



AUTO | HOME | LIFE | BUSINESS | RETIREMENT

COUNTRY Financial Security Index

	Gender		Age			Marital Status			HH Income		HH Income		HH Income		HH Income		Ethnicity			
	Total	Male	Female	18-34	35-54	55+	Coupled	Non-Coupled	Under \$50k	\$50k+	Under \$75k	\$75k+	Under \$100k	\$100k+	Under \$150k	\$150k+	Hispanic/Latino	White	Afr-Am/Black	Other
<b>A01. Generally speaking, how do you rate your overall level of financial security?</b>																				
	Gender	Age			Marital Status			HH Income		HH Income		HH Income		HH Income		Ethnicity				
	Total	Male	Female	18-34	35-54	55+	Coupled	Non-Coupled	Under \$50k	\$50k+	Under \$75k	\$75k+	Under \$100k	\$100k+	Under \$150k	\$150k+	Hispanic/Latino	White	Afr-Am/Black	Other
Excellent/Good (Net)	53%	57%	50%	44%	50%	62%	61%	42%	30%	65%	38%	70%	42%	75%	47%	85%	35%	61%	35%	57%
Excellent	10%	12%	9%	7%	9%	13%	12%	8%	4%	14%	5%	16%	5%	20%	7%	26%	6%	13%	3%	12%
Good	43%	45%	41%	37%	41%	49%	49%	34%	27%	52%	33%	54%	37%	55%	39%	60%	29%	48%	33%	45%
Fair/Poor (Net)	42%	37%	46%	46%	45%	36%	37%	49%	60%	32%	55%	27%	51%	24%	48%	13%	55%	36%	56%	39%
Fair	28%	24%	32%	29%	30%	26%	27%	30%	35%	24%	35%	21%	33%	19%	32%	11%	35%	25%	35%	28%
Poor	14%	13%	14%	17%	15%	10%	10%	20%	25%	8%	20%	6%	19%	4%	16%	3%	20%	11%	21%	11%
Not sure	4%	4%	3%	9%	3%	1%	2%	7%	8%	1%	6%	1%	5%	1%	5%	1%	9%	3%	6%	-
Refused	1%	2%	0%	2%	2%	-	0%	2%	1%	1%	1%	1%	1%	0%	1%	0%	1%	0%	2%	4%
<b>A02. Which shared services do you use most often?</b>																				
Any (Net)	54%	54%	54%	66%	61%	40%	54%	54%	47%	58%	47%	62%	48%	65%	51%	67%	53%	53%	49%	69%
Entertainment (Netflix, Hulu, Spotify, etc.)	47%	46%	48%	58%	54%	34%	47%	48%	43%	49%	42%	53%	43%	54%	45%	54%	50%	46%	41%	58%
Home (AirBnB, Tripping.com, FlipKey, etc.)	5%	5%	5%	4%	5%	5%	5%	3%	2%	6%	1%	8%	2%	10%	3%	12%	1%	6%	1%	6%
Ride-hailing (Uber, Lyft, Car2Go, etc.)	12%	15%	9%	17%	15%	7%	11%	14%	8%	14%	8%	17%	8%	19%	10%	22%	11%	11%	16%	17%
Childcare (Care.com, etc.)	1%	1%	0%	2%	1%	-	1%	-	1%	1%	0%	1%	1%	1%	1%	1%	-	1%	2%	-
Home maintenance/handyman services (Taskrabbit, etc.)	2%	3%	2%	2%	1%	3%	3%	2%	2%	3%	2%	3%	2%	3%	2%	3%	2%	2%	5%	1%
Pet services (Dogvacay.com, etc.)	1%	1%	1%	-	2%	1%	2%	1%	1%	2%	1%	2%	1%	2%	1%	4%	-	1%	2%	2%
Other	1%	1%	1%	1%	1%	0%	1%	0%	1%	0%	1%	0%	1%	0%	1%	1%	0%	1%	2%	2%
I don't use shared services	45%	45%	45%	31%	38%	59%	45%	43%	52%	40%	52%	36%	50%	34%	47%	32%	47%	46%	50%	22%
Refused	1%	2%	1%	3%	1%	1%	1%	2%	1%	2%	1%	2%	2%	1%	2%	1%	-	1%	1%	9%
<b>A03. Have you ever used shared services to earn money?</b>																				
Yes	3%	5%	2%	2%	6%	0%	4%	1%	2%	4%	3%	3%	2%	5%	3%	4%	3%	4%	3%	-
No	97%	95%	98%	98%	94%	100%	96%	99%	98%	96%	97%	97%	98%	95%	97%	96%	97%	96%	97%	100%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A04. Which shared services are you currently using to earn money?</b>																				
Any (Net)	81%	88%	60%	78%	87%	-	83%	71%	100%	76%	76%	83%	76%	83%	80%	81%	100%	74%	100%	-
Home sharing (AirBnB, Tripping.com, FlipKey, etc.)	22%	29%	-	52%	13%	-	15%	49%	18%	22%	9%	30%	9%	30%	17%	36%	61%	17%	-	-
Ride-hailing (Uber, Lyft, Car2Go, etc.)	40%	47%	20%	38%	44%	-	38%	49%	28%	43%	29%	47%	29%	47%	21%	100%	19%	100%	-	-
Childcare (Care.com, etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Home maintenance/handyman services (Taskrabbit, etc.)	15%	20%	-	14%	16%	-	19%	-	18%	14%	9%	19%	9%	19%	14%	18%	-	21%	-	-
Pet services (Dogvacay.com, etc.)	10%	-	39%	-	14%	-	7%	22%	21%	7%	11%	10%	11%	10%	5%	24%	-	14%	-	-
Other	11%	14%	-	25%	6%	-	13%	-	32%	6%	28%	-	28%	-	14%	-	-	14%	-	-
None of the above	19%	12%	40%	22%	13%	100%	17%	29%	-	24%	24%	17%	24%	17%	20%	19%	-	26%	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A05. Are shared services your primary source of income?</b>																				
Yes	27%	23%	39%	52%	21%	-	17%	71%	39%	24%	20%	32%	20%	32%	22%	42%	61%	24%	-	-
No	73%	77%	61%	48%	79%	100%	83%	29%	61%	76%	80%	68%	80%	68%	78%	58%	39%	76%	100%	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A06. How much money do you earn from shared services a month?</b>																				
Under \$100 (100)	18%	24%	-	-	25%	-	22%	-	-	22%	23%	15%	23%	15%	24%	-	-	24%	-	-
\$101 - \$500 (300.5)	5%	7%	-	-	8%	-	7%	-	28%	-	14%	-	14%	-	7%	-	-	-	49%	-
\$501 - \$1,000 (750.5)	33%	37%	20%	38%	34%	-	29%	49%	-	41%	15%	44%	15%	44%	37%	21%	100%	17%	51%	-

