



## MassMutual Middle America Men & Women Finances Study

# Background & Methodology

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## Study Objectives

- To identify threats and obstacles to middle class workers' financial security and highlight the financial differences between genders that may help both men and women achieve their financial goals and prepare financially for the long-term.

## Survey of Middle Income Americans

- An independent online survey of Middle Income Americans through Research Now's panel was conducted by Greenwald & Associates on behalf of MassMutual. Research Now is an online research firm. The survey was conducted from February 28 to March 14, 2017.
- To qualify, respondents needed to be between the ages of 25 and 65, work full-time, have a household income between \$35k and \$150k, and have considerable influence when it comes to making financial and employee benefit decisions.
- Of the 1,010 workers who participated in the survey, 150 currently make between \$35k and \$44k, 503 make between \$45k and \$74k, and 357 make between \$75k and \$150k. The margin of sampling error at the 95% confidence level is plus or minus 3.1%.
- The data is weighted by race, age, and gender to reflect the composition of the United States' middle class. Responses from a total of 482 men and 528 women were recorded.
- Percentages in the tables and charts may not total to 100 due to rounding and/or missing categories.
- Founded in 1985, Greenwald & Associates is a full-service market research firm with expertise in financial services, employee benefits and healthcare.

# Executive Summary

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## Equal Levels of Financial Security

Men and women agree when it comes how financially secure they feel, with nearly four in ten describing themselves as not too or not at all financially secure. However, six in ten say that having benefits through their employer makes them feel more secure.

## Men and Women Differ on Savings

Two-thirds of both men and women are saving for things other than retirement. However, women prefer to save whatever is leftover after expenses, while men prefer to save a set amount each month.

When it comes to preparing for retirement, both men and women feel they are behind but their level of savings differ. Three in ten men have \$10,000 or more in savings for financial emergencies, while only two in ten women say the same. In fact, women are three times more likely than men to say they are not contributing to their employer's retirement savings plan because they cannot afford to.

All that said, it is no surprise that more women than men may struggle if they lost their job and were out of work for either six months or even just one month.

## Women Worry More Often

Middle class women worry about money or household finances more often than men, with two times as many men saying they almost never worry. Both men and women are most worried about politics and the direction of the country, though women significantly more than men. Women are also more likely to express concern about their children's health and well-being.

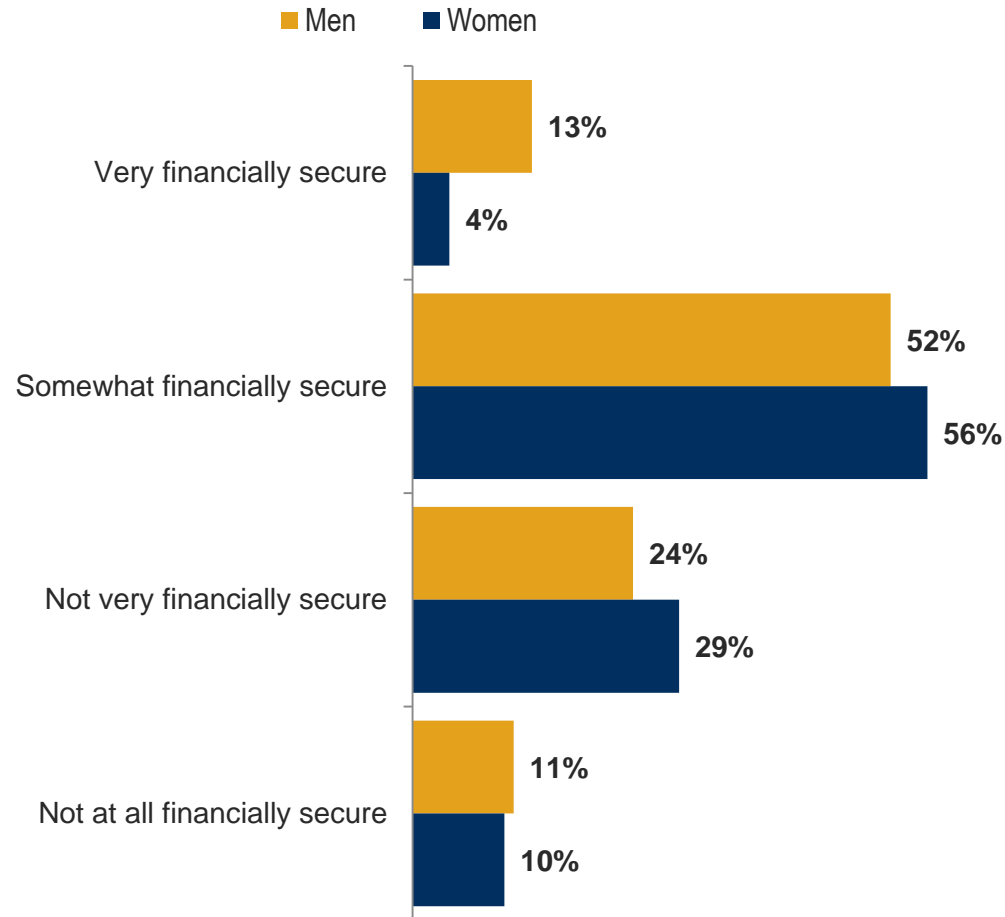
All of these worries about money are negatively impacting women's mental health and stress levels. They are more likely to experience symptoms due to financial worries, especially headaches and difficulty sleeping.

## The Unexpected

In general, women express greater concern about unexpected events, like illness and financial emergencies. They are less likely to feel they could manage if they lost their job, even for a month. They express greater interest in having their retirement plan contributions continue if they became disabled. Yet, women are less likely to have STD or to buy critical illness or supplemental health, even though they say these benefits are of high interest and align with their financial concerns.

# Six in ten middle class men and women feel at least somewhat financially secure, though men are more likely to feel very secure

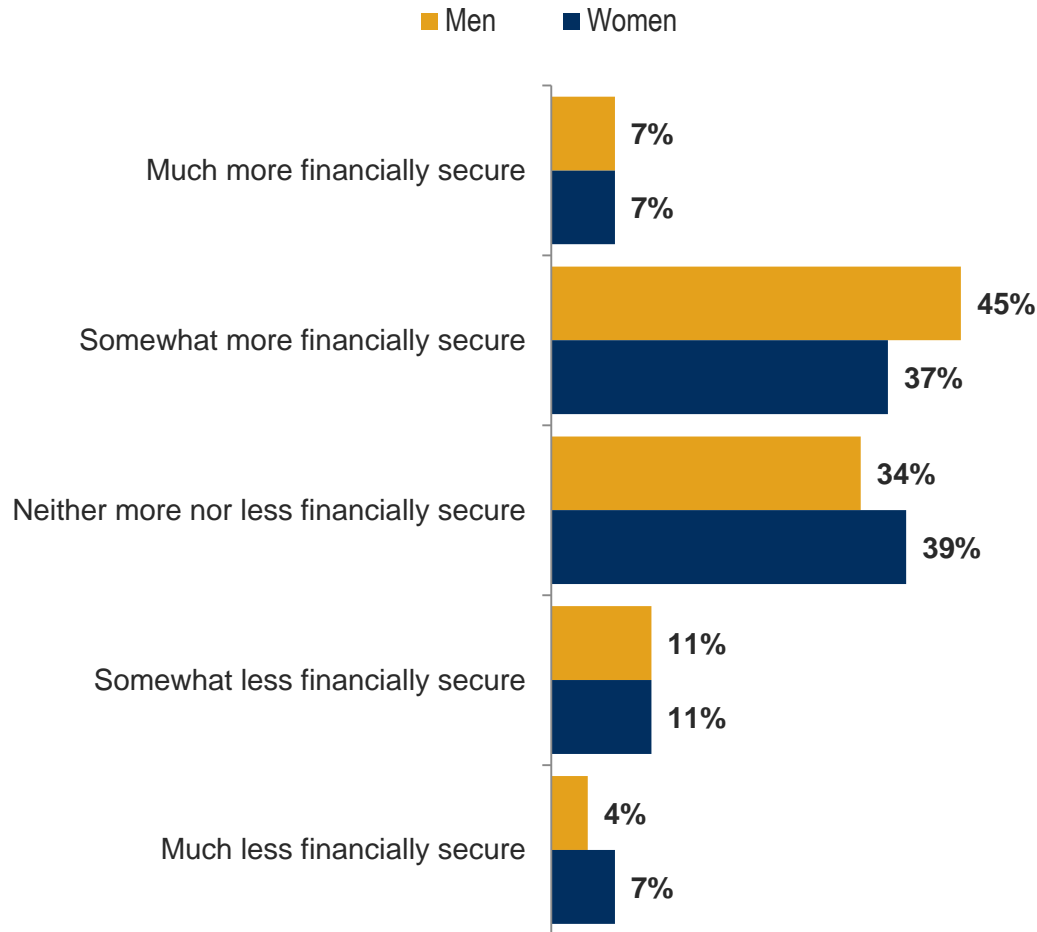
Level of Financial Security



How financially secure do you feel? (Men n=482; Women n=528)

# Eight in ten men and women report a stable or improved level of financial security over the past 12 months

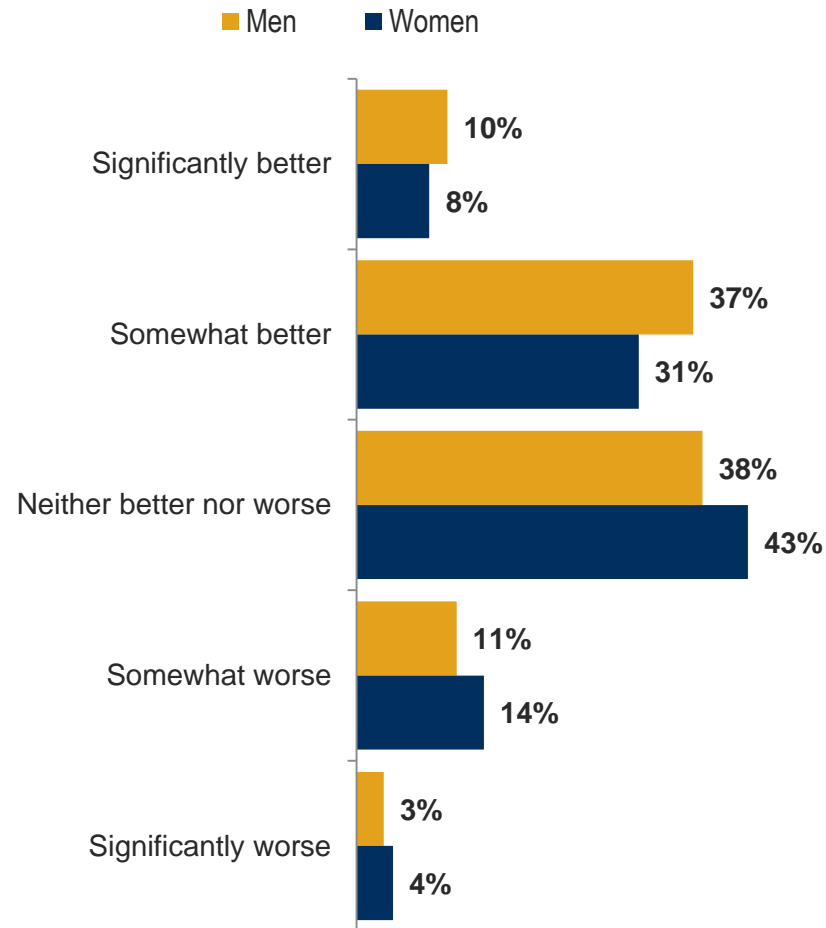
Level of Financial Security Compared to 12 Months Ago



Compared with 12 months ago, would you say you feel...? (Men n=482; Women n=528)

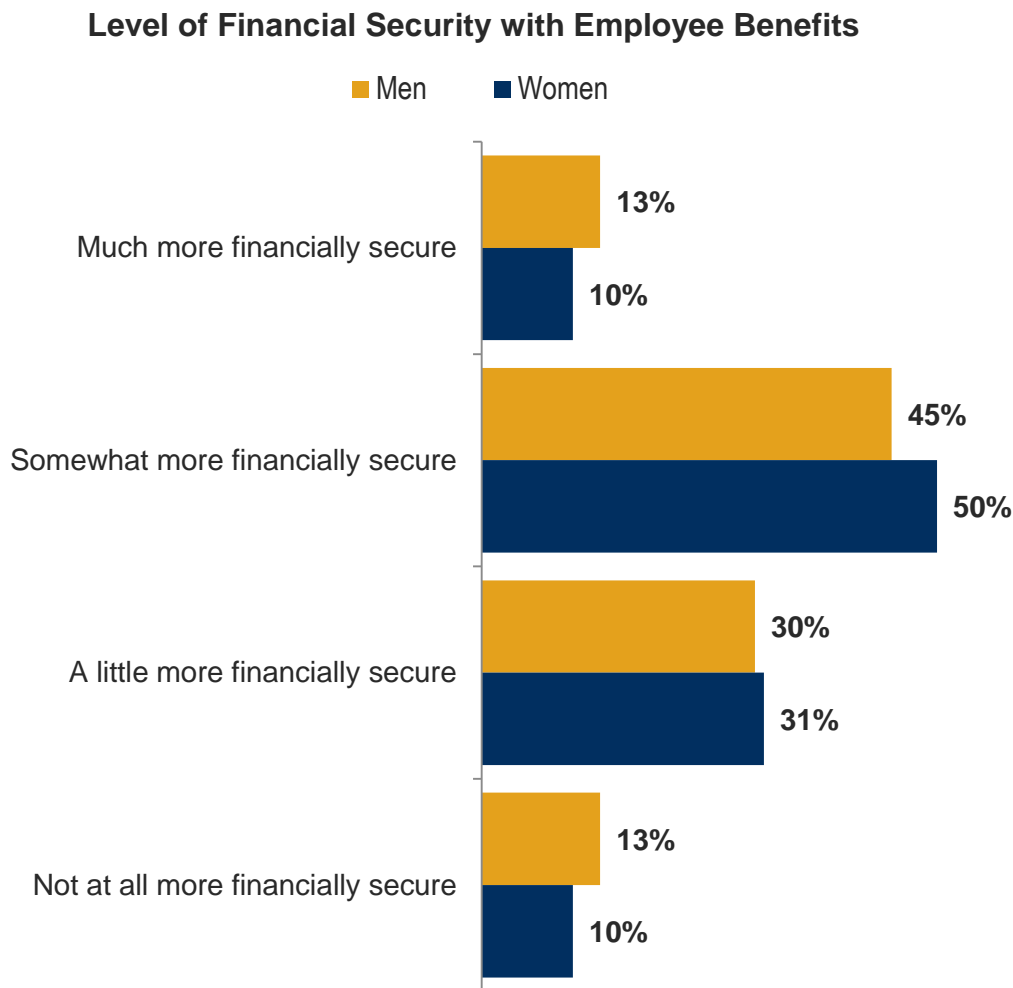
# Similar to their financial security, most men and women report that their household finances have been stable or improving

Household's Financial Situation Over Past 12 Months



Over the past 12 months, has your household's financial situation gotten...? (Men n=482; Women n=528)

# Most men and women feel more financially secure as a result of the employee benefits they receive

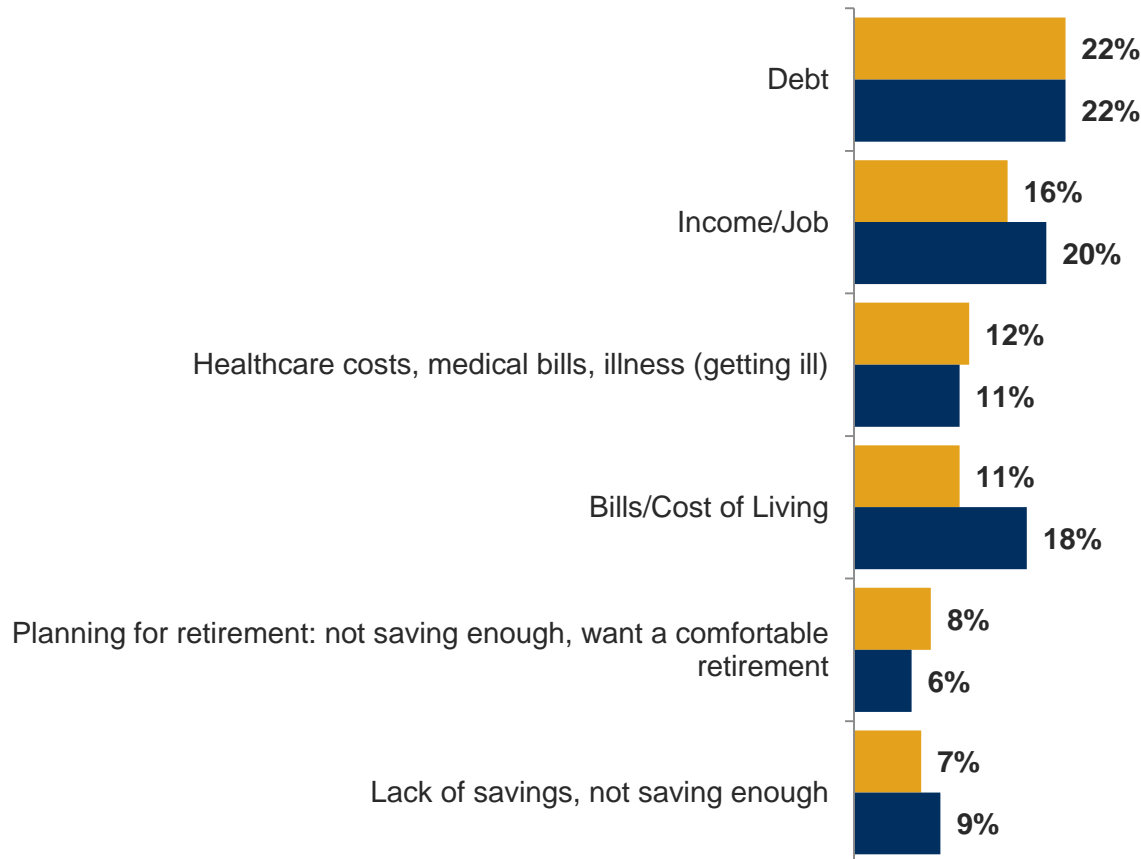


Thinking about all of the benefits offered by your (and your spouse's/partner's) employer, would you say that having those benefits you do makes you feel...?  
(Men n=482; Women n=528)

# Debt is generally the biggest financial issue that men and women in the middle class face. Women face problems with bills and the cost living more than men

Top Issues or Problems Facing Household's Finances and Financial Situation

■ Men ■ Women

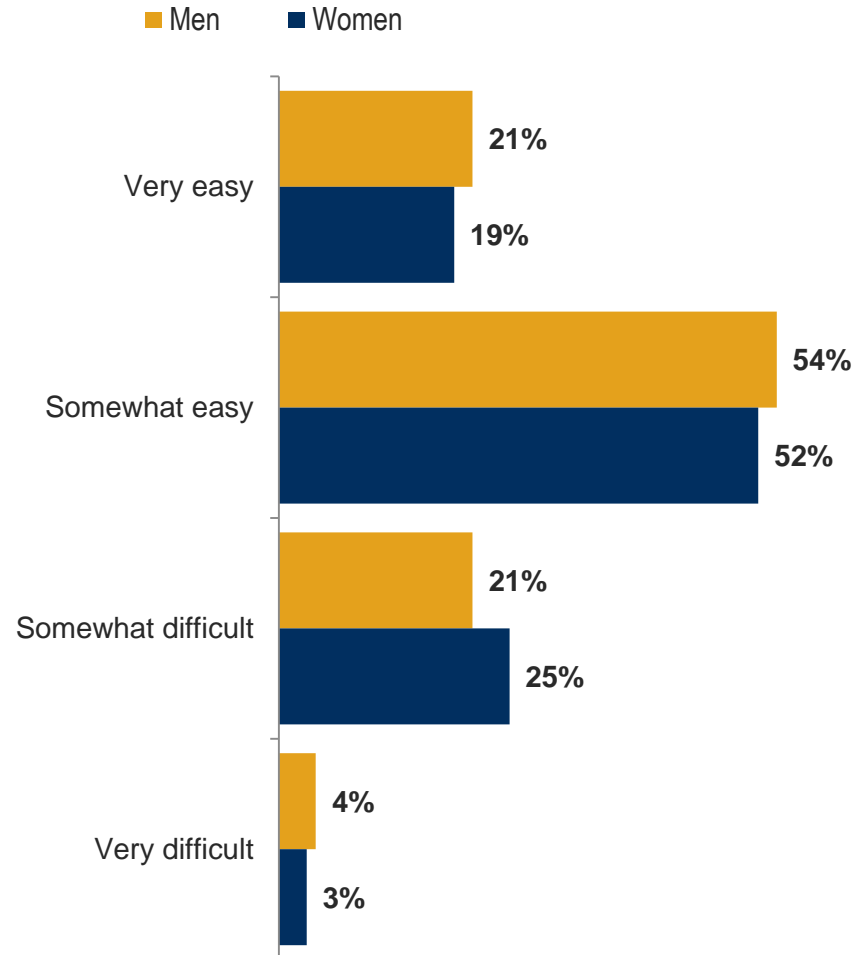


What is the biggest issue or problem facing your household's finances and financial situation today? (Men n=482; Women n=528)



