

# Job Satisfaction Survey October 2009

**Q1** Which of the following issues has the biggest impact in your stress level and sense of wellbeing: work, health, the economy, or family? If work, press 1. If health, press 2. If the economy, press 3. If family, press 4.

Work .....16% Economy.....42%  
Health .....21% Family.....21%

**Q2** In the last six months has your stress level increased, decreased, or remained the same? If it has increased, press 1. If it has decreased, press 2. If it has remained the same, press 3.

Increased.....54% Remained the Same .....37%  
Decreased ..... 9%

**Q3** Given the choices of work, money, health, family, and spirituality which do you think is the most important? If work, press 1. If money, press 2. If health, press 3. If family, press 4. If spirituality, press 5.

Work ..... 4% Family.....40%  
Money..... 5% Spirituality .....29%  
Health .....23%

**Q4** Between worrying about finances, relationship or family troubles, job security, caregiving responsibilities, and your health what currently distracts you the most while at work? If worrying about finances, press 1. If relationship or family troubles, press 2. If job security, press 3. If caregiving responsibilities, press 4. If your health, press 5.

Finances ..... 31%  
Relationship or Family Trouble ..... 14%  
Job Security ..... 18%  
Caregiving Responsibilities ..... 13%  
Health ..... 24%

**Q5** If you had more spare time, would you spend it pursuing hobbies, exercising, with your family, or working and advancing your career? If pursuing hobbies, press 1. If exercising, press 2. If with family, press 3. If working and advancing your career, press 4.

Hobbies..... 23%  
Exercising ..... 19%  
Time with Family.....52%  
Working and Advancing Career ..... 7%

**Q6** If you could change one aspect of your job would it be your salary and benefits, work-life balance, opportunities for professional development and advancement, or better hours? If better salary and benefits, press 1. If better work-life balance, press 2. If more opportunity for professional development and advancement, press 3. If better hours, press 4.

Salary and Benefits.....51%  
Work-Life Balance .....24%  
Opportunities for Professional Development and Advancement..... 16%  
Better Hours..... 8%

**Q7** How would you categorize the importance of work-life balance to you? If very important, press 1. If somewhat important, press 2. If not very important, press 3. If not at all important, press 4.

Very Important ..... 71%  
Somewhat Important.....20%  
Not Very Important..... 5%  
Not at all Important ..... 4%

**Q8** Are you happy with the balance between your work life and personal life? If yes, press 1. If no, press 2.

Yes.....65% No .....35%

**Q9** With the holidays approaching, are you concerned about financial stress and managing budgets? If yes, press 1. If no, press 2.

Yes .....53% No .....47%

**Q10** Would you be interested in help managing your finances during the holidays? If yes, press 1. If no, press 2.

Yes ..... 10%  
 No ..... 90%

**Q11** Given the choices of less financial stress, more personal time away from work, assistance with shopping, and better relationships with family and friends, what one thing would make the holiday season more enjoyable? If less financial stress, press 1. If more personal time away from work, press 2. If assistance with shopping, press 3. If better relationships with family and friends, press 4. If no changes, press 5.

*Less Financial Stress*..... 32%  
*More Personal Time Away From Work*..... 21%  
*Assistance with Shopping*..... 3%  
*Better Relationships with Family and Friends* .33%  
*No Changes*..... 11%

**Q12** How is the current economic situation impacting your holiday budget this year? If you're scaling back, press 1. If it will stay the same this year, press 2. If you're spending more this year, press 3. If you haven't decided yet, press 4.

*Scaling Back*..... 54%  
*No Change*..... 34%  
*Spending More* ..... 3%  
*Haven't Decided*..... 10%

**Q13** Some companies provide free financial consulting services for their employees. In your opinion, how important is it that employers provide these kinds of services? If very important, press 1. If somewhat important, press 2. If not important, press 3.

*Very Important* ..... 24%  
*Somewhat Important*..... 37%  
*Not Important*..... 39%

**Q14** Does your employer provide free financial consulting? If yes, press 1. If no, press 2. If you're not sure, press 3.

Yes ..... 17%  
 No ..... 66%  
 Not Sure..... 17%

**Q15** If your employer were to provide free financial consulting services would you take advantage of them? If yes, press 1. If no, press 2. If you're not sure, press 3.

Yes ..... 34%  
 No ..... 49%  
 Not Sure..... 18%

**Q16** How long have you worked for your current employer? If less than a year, press 1. If one to three years, press 2. If more than 3 years, press 3.

