

COUNTRY Financial Security Index - February 2009																							
		Gender		Age					Race				Income					Marital Status		Children			
	Dec-08	Current	Men	Women	18-29	30-39	40-49	50-64	65+	Caucasian	African American	Hispanic	Other	under \$20k	\$20-\$40k	\$40-\$60k	\$60-\$75k	\$75-\$100k	\$100k+	Married	Not Married	Yes	No
INDEX	67.3	65.8	67.2	64.6	61.6	66.9	64.6	67.6	66.0	67.5	58.5	59.0	64.5	49.8	58.0	66.2	73.6	74.3	83.2	69.7	59.1	66.1	65.4
<b>Overall level of financial security</b>																							
Excellent	11.5%	8.4%	10.8%	6.5%	7.2%	8.2%	8.9%	8.4%	10.1%	8.8%	7.2%	4.8%	9.6%	2.9%	4.7%	5.6%	7.4%	8.8%	21.3%	10.2%	4.8%	8.4%	8.4%
Good	32.6%	31.7%	30.5%	32.8%	24.5%	34.1%	28.0%	33.0%	35.5%	33.6%	22.0%	17.9%	38.5%	10.3%	19.0%	34.0%	45.2%	48.0%	49.6%	35.9%	24.7%	30.9%	32.4%
Fair	34.7%	37.1%	37.4%	36.9%	38.6%	34.3%	36.9%	38.9%	38.4%	37.7%	37.2%	40.6%	26.4%	32.9%	44.7%	42.8%	42.5%	35.7%	25.4%	37.6%	36.8%	36.7%	37.4%
Poor	18.4%	19.9%	19.5%	20.2%	26.3%	20.9%	24.6%	17.1%	12.4%	18.2%	27.2%	30.2%	17.8%	49.0%	28.8%	15.9%	4.4%	7.5%	3.2%	14.5%	29.9%	21.3%	18.9%
Not sure	2.9%	2.8%	1.8%	3.7%	3.4%	2.5%	1.7%	2.6%	3.6%	1.6%	6.3%	6.5%	7.7%	5.0%	2.8%	1.8%	0.6%	0.0%	0.6%	1.8%	3.8%	2.6%	2.9%
<b>Set aside money for savings or investments</b>																							
Yes	50.7%	46.4%	46.4%	46.4%	37.9%	50.3%	47.7%	51.6%	39.0%	48.9%	34.1%	37.2%	45.8%	18.9%	30.6%	46.5%	62.2%	65.7%	78.9%	52.2%	37.9%	47.9%	45.3%
No	46.8%	50.6%	50.7%	50.5%	59.2%	47.7%	49.9%	45.8%	54.8%	48.4%	61.4%	62.1%	47.4%	77.5%	67.0%	50.4%	35.8%	33.2%	19.9%	45.9%	57.6%	50.6%	50.6%
Not sure	2.5%	3.0%	3.0%	3.1%	2.9%	2.0%	2.5%	2.6%	6.2%	2.7%	4.5%	0.7%	6.9%	3.5%	2.3%	3.1%	1.9%	1.0%	1.3%	1.9%	4.4%	1.6%	4.1%
<b>Enough money to enjoy comfortable retirement</b>																							
Very likely	23.0%	22.6%	27.6%	18.4%	24.4%	25.1%	16.8%	18.0%	27.1%	22.0%	21.6%	27.1%	29.2%	14.0%	12.6%	18.1%	22.1%	25.5%	46.0%	24.8%	17.2%	23.6%	21.9%
Somewhat likely	35.0%	36.0%	34.8%	37.0%	30.5%	37.5%	35.8%	39.7%	33.2%	37.6%	32.8%	27.2%	28.7%	17.1%	34.5%	39.5%	50.1%	44.8%	42.2%	38.9%	32.6%	35.6%	36.2%
Not very likely	26.5%	26.5%	26.0%	26.9%	29.9%	22.9%	32.9%	29.0%	21.2%	25.8%	30.3%	25.9%	28.2%	36.8%	32.5%	32.3%	22.1%	22.3%	9.1%	25.3%	28.6%	27.2%	25.9%
Not at all likely	9.3%	9.3%	7.4%	11.0%	11.4%	9.5%	12.1%	8.4%	6.5%	8.9%	9.1%	18.6%	6.8%	26.4%	12.8%	5.3%	1.6%	3.5%	0.8%	6.8%	14.1%	10.5%	8.5%
Not sure	6.3%	5.6%	4.3%	6.8%	3.7%	5.0%	2.5%	4.8%	12.0%	5.7%	6.3%	1.3%	7.0%	5.8%	7.7%	4.8%	4.1%	4.0%	1.8%	4.3%	7.6%	3.0%	7.5%
<b>Resources to send your child to college</b>																							
Very confident	27.4%	26.6%	30.5%	23.2%	29.3%	25.3%	22.7%	30.8%	28.3%	25.4%	28.0%	30.6%	31.0%	21.0%	11.9%	16.8%	20.4%	24.8%	49.2%	28.7%	17.6%	26.8%	25.7%
Somewhat confident	35.0%	33.0%	31.2%	34.6%	34.5%	33.3%	34.0%	28.2%	32.7%	35.2%	23.7%	26.9%	33.1%	23.6%	30.6%	39.3%	35.1%	36.6%	33.4%	33.8%	33.4%	33.3%	32.1%