# Most find it relatively easy to manage their monthly finances, regardless of gender

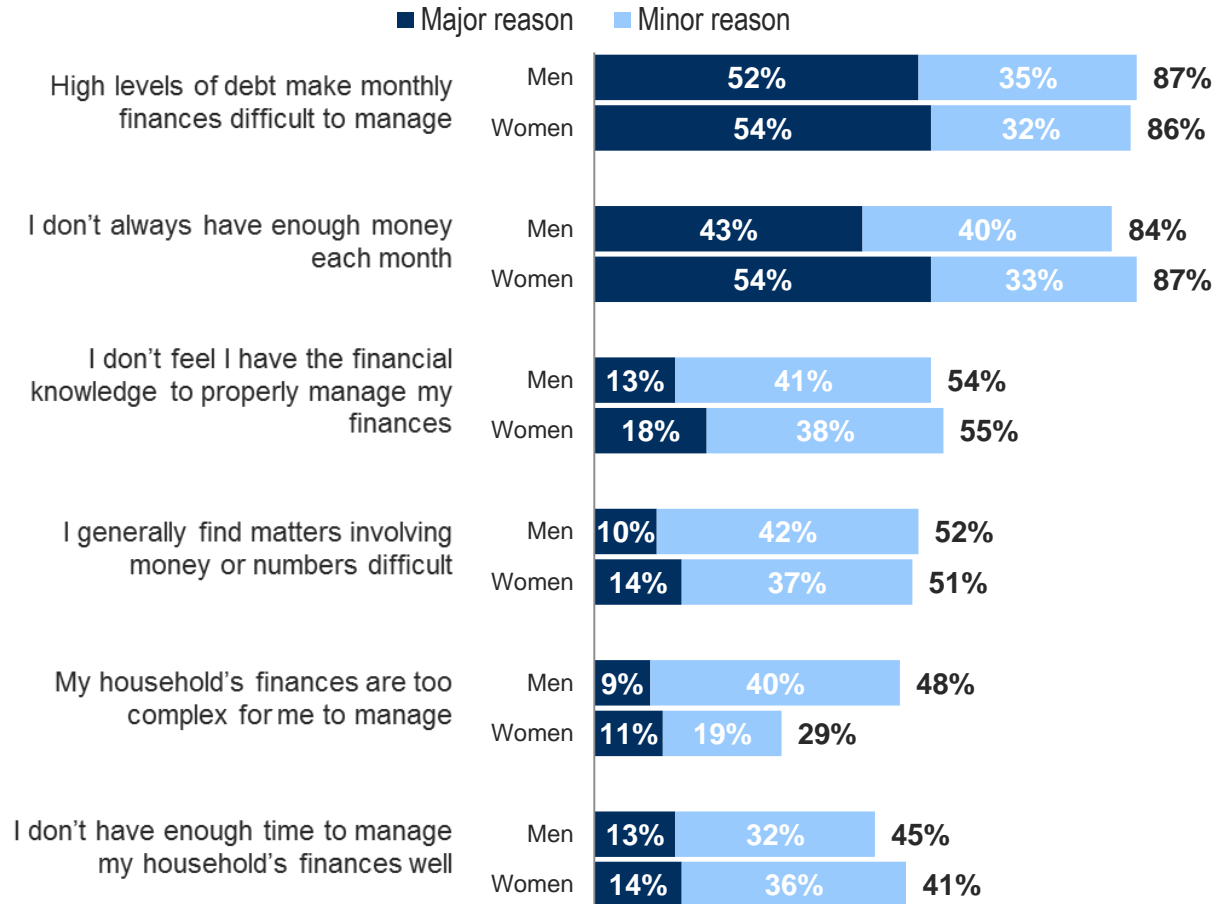
Level of Difficulty Managing Household's Monthly Finances



Do you find it easy or difficult to manage your household's monthly finances? (Men n=482; Women n=528)

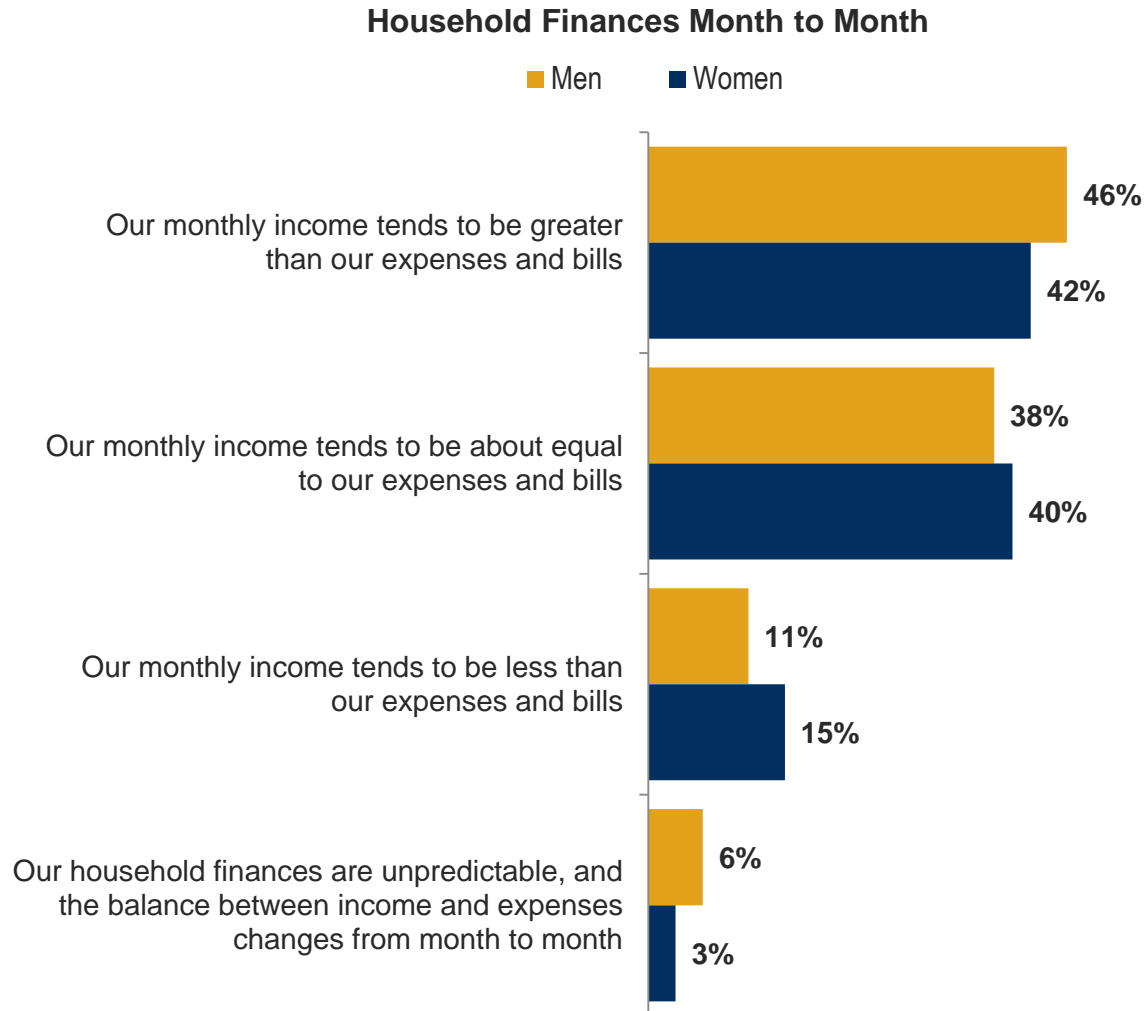
# Debt and not having enough money top reasons for why managing finances is challenging. Men are more likely to cite complex finances as a challenge.

## Reasons Managing Finances is Challenging



Are these major, minor, or not reasons why you find managing your finances challenging? Filter: If managing monthly finances is difficult (Men n=124; Women n=151)

# For most middle class men and women, monthly income tends to be about equal or greater than expenses and bills

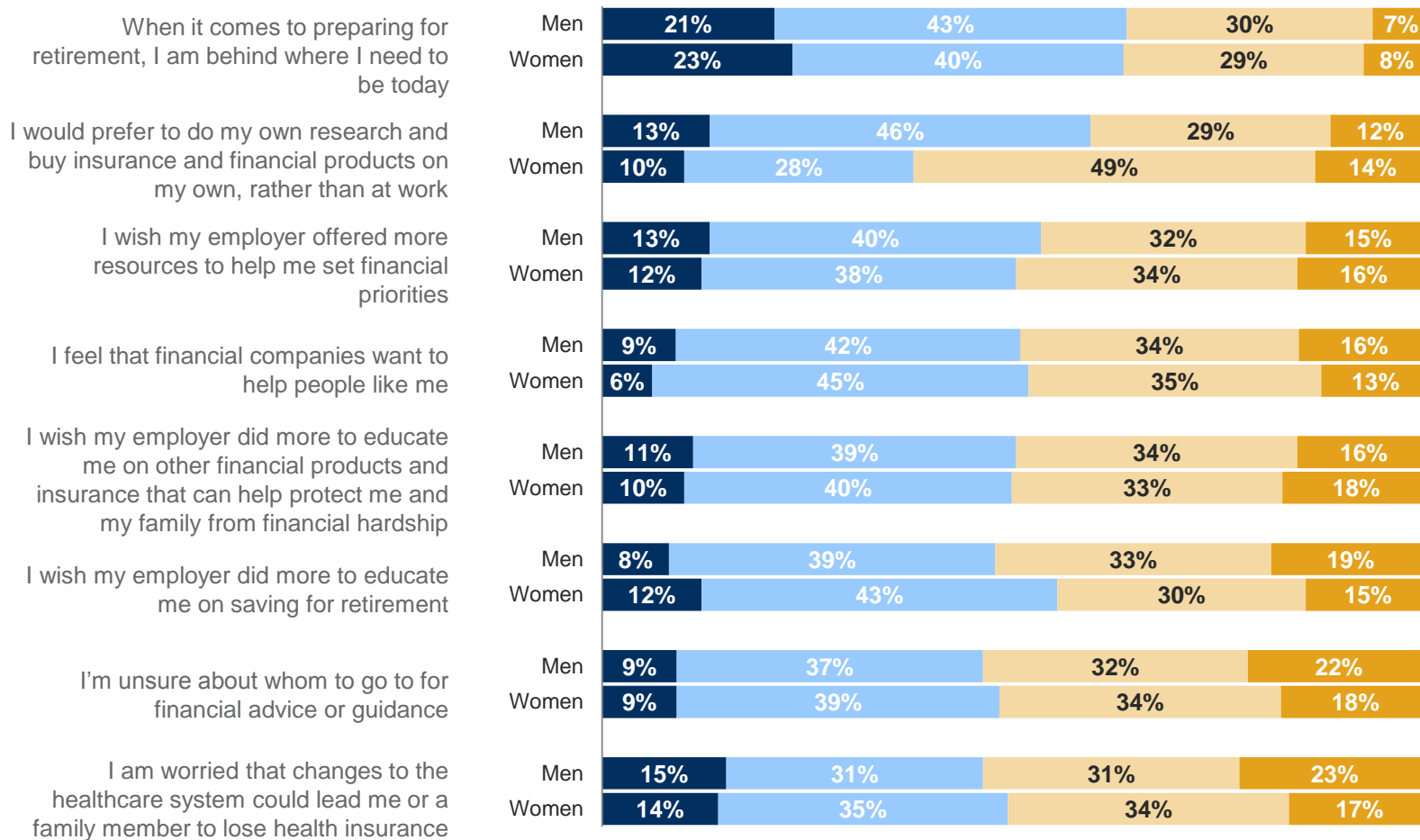


Which of the following best describes your household from month to month? (Men n=482; Women n=528)

# Most feel behind when it comes to preparing for retirement. Men prefer to do their own product research and buy on their own rather than at work.

## Agree/Disagree

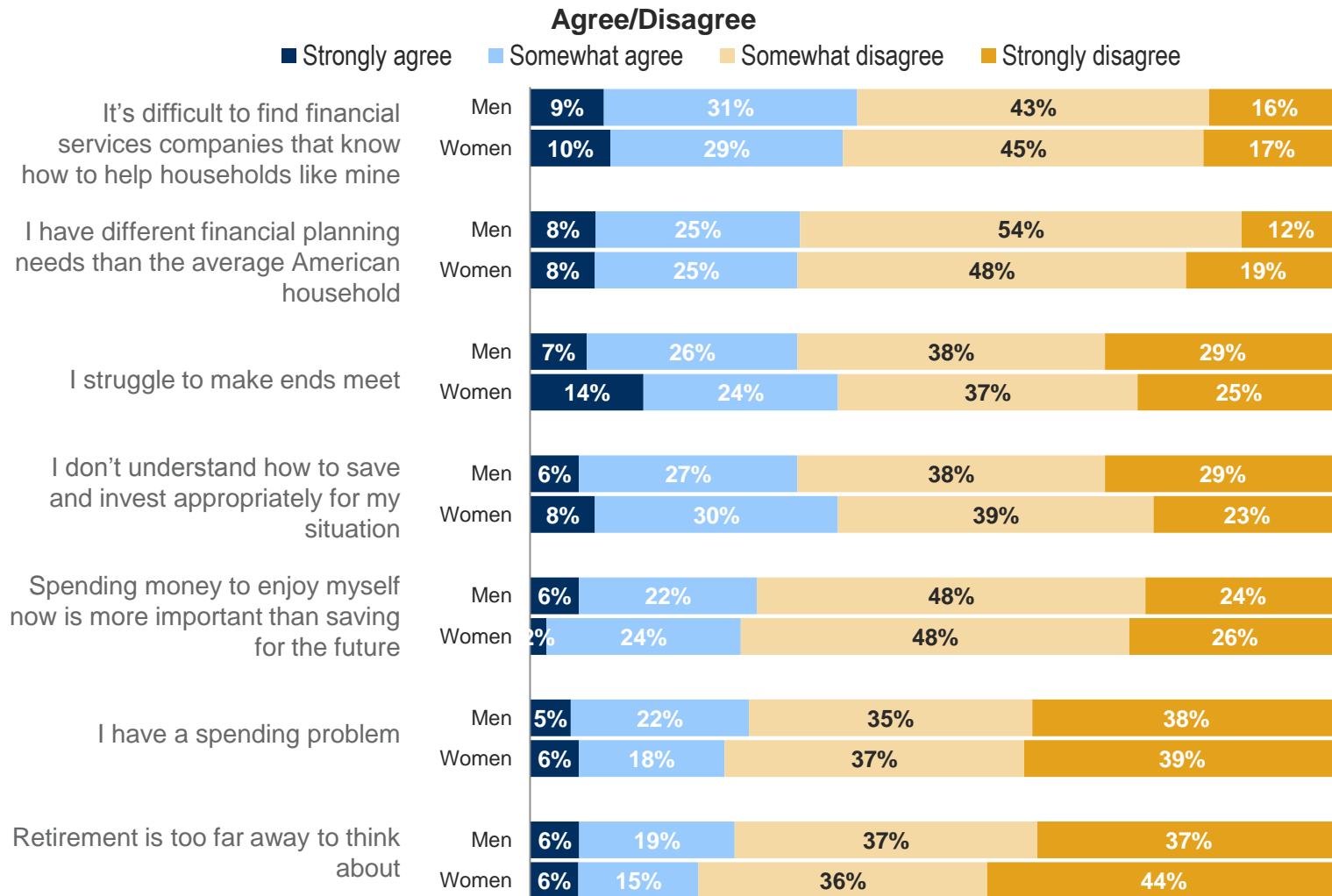
■ Strongly agree  
 ■ Somewhat agree  
 ■ Somewhat disagree  
 ■ Strongly disagree



To what extent do you agree or disagree with the following statements? (Men n=482; Women n=528)



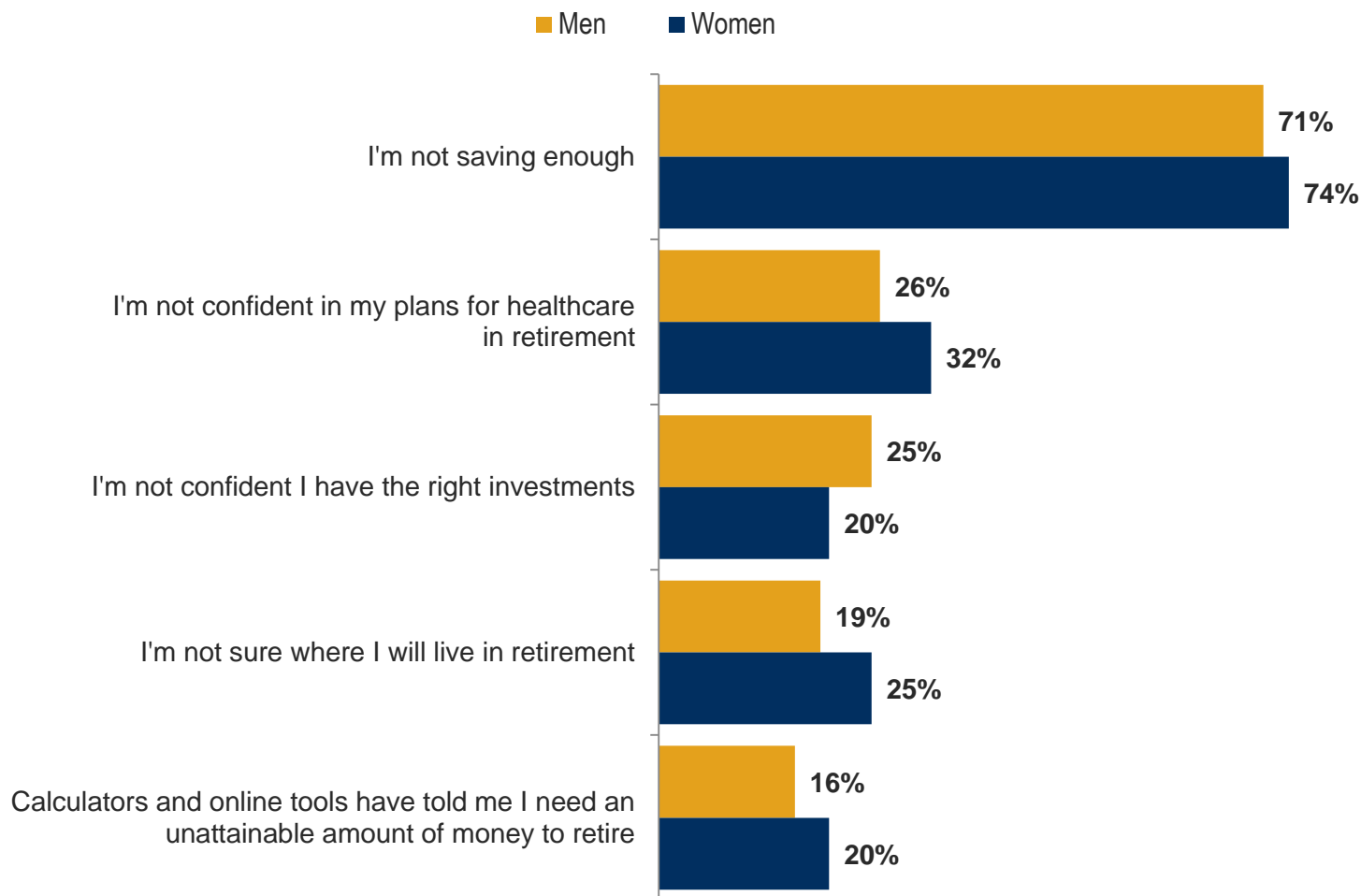
# While they may be behind on retirement saving, few men and women say retirement is too far away to think about



To what extent do you agree or disagree with the following statements? (Men n=482; Women n=528)