*Less than a year* ....13% *More than three years*.....77%  
*One to three years* .11%

**Q17** If you are a woman, press 1. If a man, press 2.

*Woman* .....53% *Man*.....47%

**Q18** If you are 18 to 29, press 1. If 30 to 45, press 2. If 46 to 65, press 3. If older than 65, press 4.

*18 to 29*..... 7% *46 to 65*.....59%  
*30 to 45*.....18% *Older than 65*.....16%

**Q19** If you are Hispanic, press 1. If white, press 2. If black, press 3. If other, press 4.

*Hispanic*..... 12%  
*White* ..... 70%  
*Black*..... 13%  
*Other*..... 6%

**Q20** What kind of industry do you work in? If you work in a service industry, press 1. If you work in retail or wholesale trade, press 2. If you work in finance, insurance or real estate, press 3. If you work in a construction or minerals industry, press 4. If you work in a manufacturing business, press 5. If you work in transportation, communication or utilities, press 6. If education, press 7. If health care, press 8. If you are a government employee, press 9.

<i>Service industry</i> .....	26%
<i>Retail or wholesale trade</i> .....	9%
<i>Finance, insurance, or real estate</i> .....	9%
<i>Construction or minerals industry</i> .....	6%
<i>Manufacturing business</i> .....	10%
<i>Transportation, communication, or utilities</i> .....	7%
<i>Education</i> .....	15%
<i>Health care</i> .....	12%
<i>Government employee</i> .....	6%

**Q21** If you make less than \$25,000 a year, press 1. If you make between \$25,000 and \$50,000 a year, press 2. If you make between \$50,000 and \$75,000 a year, press 3. If you make between \$75,000 and \$100,000 a year, press 4. If you make more than \$100,000 a year, press 5.

<i>Under \$25,000</i> .....	28%
<i>\$25,000 to \$50,000</i> .....	36%
<i>\$50,000 to \$75,000</i> .....	19%
<i>\$75,000 to \$100,000</i> .....	9%
<i>More than \$100,000</i> .....	9%



**Crosstabs**

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Biggest Impact on Stress Level</b>				
<b>Work</b>	16%	25%	25%	13%
<b>Health</b>	21%	25%	21%	20%
<b>Economy</b>	42%	30%	39%	44%
<b>Family</b>	21%	20%	15%	23%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Change in Stress Level</b>				
<b>Increased</b>	54%	65%	56%	52%
<b>Decreased</b>	9%	11%	10%	8%
<b>Remained the Same</b>	37%	24%	34%	39%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Top Priority</b>				
<b>Work</b>	4%	8%	2%	3%
<b>Money</b>	5%	6%	10%	4%
<b>Health</b>	23%	15%	22%	25%
<b>Family</b>	40%	44%	42%	39%
<b>Spirituality</b>	29%	27%	25%	30%

Crosstabs

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Distraction at Work</b>				
<b>Finances</b>	31%	44%	37%	28%
<b>Relationship or Family Trouble</b>	14%	18%	18%	13%
<b>Job Security</b>	18%	14%	18%	19%
<b>Caregiving Responsibilities</b>	13%	12%	14%	13%
<b>Health</b>	24%	12%	13%	28%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Priorities with more time</b>				
<b>Hobbies</b>	23%	19%	19%	24%
<b>Exercising</b>	19%	16%	26%	18%
<b>Time with Family</b>	52%	49%	48%	52%
<b>Working and Advancing Career</b>	7%	16%	7%	6%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Change One Aspect of Job</b>				
<b>Salary and Benefits</b>	51%	48%	57%	51%
<b>Work-Life Balance</b>	24%	19%	23%	25%
<b>Opportunities for Professional Development and Advancement</b>	16%	22%	17%	15%
<b>Better Hours</b>	8%	11%	3%	8%

**Crosstabs**

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Importance of Work-Life Balance</b>				
<b>Very Important</b>	71%	68%	78%	70%
<b>Somewhat Important</b>	20%	23%	15%	20%
<b>Not Very Important</b>	5%	6%	5%	5%
<b>Not at all Important</b>	4%	3%	3%	4%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Happy w/ Work-Life Balance</b>				
<b>Yes</b>	65%	50%	56%	69%
<b>No</b>	35%	50%	44%	31%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Financial Stress/Holidays</b>				
<b>Yes</b>	53%	63%	52%	51%
<b>No</b>	47%	37%	48%	49%

