

Feeling in Control = Positive Savings Behaviors

Survey finds 67% of Americans report their lives are headed in the right direction, according to the MOOD (Measuring Optimism, Outlook and Direction) of America survey.

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

- **Valuing and cultivating their personal relationships,**
- **Volunteering in their communities and giving to charitable organizations,**
- **Taking quiet time to be alone and think,**
- **Exercising and spending time on a hobby, and**
- **Adhering to a budget and saving for retirement.**



Although 46% of those in control of their lives say they do not have enough money to live on when they eventually retire, and 34% reported an annual household income below \$50,000, an overwhelming majority (84%) are very or somewhat optimistic about their financial futures.

Americans in control have taken concrete steps to build financial security such as establishing a retirement account and owning other financial products, including life insurance. They are also more likely to stay within their budgets and save money from every paycheck regardless of the amount. Sixty-three percent of those in control of their lives regularly put money away for retirement, compared to 35% of those who say they are not in control.

According to the study, those who feel "in control" have a mindset that is not primarily defined by income or employment status, but an optimism driven by an attitude of determination and personal empowerment. These Americans believe success in life is determined by forces within an individual's control, and that they can always find ways to solve problems.

Americans in control are not driven by the desire to be wealthy, but consider financial freedom – having enough money to do what they want to do – to be four to five times more important than being wealthy.

A strong majority (72%) of respondents are "very" or "somewhat" optimistic about their futures and 66% feel in control of their lives. 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>.