# More than seven in ten, regardless of gender, simply feel they are behind because they are not saving enough

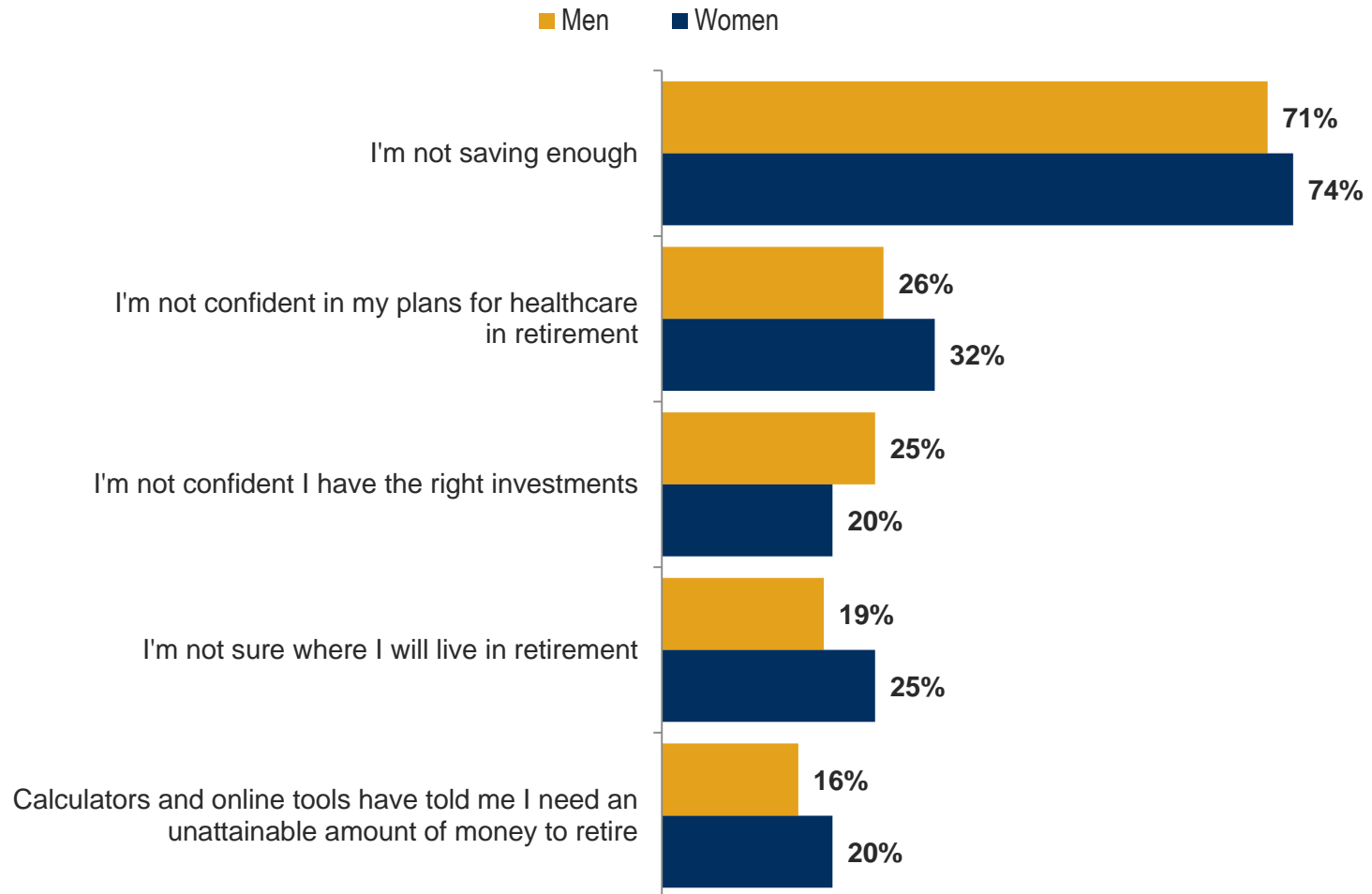
Top Reasons to Feel Behind in Preparations for Retirement



Why do you feel you are behind in your preparations for retirement? Please select all that apply. Filter: If behind (Men n=304; Women n=350)

# More than seven in ten, regardless of gender, simply feel they are behind because they are not saving enough

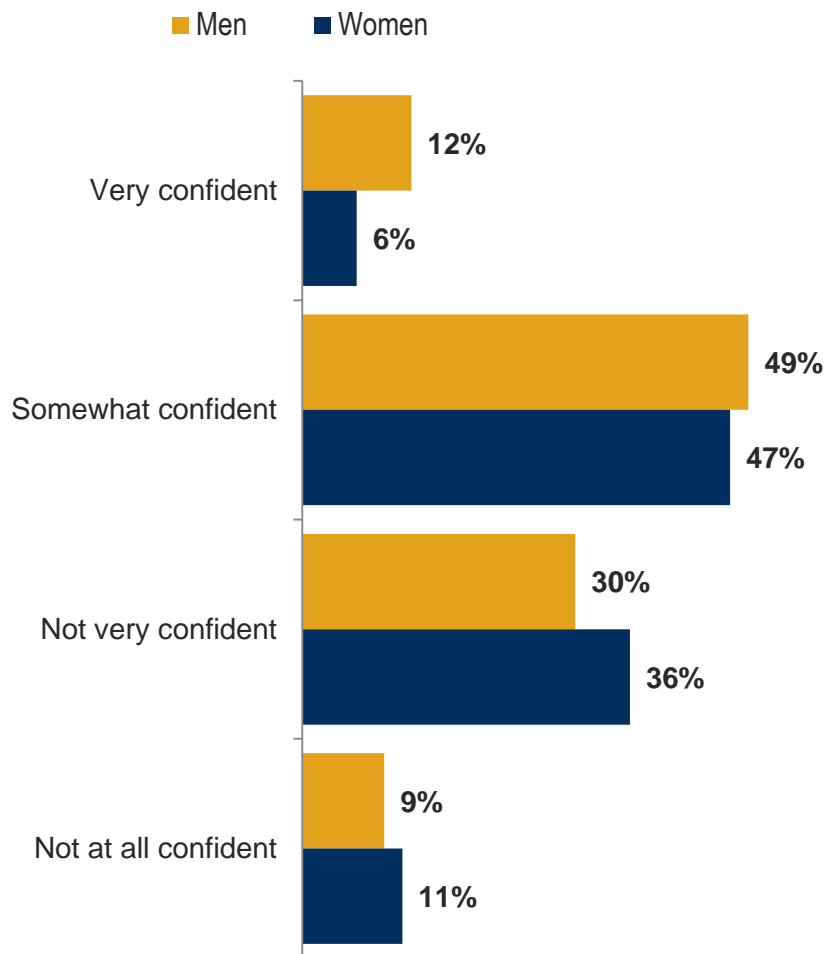
## Top Reasons to Feel Behind in Preparations for Retirement



Why do you feel you are behind in your preparations for retirement? Please select all that apply. Filter: If behind (Men n=304; Women n=350)

# Six in ten men and half of women are confident they will be financially secure in retirement; men are more likely to be very confident

Confidence in Being Financially Secure in Retirement

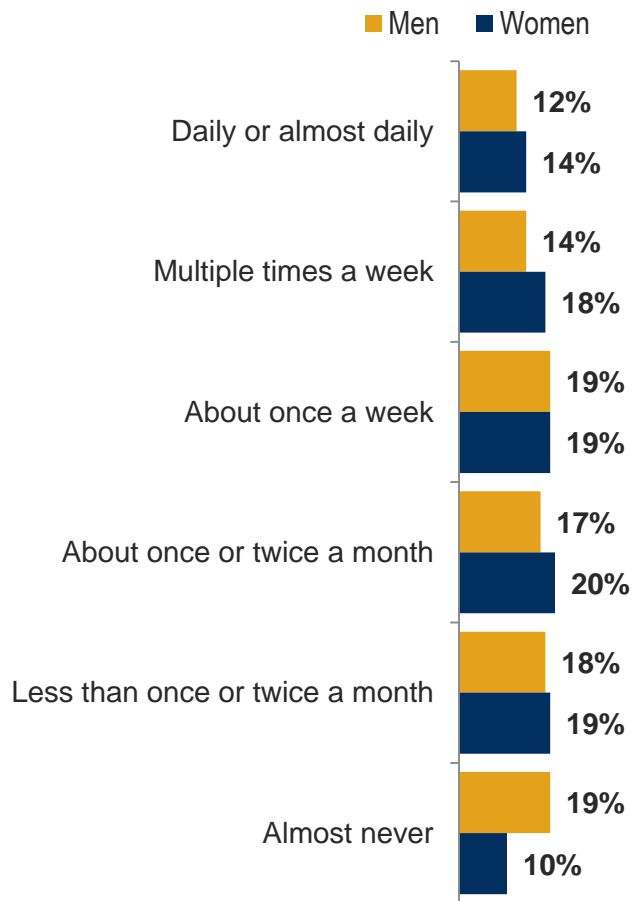


At this moment, how confident are you that you will be financially secure in retirement? (Men n=482; Women n=528)

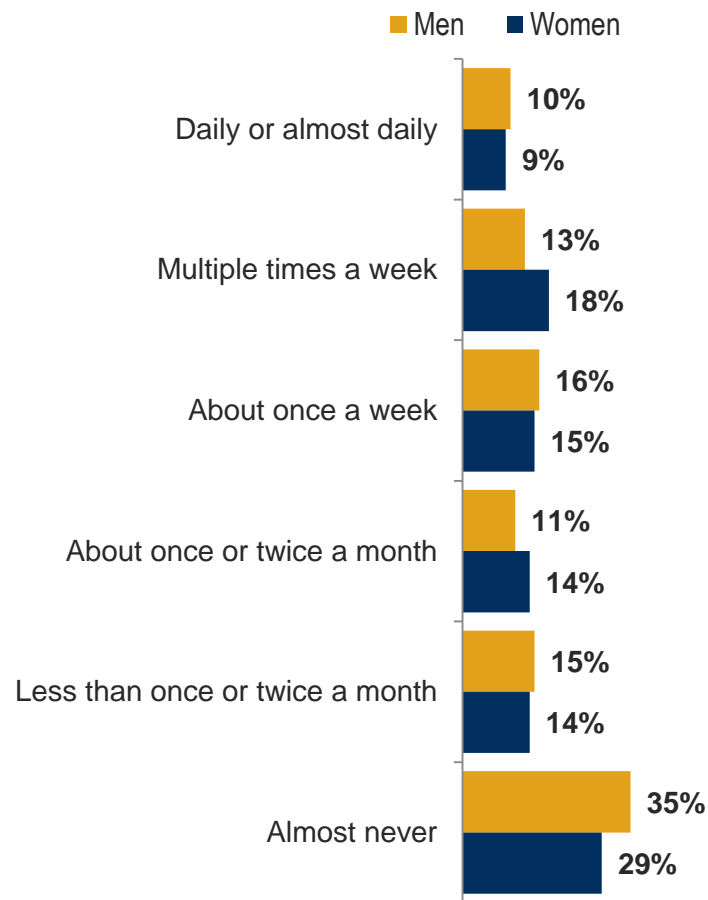


# Half worry about money at least weekly and many bring their worries to work. However, men are more likely to claim they never worry.

How Often You Worry About Money/Household Finances



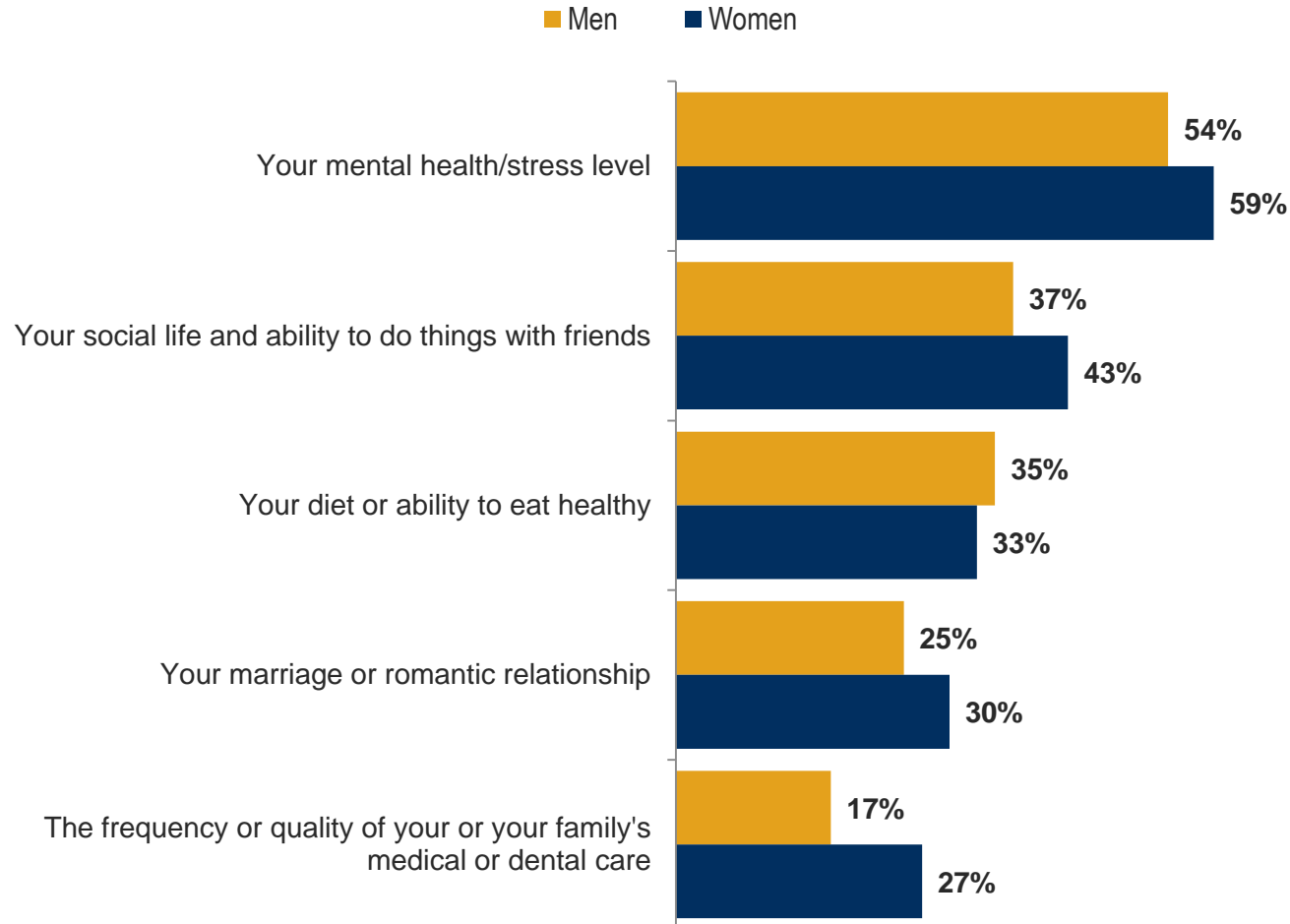
How Often You Worry While At Work



How often do you worry about money or your household's finances? How often do you worry about money or your household's finances while you are at work?  
 (Men n=482; Women n=528)

# Of the men and women who regularly worry about money, many report that it negatively affects their mental health and social life.

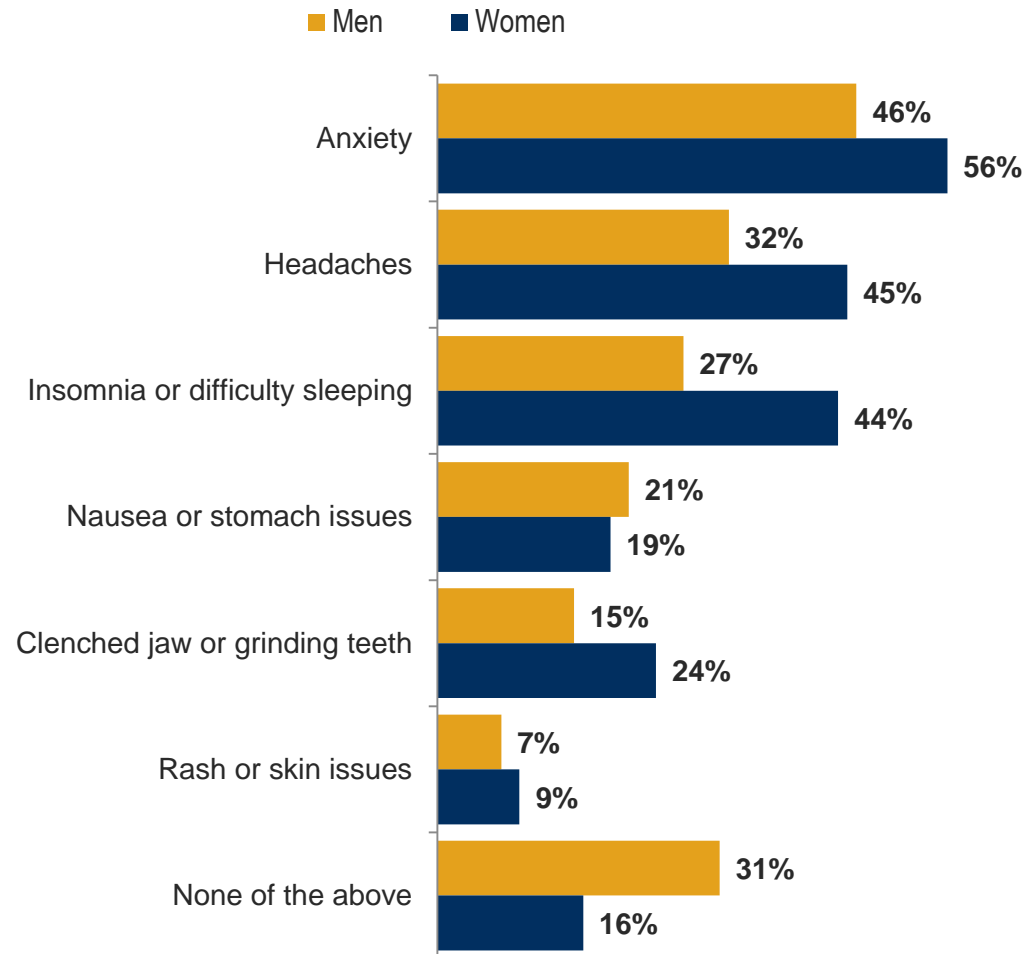
## Top Aspects Negatively Affected By Worrying About Money



Do worries about money negatively affect any of the following aspects of your life? Please select all that apply. Filter: If worries at least once a week (Men n=217; Women n=278)

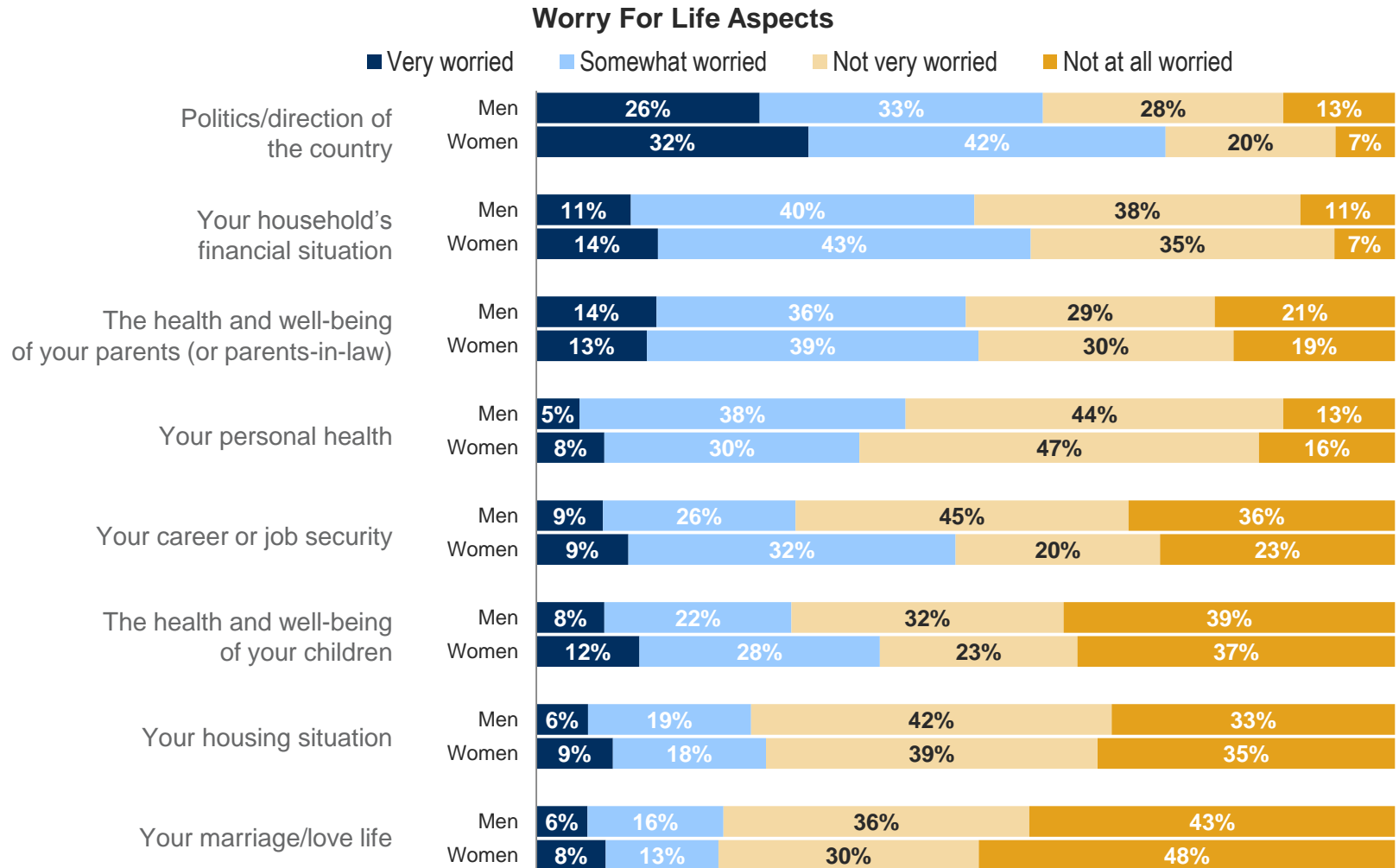
# Anxiety, headaches, and difficulty sleeping are relatively common among those who stress about money, especially among women.

