

## 2012 STUDY: SECOND QUARTER

UPDATED AUGUST 15, 2012

### THE RAPIDLY GROWING DIVIDE BETWEEN SUCCESS & FAILURE IN AMERICA CONTINUES TO WIDEN...

The economy remains in shambles and continues to experience the worst decline in seventy years. This study should be considered a wakeup call for leaders in large and small organizations alike.

As you can see from the data, America — indeed, the entire world — is in real trouble and can no longer afford status quo, business as usual thinking. Worse, we are seeing an acceleration of the polarization between the economic HAVES and HAVE NOTS — extending well into the next decade and beyond.

The percentage of the population living in or at the poverty level has dramatically increased.

The percentage of the population receiving food stamps has increased to a stunning 14.2%.

The percentage of people out of work has increased to 8.3%, and the number of people who have just given up or accepted work substantially below their previous income levels has doubled in the last 12 months.

No question, people are working harder, making less and are falling further behind. If you want to achieve success in this relentless economy you can. But the competition is steep. You have no choice but to develop the skills to out-smart... out-hustle... out-produce... out-lead and out-perform your competition every step of the way.

#### THE HAVE NOTS

- ECONOMICLY IMPERILED
- BOTTOM 90% EARNINGS
- LITTLE SAVINGS
- LIMITED RETIREMENT
- ZERO JOB GROWTH



#### THE HAVES

- MASS AFFLUENTS
- TOP 10% EARNINGS
- HIGH NET WORTH
- FINANCIAL FREEDOM
- UPWARD GROWTH

*“The divide between the economic haves and have-nots has widened into a chasm that is accelerating at an alarming pace. Our 2012 update is shocking in the harsh reality of this expanding polarization between people who find true and lasting success... versus people who struggle just to make it pay check to pay check.”*

— E. R. Haas, CEO

## BACKGROUND...

ThinkTQ, Inc. is the world's leading publisher of virtual training products for personal and professional excellence. TQ is in the business of helping people discover and release their full potential through a continuous, sequential process of self-measurement... self-evaluation... and self-improvement — both personally and professionally. Our mission is nothing short of dead-stopping the insidious back-sliding America now faces — by giving people an entirely new Starting Point for long term success.

Since 2002 we have been compiling a large online database using a Gold Standard test we developed that measures the ACTIONS people take to produce the RESULTS they get. We call this a TQ Test, which reflects your Time Quotient™... your overall ability to produce Results over Time.

By measuring human potential based on the frequency of positive *actions* taken—rather than psychological characteristics—we get to truth or consequences fast. You either do what is mandatory for success, or you don't.

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*“Action is the real measure of intelligence.”*

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— Napoleon Hill

Thus, TQ measures how smart you ACT... not how smart you ARE... and is the effective measurement of your Practical Working Intelligence™. Remember, everything you will ever be, do or have in life... everything you are... your DNA... your IQ... your EQ... your education... every book you have ever read... every aspect of your personality and disposition... your God-given talents and skills... your fears... your hopes and dreams... directly and indirectly show up in the *actions* you consistently take—or fail to take.

## 2012 MEGA-TRENDS...

Each year we do a comprehensive statistical analysis looking for key “Mega-Trends” that will influence people for decades to come. With tens of millions of records in our database, we have the granularity to see the broad issues as well as the individual components of success and failure. This year, our conclusion is roughly the same as Goeff Colvin, Senior Editor of Fortune Magazine who, on February 8, 2010, opined...

**“Even when the recession is over, most Americans won't be any better off than they were a decade ago, nor will their prospects be bright. The more ominous fact is the average household income hasn't budged for the past 10 years. Most of the country has just been trading water over a period that spans expansions and recessions, bull and bear markets and Republicans and Democrats in charge.”**

## IT'S NOW A "SURVIVAL OF THE SMARTEST" ECONOMY.

The next two years, indeed the rest of the decade will be VERY difficult for people with a status quo... business as usual mentality. The economic divide that currently separates the haves vs. the have-nots grows wider each day and is decimating what we have come to know as the great middle class in this country.