Not very confident	28.0%	31.2%	29.5%	32.7%	31.1%	31.9%	30.9%	30.5%	26.2%	30.9%	38.7%	32.2%	21.9%	41.8%	41.7%	32.0%	36.1%	32.9%	14.3%	31.1%	30.1%	31.9%	28.9%
Not at all confident	7.4%	7.6%	7.5%	7.6%	4.2%	8.0%	11.7%	7.6%	6.3%	6.8%	7.0%	9.3%	14.0%	11.3%	13.6%	11.0%	4.0%	5.0%	2.9%	5.7%	14.1%	6.6%	10.9%
Not sure	2.2%	1.6%	1.3%	1.8%	0.8%	1.6%	0.8%	2.9%	6.6%	1.6%	2.7%	1.0%	0.0%	2.3%	2.1%	0.9%	4.4%	0.7%	0.1%	0.7%	4.8%	1.3%	2.4%
<b>If died or disabled, family would be able to live comfortably</b>																							
Very confident	29.0%	28.4%	31.3%	26.0%	27.9%	28.1%	24.9%	29.1%	31.1%	29.6%	21.8%	22.1%	32.4%	16.1%	17.0%	24.2%	34.3%	30.2%	54.9%	31.0%	24.1%	26.7%	29.7%
Somewhat confident	35.5%	35.4%	36.1%	34.8%	27.2%	36.2%	35.4%	38.2%	38.3%	36.4%	32.8%	30.9%	32.0%	18.4%	36.0%	38.8%	44.1%	47.6%	37.5%	39.2%	28.8%	35.4%	35.4%
Not very confident	22.5%	22.3%	20.1%	24.3%	29.8%	20.6%	24.5%	20.9%	18.7%	21.2%	31.1%	26.0%	16.1%	36.1%	28.7%	24.4%	19.3%	17.5%	5.5%	21.1%	24.6%	25.4%	20.1%
Not at all confident	9.1%	10.2%	9.0%	11.3%	11.0%	12.2%	13.2%	8.9%	5.5%	9.4%	11.0%	18.1%	12.4%	24.2%	13.8%	10.3%	0.9%	3.5%	1.8%	7.7%	14.8%	11.8%	9.1%
Not sure	3.8%	3.6%	3.5%	3.7%	4.2%	2.9%	1.9%	3.0%	6.3%	3.4%	3.4%	2.9%	7.1%	5.3%	4.6%	2.2%	1.4%	1.2%	0.3%	1.0%	7.7%	0.8%	5.6%
<b>House, car and possessions adequately insured</b>																							
Very confident	52.0%	53.0%	56.0%	50.4%	42.4%	55.5%	50.6%	55.9%	56.4%	57.9%	31.4%	38.6%	44.7%	27.6%	40.0%	56.2%	63.1%	65.1%	76.5%	60.1%	37.6%	54.2%	52.1%
Somewhat confident	32.9%	29.1%	26.8%	31.2%	24.2%	28.9%	29.0%	31.5%	31.2%	29.1%	32.5%	24.1%	27.1%	25.4%	38.6%	31.6%	33.0%	31.1%	20.0%	28.9%	33.2%	26.8%	30.9%
Not very confident	9.1%	10.2%	10.2%	10.2%	19.7%	9.4%	10.4%	7.1%	6.4%	7.6%	22.1%	16.5%	14.0%	23.5%	12.6%	9.1%	3.5%	3.2%	2.4%	7.1%	14.9%	11.1%	9.5%
Not at all confident	4.3%	6.0%	5.4%	6.5%	11.3%	4.5%	9.0%	4.3%	3.9%	4.2%	10.9%	18.2%	8.7%	21.3%	7.0%	2.8%	0.4%	0.5%	0.4%	3.0%	12.2%	6.3%	5.8%
Not sure	1.7%	1.7%	1.6%	1.7%	2.4%	1.8%	1.1%	1.1%	2.0%	1.1%	3.0%	2.6%	5.6%	2.2%	1.7%	0.4%	0.0%	0.1%	0.7%	0.8%	2.2%	1.6%	1.7%
<b>Ability to pay all debts as they come due</b>																							
Very confident	49.2%	47.5%	50.7%	44.7%	34.4%	47.8%	41.1%	50.3%	60.5%	52.1%	25.6%	29.8%	46.3%	22.1%	35.3%	50.1%	62.6%	54.5%	77.5%	53.1%	39.8%	43.1%	50.7%
Somewhat confident	30.1%	29.9%	27.4%	32.1%	30.8%	29.8%	35.2%	30.4%	24.9%	30.0%	29.3%	34.2%	26.8%	28.0%	37.0%	30.6%	29.7%	33.6%	19.3%	29.3%	31.0%	32.2%	28.3%
Not very confident	13.5%	13.5%	13.7%	13.3%	18.4%	14.8%	12.9%	12.4%	8.2%	11.4%	27.7%	14.2%	11.7%	24.9%	18.9%	13.8%	7.6%	8.6%	2.1%	11.6%	16.4%	14.8%	12.6%
Not at all confident	6.1%	7.0%	6.3%	7.7%	13.2%	6.3%	9.2%	5.2%	3.5%	5.1%	13.6%	19.2%	8.2%	22.8%	7.1%	4.5%	0.1%	1.8%	0.8%	4.7%	10.7%	8.9%	5.7%
Not sure	1.8%	2.1%	1.9%	2.2%	3.2%	1.4%	1.6%	1.8%	2.9%	1.4%	3.8%	2.6%	6.9%	2.3%	1.7%	0.9%	0.0%	1.6%	0.3%	1.2%	2.2%	1.0%	2.8%
Sample size	3,000	3,000	1,386	1,614	509	916	334	756	485	2,310	357	154	179	439	563	438	254	332	412	1,745	861	1,267	1,733