

COUNTRY Financial 2010 Retirement 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+	Yes	No	Yes	No
Is it possible for a typical middle income family to save for a secure retirement?	Yes	30.1%	33.9%	27.0%	31.0%	35.9%	26.5%	27.7%	24.3%	30.7%	23.4%	40.2%	30.1%	14.2%	26.1%	31.2%	34.2%	42.3%	46.9%	33.4%	24.2%	32.8%	28.2%
	No	50.1%	48.4%	51.4%	53.5%	46.4%	52.7%	52.8%	47.1%	49.6%	55.6%	39.6%	51.5%	64.9%	54.5%	51.2%	48.2%	39.6%	38.2%	48.3%	53.0%	50.1%	50.0%
	Not sure	19.8%	17.7%	21.5%	15.5%	17.7%	20.8%	19.5%	28.7%	19.7%	21.0%	20.1%	18.4%	20.9%	19.4%	17.7%	17.6%	18.1%	14.9%	18.4%	22.8%	17.0%	21.7%
		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+	Yes	No	Yes	No
Asked only of those not already retired - 2340																							
Have economic events in the past year caused you to increase the amount of money you put away for retirement, decrease the amount of money you put away for retirement or have they had no impact?	Increase	12.4%	17.1%	8.5%	10.2%	14.2%	9.9%	13.1%	8.5%	12.3%	9.0%	10.8%	21.8%	5.6%	10.8%	7.1%	5.2%	22.9%	21.2%	11.6%	13.3%	8.2%	16.6%
	Decrease	47.9%	46.5%	49.0%	52.3%	42.6%	50.6%	52.0%	41.1%	48.4%	48.9%	47.3%	39.8%	55.9%	55.1%	48.4%	56.2%	36.2%	33.1%	48.3%	45.6%	47.7%	48.0%
	No impact	34.8%	32.9%	36.4%	30.4%	38.3%	34.4%	31.9%	42.8%	36.6%	31.9%	27.0%	24.8%	23.1%	28.5%	42.7%	38.1%	40.7%	44.1%	37.7%	31.6%	38.3%	31.3%
	Not sure	4.9%	3.5%	6.1%	7.1%	4.9%	5.0%	2.9%	7.6%	2.7%	10.3%	14.9%	13.6%	15.5%	5.7%	1.7%	0.5%	0.2%	1.6%	2.4%	9.6%	5.8%	4.1%
		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+	Yes	No	Yes	No
Asked only of those not already retired - 2340																							
Have recent economic conditions caused you to delay your retirement?	Yes	29.6%	29.4%	29.7%	30.3%	18.5%	27.1%	44.5%	38.0%	25.9%	36.0%	56.1%	40.4%	33.4%	34.2%	25.3%	29.0%	25.0%	24.6%	27.2%	31.7%	22.9%	36.3%
	No	52.8%	55.3%	50.8%	50.4%	63.3%	48.6%	42.2%	48.2%	56.8%	41.5%	37.4%	41.1%	41.5%	45.3%	58.4%	54.0%	60.7%	66.7%	55.3%	49.9%	58.9%	46.7%
	Not sure	17.6%	15.3%	19.5%	19.3%	18.2%	24.4%	13.2%	13.9%	17.3%	22.5%	6.5%	18.5%	25.0%	20.5%	16.3%	17.0%	14.3%	8.8%	17.5%	18.4%	18.2%	17.0%
		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+	Yes	No	Yes	No
Asked only of those not already retired and will delay retirement - 692																							
How long do you expect to delay your retirement?	One year	3.3%	3.7%	3.0%	2.7%	2.5%	5.9%	3.1%	6.1%	4.5%	2.1%	0.0%	0.0%	4.2%	2.8%	3.3%	2.6%	6.4%	2.1%	4.8%	1.2%	3.0%	3.5%
	Two years	10.7%	7.5%	13.2%	14.3%	11.7%	2.5%	10.0%	13.4%	9.9%	16.0%	15.7%	0.0%	7.2%	14.8%	7.7%	9.6%	14.4%	18.5%	12.2%	10.5%	11.6%	10.1%
	Three years	9.9%	11.5%	8.6%	9.1%	7.0%	6.0%	11.2%	23.4%	11.8%	10.7%	2.1%	0.9%	7.7%	6.8%	11.2%	13.5%	5.2%	9.9%	9.9%	6.0%	4.5%	13.3%
	More than three years	63.5%	70.1%	58.3%	59.6%	62.1%	66.1%	67.4%	51.1%	63.7%	38.5%	80.1%	96.9%	55.4%	67.3%	64.6%	63.2%	56.8%	67.6%	62.8%	63.1%	64.3%	63.0%
	Not sure	12.6%	7.3%	16.9%	14.3%	16.7%	19.5%	8.4%	6.0%	10.2%	32.6%	2.1%	2.2%	25.5%	8.2%	13.2%	11.1%	17.2%	2.0%	10.3%	19.2%	16.7%	10.1%
		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+	Yes	No	Yes	No
Asked only of those not already retired - 2340																							
Has the recession caused you to become more confused about how to save for retirement or more educated about how to save for retirement?	More confused	40.6%	39.7%	41.4%	39.4%	38.7%	44.2%	43.0%	38.8%	41.6%	38.6%	46.6%	28.1%	51.5%	42.2%	41.6%	44.0%	33.5%	26.7%	40.7%	38.2%	42.7%	38.5%
	More educated	33.2%	37.8%	29.5%	30.7%	32.7%	31.5%	36.1%	35.6%	32.4%	36.5%	31.0%	37.2%	23.7%	29.5%	25.8%	34.4%	46.2%	43.9%	33.4%	32.6%	28.6%	37.8%
	Neither	22.8%	20.2%	25.0%	22.9%	26.9%	20.7%	18.1%	21.6%	23.4%	17.7%	22.4%	27.8%	16.9%	24.5%	29.1%	20.8%	18.6%	27.8%	24.1%	22.2%	25.1%	20.5%
Not sure	3.4%	2.4%	4.2%	6.9%	1.8%	3.7%	2.8%	4.0%	2.6%	7.3%	0.0%	7.0%	8.0%	3.7%	3.4%	0.9%	1.7%	1.6%	1.9%	7.0%	3.6%	3.2%	
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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+	Yes	No	Yes	No
Asked only of those not already retired - 2340																							
Have recent economic events caused you to move your money into less risky investments or more risky investments?	Less risky	41.4%	44.4%	39.1%	36.2%	33.4%	43.1%	54.1%	53.9%	43.5%	35.6%	24.7%	42.3%	30.6%	44.8%	35.6%	40.4%	48.0%	51.3%	43.1%	39.3%	31.7%	51.3%
	More risky	11.7%	13.3%	10.4%	18.3%	13.7%	6.0%	7.3%	6.1%	10.5%	16.2%	18.7%	10.4%	16.8%	10.8%	8.4%	7.4%	13.4%	11.4%	11.5%	10.7%	13.6%	9.7%
	No change	38.1%	36.6%	39.4%	34.2%	43.6%	42.5%	32.7%	29.1%	39.2%	34.4%	46.9%	27.1%	27.1%	35.6%	49.7%	46.2%	37.6%	34.2%	39.7%	34.2%	43.5%	32.7%
	Not sure	8.8%	5.7%	11.2%	11.4%	9.2%	8.5%	5.9%	10.9%	6.8%	13.9%	9.8%	20.3%	25.5%	8.8%	6.3%	6.0%	1.1%	3.1%	5.8%	15.8%	11.3%	6.2%