

The Political Divide: Alignment on Retirement Issues

2016 M.O.O.D. of America

Measuring Optimism, Outlook and Direction



August 11, 2016

Methodology

Results for the 2016 M.O.O.D. (Measuring Optimism, Outlook and Direction) of America poll are based on two national surveys conducted by Whitman Insight Strategies on behalf of Lincoln Financial Group from March 22 – April 4, 2016.



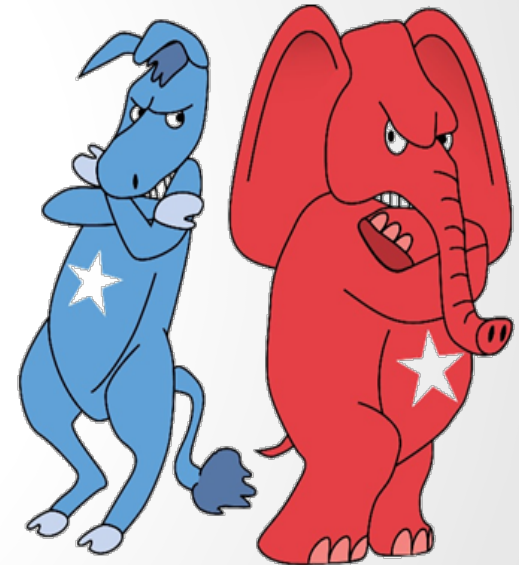
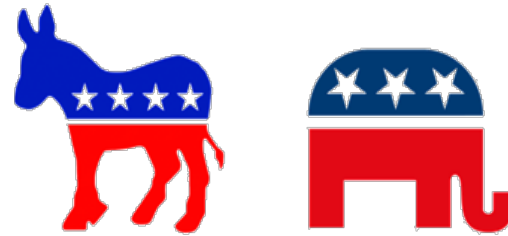
The M.O.O.D. of America survey was conducted among 2,267 adults 18 years of age and older across the United States, and included a sample of the General Population as well as over-samples to ensure data cuts by key demographic sub-groups that are of particular interest for this research. The final sample includes 405 African Americans, 402 Asian Americans, 402 Latino Americans, and 418 LGBT Americans.



The M.O.O.D. of Gen Z survey was conducted among 400 members of Generation Z (ages 15-19) across the United States.

Both samples were weighted to reflect the proportion of these audiences by gender, age, region, race and Hispanic/Latino ethnicity based on data from the U.S. Census Bureau. The margin of error is $\pm 1.9\%$ at the 95% confidence interval for U.S. Adults 18+, and $\pm 4.8\%$ for Generation Z.

Survey data confirms Democrats and Republicans are polarized in their feelings toward the state of the country



	Gen Pop	Democrats	Republicans
Feel a positive emotion when describing their feelings about the state of the country	43%	55%	32%
Feel the country is headed in right direction	35%	53%	18%



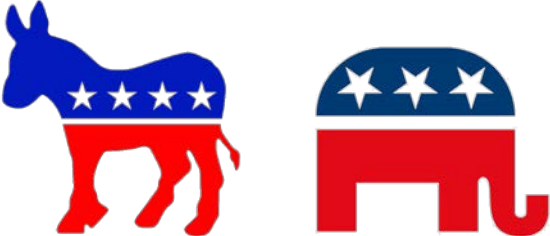
Both Gen Z Democrats and Republicans are both much more optimistic about the country:

- 60% of Democrats & 47% of Republicans say the country is headed in the right direction
- 55% of Democrats & 52% of Republicans most likely to use a positive emotion to describe their feelings toward the country

