COUNTRY Financial - January 2012 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	Not sure	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions	Not sure
How Has Your Household Income Changed in the Last Year?	Increased	30.0%	34.3%	26.4%	42.6%	34.9%	33.8%	23.8%	15.3%	29.6%	31.2%	40.2%	25.9%	17.4%	16.1%	27.3%	40.9%	38.2%	60.3%	30.4%	28.8%	37.2%	26.0%	35.6%	27.9%	11.3%	26.3%	33.5%	17.5%	18.9%	20.5%
	Decreased	43.9%	40.2%	47.0%	39.6%	43.1%	44.3%	47.3%	44.2%	43.2%	51.9%	45.7%	32.2%	54.7%	56.0%	42.8%	30.0%	33.3%	29.8%	46.1%	40.3%	43.4%	44.2%	38.6%	46.3%	52.2%	48.4%	42.0%	49.5%	48.0%	13.4%
	Stayed about the same	24.0%	23.9%	24.1%	17.8%	20.2%	20.6%	26.1%	36.4%	25.2%	15.5%	13.4%	35.3%	26.2%	25.4%	26.5%	28.8%	27.4%	9.7%	21.5%	28.6%	18.6%	27.1%	24.6%	23.8%	26.1%	23.6%	23.1%	28.2%	24.5%	50.2%
	Not sure	2.1%	1.6%	2.5%	0.0%	1.8%	1.4%	2.8%	4.0%	2.0%	1.4%	0.7%	6.5%	1.7%	2.5%	3.4%	0.3%	1.1%	0.2%	2.0%	2.3%	0.8%	2.8%	1.2%	2.0%	10.5%	1.7%	1.5%	4.8%	8.5%	15.9%

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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+	Yes	No	Yes	No	Yes	No	Not sure	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions	Not sure
Has Your Cost of Living Increased in Past Year?	Yes	70.5%	76.9%	65.0%	62.6%	72.2%	79.4%	73.8%	66.3%	73.3%	53.8%	68.1%	73.7%	58.9%	70.1%	80.1%	74.5%	77.9%	77.7%	75.7%	61.3%	75.3%	67.7%	73.0%	70.2%	52.4%	72.7%	72.0%	64.9%	53.0%	28.3%
	No	19.8%	15.1%	23.7%	24.5%	18.6%	12.8%	19.5%	20.5%	17.2%	31.4%	30.6%	19.9%	26.3%	18.9%	15.3%	17.5%	15.4%	20.7%	16.6%	26.1%	15.4%	22.3%	18.3%	20.6%	24.2%	19.2%	19.3%	15.9%	37.4%	35.0%
	Not sure	9.7%	8.0%	11.2%	12.8%	9.2%	7.9%	6.7%	13.3%	9.5%	14.7%	1.4%	6.4%	14.8%	11.0%	4.6%	8.0%	6.8%	1.6%	7.7%	12.6%	9.3%	10.0%	8.7%	9.2%	23.4%	8.0%	8.7%	19.1%	9.6%	36.8%

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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	Not sure	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions	Not sure
How Much Time Could You Go Between Jobs Without Any Income And Still Pay Bills on Time?	None	33.3%	28.4%	37.5%	26.4%	49.5%	30.8%	28.8%	20.8%	29.0%	50.6%	51.2%	38.9%	60.1%	35.9%	27.3%	28.2%	23.3%	15.0%	32.1%	36.1%	45.7%	26.3%	20.3%	40.1%	39.1%	42.6%	27.9%	41.5%	49.4%	9.1%
	One month	12.8%	13.5%	12.2%	23.0%	8.8%	14.2%	13.5%	6.4%	12.3%	12.5%	28.6%	11.1%	10.6%	19.9%	16.6%	16.0%	11.7%	7.5%	11.1%	16.9%	10.4%	14.2%	7.4%	15.4%	15.0%	10.8%	15.0%	6.4%	17.5%	3.3%
	Two months	7.9%	9.0%	7.0%	6.1%	7.8%	12.8%	9.3%	5.4%	8.3%	7.3%	10.2%	2.0%	6.3%	6.5%	7.7%	8.5%	8.0%	10.0%	8.6%	6.0%	8.9%	7.4%	7.4%	7.1%	24.6%	6.7%	7.9%	19.7%	0.3%	2.2%
	Three months	7.6%	9.1%	6.2%	12.8%	6.7%	9.3%	6.6%	3.9%	7.9%	5.8%	0.0%	12.3%	7.0%	6.1%	6.3%	15.6%	7.8%	7.8%	8.4%	5.3%	9.2%	6.6%	8.7%	7.4%	1.2%	5.4%	8.3%	6.4%	2.6%	18.9%
	Four months	3.6%	2.1%	4.8%	7.2%	1.4%	5.1%	3.8%	2.2%	3.9%	1.2%	2.3%	5.8%	0.4%	5.4%	2.6%	2.4%	7.9%	3.9%	4.6%	2.2%	4.0%	3.3%	5.6%	2.6%	2.6%	1.9%	5.2%	0.5%	0.0%	0.7%
	Five or more months	23.7%	30.2%	18.2%	15.0%	20.1%	21.8%	29.4%	31.5%	26.5%	17.8%	3.8%	13.4%	6.5%	12.0%	27.3%	19.1%	34.9%	51.0%	25.6%	19.7%	17.8%	27.1%	37.9%	17.1%	6.7%	21.8%	26.1%	10.8%	11.8%	17.6%
	Not sure	11.1%	7.7%	14.0%	9.4%	5.7%	6.0%	8.6%	29.9%	12.2%	4.8%	3.9%	16.5%	9.2%	14.2%	12.2%	10.2%	6.3%	4.7%	9.7%	13.9%	4.1%	15.1%	12.7%	10.2%	11.0%	10.8%	9.6%	14.6%	18.5%	48.1%

