

HART RESEARCH ASSOCIATES

Citi Q1 Survey  
 Study #9775a  
 March 15-25, 2010

Table 147

Q.1. How would you rate the condition of the economy in the area where you live these days--excellent, good, only fair, or poor?

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	A11		40 and			65 and		
	Northeast		18-39	over	18-39	40-64	over	
	Men	Women						
	Adults							
	-----							
Total	429	212	217	126	304	126	196	108
Excellent	2%	2%	1%	2%	1%	2%	2%	1%
Good	19%	21%	16%	20%	18%	20%	15%	24%
Only fair	47%	46%	49%	48%	47%	48%	49%	43%
Poor	32%	31%	33%	30%	33%	30%	33%	32%
Don't know/refused	-	-	1%	-	1%	-	1%	-
Total Excellent/Good	20%	23%	17%	22%	20%	22%	17%	25%
Total Only Fair/Poor	79%	77%	82%	78%	80%	78%	83%	75%

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Table 153

Q.2. During the next twelve months, do you think that business conditions in the area where you live will be much better than they are now, somewhat better, somewhat worse, or much worse? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	18-39	40-64	18-39	40-64	over
Total	359	176	183	105	254	105	164	89
Much better	4%	3%	5%	1%	5%	1%	4%	6%
Somewhat better	56%	57%	54%	64%	52%	64%	51%	55%
Somewhat worse	18%	16%	20%	16%	19%	16%	21%	15%
Much worse	6%	7%	6%	7%	7%	7%	7%	6%
About the same (VOL)	13%	14%	12%	12%	13%	12%	13%	13%
No answer/Don't know	3%	3%	3%	-	4%	-	4%	5%
Total Better	59%	60%	59%	65%	57%	65%	55%	61%
Total Worse	25%	23%	27%	23%	26%	23%	28%	21%

\* Asked of main sample and one-half of the investor oversample (FORM A).

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Table 154

Q.3. And how would you rate employment opportunities for people like you who may be looking for work in the area where you live, do you think that job opportunities are excellent, good, only fair, or poor? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	359	176	183	105	254	105	164	89
Excellent	2%	3%	1%	1%	2%	1%	2%	2%
Good	11%	11%	10%	14%	9%	14%	7%	13%
Only fair	42%	38%	46%	45%	41%	45%	44%	36%
Poor	40%	43%	38%	37%	41%	37%	42%	39%
Don't know/refused	5%	5%	5%	3%	7%	3%	5%	10%
Total Excellent/Good	12%	14%	11%	15%	11%	15%	10%	14%
Total Only Fair/Poor	82%	81%	84%	82%	82%	82%	86%	76%

\* Asked of main sample and one-half of the investor oversample (FORM A).

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Table 155

Q.4. Thinking about the big things people buy, such as furniture, a refrigerator, an automobile, a television, and things like that, if you needed or wanted to buy a major household item would it be an excellent time to buy it, a good time, only a fair time, or a poor time to buy it? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	18-39	40-64	18-39	40-64	65 and over
Total	359	176	183	105	254	105	164	89
Excellent time to buy	9%	12%	7%	8%	10%	8%	8%	14%
Good time to buy	29%	25%	32%	28%	29%	28%	28%	30%
Only a fair time to buy	28%	27%	28%	22%	30%	22%	33%	25%
Poor time to buy	32%	34%	31%	42%	28%	42%	30%	25%
Don't know/refused	2%	2%	2%	-	3%	-	1%	6%
Total Excellent/Good	38%	38%	39%	36%	39%	36%	36%	44%
Total Only Fair/Poor	60%	60%	60%	64%	58%	64%	63%	50%

\* Asked of main sample and one-half of the investor oversample (FORM A).

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Table 156

Q.5a. Thinking about the country's economic conditions, have we pretty much hit the bottom, or is there still a ways to go before we hit the bottom? \*

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	-----		-----			-----		
	All Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over
	-----	-----	-----	-----	-----	-----	-----	-----
Total	359	176	183	105	254	105	164	89
Pretty much hit the bottom	27%	27%	28%	22%	29%	22%	29%	31%
Still a ways to go	53%	52%	53%	60%	50%	60%	51%	47%
Hit bottom already (VOL)	16%	16%	16%	14%	17%	14%	15%	19%
Not sure	4%	5%	3%	4%	4%	4%	5%	3%
Differential (Hit Bottom Minus Ways To Go)	-25%	-25%	-26%	-37%	-20%	-37%	-23%	-16%

\* Asked of main sample and one-half of the investor oversample (FORM A).

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Table 160

Q.6. Turning to your own personal financial situation, would you say that you are better off now than you were a year ago, worse off than a year ago, or are things about the same as before? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	359	176	183	105	254	105	164	89
Better off now	13%	17%	10%	16%	12%	16%	13%	11%
Worse off now	35%	33%	36%	33%	35%	33%	42%	23%
About the same	52%	50%	54%	51%	53%	51%	45%	66%
No answer/Don't know	-	-	-	-	-	-	-	-
Differential (Better Off Minus Worse Off)	-21%	-16%	-26%	-16%	-23%	-16%	-29%	-12%

\* Asked of main sample and one-half of the investor oversample (FORM A).

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Table 161

Q.7. Now looking ahead to the next twelve months or so, would you say that you are very optimistic that your own financial situation will get better, somewhat optimistic, somewhat pessimistic, or very pessimistic that your own financial situation will get better? \*

	ALL NORTHEAST ADULTS ONLY							
	All Northeast Adults	Sex		Age		Age		
		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	359	176	183	105	254	105	164	89
Very optimistic	13%	14%	13%	20%	11%	20%	10%	12%
Somewhat optimistic	53%	53%	53%	56%	51%	56%	52%	50%
Somewhat pessimistic	20%	20%	20%	17%	21%	17%	24%	17%
Very pessimistic	9%	9%	8%	4%	11%	4%	11%	11%
No answer/Don't know	5%	4%	6%	3%	6%	3%	3%	10%
Total Optimistic	66%	67%	66%	76%	62%	76%	63%	61%
Total Pessimistic	29%	29%	29%	21%	32%	21%	34%	29%

\* Asked of main sample and one-half of the investor oversample (FORM A).

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Table 162

Q.8. How comfortable are you with your current level of debt, such as loans, mortgages, or the amount of money you may owe others--very comfortable, somewhat comfortable, somewhat uncomfortable, or very uncomfortable? \*

	ALL NORTHEAST ADULTS ONLY							
	All Northeast Adults	Sex		Age		Age		
		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	359	176	183	105	254	105	164	89
Very comfortable	38%	41%	35%	28%	42%	28%	34%	57%
Somewhat comfortable	31%	31%	31%	30%	31%	30%	33%	27%
Somewhat uncomfortable	20%	16%	23%	27%	17%	27%	21%	10%
Very uncomfortable	10%	12%	8%	13%	8%	13%	10%	5%
No answer/Don't know	1%	-	3%	2%	2%	2%	2%	1%
Total Comfortable	69%	71%	66%	59%	73%	59%	67%	84%
Total Uncomfortable	30%	28%	31%	40%	25%	40%	31%	15%

\* Asked of main sample and one-half of the investor oversample (FORM A).



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Table 163

Q.9. How comfortable are you with your current level of savings, such as savings for college, retirement, or for a rainy day--very comfortable, somewhat comfortable, somewhat uncomfortable, or very uncomfortable?

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	429	212	217	126	304	126	196	108
Very comfortable	18%	21%	15%	14%	20%	14%	15%	30%
Somewhat comfortable	35%	36%	34%	35%	35%	35%	36%	35%
Somewhat uncomfortable	22%	19%	25%	23%	22%	23%	25%	15%
Very uncomfortable	22%	20%	25%	27%	20%	27%	22%	16%
No answer/Don't know	3%	4%	1%	1%	3%	1%	2%	4%
Total Comfortable	53%	57%	49%	49%	55%	49%	50%	64%
Total Uncomfortable	44%	39%	49%	50%	42%	50%	48%	31%

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Table 164

Q.10. And thinking about retirement, which of the following best describes where you currently stand when it comes to retirement. Are you confident in your ability to retire in financial security as planned, confident in your ability to retire in financial security, but might need to adjust your plans, or are you not confident in your ability to retire in financial security?

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		18-39	40 and over	18-39	40-64	65 and over	
	Men	Women						
Total	429	212	217	126	304	126	196	108
Confident in your ability to retire in financial security as planned	29%	31%	27%	25%	31%	25%	20%	52%
Confident in your ability to retire in financial security, but might need to adjust your plans	30%	32%	28%	29%	30%	29%	38%	16%
Not confident in your ability to retire in financial security	32%	29%	35%	36%	31%	36%	35%	23%
Not sure	9%	8%	10%	10%	8%	10%	7%	9%

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Table 3165

Q.11. PROPORTION WHO THINK THEY OR SOMEONE IN THEIR HOUSEHOLD ARE EXTREMELY OR VERY LIKELY TO DO SELECTED THINGS

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	435	224	211	114	321	114	210	111	
Have to support another member of your family that is struggling financially *	23%	20%	27%	33%	19%	33%	21%	16%	
Have to work two jobs or take a part-time job *	21%	23%	19%	30%	17%	30%	21%	10%	
Have their overtime hours or bonus reduced *	20%	19%	22%	20%	20%	20%	24%	14%	
Have to support a member of your family that is struggling with serious health issues *	18%	14%	21%	17%	18%	17%	20%	15%	
Have to take a lower-paying job *	15%	15%	16%	17%	15%	17%	15%	14%	
Have to postpone retirement *	15%	14%	16%	16%	15%	16%	19%	8%	

\* Asked of main sample and one-half of the investor oversample.