Symptoms Due to Financial Worries Experienced in Past 12 Months



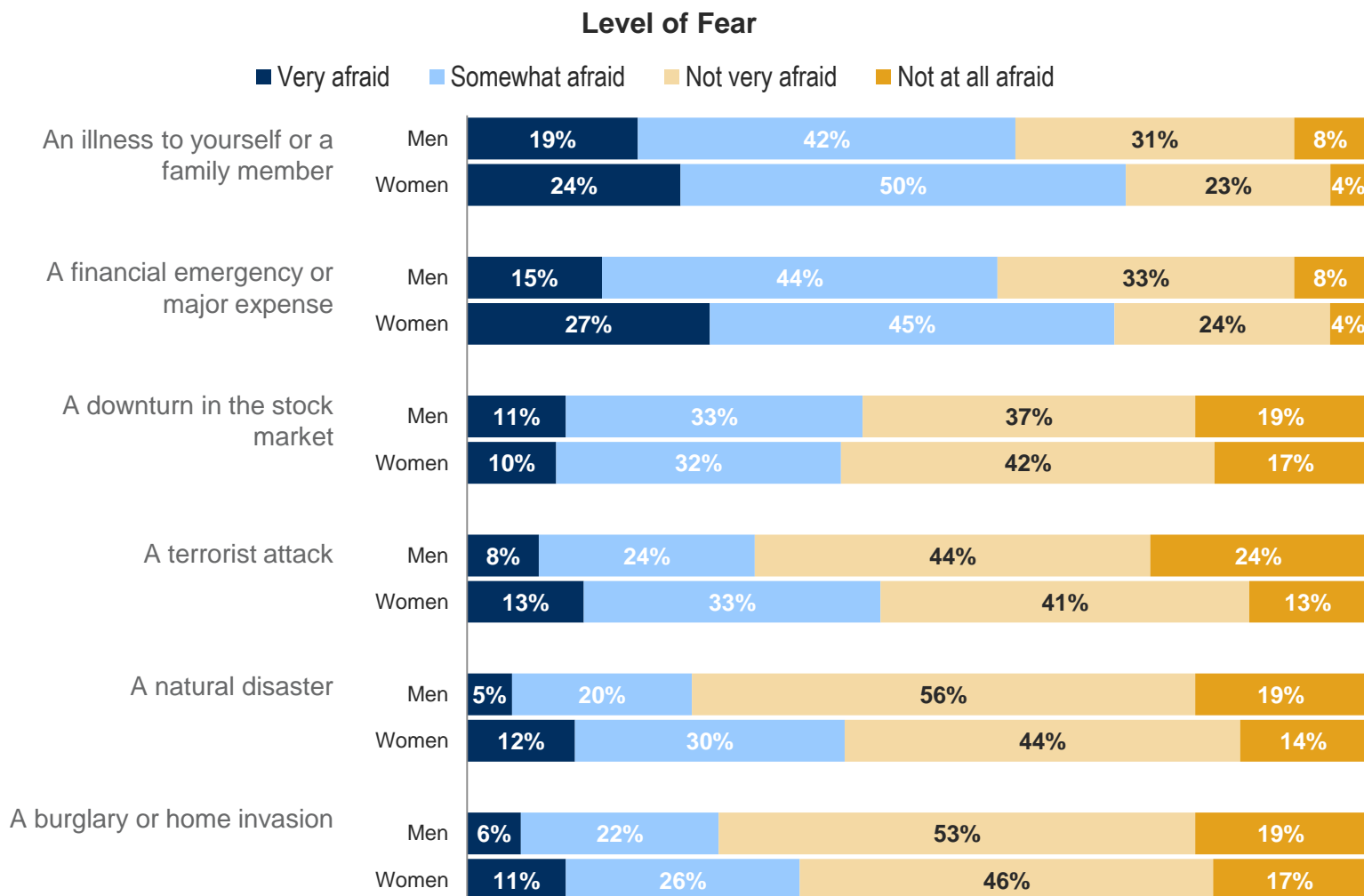
In the past 12 months, have you experienced any of these symptoms due to financial worries? Please select all that apply. Filter: If worries at least once a week . (Men n=217; Women n=278)

# Both men and women worry about the direction of the country more than their finances, though women worry about politics more.



From day to day, how worried are you about each of the following aspects of your life? (Men n=482; Women n=528)

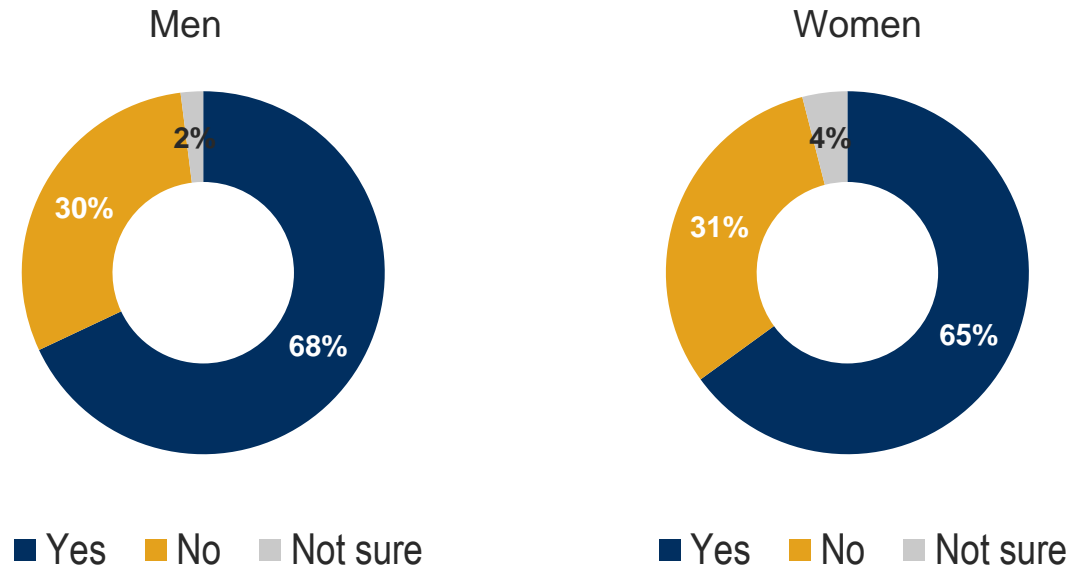
# Women are more fearful of unexpected events, like illness and financial emergencies as well as terrorist attacks and natural disasters.



How afraid are you of each of the following things? (Men n=482; Women n=528)

# Two-thirds of the middle class men and women are saving for things other than retirement.

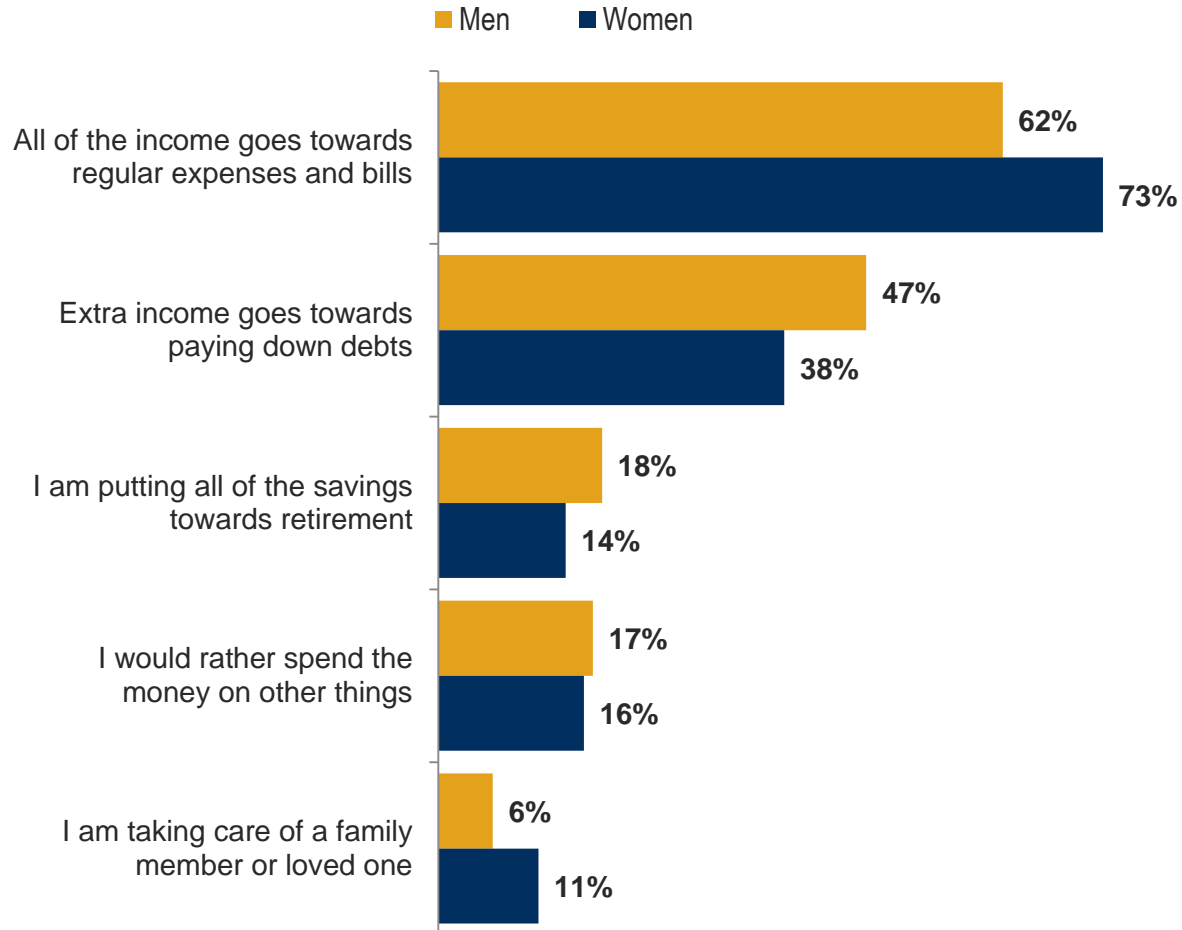
## Regularly Saving Money for Things Other Than Retirement



Do you (and your spouse/partner) regularly save money for things other than retirement? (Men n=482; Women n=528)

# Men and women who are not saving say that their regular expenses and debt are the major roadblocks.

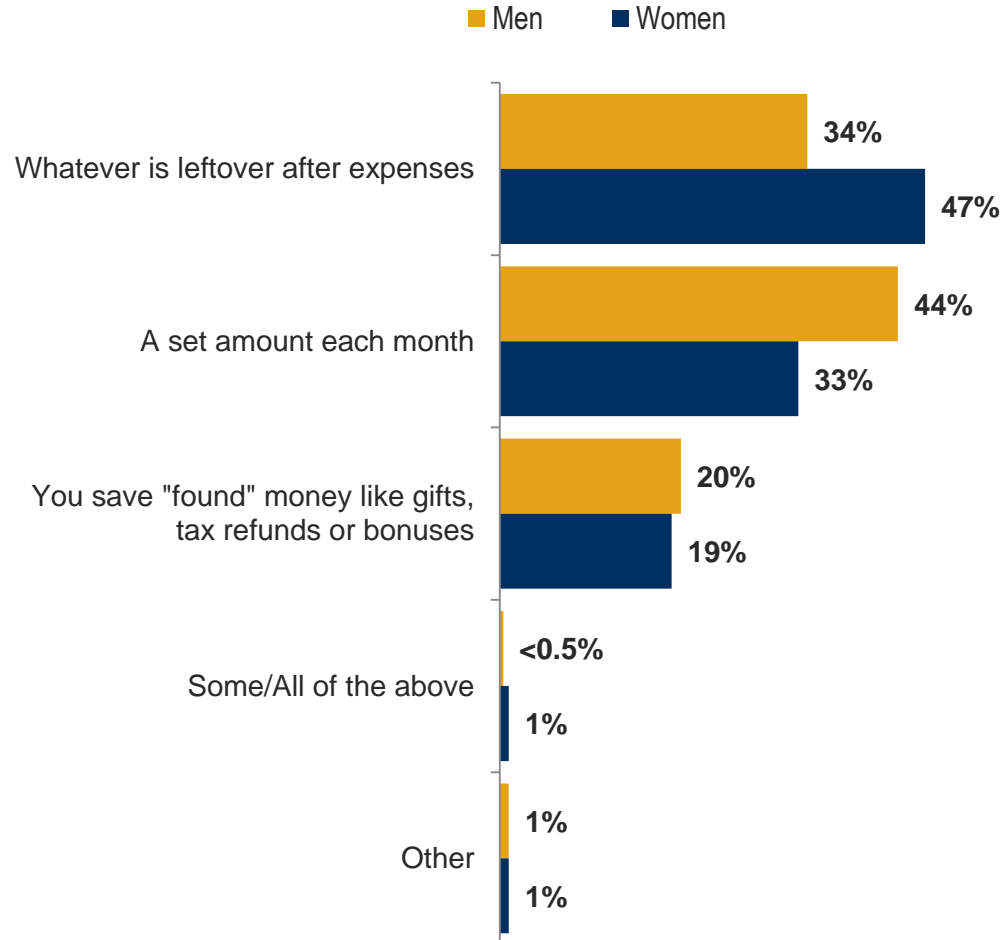
## Top Reasons Not Saving Any Money Month to Month



Why are you currently not saving any money from month to month? Please select all that apply. Filter: If not saving for things other than retirement (Men n=152; Women n=158)

# Women tend to save whatever is leftover after expenses, while men prefer to save a set amount each month.

Ways to Save for Things Other Than Retirement

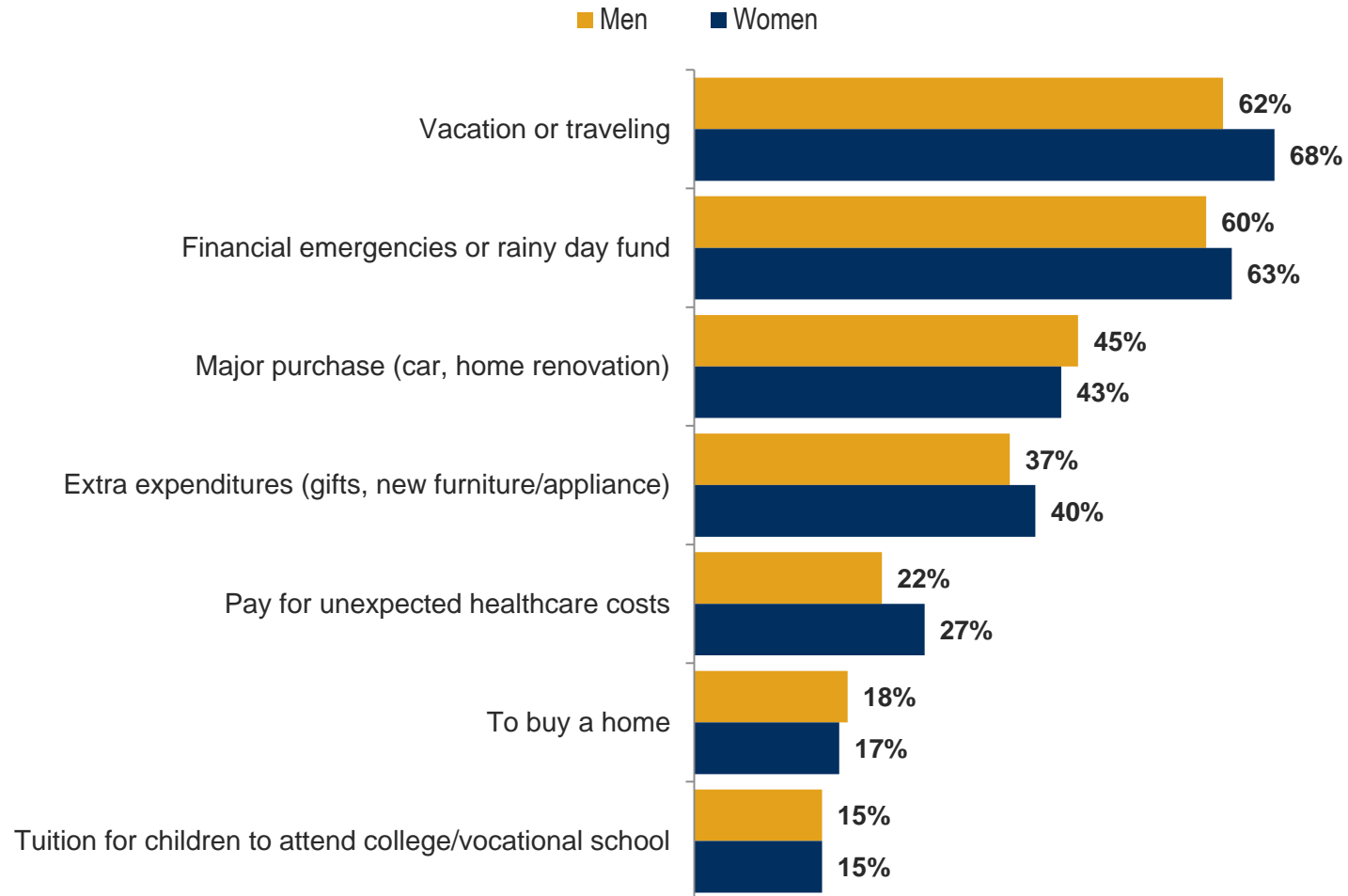


How do you typically save? Filter: If saving for things other than retirement (Men n=318; Women n=354)