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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	Not sure	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions	Not sure
Part of Presonal Finances That Have Suffered Most?	Savings for retirement	24.7%	26.0%	23.6%	21.6%	18.5%	26.2%	36.6%	18.5%	26.4%	19.3%	8.2%	25.6%	19.2%	22.0%	24.5%	23.7%	22.5%	38.0%	29.7%	14.9%	20.6%	27.1%	32.0%	22.0%	11.5%	20.3%	28.3%	17.3%	14.6%	6.2%
	Savings for college	5.5%	4.4%	6.4%	10.6%	7.4%	6.4%	2.5%	0.6%	5.3%	9.9%	0.0%	0.7%	3.7%	7.0%	0.5%	5.8%	8.3%	7.8%	6.0%	5.3%	10.0%	2.9%	4.5%	5.8%	10.0%	2.9%	7.8%	6.6%	0.0%	0.0%
	Personal savings and investments	30.0%	32.1%	28.2%	30.5%	28.3%	26.8%	26.0%	41.0%	32.4%	24.0%	19.8%	17.9%	21.8%	25.3%	39.3%	39.0%	38.7%	26.4%	27.8%	32.7%	25.5%	32.6%	35.3%	25.8%	40.0%	28.9%	30.1%	36.2%	28.4%	5.2%
	Ability to pay debts	13.5%	10.4%	16.2%	13.0%	18.7%	16.5%	11.4%	6.8%	13.0%	13.8%	18.7%	15.8%	20.4%	15.9%	10.4%	16.8%	14.7%	9.0%	13.8%	13.9%	19.1%	10.3%	6.3%	17.3%	16.7%	15.9%	13.5%	10.7%	8.7%	6.0%
	Ability to pay rent or mortgage	5.2%	5.5%	4.9%	9.1%	5.0%	4.8%	3.8%	3.5%	3.3%	10.4%	11.6%	13.3%	11.2%	6.5%	2.5%	5.6%	1.0%	0.7%	3.8%	7.5%	7.1%	4.1%	4.1%	5.8%	5.3%	4.2%	3.9%	10.7%	11.0%	40.3%
	Ability to protect assets with insurance	1.6%	1.7%	1.5%	0.0%	2.5%	0.9%	1.5%	2.2%	1.4%	1.1%	8.7%	0.9%	2.3%	3.6%	0.7%	0.9%	0.9%	0.0%	1.6%	1.8%	2.4%	1.1%	0.7%	2.1%	0.4%	3.5%	0.9%	0.5%	0.0%	0.0%
	Something else	8.5%	8.8%	8.2%	6.7%	7.2%	8.9%	8.1%	13.2%	7.3%	11.1%	13.5%	15.4%	9.2%	7.1%	9.6%	3.9%	7.7%	9.5%	6.8%	11.4%	3.3%	11.4%	8.6%	8.8%	3.1%	9.9%	7.2%	11.3%	13.0%	11.0%
	All of these	5.8%	5.6%	6.1%	4.5%	8.5%	5.9%	5.3%	3.4%	5.5%	5.7%	17.4%	2.9%	9.8%	8.7%	4.7%	2.1%	3.6%	2.4%	5.5%	7.1%	7.3%	5.0%	4.6%	6.8%	1.2%	9.2%	4.6%	2.8%	7.4%	2.4%
	Not sure	5.3%	5.6%	5.0%	3.9%	3.9%	3.7%	4.8%	10.9%	5.3%	4.7%	2.0%	7.4%	2.5%	4.1%	7.8%	2.1%	2.5%	6.2%	5.0%	5.3%	4.6%	5.6%	3.8%	5.5%	11.8%	5.3%	3.8%	3.9%	16.9%	28.9%

