

1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1				
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614	
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666	
1- 100	170	75	94	1	40	52	77	18	68	68	17	-	170	-	39	85	45	20	45	34	71	
	8%	8%	9%	4%	7%	8%	10%	11%	9%	9%	5%	-	46%	-	10%	10%	6%	7%	8%	7%	11%	
	197	91	105	1	56	61	79	22	81	70	23	-	197	-	42	94	62	30	44	54	69	
	10%	9%	10%	8%	10%	9%	10%	13%	11%	9%	8%	-	54%	-	10%	11%	9%	10%	8%	10%	10%	
				**				*					KM									
201- 300	117	58	60	-	26	37	54	12	41	45	19	-	-	117	18	63	37	11	29	31	46	
	9%	6%	6%	-	5%	5%	7%	7%	6%	6%	6%	-	-	11%	4%	7%	5%	4%	5%	6%	7%	
	69	27	41	1	15	26	28	5	29	29	6	-	-	69	15	32	22	9	20	14	26	
	3%	3%	4%	7%	3%	4%	4%	3%	4%	4%	2%	-	-	6%	4%	4%	3%	3%	4%	3%	4%	
				**				*						KL								
401- 500	186	94	93	-	38	58	91	8	61	89	29	-	-	186	20	94	72	8	53	46	79	
	9%	10%	9%	-	7%	8%	12%	5%	8%	11%	9%	-	-	17%	5%	11%	10%	3%	10%	9%	12%	
	39	22	17	-	11	13	14	-	13	18	7	-	-	39	2	24	12	3	12	11	13	
	2%	2%	2%	-	2%	2%	2%	-	2%	2%	2%	-	-	4%	1%	3%	2%	1%	2%	2%	2%	
	19	10	9	-	10	4	6	7	2	9	1	-	-	19	4	4	12	3	9	1	6	
	1%	1%	1%	-	2%	1%	1%	4%	*	1%	*	-	-	2%	1%	*	2%	1%	2%	*	1%	
				**				HJ*						KL			O					
	58	31	27	-	11	21	26	2	28	24	5	-	-	58	7	16	35	5	14	18	21	
	3%	3%	3%	-	2%	3%	3%	1%	4%	3%	2%	-	-	5%	2%	2%	5%	2%	3%	4%	3%	
				**				*						KL			NO					
	16	6	9	-	4	7	5	2	9	3	3	-	-	16	2	11	3	*	6	5	5	
	1%	1%	1%	-	1%	1%	1%	1%	1%	*	1%	-	-	1%	*	1%	*	*	1%	1%	1%	
				**				*						K								
901- 1000	184	105	75	4	22	62	99	17	67	66	34	-	-	184	16	62	105	11	37	46	89	
	9%	11%	7%	24%	4%	9%	13%	10%	9%	8%	11%	-	-	17%	4%	7%	15%	4%	7%	9%	13%	
				**				D						KL			NO					
	222	125	97	-	65	80	76	20	60	92	50	-	-	222	23	98	101	43	56	54	68	
	11%	13%	10%	-	12%	12%	10%	12%	8%	12%	16%	-	-	20%	6%	11%	14%	15%	11%	10%	10%	
				**				*						KL			N					
2001- 3000	68	41	28	-	16	28	24	-	15	35	18	-	-	68	1	21	46	13	14	21	20	
	3%	4%	3%	-	3%	4%	3%	-	2%	4%	6%	-	-	6%	*	2%	6%	4%	3%	4%	3%	
	45	32	13	*	6	20	19	6	15	15	9	-	-	45	4	19	21	4	8	18	14	
	2%	3%	1%	2%	1%	3%	2%	4%	2%	2%	3%	-	-	4%	1%	2%	3%	1%	2%	3%	2%	
				**				*						KL			N					
3001- 4000	40	30	10	-	19	10	11	2	10	17	11	-	-	40	2	19	18	15	11	5	10	
	2%	3%	1%	-	3%	2%	1%	1%	1%	2%	4%	-	-	4%	1%	2%	3%	5%	2%	1%	1%	
				**				F						KL			N					
4001- 5000	10	8	2	-	7	1	2	-	3	2	5	-	-	10	-	4	6	4	3	2	*	
	*	1%	*	-	1%	*	*	-	*	*	2%	-	-	1%	-	*	1%	1%	1%	2	*	
				**				*						HI			T					
6001- 7000	4	4	*	-	3	1	*	-	-	1	3	-	-	4	-	2	2	1	1	1	*	
	*	*	*	-	*	*	*	-	*	1%	-	-	-	*	-	*	*	*	*	*	*	
