

## Americans Facing A Drought of Rainy Day Funds

Table 1  
Express Online - 212228255-020101  
Savings  
TNS  
Weighted Tables  
February - 2012

Q. If you had no savings and had a short-term emergency, would you ask a family member for a loan?

Base: Total Respondents

	Gender			Presence of Children <18		Geographic Divisions				Income				Age				
	Total	Male	Female	Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59	60+
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Unweighted Base	1000	493	507	291	709	338	187	218	257	175	157	199	469	210	176	196	182	236
<b>Weighted Base</b>	<b>1000</b>	<b>500</b>	<b>500</b>	<b>308</b>	<b>692</b>	<b>367</b>	<b>184</b>	<b>218</b>	<b>231</b>	<b>238</b>	<b>186</b>	<b>192</b>	<b>384</b>	<b>222</b>	<b>172</b>	<b>188</b>	<b>179</b>	<b>239</b>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Effective Base	926.3	459.7	466.6	268.8	659.0	313.8	172.9	204.1	240.6	169.0	153.0	192.1	451.7	195.8	162.5	180.4	173.3	215.6
<b>(Net) Top 2 Box</b>	407	189	218	143	264	156	83	87	81	104	84	74	145	120	83	74	59	71
	40.7%	37.8%	43.6%	46.5%	38.1%	42.5%	45.0%	39.8%	35.2%	43.5%	45.2%	38.7%	37.7%	54.1%	48.1%	39.6%	32.8%	29.6%
			b	E			i							PQR	QR	R		
<i>Definitely would (5)</i>	151	66	85	57	94	55	35	33	28	42	29	30	50	48	32	33	16	22
	15.1%	13.2%	17.0%	18.4%	13.6%	15.1%	18.8%	15.0%	12.2%	17.6%	15.5%	15.7%	13.0%	21.5%	18.9%	17.5%	8.8%	9.2%
				e			i							QR	QR	QR		
<i>Probably would (4)</i>	256	123	133	86	169	100	48	54	53	62	55	44	95	72	50	42	43	49
	25.6%	24.5%	26.6%	28.1%	24.5%	27.4%	26.2%	24.8%	23.0%	25.9%	29.6%	23.0%	24.7%	32.6%	29.2%	22.1%	24.0%	20.4%
														PqR	r			
Might or might not (3)	292	158	134	80	212	95	53	71	73	76	60	53	104	73	49	58	52	60
	29.2%	31.5%	26.8%	26.0%	30.6%	25.8%	28.6%	32.7%	31.8%	31.8%	32.1%	27.5%	27.0%	32.7%	28.6%	31.0%	28.8%	25.2%
<b>(Net) Bottom 2 Box</b>	301	154	148	84	217	117	49	60	76	59	42	65	135	29	40	55	69	108
	30.1%	30.7%	29.5%	27.4%	31.3%	31.8%	26.4%	27.4%	33.0%	24.7%	22.7%	33.8%	35.2%	13.2%	23.3%	29.4%	38.4%	45.2%
												jK	JK	N	N	N	NOp	NOP
<i>Probably not (2)</i>	169	86	83	44	124	68	23	35	42	34	20	38	76	13	29	32	37	57
	16.9%	17.2%	16.5%	14.4%	18.0%	18.7%	12.5%	16.0%	18.3%	14.4%	10.9%	19.6%	19.8%	6.0%	16.6%	17.2%	20.5%	24.1%
												K	K	N	N	N	N	N
<i>Definitely not (1)</i>	133	68	65	40	93	48	26	25	34	24	22	27	59	16	12	23	32	50
	13.3%	13.5%	13.0%	13.1%	13.4%	13.1%	13.9%	11.5%	14.7%	10.3%	11.8%	14.2%	15.4%	7.1%	6.7%	12.2%	17.8%	21.1%
																	NO	NOP
TOTAL MENTIONS	1000	500	500	308	692	367	184	218	231	238	186	192	384	222	172	188	179	239
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	3.1	3.1	3.2	3.2	3.1	3.1	3.2	3.2	3.0	3.3	3.3	3.1	3.0	3.6	3.4	3.2	2.9	2.7
				e			i			M	M			PQR	QR	QR		
Standard Deviation	1.24	1.22	1.27	1.28	1.23	1.26	1.28	1.20	1.22	1.21	1.20	1.27	1.26	1.11	1.16	1.25	1.22	1.26
Standard Error	0.04	0.05	0.06	0.07	0.05	0.07	0.09	0.08	0.08	0.08	0.09	0.09	0.06	0.07	0.09	0.09	0.09	0.08

- Column Means:  
Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Proportions:  
Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Table 2  
 Express Online - 212228255-020101  
 Savings  
 TNS  
 Weighted Tables  
 February - 2012

Q. If you needed to cover an emergency expense within one day, how much in savings would you have available to you?

Base: Total Respondents

	Gender			Presence of Children <18		Geographic Divisions				Income				Age				
	Total	Male	Female	Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59	60+
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Unweighted Base	1000	493	507	291	709	338	187	218	257	175	157	199	469	210	176	196	182	236
<b>Weighted Base</b>	<b>1000</b>	<b>500</b>	<b>500</b>	<b>308</b>	<b>692</b>	<b>367</b>	<b>184</b>	<b>218</b>	<b>231</b>	<b>238</b>	<b>186</b>	<b>192</b>	<b>384</b>	<b>222</b>	<b>172</b>	<b>188</b>	<b>179</b>	<b>239</b>
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Effective Base	926.3	459.7	466.6	268.8	659.0	313.8	172.9	204.1	240.6	169.0	153.0	192.1	451.7	195.8	162.5	180.4	173.3	215.6
Less than \$100	228 22.8%	114 22.7%	114 22.9%	87 28.3% E	141 20.4%	89 24.2% G	29 15.7%	68 31.1% GI	42 18.3%	119 50.2% KLM	46 25.0% IM	33 16.9% M	29 7.7%	68 30.7% QR	47 27.3% QR	56 29.6% QR	24 13.1%	34 14.1%
\$100-\$499	154 15.4%	69 13.8%	85 17.1%	58 18.8% e	97 14.0%	57 15.4%	32 17.4%	34 15.7%	32 13.6%	42 17.6% M	48 26.1% jM	39 20.5% M	25 6.4%	56 25.3% PQR	30 17.7% R	25 13.5%	19 10.9%	23 9.6%
\$500-\$799	80 8.0%	41 8.1%	40 7.9%	26 8.3%	55 7.9%	30 8.2%	12 6.8%	21 9.5%	17 7.4%	12 5.2%	26 14.2% JM	16 8.5%	25 6.5%	19 8.7%	13 7.5%	19 10.0%	13 7.1%	17 7.0%
\$800 or more	537 53.7%	277 55.3%	261 52.2%	137 44.6%	400 57.8% D	191 52.1% h	111 60.1% H	95 43.7%	140 60.7% fH	64 27.0%	65 34.7%	104 54.1% JK	305 79.3% JKL	79 35.3%	82 47.5% N	88 47.0% N	123 68.8% NOP	166 69.4% NOP
TOTAL MENTIONS	1000 100.0%	500 100.0%	500 100.0%	308 100.0%	692 100.0%	367 100.0%	184 100.0%	218 100.0%	231 100.0%	238 100.0%	186 100.0%	192 100.0%	384 100.0%	222 100.0%	172 100.0%	188 100.0%	179 100.0%	239 100.0%

- Column Means:  
 Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r  
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 Minimum Base: 30 (\*\*), Small Base: 100 (\*)