Crosstabs

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Help Managing Finances</b>				
<b>Yes</b>	10%	16%	16%	8%
<b>No</b>	90%	84%	84%	92%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Make Holiday Season More Enjoyable</b>				
<b>Less Financial Stress</b>	32%	45%	38%	29%
<b>More Personal Time Away From Work</b>	21%	18%	26%	21%
<b>Assistance with Shopping</b>	3%	2%	1%	4%
<b>Better Relationships with Family and Friends</b>	33%	24%	25%	36%
<b>No Changes</b>	11%	11%	10%	11%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Economy Impact on Holiday Budget</b>				
<b>Scaling Back</b>	54%	66%	51%	53%
<b>No Change</b>	34%	24%	34%	35%
<b>Spending More</b>	3%	2%	7%	2%
<b>Haven't Decided</b>	10%	8%	8%	10%

**Crosstabs**

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Importance of Financial Consulting</b>				
<b>Very Important</b>	24%	31%	16%	24%
<b>Somewhat Important</b>	37%	34%	45%	36%
<b>Not Important</b>	39%	35%	39%	40%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Employer Provides Free Consulting</b>				
<b>Yes</b>	17%	8%	21%	18%
<b>No</b>	66%	73%	66%	64%
<b>Not Sure</b>	17%	18%	13%	18%

	Base	Length of employment		
		Less than a year	One to three years	More than three years
<b>Take Advantage of Free Financial Consulting</b>				
<b>Yes</b>	34%	38%	40%	32%
<b>No</b>	49%	41%	48%	50%
<b>Not Sure</b>	18%	22%	12%	18%

## Crosstabs

	Base	Gender	
		Woman	Man
<b>Biggest Impact on Stress Level</b>			
<b>Work</b>	16%	13%	20%
<b>Health</b>	21%	21%	20%
<b>Economy</b>	42%	44%	40%
<b>Family</b>	21%	23%	20%

	Base	Gender	
		Woman	Man
<b>Change in Stress Level</b>			
<b>Increased</b>	54%	56%	53%
<b>Decreased</b>	9%	9%	9%
<b>Remained the Same</b>	37%	35%	38%

	Base	Gender	
		Woman	Man
<b>Top Priority</b>			
<b>Work</b>	4%	1%	6%
<b>Money</b>	5%	4%	6%
<b>Health</b>	23%	21%	26%
<b>Family</b>	40%	43%	36%
<b>Spirituality</b>	29%	31%	26%

## Crosstabs

	Base	Gender	
		Woman	Man
<b>Distraction at Work</b>			
<b>Finances</b>	31%	32%	31%
<b>Relationship or Family Trouble</b>	14%	13%	14%
<b>Job Security</b>	18%	18%	18%
<b>Caregiving Responsibilities</b>	13%	15%	10%
<b>Health</b>	24%	22%	26%

	Base	Gender	
		Woman	Man
<b>Priorities with more time</b>			
<b>Hobbies</b>	23%	21%	25%
<b>Exercising</b>	19%	17%	20%
<b>Time with Family</b>	52%	53%	50%
<b>Working and Advancing Career</b>	7%	8%	6%

	Base	Gender	
		Woman	Man
<b>Change One Aspect of Job</b>			
<b>Salary and Benefits</b>	51%	56%	47%
<b>Work-Life Balance</b>	24%	23%	26%
<b>Opportunities for Professional Development and Advancement</b>	16%	14%	19%
<b>Better Hours</b>	8%	8%	8%

## Crosstabs

	Base	Gender	
		Woman	Man
<b>Importance of Work-Life Balance</b>			
<b>Very Important</b>	71%	75%	66%
<b>Somewhat Important</b>	20%	18%	23%
<b>Not Very Important</b>	5%	3%	8%
<b>Not at all Important</b>	4%	3%	4%

	Base	Gender	
		Woman	Man
<b>Happy w/ Work-Life Balance</b>			
<b>Yes</b>	65%	65%	66%
<b>No</b>	35%	35%	34%

	Base	Gender	
		Woman	Man
<b>Financial Stress/Holidays</b>			
<b>Yes</b>	53%	57%	48%
<b>No</b>	47%	43%	52%

## Crosstabs

	Base	Gender	
		Woman	Man
<b>Help Managing Finances</b>			
<b>Yes</b>	10%	9%	11%
<b>No</b>	90%	91%	89%