\$1,001 - \$2500 (1750.5)	4%	-	16%	-	6%	-	-	22%	21%	-	11%	-	11%	-	5%	-	-	6%	-	-
\$2501 - \$5000 (3750.5)	9%	12%	-	-	13%	-	11%	-	-	11%	-	15%	-	15%	-	36%	-	12%	-	-
More than \$5,000 (5000)	6%	-	23%	-	8%	-	7%	-	-	7%	-	10%	-	10%	-	24%	-	8%	-	-
I don't know how much I earn from shared services a month	25%	19%	40%	62%	7%	100%	24%	29%	50%	18%	37%	17%	37%	17%	26%	19%	-	33%	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mean	1305.06	957.86	2675.77	750.5	1382.12	0	1357.81	1058.72	920.23	1361.14	577.39	1654.15	577.39	1654.15	569.08	3341.73	750.5	1650.6	528.96	0
Standard deviation	1595.87	1260.01	2437.37	0	1697.77	0	1755.68	623.43	0	1686.83	670.41	1822.43	670.41	1822.43	471.58	1940.02	0	1918.27	0	0
Standard error	426.51	379.91	1407.21	0	470.88	0	506.82	440.83	0	486.95	299.82	607.48	299.82	607.48	149.13	970.01	0	606.61	0	0

