

COUNTRY Financial - November Trend Survey

National Survey of 1,188 Adults With Children Living at Home

		Gender			Age				Race				Income						Married			
		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
How would you rate communication with your children on the subject of financial matters?	Excellent	26.1%	29.5%	23.2%	28.4%	27.3%	24.0%	20.8%	29.0%	25.3%	39.1%	9.4%	22.1%	17.2%	23.2%	20.4%	35.0%	30.1%	34.3%	13.5%	27.1%	24.4%
	Good	40.0%	37.0%	42.8%	41.6%	40.2%	49.2%	47.1%	21.0%	41.7%	21.6%	63.0%	40.9%	26.2%	42.6%	44.9%	41.2%	41.8%	39.5%	64.0%	42.1%	33.8%
	Fair	24.0%	22.6%	25.2%	18.2%	20.7%	21.7%	21.1%	39.7%	22.5%	36.0%	16.1%	24.2%	41.8%	22.5%	26.6%	11.5%	19.8%	19.7%	8.2%	21.7%	29.5%
	Poor	4.7%	4.2%	5.1%	4.0%	5.1%	1.3%	8.0%	6.5%	4.7%	1.1%	3.1%	12.8%	12.1%	2.5%	5.8%	5.0%	3.7%	2.7%	0.0%	3.6%	8.4%
Not sure	5.2%	6.7%	3.9%	7.9%	6.7%	3.8%	3.0%	3.8%	5.9%	2.2%	8.4%	0.0%	2.7%	9.2%	2.2%	7.3%	3.7%	3.8%	14.3%	5.6%	2.9%	
At what age do you think a parent should start teaching their child about money matters?																						
under 5 years old	31.4%	30.4%	32.2%	44.9%	30.5%	29.6%	23.2%	15.0%	29.0%	33.2%	26.9%	60.2%	28.1%	23.8%	23.5%	28.2%	35.1%	39.3%	38.7%	34.7%	15.8%	
	5-7 years old	35.0%	36.2%	34.0%	39.9%	38.4%	33.2%	31.5%	30.1%	36.4%	32.7%	47.7%	14.5%	24.5%	34.0%	43.0%	27.8%	44.1%	37.5%	30.6%	35.6%	35.1%
	8-10 years old	18.9%	21.1%	17.1%	5.6%	14.4%	24.7%	22.7%	26.1%	21.0%	15.7%	3.1%	11.3%	17.4%	22.6%	23.3%	25.6%	14.7%	14.3%	27.4%	18.2%	21.3%
	11-13 years old	8.9%	7.4%	10.2%	0.0%	6.0%	10.3%	13.3%	15.3%	0.0%	14.7%	14.7%	2.1%	19.5%	7.8%	4.6%	15.3%	2.1%	6.8%	0.0%	7.0%	17.2%
	14-16 years old	4.2%	3.4%	4.9%	9.6%	1.0%	0.7%	6.3%	10.2%	4.0%	2.6%	7.6%	7.7%	9.4%	9.4%	5.0%	3.0%	0.0%	1.9%	0.0%	3.1%	9.2%
	17 or older	0.7%	1.2%	0.2%	0.0%	0.7%	0.6%	2.3%	0.0%	0.5%	1.1%	0.0%	2.1%	1.0%	1.5%	0.6%	0.0%	0.0%	0.3%	0.0%	0.5%	0.7%
Not sure	0.9%	0.3%	1.4%	0.0%	0.0%	0.9%	0.7%	3.2%	1.0%	0.0%	0.0%	1.1%	0.0%	0.9%	0.0%	0.0%	3.9%	0.0%	0.0%	0.8%	0.7%	
How confident are you that you have the knowledge to educate your children about personal finance?																						
Very confident	56.0%	61.2%	51.7%	61.1%	61.9%	56.4%	50.0%	44.8%	66.3%	64.8%	31.7%	52.5%	32.5%	49.0%	52.1%	58.9%	68.1%	70.7%	62.0%	61.3%	38.8%	
