

**National Survey of 3,000 Adults**  
**Trend Financial Security Index Questions**  
**Conducted February 2007 by Rasmussen Reports**

|  |          | Total   | Gender |        | Age   |       |       |       |     | Race  |       |          |
|--|----------|---------|--------|--------|-------|-------|-------|-------|-----|-------|-------|----------|
|  |          | Adults] | Male   | Female | 18-29 | 30-39 | 40-49 | 50-64 | 65+ | White | Black | Hispanic |
| Possible for Middle Income Family to Save for Retirement | Yes      | 37%     | 43%    | 31%    | 40%   | 37%   | 36%   | 36%   | 36% | 38%   | 30%   | 34%      |
|  | No       | 47%     | 41%    | 51%    | 47%   | 47%   | 49%   | 48%   | 41% | 46%   | 47%   | 50%      |
|  | Not sure | 17%     | 15%    | 18%    | 13%   | 16%   | 15%   | 16%   | 23% | 16%   | 22%   | 16%      |

|                                     |                        | Total   | Gender |        | Age   |       |       |       |     | Race  |       |          |
|-------------------------------------|------------------------|---------|--------|--------|-------|-------|-------|-------|-----|-------|-------|----------|
|                                     |                        | Adults] | Male   | Female | 18-29 | 30-39 | 40-49 | 50-64 | 65+ | White | Black | Hispanic |
| Time Devoted to Retirement Planning | At least once a week   | 12%     | 15%    | 9%     | 11%   | 9%    | 9%    | 13%   | 15% | 12%   | 13%   | 10%      |
|                                     | Once a month           | 20%     | 23%    | 16%    | 18%   | 15%   | 22%   | 23%   | 16% | 20%   | 21%   | 16%      |
|                                     | Every couple of months | 21%     | 21%    | 21%    | 25%   | 27%   | 21%   | 20%   | 16% | 20%   | 25%   | 29%      |
|                                     | Once a year            | 24%     | 22%    | 26%    | 21%   | 28%   | 28%   | 24%   | 19% | 26%   | 15%   | 25%      |
|                                     | Not sure               | 23%     | 19%    | 27%    | 25%   | 21%   | 21%   | 20%   | 33% | 23%   | 26%   | 20%      |

|  |             | Total   | Gender |        | Age   |       |       |       |     | Race  |       |          |
|--|-------------|---------|--------|--------|-------|-------|-------|-------|-----|-------|-------|----------|
|  |             | Adults] | Male   | Female | 18-29 | 30-39 | 40-49 | 50-64 | 65+ | White | Black | Hispanic |
| Age You Should Start Saving For Retirement | Under 30    | 74%     | 77%    | 71%    | 70%   | 79%   | 80%   | 76%   | 60% | 76%   | 59%   | 69%      |
|  | 30-39       | 17%     | 15%    | 18%    | 16%   | 16%   | 11%   | 16%   | 25% | 15%   | 26%   | 16%      |
|  | 40-49       | 4%      | 4%     | 5%     | 5%    | 4%    | 4%    | 3%    | 7%  | 4%    | 5%    | 7%       |
|  | 50 or older | 2%      | 2%     | 2%     | 4%    | 1%    | 2%    | 2%    | 3%  | 2%    | 4%    | 5%       |
|  | Not sure    | 3%      | 3%     | 4%     | 4%    | 1%    | 3%    | 4%    | 4%  | 3%    | 6%    | 3%       |

|                                     |                 | Total   | Gender |        | Age   |       |       |       |     | Race  |       |          |
|-------------------------------------|-----------------|---------|--------|--------|-------|-------|-------|-------|-----|-------|-------|----------|
|                                     |                 | Adults] | Male   | Female | 18-29 | 30-39 | 40-49 | 50-64 | 65+ | White | Black | Hispanic |
| Age You Began Saving for Retirement | Not started yet | 25%     | 23%    | 27%    | 51%   | 30%   | 23%   | 18%   | 9%  | 22%   | 33%   | 38%      |
|                                     | Under 30        | 36%     | 40%    | 32%    | 35%   | 48%   | 42%   | 32%   | 24% | 37%   | 29%   | 37%      |
|                                     | 30-39           | 20%     | 21%    | 19%    | 6%    | 19%   | 25%   | 25%   | 21% | 21%   | 21%   | 11%      |
|                                     | 40-49           | 10%     | 8%     | 12%    | 3%    | 1%    | 8%    | 16%   | 18% | 11%   | 6%    | 11%      |
|                                     | 50 or older     | 7%      | 6%     | 7%     | 4%    | 1%    | 1%    | 6%    | 22% | 7%    | 8%    | 2%       |
|                                     | Not sure        | 3%      | 2%     | 3%     | 1%    | 1%    | 1%    | 3%    | 7%  | 2%    | 4%    | 2%       |

