

Country Financial Security Index - January 2010 Trend Survey

	Total	Gender		Age					Race				Income						Married		Kids 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+	Not sure	Yes	No	Yes	No		
Asked of 3000 Adults																									
Do you have a tangible plan to address your immediate and long term financial security goals?	Yes	49.9%	55.2%	45.4%	44.5%	50.5%	47.9%	51.7%	54.4%	51.7%	46.1%	39.3%	43.9%	28.1%	36.2%	51.7%	65.6%	69.5%	72.4%	51.3%	55.6%	38.9%	48.5%	50.7%	
	No	27.6%	25.7%	29.2%	27.9%	30.3%	33.9%	27.5%	19.2%	26.7%	24.7%	42.4%	30.5%	47.4%	27.1%	12.1%	13.7%	18.0%	11.4%	25.2%	32.3%	32.7%	24.5%		
	Not sure	22.5%	19.0%	25.4%	27.6%	19.2%	18.2%	20.8%	26.3%	21.6%	29.2%	18.3%	25.6%	24.5%	25.8%	21.2%	22.3%	16.8%	9.6%	37.3%	19.2%	28.8%	18.7%	24.8%	

	Total	Gender		Age					Race				Income						Married		Kids at Home		Have a Tangible Financial Plan			
	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+	Not sure	Yes	No	Yes	No	Yes	No	
Asked of Married People Only - 1931 Adults																										
Thinking about the past year, how would you rate the quality of communication you have had with your spouse about finances?	Excellent	44.9%	49.3%	41.3%	47.9%	40.5%	39.3%	44.8%	55.9%	46.1%	37.2%	39.5%	45.4%	28.7%	36.4%	52.4%	45.7%	42.6%	52.5%	56.8%	44.9%	0.0%	38.4%	50.7%	58.8%	26.1%
	Good	31.7%	29.7%	33.4%	25.4%	29.7%	35.8%	35.9%	31.3%	31.4%	46.1%	33.4%	11.2%	36.9%	34.1%	27.6%	33.2%	37.7%	30.4%	19.3%	31.7%	0.0%	30.7%	32.6%	29.3%	35.4%
	Fair	16.6%	14.5%	18.3%	19.7%	20.4%	16.8%	14.6%	8.7%	16.2%	11.1%	19.5%	26.7%	17.7%	18.8%	13.6%	16.6%	17.0%	13.0%	15.7%	16.6%	0.0%	22.1%	11.7%	9.8%	25.1%
	Poor	5.8%	5.5%	6.1%	5.8%	8.8%	5.7%	4.0%	3.1%	5.2%	4.8%	7.6%	16.7%	16.3%	7.8%	5.9%	4.6%	1.5%	4.1%	5.5%	5.8%	0.0%	8.1%	3.9%	1.9%	12.2%
	Not sure	1.0%	0.9%	1.0%	1.2%	0.5%	2.3%	0.8%	1.0%	1.1%	0.8%	0.0%	0.0%	0.4%	2.8%	0.4%	0.0%	1.3%	0.0%	2.7%	1.0%	0.0%	0.7%	1.2%	0.3%	1.3%

	Total	Gender		Age					Race				Income						Married		Kids at Home		Have a Tangible Financial Plan			
	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+	Not sure	Yes	No	Yes	No	Yes	No	
Asked of Married People Only - 1931 Adults																										
Over the past year, how would you describe the changes in your involvement in your family's financial decisions. Are you more involved, less involved or do you have about the same amount of involvement?	More involved	27.1%	26.9%	27.3%	36.3%	25.7%	24.3%	25.9%	24.9%	26.5%	40.8%	17.1%	30.2%	38.6%	27.4%	23.8%	27.4%	23.7%	26.7%	33.5%	27.1%	0.0%	26.8%	27.3%	29.9%	24.2%
	Less involved	5.3%	6.0%	4.8%	3.5%	6.6%	5.6%	4.1%	6.5%	5.0%	7.9%	1.7%	11.9%	9.5%	6.9%	7.2%	4.6%	4.4%	2.0%	3.7%	5.3%	0.0%	5.2%	5.4%	4.1%	9.2%
	About the same	66.4%	66.4%	66.4%	54.4%	67.6%	69.5%	69.6%	67.7%	68.0%	45.4%	76.1%	57.9%	42.8%	64.5%	69.0%	67.7%	71.8%	71.3%	62.5%	66.4%	0.0%	66.4%	66.5%	65.7%	65.8%
	Not sure	1.2%	0.7%	1.5%	5.8%	0.0%	0.6%	0.4%	0.9%	0.5%	5.9%	5.1%	0.0%	9.1%	1.1%	0.0%	0.3%	0.1%	0.0%	0.2%	1.2%	0.0%	1.6%	0.8%	0.2%	0.9%