	Base	Gender	
		Woman	Man
<b>Make Holiday Season More Enjoyable</b>			
<b>Less Financial Stress</b>	32%	34%	30%
<b>More Personal Time Away From Work</b>	21%	21%	20%
<b>Assistance with Shopping</b>	3%	3%	3%
<b>Better Relationships with Family and Friends</b>	33%	31%	36%
<b>No Changes</b>	11%	11%	10%

	Base	Gender	
		Woman	Man
<b>Economy Impact on Holiday Budget</b>			
<b>Scaling Back</b>	54%	55%	53%
<b>No Change</b>	34%	31%	36%
<b>Spending More</b>	3%	3%	2%
<b>Haven't Decided</b>	10%	11%	8%

## Crosstabs

	Base	Gender	
		Woman	Man
<b>Importance of Financial Consulting</b>			
<b>Very Important</b>	24%	26%	22%
<b>Somewhat Important</b>	37%	38%	35%
<b>Not Important</b>	39%	36%	42%

	Base	Gender	
		Woman	Man
<b>Employer Provides Free Consulting</b>			
<b>Yes</b>	17%	20%	14%
<b>No</b>	66%	63%	69%
<b>Not Sure</b>	17%	17%	17%

	Base	Gender	
		Woman	Man
<b>Take Advantage of Free Financial Consulting</b>			
<b>Yes</b>	34%	32%	36%
<b>No</b>	49%	46%	52%
<b>Not Sure</b>	18%	22%	12%

## Crosstabs

		Age				
		18 to 29	30 to 45	46 to 65	Older than 65	
Biggest Impact on Stress Level						
<b>Work</b>	<b>Base</b>	16%	35%	21%	15%	7%
<b>Health</b>		21%	18%	16%	21%	25%
<b>Economy</b>		42%	20%	43%	44%	43%
<b>Family</b>		21%	26%	20%	21%	25%

		Age				
		18 to 29	30 to 45	46 to 65	Older than 65	
Change in Stress Level						
<b>Increased</b>	<b>Base</b>	54%	55%	61%	54%	48%
<b>Decreased</b>		9%	19%	8%	8%	7%
<b>Remained the Same</b>		37%	26%	31%	37%	45%

		Age				
		18 to 29	30 to 45	46 to 65	Older than 65	
Top Priority						
<b>Work</b>	<b>Base</b>	4%	4%	1%	4%	3%
<b>Money</b>		5%	9%	8%	4%	3%
<b>Health</b>		23%	15%	16%	26%	26%
<b>Family</b>		40%	54%	52%	37%	31%
<b>Spirituality</b>		29%	18%	23%	30%	37%

## Crosstabs

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Distraction at Work</b>					
<b>Finances</b>	31%	44%	42%	28%	26%
<b>Relationship or Family Trouble</b>	14%	28%	15%	14%	7%
<b>Job Security</b>	18%	12%	21%	20%	9%
<b>Caregiving Responsibilities</b>	13%	7%	12%	14%	12%
<b>Health</b>	24%	9%	11%	24%	46%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Priorities with more time</b>					
<b>Hobbies</b>	23%	23%	16%	24%	24%
<b>Exercising</b>	19%	16%	22%	18%	18%
<b>Time with Family</b>	52%	47%	52%	52%	52%
<b>Working and Advancing Career</b>	7%	14%	9%	6%	6%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Change One Aspect of Job</b>					
<b>Salary and Benefits</b>	51%	60%	41%	54%	49%
<b>Work-Life Balance</b>	24%	9%	25%	24%	30%
<b>Opportunities for Professional Development and Advancement</b>	16%	20%	26%	14%	12%
<b>Better Hours</b>	8%	12%	8%	8%	9%

## Crosstabs

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Importance of Work-Life Balance</b>					
<b>Very Important</b>	71%	82%	82%	69%	58%
<b>Somewhat Important</b>	20%	15%	15%	22%	22%
<b>Not Very Important</b>	5%	1%	2%	6%	10%
<b>Not at all Important</b>	4%	1%	1%	3%	10%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Happy w/ Work-Life Balance</b>					
<b>Yes</b>	65%	57%	56%	66%	77%
<b>No</b>	35%	43%	44%	34%	23%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Financial Stress/Holidays</b>					
<b>Yes</b>	53%	53%	62%	52%	47%
<b>No</b>	47%	47%	38%	48%	53%