# Outside of retirement, vacations and emergency funds are the savings objectives for both men and women.

Top Reasons to Save for Things Other Than Retirement

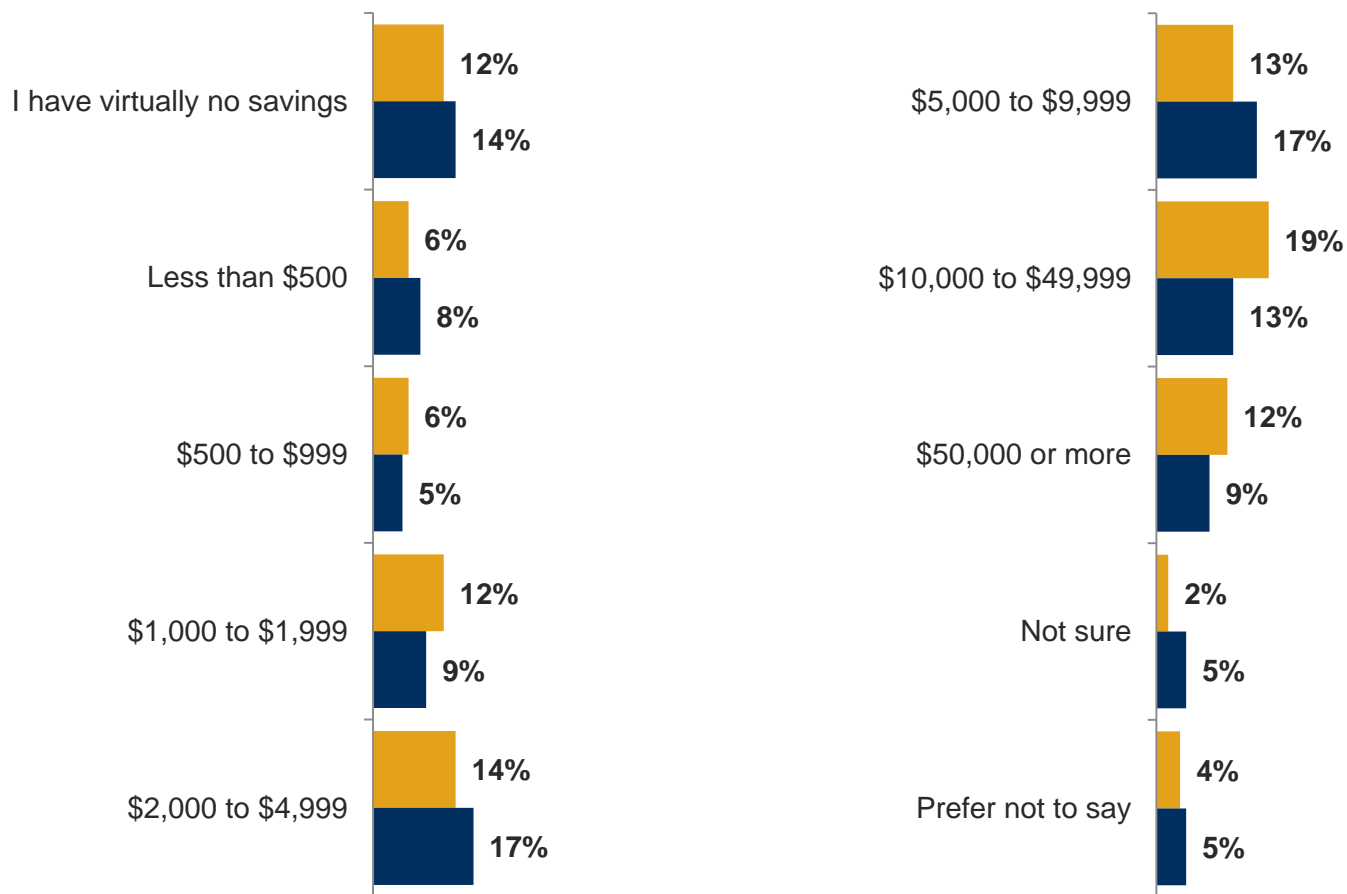


What is the intended purpose for the money you're saving? Please select all that apply. Filter: If saving for things other than retirement (Men n=318; Women n=354)

# Three in ten men have \$10,000 or more in savings, compared to only two in ten women.

Level of Savings for Financial Emergencies

Men Women

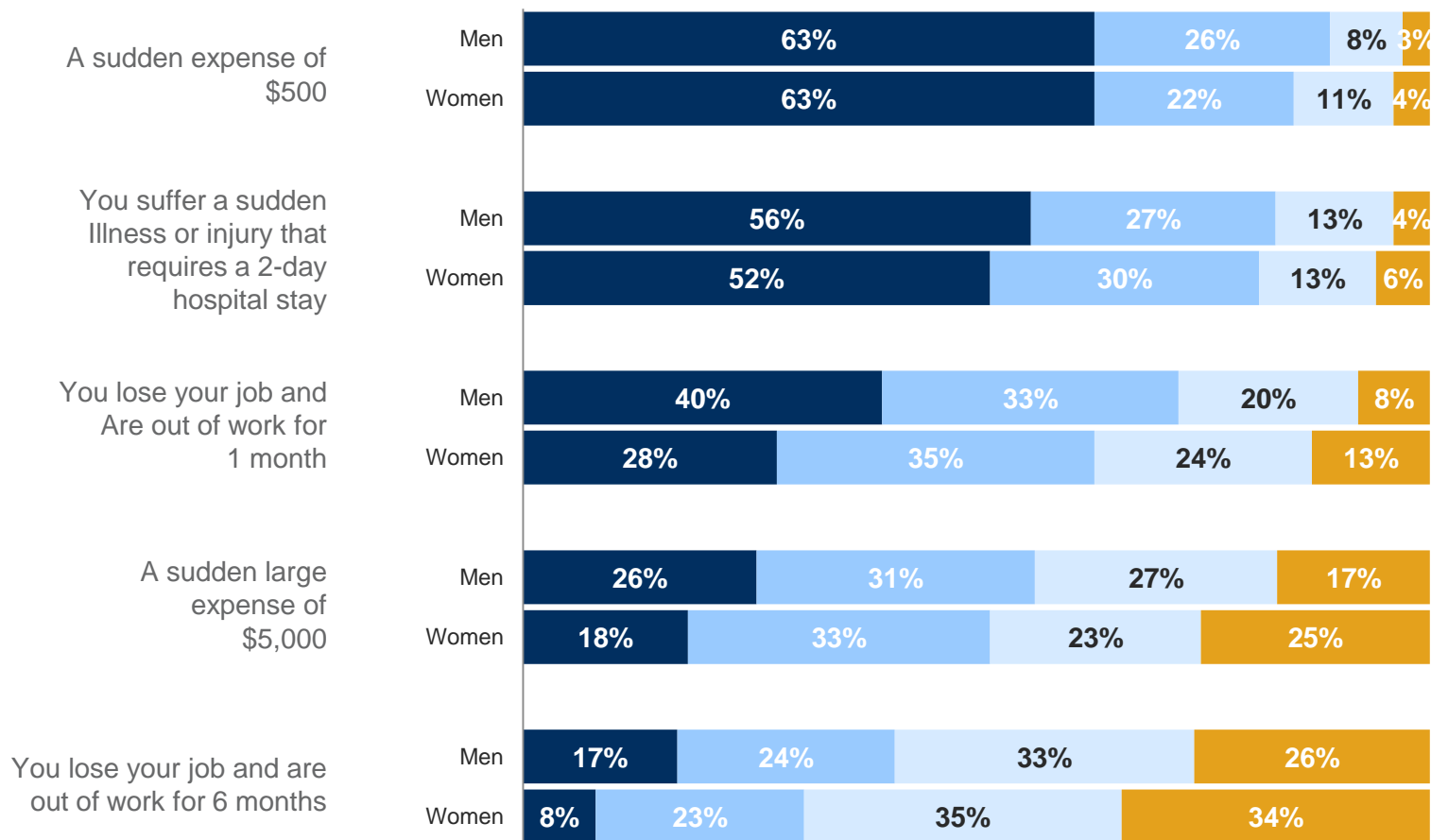


How much do you have saved for financial emergencies? (Men n=482; Women n=528)

# Women are much less likely to be able to manage financially in the event of a job loss.

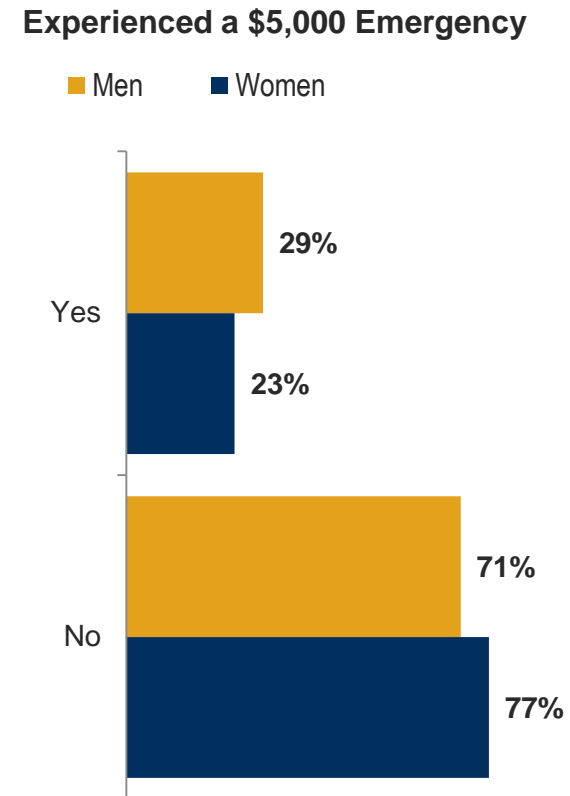
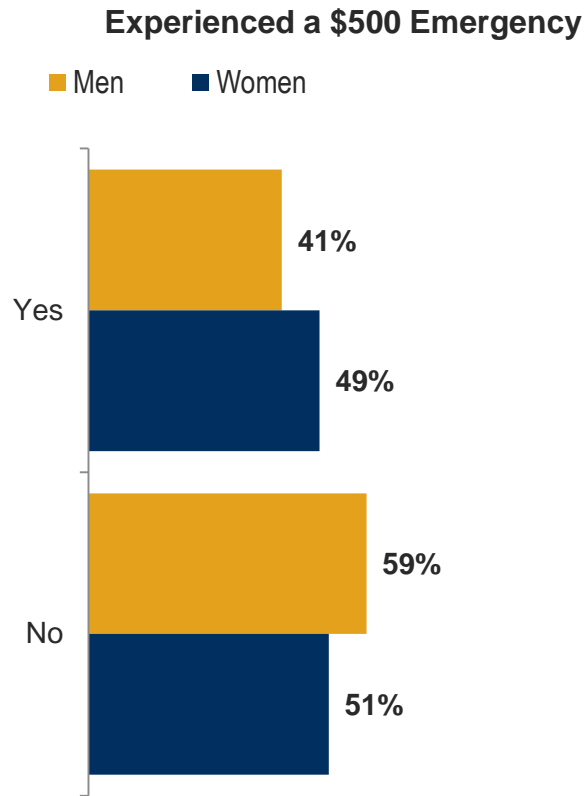
## Degree of Challenge to Household

- We would be able to get by without much issue
- We would be able to get by, but there would be some financial discomfort
- We would be able to get by, but there would be significant discomfort and real cutback
- We would not be able to get by



Please indicate the degree of challenge each would pose to your household if it were to occur tomorrow. (Men n=482; Women n=528)

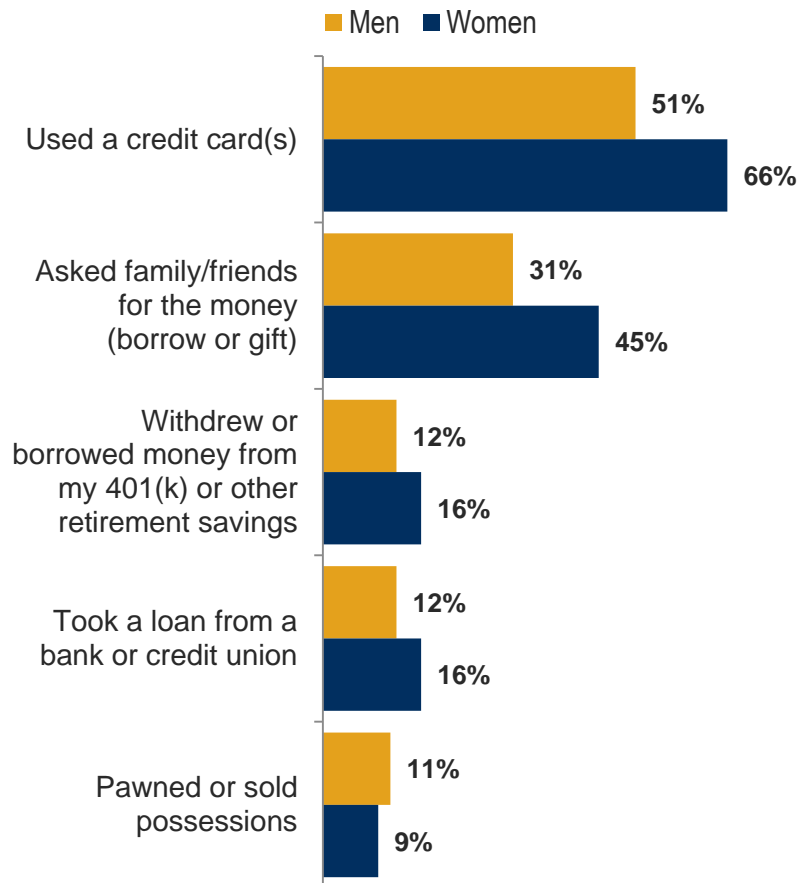
# Four in ten men and half of women have experienced a \$500 financial emergency. Fewer have faced a \$5,000 unexpected expense.



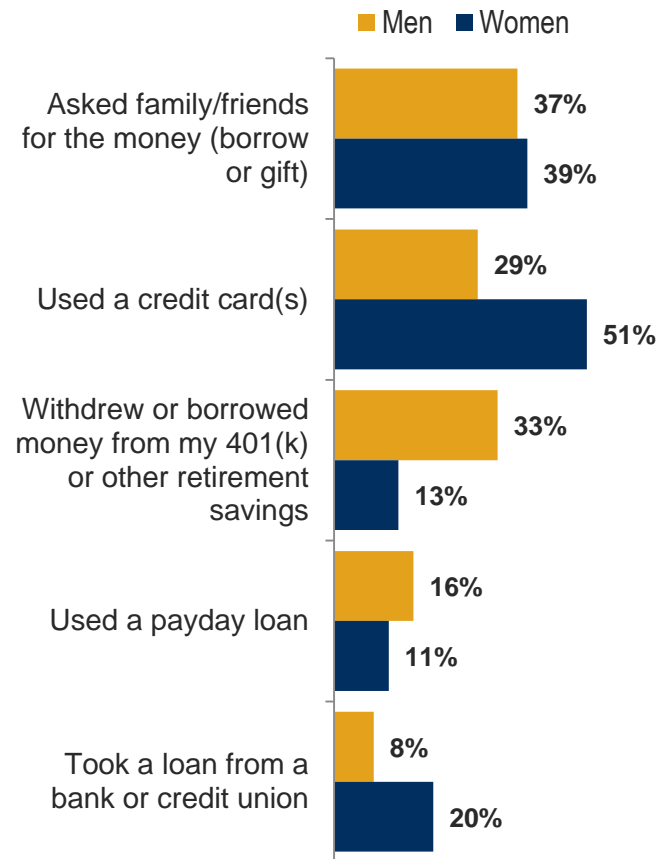
Have you ever been faced with a financial emergency (such as an immediate need for a home/car repair or urgent need for medical care) that required [SPLIT SAMPLE: \$500/\$5,000] you didn't have? (\$500: Men n=235; Women n=270) (\$5,000: Men n=247; Women n=258)

# Borrowing from family/friends and using credit cards are the most common ways both men and women deal with financial emergencies.

## Top Actions in the \$500 Emergency



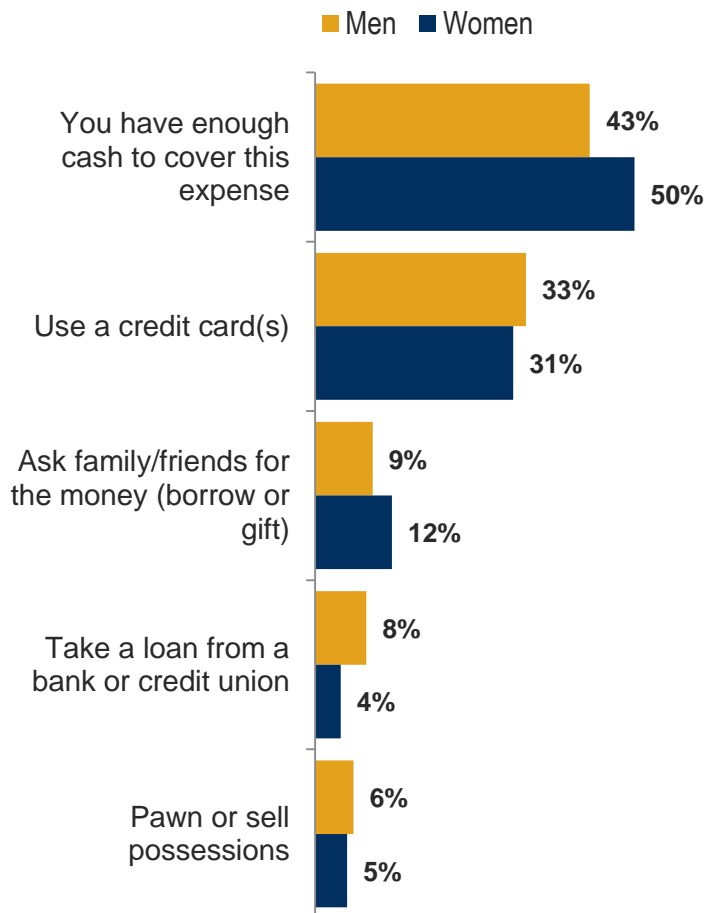
## Top Actions in the \$5,000 Emergency



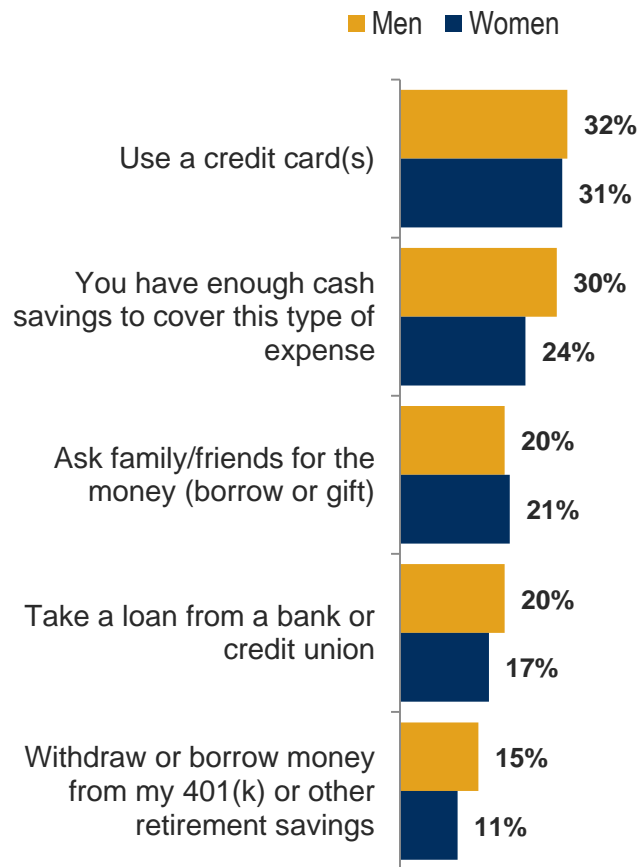
What did you do in this emergency? Please select all that apply. Filter: If faced a financial emergency (\$500: Men n=101; Women n=134) (\$5,000: Men n=63; Women n=58)

# Men and women say they have enough cash to cover a \$500 emergency. Fewer could handle \$5,000 without using credit.

## What To Do When Facing a \$500 Emergency



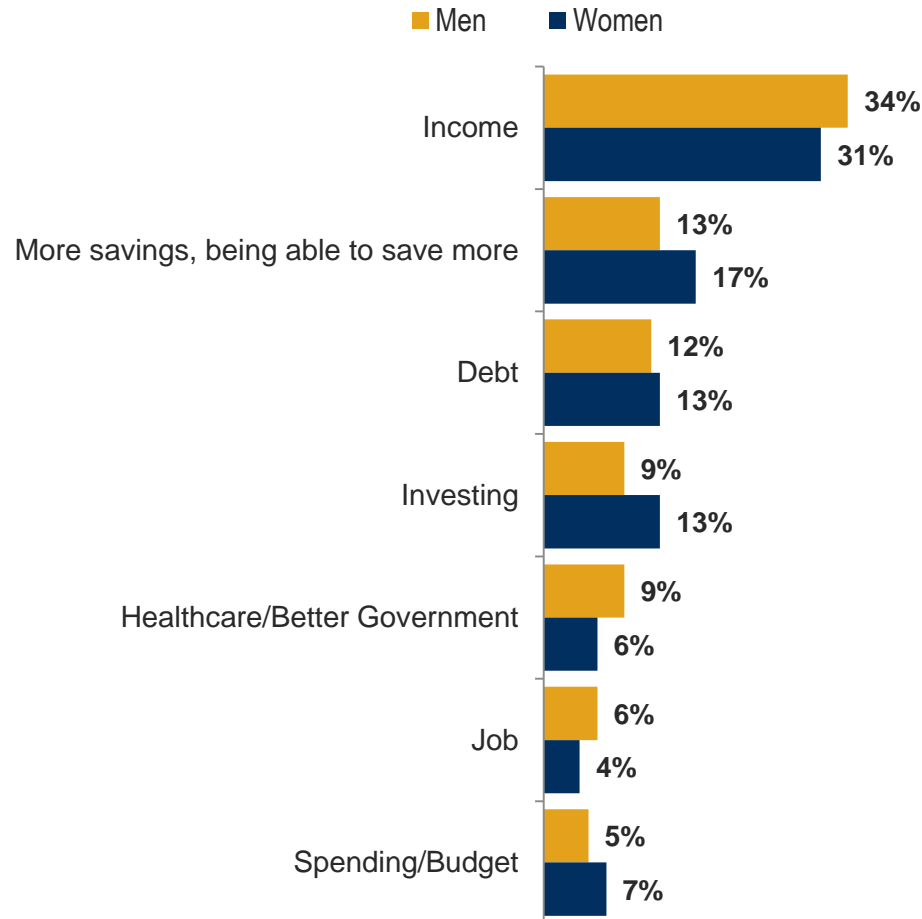
## What To Do When Facing a \$5,000 Emergency



If you were faced with a financial emergency (such as an immediate need for a home/car repair or urgent need for medical care) that required [SPLIT SAMPLE: \$500/\$5,000] tomorrow, what would you do? (\$500: Men n=235; Women n=270) (\$5,000: Men n=247; Women n=258)

# Men and women are more likely to think that higher income rather than increased savings would improve their sense of financial security.