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Citi Q1 Survey  
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Table 3165

Q.11. PROPORTION WHO THINK THEY OR SOMEONE IN THEIR HOUSEHOLD ARE EXTREMELY OR VERY LIKELY TO DO SELECTED THINGS

	=====  ALL NORTHEAST ADULTS ONLY =====								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
	-----		-----			-----			
Have their wages cut *	14%	13%	15%	15%	13%	15%	14%	11%	
Lose their job *	8%	9%	7%	8%	8%	8%	8%	7%	

\* Asked of main sample and one-half of the investor oversample.

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Table 165

Q.11. How likely do you think it is that you or someone in your household will (READ ITEM) in the next SIX months--extremely likely, very likely, just somewhat likely, or not that likely?

Lose their job \*

	ALL NORTHEAST ADULTS ONLY							
	Sex	Age			Age			
	Men Women		18-39	40 and over	18-39	40-64	65 and over	
Total	367	183	185	107	260	107	167	93
Extremely likely	3%	3%	2%	2%	3%	2%	3%	1%
Very likely	5%	5%	5%	5%	6%	5%	5%	6%
Just somewhat likely	16%	18%	14%	17%	15%	17%	21%	6%
Not that likely	69%	68%	70%	71%	68%	71%	64%	77%
Already happened (VOL)	3%	1%	5%	2%	3%	2%	3%	4%
Not sure	4%	5%	4%	3%	5%	3%	4%	6%
Total Extremely/Very Likely	8%	9%	7%	8%	8%	8%	8%	7%
Total Just Somewhat/Not That Likely	85%	86%	84%	88%	84%	88%	84%	83%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 166

Q.11. How likely do you think it is that you or someone in your household will (READ ITEM) in the next SIX months--extremely likely, very likely, just somewhat likely, or not that likely?

Have their wages cut \*

	ALL NORTHEAST ADULTS ONLY							
	All Northeast Adults	Sex		Age		Age		
Men		Women	18-39	40 and over	18-39	40-64	65 and over	
Total	367	183	185	107	260	107	167	93
Extremely likely	4%	5%	4%	2%	5%	2%	7%	2%
Very likely	9%	8%	11%	14%	8%	14%	7%	9%
Just somewhat likely	16%	16%	14%	20%	14%	20%	17%	7%
Not that likely	64%	64%	63%	61%	65%	61%	60%	75%
Already happened (VOL)	4%	4%	4%	2%	4%	2%	5%	3%
Not sure	3%	3%	4%	1%	4%	1%	4%	4%
Total Extremely/Very Likely	14%	13%	15%	15%	13%	15%	14%	11%
Total Just Somewhat/ Not That Likely	79%	81%	78%	81%	79%	81%	77%	82%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 167

Q.11. How likely do you think it is that you or someone in your household will (READ ITEM) in the next SIX months--extremely likely, very likely, just somewhat likely, or not that likely?

Have to take a lower-paying job \*

	ALL NORTHEAST ADULTS ONLY								
	All Northeast Adults	Sex		Age		Age			
		Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	367	183	185	107	260	107	167	93	
Extremely likely	6%	7%	6%	10%	5%	10%	5%	5%	
Very likely	9%	8%	10%	7%	10%	7%	10%	9%	
Just somewhat likely	14%	15%	13%	16%	14%	16%	20%	3%	
Not that likely	66%	66%	66%	64%	66%	64%	59%	80%	
Already happened (VOL)	1%	-	1%	-	1%	-	1%	-	
Not sure	4%	4%	4%	3%	4%	3%	5%	3%	
Total Extremely/Very Likely	15%	15%	16%	17%	15%	17%	15%	14%	
Total Just Somewhat/ Not That Likely	80%	81%	80%	80%	80%	80%	79%	82%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 168

Q.11. How likely do you think it is that you or someone in your household will (READ ITEM) in the next SIX months--extremely likely, very likely, just somewhat likely, or not that likely?

Have to work two jobs or take a part-time job \*

	ALL NORTHEAST ADULTS ONLY							
	Sex	Age			Age			
	All Northeast Adults		40 and over		18-39		65 and over	
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	367	183	185	107	260	107	167	93
Extremely likely	7%	9%	5%	12%	5%	12%	7%	1%
Very likely	14%	13%	14%	18%	12%	18%	14%	9%
Just somewhat likely	16%	13%	20%	22%	14%	22%	18%	7%
Not that likely	57%	58%	56%	43%	63%	43%	54%	78%
Already happened (VOL)	3%	4%	3%	3%	4%	3%	4%	3%
Not sure	3%	3%	2%	2%	2%	2%	3%	2%
Total Extremely/Very Likely	21%	23%	19%	30%	17%	30%	21%	10%
Total Just Somewhat/Not That Likely	73%	71%	76%	65%	77%	65%	72%	86%

\* Asked of main sample and one-half of the investor oversample (FORM B).



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Table 169

Q.11. How likely do you think it is that you or someone in your household will (READ ITEM) in the next SIX months--extremely likely, very likely, just somewhat likely, or not that likely?

Have to postpone retirement \*

	ALL NORTHEAST ADULTS ONLY							
	All Northeast Adults	Sex		Age		Age		
Men		Women	18-39	40 and over	18-39	40-64	65 and over	
Total	367	183	185	107	260	107	167	93
Extremely likely	7%	9%	4%	5%	7%	5%	9%	4%
Very likely	9%	6%	12%	11%	8%	11%	10%	4%
Just somewhat likely	9%	9%	9%	8%	9%	8%	9%	9%
Not that likely	66%	67%	65%	67%	66%	67%	64%	71%
Already happened (VOL)	2%	1%	3%	-	3%	-	1%	5%
Not sure	7%	8%	7%	9%	7%	9%	7%	7%
Total Extremely/Very Likely	15%	14%	16%	16%	15%	16%	19%	8%
Total Just Somewhat/ Not That Likely	75%	76%	74%	75%	75%	75%	73%	80%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 170

Q.11. How likely do you think it is that you or someone in your household will (READ ITEM) in the next SIX months--extremely likely, very likely, just somewhat likely, or not that likely?

Have to support another member of your family that is struggling financially \*

	ALL NORTHEAST ADULTS ONLY								
	All Northeast Adults	Sex		Age		Age			
		Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	367	183	185	107	260	107	167	93	
Extremely likely	10%	9%	11%	12%	9%	12%	10%	7%	
Very likely	13%	10%	16%	21%	10%	21%	11%	9%	
Just somewhat likely	21%	22%	20%	21%	21%	21%	24%	15%	
Not that likely	52%	55%	50%	45%	55%	45%	49%	66%	
Already happened (VOL)	2%	1%	2%	1%	2%	1%	3%	-	
Not sure	2%	3%	1%	-	3%	-	3%	3%	
Total Extremely/Very Likely	23%	20%	27%	33%	19%	33%	21%	16%	
Total Just Somewhat/ Not That Likely	73%	76%	70%	66%	76%	66%	73%	81%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 171

Q.11. How likely do you think it is that you or someone in your household will (READ ITEM) in the next SIX months--extremely likely, very likely, just somewhat likely, or not that likely?

Have to support a member of your family that is struggling with serious health issues \*

	ALL NORTHEAST ADULTS ONLY							
	Sex	Age			Age			
	Men Women		18-39	40 and over	18-39	40-64	65 and over	
Total	367	183	185	107	260	107	167	93
Extremely likely	8%	7%	10%	8%	8%	8%	8%	8%
Very likely	9%	7%	11%	9%	10%	9%	11%	7%
Just somewhat likely	16%	19%	13%	16%	16%	16%	18%	12%
Not that likely	61%	58%	64%	64%	60%	64%	56%	68%
Already happened (VOL)	3%	5%	-	1%	3%	1%	3%	2%
Not sure	3%	4%	2%	2%	3%	2%	4%	3%
Total Extremely/Very Likely	18%	14%	21%	17%	18%	17%	20%	15%
Total Just Somewhat/ Not That Likely	77%	77%	76%	80%	76%	80%	73%	79%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 172

Q.11. How likely do you think it is that you or someone in your household will (READ ITEM) in the next SIX months--extremely likely, very likely, just somewhat likely, or not that likely?

