.10%
Pacific
19:8.90%
unknown
1:0.40%
US State
Alabama
1:0.20%
Arizona
1:0.40%
Arkansas
1:0.20%
California
1:0.50%
Colorado
1:0.80%
Connecticut
1:0.00%
Delaware
1:0.20%
District of Columbia
1:0.30%
Florida
1:0.30%
Georgia
1:0.50%
Hawaii
1:0.20%
Idaho
1:0.20%
Illinois
1:0.80%
Indiana
1:0.20%
Iowa
1:0.70%
Kansas
1:0.70%
Kentucky
1:0.70%
Louisiana
1:0.40%
Maine
1:0.20%
Maryland
1:0.40%
Massachusetts
1:0.40%
Michigan
1:0.60%
Minnesota
1:0.70%
Mississippi
1:0.80%
Missouri
1:0.10%
Montana
1:0.10%
Nebraska
1:0.70%
Nevada
1:0.40%
New Hampshire
1:0.20%
New Jersey
1:0.40%
New Mexico
1:0.50%
New York
1:0.20%
North Carolina
1:0.20%
North Dakota
1:0.20%
Ohio
1:0.20%
Oklahoma
1:0.00%
Oregon
1:0.20%
Pennsylvania
1:0.30%
Rhode Island
1:0.50%
South Carolina
1:0.90%
Tennessee
1:0.20%
Texas
1:0.30%
Utah
1:0.20%
Vermont
1:0.10%
Virginia
1:0.30%
Washington
1:0.40%
West Virginia
1:0.20%
Wisconsin
1:0.60%
Wyoming
1:0.30%
unknown
1:0.40%
Collapse options
Employment Status
Employed full-time
141:84.00%
Employed part-time
1:0.90%
Self-employed full-time
1:0.80%
Self-employed part-time
1:0.80%
Inactive military/Veteran
1:0.10%
Temporarily unemployed
1:0.50%
Full-time homemaker
1:0.40%
Retired
1:33.00%
Student
1:0.40%
Disabled/Permanently Unemployed
1:0.20%
Prefer not to answer
1:0.20%
Collapse options

Single Selection

SQ1.Which option best describes a "locked savings" product (like a CD)?

#	Answers	Answers (%)	Count
A1	You agree to leave money untouched for a set time to earn a guaranteed return	100.00%	1000
A2	You can withdraw money anytime with no tradeoffs	0.00%	0
A3	It's mainly for buying stocks and crypto	0.00%	0
A4	It's a credit card feature that increases your credit limit	0.00%	0
Completes			
1000			

Single Selection

Q1.Have you ever used a "locked savings" option where you agree not to touch money for a set time in exchange for a guaranteed return (like a CD)?

#	Answers	Answers (%)	Count
A1	Yes, I use one right now	29.20%	292
A2	Yes, I used one in the past 2 years	7.40%	74
A3	Yes, I used one more than 2 years ago	15.40%	154
A4	No, but I'm considered it	34.0%	340
A5	No, and I would not consider it	13.80%	138
Completes			
1000			

Single Selection

Q2.If you had $100,000 set aside for savings today, how would you split it between "fully accessible" and "locked for a set time"?

#	Answers	Answers (%)	Count
A1	100% fully accessible	13.50%	135
A2	75% accessible, 25% locked	15.60%	156
A3	50% accessible, 50% locked	24.60%	246
A4	25% accessible, 75% locked	24.60%	246
A5	100% locked	7.10%	71
Completes			
1000			

Single Selection

Q3.For money you need within the next 12 months, what would you do with it?

#	Answers	Answers (%)	Count
A1	Keep it fully accessible (regular savings account)	34.30%	343
A2	Lock it for a set time for a guaranteed return	9.60%	96
A3	Put it into higher-risk investments	3.60%	36
A4	Use it to pay down debt	15.80%	158
A5	Split it between accessible and locked	22.70%	227
A6	Use it for planned spending (travel, big purchase, etc.)	5.20%	52
Completes			
1000			

Single Selection

Q4.For money you do not need for 1 to 3 years, what would you do with it?