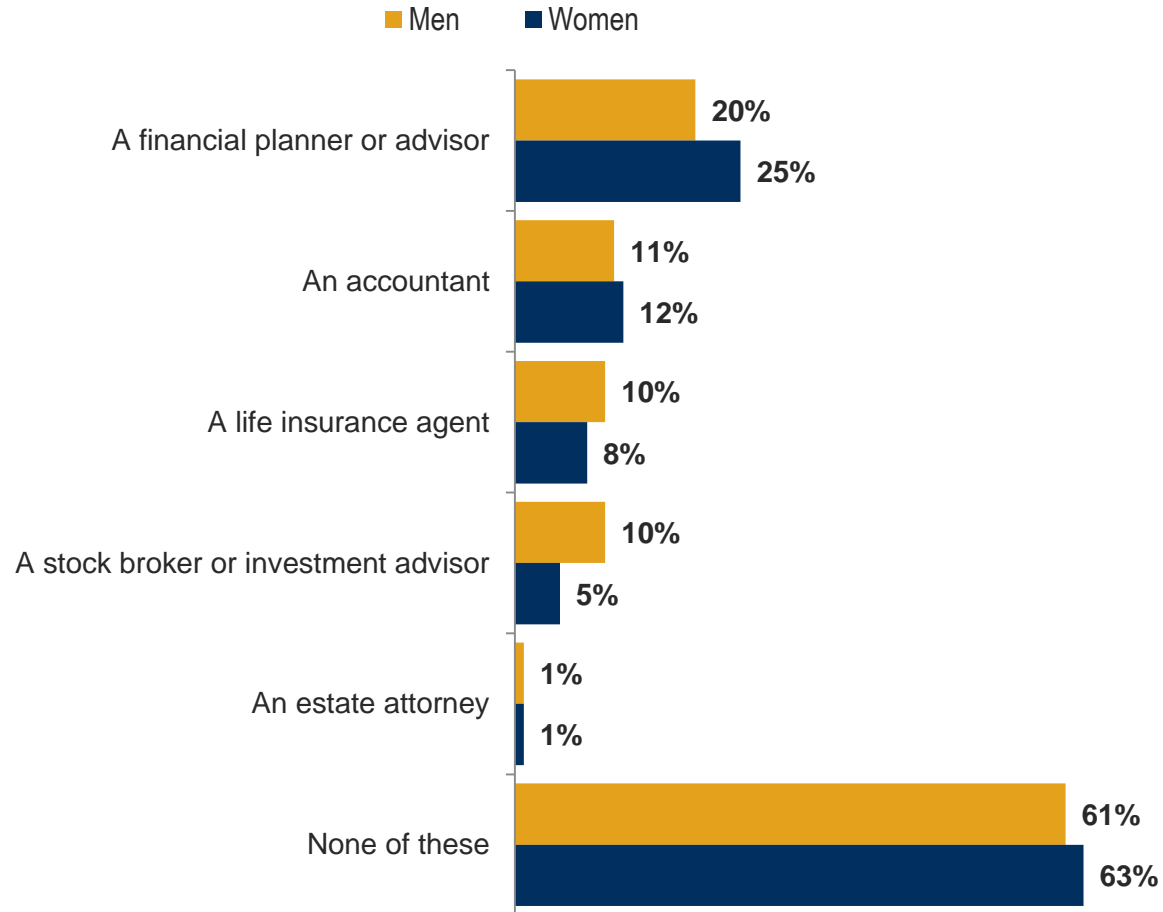
Top Responses to Help Feel Financially Secure



What is one thing that would help you feel more financially secure? (Men n=482; Women n=528)

# About four in ten middle class men and women currently work with a financial professional of some sort.

Type of Financial Professional You Currently Work With

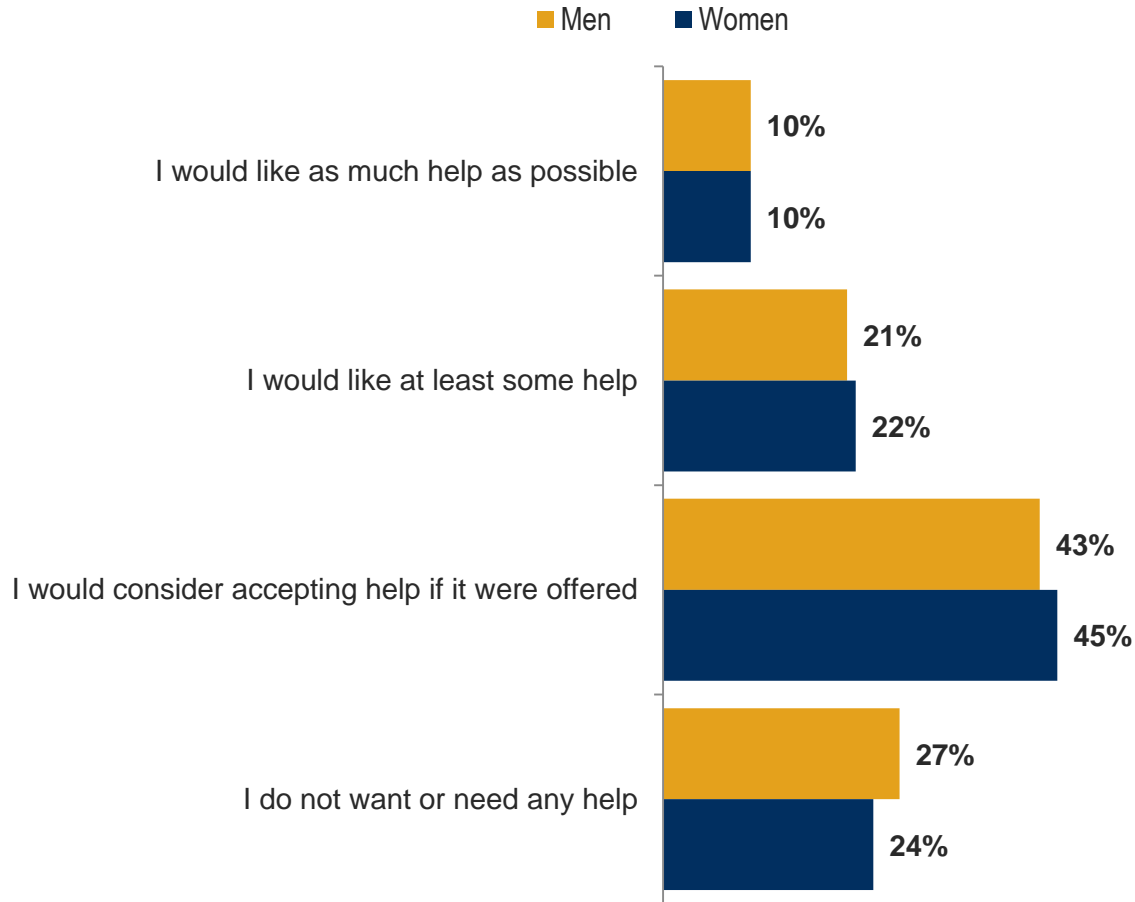


Which, if any, of the following types of financial professionals do you currently work with? Please select all that apply. (Men n=482; Women n=528)



# Three-quarters of men and women would be open to considering budgeting and money management help if offered.

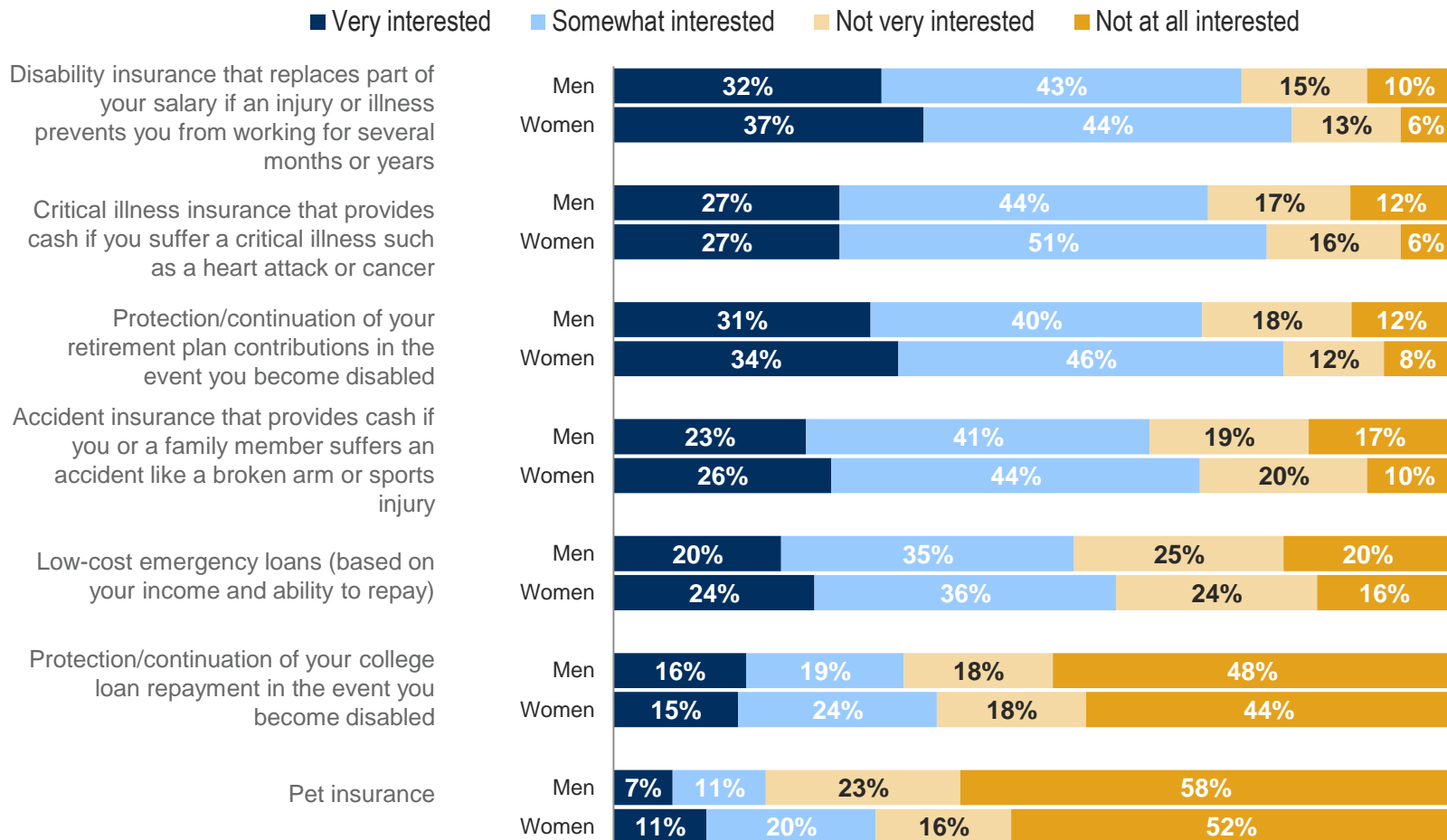
## Accepting Additional Help with Budgeting and Managing Monthly Finances and Bills



Do you want or would you consider accepting additional help with budgeting and managing your monthly finances and bills if it were offered to you?  
(Men n=482; Women n=528)

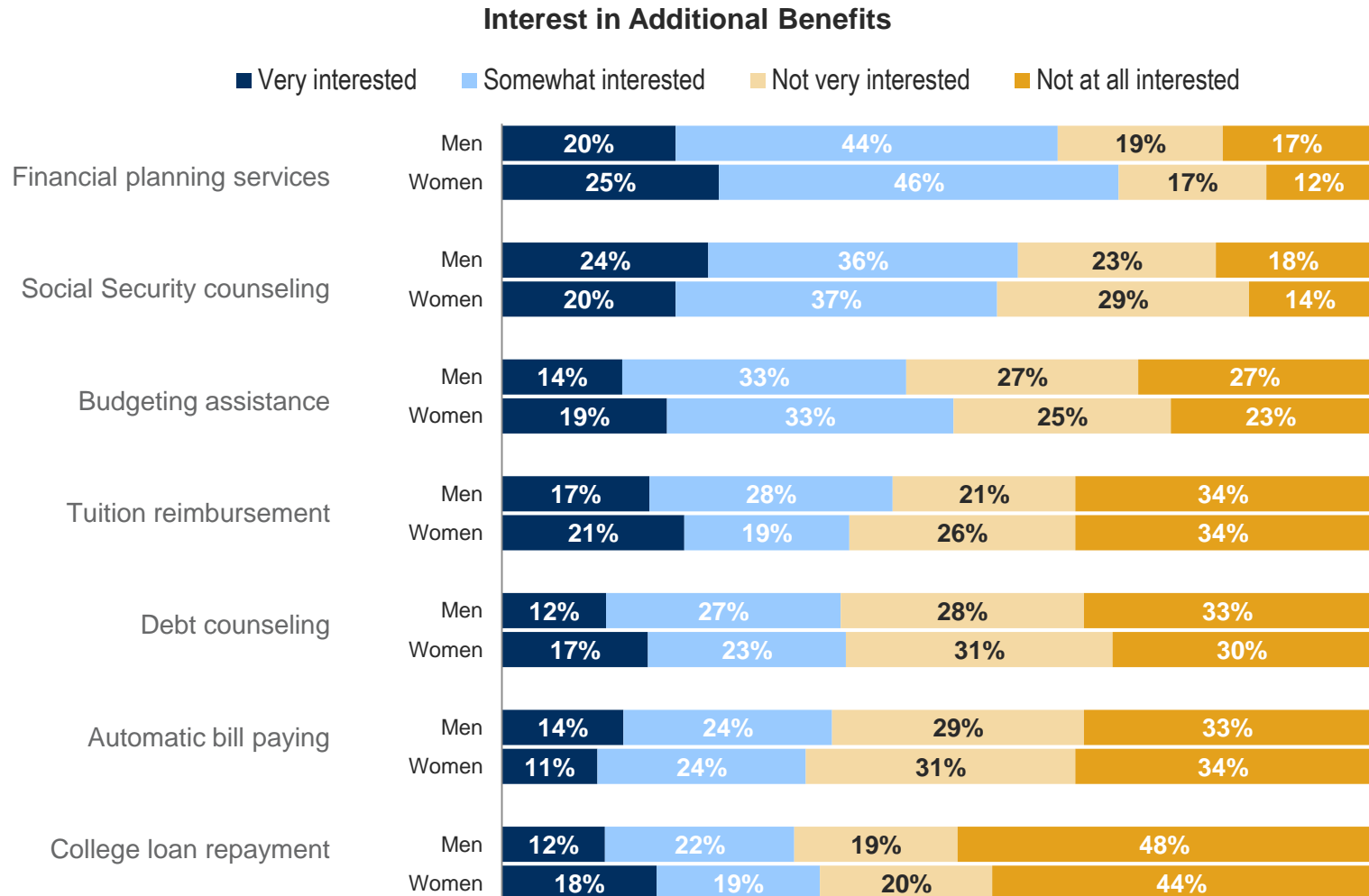
# Women are more interested in retirement plan contribution continuation if disabled. Disability and critical illness protection interest most.

## Interest in Additional Benefits



How interested would you be in receiving the following from your employer? (Men n=482; Women n=528)

# Men and women express strong interest in employer-provided financial planning, Social Security counseling and budgeting help.



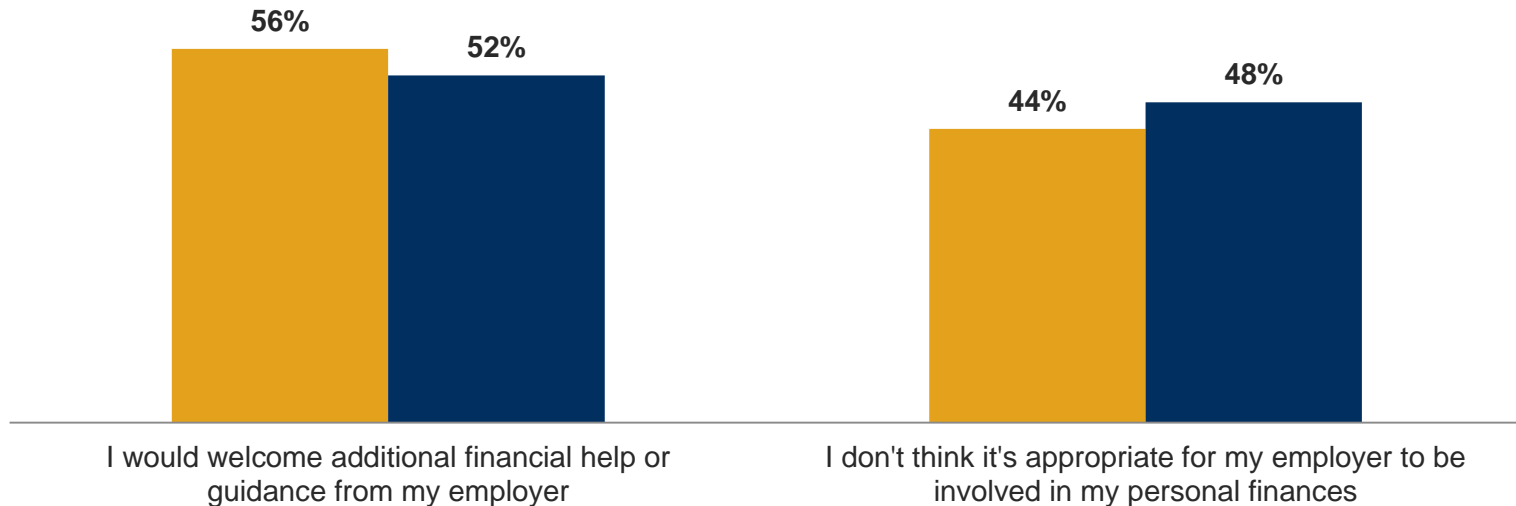
How interested would you be in receiving the following from your employer? (Men n=482; Women n=528)



# For both men and women, slightly more than half would welcome additional financial help or guidance from their employer.

View on Additional Help from Employer

■ Men ■ Women

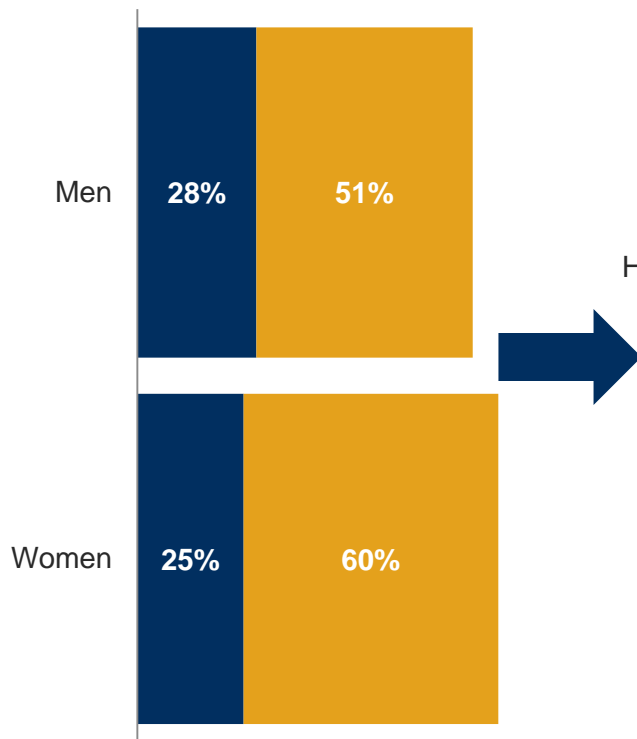


Which of the following is closer to your view? (Men n=482; Women n=528)

# Only a quarter of men and women are offered financial education or planning at work. Retirement planning is the most common of these services provided.