**A07. I have purchased insurance specifically to cover me and my customers in the event of an accident and/or loss while I am earning money with a shared service through:**

Any (Net)	29%	34%	16%	14%	37%	-	31%	22%	39%	27%	35%	26%	35%	26%	27%	36%	39%	32%	-	-
Shared service company (Airbnb, Uber, Lyft, etc.)	21%	28%	-	14%	24%	-	26%	-	18%	21%	24%	19%	24%	19%	22%	18%	39%	20%	-	-
Independent insurance provider	9%	6%	16%	-	12%	-	6%	22%	21%	6%	11%	7%	11%	7%	5%	18%	-	12%	-	-
I have not purchased insurance specifically to cover me and my customers while earning money through a shared service.	60%	60%	61%	86%	49%	100%	56%	78%	61%	60%	54%	64%	54%	64%	67%	40%	61%	54%	100%	-
I don't know if I have purchased insurance specifically to cover me and my customers while earning money through a shared service.	10%	6%	23%	-	15%	-	13%	-	-	13%	12%	10%	12%	10%	6%	24%	-	14%	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**A08. How much do you agree or disagree that, in the event of an accident or incident, you and your customers are completely protected by your insurance?**

Completely/Somewhat Agree (Net)	61%	69%	37%	78%	59%	-	58%	71%	72%	58%	59%	62%	59%	62%	57%	61%	62%	51%	-	-
Completely Agree	14%	18%	-	-	19%	-	17%	-	-	17%	23%	7%	23%	7%	12%	18%	-	18%	-	-
Somewhat Agree	47%	51%	37%	78%	40%	-	42%	71%	72%	41%	36%	55%	36%	55%	39%	61%	44%	51%	-	-
Somewhat/Completely Disagree (Net)	39%	31%	63%	22%	41%	100%	42%	29%	28%	42%	41%	38%	41%	38%	43%	39%	38%	49%	-	-
Somewhat Disagree	11%	15%	-	-	16%	-	14%	-	28%	7%	29%	-	29%	-	15%	-	39%	-	49%	-
Completely Disagree	28%	16%	63%	22%	25%	100%	28%	29%	-	35%	38%	12%	38%	12%	38%	43%	38%	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**A09. I have paid for the following incidents while earning money through a shared service:**

Any (Net)	35%	39%	23%	52%	31%	-	31%	49%	18%	39%	9%	51%	9%	51%	26%	60%	61%	35%	-	-
Property damage caused by a home renter	15%	20%	-	14%	16%	-	18%	-	18%	14%	9%	19%	9%	19%	14%	18%	-	20%	-	-
Auto maintenance, cleaning, detailing from damage from a passenger	15%	12%	23%	38%	8%	-	7%	49%	-	19%	-	25%	-	25%	12%	24%	61%	8%	-	-
Physical injury from a customer such as a pet, child or accident	5%	6%	-	-	6%	-	6%	-	-	6%	-	7%	-	7%	-	18%	-	6%	-	-
I have not paid for any damages, injuries or losses.	50%	55%	37%	25%	62%	-	57%	22%	82%	43%	79%	32%	79%	32%	60%	21%	39%	45%	100%	-
My customer paid for the damages, injury or loss.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
I don't know	15%	6%	40%	22%	7%	100%	12%	29%	-	18%	12%	17%	12%	17%	14%	19%	-	20%	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**A10. How are you primarily using the money you earn from shared services?**