Have their overtime hours or bonus reduced \*

	ALL NORTHEAST ADULTS ONLY							
	Sex	Age			Age			
	All Northeast Adults		40 and over 18-39		40-64		65 and over	
	Men	Women						
Total	367	183	185	107	260	107	167	93
Extremely likely	8%	8%	9%	7%	9%	7%	11%	7%
Very likely	12%	11%	12%	13%	11%	13%	13%	7%
Just somewhat likely	14%	14%	15%	19%	12%	19%	15%	7%
Not that likely	57%	57%	57%	55%	58%	55%	50%	70%
Already happened (VOL)	3%	4%	1%	4%	2%	4%	2%	2%
Not sure	6%	6%	6%	2%	8%	2%	9%	7%
Total Extremely/Very Likely	20%	19%	22%	20%	20%	20%	24%	14%
Total Just Somewhat/Not That Likely	71%	71%	71%	74%	70%	74%	66%	78%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 173

Q.12. Over the past year, has your household income increased, decreased, or stayed about the same? (IF "DECREASED," ASK:) And about how much has your household income decreased in the past year? (IF "NOT SURE," ASK:) Could you give me your best estimate of how much your income has decreased in the past year? (IF "INCREASED," ASK:) And about how much has your household income increased in the past year? (IF "NOT SURE," ASK:) Could you give me your best estimate of how much your income has increased in the past year? \*

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	All Northeast Adults		40 and over 18-39			65 and over 40-64		
	Men	Women	18-39	40 and over 18-39	40-64	65 and over 40-64	65 and over	
Total	367	183	185	107	260	107	167	93
Increased--By less than ten percent	6%	8%	5%	6%	6%	6%	6%	5%
Increased--By ten to twenty-five percent	5%	6%	4%	8%	4%	8%	5%	4%
Increased--By twenty-five to fifty percent	1%	-	2%	2%	1%	2%	1%	-
Increased--By more than fifty percent	-	-	-	-	-	-	-	-
Decreased--By less than ten percent	6%	9%	4%	6%	6%	6%	4%	11%
Decreased--By ten to twenty-five percent	15%	13%	16%	15%	15%	15%	17%	11%
Decreased--By twenty-five to fifty percent	5%	7%	3%	3%	6%	3%	8%	1%
Decreased--By more than fifty percent	4%	4%	5%	2%	5%	2%	6%	4%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 173

Q.12. Over the past year, has your household income increased, decreased, or stayed about the same? (IF "DECREASED," ASK:) And about how much has your household income decreased in the past year? (IF "NOT SURE," ASK:) Could you give me your best estimate of how much your income has decreased in the past year? (IF "INCREASED," ASK:) And about how much has your household income increased in the past year? (IF "NOT SURE," ASK:) Could you give me your best estimate of how much your income has increased in the past year? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over 18-39			65 and over 40-64		
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	367	183	185	107	260	107	167	93
Stayed about the same	55%	51%	58%	57%	54%	57%	49%	62%
Not sure	3%	2%	3%	1%	3%	1%	4%	2%
Differential (Increased Minus Decreased)	-17%	-17%	-17%	-9%	-21%	-9%	-22%	-18%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 3176

Q.13. PROPORTION WHO SAY THAT THEY EXPECT TO DO SELECTED THINGS IN THE NEXT SIX MONTHS

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	435	224	211	114	321	114	210	111	
Reduce your level of debt *	52%	56%	47%	56%	50%	56%	57%	37%	
Go on vacation *	49%	49%	49%	49%	49%	49%	50%	46%	
Make home improvements *	41%	47%	36%	45%	40%	45%	45%	31%	
Worry less about household finances *	28%	32%	23%	31%	26%	31%	26%	26%	
Go out more often for meals and entertainment *	21%	24%	18%	25%	19%	25%	16%	24%	
Make a major purchase like a new car or home *	13%	14%	13%	21%	10%	21%	12%	8%	

\* Asked of main sample and one-half of the investor oversample.

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Table 176

Q.13. Thinking about the next six months, please tell me whether or not you expect to do each of the following things.

Go out more often for meals and entertainment \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Expect to do this in next six months	21%	24%	18%	25%	19%	25%	16%	24%	
Do not expect to do this in next six months	76%	73%	80%	74%	77%	74%	79%	76%	
Not sure	3%	3%	2%	1%	4%	1%	5%	-	

\* Asked of main sample and one-half of the investor oversample (FORM B).



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Table 177

Q.13. Thinking about the next six months, please tell me whether or not you expect to do each of the following things.

Go on vacation \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		18-39	40 and over	18-39	40-64	65 and over	
	Men	Women						
Total	367	183	185	107	260	107	167	93
Expect to do this in next six months	49%	49%	49%	49%	49%	49%	50%	46%
Do not expect to do this in next six months	49%	49%	49%	50%	48%	50%	48%	49%
Not sure	2%	2%	2%	1%	3%	1%	2%	5%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 178

Q.13. Thinking about the next six months, please tell me whether or not you expect to do each of the following things.

Worry less about household finances \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Expect to do this in next six months	28%	32%	23%	31%	26%	31%	26%	26%	
Do not expect to do this in next six months	66%	62%	71%	66%	67%	66%	65%	70%	
Not sure	6%	6%	6%	3%	7%	3%	9%	4%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 179

Q.13. Thinking about the next six months, please tell me whether or not you expect to do each of the following things.

Make a major purchase like a new car or home \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Expect to do this in next six months	13%	13%	13%	21%	10%	21%	12%	8%	
Do not expect to do this in next six months	85%	85%	85%	77%	88%	77%	87%	90%	
Not sure	2%	2%	2%	2%	2%	2%	1%	2%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 180

Q.13. Thinking about the next six months, please tell me whether or not you expect to do each of the following things.

Make home improvements \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Expect to do this in next six months	41%	47%	36%	45%	40%	45%	45%	31%	
Do not expect to do this in next six months	57%	51%	62%	53%	58%	53%	53%	67%	
Not sure	2%	2%	2%	2%	2%	2%	2%	2%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 208

Q.13. Thinking about the next six months, please tell me whether or not you expect to do each of the following things.

Reduce your level of debt \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	All Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Expect to do this in next six months	52%	56%	47%	56%	50%	56%	57%	37%	
Do not expect to do this in next six months	44%	41%	48%	43%	45%	43%	38%	57%	
Not sure	4%	3%	5%	1%	5%	1%	5%	6%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 209

Q.14a/b. Thinking about your spending and saving habits today, and not including any automatic savings plans such as a company four-oh-one-k plan, would you say right now your household is spending more than it has coming in and adding to debt, spending less than it has coming in and adding to savings and investment, or spending about what comes in and pretty much breaking even? (IF "SPENDING MORE" OR "SPENDING LESS," ASK:) And would you say you are spending a little (MORE/LESS) or a lot (MORE/LESS)? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		40 and over		65 and over			
	Men	Women	18-39	18-39	40-64	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93
Spending a lot more	5%	8%	3%	3%	6%	3%	7%	5%
Spending a little more	6%	5%	7%	8%	5%	8%	7%	2%
Spending a little less	23%	25%	21%	21%	24%	21%	22%	28%
Spending a lot less	9%	9%	9%	10%	8%	10%	9%	7%
Pretty much breaking even	54%	52%	56%	55%	54%	55%	51%	58%
Not sure	3%	1%	4%	3%	3%	3%	4%	-
Total Spending More	12%	13%	10%	12%	11%	12%	14%	7%
Total Spending Less	32%	34%	30%	30%	32%	30%	31%	35%
Differential (Spending More Minus Spending Less)	-20%	-21%	-20%	-19%	-21%	-19%	-17%	-28%

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 3212

Q.15a. PROPORTION WHO SAY THAT THEY ARE TAKING SELECTED ACTIONS

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	435	224	211	114	321	114	210	111	
Reducing the amount of money you owe *	62%	63%	62%	74%	58%	74%	62%	50%	
Saving and investing more *	36%	40%	32%	48%	31%	48%	35%	24%	
Taking money out of savings or investments to help pay expenses *	31%	32%	31%	35%	30%	35%	30%	29%	
Getting financial advice from more sources to check one against another *	29%	31%	28%	36%	26%	36%	31%	19%	
Moving some or all of your assets and savings to less risky assets and savings *	23%	24%	22%	24%	23%	24%	24%	20%	
Changing where or who you turn to for financial advice *	20%	19%	20%	26%	17%	26%	21%	10%	

\* Asked of main sample and one-half of the investor oversample.

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Table 3212

Q.15a. PROPORTION WHO SAY THAT THEY ARE TAKING SELECTED ACTIONS

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Borrowing from your 401(k) or pension plan *	6%	6%	5%	2%	7%	2%	7%	6%

\* Asked of main sample and one-half of the investor oversample.



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Table 212

Q.15a. Some people are changing the way they spend and save because of the current economic situation. Please tell me whether you are taking any of the following actions.

Saving and investing more \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Yes, taking action	36%	40%	32%	48%	31%	48%	35%	25%	
No, NOT taking action	63%	59%	66%	50%	68%	50%	65%	73%	
No answer/don't know	1%	1%	2%	2%	1%	2%	-	2%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 213

Q.15a. Some people are changing the way they spend and save because of the current economic situation. Please tell me whether you are taking any of the following actions.