	Somewhat confident	32.6%	28.2%	36.2%	26.1%	28.2%	36.0%	34.3%	39.6%	33.8%	26.8%	54.5%	14.5%	39.0%	41.9%	36.5%	32.7%	22.8%	24.4%	34.8%	29.9%	45.3%
	Not very confident	8.4%	8.1%	8.7%	9.8%	5.9%	7.6%	10.3%	12.4%	7.8%	6.2%	22.2%	19.4%	7.1%	10.7%	8.4%	4.2%	3.4%	3.2%	7.0%	11.4%	
	Not at all confident	1.6%	1.8%	1.5%	2.9%	2.3%	0.0%	3.7%	0.0%	1.0%	1.1%	7.6%	5.6%	5.6%	1.5%	0.7%	0.0%	0.9%	1.5%	0.0%	1.2%	3.5%
	Not sure	1.3%	0.7%	1.9%	0.0%	1.6%	0.0%	1.7%	3.2%	1.1%	1.1%	0.0%	5.1%	3.5%	0.6%	0.0%	0.0%	3.9%	0.0%	0.0%	0.7%	3.0%
Is the school where your children are enrolled doing enough to educate them about basic money management?																						
Yes	24.9%	28.4%	23.6%	26.7%	25.3%	22.5%	21.8%	28.5%	24.9%	25.3%	22.2%	28.3%	29.8%	31.3%	18.6%	14.0%	31.6%	23.2%	39.0%	27.2%	17.0%	
	No	40.8%	39.1%	42.3%	32.1%	37.8%	50.3%	52.0%	31.3%	42.8%	31.2%	23.2%	47.5%	33.6%	28.3%	47.8%	52.7%	41.2%	43.2%	48.3%	42.0%	36.9%
	Not sure	34.3%	34.5%	34.1%	41.1%	36.9%	27.2%	26.2%	40.2%	32.3%	43.5%	54.9%	26.2%	36.6%	40.5%	33.6%	33.3%	27.2%	33.6%	12.7%	30.6%	46.1%
Have current economic conditions caused you to focus more on educating your children about personal finance?																						
Yes	57.7%	57.6%	57.8%	60.3%	55.4%	60.9%	66.9%	49.4%	55.9%	64.8%	73.1%	54.6%	70.0%	54.3%	60.1%	61.3%	56.3%	54.2%	52.8%	57.9%	62.3%	
	No	28.8%	32.6%	25.6%	22.3%	32.8%	27.3%	24.8%	30.1%	30.2%	21.8%	35.0%	9.6%	25.3%	30.5%	28.9%	33.2%	37.8%	35.7%	30.6%	21.2%	
	Not sure	13.9%	9.8%	16.6%	17.3%	11.6%	11.8%	8.4%	20.5%	13.9%	13.4%	10.4%	20.4%	20.4%	9.4%	9.7%	10.5%	8.0%	11.4%	11.4%	16.8%	
How honest are you about the state of your family finances with your child?																						
Very honest	57.7%	62.5%	53.6%	57.8%	57.5%	54.3%	56.0%	62.4%	56.1%	53.8%	63.8%	80.3%	61.8%	58.5%	47.6%	71.0%	51.0%	61.0%	60.7%	58.6%	57.0%	
	Somewhat honest	31.5%	26.6%	35.6%	29.5%	31.0%	37.1%	34.0%	24.1%	32.4%	35.0%	22.3%	19.7%	27.6%	30.7%	41.9%	25.6%	28.0%	30.6%	36.1%	31.9%	28.9%
	Not very honest	5.1%	6.3%	4.1%	1.9%	4.9%	4.9%	6.0%	7.0%	5.2%	7.3%	3.1%	0.0%	8.1%	3.7%	5.8%	1.5%	8.2%	3.9%	3.2%	4.2%	8.4%
	Not at all honest	0.7%	0.7%	0.7%	0.0%	1.3%	0.4%	1.3%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	3.7%	0.0%	0.0%	0.8%	0.0%
Not sure	5.1%	3.9%	6.1%	10.8%	5.4%	3.3%	0.7%	6.5%	5.4%	4.0%	10.8%	0.0%	2.5%	7.1%	4.0%	2.0%	9.1%	4.4%	0.0%	4.5%	5.9%	