Any (Net)	81%	88%	60%	78%	87%	-	83%	71%	100%	76%	88%	76%	88%	76%	80%	81%	100%	74%	100%	-
To pay down debt (E.g. credit cards, student loans)	20%	20%	20%	25%	20%	-	25%	-	32%	17%	28%	16%	28%	16%	14%	39%	-	27%	-	-
To afford everyday expenses (E.g. gas, groceries)	20%	21%	16%	-	28%	-	19%	22%	50%	13%	40%	7%	40%	7%	21%	18%	39%	12%	49%	-
To provide supplemental income during retirement	9%	5%	23%	14%	8%	-	12%	-	18%	7%	9%	10%	9%	10%	5%	24%	-	13%	-	-
To provide extra spending money for leisure activities (E.g. vacations, concerts)	26%	35%	-	38%	24%	-	21%	49%	-	33%	-	43%	-	43%	35%	-	61%	16%	51%	-

To save for a major purchase (e.g. car, home, wedding)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	5%	6%	-	-	6%	-	6%	-	-	6%	12%	-	12%	-	6%	-	-	6%	-	-
None of the above	19%	12%	40%	22%	13%	100%	17%	29%	-	24%	12%	24%	12%	24%	20%	19%	-	26%	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A11. How would you most like to use the income earned from shared services?</b>																				
Any (Net)	86%	88%	81%	100%	87%	-	83%	100%	100%	83%	88%	85%	88%	85%	88%	81%	100%	81%	100%	-
Drop the money into a retirement/savings account	21%	7%	60%	-	29%	-	20%	22%	50%	14%	25%	18%	25%	18%	13%	45%	-	21%	49%	-
Go shopping for new clothes	16%	22%	-	38%	10%	-	9%	49%	-	20%	-	27%	-	27%	22%	-	61%	10%	-	-
Pay down debt	30%	28%	37%	25%	34%	-	32%	22%	82%	18%	64%	9%	64%	9%	33%	21%	-	33%	49%	-
Put the money towards a vacation	33%	37%	20%	52%	28%	-	29%	49%	18%	36%	24%	38%	24%	38%	30%	39%	100%	24%	-	-
Pay for a personal household expense (E.g. fix the car, buy a dishwasher)	10%	-	38%	22%	6%	-	-	51%	21%	7%	11%	9%	11%	9%	13%	-	-	13%	-	-
Enjoy dinner at a 5-star restaurant	5%	-	20%	-	7%	-	6%	-	-	6%	-	9%	-	9%	-	21%	-	7%	-	-
Donate it to charity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Buy a VIP ticket to a concert by your favorite artist	5%	6%	-	-	6%	-	6%	-	-	6%	-	7%	-	7%	-	18%	-	6%	-	-
Other	10%	13%	-	-	14%	-	12%	-	-	12%	-	16%	-	16%	8%	18%	-	6%	51%	-
None of the above	14%	12%	19%	-	13%	100%	17%	-	-	17%	12%	15%	12%	15%	12%	19%	-	19%	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A12. What sacrifices have you made as a result of using shared services for income?</b>																				
Any (Net)	81%	88%	60%	78%	87%	-	83%	71%	100%	76%	88%	76%	88%	76%	80%	81%	100%	74%	100%	-
Less quality time with friends, family or significant other	51%	47%	60%	63%	50%	-	46%	71%	82%	43%	52%	50%	52%	50%	52%	45%	61%	41%	100%	-