Crosstabs

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Help Managing Finances</b>					
<b>Yes</b>	10%	17%	9%	9%	10%
<b>No</b>	90%	83%	91%	91%	90%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Make Holiday Season More Enjoyable</b>					
<b>Less Financial Stress</b>	32%	36%	34%	31%	32%
<b>More Personal Time Away From Work</b>	21%	36%	29%	19%	9%
<b>Assistance with Shopping</b>	3%	2%	2%	4%	3%
<b>Better Relationships with Family and Friends</b>	33%	16%	25%	34%	47%
<b>No Changes</b>	11%	10%	10%	11%	9%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Economy Impact on Holiday Budget</b>					
<b>Scaling Back</b>	54%	56%	57%	55%	46%
<b>No Change</b>	34%	23%	29%	33%	43%
<b>Spending More</b>	3%	8%	4%	2%	1%
<b>Haven't Decided</b>	10%	13%	10%	9%	10%

## Crosstabs

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Importance of Financial Consulting</b>					
<b>Very Important</b>	24%	36%	24%	23%	24%
<b>Somewhat Important</b>	37%	34%	40%	37%	31%
<b>Not Important</b>	39%	31%	36%	39%	46%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Employer Provides Free Consulting</b>					
<b>Yes</b>	17%	9%	26%	17%	11%
<b>No</b>	66%	78%	63%	66%	62%
<b>Not Sure</b>	17%	13%	11%	17%	27%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than 65
<b>Take Advantage of Free Financial Consulting</b>					
<b>Yes</b>	34%	46%	33%	33%	32%
<b>No</b>	49%	46%	50%	48%	52%
<b>Not Sure</b>	18%	9%	17%	19%	16%

## Crosstabs

	Base	Race			
		Hispanic	White	Black	Other
<b>Biggest Impact on Stress Level</b>					
<b>Work</b>	16%	13%	15%	17%	29%
<b>Health</b>	21%	24%	19%	25%	18%
<b>Economy</b>	42%	42%	41%	47%	38%
<b>Family</b>	21%	20%	24%	11%	16%

	Base	Race			
		Hispanic	White	Black	Other
<b>Change in Stress Level</b>					
<b>Increased</b>	54%	56%	58%	38%	48%
<b>Decreased</b>	9%	7%	9%	11%	9%
<b>Remained the Same</b>	37%	38%	33%	51%	43%

	Base	Race			
		Hispanic	White	Black	Other
<b>Top Priority</b>					
<b>Work</b>	4%	2%	3%	6%	4%
<b>Money</b>	5%	9%	5%	4%	-
<b>Health</b>	23%	24%	21%	30%	28%
<b>Family</b>	40%	40%	41%	26%	50%
<b>Spirituality</b>	29%	24%	29%	34%	17%

## Crosstabs

	Base	Race			
		Hispanic	White	Black	Other
<b>Distraction at Work</b>					
<b>Finances</b>	31%	35%	31%	25%	43%
<b>Relationship or Family Trouble</b>	14%	12%	15%	13%	9%
<b>Job Security</b>	18%	26%	16%	21%	16%
<b>Caregiving Responsibilities</b>	13%	9%	14%	9%	14%
<b>Health</b>	24%	19%	24%	32%	18%

	Base	Race			
		Hispanic	White	Black	Other
<b>Priorities with more time</b>					
<b>Hobbies</b>	23%	20%	24%	13%	31%
<b>Exercising</b>	19%	27%	18%	15%	11%
<b>Time with Family</b>	52%	38%	54%	53%	49%
<b>Working and Advancing Career</b>	7%	16%	3%	19%	9%

	Base	Race			
		Hispanic	White	Black	Other
<b>Change One Aspect of Job</b>					
<b>Salary and Benefits</b>	51%	58%	49%	60%	47%
<b>Work-Life Balance</b>	24%	9%	29%	15%	18%
<b>Opportunities for Professional Development and Advancement</b>	16%	29%	13%	19%	20%
<b>Better Hours</b>	8%	4%	9%	6%	16%

## Crosstabs

	Base	Race			
		Hispanic	White	Black	Other
<b>Importance of Work-Life Balance</b>					
<b>Very Important</b>	71%	82%	67%	81%	67%
<b>Somewhat Important</b>	20%	11%	23%	13%	22%
<b>Not Very Important</b>	5%	4%	6%	6%	4%
<b>Not at all Important</b>	4%	2%	4%	-	7%

	Base	Race			
		Hispanic	White	Black	Other
<b>Happy w/ Work-Life Balance</b>					
<b>Yes</b>	65%	73%	65%	53%	78%
<b>No</b>	35%	27%	35%	47%	22%