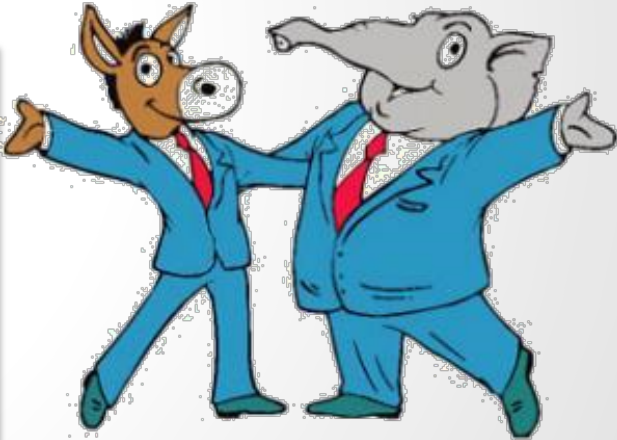
Party ID Breakdown from M.O.O.D. 2016:
 Gen Pop: **35% Democrat | 28% Republican**
 Gen Z: **41% Democrat | 24% Republican**

Positive Emotions tested include Confident, Excited, Hopeful, Optimistic, Satisfied | Negative Emotions tested include Angry, Anxious, Concerned, Confused, Frustrated

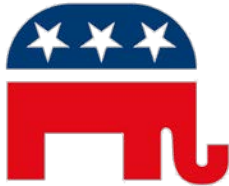
However, they are remarkably similar in their optimism about their own lives and futures



	Gen Pop	Democrats	Republicans
Feel their life is headed in the right direction	84%	86%	84%
Feel optimistic about their personal future	86%	86%	86%
Feel optimistic about their financial future	81%	83%	80%

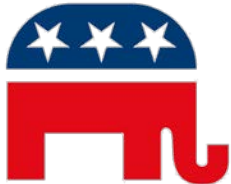


Americans of both parties feel they are falling short when it comes to financing planning and preparation for the future



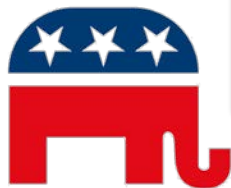
Responsibilities (% Managing Very Well)	Gen Pop	Democrats	Republicans
Planning for retirement	27%	26%	25%
Planning for my family's future	30%	27%	33%
Financial planning/budgeting	41%	38%	39%

They also face similar barriers to financing planning

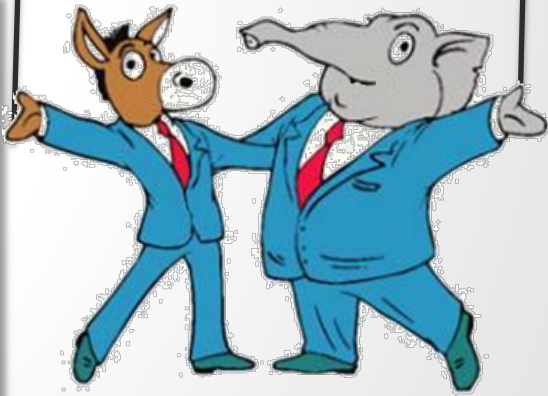


Barriers (% Strongly /Somewhat Agree)	Gen Pop	Democrats	Republicans
Payments I need to make now make it hard to plan or save	61%	64%	61%
Trying to understand my retirement plan options can be an overwhelming process	68%	68%	70%
Trying to understand my options for insurance coverage can be an overwhelming process	64%	64%	62%

Being able to retire comfortably and take care of loved ones are the top motivators for Americans of both parties



LET'S TAKE CHARGE!



Motivators (% Strongly /Somewhat Agree)	Gen Pop	Democrats	Republicans
I want to save enough so that I do not have to work in retirement	91%	92%	92%
I want to plan for my financial future so my family will be taken care of	87%	87%	90%

ABOUT LINCOLN FINANCIAL GROUP

Lincoln Financial Group provides advice and solutions that help empower Americans to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses. Headquartered in Radnor, Pennsylvania, Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. The company had \$223 billion in assets under management as of June 30, 2016. Learn more at: www.LincolnFinancial.com. Find us on [Facebook](#), [Twitter](#), [LinkedIn](#) and [YouTube](#). To sign up for email alerts, please visit our Newsroom at <http://newsroom.lfg.com>.



©2016 Lincoln National Corporation

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1564755-080516