|                        |   | Total   | Gender |        | Age   |       |       |       |     | Race  |       |          |
|------------------------|---|---------|--------|--------|-------|-------|-------|-------|-----|-------|-------|----------|
|                        |   | Adults] | Male   | Female | 18-29 | 30-39 | 40-49 | 50-64 | 65+ | White | Black | Hispanic |
| Main Financial Barrier | Not enough income to save and invest              | 34%     | 32%    | 36%    | 46%   | 39%   | 34%   | 31%   | 25% | 33%   | 41%   | 37%      |
|                        | Need money to pay off debts                       | 17%     | 18%    | 16%    | 22%   | 23%   | 18%   | 15%   | 9%  | 15%   | 19%   | 33%      |
|                        | Have to provide for children or elderly parents   | 10%     | 10%    | 11%    | 10%   | 17%   | 15%   | 8%    | 5%  | 11%   | 11%   | 7%       |
|                        | Don't have a pension plan                         | 5%      | 5%     | 5%     | 5%    | 3%    | 6%    | 5%    | 6%  | 5%    | 5%    | 9%       |
|                        | Can't afford medical expenses or health insurance | 4%      | 5%     | 4%     | 3%    | 3%    | 4%    | 7%    | 3%  | 5%    | 2%    | 2%       |

|  |     |     |     |    |    |     |     |     |     |     |    |
|--|-----|-----|-----|----|----|-----|-----|-----|-----|-----|----|
| Have better things to do with my money right now | 3%  | 4%  | 3%  | 4% | 2% | 1%  | 3%  | 6%  | 3%  | 1%  | 2% |
| Other  | 15% | 15% | 15% | 6% | 8% | 11% | 19% | 29% | 16% | 13% | 5% |
| Not sure   | 11% | 11% | 10% | 5% | 7% | 10% | 13% | 18% | 12% | 7%  | 4% |

|       | Income      |             |             |             |              |         | Married |     | Kids at Home |     |
|-------|-------------|-------------|-------------|-------------|--------------|---------|---------|-----|--------------|-----|
| Other | Under \$20K | \$20K-\$40K | \$40K-\$60K | \$60K-\$75K | \$75K-\$100K | \$100K+ | Yes     | No  | Yes          | No  |
| 45%   | 22%         | 28%         | 40%         | 42%         | 53%          | 64%     | 41%     | 30% | 37%          | 37% |
| 44%   | 56%         | 57%         | 47%         | 41%         | 32%          | 28%     | 44%     | 51% | 47%          | 46% |
| 11%   | 22%         | 15%         | 13%         | 17%         | 16%          | 8%      | 15%     | 19% | 16%          | 17% |

|       | Income      |             |             |             |              |         | Married |     | Kids at Home |     |
|-------|-------------|-------------|-------------|-------------|--------------|---------|---------|-----|--------------|-----|
| Other | Under \$20K | \$20K-\$40K | \$40K-\$60K | \$60K-\$75K | \$75K-\$100K | \$100K+ | Yes     | No  | Yes          | No  |
| 17%   | 10%         | 9%          | 12%         | 11%         | 16%          | 18%     | 12%     | 11% | 10%          | 13% |
| 18%   | 13%         | 19%         | 18%         | 23%         | 26%          | 30%     | 21%     | 18% | 17%          | 21% |
| 18%   | 19%         | 19%         | 22%         | 25%         | 22%          | 22%     | 21%     | 21% | 22%          | 21% |
| 14%   | 21%         | 22%         | 29%         | 28%         | 28%          | 24%     | 26%     | 20% | 28%          | 22% |
| 34%   | 38%         | 31%         | 19%         | 12%         | 9%           | 7%      | 19%     | 30% | 22%          | 24% |