Less time to achieve personal goals or passions	24%	20%	37%	-	34%	-	24%	22%	21%	25%	37%	16%	37%	16%	25%	21%	39%	25%	-	-
Taking out more insurance for vehicle or home	8%	11%	-	14%	6%	-	10%	-	18%	6%	9%	7%	9%	7%	5%	18%	-	11%	-	-
Spending more money to upkeep home or car	40%	41%	37%	38%	44%	-	33%	71%	50%	38%	36%	43%	36%	43%	40%	39%	61%	34%	49%	-
Other	9%	12%	-	-	12%	-	11%	-	-	11%	12%	7%	12%	7%	6%	18%	-	12%	-	-
All of the above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
None of the above	19%	12%	40%	22%	13%	100%	17%	29%	-	24%	12%	24%	12%	24%	20%	19%	-	26%	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A13. How often do you use shared services as a customer?</b>																				
Once a day	11%	8%	14%	10%	11%	14%	12%	11%	15%	10%	14%	10%	13%	9%	13%	7%	3%	14%	9%	13%
Multiple times a day	12%	10%	14%	15%	13%	8%	12%	13%	11%	13%	13%	12%	13%	12%	13%	10%	13%	12%	15%	14%
Once a week	12%	15%	10%	12%	10%	14%	12%	13%	14%	12%	12%	12%	12%	13%	12%	15%	11%	12%	11%	15%
Multiple times a week	22%	23%	21%	22%	24%	20%	23%	21%	21%	23%	23%	22%	22%	23%	21%	26%	27%	22%	23%	16%
Once a month	13%	14%	12%	13%	12%	14%	12%	14%	11%	13%	10%	15%	11%	15%	11%	19%	8%	15%	12%	8%
A few times a year	11%	12%	10%	5%	12%	17%	12%	10%	5%	14%	6%	16%	7%	17%	10%	14%	8%	11%	12%	17%
I don't know	18%	17%	18%	22%	17%	13%	17%	18%	23%	15%	22%	14%	22%	11%	20%	8%	30%	15%	18%	16%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>A14. How much money do you spend on shared services every month?</b>																				
Under \$50 (50)	72%	70%	75%	71%	74%	72%	72%	73%	70%	73%	71%	73%	74%	70%	74%	66%	66%	77%	63%	65%
\$51 - \$100 (75.5)	9%	13%	6%	11%	8%	8%	8%	11%	10%	9%	7%	10%	8%	11%	8%	13%	19%	7%	6%	7%
\$101 - \$250 (175.5)	3%	5%	1%	2%	3%	4%	3%	2%	2%	3%	3%	3%	2%	4%	2%	5%	2%	3%	6%	-
\$251 - \$500 (375.5)	1%	1%	1%	1%	1%	1%	1%	0	-	1%	-	2%	0	2%	0	3%	-	1%	-	3%
More than \$500 (500)	1%	1%	0	1%	1%	1%	1%	-	1%	1%	1%	1%	0	1%	0	2%	-	1%	2%	-
I don't know how much I spend on shared services every month.	14%	11%	17%	15%	13%	14%	15%	13%	17%	13%	17%	11%	16%	12%	15%	11%	13%	11%	22%	24%
Refused	0	0	-	-	-	0	0	-	0	-	0	-	0	-	0	-	-	-	-	1%
Mean	63.49	69.2	57.77	62.82	62.23	65.8	67.38	57.52	60.09	64.87	59.55	66.52	58.53	70.16	58.66	80.36	58.12	62.67	74.79	66.69
Standard deviation	54.49	63.71	42.7	54.27	50.39	59.64	65.67	29.29	47.76	57.01	42.71	61.94	40.34	68.63	39.32	87.33	19.92	53.21	81.78	67.19
Standard error	2.48	4.1	2.76	4.51	3.6	5.04	3.74	2.23	4.27	3.02	3.06	3.66	2.46	4.7	2.04	8.37	2.69	2.86	12.93	10.62