#	Answers	Answers (%)	Count
A1	Keep it fully accessible (regular savings account)	10.90%	109
A2	Lock it for a set time for a guaranteed return	46.50%	465
A3	Put it into higher-risk investments	9.50%	95
A4	Use it to pay down debt	6.90%	69
A5	Split it between accessible and locked	20.40%	204
A6	Use it for a specific planned goal (car, wedding, moving, etc.)	3.80%	38
Completes			
1000			

Single Selection

Q5.For money you do not need for 3+ years, what would you do with it?

#	Answers	Answers (%)	Count
A1	Keep it fully accessible (regular savings account)	9.90%	99
A2	Lock it for a set time for a guaranteed return	45.40%	454
A3	Put it into higher-risk investments	14.80%	148
A4	Use it to pay down debt	6.50%	65
A5	Split it between accessible and locked	17.20%	172
A6	Use it for a long-term goal (home, education, etc.)	6.20%	62
Completes			
1000			

Single Selection

Q6.What matters most to you for savings right now?

#	Answers	Answers (%)	Count
A1	Easy access in case of emergencies	26.30%	263
A2	A guaranteed return (no surprises)	24.20%	242
A3	The best possible return, even if it comes with risk	9.50%	95
A4	Safety and peace of mind (protecting what I have)	27.90%	279
A5	Simplicity (something easy to manage)	10.20%	102
A6	Making it harder to spend impulsively	2.90%	29
Completes			
1000			

Single Selection

Q7.What is your biggest fear about locking savings for a set time?

#	Answers	Answers (%)	Count
A1	Needed it for an emergency and wasn't be able to access it	27.70%	277
A2	I'll feel trapped or stressed knowing it's not available	9.00%	90
A3	I'll have to pay a penalty to access it early	20.50%	205
A4	Rates might go up after I lock it and I'll feel like I missed out	12.80%	128
A5	I don't trust financial companies to make it easy and fair	3.90%	39
A6	I'll forget about it and lose track of my money	1.90%	19
Completes			
1000			

Single Selection

Q8.What is your biggest reason to lock savings for a set time?

#	Answers	Answers (%)	Count
A1	I want a guaranteed return	52.80%	528
A2	I want to stop myself from spending it	12.30%	123
A3	I'm saving for a specific goal and want to stay disciplined	11.50%	115
A4	I like predictable plans and routines with money	7.20%	72
A5	It would make me feel more secure and in control	9.00%	90
A6	I want to protect my savings from inflation and price increases	7.20%	72
Completes			
1000			

Single Selection

Q9.How confident do you feel that you could handle a $50,000 surprise expense without touching money you have locked away?

#	Answers	Answers (%)	Count
A1	Very confident	22.50%	225
A2	Somewhat confident	27.70%	277
A3	Not very confident	19.60%	196
A4	Not confident at all	30.20%	302
Completes			
1000			

Single Selection

Q10.If you had to access locked money early and pay a penalty, how would you feel?

#	Answers	Answers (%)	Count
A1	Fine, emergencies happen	15.20%	152
A2	Annoyed, but I'd accept it if I really needed the money	52.80%	528
A3	Guilty, like I failed at saving	10.30%	103
A4	Panicked, because I'd feel like I'm losing money	8.70%	87
A5	I would avoid anything that has a penalty	13.00%	130
Completes			
1000			

Single Selection

Q11.What is the longest you would feel comfortable locking some savings right now?

#	Answers	Answers (%)	Count
A1	1–3 months	15.30%	153
A2	4–6 months	17.70%	177
A3	7–12 months	31.10%	311
A4	13–24 months	18.70%	187
A5	More than 24 months	16.40%	164
Completes			
1000			

Single Selection

Q12.If you decided to lock savings, would you rather lock it all at once or split it into smaller "chunks" that unlock at different times, even if splitting it could slightly reduce your overall return?

#	Answers	Answers (%)	Count
A1	Lock it all at once in one chunk	22.20%	222
A2	Split it into 2 chunks with different end dates	34.40%	344
A3	Split it into 3–4 chunks with different end dates	26.20%	262
A4	Split it into 5+ chunks with different end dates	9.90%	99
A5	I would not lock savings at all	7.30%	73
Completes			
1000			

Single Selection

Q13.Would you consider locking some savings away if it helped you avoid spending it?