|       | Income      |             |             |             |              |         | Married |     | Kids at Home |     |
|-------|-------------|-------------|-------------|-------------|--------------|---------|---------|-----|--------------|-----|
| Other | Under \$20K | \$20K-\$40K | \$40K-\$60K | \$60K-\$75K | \$75K-\$100K | \$100K+ | Yes     | No  | Yes          | No  |
| 70%   | 59%         | 70%         | 79%         | 79%         | 88%          | 88%     | 78%     | 66% | 78%          | 71% |
| 14%   | 22%         | 20%         | 13%         | 16%         | 9%           | 8%      | 14%     | 20% | 14%          | 18% |
| 10%   | 7%          | 5%          | 5%          | 4%          | 2%           | 1%      | 3%      | 6%  | 4%           | 5%  |
| 3%    | 6%          | 2%          | 1%          | 0%          | 1%           | 3%      | 2%      | 3%  | 2%           | 2%  |
| 3%    | 6%          | 3%          | 2%          | 2%          | 1%           | 0%      | 2%      | 5%  | 3%           | 3%  |

|       | Income      |             |             |             |              |         | Married |     | Kids at Home |     |
|-------|-------------|-------------|-------------|-------------|--------------|---------|---------|-----|--------------|-----|
| Other | Under \$20K | \$20K-\$40K | \$40K-\$60K | \$60K-\$75K | \$75K-\$100K | \$100K+ | Yes     | No  | Yes          | No  |
| 28%   | 47%         | 29%         | 19%         | 10%         | 7%           | 6%      | 20%     | 30% | 32%          | 21% |
| 35%   | 16%         | 29%         | 37%         | 49%         | 54%          | 62%     | 41%     | 29% | 43%          | 32% |
| 16%   | 10%         | 19%         | 24%         | 29%         | 25%          | 24%     | 23%     | 16% | 18%          | 21% |
| 11%   | 9%          | 13%         | 11%         | 8%          | 11%          | 5%      | 9%      | 12% | 4%           | 13% |
| 6%    | 13%         | 7%          | 6%          | 3%          | 2%           | 2%      | 5%      | 10% | 2%           | 9%  |
| 3%    | 4%          | 3%          | 1%          | 1%          | 1%           | 1%      | 2%      | 4%  | 1%           | 3%  |

|       | Income      |             |             |             |              |         | Married |     | Kids at Home |     |
|-------|-------------|-------------|-------------|-------------|--------------|---------|---------|-----|--------------|-----|
| Other | Under \$20K | \$20K-\$40K | \$40K-\$60K | \$60K-\$75K | \$75K-\$100K | \$100K+ | Yes     | No  | Yes          | No  |
| 31%   | 52%         | 43%         | 32%         | 22%         | 17%          | 15%     | 31%     | 38% | 39%          | 32% |
| 13%   | 13%         | 16%         | 19%         | 24%         | 17%          | 15%     | 17%     | 17% | 18%          | 17% |
| 11%   | 5%          | 6%          | 11%         | 17%         | 19%          | 20%     | 14%     | 6%  | 20%          | 5%  |
| 3%    | 7%          | 5%          | 4%          | 5%          | 4%           | 4%      | 4%      | 6%  | 4%           | 6%  |
| 8%    | 7%          | 4%          | 3%          | 4%          | 3%           | 2%      | 4%      | 6%  | 3%           | 5%  |

|     |    |     |     |     |     |     |     |     |    |     |
|-----|----|-----|-----|-----|-----|-----|-----|-----|----|-----|
| 6%  | 3% | 4%  | 3%  | 2%  | 3%  | 3%  | 2%  | 4%  | 1% | 4%  |
| 19% | 8% | 14% | 16% | 15% | 21% | 24% | 16% | 15% | 8% | 19% |
| 10% | 5% | 8%  | 11% | 10% | 15% | 17% | 12% | 9%  | 7% | 13% |