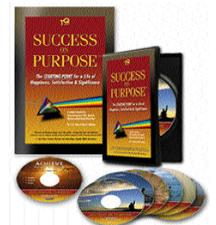
This is not a rich vs. poor issue. It is a mindset issue.

The reality is, that in a hyper-competitive global economy there will ALWAYS be winners and ALWAYS be losers. The good news is that YOU get to choose.

No question, winners think differently from losers. They have what we call The Winner's Mindset™: Absolute CLARITY of Values... Absolute Clarity of Vision... and Absolute Clairty of the Roles they play... which gives them unstoppable CONVICTION... total COMMITMENT... fostering the COURAGE to take bold action.

In study after study over the years, we have found that highly successful people... people in the top 10% by any standard: Wealth, Power, Happiness... people who are living a life of meaning and significance... ALL have one thing in common. They all have a highly evolved, unstoppable sense of PURPOSE... and MISSION.

With deep statistical analysis, we have found the source of this. There are just 3 simple variables that separate people who rise to the top and people who struggle their entire lives with failed hopes and dreams. Fill in these 3 variables, and you will put power and purpose behind every action you take. You will ultimately find the success you desire.



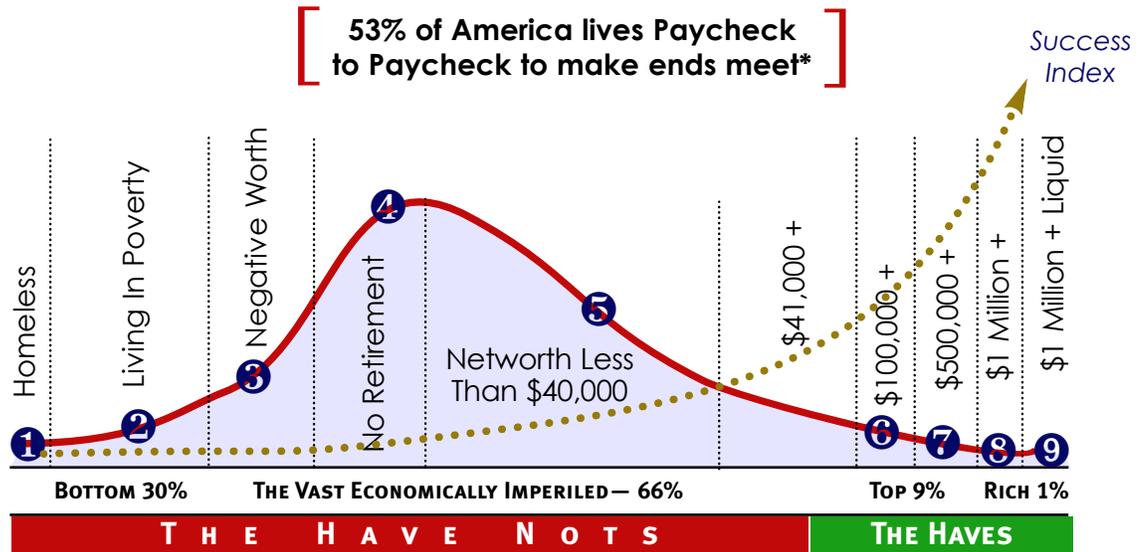
Fail to fill in these 3 variables, and you will grow old and cynical. Your life will lack meaning and significance. You will work your heart out and never find that which you desire most.

### ADVICE...

You can achieve success beyond your greatest hopes and dreams, but you will have to stop dabbling at it. To thrive in this turbulent economy, you've got to find a new Starting Point for your success and give it everything you've got.

