

National Survey of 3,000 Adults

		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+	Not sure	Yes	No	Yes	No
New Years Resolution You Would Keep?	Lose weight or exercise more	24.0%	25.1%	23.1%	27.0%	21.2%	22.5%	24.1%	25.4%	24.4%	21.2%	32.3%	17.7%	22.1%	20.3%	23.4%	28.6%	20.8%	34.3%	19.3%	24.7%	22.5%	20.4%	26.4%
	Spend more time with friends and family	23.2%	20.8%	25.2%	18.6%	25.5%	20.6%	23.0%	27.8%	24.8%	16.2%	17.2%	20.9%	19.2%	23.6%	21.6%	23.2%	26.0%	24.7%	25.7%	25.9%	18.2%	23.9%	22.6%
	Quit smoking or drinking	5.4%	6.0%	4.9%	11.4%	2.4%	5.6%	4.6%	2.8%	4.1%	15.2%	3.2%	3.8%	8.6%	8.6%	3.5%	1.9%	3.2%	2.0%	7.5%	3.4%	8.8%	3.9%	6.4%
	Make a change to your financial situation	16.6%	15.8%	17.3%	20.9%	23.0%	19.5%	12.3%	4.7%	14.0%	27.6%	26.9%	18.9%	17.9%	18.7%	19.0%	14.9%	21.7%	10.2%	12.6%	15.3%	19.6%	23.8%	11.8%
	Some other resolution	19.9%	21.6%	18.5%	16.7%	20.7%	19.8%	21.7%	20.6%	20.3%	14.7%	15.7%	29.5%	19.0%	18.8%	22.5%	20.2%	19.4%	19.8%	18.6%	20.7%	18.8%	20.5%	19.6%
	Not sure	10.9%	10.7%	11.1%	5.3%	7.2%	12.0%	14.3%	18.8%	12.4%	5.0%	4.7%	9.2%	13.2%	10.0%	10.0%	11.2%	8.9%	9.0%	16.3%	10.1%	12.1%	7.5%	13.2%
Reviewed Personal Financial Plan?	Yes	56.2%	59.7%	53.3%	48.3%	55.9%	54.9%	61.2%	61.3%	58.6%	47.4%	45.6%	51.6%	35.3%	50.2%	63.5%	64.7%	65.8%	79.4%	54.2%	64.2%	45.6%	55.5%	56.7%
	No	30.2%	28.8%	31.5%	35.6%	31.7%	33.9%	27.0%	22.4%	28.5%	32.2%	45.4%	36.9%	37.6%	35.7%	26.5%	26.6%	28.7%	19.1%	20.4%	26.6%	34.5%	33.7%	27.9%
	Don't have a financial plan	10.2%	8.8%	11.3%	10.8%	10.6%	8.7%	9.1%	11.5%	9.9%	14.6%	5.7%	8.3%	21.8%	10.7%	6.6%	7.4%	5.3%	0.6%	16.6%	7.4%	14.6%	9.0%	11.0%
	Not sure	3.4%	2.7%	4.0%	5.4%	1.8%	2.5%	2.7%	4.8%	3.0%	5.8%	3.3%	3.3%	5.3%	3.4%	3.4%	1.3%	0.2%	1.0%	8.8%	1.9%	5.4%	1.7%	4.5%
Reviewed Insurance Coverage	Yes	69.0%	69.9%	68.3%	57.8%	69.0%	70.5%	74.2%	75.8%	70.6%	62.0%	61.4%	69.6%	51.2%	66.3%	72.6%	77.3%	79.9%	78.6%	71.9%	75.7%	58.5%	66.0%	71.1%
	No	25.6%	23.7%	27.2%	30.6%	28.2%	25.9%	22.2%	19.3%	25.1%	24.6%	33.9%	27.5%	33.0%	27.9%	27.1%	19.3%	19.9%	20.0%	21.8%	21.8%	31.7%	29.3%	23.1%
