

COUNTRY Financial - September 2010 Trend Survey

		Total	Gender		Age		Race				Income						Kids at Home	
		Adults	Male	Female	40-49	50-64	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No
Asked of 1,058 married adults between the ages of 40 and 64																		
Do you have a good idea of how much monthly income you will have during your retirement years?	Yes	43.7%	45.6%	41.9%	27.9%	49.7%	44.4%	31.1%	44.5%	51.0%	26.5%	36.6%	47.3%	38.6%	41.9%	53.8%	30.4%	49.4%
	No	42.0%	40.4%	43.4%	55.6%	36.8%	42.5%	46.8%	30.0%	32.6%	60.2%	44.4%	40.7%	48.1%	47.0%	35.2%	53.4%	37.1%
	Not sure	14.3%	13.9%	14.6%	16.5%	13.5%	13.1%	22.1%	25.5%	16.4%	13.3%	19.1%	12.0%	13.3%	11.1%	11.0%	16.2%	13.5%

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How confident are you that you and your spouse are in agreement about how you will handle your finances during your golden years?	Very confident	42.5%	43.5%	41.6%	36.5%	44.9%	43.5%	32.0%	24.5%	54.3%	17.4%	31.8%	38.1%	44.0%	48.8%	50.5%	35.5%	45.6%
	Somewhat confident	40.0%	39.5%	40.5%	41.4%	39.5%	39.8%	47.8%	46.5%	24.5%	30.4%	41.2%	41.4%	38.6%	42.8%	40.5%	44.1%	38.2%
	Not very confident	12.8%	12.0%	13.6%	15.8%	11.7%	12.5%	14.0%	14.5%	17.2%	25.9%	18.2%	17.3%	13.6%	6.4%	8.3%	15.1%	11.8%
	Not at all confident	2.6%	3.0%	2.2%	2.8%	2.5%	2.1%	4.1%	14.5%	0.0%	18.1%	7.0%	0.8%	0.0%	1.3%	0.0%	3.4%	2.2%
	Not sure	2.1%	2.0%	2.2%	3.5%	1.5%	2.0%	2.2%	0.0%	4.0%	8.1%	1.8%	2.4%	3.7%	0.8%	0.7%	2.0%	2.1%

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How often do you and your spouse talk about saving for retirement?	Very often	23.6%	22.3%	24.7%	20.8%	24.6%	22.8%	28.4%	4.5%	44.7%	30.8%	14.7%	22.0%	23.9%	25.4%	30.5%	18.7%	25.7%
	Somewhat often	43.1%	43.5%	42.8%	44.2%	42.7%	43.2%	41.9%	51.0%	37.4%	18.6%	41.9%	42.8%	43.3%	45.9%	45.6%	42.3%	43.4%
	Not very often	26.5%	27.1%	25.9%	27.1%	26.2%	27.8%	15.4%	39.0%	10.6%	27.6%	32.7%	29.2%	27.1%	24.2%	20.2%	33.0%	23.7%
	Never	5.5%	5.9%	5.3%	6.9%	5.0%	4.9%	12.6%	5.5%	7.3%	19.6%	8.8%	4.9%	3.7%	3.9%	2.9%	4.9%	5.8%
	Not sure	1.3%	1.3%	1.3%	0.9%	1.4%	1.4%	1.8%	0.0%	0.0%	3.3%	1.8%	1.1%	2.0%	0.6%	0.7%	1.1%	1.4%

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Have discussions with your spouse about money matters gotten easier, harder or not changed as you have grown older?	Easier	28.1%	31.4%	25.1%	28.4%	27.9%	28.8%	22.1%	20.0%	29.3%	13.6%	19.4%	28.1%	30.1%	29.4%	37.3%	24.9%	29.4%
	Harder	28.7%	27.6%	29.7%	29.5%	28.4%	27.5%	43.7%	33.5%	22.0%	44.7%	41.2%	29.7%	23.0%	23.3%	22.9%	31.4%	27.5%
	Not changed	41.2%	39.3%	42.8%	39.2%	41.9%	41.7%	32.0%	42.1%	44.7%	33.9%	35.5%	41.2%	45.3%	45.4%	38.9%	40.3%	41.5%
	Not sure	2.1%	1.7%	2.4%	3.0%	1.8%	1.9%	2.2%	4.5%	4.0%	7.8%	4.0%	1.0%	1.6%	1.9%	1.0%	3.3%	1.6%

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Will you, or did you retire ahead of schedule or behind schedule compared to your expectations five years ago?	Ahead of schedule	20.2%	19.5%	20.7%	12.4%	23.1%	19.9%	25.3%	24.5%	12.1%	23.2%	27.3%	21.8%	20.5%	19.0%	14.3%	8.7%	25.1%
	Behind schedule	38.5%	43.1%	34.3%	43.7%	36.5%	38.0%	44.0%	30.0%	43.9%	35.9%	41.6%	40.8%	30.8%	40.3%	41.5%	45.6%	35.4%
	On schedule	25.7%	24.9%	26.4%	24.5%	26.1%	26.5%	21.2%	15.5%	24.5%	8.8%	17.0%	20.6%	31.7%	30.9%	32.3%	24.4%	26.2%
	Not sure	15.7%	12.5%	18.6%	19.4%	14.3%	15.5%	9.5%	30.0%	19.4%	32.2%	14.1%	16.9%	17.0%	9.9%	11.9%	21.3%	13.2%

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Have economic conditions in the past few years forced you to reduce your expectations for the kind of leisure activities you can afford during your retirement?	Yes	63.5%	64.2%	62.9%	59.0%	65.3%	64.4%	55.3%	44.5%	74.0%	69.2%	70.4%	62.6%	65.0%	64.4%	57.5%	59.6%	65.2%
	No	22.7%	22.9%	22.5%	23.5%	22.4%	22.8%	27.5%	20.0%	14.6%	17.1%	15.3%	22.4%	22.9%	20.8%	30.1%	20.6%	23.6%
	Not sure	13.8%	12.9%	14.6%	17.5%	12.3%	12.8%	17.2%	35.5%	11.4%	13.7%	14.3%	15.0%	12.2%	14.9%	12.4%	19.8%	11.2%