

COUNTRY Financial - November 2011 Trend Survey

		Total	Gender			Age					Race				Income					Married		Kids at Home		Worked with Financial Planner				What Role You Play In Financial Decisions			
		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	Yes	No	Yes	No	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions
Had to Rely on Savings to Get Through Economic Downturn?	Don't have any savings	25.4%	24.2%	26.4%	41.5%	26.3%	28.3%	19.9%	14.6%	23.8%	36.8%	30.6%	18.2%	51.6%	30.9%	23.7%	7.0%	15.4%	4.3%	20.7%	33.9%	25.6%	25.3%	8.7%	33.5%	26.9%	21.7%	28.5%	58.7%		
	Yes, heavily	18.7%	17.8%	19.4%	19.4%	20.0%	17.9%	16.6%	19.2%	17.0%	16.5%	20.5%	44.1%	15.6%	18.5%	22.1%	30.7%	21.0%	11.1%	18.9%	17.1%	20.5%	17.6%	18.2%	20.5%	17.2%	20.0%	18.9%	5.4%		
	Yes, moderately	19.1%	21.6%	17.0%	13.8%	14.0%	17.7%	23.3%	27.9%	19.5%	21.3%	6.3%	19.5%	14.4%	24.8%	20.5%	19.1%	16.2%	15.8%	19.0%	19.5%	12.1%	23.1%	21.6%	17.5%	22.0%	16.6%	20.5%	6.5%		
	Yes, but just minimally	17.0%	16.0%	17.8%	13.3%	18.2%	17.9%	16.4%	17.4%	14.3%	28.1%	10.5%	12.5%	12.3%	17.2%	15.9%	21.1%	25.6%	17.8%	14.3%	18.4%	16.1%	22.1%	14.5%	15.5%	16.9%	23.7%	21.6%			
	No	17.6%	18.2%	17.0%	8.4%	20.8%	16.0%	20.6%	16.6%	19.7%	11.1%	11.9%	7.3%	3.4%	11.0%	14.0%	26.7%	25.6%	41.9%	21.4%	12.9%	22.0%	15.0%	27.8%	17.0%	20.7%	3.0%	5.9%			
Not sure	2.3%	2.2%	2.4%	3.6%	0.7%	1.9%	1.7%	5.3%	2.6%	0.9%	0.4%	0.4%	2.5%	2.5%	2.5%	0.6%	0.7%	1.3%	2.4%	2.3%	1.4%	2.8%	1.6%	1.6%	1.4%	2.1%	5.3%	2.0%			

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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	Yes	No	Yes	No	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions
How Long Will It take You To Rebuild Savings?	Less than 6 months	13.7%	13.9%	13.5%	5.0%	21.8%	20.1%	10.3%	10.2%	12.9%	16.6%	37.1%	2.9%	10.3%	5.4%	10.1%	13.9%	26.8%	26.7%	16.0%	9.3%	17.8%	11.6%	22.4%	9.2%	12.6%	15.3%	9.0%	26.3%		
	6-12 months	22.4%	23.9%	21.0%	24.2%	22.1%	23.5%	23.3%	19.4%	21.9%	28.5%	20.9%	18.0%	18.4%	21.1%	23.5%	17.8%	28.6%	35.2%	24.9%	19.7%	22.0%	22.5%	23.1%	24.1%	24.8%	23.1%	19.8%	18.5%	6.7%	
	1-2 years	32.6%	30.0%	34.8%	48.5%	33.4%	24.2%	30.0%	26.6%	33.8%	35.5%	17.4%	24.9%	31.2%	31.4%	37.3%	43.1%	23.1%	24.1%	30.6%	36.9%	35.2%	31.3%	26.2%	35.2%	31.3%	32.5%	44.7%	6.2%		
	2-5 years	15.4%	19.5%	12.0%	17.1%	12.6%	20.3%	17.8%	12.6%	15.6%	14.8%	0.0%	24.4%	16.4%	15.7%	15.2%	17.7%	13.0%	9.5%	14.7%	14.7%	14.5%	15.9%	11.3%	16.6%	11.9%	17.2%	19.8%	34.1%		
	More than 5 years	9.7%	9.2%	10.2%	5.0%	5.7%	10.4%	12.4%	15.0%	10.0%	2.0%	21.1%	12.1%	10.8%	14.6%	11.0%	4.3%	7.5%	3.6%	8.9%	10.1%	7.8%	10.7%	11.2%	8.5%	12.6%	8.9%	3.7%	12.7%		
Never	4.0%	2.5%	5.3%	0.0%	2.2%	0.5%	4.0%	11.6%	3.8%	2.6%	3.6%	8.3%	11.9%	6.7%	2.1%	1.6%	0.2%	0.7%	3.7%	5.1%	2.6%	4.7%	3.8%	4.6%	3.9%	2.7%	11.3%				
Not sure	2.2%	1.1%	3.2%	0.0%	2.2%	1.1%	2.2%	4.5%	2.0%	0.0%	0.0%	9.4%	0.9%	5.1%	0.7%	1.5%	0.8%	0.2%	1.3%	4.3%	0.1%	3.3%	2.0%	2.3%	2.2%	2.4%	1.7%	2.7%			

