

National Life Insurance Survey of 3,000 Adults

		Total	Gender		Age					Race				Income				
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K
How Important is Life Insurance?	Very important	41.2%	36.2%	45.5%	46.9%	45.7%	43.6%	36.4%	31.4%	37.0%	67.0%	53.4%	33.7%	45.0%	39.0%	33.9%	40.7%	51.0%
	Somewhat important	31.7%	32.8%	30.6%	26.3%	31.9%	34.3%	35.7%	30.4%	33.9%	18.7%	24.1%	35.0%	22.9%	29.8%	38.4%	42.8%	30.8%
	Not very important	18.2%	21.0%	15.8%	15.7%	15.2%	15.5%	19.7%	26.4%	20.3%	7.2%	12.2%	18.4%	17.7%	21.7%	21.3%	11.4%	15.3%
	Not at all important	6.3%	7.1%	5.5%	7.4%	5.2%	4.2%	5.9%	8.6%	6.4%	4.9%	5.4%	8.4%	10.4%	6.4%	5.7%	2.9%	1.9%
	Not sure	2.7%	2.8%	2.5%	3.7%	2.0%	2.3%	2.3%	3.2%	2.5%	2.1%	5.0%	4.5%	3.9%	3.2%	0.7%	2.2%	1.0%

		Total	Gender		Age					Race				Income				
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K
Who Should Be Covered by Life Insurance?	Only spouse working outside home	11.6%	13.6%	9.8%	16.4%	10.5%	10.4%	9.6%	10.4%	11.9%	9.7%	9.5%	11.9%	12.0%	11.2%	15.3%	9.9%	9.9%
	Spouse at home caring for children	4.0%	4.9%	3.3%	7.0%	3.1%	3.8%	2.9%	3.3%	3.6%	6.3%	6.1%	3.0%	3.0%	5.1%	4.9%	3.7%	1.2%
	Both	68.6%	63.8%	72.7%	63.4%	77.6%	75.6%	72.0%	50.0%	69.3%	66.8%	72.3%	60.7%	59.1%	65.9%	69.3%	76.6%	81.2%
	Neither	10.2%	11.2%	9.3%	8.6%	5.2%	6.2%	9.3%	25.1%	9.7%	9.4%	7.0%	19.0%	16.2%	11.5%	7.5%	5.8%	5.4%
	Not sure	5.7%	6.6%	4.9%	4.6%	3.5%	4.1%	6.2%	11.1%	5.4%	7.8%	5.0%	5.5%	9.6%	6.3%	3.0%	4.0%	2.2%

		Total	Gender		Age					Race				Income				
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K
Wage Earner	Primary wage earner	46.1%	65.7%	29.1%	40.6%	47.9%	55.2%	49.3%	39.2%	45.2%	50.0%	52.7%	44.9%	50.5%	47.3%	46.6%	44.8%	43.8%
	Secondary wage earner	23.9%	16.0%	30.7%	30.0%	23.5%	27.3%	25.8%	10.1%	24.9%	20.1%	17.9%	23.4%	16.2%	19.1%	24.7%	32.9%	32.7%
	Spouse at home caring for children	10.9%	4.3%	16.6%	14.0%	20.8%	8.2%	4.3%	2.4%	10.8%	11.3%	10.0%	12.1%	8.2%	13.1%	13.1%	10.1%	12.0%
	Spouse at home without children	8.3%	4.2%	11.8%	5.0%	2.6%	4.8%	12.1%	18.8%	8.8%	5.6%	8.3%	7.6%	8.2%	9.7%	7.1%	6.9%	6.2%
	Other	9.6%	8.5%	10.5%	9.0%	3.7%	4.2%	7.9%	27.0%	9.5%	8.9%	8.4%	12.0%	14.3%	9.8%	8.2%	5.1%	4.6%
	Not sure	1.3%	1.4%	1.2%	1.4%	1.6%	0.4%	0.6%	2.5%	0.9%	4.0%	2.7%	0.0%	2.6%	1.1%	0.3%	0.2%	0.7%