	Total	Gender		Age					Race				Income						Married		Kids at Home		Have a Tangible Financial Plan			
	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+	Not sure	Yes	No	Yes	No	Yes	No	
Asked of Married People Only - 1931 Adults																										
Do you trust your spouse to make the right investment decisions?	Yes	67.8%	67.8%	67.8%	62.0%	69.6%	68.5%	69.0%	66.7%	68.0%	68.3%	61.4%	71.4%	58.8%	59.2%	63.6%	66.7%	77.5%	76.8%	70.7%	67.8%	0.0%	65.7%	69.6%	76.2%	57.7%
	No	16.6%	16.2%	16.8%	21.7%	18.3%	16.2%	12.8%	15.1%	15.6%	18.2%	31.0%	9.3%	21.9%	23.5%	20.1%	11.2%	10.9%	10.9%	16.6%	0.0%	18.9%	14.5%	13.9%	23.4%	
	Not sure	15.7%	16.0%	15.4%	16.3%	12.1%	15.3%	18.2%	18.1%	16.3%	13.5%	7.6%	19.3%	19.3%	17.3%	16.3%	22.1%	11.6%	12.3%	12.8%	15.7%	0.0%	15.4%	15.9%	10.0%	18.9%

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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	\$100K+	Not sure	Yes	No	Yes	No	Yes	No	
Asked of Married People Only - 1931 Adults																										
Do you and your spouse jointly discuss and decide long term savings and investment strategies?	Yes	74.2%	77.2%	71.7%	64.1%	74.8%	70.5%	80.0%	74.9%	75.9%	72.1%	68.6%	55.6%	59.2%	62.7%	72.5%	80.0%	83.4%	83.8%	78.1%	74.2%	0.0%	71.9%	76.3%	86.5%	58.7%
	No	19.4%	17.6%	21.0%	27.9%	21.4%	22.4%	13.3%	16.3%	17.9%	19.4%	27.8%	33.5%	35.7%	27.9%	18.6%	15.1%	14.1%	14.2%	12.3%	19.4%	0.0%	22.7%	16.6%	11.2%	31.0%
	Not sure	6.3%	5.2%	7.3%	8.1%	3.8%	7.2%	6.6%	8.9%	6.1%	8.5%	3.6%	10.9%	5.1%	9.4%	8.8%	4.9%	2.6%	2.0%	9.6%	6.3%	0.0%	5.4%	7.1%	2.3%	10.3%

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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	\$100K+	Not sure	Yes	No	Yes	No	Yes	No	
Asked of Married People Only - 1931 Adults																										
In the past year have you spent money on something that you kept secret from your spouse, because you knew they would disapprove of it?	Yes	11.8%	9.9%	13.4%	17.4%	13.7%	10.9%	10.7%	4.8%	11.1%	14.2%	17.6%	11.9%	7.7%	13.8%	11.7%	11.4%	8.4%	14.2%	10.7%	11.8%	0.0%	13.6%	10.3%	11.0%	14.9%
	No	85.8%	87.8%	84.2%	81.5%	84.6%	87.1%	85.9%	92.0%	86.2%	83.7%	82.4%	87.3%	89.9%	83.3%	85.3%	87.8%	90.1%	84.0%	82.6%	85.8%	0.0%	84.1%	87.4%	87.2%	82.2%
	Not sure	2.3%	2.3%	2.4%	1.1%	1.7%	2.0%	3.4%	3.2%	2.6%	2.0%	0.0%	0.8%	2.4%	3.0%	3.0%	0.8%	1.5%	1.8%	6.7%	2.3%	0.0%	2.3%	2.4%	1.9%	2.9%