				**				*						HI								
7001- 8000	5	3	1	-	2	2	1	-	-	5	-	-	-	5	-	1	3	1	1	1	1	
	*	*	*	-	*	*	*	-	-	2%	-	-	-	*	-	*	*	*	*	*	*	
				**				*						HI								
8001- 9000	3	2	1	-	1	2	-	-	-	1	2	-	-	3	2	-	1	-	3	-	-	
	*	*	*	-	*	*	-	-	-	1%	-	-	-	*	*	-	*	-	1%	-	-	
				**				*						H								
9001- 10000	6	2	2	1	3	1	2	-	1	4	1	-	-	6	-	4	2	1	2	*	2	
	*	*	*	**	7%	1%	*	*	*	1%	*	-	-	1%	-	*	*	*	*	*	*	
				**				*														
Insolvent (50/None)	544	205	322	7	191	195	158	47	239	197	61	544	-	-	215	229	100	103	161	154	126	
	27%	21%	33%	47%	35%	29%	20%	28%	32%	25%	20%	100%	-	-	52%	26%	14%	36%	30%	30%	19%	
				**	EF	F	*	*	U	J	J			LM			OP		T	T	T	
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Summary	366	166	199	2	96	114	156	40	149	138	40	-	-	366	-	81	179	107	50	89	88	139
\$200 or less (Net)	18%	17%	20%	12%	18%	17%	20%	24%	20%	18%	13%	-	-	100%	-	20%	20%	15%	18%	17%	21%	
				**				J*	J	J				KM			P					
\$100 or less (Net)	170	75	94	1	40	52	77	18	68	68	17	-	-	170	-	39	85	45	20	45	34	71
	8%	8%	9%	4%	7%	8%	10%	11%	9%	9%	5%	-	-	46%	-	10%	10%	6%	7%	8%	7%	11%
				**				*	J	J				KM			P					
Mean (Incl. 0)	794.8	994.1	599.3	1093.1	867	779.4	757.3	601.2	603.2	817.4	1302.8	-	-	137	1412	334	756.9	1111.9	972.3	785.8	758.5	753.8
				**	EF	F	*	*	H	GHI				K			KL		NO			
Std. Dev.	1294.05	1449.68	1054.88	2644.5	1594.13	1204.64	1121.96	915.78	1013.55	1301.67	1812.01	-	-	62.73	1493.32	830.5	1292.26	1426.19	1612.4	1424.86	1169.19	1106.68
Std. Err.	28.93	46.53	33.12	660.96	68.21	46.18	40.32	70.91	37.22	46.48	103.22	-	-	3.28	45.22	40.88	43.49	53.7	95.29	61.86	51.36	42.88
Mean (Excl. 0)	1091.4	1259.8	890.5	2047.2	1333.4	1091.9	951.5	838.3	889.6	1091.3	1624.8	-	-	137	1412	696.3	1021.9	1295.7	1520	1128.7	1078.9	929
				**	F	*	*	H	GHI					L			N	NO	RST			
Std. Dev.	1405.72	1526.06	1180.91	3419.67	1813.42	1300.87	1181.97	985.75	1122.82	1401.27	1890.23	-	-	62.73	1493.32	1090	1408.68	1460.24	1798.65	1590.78	1264.67	1160.55
Std. Err.	36.83	55.14	45.2	1169.67	96.22	59.03	47.61	90.13	50.07	5												

2. On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1				
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614	
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666	
Top 3 Box (Net)	705	374	326	5	145	175	386	53	247	284	121	100	107	498	-	-	705	82	118	159	346	
	35%	38%	32%	34%	27%	26%	50%	32%	33%	36%	39%	18%	29%	46%	-	-	100%	29%	22%	31%	52%	
		B		**			DE	*					K	KL			NO			R	QRS	
	316	168	147	1	57	62	197	17	114	123	62	45	43	227	-	-	316	31	44	61	179	
