



OPTIMISM WHERE IT COUNTS: SAVING FOR THE FUTURE HELPS US FEEL MORE "IN CONTROL"

Good old-fashioned American optimism is still thriving. A new survey presented by the Lincoln Financial Group finds that, despite the economic frustrations of the past three years and some lack of retirement preparedness, Americans feel pretty good about their futures.

Nearly three-quarters (72%) of Americans are "very" or "somewhat" optimistic about their futures, according to the MOOD of America (Measuring Optimism, Outlook and Direction) survey. Two thirds say their lives are going in the right direction and 89% feel that they are "in control" of their lives.

However, for many of these Americans "in control," their personal financial future is a soft spot in their overall optimism. Americans feel more control over their personal lives and health than they do over their finances. Only about a quarter (27%) feel "very much" in control of their financial futures. Nearly half of those "in control" of their lives (46%) say they do not have enough money to live on when they eventually retire.

Still, an overwhelming majority (84%) are "very" or "somewhat" optimistic about their financial futures.

Not surprisingly, Americans "in control" demonstrated greater financial preparedness by saving for retirement and owning other financial products, including life insurance. They are also more likely to stay within their budgets, and they are more consistent and disciplined savers. Sixty-three percent of those "in control" of their lives regularly save for retirement, compared to 35% of those who say they are "not in control."

➔ A QUICK LOOK

The research finds that Americans who say they feel "in control" of their lives exhibit the following behaviors:

- Valuing and cultivating personal relationships
- Volunteering in the community and giving to charitable organizations
- Making "me-time"
- Keeping physically fit with exercise, walking, and regular health/dental checkups
- Taking concrete steps to enhance financial security

Americans "in control" are not obsessed with the thought of becoming wealthy, but instead consider financial freedom and control—having enough money to do what they want to do—to be four to five times more important than being wealthy.

Those who feel "in control" are also not as preoccupied with their income or employment status. Their optimism is fueled by an empowered "can do" attitude that sees a hardship as temporary and surmountable. These Americans believe success in life is determined by forces within an individual's control, and 90% of those surveyed agreed with the statement, "I can always find a way to solve my problems."

(Demographically, Americans who are "in control" are strikingly similar to those "not in control." Income levels, education, age, and marital status showed little distinction between the two groups.)

The MOOD of America survey results are based on a telephone poll conducted by Whitman Insight Strategies on November 4-8, 2011, among 803 adults 18 years of age and older across the United States. The survey findings are available at <http://www.LincolnFinancial.com/surveys>