	Don't have a insurance coverage	3.5%	4.3%	2.9%	8.7%	1.6%	2.0%	2.4%	2.5%	2.1%	12.9%	4.7%	1.8%	10.5%	4.2%	0.0%	3.2%	0.0%	1.1%	1.2%	1.8%	6.3%	3.3%	3.7%
	Not sure	1.8%	2.2%	1.5%	3.0%	1.2%	1.6%	1.1%	2.4%	2.2%	0.5%	0.0%	1.1%	5.3%	1.6%	0.3%	0.2%	0.2%	0.3%	5.1%	0.8%	3.5%	1.4%	2.1%
Which Step Would Have Biggest Impact on Financial Security?	Saving more	27.3%	29.0%	25.9%	37.0%	28.7%	21.1%	24.1%	21.3%	25.4%	36.3%	37.4%	25.6%	30.1%	25.2%	24.7%	27.3%	32.7%	24.9%	28.3%	26.3%	28.7%	26.6%	27.8%
	Paying down debt	31.9%	30.0%	33.6%	26.1%	41.3%	39.5%	32.8%	17.7%	32.6%	31.5%	34.9%	21.2%	27.4%	34.7%	40.8%	33.8%	35.9%	25.6%	19.0%	34.3%	28.9%	37.9%	27.9%
	Buying more insurance	2.2%	2.5%	2.0%	4.1%	2.1%	1.7%	1.1%	1.9%	1.6%	5.5%	4.2%	1.3%	1.7%	2.1%	0.8%	2.4%	1.7%	3.9%	1.9%	1.9%	2.1%	2.8%	1.8%
	Making smarter spending decisions	16.3%	15.0%	17.5%	19.2%	13.1%	18.5%	14.3%	19.0%	15.3%	15.0%	15.1%	33.9%	19.0%	18.6%	13.4%	16.5%	11.8%	20.5%	11.1%	15.8%	17.7%	17.4%	15.6%
	Adjusting your investment portfolio	8.2%	10.2%	6.4%	2.7%	5.8%	9.4%	11.9%	13.3%	9.1%	3.8%	3.4%	9.6%	2.0%	5.4%	7.8%	10.0%	12.6%	14.5%	11.4%	9.1%	6.1%	6.3%	9.5%
Not sure	14.0%	13.2%	14.7%	10.8%	9.0%	9.9%	15.9%	26.8%	16.0%	7.9%	5.0%	8.4%	19.8%	13.9%	12.6%	10.0%	5.3%	10.6%	28.2%	12.6%	16.4%	9.0%	17.4%	
Make Needed Changes to Financial Situation in 2008?	Very likely	37.9%	41.3%	35.0%	40.7%	42.6%	40.1%	35.3%	28.6%	37.1%	38.8%	43.5%	42.4%	29.1%	30.8%	36.4%	43.1%	46.0%	58.4%	32.7%	41.1%	33.1%	41.1%	35.8%
	Somewhat likely	37.0%	35.4%	38.4%	33.3%	42.6%	39.7%	37.9%	29.8%	36.6%	43.1%	33.5%	32.4%	32.5%	40.1%	43.7%	40.0%	43.3%	29.3%	27.9%	38.1%	36.4%	39.3%	35.5%
	Not very likely	14.4%	14.6%	14.3%	12.8%	8.6%	14.1%	15.0%	25.6%	16.2%	8.5%	9.6%	7.8%	20.4%	18.4%	13.6%	9.4%	6.6%	7.4%	18.4%	13.2%	15.9%	11.4%	16.5%
	Not at all likely	5.0%	5.2%	4.9%	6.8%	2.6%	2.6%	5.8%	7.3%	5.1%	6.1%	1.4%	4.7%	11.5%	4.6%	3.7%	4.2%	2.0%	2.1%	6.1%	4.0%	7.0%	4.6%	5.3%
Not sure	5.6%	3.5%	7.4%	6.4%	3.6%	3.5%	6.0%	8.7%	5.0%	3.5%	12.0%	12.8%	6.5%	6.0%	2.5%	3.2%	2.0%	2.8%	14.9%	3.6%	7.6%	3.6%	7.0%	