

**Country Financial - Consumer Choices Survey**

		Total	Gender		Age					Race				Income						Married		Children at Home	
		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	\$100K+	Yes	No	Yes	No
Do you use a household budget system to manage your finances?	Yes	48.8%	47.3%	50.1%	41.3%	54.3%	45.9%	51.6%	46.6%	49.0%	45.5%	52.8%	49.1%	47.9%	46.7%	50.3%	46.0%	58.8%	45.9%	49.6%	46.9%	51.6%	47.1%
	No	43.1%	43.9%	42.4%	45.5%	37.6%	49.3%	42.6%	45.9%	44.3%	43.8%	27.5%	39.4%	37.8%	43.6%	44.0%	50.9%	35.9%	49.7%	43.8%	42.5%	40.0%	45.0%
	Not sure	8.1%	8.8%	7.6%	13.3%	8.2%	4.8%	5.9%	7.5%	6.7%	10.7%	19.8%	11.4%	14.3%	9.6%	5.8%	3.1%	5.4%	4.3%	6.6%	10.6%	8.4%	7.9%

		Total	Gender		Age					Race				Income						Married		Children at Home	
		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	\$100K+	Yes	No	Yes	No
Has the overall state of the economy caused you to cut back on spending to make ends meet?	Yes	64.5%	59.5%	68.8%	65.4%	65.5%	72.8%	64.0%	56.6%	64.6%	62.0%	68.3%	64.9%	78.6%	72.5%	64.3%	59.8%	53.6%	48.2%	62.2%	69.2%	68.1%	62.3%
	No	30.7%	35.7%	26.6%	28.2%	29.4%	24.1%	32.8%	37.7%	31.5%	29.5%	25.3%	28.2%	16.0%	23.2%	31.9%	35.1%	41.6%	47.0%	33.3%	25.4%	26.5%	33.3%
	Not sure	4.8%	4.9%	4.6%	6.3%	5.1%	3.1%	3.2%	5.7%	3.9%	8.5%	6.4%	6.9%	5.4%	4.3%	3.8%	5.1%	4.8%	4.8%	4.5%	5.3%	5.4%	4.4%

		Total	Gender		Age					Race				Income						Married		Children at Home	
		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	\$100K+	Yes	No	Yes	No
Has the overall state of the economy caused you to tap into your savings to make ends meet?	Yes	42.8%	40.4%	44.9%	53.5%	42.0%	45.7%	38.4%	35.7%	41.7%	47.0%	49.7%	44.0%	61.1%	51.1%	46.6%	34.7%	25.7%	27.3%	38.3%	51.4%	47.7%	39.8%
	No	52.5%	55.2%	50.2%	42.8%	53.5%	49.6%	57.6%	56.9%	53.9%	46.2%	49.4%	48.7%	30.1%	43.5%	49.8%	62.1%	72.3%	71.5%	57.5%	43.5%	48.5%	54.9%
	Not sure	4.7%	4.4%	5.0%	3.7%	4.5%	4.7%	4.0%	7.4%	4.4%	6.8%	0.9%	7.3%	8.8%	5.4%	3.6%	3.1%	2.0%	1.3%	4.2%	5.0%	3.8%	5.3%

		Total	Gender		Age					Race				Income						Married		Children at Home	
		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	\$100K+	Yes	No	Yes	No
Has the overall state of the economy caused you to rely more on credit to make ends meet?	Yes	25.6%	21.9%	28.7%	34.4%	29.8%	26.4%	21.7%	13.0%	23.7%	29.1%	32.4%	35.8%	31.7%	32.1%	27.6%	22.8%	20.3%	15.9%	24.4%	28.1%	33.0%	21.0%
	No	70.1%	73.5%	67.2%	59.6%	66.0%	69.7%	75.4%	82.0%	72.4%	65.5%	60.2%	58.7%	58.8%	62.3%	69.9%	76.0%	78.9%	83.3%	71.9%	66.6%	62.0%	75.1%
	Not sure	4.3%	4.6%	4.1%	5.9%	4.2%	3.9%	2.9%	5.0%	3.9%	5.5%	7.4%	5.5%	9.6%	5.6%	2.4%	1.3%	0.9%	0.8%	3.7%	5.3%	5.0%	3.9%

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Has the overall state of the economy caused you to put less money into savings or retirement?	Yes	62.3%	58.8%	65.4%	65.2%	69.6%	61.8%	59.9%	50.6%	60.9%	63.6%	73.0%	69.1%	76.7%	72.1%	63.4%	56.8%	53.8%	44.0%	59.2%	67.8%	67.8%	58.9%
	No	33.0%	37.6%	29.1%	29.8%	26.7%	34.4%	37.0%	40.7%	34.8%	31.0%	25.1%	22.0%	15.2%	24.4%	33.9%	39.0%	42.5%	53.5%	36.9%	26.5%	28.7%	35.7%
	Not sure	4.6%	3.6%	5.5%	5.0%	3.8%	3.8%	3.1%	8.6%	4.3%	5.4%	1.9%	8.9%	8.1%	3.4%	2.7%	4.1%	3.8%	2.5%	3.9%	5.7%	3.5%	5.3%

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Will your personal financial security get better, worse or stay the same over the next six months?	Better	21.1%	25.5%	17.4%	27.4%	26.0%	18.6%	17.5%	12.5%	20.2%	24.8%	33.9%	16.8%	14.0%	20.5%	19.6%	20.2%	24.1%	28.0%	22.1%	18.2%	26.6%	17.7%
	Worse	26.7%	24.1%	28.9%	24.5%	23.4%	32.6%	29.2%	27.0%	26.2%	27.8%	22.9%	32.9%	33.5%	32.9%	30.5%	26.0%	17.3%	15.1%	24.8%	30.2%	25.3%	27.6%
	Stay the same	46.7%	45.8%	47.5%	42.1%	43.3%	43.9%	48.8%	57.0%	48.0%	41.4%	39.5%	46.0%	44.0%	42.1%	46.1%	50.4%	55.0%	54.3%	48.2%	45.6%	41.3%	50.1%
	Not sure	5.5%	4.6%	6.2%	6.0%	7.3%	4.9%	4.6%	3.5%	5.6%	6.0%	3.7%	4.3%	8.5%	4.4%	3.8%	3.4%	3.6%	2.7%	4.9%	5.9%	6.8%	4.6%