	Base	Race			
		Hispanic	White	Black	Other
<b>Financial Stress/Holidays</b>					
<b>Yes</b>	53%	47%	54%	52%	50%
<b>No</b>	47%	53%	46%	48%	50%

Crosstabs

	Base	Race			
		Hispanic	White	Black	Other
<b>Help Managing Finances</b>					
<b>Yes</b>	10%	9%	6%	27%	17%
<b>No</b>	90%	91%	94%	73%	83%

	Base	Race			
		Hispanic	White	Black	Other
<b>Make Holiday Season More Enjoyable</b>					
<b>Less Financial Stress</b>	32%	34%	33%	30%	28%
<b>More Personal Time Away From Work</b>	21%	18%	21%	21%	26%
<b>Assistance with Shopping</b>	3%	2%	3%	6%	-
<b>Better Relationships with Family and Friends</b>	33%	39%	33%	32%	30%
<b>No Changes</b>	11%	7%	11%	11%	15%

	Base	Race			
		Hispanic	White	Black	Other
<b>Economy Impact on Holiday Budget</b>					
<b>Scaling Back</b>	54%	49%	56%	53%	48%
<b>No Change</b>	34%	29%	36%	26%	33%
<b>Spending More</b>	3%	4%	2%	6%	2%
<b>Haven't Decided</b>	10%	18%	7%	15%	17%

## Crosstabs

	Base	Race			
		Hispanic	White	Black	Other
<b>Importance of Financial Consulting</b>					
<b>Very Important</b>	24%	34%	18%	49%	24%
<b>Somewhat Important</b>	37%	32%	39%	28%	35%
<b>Not Important</b>	39%	34%	43%	23%	41%

	Base	Race			
		Hispanic	White	Black	Other
<b>Employer Provides Free Consulting</b>					
<b>Yes</b>	17%	19%	16%	19%	28%
<b>No</b>	66%	63%	67%	66%	57%
<b>Not Sure</b>	17%	19%	17%	15%	15%

	Base	Race			
		Hispanic	White	Black	Other
<b>Take Advantage of Free Financial Consulting</b>					
<b>Yes</b>	34%	39%	31%	43%	37%
<b>No</b>	49%	50%	52%	30%	46%
<b>Not Sure</b>	18%	11%	17%	26%	17%

## Crosstabs

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Biggest Impact on Stress Level</b>										
<b>Work</b>	16%	13%	19%	14%	13%	15%	23%	16%	12%	21%
<b>Health</b>	21%	27%	20%	18%	17%	15%	14%	28%	19%	6%
<b>Economy</b>	43%	39%	37%	50%	44%	50%	41%	40%	46%	42%
<b>Family</b>	21%	20%	23%	19%	26%	20%	23%	15%	23%	31%

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Change in Stress Level</b>										
<b>Increased</b>	53%	54%	55%	50%	54%	58%	35%	54%	51%	75%
<b>Decreased</b>	9%	8%	10%	10%	9%	6%	11%	13%	9%	2%
<b>Remained the Same</b>	38%	39%	36%	41%	37%	36%	54%	34%	41%	23%

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Top Priority</b>										
<b>Work</b>	3%	4%	6%	1%	2%	3%	8%	1%	-	-
<b>Money</b>	5%	0%	6%	6%	7%	14%	5%	3%	4%	6%
<b>Health</b>	24%	32%	21%	23%	7%	27%	22%	21%	23%	14%
<b>Family</b>	40%	37%	33%	51%	49%	26%	48%	42%	44%	46%
<b>Spirituality</b>	29%	26%	35%	19%	34%	31%	17%	33%	29%	34%

## Crosstabs

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Distraction at Work</b>										
<b>Finances</b>	31%	35%	29%	32%	35%	36%	24%	27%	29%	26%
<b>Relationship or Family Trouble</b>	13%	11%	21%	6%	23%	11%	23%	11%	3%	29%
<b>Job Security</b>	19%	19%	16%	29%	16%	15%	18%	21%	20%	8%
<b>Caregiving Responsibilities</b>	14%	15%	8%	6%	9%	9%	16%	14%	24%	16%
<b>Health</b>	23%	20%	26%	28%	16%	28%	19%	28%	23%	20%

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Priorities with more time</b>										
<b>Hobbies</b>	24%	16%	23%	22%	16%	32%	25%	30%	27%	31%
<b>Exercising</b>	20%	18%	14%	17%	20%	26%	28%	20%	14%	25%
<b>Time with Family</b>	51%	59%	55%	60%	62%	37%	37%	47%	53%	39%
<b>Working and Advancing Career</b>	5%	7%	8%	1%	2%	4%	10%	3%	6%	4%