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		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K
Who is covered in your house?	No one	27.4%	27.3%	27.4%	33.9%	29.5%	21.8%	21.4%	28.3%	25.7%	27.1%	33.7%	43.5%	49.8%	34.9%	22.9%	8.6%	13.7%
	Primary wage earner	20.6%	22.7%	18.7%	19.8%	16.5%	22.8%	22.8%	23.2%	21.1%	20.5%	13.6%	18.8%	18.6%	27.6%	24.3%	19.9%	13.7%
	Primary and secondary wage earner	28.2%	30.1%	26.6%	24.4%	27.3%	35.5%	34.8%	19.1%	30.5%	19.8%	28.4%	16.7%	9.6%	16.7%	31.3%	44.1%	45.7%
	Primary wage earner and spouse at home with children	7.3%	6.8%	7.7%	6.2%	13.3%	8.0%	4.5%	2.8%	7.4%	6.4%	9.7%	6.1%	3.4%	7.1%	7.9%	10.4%	9.9%
	Primary wage earner and spouse at home without children	4.2%	3.2%	5.0%	2.6%	1.1%	1.9%	7.4%	7.9%	4.7%	3.4%	1.8%	1.1%	3.5%	3.5%	4.9%	4.1%	3.2%
	Other	10.3%	7.8%	12.3%	9.8%	10.9%	8.5%	7.6%	15.5%	8.8%	18.6%	10.5%	11.7%	11.5%	8.8%	7.6%	11.8%	13.1%
	Not sure	2.2%	2.0%	2.3%	3.3%	1.4%	1.5%	1.6%	3.1%	1.8%	4.1%	2.2%	2.2%	3.7%	1.4%	1.1%	1.0%	0.7%

		Total	Gender		Age					Race				Income				
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K
How Much Life Insurance?	None	30.2%	29.8%	30.5%	40.6%	34.0%	22.1%	22.3%	27.5%	28.8%	27.5%	42.5%	43.5%	51.9%	39.3%	22.9%	12.4%	19.3%
	Enough to cover funeral and outstanding debts	25.6%	23.0%	27.9%	26.7%	17.1%	19.9%	27.9%	39.1%	25.1%	33.7%	16.2%	23.2%	27.6%	32.6%	30.2%	20.9%	16.8%
	Less than one year of current income	7.1%	7.9%	6.4%	5.5%	7.2%	9.3%	7.3%	7.4%	7.7%	5.7%	5.4%	3.7%	4.7%	7.9%	9.4%	11.4%	4.5%
	Between one and three years of current income	12.3%	13.2%	11.6%	6.8%	9.8%	19.9%	19.3%	7.7%	13.6%	8.5%	8.1%	6.8%	2.5%	6.9%	17.2%	19.9%	24.0%
	More than 3 years of current income	17.3%	20.8%	14.2%	11.4%	26.5%	22.3%	16.6%	7.5%	18.3%	12.9%	16.4%	14.6%	6.6%	6.7%	15.3%	28.5%	31.4%
	Not sure	7.5%	5.3%	9.3%	9.1%	5.4%	6.4%	6.7%	10.8%	6.5%	11.7%	11.4%	8.3%	6.6%	6.7%	5.0%	7.0%	4.0%

		Married		Kids at Home		Wage Earner					
		Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
\$100K+	Not sure	Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
47.2%	45.2%	44.3%	37.7%	51.5%	35.0%	38.8%	45.7%	48.8%	42.5%	32.0%	38.3%
30.1%	23.3%	35.1%	25.1%	31.1%	32.0%	33.9%	34.6%	26.0%	25.1%	25.2%	35.8%
16.9%	16.4%	15.2%	23.0%	11.4%	22.3%	19.2%	14.0%	17.1%	21.4%	22.7%	16.9%
5.5%	5.8%	3.6%	10.3%	4.1%	7.6%	6.9%	3.5%	6.0%	6.8%	10.8%	2.2%
0.3%	9.2%	1.8%	3.8%	1.9%	3.1%	1.3%	2.3%	2.0%	4.2%	9.2%	6.9%