A15. What accounts do you share with others?																				
Any (Net)	74%	72%	76%	79%	76%	66%	74%	75%	69%	76%	70%	77%	71%	78%	73%	78%	79%	74%	65%	76%
Entertainment services such as Netflix, Hulu, etc.	60%	60%	60%	71%	60%	49%	60%	60%	55%	62%	56%	63%	58%	64%	59%	63%	70%	61%	44%	55%
Shopping accounts such as Amazon Prime, Costco, etc.	41%	40%	43%	42%	45%	37%	43%	40%	29%	47%	31%	50%	35%	50%	40%	48%	41%	42%	34%	46%
Mobile phone plan	42%	39%	46%	41%	44%	42%	47%	36%	33%	46%	36%	48%	37%	50%	40%	51%	42%	44%	35%	39%
Other	2%	2%	2%	1%	3%	3%	2%	2%	2%	2%	2%	2%	2%	3%	2%	3%	5%	1%	3%	2%
I don't share accounts with others.	23%	27%	18%	18%	23%	28%	22%	23%	27%	21%	26%	20%	25%	19%	24%	18%	19%	23%	30%	19%
I don't know	3%	1%	5%	3%	2%	6%	4%	2%	3%	3%	4%	3%	3%	3%	3%	4%	3%	3%	3%	5%
Refused	0	-	0	1%	-	-	0	-	1%	-	0	-	0	-	0	-	-	-	2%	-
A16. If you use a shared account, which of the following do you share?																				
Log-in passwords	36%	38%	34%	36%	39%	31%	36%	36%	27%	39%	30%	40%	33%	40%	35%	38%	29%	39%	14%	49%
Monthly payments	16%	15%	17%	13%	15%	21%	15%	18%	18%	15%	17%	15%	15%	18%	15%	18%	24%	15%	20%	6%
Neither	19%	21%	18%	20%	16%	23%	19%	20%	13%	22%	20%	19%	20%	19%	19%	21%	21%	17%	36%	16%
Both A & B	23%	20%	25%	26%	24%	17%	25%	19%	32%	19%	26%	21%	26%	18%	24%	18%	23%	25%	22%	10%
I don't know	6%	6%	6%	5%	6%	7%	6%	7%	9%	5%	8%	5%	7%	5%	7%	4%	4%	4%	9%	19%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A17. Who do you share your password or monthly payments with?																				
Any (Net)	97%	99%	96%	98%	96%	98%	98%	96%	97%	97%	96%	98%	96%	99%	97%	99%	90%	98%	100%	100%
My family	73%	66%	79%	80%	69%	70%	68%	82%	74%	73%	72%	74%	71%	76%	71%	79%	64%	75%	69%	83%
My friends	10%	12%	8%	14%	10%	4%	8%	14%	15%	8%	11%	9%	12%	8%	11%	6%	11%	10%	9%	7%
My significant other	34%	39%	31%	30%	38%	36%	47%	14%	24%	38%	27%	40%	32%	37%	34%	33%	27%	36%	37%	32%
An ex-significant other	1%	3%	-	-	4%	-	1%	3%	3%	1%	2%	1%	2%	1%	2%	-	3%	1%	-	-
An ex-friend	1%	1%	-	1%	1%	-	0	1%	1%	0	1%	0	1%	1%	1%	1%	-	1%	-	-
I'm not sure if my password or monthly payments are being shared	1%	-	1%	1%	-	2%	-	2%	-	1%	-	1%	1%	1%	1%	1%	-	1%	-	-
I don't know how many people have my password	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1%	1%	1%	-	3%	-	1%	1%	-	1%	2%	0	1%	1%	1%	1%	4%	0	-	-
None of the above	1%	1%	1%	1%	2%	-	1%	1%	2%	1%	2%	1%	2%	1%	2%	-	5%	0	-	-
Refused	0	-	0	-	-	1%	-	1%	1%	-	1%	-	0	-	0	-	-	0	-	-
A18. Are you intentionally sharing your monthly payments to save money and cut down on costs?																				
Yes	76%	71%	80%	72%	79%	79%	72%	82%	81%	73%	82%	71%	80%	71%	77%	73%	69%	77%	82%	84%
No	23%	27%	20%	26%	21%	21%	28%	16%	17%	27%	16%	29%	19%	29%	22%	27%	31%	22%	18%	16%
Refused	1%	2%	-	2%	-	-	-	2%	2%	-	2%	-	1%	-	1%	-	-	1%	-	-