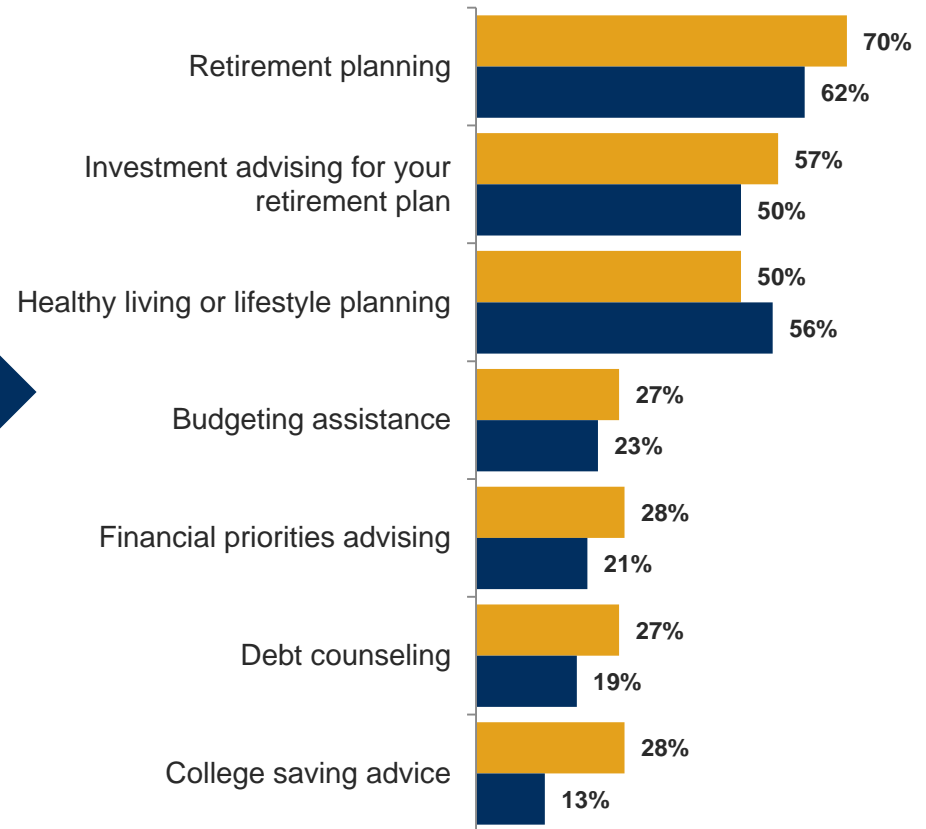
## Financial Education or Planning

■ Offered to employees ■ Not offered to employees



## Top Benefits Offered

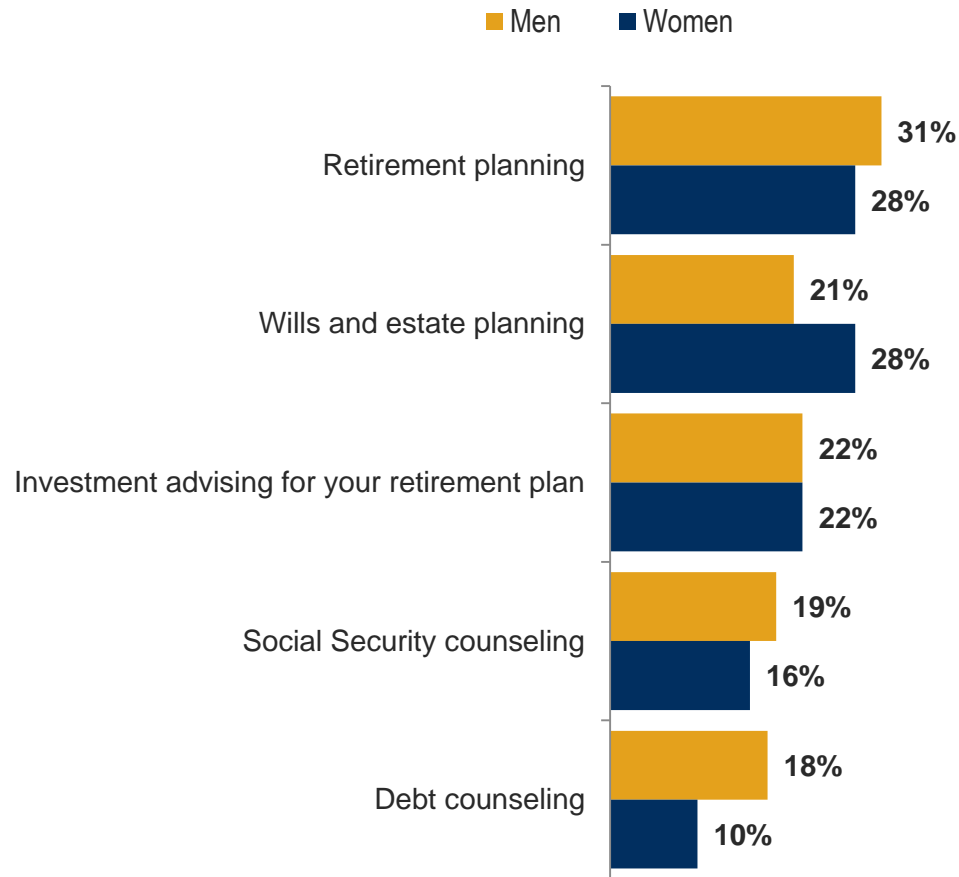
■ Men ■ Women



Which of the following employee benefits does your employer currently offer to you, regardless of whether or not you participate? (Men n=482; Women n=528)  
 What sort of financial education or planning benefits does your employer offer? (Please select all that apply) Filter: If financial education/planning is offered (Men n=118; Women n=140)

# Three in ten men and women wish their employer offered retirement planning. Men are nearly twice as likely to want debt counseling.

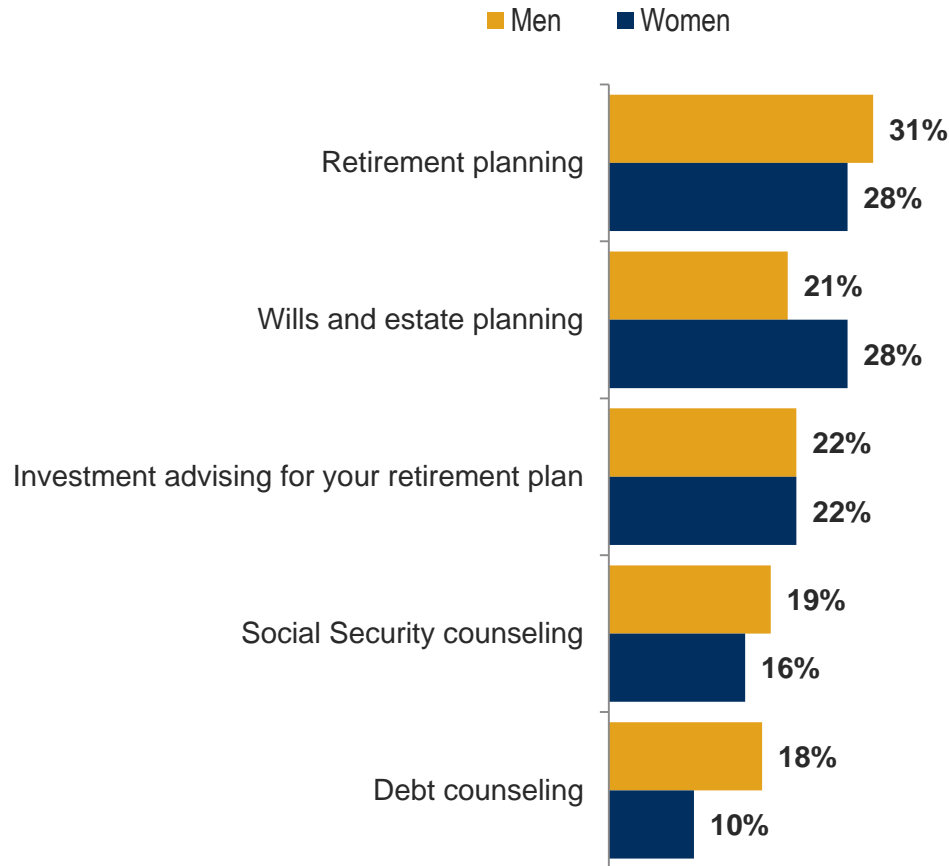
## Top Desired Financial Education or Planning Benefits



Which of the following financial education or planning benefits do you wish your employer would offer you as part of your benefits package? (Please select all that apply) (Men n=482; Women n=528)

# Three in ten men and women wish their employer offered retirement planning. Men are nearly twice as likely to want debt counseling.

## Top Desired Financial Education or Planning Benefits

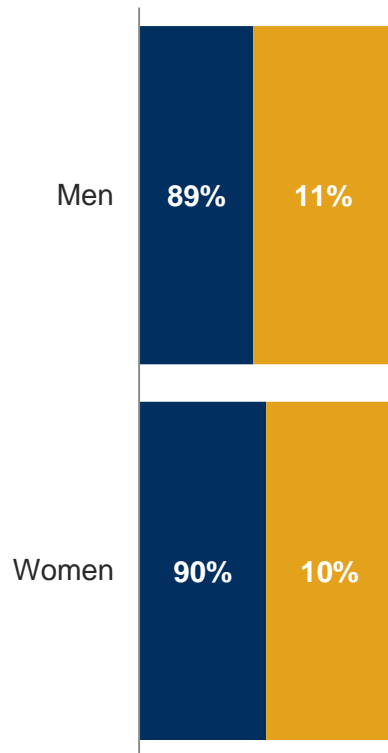


Which of the following financial education or planning benefits do you wish your employer would offer you as part of your benefits package? (Please select all that apply) (Men n=482; Women n=528)

# A quarter of plan participants claim to save at least 10%; one in ten are saving 15% or more, regardless of gender.

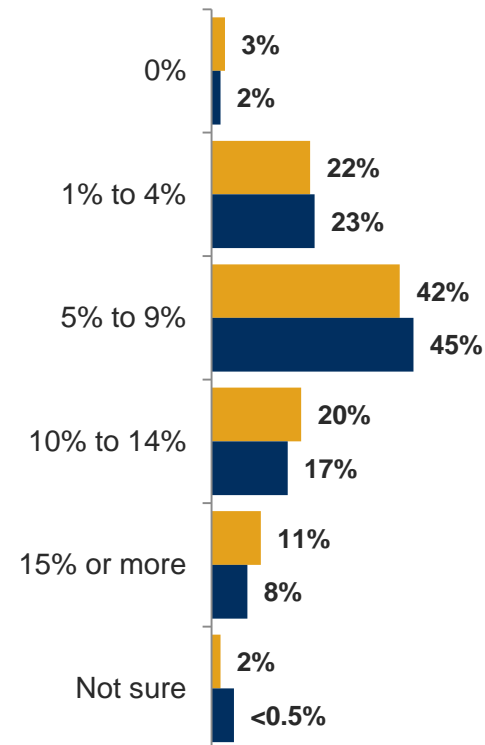
## 401(k) Retirement Savings Plan or Similar Defined Contribution Retirement Plan

■ Have/Participate ■ Do not have/participate



## Percentage of Income Saved

■ Men ■ Women



And which of these retirement benefits do you currently have or participate in through your employer? (Men n=482; Women n=528)

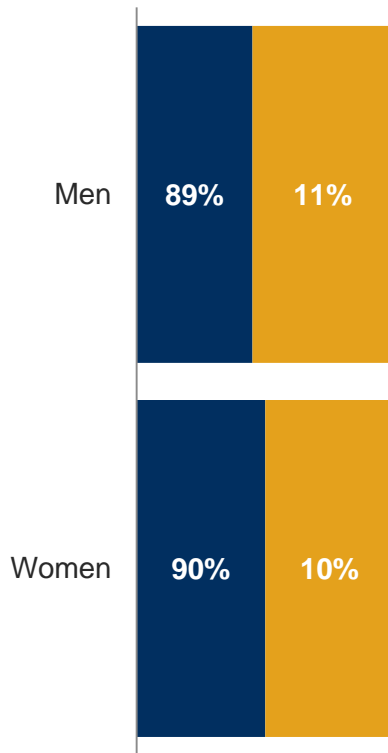
What percentage of your income do you personally save in your workplace retirement savings plan? Filter: If participating in plan (Men n=361; Women n=379)



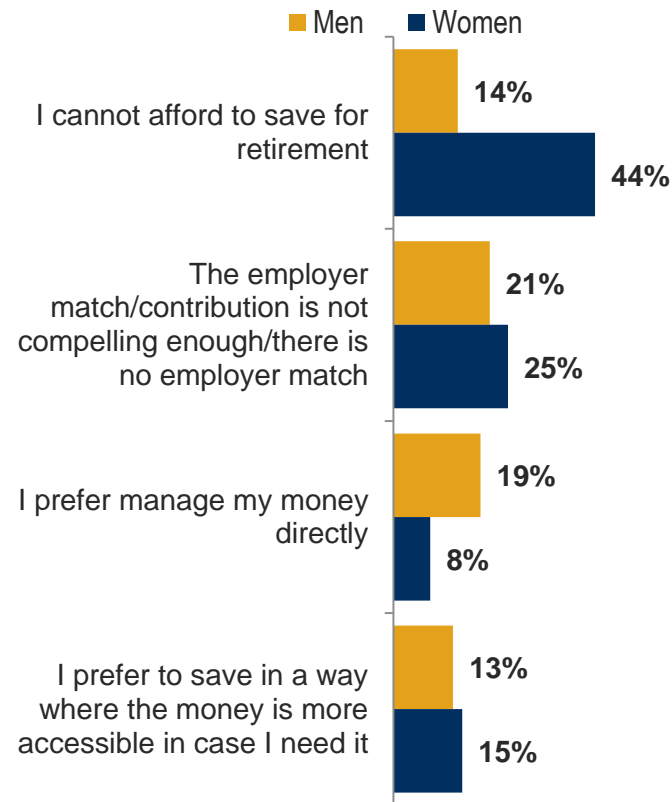
# Women are three times more likely than men to not contribute to their retirement savings plan because they cannot afford to.

## 401(k) Retirement Savings Plan or Similar Defined Contribution Retirement Plan

■ Have/Participate ■ Do not have/participate



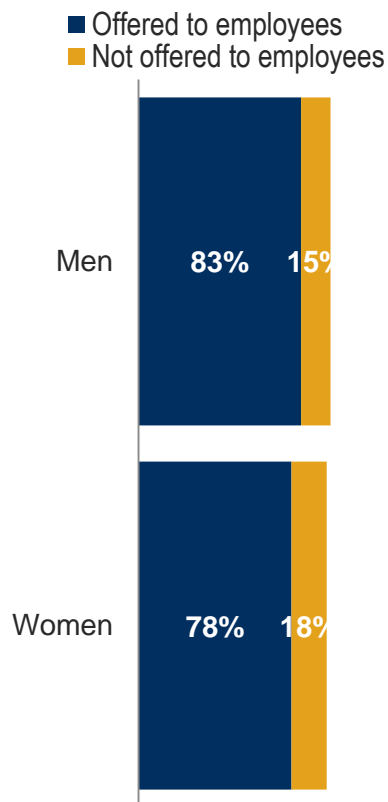
## Top Reasons Not to Contribute *(note: small sample size on subgroups)*



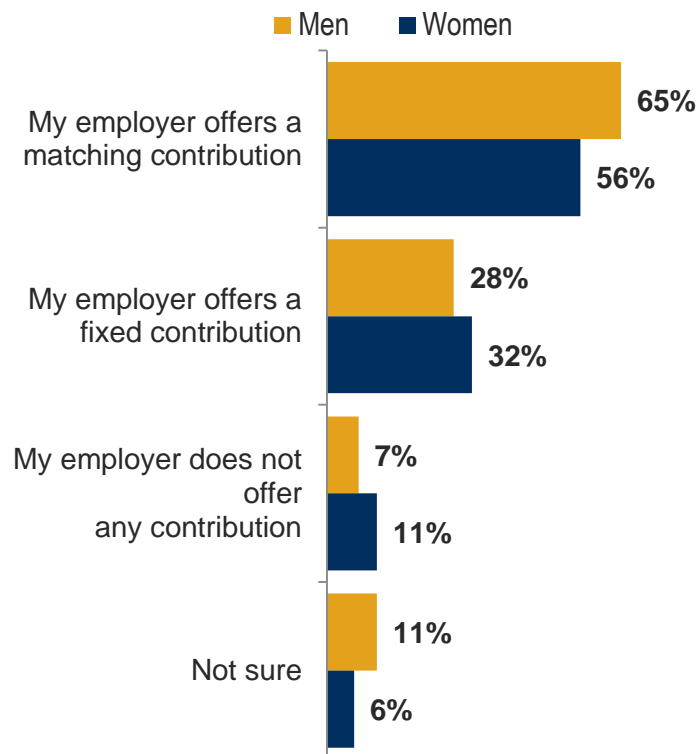
And which of these retirement benefits do you currently have or participate in through your employer? (Men n=482; Women n=528)  
 Why are you not contributing money to your employer's retirement savings plan? Please select all that apply. Filter: If not participating in plan (Men n=38; Women n=49)

# Men are slightly more likely to say their employer offers a matching contribution.

## 401(k) Retirement Savings Plan or Similar Defined Contribution Retirement Plan



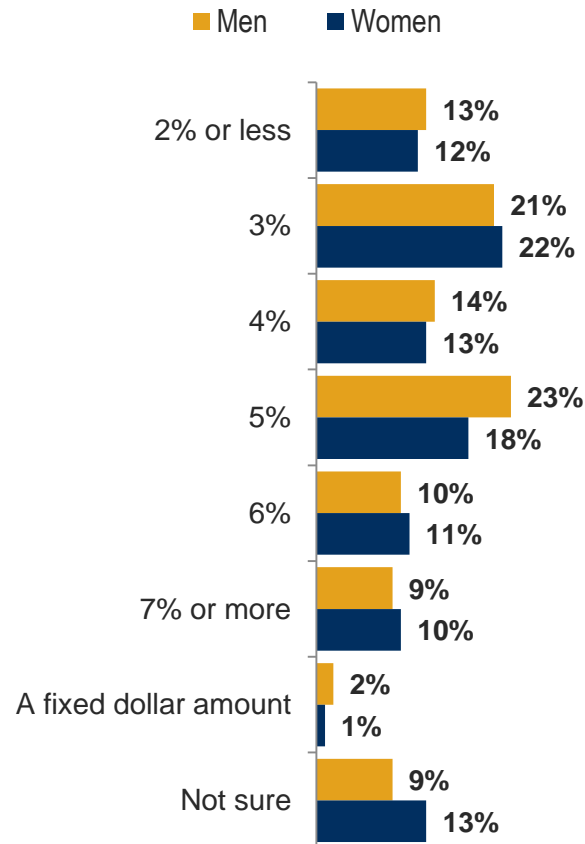
## Employer Contribution



Which of the following retirement benefits does your employer currently offer to you, regardless of whether or not you participate? (Men n=482; Women n=528)  
 Does your employer contribute money to your workplace retirement savings plan? (Please select all that apply) Filter: If plan is offered (Men n=399; Women n=430)

# Among those with an employer contribution, four in ten say their employer contributes at least 5% of their income to their plan.