#	Answers	Answers (%)	Count
A1	Yes, definitely	39.80%	398
A2	Maybe	27.30%	273
A3	Only if the guaranteed return was much higher than regular savings	22.40%	224
A4	Only if I could start with a very small amount	2.50%	25
A5	No	8.00%	80
Completes			
1000			

Single Selection

Q14.If a locked savings option allowed one "emergency unlock" (one penalty-free withdrawal), how would that change your interest?

#	Answers	Answers (%)	Count
A1	Much more interested	44.40%	444
A2	Somewhat more interested	44.70%	447
A3	Less interested (it would feel less "serious")	4.40%	44
A4	I still would not consider locked savings	6.50%	65
Completes			
1000			

Single Selection

Q15.If your locked savings could automatically increase its return one time if rates rise during your term (a "rate bump"), would that make you more open to locking money?

#	Answers	Answers (%)	Count
A1	Yes, much more open	40.60%	406
A2	Yes, somewhat more open	42.40%	424
A3	It would make me less open (feels complicated)	7.40%	74
A4	I'd only care if the bump was guaranteed, not optional	9.60%	96
Completes			
1000			

Single Selection

Q16.Which statement best matches your mindset about your finances over the next 6 months?

#	Answers	Answers (%)	Count
A1	I feel stable and in control	26.70%	267
A2	I'm cautious, but I think I'll be okay	41.90%	419
A3	I feel like I'm one surprise expense away from trouble	15.80%	158
A4	I expect things to get worse financially	10.50%	105
A5	I'm optimistic and actively trying to get ahead	5.10%	51
Completes			
1000			

Single Selection

Q17.How often do you dip into savings for non-emergency spending?

#	Answers	Answers (%)	Count
A1	At least once a week	4.80%	48
A2	A few times a month	9.90%	99
A3	A few times a year	23.60%	236
A4	Rarely	45.50%	455
A5	Never	16.30%	163
Completes			
1000			

Multiple Selection

Q18.Which situations have tempted you to use savings early, even when you planned not to?

Percent (Respondents) is calculated by dividing each answer count by the total unique respondents.
Percent (Answers) is calculated by dividing each answer count by the total counts collected.

#	Answers	Respondents (%)	Answers (%)	Count
A1	Major medical expense (for you or a spouse/partner)	49.40%	22.67%	494
A2	Long-term care or assisted living costs	7.10%	4.90%	71
A3	Education costs for children or grandchildren (tuition, private school, etc.)	8.50%	5.49%	85
A4	Retirement income gap or unexpected retirement expense	13.50%	8.72%	135
A5	Unexpected tax bill or tax payment	25.10%	16.21%	251
A6	Stock market volatility (a big market drop making you want to move money)	4.80%	3.10%	48
A7	Seizing an investment opportunity (buying stocks, bonds, precious metals, etc.)	9.20%	5.94%	92
A8	Buying or upgrading real estate (second home, investment property, major remodel)	10.00%	6.46%	100
A9	Helping adult children or other family financially	29.60%	19.12%	296
A10	Luxury purchase (car, watch, jewelry, etc.)	11.60%	7.49%	116
Completes				
1000				

Single Selection

Q19.If a friend told you they were locking money away for a guaranteed return, what would you think first?

#	Answers	Answers (%)	Count
A1	Smart move, I respect the discipline	38.10%	381
A2	Risky, I'd worry they'd need it	26.40%	264
A3	I'd be curious what rate they did it	38.30%	383
A4	Frustrating, I like the keep my money flexible	6.40%	64
A5	I'd feel jealous, like they're more financially stable than me	5.00%	50
Completes			
1000			

Multiple Selection

Q20.Which emotion best describes how you feel about your savings right now?

#	Answers	Answers (%)	Count
A1	Anxious	14.80%	148
A2	Hopeful	18.80%	188
A3	Frustrated	11.10%	111
A4	Proud	15.70%	157
A5	Embarrassed	7.60%	76
A6	Motivated	15.10%	151
A7	Numb or checked out	5.70%	57