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Change One Aspect of Job</b>										
<b>Salary and Benefits</b>	54%	53%	63%	41%	53%	48%	63%	60%	63%	34%
<b>Work-Life Balance</b>	22%	26%	14%	29%	26%	19%	18%	23%	19%	20%
<b>Opportunities for Professional Development and Advancement</b>	16%	14%	14%	20%	21%	26%	9%	9%	11%	31%
<b>Better Hours</b>	8%	7%	9%	10%	-	6%	10%	7%	7%	14%

## Crosstabs

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Importance of Work-Life Balance</b>										
<b>Very Important</b>	71%	73%	79%	72%	73%	56%	63%	74%	65%	80%
<b>Somewhat Important</b>	20%	22%	16%	14%	18%	29%	18%	19%	20%	12%
<b>Not Very Important</b>	7%	4%	1%	10%	7%	8%	17%	5%	8%	4%
<b>Not at all Important</b>	3%	1%	3%	3%	2%	7%	2%	3%	8%	4%

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Happy w/ Work-Life Balance</b>										
<b>Yes</b>	66%	63%	63%	65%	52%	70%	66%	80%	56%	68%
<b>No</b>	34%	37%	37%	35%	48%	30%	34%	20%	44%	32%

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Financial Stress/Holidays</b>										
<b>Yes</b>	52%	51%	55%	49%	53%	48%	64%	46%	55%	57%
<b>No</b>	48%	49%	45%	51%	47%	52%	36%	54%	45%	43%

## Crosstabs

	Base	Industry									
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	
<b>Help Managing Finances</b>											
<b>Yes</b>	10%	11%	14%	5%	12%	4%	26%	4%	11%	4%	
<b>No</b>	90%	89%	86%	95%	88%	96%	74%	96%	89%	96%	

	Base	Industry									
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	
<b>Make Holiday Season More Enjoyable</b>											
<b>Less Financial Stress</b>	32%	29%	40%	23%	30%	39%	32%	31%	35%	31%	
<b>More Personal Time Away From Work</b>	22%	27%	22%	31%	14%	10%	15%	19%	32%	14%	
<b>Assistance with Shopping</b>	2%	0%	1%	6%	7%	2%	4%	3%	-	2%	
<b>Better Relationships with Family and Friends</b>	34%	37%	26%	25%	34%	36%	38%	36%	28%	38%	
<b>No Changes</b>	10%	7%	11%	15%	15%	13%	10%	10%	5%	15%	

	Base	Industry									
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	
<b>Economy Impact on Holiday Budget</b>											
<b>Scaling Back</b>	54%	60%	56%	60%	61%	54%	55%	39%	51%	59%	
<b>No Change</b>	34%	31%	32%	29%	20%	41%	30%	43%	39%	37%	
<b>Spending More</b>	2%	3%	-	6%	5%	-	-	3%	-	2%	
<b>Haven't Decided</b>	9%	6%	12%	5%	14%	5%	14%	15%	11%	2%	

## Crosstabs

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Importance of Financial Consulting</b>										
<b>Very Important</b>	23%	28%	24%	14%	15%	22%	19%	24%	29%	14%
<b>Somewhat Important</b>	37%	32%	36%	34%	37%	39%	34%	41%	44%	49%
<b>Not Important</b>	39%	40%	40%	52%	47%	39%	46%	34%	27%	36%

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Employer Provides Free Consulting</b>										
<b>Yes</b>	18%	18%	14%	26%	10%	23%	9%	16%	22%	22%
<b>No</b>	66%	69%	71%	53%	72%	63%	79%	67%	62%	50%
<b>Not Sure</b>	16%	13%	15%	21%	19%	14%	11%	17%	16%	28%

	Base	Industry								
		Service industry	Retail or wholesale trade	Finance, insurance, or real estate	Construction or minerals industry	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee
<b>Take Advantage of Free Financial Consulting</b>										
<b>Yes</b>	33%	35%	31%	20%	32%	34%	41%	29%	38%	35%
<b>No</b>	50%	48%	48%	61%	53%	57%	43%	52%	39%	50%
<b>Not Sure</b>	17%	16%	21%	19%	15%	9%	16%	18%	23%	15%