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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+	Yes	No	Yes	No	Yes	No	Not sure	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions	Not sure
Worried About Being Able to Meet Financial Obligations This Year?	Very worried	19.5%	16.8%	21.7%	22.5%	22.5%	21.9%	18.7%	10.6%	16.0%	32.7%	17.0%	36.9%	46.6%	19.1%	12.1%	15.3%	9.4%	2.2%	18.3%	21.7%	25.0%	16.3%	10.7%	23.3%	36.5%	25.7%	14.4%	25.1%	35.7%	29.5%
	Somewhat worried	29.0%	25.2%	32.3%	18.3%	32.6%	31.9%	33.0%	26.9%	30.8%	22.9%	37.8%	14.0%	23.5%	38.8%	33.4%	39.5%	24.3%	18.9%	30.6%	27.2%	30.9%	28.0%	22.3%	32.8%	25.1%	31.1%	29.8%	27.1%	17.7%	9.8%
	Not very worried	35.2%	38.9%	32.0%	43.5%	29.7%	37.6%	31.8%	40.1%	36.9%	23.8%	40.9%	36.5%	19.6%	31.6%	38.5%	36.3%	48.8%	45.4%	34.8%	34.7%	30.8%	37.7%	43.2%	31.4%	25.7%	29.3%	38.3%	41.6%	23.9%	22.0%
	Not at all worried	13.1%	17.3%	9.6%	12.4%	12.3%	7.1%	13.2%	18.2%	13.6%	13.9%	2.3%	11.7%	6.3%	6.7%	12.2%	7.6%	14.5%	33.2%	14.3%	11.5%	10.6%	14.5%	22.1%	8.6%	5.6%	10.2%	15.4%	4.3%	12.2%	22.8%
	Not sure	3.2%	1.8%	4.4%	3.3%	2.9%	1.4%	3.3%	4.3%	2.8%	6.7%	2.0%	0.9%	4.1%	3.8%	3.7%	1.3%	3.0%	0.3%	2.1%	5.0%	2.7%	3.5%	1.7%	3.8%	7.1%	3.7%	2.1%	2.0%	10.5%	15.9%

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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+	Yes	No	Yes	No	Yes	No	Not sure	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions	Not sure
In 2012 What Expenses Will Be Hardest to Meet Given Current Salary?	Health Care Costs	25.1%	26.3%	24.1%	18.9%	19.4%	22.5%	33.2%	30.0%	27.4%	17.4%	17.3%	17.1%	29.9%	26.7%	28.6%	20.5%	20.0%	20.6%	26.1%	24.1%	20.4%	27.8%	26.4%	24.4%	26.1%	28.2%	25.1%	22.7%	16.6%	8.3%
	Mortgage or rent payments	11.7%	11.4%	12.0%	18.0%	14.6%	13.6%	7.9%	4.9%	9.7%	22.6%	1.8%	19.2%	13.4%	20.4%	3.4%	19.2%	13.4%	5.0%	12.6%	10.7%	18.1%	8.1%	6.1%	14.2%	22.8%	11.0%	11.0%	20.8%	9.2%	41.0%
	Debt payments	14.2%	12.2%	16.0%	16.9%	18.1%	14.0%	13.6%	5.3%	12.6%	19.4%	28.4%	15.2%	18.0%	12.0%	13.5%	18.9%	15.9%	11.7%	13.6%	14.7%	17.2%	12.5%	9.2%	16.5%	17.5%	13.2%	14.1%	28.1%	10.6%	1.4%
	Household costs like utility bills and insurance	13.8%	10.5%	16.5%	10.5%	14.3%	14.6%	13.2%	17.3%	13.9%	13.3%	9.5%	15.7%	21.2%	13.7%	13.9%	13.6%	11.6%	9.2%	13.0%	15.6%	10.3%	15.7%	13.5%	14.8%	2.6%	16.1%	13.7%	5.8%	12.3%	2.6%
	Transportation costs like gasoline and public transportation	7.1%	10.6%	4.2%	11.3%	7.4%	5.4%	5.4%	5.6%	6.8%	6.2%	19.6%	5.8%	6.3%	5.1%	7.7%	8.4%	4.7%	12.6%	7.0%	7.3%	9.8%	5.6%	8.4%	6.8%	3.1%	6.2%	8.3%	3.1%	0.7%	3.3%
	Food	3.0%	2.5%	3.4%	2.2%	3.9%	2.5%	2.4%	3.5%	3.2%	3.7%	0.0%	0.6%	2.1%	4.2%	3.1%	1.1%	3.3%	3.2%	2.9%	3.6%	2.5%	3.3%	3.2%	2.7%	6.4%	2.9%	2.8%	0.9%	13.8%	3.0%
	Something else	7.9%	8.9%	7.1%	5.0%	7.5%	10.4%	8.9%	9.3%	7.8%	7.8%	11.3%	8.4%	1.9%	4.5%	13.3%	6.3%	6.8%	12.7%	8.4%	7.1%	7.2%	8.4%	10.0%	7.2%	2.6%	7.3%	8.5%	2.9%	11.8%	6.0%
	Not sure	17.1%	17.7%	16.6%	17.2%	14.8%	17.1%	15.5%	24.1%	18.6%	9.6%	12.1%	18.0%	7.1%	13.4%	16.6%	11.9%	24.4%	25.0%	16.5%	16.9%	14.5%	18.6%	23.3%	13.4%	18.8%	15.1%	16.6%	15.7%	25.0%	34.4%