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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	Yes	No	Yes	No	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions
Greatest Obstacle to Saving and Investing?	Lost job or took big pay cut	17.5%	18.9%	16.3%	20.4%	15.3%	26.3%	22.0%	6.1%	15.6%	29.5%	9.4%	27.4%	15.4%	15.7%	11.7%	18.3%	13.1%	15.9%	19.8%	18.8%	16.8%	17.0%	18.6%	17.0%	19.4%	13.2%	13.2%	24.7%		
	Too much debt	12.1%	12.9%	11.5%	20.0%	13.5%	14.0%	9.6%	4.4%	12.0%	17.7%	3.5%	8.7%	15.2%	11.9%	13.7%	11.6%	10.1%	14.5%	12.6%	12.1%	14.4%	10.9%	6.2%	15.1%	9.3%	13.1%	15.1%	21.7%		
	Rising food and gas prices	32.4%	29.9%	34.4%	27.6%	39.0%	29.6%	26.9%	35.8%	33.3%	25.3%	36.0%	32.7%	28.8%	35.9%	37.0%	31.6%	34.9%	19.9%	32.4%	30.5%	36.2%	30.2%	34.0%	30.0%	33.8%	31.2%	24.5%			
	Child's tuition or child care	3.5%	3.4%	3.6%	2.2%	5.8%	5.2%	3.0%	0.5%	3.4%	0.0%	1.0%	15.5%	2.3%	3.3%	2.9%	3.9%	5.2%	4.9%	5.1%	1.4%	7.4%	1.3%	3.0%	4.1%	1.8%	3.7%	10.3%	1.2%		
	Health care costs	9.1%	6.5%	11.3%	5.6%	6.3%	7.2%	11.3%	15.7%	9.4%	5.8%	17.9%	5.7%	7.8%	9.5%	8.3%	9.2%	11.8%	10.6%	10.4%	6.7%	10.6%	11.4%	8.2%	7.6%	10.7%	10.1%	5.6%			
Something else	9.4%	11.6%	7.6%	10.3%	6.6%	5.3%	11.8%	12.0%	9.9%	9.7%	2.7%	7.6%	10.8%	10.7%	8.0%	17.3%	4.6%	7.4%	8.4%	11.8%	5.4%	11.7%	12.5%	8.0%	11.4%	8.4%	15.4%	3.6%			
Nothing, have been able to save	10.2%	11.4%	9.1%	9.3%	7.9%	8.0%	11.0%	15.2%	11.1%	6.9%	9.5%	4.5%	4.7%	6.4%	6.4%	11.4%	9.8%	26.0%	10.6%	10.6%	8.0%	11.4%	14.7%	7.7%	14.0%	9.3%	3.0%	12.1%			
Not sure	5.7%	5.4%	6.0%	4.6%	5.6%	4.4%	4.3%	10.4%	5.3%	5.1%	2.5%	15.9%	3.1%	6.9%	7.9%	3.2%	5.3%	3.6%	4.6%	7.1%	3.3%	7.2%	3.6%	5.9%	6.8%	5.1%	1.6%	6.7%			