Taking money out of savings or investments to help pay expenses \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Yes, taking action	31%	32%	30%	35%	30%	35%	30%	29%	
No, NOT taking action	68%	67%	69%	65%	69%	65%	68%	70%	
No answer/don't know	1%	1%	1%	-	1%	-	2%	1%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 214

Q.15a. Some people are changing the way they spend and save because of the current economic situation. Please tell me whether you are taking any of the following actions.

Borrowing from your 401(k) or pension plan \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Yes, taking action	6%	6%	5%	2%	7%	2%	7%	7%	
No, NOT taking action	92%	92%	93%	96%	91%	96%	91%	91%	
No answer/don't know	2%	2%	2%	2%	2%	2%	2%	2%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 215

Q.15a. Some people are changing the way they spend and save because of the current economic situation. Please tell me whether you are taking any of the following actions.

Reducing the amount of money you owe \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Yes, taking action	62%	63%	62%	74%	58%	74%	62%	50%	
No, NOT taking action	34%	34%	34%	25%	38%	25%	35%	43%	
No answer/don't know	4%	3%	4%	1%	4%	1%	3%	7%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 216

Q.15a. Some people are changing the way they spend and save because of the current economic situation. Please tell me whether you are taking any of the following actions.

Moving some or all of your assets and savings to less risky assets and savings \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Yes, taking action	23%	24%	22%	24%	23%	24%	24%	20%	
No, NOT taking action	73%	73%	74%	73%	73%	73%	72%	75%	
No answer/don't know	4%	3%	4%	3%	4%	3%	4%	5%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 217

Q.15a. Some people are changing the way they spend and save because of the current economic situation. Please tell me whether you are taking any of the following actions.

Changing where or who you turn to for financial advice \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Yes, taking action	20%	19%	20%	25%	17%	25%	21%	10%	
No, NOT taking action	77%	78%	76%	73%	79%	73%	75%	87%	
No answer/don't know	3%	3%	4%	2%	4%	2%	4%	3%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 218

Q.15a. Some people are changing the way they spend and save because of the current economic situation. Please tell me whether you are taking any of the following actions.

Getting financial advice from more sources to check one against another \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	367	183	185	107	260	107	167	93	
Yes, taking action	29%	31%	28%	36%	27%	36%	31%	19%	
No, NOT taking action	69%	66%	71%	62%	71%	62%	67%	78%	
No answer/don't know	2%	3%	1%	2%	2%	2%	2%	3%	

\* Asked of main sample and one-half of the investor oversample (FORM B).

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Table 219

Q.15b. Overall, do you think that the way you spend and save today will ever go back to the way it was before the economic downturn, or do you think that the way you spend and save will be forever changed as a result of this economic downturn?

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11		Age			Age		
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	429	212	217	126	304	126	196	108
Spending and saving will go back to the way it was	30%	31%	28%	27%	31%	27%	29%	33%
Spending and saving will be forever changed	60%	59%	60%	67%	57%	67%	59%	54%
No answer/don't know	10%	10%	12%	6%	12%	6%	12%	13%
Differential (Go Back Minus Forever Changed)	-30%	-28%	-33%	-40%	-26%	-40%	-29%	-20%



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Table 220

Q.16. If you were to receive extra money, in which ONE of the following ways would you use it? Spend it, save it, invest it, or use it to pay overdue bills.

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	-----		-----			-----		
	A11		40 and			65 and		
	Northeast		18-39			18-39		
	Adults	Men	Women	18-39	over	18-39	40-64	over
	-----		-----			-----		
Total	429	212	217	126	304	126	196	108
Spend it	10%	9%	10%	6%	11%	6%	9%	15%
Save it	35%	36%	34%	41%	33%	41%	29%	39%
Invest it	18%	22%	15%	14%	20%	14%	21%	19%
Pay overdue bills	34%	31%	38%	37%	33%	37%	38%	24%
Not sure	3%	2%	3%	2%	3%	2%	3%	3%

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Table 221

Q.17a. In which one or two of the following ways would you be most likely to spend the extra money? (IF MORE THAN TWO, ASK:) Well, if you could just choose one or two ways to spend it, which would you choose? (m) \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	42	20	22	8	34	8	18	16
Go on a vacation	36%	18%	52%	61%	29%	61%	26%	33%
Use for home improvements	28%	41%	16%	12%	32%	12%	33%	30%
Pay for educational expenses	19%	28%	10%	31%	16%	31%	15%	17%
Everyday expenses such as groceries	14%	25%	5%	9%	16%	9%	14%	17%
Other (specify)	7%	9%	5%	-	9%	-	3%	14%
Buy electronics such as a television or audio system	7%	8%	6%	-	8%	-	12%	4%
Not sure	6%	3%	8%	-	7%	-	10%	4%
New car	4%	-	8%	8%	3%	8%	6%	-
Charity	3%	7%	-	-	4%	-	7%	-

\* Asked only of respondents who say Spend It (Q.16). The percentages in the following columns are statistically unreliable due to a high margin of error: Hit bottom, Better now, Worse now, Very likely, Spending more, Under water, Hispanics, Blacks, Non-white men, Non-white women, Women/college grads, Non-whites/non-college grads, 18-34, 35-49, Women/18-39, Men/18-39, Women with children, White-collar, Blue-collar, Unemployed, Rent, Single women, Working women, Northeast, Less than \$30K, \$30K-\$50K, \$50K-\$75K, More than \$150K, Women & Income: Less than \$50K, \$50K-\$100K, More than \$100K, Assets: \$100K-\$250K, \$250K-\$500K, \$500K-\$1 mil, Over \$1 mil, Women & Assets: \$100K-\$250K, More than \$250K, Another person, Depressed, High distress, and Some distress.

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Table 221

Q.17a. In which one or two of the following ways would you be most likely to spend the extra money? (IF MORE THAN TWO, ASK:) Well, if you could just choose one or two ways to spend it, which would you choose? (m) \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11							
	Northeast	Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	42	20	22	8	34	8	18	16
Buy clothing	3%	-	5%	-	3%	-	-	7%
Pay bills, debts	-	-	-	-	-	-	-	-

\* Asked only of respondents who say Spend It (Q.16). The percentages in the following columns are statistically unreliable due to a high margin of error: Hit bottom, Better now, Worse now, Very likely, Spending more, Under water, Hispanics, Blacks, Non-white men, Non-white women, Women/college grads, Non-whites/non-college grads, 18-34, 35-49, Women/18-39, Men/18-39, Women with children, White-collar, Blue-collar, Unemployed, Rent, Single women, Working women, Northeast, Less than \$30K, \$30K-\$50K, \$50K-\$75K, More than \$150K, Women & Income: Less than \$50K, \$50K-\$100K, More than \$100K, Assets: \$100K-\$250K, \$250K-\$500K, \$500K-\$1 mil, Over \$1 mil, Women & Assets: \$100K-\$250K, More than \$250K, Another person, Depressed, High distress, and Some distress.

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Table 229

Q.17b. In which one or two of the following ways would you be most likely to invest the extra money? (IF MORE THAN TWO, ASK:) Well, if you could just choose one or two ways to invest it, which would you choose? (m) \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		40 and over		65 and over			
	Men	Women	18-39	18-39	40-64	18-39	40-64	over
Total	79	46	32	17	61	17	41	20
Mutual fund accounts	31%	30%	34%	18%	35%	18%	40%	26%
Savings, CDs, and money market accounts	29%	19%	42%	48%	23%	48%	22%	26%
Individual stocks in specific corporations	21%	31%	8%	15%	23%	15%	26%	18%
Real estate, investment properties, or a Real Estate Investment Trust, also called an REIT	16%	16%	17%	20%	15%	20%	18%	11%
Corporate bonds or corporate bond funds	10%	14%	6%	18%	8%	18%	1%	21%
Other (specify)	8%	12%	2%	-	10%	-	10%	10%
Municipal bonds	6%	4%	10%	7%	6%	7%	2%	14%

\* Asked only of respondents who say Invest It (Q.16). The percentages in the following columns are statistically unreliable due to a high margin of error: Spending more, Under water, Hispanics, Blacks, Non-white men, Non-white women, Non-whites/non-college grads, 18-34, Women/18-39, Men/18-39, Women with children, Blue-collar, Unemployed, Rent, Single women, Less than \$30K, \$30K-\$50K, Women & Income: Less than \$50K, \$50K-\$100K, Women & Assets: \$100K-\$250K, Another person, Depressed, High distress, and Some distress.

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Table 229

Q.17b. In which one or two of the following ways would you be most likely to invest the extra money? (IF MORE THAN TWO, ASK:) Well, if you could just choose one or two ways to invest it, which would you choose? (m) \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		18-39	40 and over	18-39	40-64	65 and over	
	Men	Women						
Total	79	46	32	17	61	17	41	20
Not sure	6%	7%	5%	-	8%	-	10%	4%

\* Asked only of respondents who say Invest It (Q.16). The percentages in the following columns are statistically unreliable due to a high margin of error: Spending more, Under water, Hispanics, Blacks, Non-white men, Non-white women, Non-whites/non-college grads, 18-34, Women/18-39, Men/18-39, Women with children, Blue-collar, Unemployed, Rent, Single women, Less than \$30K, \$30K-\$50K, Women & Income: Less than \$50K, \$50K-\$100K, Women & Assets: \$100K-\$250K, Another person, Depressed, High distress, and Some distress.