**LEARN MORE AT [THINKTQ.COM/PURPOSECHALLENGE](http://THINKTQ.COM/PURPOSECHALLENGE)**

## SUCCESS REALITY — 2012



### 2012: THE HARSH REALITY...

- ① Some 3-4 million Americans become HOMELESS in a given year (1.6%)
- ② Almost 45 million Americans (15%) live *below* the POVERTY line (20% of our children)... 3.5% frequently experience hunger. 5-9% of America is in *deep* poverty. As of July 2012, this mega-trend is accelerating.
- ③ Over 32% of all Americans have a NEGATIVE net worth, where their debt is greater than their assets. They cannot cut DEBT fast enough to align with falling home values. As of 6/30/2012, more than 30% of all mortgages are UNDERWATER, meaning the loan value exceeds the homes value.
- ④ Between 45-55% of all Americans have ZERO savings and no retirement plans. 53% of America lives paycheck to paycheck to make ends meet. 21% earning \$100,000/yr lives paycheck to paycheck.
- ⑤ Almost 85% have a current net worth LESS than \$40,000 *including* their homes.
- ⑥ Only 10-12% have a POSITIVE net worth of \$100,000 or more.
- ⑦ Less than 3% of Americans have a financial net worth above \$500,000.
- ⑧ Only 8/10 of 1% have a \$ MILLION net worth (down 27% from 2008-2009.)
- ⑨ Just 3/10 of 1% have \$1 Million or more in *liquid* assets.  
(This is the real measure of financial wealth—but less than 1 million out of the 314 million Americans make up this “Mass Affluent” class.)

\* Source: Google Research—"Optimistic" Numbers as of 6/30/2012

## FACTS...

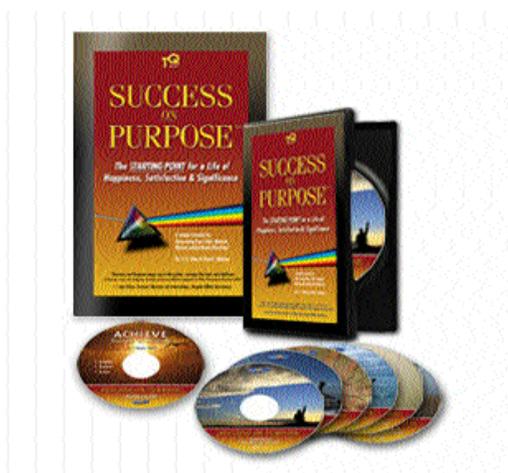
*53% of Americans live paycheck to paycheck — an astounding 21% of those earning \$100,000/yr struggle to make ends meet each week.*

*As bad as these numbers are now, they are expected to get worse over the next 2 years.*

*Unemployment/underemployment will remain high through 2020. Job creation substantially lags population growth.*

*According to a recent Conference Board study, of those working Americans, 55% are DISSATISFIED with their current jobs... and 74% have no PSYCHOLOGICAL CONNECTION with their work. This “Dissatisfaction” mega-trend is expected to continue into the next generation.*

*The reality is that, unless you take action to sharpen your success skills today, expect pain for years to come.*