## Crosstabs

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Biggest Impact on Stress Level</b>						
Work	16%	14%	16%	15%	17%	20%
Health	22%	26%	20%	20%	17%	20%
Economy	43%	38%	48%	43%	45%	35%
Family	20%	22%	17%	21%	22%	25%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Change in Stress Level</b>						
Increased	53%	59%	56%	42%	52%	44%
Decreased	8%	6%	9%	10%	6%	13%
Remained the Same	39%	36%	35%	48%	42%	43%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Top Priority</b>						
Work	3%	6%	2%	1%	2%	3%
Money	5%	4%	7%	2%	3%	5%
Health	25%	27%	23%	27%	24%	20%
Family	39%	31%	38%	43%	49%	53%
Spirituality	29%	32%	31%	27%	22%	20%

## Crosstabs

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Distraction at Work</b>						
<b>Finances</b>	31%	32%	31%	30%	35%	31%
<b>Relationship or Family Trouble</b>	13%	14%	12%	13%	13%	11%
<b>Job Security</b>	19%	16%	23%	19%	13%	16%
<b>Caregiving Responsibilities</b>	14%	17%	9%	17%	12%	18%
<b>Health</b>	23%	21%	25%	21%	27%	25%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Priorities with more time</b>						
<b>Hobbies</b>	23%	19%	27%	20%	28%	28%
<b>Exercising</b>	20%	16%	17%	27%	26%	21%
<b>Time with Family</b>	51%	54%	52%	50%	42%	46%
<b>Working and Advancing Career</b>	6%	11%	4%	2%	4%	5%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Change One Aspect of Job</b>						
<b>Salary and Benefits</b>	55%	69%	58%	45%	51%	30%
<b>Work-Life Balance</b>	22%	14%	22%	24%	16%	46%
<b>Opportunities for Professional Development and Advancement</b>	16%	11%	15%	19%	25%	18%
<b>Better Hours</b>	7%	6%	5%	12%	8%	6%

## Crosstabs

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Importance of Work-Life Balance</b>						
<b>Very Important</b>	70%	71%	70%	64%	76%	78%
<b>Somewhat Important</b>	20%	18%	21%	22%	19%	16%
<b>Not Very Important</b>	7%	9%	5%	10%	2%	5%
<b>Not at all Important</b>	3%	2%	4%	4%	3%	2%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Happy w/ Work-Life Balance</b>						
<b>Yes</b>	65%	63%	65%	60%	67%	80%
<b>No</b>	35%	37%	35%	40%	33%	20%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Financial Stress/Holidays</b>						
<b>Yes</b>	52%	62%	54%	45%	41%	36%
<b>No</b>	48%	38%	46%	55%	59%	64%

## Crosstabs

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Help Managing Finances</b>						
<b>Yes</b>	10%	17%	9%	5%	5%	5%
<b>No</b>	90%	83%	91%	95%	95%	95%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Make Holiday Season More Enjoyable</b>						
<b>Less Financial Stress</b>	31%	41%	31%	29%	20%	19%
<b>More Personal Time Away From Work</b>	21%	17%	22%	24%	23%	26%
<b>Assistance with Shopping</b>	3%	2%	3%	4%	-	2%
<b>Better Relationships with Family and Friends</b>	35%	33%	33%	34%	37%	44%
<b>No Changes</b>	10%	7%	11%	9%	21%	9%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Economy Impact on Holiday Budget</b>						
<b>Scaling Back</b>	55%	60%	57%	48%	58%	41%
<b>No Change</b>	34%	30%	33%	38%	35%	46%
<b>Spending More</b>	2%	1%	1%	4%	2%	7%
<b>Haven't Decided</b>	9%	10%	9%	11%	5%	6%

## Crosstabs

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Importance of Financial Consulting</b>						
<b>Very Important</b>	24%	31%	25%	22%	14%	8%
<b>Somewhat Important</b>	37%	37%	34%	36%	48%	43%
<b>Not Important</b>	39%	32%	40%	43%	38%	49%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Employer Provides Free Consulting</b>						
<b>Yes</b>	18%	15%	18%	21%	24%	19%
<b>No</b>	65%	70%	66%	60%	53%	70%
<b>Not Sure</b>	17%	15%	16%	19%	23%	11%

	Base	Income				
		Under \$25,000	\$25,000 to \$50,000	\$50,000 to \$75,000	\$75,000 to \$100,000	More than \$100,000
<b>Take Advantage of Free Financial Consulting</b>						
<b>Yes</b>	34%	37%	31%	38%	29%	29%
<b>No</b>	49%	46%	48%	46%	54%	65%
<b>Not Sure</b>	17%	17%	21%	16%	17%	6%