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Table 237

Q.18. What would be your estimate of the total value of your household's assets including such things as savings and investments in stocks, bonds, mutual funds, CDs, bank accounts, or IRAs. Please do not include real estate investments or employer-sponsored retirement plans, such as 401(k) plans in your answer.

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	429	212	217	126	304	126	196	108
Can't invest right now	25%	23%	27%	26%	24%	26%	24%	26%
Less than 10,000 dollars	18%	18%	19%	28%	15%	28%	18%	8%
More than 10,000 dollars but less than 25,000 dollars	7%	5%	8%	11%	5%	11%	6%	3%
More than 25,000 dollars but less 50,000 dollars	9%	11%	7%	13%	7%	13%	7%	7%
More than 50,000 dollars but less than 100,000 dollars	8%	11%	5%	4%	10%	4%	10%	9%
More than 100,000 dollars but less than 250,000 dollars	8%	8%	8%	5%	9%	5%	9%	9%
More than 250,000 dollars but less than 500,000 dollars	5%	8%	3%	2%	7%	2%	8%	4%

HART RESEARCH ASSOCIATES

Citi Q1 Survey  
 Study #9775a  
 March 15-25, 2010

Table 237

Q.18. What would be your estimate of the total value of your household's assets including such things as savings and investments in stocks, bonds, mutual funds, CDs, bank accounts, or IRAs. Please do not include real estate investments or employer-sponsored retirement plans, such as 401(k) plans in your answer.

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	429	212	217	126	304	126	196	108
More than 500,000 dollars but less than 1 million dollars	5%	4%	4%	2%	5%	2%	6%	5%
1 million dollars or more	6%	7%	5%	2%	8%	2%	7%	9%
Not sure/refused	9%	5%	14%	7%	10%	7%	5%	20%

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Table 239

Q.19. Who in your household takes the lead in making financial and investment decisions? Is that primarily you, primarily another person, or primarily you and another person?

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		40 and over			65 and over			
	Men	Women	18-39	40 and over	18-39	40-64	65 and over		
Total	429	212	217	126	304	126	196	108	
Primarily you	46%	56%	37%	29%	53%	29%	51%	58%	
Primarily another person	13%	8%	18%	30%	6%	30%	7%	5%	
Primarily you and another person	40%	35%	44%	41%	39%	41%	41%	34%	
Not sure	1%	1%	1%	-	2%	-	1%	3%	



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Table 240

Q.20. When you think about the current economic downturn, which one or two of the following come closest to whatever lessons you would say you have learned personally, or we all should have learned, from this recession? (IF MORE THAN TWO, ASK:) Well, if you had to choose just one or two, which would you choose? (m)

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	All Northeast Adults		18-39		40 and over	18-39		40-64	65 and over
	Men	Women							
Total	429	212	217	126	304	126	196	108	
To value family, friends, and quality of life over material goods	34%	29%	39%	37%	32%	37%	34%	29%	
To live within a smaller budget	33%	32%	34%	34%	32%	34%	31%	35%	
To avoid going too deeply into debt	30%	30%	30%	32%	29%	32%	33%	22%	
To help others who are in need	14%	10%	18%	8%	16%	8%	15%	19%	
To make safer investments	11%	12%	9%	13%	10%	13%	9%	11%	
Not sure	10%	15%	4%	7%	10%	7%	11%	10%	
To diversify investments	7%	7%	7%	3%	9%	3%	10%	7%	
To rent rather than buy your home	3%	3%	2%	3%	2%	3%	2%	3%	
To consult financial experts more	2%	1%	2%	2%	2%	2%	1%	3%	

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Table 241

Q.21a/b. Would you say that the investment climate in the country as a whole right now is better or worse than it was a year ago? (IF "BETTER" OR "WORSE," ASK:) And is that much (BETTER/WORSE) or somewhat (BETTER/WORSE)? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	96	58	39	13	84	13	55	29
Much better	20%	23%	15%	16%	21%	16%	22%	18%
Somewhat better	42%	47%	36%	47%	42%	47%	41%	43%
Somewhat worse	19%	17%	20%	14%	19%	14%	21%	17%
Much worse	13%	10%	18%	19%	12%	19%	12%	12%
Not sure	6%	3%	11%	4%	6%	4%	4%	10%
Total Better	62%	70%	51%	63%	62%	63%	63%	61%
Total Worse	32%	27%	38%	34%	31%	34%	33%	29%
Differential (Better Minus Worse)	31%	43%	13%	29%	31%	29%	30%	33%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 243

Q.22a. Looking ahead at the next six months, would you say that you are very optimistic that the investment climate will get better, somewhat optimistic, somewhat pessimistic, or very pessimistic about the investment climate? \*

	ALL NORTHEAST ADULTS ONLY							
	All Northeast Adults	Sex		Age		Age		
Men		Women	18-39	40 and over	18-39	40-64	65 and over	
Total	96	58	39	13	84	13	55	29
Very optimistic	14%	17%	9%	13%	14%	13%	12%	18%
Somewhat optimistic	63%	63%	63%	74%	61%	74%	59%	64%
Somewhat pessimistic	13%	10%	17%	3%	14%	3%	18%	9%
Very pessimistic	5%	3%	8%	6%	5%	6%	4%	6%
No answer/Don't know	5%	7%	3%	4%	6%	4%	7%	3%
Total Optimistic	76%	79%	72%	86%	75%	86%	71%	82%
Total Pessimistic	18%	13%	25%	9%	19%	9%	22%	15%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 244

Q.22b. How much yearly income would you expect to receive from a one-million-dollar retirement portfolio? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	96	58	39	13	84	13	55	29
Less than twenty-five thousand dollars a year	10%	11%	10%	13%	10%	13%	8%	13%
Close to twenty-five thousand dollars a year	13%	17%	5%	8%	13%	8%	17%	5%
Close to fifty thousand dollars a year	40%	40%	41%	67%	36%	67%	36%	35%
Close to seventy-five thousand dollars a year	7%	7%	7%	7%	7%	7%	8%	6%
More than seventy-five thousand dollars a year	12%	16%	7%	-	14%	-	12%	19%
Not sure	18%	9%	30%	5%	20%	5%	19%	22%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 3249

Q.23. PROPORTION WHO THINK IT'S AN EXCELLENT OR GOOD TIME TO INVEST IN SELECTED THINGS

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	A11							
	Northeast	Men	Women	18-39	40 and over	18-39	40-64	65 and over
	Adults							
	-----							
Total	429	212	217	126	304	126	196	108
Mutual fund accounts *	47%	45%	51%	26%	50%	26%	54%	43%
Real estate, investment properties, or a Real Estate Investment Trust, also called an REIT *	46%	43%	51%	44%	47%	44%	49%	43%
Individual stocks in specific corporations *	42%	50%	31%	40%	42%	40%	43%	41%
Municipal bonds *	31%	28%	35%	34%	30%	34%	26%	38%
Corporate bonds or corporate bond funds *	27%	28%	26%	32%	26%	32%	26%	27%
Savings, CDs, and money market accounts *	22%	19%	27%	38%	20%	38%	22%	15%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 249

Q.23. For each of the following types of investments I would like you to tell me whether you think this is an excellent time, a good time, only a fair time, or a poor time to invest in this type of investment.

Individual stocks in specific corporations \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	96	58	39	13	84	13	55	29
Excellent time to invest	10%	11%	8%	11%	10%	11%	10%	11%
Good time to invest	32%	38%	24%	30%	32%	30%	34%	30%
Only a fair time to invest	30%	25%	37%	29%	30%	29%	28%	34%
Poor time to invest	19%	19%	20%	16%	20%	16%	22%	15%
Not sure	9%	7%	11%	14%	8%	14%	6%	10%
Total Excellent/Good	42%	50%	31%	40%	42%	40%	43%	41%
Total Only Fair/Poor	49%	44%	58%	45%	50%	45%	50%	49%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 250

Q.23. For each of the following types of investments I would like you to tell me whether you think this is an excellent time, a good time, only a fair time, or a poor time to invest in this type of investment.

Mutual fund accounts \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		40 and over		65 and over			
	Men	Women	18-39	18-39	40-64	40-64	65 and over	65 and over
Total	96	58	39	13	84	13	55	29
Excellent time to invest	5%	2%	9%	-	5%	-	2%	11%
Good time to invest	42%	43%	42%	26%	45%	26%	52%	32%
Only a fair time to invest	27%	30%	23%	53%	23%	53%	20%	28%
Poor time to invest	16%	18%	11%	12%	16%	12%	16%	17%
Not sure	10%	7%	15%	9%	11%	9%	10%	12%
Total Excellent/Good	47%	45%	51%	26%	50%	26%	54%	43%
Total Only Fair/Poor	43%	49%	34%	65%	39%	65%	36%	45%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 251

Q.23. For each of the following types of investments I would like you to tell me whether you think this is an excellent time, a good time, only a fair time, or a poor time to invest in this type of investment.