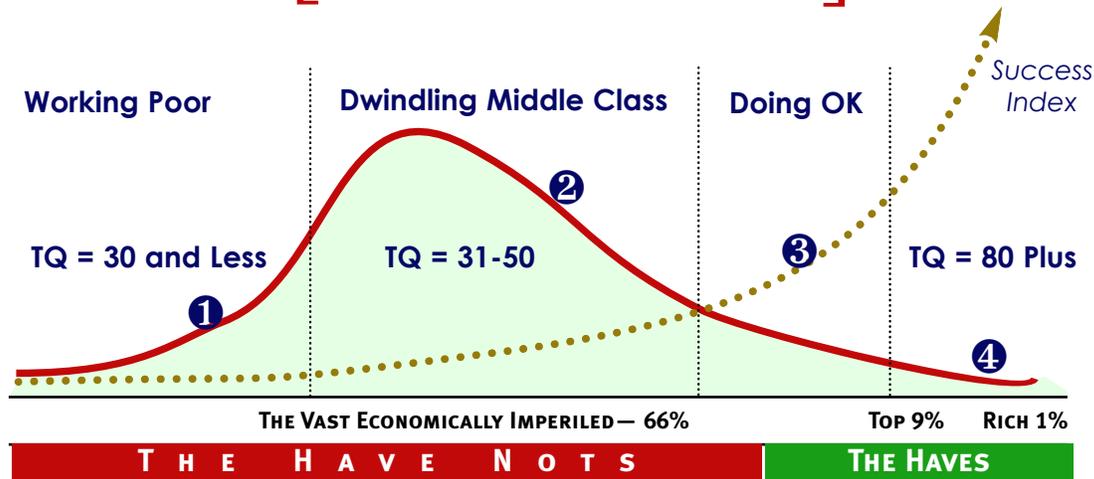


*Take The Success On Purpose Challenge and make the REST of your life the BEST of your life.*

**GO TO: [THINKTQ.COM/PURPOSECHALLENGE](http://THINKTQ.COM/PURPOSECHALLENGE)**

# WORKING INTELLIGENCE — 2012

**The median Time Quotient (TQ) has dropped to just 27.25 out of 100**



## 2012 UPDATED FINDINGS...

- ① The correlation between High TQ Performance — High Expectations ~ Brilliant Execution — and success is undisputed. As of 6/30/2012, an astounding 69% of our database had a TQ Score of 50 and under... 20% score 51-80 and 4% scored 81 and above. Just 1/2 of 1% scored over 90. Clearly, the “average” person really isn’t working very smart at all.
- ② *People with TQ Scores under 50 earn substantially less, struggle to make ends meet and rate their level of satisfaction and significance very low. Which is one reason WHY the middle class is shrinking and poverty increasing.*
- ③ People with TQ Scores 61-79 rate their level of success OK, and people with scores 80 and above rate their Success Index (dotted line) *very high*.

The TQ Success Index is based on a person’s individual level of Happiness, Satisfaction and Significance. Median earnings of this group are in the top 10 percentile of all Americans.

Over the past 5 years we have seen a steady decline in TQ Scores from a median of 37.50 to 27.25 this year. People are losing faith and belief in their ability to succeed in these difficult economic times. This is reflected by a falling sense of self-efficacy.

The *reason* the Working Intelligence™ Curve is skewed so far to the left is that so few people have a strong sense of Mission. (The median Mission Score is just 2.0 out of 10.)

**Without a real sense of direction and purpose, passion fades, excellence is replaced with mediocrity and the flames of possibility and potentiality are simply extinguished.**

- ④ People with a strong sense of purpose and mission — people with a total connection between their values and vision — are successful because they consistently make smarter choices and take smarter actions.

**TO TAKE YOUR TQ TEST, GO TO [THINKTQ.COM/ACTUAL](http://THINKTQ.COM/ACTUAL)**

## CONCLUSION...

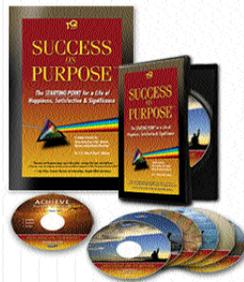
*The vast majority of Americans are working harder... spending longer hours at work... and are still coming up short.*

*People are rapidly falling behind economically, and in real terms, suffering the heartbreak of heightened financial distress. We simply cannot permit status quo, business as usual thinking to continue.*

*America, together with the rest of the world, desperately needs to hit the reset button and find a new Starting Point for success.*

*Over the years, we have found that people with a strong sense of passion, purpose and mission (who know the big WHY of their lives) have TQ Scores at the TOP end of all performers... and find themselves in the TOP 10% in wealth, power and happiness.*

*The message is clear: True achievement is built upon a highly evolved, unstoppable sense of MISSION and purpose.*



*Take The Success On Purpose Challenge and find the route to true success starting in just 12 hours.*

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