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Likely US Will Have Another Recession in Next Two Years?	Definitely	33.0%	36.9%	29.8%	36.1%	30.8%	39.4%	35.0%	27.4%	33.9%	24.9%	35.2%	37.5%	44.4%	30.7%	32.5%	33.8%	28.3%	24.7%	34.5%	29.1%	34.2%	32.4%	34.4%	34.4%	34.3%	31.9%	40.9%	34.0%		
	Very likely	32.3%	28.4%	35.6%	31.1%	37.7%	23.9%	28.6%	34.2%	33.7%	25.5%	29.3%	31.1%	31.6%	32.6%	34.8%	39.2%	31.4%	33.2%	32.3%	34.2%	32.0%	32.5%	32.3%	32.8%	29.2%	34.5%	33.1%	39.9%		
	Somewhat likely	22.0%	21.1%	22.7%	23.7%	17.6%	21.6%	23.9%	25.2%	21.5%	23.2%	20.3%	18.3%	16.1%	27.1%	20.3%	14.0%	24.1%	22.5%	19.9%	25.1%	20.3%	22.9%	21.8%	25.2%	20.9%	21.4%	8.9%	11.4%		
	Not very likely	5.2%	6.3%	4.2%	1.2%	5.6%	3.4%	7.0%	6.2%	4.4%	8.3%	2.6%	10.0%	2.1%	3.3%	4.2%	4.3%	9.5%	12.7%	6.2%	3.6%	4.6%	5.5%	5.0%	5.5%	4.7%	5.2%	3.4%	1.0%		
	Not at all likely	0.9%	1.3%	0.6%	1.2%	0.0%	2.0%	1.3%	1.0%	0.9%	0.7%	1.7%	1.6%	0.6%	0.8%	1.7%	1.1%	0.6%	1.0%	0.5%	1.6%	0.4%	1.2%	1.0%	0.8%	0.9%	1.0%	0.0%	0.0%		
Not sure	6.6%	6.0%	7.2%	6.7%	8.3%	9.6%	4.1%	6.0%	5.5%	17.5%	1.0%	1.5%	5.2%	5.4%	6.6%	7.6%	6.1%	6.1%	6.6%	6.3%	8.6%	5.5%	5.6%	6.9%	5.7%	6.5%	13.7%	13.7%			

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How Prepared Are You to Handle Another Downturn in the Economy?	Very prepared	12.5%	15.5%	9.9%	12.9%	11.3%	11.7%	12.0%	15.5%	12.0%	12.8%	19.7%	12.1%	8.6%	10.2%	8.4%	12.1%	8.7%	27.2%	12.9%	11.5%	12.8%	12.3%	19.6%	9.5%	18.2%	10.1%	13.3%	2.6%		
	Somewhat prepared	38.5%	42.2%	35.5%	26.8%	38.9%	34.5%	43.4%	43.9%	41.7%	33.9%	24.5%	17.7%	23.7%	28.6%	44.0%	47.7%	53.7%	56.2%	44.2%	29.7%	35.5%	40.2%	54.2%	31.0%	31.1%	45.1%	23.6%	19.1%		
	Not very prepared	28.7%	25.3%	31.5%	28.9%	30.7%	27.1%	26.3%	28.6%	23.1%	34.8%	37.8%	26.2%	23.2%	37.8%	31.9%	29.4%	22.6%	14.2%	27.9%	30.2%	30.0%	27.9%	16.7%	34.4%	27.5%	27.4%	37.3%	31.6%		
	Not at all prepared	17.7%	14.3%	20.5%	29.3%	17.0%	21.9%	14.8%	9.6%	15.1%	26.4%	21.1%	30.6%	38.8%	21.1%	13.3%	10.7%	11.1%	2.0%	12.7%	26.5%	19.7%	16.6%	7.8%	22.7%	20.2%	15.2%	24.4%	43.4%		
	Not sure	2.6%	2.7%	2.5%	2.2%	2.0%	1.5%	2.6%	4.8%	2.6%	3.9%	0.0%	1.7%	2.7%	2.3%	2.4%	0.2%	3.9%	0.4%	2.3%	2.1%	2.0%	3.0%	1.6%	2.4%	3.0%	2.3%	1.3%	3.4%		

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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	Yes	No	Yes	No	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions
Plan to Scale Back on Holiday Spending in Light of Recession?	Yes	59.3%	58.1%	60.3%	51.4%	60.3%	69.0%	62.7%	54.8%	58.8%	59.5%	52.6%	70.5%	66.5%	67.6%	61.4%	60.4%	51.1%	45.1%	60.3%	58.1%	59.3%	57.5%	61.3%	62.3%	58.0%	64.7%	63.2%			
	No	22.7%	25.4%	20.4%	23.5%	24.3%	14.9%	21.3%	25.3%	24.1%	17.5%	19.3%	18																		