Savings, CDs, and money market accounts \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		40 and over 18-39		65 and over 40-64			
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	96	58	39	13	84	13	55	29
Excellent time to invest	5%	3%	7%	4%	5%	4%	4%	6%
Good time to invest	17%	16%	20%	34%	15%	34%	18%	8%
Only a fair time to invest	33%	29%	39%	14%	36%	14%	38%	32%
Poor time to invest	40%	47%	29%	38%	40%	38%	36%	49%
Not sure	5%	5%	5%	10%	4%	10%	4%	5%
Total Excellent/Good	22%	19%	27%	38%	20%	38%	22%	15%
Total Only Fair/Poor	73%	76%	68%	52%	76%	52%	74%	80%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).



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Table 252

Q.23. For each of the following types of investments I would like you to tell me whether you think this is an excellent time, a good time, only a fair time, or a poor time to invest in this type of investment.

Corporate bonds or corporate bond funds \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		18-39	40 and over	18-39	40-64	65 and over	
	Men	Women						
Total	96	58	39	13	84	13	55	29
Excellent time to invest	2%	2%	3%	4%	2%	4%	1%	4%
Good time to invest	25%	26%	22%	28%	24%	28%	25%	23%
Only a fair time to invest	28%	33%	21%	42%	26%	42%	27%	24%
Poor time to invest	26%	26%	27%	16%	28%	16%	28%	28%
Not sure	19%	13%	27%	10%	20%	10%	19%	21%
Total Excellent/Good	27%	28%	26%	32%	26%	32%	26%	27%
Total Only Fair/Poor	54%	59%	47%	59%	54%	59%	55%	52%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 253

Q.23. For each of the following types of investments I would like you to tell me whether you think this is an excellent time, a good time, only a fair time, or a poor time to invest in this type of investment.

Municipal bonds \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		18-39	40 and over	18-39	40-64	65 and over	
	Men	Women						
Total	96	58	39	13	84	13	55	29
Excellent time to invest	7%	6%	9%	7%	7%	7%	5%	10%
Good time to invest	24%	22%	26%	27%	23%	27%	21%	28%
Only a fair time to invest	27%	32%	18%	30%	26%	30%	30%	20%
Poor time to invest	27%	30%	24%	22%	28%	22%	28%	28%
Not sure	15%	10%	23%	14%	16%	14%	16%	14%
Total Excellent/Good	31%	28%	35%	34%	30%	34%	26%	38%
Total Only Fair/Poor	54%	62%	42%	52%	54%	52%	58%	48%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 254

Q.23. For each of the following types of investments I would like you to tell me whether you think this is an excellent time, a good time, only a fair time, or a poor time to invest in this type of investment.

Real estate, investment properties, or a Real Estate Investment Trust, also called an REIT \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	96	58	39	13	84	13	55	29
Excellent time to invest	14%	12%	17%	21%	13%	21%	10%	17%
Good time to invest	33%	31%	34%	23%	34%	23%	38%	26%
Only a fair time to invest	27%	27%	27%	36%	26%	36%	23%	32%
Poor time to invest	19%	20%	18%	4%	21%	4%	24%	17%
Not sure	7%	10%	4%	16%	6%	16%	5%	8%
Total Excellent/Good	46%	43%	51%	44%	47%	44%	49%	43%
Total Only Fair/Poor	46%	47%	45%	40%	47%	40%	46%	49%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 255

Q.24. Thinking about the current year, compared with previous years, are you feeling more stress, less stress, no stress, or about the same amount of stress about your investments? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	96	58	39	13	84	13	55	29
More stress	30%	28%	34%	29%	31%	29%	37%	19%
Less stress	17%	21%	11%	9%	18%	9%	16%	22%
No stress	16%	19%	10%	10%	16%	10%	17%	14%
About the same amount of stress	37%	32%	44%	52%	35%	52%	30%	44%
Not sure	-	-	1%	-	-	-	-	1%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 256

Q.25. First let me ask about your approach to risk and return. Where would you place yourself on a scale from zero to ten, on which a number near ten would mean you want the highest return, and are comfortable with a lot of risk including the potential to lose money. A number closer to zero would mean safer investments that offer lower rates of return. Five is right in the middle of the scale and you can choose any number from zero to ten. \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		40 and over		65 and over			
	Men	Women	18-39	18-39	40-64	40-64	65 and over	65 and over
Total	96	58	39	13	84	13	55	29
10, want the highest return	4%	6%	2%	17%	2%	17%	2%	4%
9	-	-	-	-	-	-	-	-
8	4%	7%	-	4%	4%	4%	6%	2%
7	15%	21%	5%	16%	15%	16%	16%	12%
6	11%	12%	9%	5%	12%	5%	12%	10%
5	27%	20%	38%	36%	26%	36%	23%	32%
4	12%	12%	11%	10%	12%	10%	9%	15%
3	11%	12%	10%	7%	11%	7%	12%	10%
2	3%	4%	2%	-	3%	-	4%	2%
1	6%	3%	10%	5%	6%	5%	7%	5%
0, want the safer investments	4%	1%	9%	-	5%	-	5%	5%
Don't know	3%	2%	4%	-	4%	-	4%	3%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 258

Q.26. Which comes closer to describing your investment goals these days--(A) maintaining the wealth that you have or (B) trying to build wealth? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	96	58	39	13	84	13	55	29
A/Maintaining wealth	51%	50%	52%	16%	56%	16%	49%	71%
B/Trying to build wealth	48%	48%	47%	84%	42%	84%	49%	29%
Not sure	1%	2%	1%	-	2%	-	2%	-

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 259

Q.27. Thinking about all of the banks and financial institutions you use, which of the following investment products do you currently own, either entirely or jointly? (m) \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	18-39	40-64	40-64	65 and over	65 and over
Total	96	58	39	13	84	13	55	29
Individual Retirement Account or Roth IRAs	67%	65%	69%	71%	66%	71%	67%	64%
Savings accounts such as certificates of deposit or money market	59%	56%	64%	48%	61%	48%	64%	53%
Employer-sponsored retirement accounts such as a 401(k), 403(b), Keogh pension plans	57%	62%	51%	73%	55%	73%	63%	40%
Mutual fund accounts	56%	60%	51%	64%	55%	64%	55%	56%
Individual stocks in specific corporations	53%	56%	49%	60%	52%	60%	52%	54%

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 259

Q.27. Thinking about all of the banks and financial institutions you use, which of the following investment products do you currently own, either entirely or jointly? (m) \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	96	58	39	13	84	13	55	29	
Real estate other than your own home, including a second home, investment property, or a Real Estate Investment Trust also called an REIT	35%	39%	29%	18%	37%	18%	41%	31%	
Insurance/annuities	31%	30%	33%	34%	31%	34%	33%	28%	
Corporate bonds funds	23%	29%	13%	24%	23%	24%	21%	26%	
Not sure	5%	4%	6%	-	6%	-	6%	6%	

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).



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Table 260

Q.28. Which of the following best describes your level of reliance on financial professionals? \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	96	58	39	13	84	13	55	29	
I prefer to manage my finances on my own without any help from financial professionals	31%	35%	24%	35%	30%	35%	31%	29%	
I sometimes seek advice or guidance from financial professionals, but ultimately make financial decisions on my own	43%	42%	44%	50%	42%	50%	45%	36%	
I usually rely on advice or guidance from financial professionals in making the most of my financial decisions	25%	22%	31%	15%	27%	15%	23%	35%	
Not sure	1%	1%	1%	-	1%	-	1%	-	

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 261

Q.29a. Is there one particular person or company you think of as your primary advisor on financial and investment decisions? \*

	=====  ALL NORTHEAST ADULTS ONLY =====								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
	-----		-----			-----			
Total	96	58	39	13	84	13	55	29	
Yes	55%	54%	57%	41%	58%	41%	52%	68%	
No	44%	45%	42%	59%	41%	59%	47%	32%	
Not sure	1%	1%	1%	-	1%	-	1%	-	

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19).

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Table 262

Q.29b. Which of the following best describes the type of person who serves as your primary advisor on financial and investment decisions? \*

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	18-39	40-64	40-64	65 and over	65 and over
Total	53	31	22	5	48	5	28	20
Financial planner	38%	38%	39%	38%	38%	38%	35%	43%
Independent investment advisor	16%	11%	23%	13%	16%	13%	15%	18%
Stock broker	13%	15%	10%	8%	13%	8%	12%	15%
Family member	8%	4%	14%	9%	9%	9%	12%	4%
Banker	8%	10%	6%	9%	8%	9%	7%	10%
Friend or colleague	5%	9%	-	14%	4%	14%	7%	-
Insurance agent	1%	1%	-	-	1%	-	1%	-
Attorney	1%	1%	-	-	1%	-	1%	-
Other (VOL)	10%	11%	8%	9%	10%	9%	10%	10%
Not sure	-	-	-	-	-	-	-	-

\* Asked only of the Investor Oversample and Main Sample respondents who say they have more than \$100,000 in assets (Q.18) and also say primarily they or they and another person make financial and investment decisions (Q.19) and who say Yes (Q.29a). The percentages in the following columns are statistically unreliable due to a high margin of error: Better now, Very likely, Spending more, Pay overdue bills, Under water, Hispanics, Blacks, Non-white men, Non-white women, High school, Men/non-college grads, Women/non-college grads, Non-whites/non-college grads, 18-34, Women/18-39, Men/18-39, Women with children, Blue-collar, Unemployed, Rent, Single women, Less than \$30K, \$30K-\$50K, Women & Income: Less than \$50K, Women & Assets: \$100K-\$250K, Depressed, High distress, and Some distress.