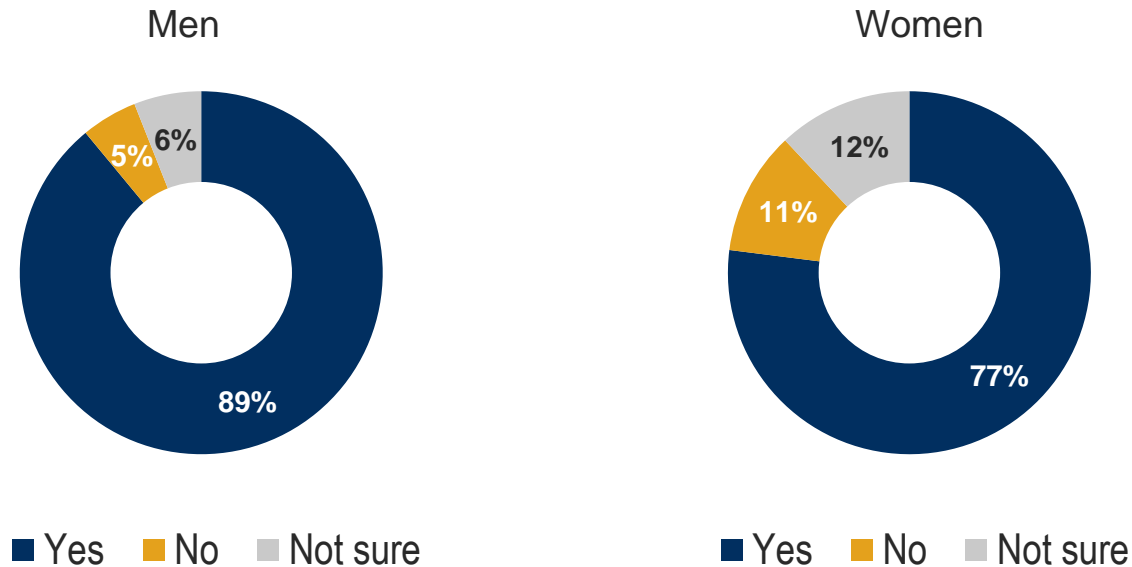
## Income Percentage Employer Contributes to Workplace Retirement Plan



About what percentage of your income does your employer contribute to your workplace retirement savings plan? Filter: If employers offers contribution (Men n=353; Women n=354)

# Men are significantly more likely to meet or exceed their employer match.

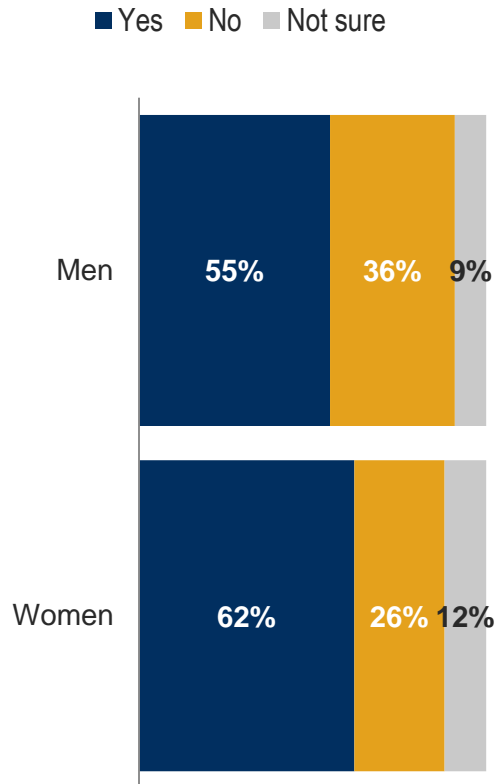
## Exceeding Contributions Required for Employer Match



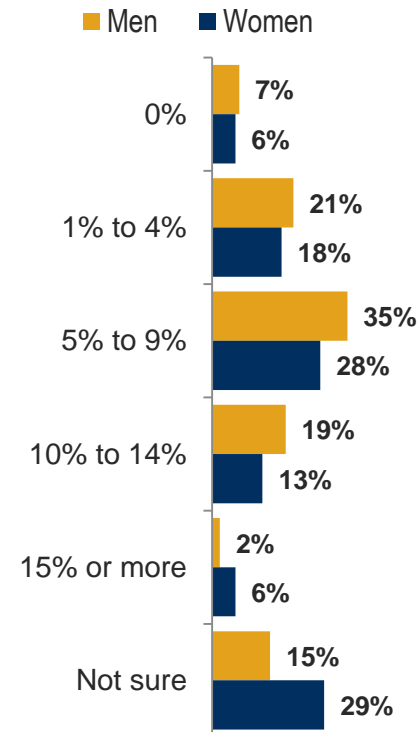
Do you save enough money in your workplace retirement savings plan to receive the full matching contribution offered by your employer? Filter: If employers offers a matching contribution (Men n=244; Women n=241)

# Women are slightly more likely than men to say their working spouse has access to a retirement plan through his/her employer.

**Spouse/Partner 401(k) Retirement Savings Plan or Similar Defined Contribution Retirement Plan**

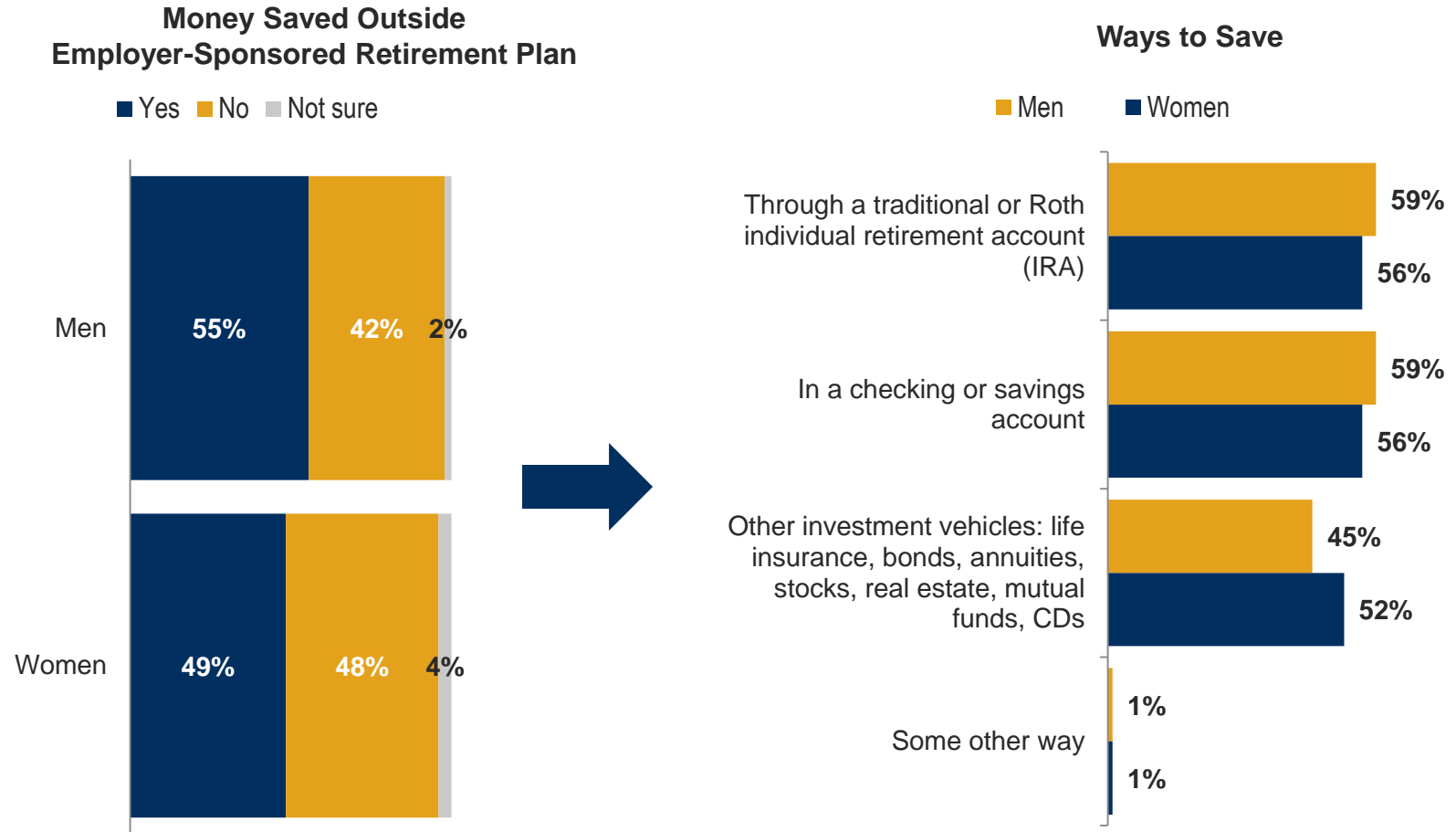


**Percentage of Income Saved by Spouse**



Does your spouse's/partner's current employer offer a 401(k) or similar retirement savings plan, such as a tax-deferred annuity or 403(b), 457, or thrift savings plan, regardless of whether or not they contribute to that plan? Filter: Spouse/Partner works full or part time (Men n=259; Women n=258)  
 What percentage of your income does your spouse/partner save in their workplace retirement savings plan? Filter: If spouse/partner participates in plan (Men n=138; Women n=153)

# Half of men and women have retirement savings outside of work. Most of those who do use an IRA or a savings account.

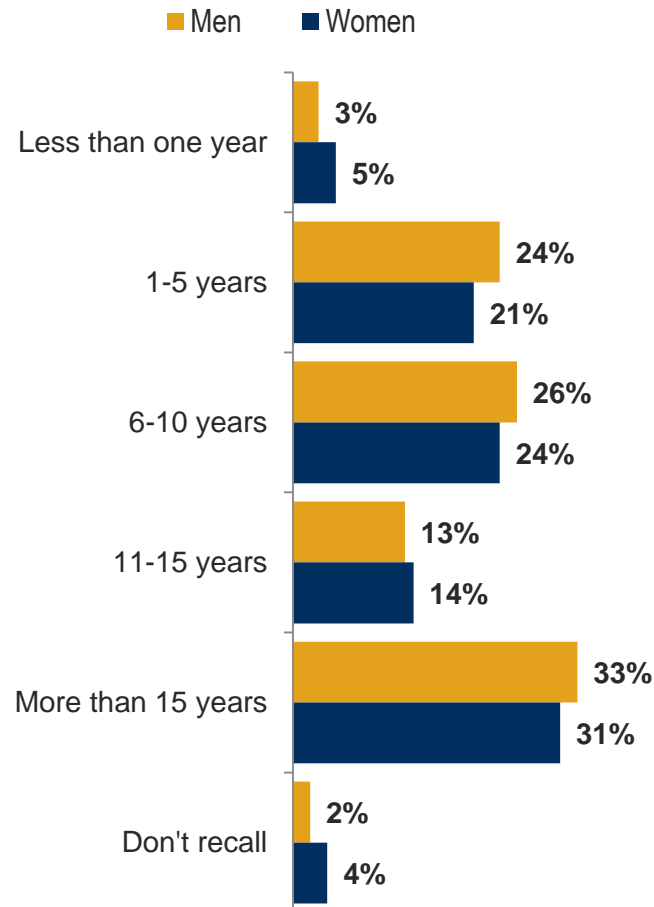


Do you (and your spouse/partner) save any money for retirement outside of an employer-sponsored retirement savings plan? (Men n=482; Women n=528)

How are you (and your spouse/partner) saving money for retirement outside of an employer-sponsored retirement savings plan? (Please select all that apply) Filter: If saving money outside employer-sponsored retirement plan (Men n=263; Women n=255)

# Three in ten men and women have been saving for retirement for more than 15 years, while a quarter have been saving for less than 10.

Length of Time Saving Money



For how long have you been saving money for retirement? Filter: If currently saving (Men n=427; Women n=428)

# For both men and women, health insurance is the most common benefit offered. Nine in ten say it's offered and eight in ten participate.

Benefits Offered	Offered and Have/Participate	Offered and Do not have/participate	Not offered
<b>Health insurance</b>			
Men	78%	<b>13%<sup>W</sup></b>	7%
Women	81%	7%	11%
<b>Dental insurance</b>			
Men	70%	14%	13%
Women	76%	9%	15%
<b>Vision insurance</b>			
Men	55%	21%	20%
Women	60%	17%	20%

Which of the following employee benefits does your employer currently offer to you, regardless of whether or not you participate?

And which of these benefits do you currently have or participate in through your employer? (Men n=482; Women n=528)

<sup>W</sup>=Significantly higher than women; <sup>M</sup>=Significantly higher than men



## Half of men are offered and participate in short-term disability insurance compared to only four in ten women.

Benefits Offered	Offered and Have/Participate	Offered and Do not have/participate	Not offered
Life insurance			
Men	61%	14%	19%
Women	60%	14%	21%
Short-term disability insurance			
Men	<b>50%<sup>W</sup></b>	20%	19%
Women	40%	23%	25%
Long-term disability insurance			
Men	44%	23%	21%
Women	37%	23%	27%

Which of the following employee benefits does your employer currently offer to you, regardless of whether or not you participate?

And which of these benefits do you currently have or participate in through your employer? (Men n=482; Women n=528)

<sup>W</sup>=Significantly higher than women; <sup>M</sup>=Significantly higher than men

## Women are less likely to be offered accident insurance, and are less likely to buy critical illness or supplemental medical insurance.

Benefits Offered		Offered and Have/Participate	Offered and Do not have/participate	Not offered
Accident insurance				
	Men	18%	<b>24%<sup>W</sup></b>	39%
	Women	14%	15%	<b>49%<sup>M</sup></b>
Critical illness insurance				
	Men	<b>16%<sup>W</sup></b>	17%	42%
	Women	10%	19%	46%
Supplemental medical insurance				
	Men	<b>17%<sup>W</sup></b>	21%	42%
	Women	9%	18%	50%

Which of the following employee benefits does your employer currently offer to you, regardless of whether or not you participate? And which of these benefits do you currently have or participate in through your employer?

(Men n=482; Women n=528) <sup>W</sup>=Significantly higher than women; <sup>M</sup>=Significantly higher than men

## Six in ten women report they are not offered financial education or planning, compared to half of men.

Benefits Offered		Offered and Have/Participate	Offered and Do not have/participate	Not offered
Hospital indemnity insurance	Men	9%	11%	47%
	Women	7%	11%	48%
Legal services protection	Men	8%	14%	54%
	Women	7%	16%	57%
Financial education or planning	Men	6%	32%	51%
	Women	8%	15%	<b>60%<sup>M</sup></b>

Which of the following employee benefits does your employer currently offer to you, regardless of whether or not you participate? And which of these benefits do you currently have or participate in through your employer?

(Men n=482; Women n=528) <sup>W</sup>=Significantly higher than women; <sup>M</sup>=Significantly higher than men

## Less than half are offered tuition assistance, cancer insurance, or low-cost loans. Fewer than one in ten participate.

Benefits Offered		Offered and Have/Participate	Offered and Do not have/participate	Not offered
Tuition assistance				
	Men	7%	25%	51%
	Women	6%	28%	53%
Cancer insurance				
	Men	8%	10%	55%
	Women	4%	15%	58%
Low-cost loans				
	Men	7%	6%	68%
	Women	4%	5%	75%

Which of the following employee benefits does your employer currently offer to you, regardless of whether or not you participate? And which of these benefits do you currently have or participate in through your employer? (Men n=482; Women n=528)

<sup>W</sup>=Significantly higher than women; <sup>M</sup>=Significantly higher than men

# Identity theft protection, college savings plans, and pet insurance are rarely offered.

Benefits Offered	Offered and Have/Participate	Offered and Do not have/participate	Not offered
<b>College savings plan</b>			
Men	3%	12%	64%
Women	1%	7%	70%
<b>Identity theft protection</b>			
Men	5%	7%	68%
Women	4%	6%	73%
<b>Pet insurance</b>			
Men	2%	7%	76%
Women	<0.5%	7%	80%

Which of the following employee benefits does your employer currently offer to you, regardless of whether or not you participate?

And which of these benefits do you currently have or participate in through your employer? (Men n=482; Women n=528)

<sup>W</sup>=Significantly higher than women; <sup>M</sup>=Significantly higher than men

## Seven in ten participate in a defined contribution plan at work; three in ten have a defined benefit pension plan.

Retirement Benefits Offered	Offered and Have/Participate	Offered and Do not have/participate	Not offered
A 401(k) retirement savings plan or similar defined contribution retirement plan			
Men	74%	9%	15%
Women	70%	8%	18%
A traditional defined benefit pension plan			
Men	31%	3%	57%
Women	31%	6%	49%

Which of the following retirement benefits does your employer currently offer to you, regardless of whether or not you participate? And which of these retirement benefits do you currently have or participate in through your employer? (Men n=482; Women n=528)

<sup>W</sup>=Significantly higher than women; <sup>M</sup>=Significantly higher than men

# Study Demographics

	Men (n=482)	Women (n=528)
<b>Do you consider yourself to be...</b>		
Heterosexual or straight	90%	93%
Gay	7	--
Bisexual	2	3
Lesbian	--	3
Prefer not to say	1	2
<b>Do you consider yourself to be transgender or transsexual?</b>		
Yes	2%	1%
No	98	99
Prefer not to say	*	1
<b>Age</b>		
25 to 34	27%	27%
35 to 44	26	24
45 to 54	25	27
55 to 65	21	22

\*=<0.5%

# Study Demographics

	Men (n=482)	Women (n=528)
<b>Are you of Hispanic, Spanish, Latino origin or descent?</b>		
Yes	19%	14%
No	81	85
Prefer not to answer	*	*
<b>Racial Background</b>		
Non-Hispanic Caucasian	67%	70%
Hispanic	19	14
Non-Hispanic African-American	7	11
Non-Hispanic Asian	6	3
Non-Hispanic Other	1	1
Prefer not to answer	1	*
<b>[If Hispanic] Were you...</b>		
	(n=39)	(n=37)
I was born outside of the U.S.	27%	10%
I was born in the U.S., and at least one of my parents was born outside of the U.S.	22	49
I was born in the U.S., and both of my parents were born in the U.S.	46	41
Not sure	--	--
Prefer not to say	6	--

\*=<0.5%



# Study Demographics

	Men (n=482)	Women (n=528)
<b>Household Income</b>		
\$35,000 to \$44,999	10%	10%
\$45,000 to \$54,999	10	15
\$55,000 to \$64,999	14	10
\$65,000 to \$74,999	9	7
\$75,000 to \$99,999	28	26
\$100,000 to \$149,999	30	31
<b>Marital Status</b>		
Married	65%	56%
Single, never married	20	18
Divorced or separated	7	14
Not married, but living with a partner/significant other	6	9
Widowed	1	3
<b>Level of Education</b>		
High school graduate or less	12%	21%
Some college/trade or technical school	48	36
College graduate (4-year degree)	28	26
Graduate or professional degree	13	16

# Study Demographics

	Men (n=482)	Women (n=528)
<b>Current Employment Status</b>		
Employed full time	100%	100%
Employed part time	--	--
A homemaker	--	--
Retired	--	--
Self-employed	--	--
Disabled and unable to work	--	--
Unemployed or temporarily laid off	--	--
A full-time student	--	--
<b>[If married/partner] Spouse's/Partner's Employment Status</b>		
	(n=314)	(n=304)
Employed full time	78%	85%
Employed part time	8	3
A homemaker	8	1
Retired	2	4
Disabled and unable to work	2	2
Self-employed	1	4
Unemployed or temporarily laid off	1	1
A full-time student	*	*

\*=<0.5%

# Study Demographics

	Men (n=314)	Women (n=304)
<b>[If married/partner] Household Decisions On Financial Matters</b>		
You make most of the decisions with little or no input from another household member	32%	25%
You take the lead and discuss decisions with another household member	41	31
Decisions are made in total partnership	27	42
Another household member takes the lead and discusses decisions with you	1	2
Another household member makes decisions with little or no input from you	--	--
<b>[If married/partner] Household Decisions On Employee Benefits</b>		
You make most of the decisions for both you and your spouse/partner, with little or no discussion	27%	30%
You take the lead for both you and your spouse/partner, but discuss decisions	40	28
You make decisions about both your benefits in total partnership	24	27
You make the decisions about the benefits from your job, and your spouse/partner makes the decisions about the benefits from their job	6	13
Your spouse/partner takes the lead for both of you, but you discuss decisions	3	3
Your spouse/partner makes most of the decisions for both of you, with little or no discussion	--	--

# Study Demographics

	Men (n=482)		Women (n=528)	
<b>Live with and provide some financial support to...</b>	<b>0</b>	<b>1+</b>	<b>0</b>	<b>1+</b>
Children under 18	65%	35%	68%	31%
Adult children (over 18)	63%	37%	58%	42%
Parent or parent-in-law	92%	8%	93%	7%
Grandparent or grandparent-in-law	98%	2%	98%	1%
Other family or relatives	87%	13%	89%	11%
Friends or other non-family	94%	6%	95%	5%
<b>Are there people you do not live with, but provide financial support?</b>				
Yes	22%		19%	
No	78		81	
<b>Do NOT live with and provide some financial support to...</b>	<b>(n=82)</b>		<b>(n=86)</b>	
	<b>0</b>	<b>1+</b>	<b>0</b>	<b>1+</b>
Children under 18	74%	26%	75%	24%
Adult children (over 18)	45%	55%	60%	38%
Parent or parent-in-law	76%	24%	72%	28%
Grandparent or grandparent-in-law	95%	5%	92%	8%
Other family or relatives	84%	15%	83%	16%
Friends or other non-family	87%	13%	87%	13%

# Study Demographics

	Men (n=482)	Women (n=528)
<b>Region</b>		
South	36%	29%
Midwest	25	28
Northeast	19	24
West	20	19
<b>Total Savings</b>		
Less than \$1,000	6%	8%
\$1,000 to \$4,999	6	11
\$5,000 to \$9,999	5	9
\$10,000 to \$49,999	22	18
\$50,000 to \$99,999	19	16
\$100,000 to \$249,999	16	13
\$250,000 to \$499,999	9	11
\$500,000 to \$999,999	5	4
\$1 million or more	3	1
Not sure	1	3
Prefer not to say	8	6