		Married		Kids at Home		Wage Earner					
		Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
\$100K+	Not sure	Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
11.6%	8.2%	11.9%	11.3%	12.3%	11.1%	13.2%	9.5%	17.1%	10.6%	4.6%	2.2%
1.6%	4.1%	3.1%	4.6%	4.8%	3.6%	3.4%	5.6%	5.1%	4.5%	1.7%	1.2%
78.8%	56.3%	72.9%	62.1%	75.8%	64.2%	69.1%	78.8%	70.8%	55.8%	52.6%	43.0%
7.0%	17.6%	8.4%	13.4%	4.4%	13.6%	9.2%	4.0%	5.8%	23.1%	21.9%	24.4%
1.0%	13.7%	3.7%	8.6%	2.7%	7.5%	5.1%	2.0%	1.2%	6.0%	19.2%	29.2%

		Married		Kids at Home		Wage Earner					
		Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
\$100K+	Not sure	Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
45.3%	35.2%	40.1%	56.0%	43.8%	47.5%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32.7%	18.7%	29.8%	14.0%	27.6%	21.7%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
9.9%	8.0%	14.4%	5.7%	24.3%	2.8%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%
7.4%	13.1%	8.2%	8.4%	0.9%	12.7%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
4.7%	19.1%	6.5%	14.1%	3.0%	13.5%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%
0.0%	5.9%	0.9%	1.9%	0.4%	1.8%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%

		Married		Kids at Home		Wage Earner					
		Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
\$100K+	Not sure	Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
9.3%	22.9%	19.4%	39.2%	26.2%	28.1%	30.9%	19.8%	27.7%	24.3%	31.3%	30.3%
15.0%	9.9%	15.0%	29.0%	15.2%	23.8%	26.7%	15.8%	17.8%	18.0%	10.9%	0.7%
52.4%	24.3%	39.5%	10.4%	30.3%	27.0%	24.9%	53.4%	11.9%	15.2%	13.7%	8.1%
9.8%	6.8%	10.1%	3.0%	14.1%	3.2%	5.9%	1.3%	31.4%	7.7%	1.1%	7.8%
3.8%	6.8%	4.7%	3.0%	0.6%	6.4%	2.4%	1.1%	1.4%	22.0%	8.2%	5.8%
7.8%	23.5%	9.9%	11.9%	11.7%	9.4%	7.4%	6.3%	8.1%	11.7%	33.1%	26.4%
2.0%	5.8%	1.4%	3.4%	1.9%	2.3%	1.9%	2.4%	1.7%	1.2%	1.6%	20.9%

		Married		Kids at Home		Wage Earner					
		Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
\$100K+	Not sure	Yes	No	Yes	No	Primary wage earner	Secondary wage earner	Spouse at home caring for children	Spouse at home without children	Other	Not sure
13.0%	19.1%	22.1%	41.6%	29.8%	30.4%	29.6%	25.2%	35.0%	32.5%	36.8%	37.7%
13.8%	26.3%	22.5%	31.3%	18.2%	30.1%	22.9%	29.0%	20.2%	31.7%	32.3%	18.7%
6.1%	5.2%	7.7%	6.3%	7.9%	6.6%	7.4%	8.2%	9.9%	3.5%	3.4%	2.1%
21.0%	6.9%	16.2%	6.7%	12.3%	12.3%	14.3%	14.5%	10.2%	8.8%	4.7%	1.5%
42.8%	13.7%	23.8%	7.9%	25.6%	12.3%	20.5%	16.4%	18.0%	11.7%	9.4%	5.9%
3.2%	28.8%	7.7%	6.2%	6.3%	8.2%	5.3%	6.7%	6.7%	11.7%	13.4%	34.1%