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Table 270

Q.F1. What is the last grade that you completed in school?

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	429	212	217	126	304	126	196	108	
Grade school	1%	2%	1%	1%	2%	1%	2%	2%	
Some high school	5%	5%	6%	6%	5%	6%	4%	7%	
High school graduate	27%	27%	27%	35%	24%	35%	24%	23%	
Some college, no degree	17%	15%	18%	19%	16%	19%	17%	13%	
Vocational training/ 2-year college	7%	6%	7%	4%	8%	4%	6%	11%	
4-year college/ bachelor's degree	20%	19%	21%	19%	20%	19%	24%	12%	
Some postgraduate work, no degree	4%	5%	3%	4%	4%	4%	3%	6%	
2 or 3 years' postgraduate work/ master's degree	13%	13%	13%	11%	13%	11%	15%	11%	
Doctoral/law degree	4%	6%	2%	1%	5%	1%	4%	9%	
Not sure/refused	2%	2%	2%	-	3%	-	1%	6%	

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Table 272

Q.F2. Do you own or rent your current residence?

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	429	212	217	126	304	126	196	108	
Own	67%	68%	65%	41%	77%	41%	80%	73%	
Rent	28%	26%	30%	55%	17%	55%	16%	19%	
Not sure	5%	6%	5%	4%	6%	4%	4%	8%	

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Table 273

Q.F3a. Do you currently have a home mortgage, or not? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	286	145	142	52	235	52	157	78
Yes, have a mortgage	55%	56%	55%	71%	52%	71%	66%	24%
No, do not have a mortgage	44%	44%	44%	29%	47%	29%	34%	75%
Not sure	1%	-	1%	-	1%	-	-	1%

\* Asked only of respondents who say they own their residence (Q.F2).

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Table 274

Q.F3b. There has been a lot of talk recently about homeowners being "under water," that is owing more on their home than the home is worth on the market. Based on what you know, would you say that your mortgage is substantially less than the value of your home, just a little less than the value of your home, about the same as the value of your home, a little more than the value of your home, or is your mortgage substantially more than the value of your home? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
	All Northeast Adults		40 and over		65 and over			
	Men	Women	18-39	18-39	40-64	40-64	65 and over	
Total	159	81	77	36	122	36	103	19
Substantially less than value of home	45%	44%	45%	34%	48%	34%	46%	60%
A little less than value of home	23%	20%	25%	29%	21%	29%	20%	22%
About the same as the value of home	18%	15%	22%	23%	17%	23%	17%	16%
A little more than value of home	4%	7%	-	-	5%	-	6%	-
Substantially more than value of home	6%	10%	3%	8%	6%	8%	7%	2%
Do not have a mortgage (VOL)	1%	1%	2%	-	1%	-	2%	-
Not sure	3%	3%	3%	6%	2%	6%	2%	-

\* Asked only of respondents who say they own their residence (Q.F2). The percentages in the following columns are statistically unreliable due to a high margin of error: Single women, and Women & Assets: \$100K-\$250K.

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Table 275

Q.F4. Are you currently single and never married, unmarried and living with a partner, married, separated, widowed, or divorced?

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over			65 and over		
	Men	Women	18-39	18-39	40-64	18-39	40-64	over
Total	429	212	217	126	304	126	196	108
Single	20%	20%	21%	38%	13%	38%	16%	7%
Unmarried and living with a partner	5%	6%	4%	10%	3%	10%	3%	3%
Married	58%	63%	52%	49%	61%	49%	67%	51%
Separated	2%	2%	1%	-	2%	-	2%	2%
Widowed	7%	3%	11%	1%	9%	1%	2%	23%
Divorced	6%	3%	9%	2%	8%	2%	7%	9%
Other (VOL)	-	-	-	-	-	-	-	-
Not sure/refused	2%	3%	2%	-	4%	-	3%	5%



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Table 276

Q.F5. Are you the parent or guardian of any children under the age of eighteen?

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	429	212	217	126	304	126	196	108
Yes	29%	28%	29%	46%	21%	46%	32%	3%
No	69%	69%	69%	54%	75%	54%	65%	93%
Not sure/refused	2%	3%	2%	-	4%	-	3%	4%

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Table 277

Q.F6a. Are you currently employed? (IF "CURRENTLY EMPLOYED," ASK:) What type of work do you do?

(IF "NOT CURRENTLY EMPLOYED," ASK:) Are you a student, a homemaker, retired, a volunteer, or unemployed and looking for work?

	ALL NORTHEAST ADULTS ONLY							
	All Northeast Adults	Sex		Age		Age		
		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	429	212	217	126	304	126	196	108
Professional/manager	18%	22%	15%	17%	18%	17%	25%	7%
White-collar worker	18%	15%	22%	27%	15%	27%	18%	7%
Blue-collar worker	14%	20%	9%	18%	13%	18%	17%	4%
Farmer/rancher	-	-	-	-	-	-	-	-
Student	3%	3%	3%	10%	-	10%	-	-
Homemaker	8%	-	15%	12%	6%	12%	7%	5%
Retired	25%	28%	23%	3%	35%	3%	17%	67%
Volunteer	1%	1%	1%	1%	1%	1%	1%	2%
Unemployed, looking for work	8%	6%	8%	10%	6%	10%	9%	2%
Other (specify)	-	-	-	-	-	-	-	-
Not sure	5%	5%	4%	2%	6%	2%	6%	6%

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Table 315

Q.F6b. Are you currently working substantially fewer hours than you would want to work if there were more opportunities? \*

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	A11 Northeast Adults		40 and over 18-39			65 and over 40-64		
	Men	Women	18-39	over 18-39	40-64	over 40-64	over 65	over 65
Total	218	121	97	79	139	79	120	19
Yes, working fewer hours	26%	27%	25%	33%	22%	33%	23%	19%
No, NOT working fewer hours	72%	70%	75%	67%	76%	67%	76%	74%
Not sure	2%	3%	-	-	2%	-	1%	7%

\* Asked only of respondents who say they are Employed (Q.F6a). The percentages in the following columns are statistically unreliable due to a high margin of error: Women & Assets: \$100K-\$250K.

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Table 316

Q.F7a. And do you own or operate your own business? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	218	121	97	79	139	79	120	19
Yes, own/operate own business	22%	24%	20%	13%	27%	13%	27%	32%
No, do not own/ operate own business	76%	75%	78%	85%	72%	85%	72%	68%
Not sure	2%	1%	2%	2%	1%	2%	1%	-

\* Asked only of respondents who say they are Employed (Q.F6a). The percentages in the following columns are statistically unreliable due to a high margin of error: \$250K-\$500K.

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Table 317

Q.F7b. About how many people do you currently employ at your business? \*

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	A11		40 and			65 and		
	Northeast		18-39			40-64		
	Men	Women	18-39	over	18-39	40-64	over	
	Adults							
Total	48	29	20	10	38	10	32	6
None/self-employed	57%	51%	66%	62%	55%	62%	56%	50%
One to ten	38%	40%	34%	38%	38%	38%	36%	50%
Eleven to fifty	5%	9%	-	-	7%	-	8%	-
Fifty-one to one hundred	-	-	-	-	-	-	-	-
One hundred one to five hundred	-	-	-	-	-	-	-	-
More than five hundred	-	-	-	-	-	-	-	-
Not sure	-	-	-	-	-	-	-	-

\* Asked only of respondents who say they are Own A Business (Q.F7a). The percentages in the following columns are statistically unreliable due to a high margin of error: Good, Hit bottom, Better now, Very likely, Spending more, Spend it, Under water, Hispanics, Blacks, Non-white men, Non-white women, High school, Vocational or 2 year, Women/non-college grads, Non-whites/non-college grads, 18-34, 65 and over, Women/18-39, Men/18-39, Women with children, Blue-collar, Rent, Single women, Less than \$30K, \$30K-\$50K, \$50K-\$75K, Women & Income: Less than \$50K, \$50K-\$100K, More than \$100K, Assets: \$100K-\$250K, \$250K-\$500K, \$500K-\$1 mil, Over \$1 mil, Less than \$100K, Women & Assets: \$100K-\$250K, More than \$250K, Another person, Depressed, High distress, and Some distress.

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Table 318

Q.F8a. At what age did you retire? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	98	51	47	1	97	1	25	73
Under 50	9%	7%	10%	-	9%	-	18%	6%
50 to 54	6%	5%	7%	-	6%	-	10%	4%
55 to 59	29%	30%	27%	-	29%	-	55%	20%
60 to 64	24%	29%	19%	46%	24%	46%	17%	26%
65 to 67	20%	17%	23%	54%	19%	54%	-	26%
68 or older	9%	11%	8%	-	10%	-	-	13%
Refused	3%	1%	6%	-	3%	-	-	5%

\* Asked only of respondents who say they are Retired (Q.F6a). The percentages in the following columns are statistically unreliable due to a high margin of error: Better now, Spending more, Under water, Hispanics, Blacks, Non-white men, Non-white women, Non-whites/non-college grads, 18-34, 35-49, Women/18-39, Men/18-39, Have, Women with children, Rent, Single women, More than \$150K, More than \$100K, \$250K-\$500K, Women & Assets: \$100K-\$250K, Another person, Depressed, High distress, and Some distress.

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Table 319

Q.F8b. Did you expect to retire at that age, or was it earlier or later than planned? \*

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	98	51	47	1	97	1	25	73	
Expected to retire at that age	46%	49%	43%	-	46%	-	38%	49%	
Retired earlier than planned	42%	43%	41%	46%	42%	46%	58%	37%	
Retired later than planned	6%	7%	5%	54%	6%	54%	4%	6%	
Not sure	6%	1%	11%	-	6%	-	-	8%	

\* Asked only of respondents who say they are Retired (Q.F6a). The percentages in the following columns are statistically unreliable due to a high margin of error: Better now, Spending more, Under water, Hispanics, Blacks, Non-white men, Non-white women, Non-whites/non-college grads, 18-34, 35-49, Women/18-39, Men/18-39, Have, Women with children, Rent, Single women, More than \$150K, More than \$100K, \$250K-\$500K, Women & Assets: \$100K-\$250K, Another person, Depressed, High distress, and Some distress.

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Table 320

Q.F8c. Are you considering postponing retirement because your investment portfolio has declined in value as a result of the economic recession? \*

	ALL NORTHEAST ADULTS ONLY							
	Sex		Age			Age		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
Total	282	151	131	106	176	106	148	28
Yes, considering postponing retirement	29%	27%	32%	18%	36%	18%	41%	11%
No, not considering postponing retirement	61%	62%	60%	75%	53%	75%	51%	60%
Not sure	10%	11%	8%	7%	11%	7%	8%	29%

\* Asked only of respondents who say they are Employed, Student, Unemployed, or Not Sure (Q.F6a).



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Table 321

Q.F8d. When you retire, which of the following do you expect to do: \*

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	-----		-----			-----		
	A11		40 and			65 and		
	Northeast		18-39			18-39		
	Men	Women	18-39	over	18-39	40-64	over	
	-----		-----			-----		
	Adults							
Total	282	151	131	106	176	106	148	28
Work part-time	38%	38%	39%	34%	41%	34%	43%	29%
Volunteer	21%	14%	29%	30%	16%	30%	13%	31%
Not work at all	19%	24%	11%	17%	19%	17%	21%	13%
Not sure	22%	24%	21%	19%	24%	19%	23%	27%

\* Asked only of respondents who say they are Employed, Student, Unemployed, or Not Sure (Q.F6a).

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Table 322

Q.F9. If you added together the yearly income of all the members of your family who were living at home last year, would the total be less than twenty thousand dollars, between twenty thousand dollars and thirty thousand dollars, between thirty thousand dollars and forty thousand dollars, between forty thousand dollars and fifty thousand dollars, between fifty thousand dollars and seventy-five thousand dollars, between seventy-five thousand dollars and one hundred thousand dollars, between one hundred thousand dollars and one hundred and fifty thousand dollars, between one hundred and fifty thousand dollars and two hundred thousand dollars, between two hundred thousand dollars and two hundred and fifty thousand dollars, or would the total be more than that?

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	-----		-----			-----		
	All							
	Northeast	Men	Women	18-39	40 and	18-39	40-64	65 and
	Adults				over			over
	-----	-----	-----	-----	-----	-----	-----	-----
Total	429	212	217	126	304	126	196	108
Less than \$20,000	13%	8%	18%	10%	14%	10%	10%	21%
Between \$20,000 and \$30,000	7%	8%	6%	7%	7%	7%	6%	9%
Between \$30,000 and \$40,000	9%	8%	10%	16%	6%	16%	6%	6%
Between \$40,000 and \$50,000	9%	9%	9%	8%	10%	8%	11%	8%
Between \$50,000 and \$75,000	10%	10%	9%	12%	9%	12%	10%	6%
Between \$75,000 and \$100,000	12%	16%	8%	17%	10%	17%	8%	13%
Between \$100,000 and \$150,000	11%	12%	11%	9%	12%	9%	17%	4%
Between \$150,000 and \$200,000	6%	8%	4%	4%	7%	4%	10%	2%
Between \$200,000 and \$250,000	3%	3%	3%	2%	3%	2%	4%	1%

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Table 322

Q.F9. If you added together the yearly income of all the members of your family who were living at home last year, would the total be less than twenty thousand dollars, between twenty thousand dollars and thirty thousand dollars, between thirty thousand dollars and forty thousand dollars, between forty thousand dollars and fifty thousand dollars, between fifty thousand dollars and seventy-five thousand dollars, between seventy-five thousand dollars and one hundred thousand dollars, between one hundred thousand dollars and one hundred and fifty thousand dollars, between one hundred and fifty thousand dollars and two hundred thousand dollars, between two hundred thousand dollars and two hundred and fifty thousand dollars, or would the total be more than that?

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	-----		-----			-----		
	A11		40 and			65 and		
	Northeast	Men	Women	18-39	over	18-39	40-64	over
	Adults							
	-----							
Total	429	212	217	126	304	126	196	108
More than \$250,000	3%	4%	3%	4%	3%	4%	3%	3%
Not sure/refused	17%	14%	19%	11%	19%	11%	15%	27%

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Table 324

Q.F10. How would you describe the area in which you live--a city, a suburb near a city, a small town that is not near a city, or a rural or country area?

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	-----		-----			-----		
	A11		40 and			65 and		
	Men	Women	18-39	over	18-39	40-64	over	
	-----		-----			-----		
	A11		40 and			65 and		
	Men	Women	18-39	over	18-39	40-64	over	
	-----		-----			-----		
Total	429	212	217	126	304	126	196	108
City	25%	27%	23%	32%	22%	32%	24%	19%
Suburb near a city	35%	37%	34%	36%	35%	36%	32%	39%
Small town not near a city	18%	17%	18%	13%	20%	13%	22%	16%
Rural or country area	17%	15%	20%	15%	18%	15%	18%	19%
Not sure	5%	4%	5%	4%	5%	4%	4%	7%

HART RESEARCH ASSOCIATES

Citi Q1 Survey  
 Study #9775a  
 March 15-25, 2010

Table 109

SEX

	=====  ALL NORTHEAST ADULTS ONLY =====							
	Sex		Age			Age		
	-----		-----			-----		
A11 Northeast Adults	Men	Women	18-39	40 and over	18-39	40-64	65 and over	
	-----							
Total	429	212	217	126	304	126	196	108
Male	49%	100%	-	42%	52%	42%	57%	45%
Female	51%	-	100%	58%	48%	58%	43%	55%



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Table 150

Q.F12. For statistical purposes only and to ensure a representative sample, would you please tell me whether you are of Latino or Hispanic origin, such as Mexican, Puerto Rican, Cuban, or some other Spanish-speaking background?

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		40 and over			65 and over			
	Men	Women	18-39	40 and over	18-39	40-64	65 and over		
Total	429	212	217	126	304	126	196	108	
Yes, Latino/Hispanic origin	7%	6%	7%	13%	4%	13%	5%	1%	
No, not Latino/Hispanic origin	92%	92%	93%	84%	96%	84%	94%	99%	
Don't know/refused	1%	2%	-	3%	-	3%	1%	-	

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Table 151

Q.F13. Again, to ensure a representative sample, are you black, white, Native American, Korean, Chinese, Japanese, East Indian, Filipino/Vietnamese, or something else?

	ALL NORTHEAST ADULTS ONLY								
	Sex		Age			Age			
	A11 Northeast Adults		Men	Women	18-39	40 and over	18-39	40-64	65 and over
Total	429	212	217	126	304	126	196	108	
Black	11%	8%	13%	14%	9%	14%	8%	12%	
White	79%	80%	79%	69%	84%	69%	83%	85%	
Native American	2%	3%	1%	3%	2%	3%	2%	1%	
Korean	-	-	-	-	-	-	-	-	
Chinese	1%	1%	1%	1%	1%	1%	1%	-	
Japanese	-	-	-	-	-	-	-	-	
East Indian	1%	2%	-	3%	-	3%	-	-	
Filipino/Vietnamese	-	-	-	-	-	-	-	-	
Hispanic (VOL)	3%	2%	4%	7%	1%	7%	2%	-	
Other	3%	3%	2%	3%	3%	3%	3%	2%	
Don't know/refused	-	1%	-	-	-	-	1%	-	

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