	16%	17%	14%	8%	10%	9%	25%	10%	15%	16%	20%	8%	12%	21%	-	-	45%	11%	8%	12%	27%	
				**			DE	*					GI				NO				QRS	
	137	71	64	3	36	36	65	10	50	55	22	15	26	96	-	-	137	21	29	30	58	
	7%	7%	6%	19%	7%	5%	8%	6%	7%	7%	7%	3%	7%	9%	-	-	19%	7%	5%	6%	9%	
				**			E	*					K	K			NO					
	252	135	116	1	52	76	123	25	83	106	38	40	38	175	-	-	252	30	45	68	108	
	13%	14%	11%	8%	10%	11%	16%	15%	11%	13%	12%	7%	10%	16%	-	-	36%	11%	9%	13%	16%	
				**			DE	*						KL			NO			R	R	
	201	106	93	2	42	64	94	16	70	80	35	30	40	131	-	-	201	-	25	39	56	80
	10%	11%	9%	10%	8%	9%	12%	10%	9%	10%	11%	5%	11%	12%	-	-	23%	-	9%	7%	11%	12%
				**			D	*					K	K			NP				R	
	208	92	113	3	76	69	63	17	76	80	35	42	47	119	-	-	208	-	36	75	42	55
	10%	10%	11%	16%	14%	10%	8%	10%	10%	10%	12%	8%	13%	11%	-	-	24%	-	13%	14%	8%	8%
				**			F	*					K				NP			ST		
	313	146	164	2	105	109	99	22	129	114	48	93	67	153	-	-	313	-	56	94	80	83
	16%	15%	16%	14%	19%	16%	13%	13%	17%	15%	16%	17%	18%	14%	-	-	35%	-	19%	18%	15%	12%
				**			F	*						NP			NP		T	T		
	162	77	83	2	60	56	46	21	44	73	23	64	25	72	-	-	162	-	35	56	29	42
	8%	8%	8%	14%	11%	8%	6%	12%	6%	9%	8%	12%	7%	7%	-	-	18%	-	12%	11%	6%	6%
				**			F	H*		H		LM					NP		ST	ST		
	413	175	235	2	119	207	87	39	175	153	45	215	81	117	413	-	-	53	148	153	60	
	21%	18%	23%	12%	22%	30%	11%	23%	24%	20%	15%	39%	22%	11%	100%	-	-	18%	28%	29%	9%	
				**			F	DF	*	J	J	LM	M	OP			T		QT	QT		
	180	74	106	1	51	91	38	13	71	76	21	79	36	65	180	-	-	19	61	70	30	
	9%	8%	10%	6%	9%	13%	5%	8%	10%	10%	7%	15%	10%	6%	44%	-	-	7%	12%	13%	4%	
				**			F	F	*	J		M	M	OP			T		QT	QT		
	72	37	35	-	22	39	11	10	29	22	11	31	20	22	72	-	-	9	31	23	9	
	4%	4%	3%	-	4%	6%	1%	6%	4%	3%	4%	6%	5%	2%	17%	-	-	3%	6%	4%	1%	
				**			F	F	*			M	M	OP			T		T	T		
	160	64	95	1	46	76	38	16	75	55	14	105	25	30	160	-	-	24	55	60	21	
	8%	7%	9%	6%	8%	11%	5%	10%	10%	7%	5%	19%	7%	3%	39%	-	-	8%	10%	12%	3%	
				**			F	F	*	J		LM	M	OP			T		T	T		
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

Summary																					
Mean	6.1	6.3	5.8	6.2	5.6	5.3	7	5.7	5.9	6.1	6.5	4.6	5.8	6.9	2	5.5	9.1	5.8	5.2	5.6	7.2
		B		**			DE	*			GHI		K	KL			N	NO	R		QRS
Std. Dev.	2.76	2.73	2.78	2.55	2.61	2.73	2.61	2.76	2.84	2.72	2.64	2.76	2.64	2.47	0.91	1.04	0.89	2.6	2.62	2.84	2.5
Std. Err.	0.06	0.09	0.09	0.64	0.11	0.1	0.09	0.21	0.1	0.1	0.15	0.12	0.14	0.07	0.04	0.03	0.03	0.15	0.11	0.12	0.1
Median	6	6	6	6	5	5	7	6	6	6	7	4	6	7	2	5	9	5.7	5	5	8

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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3_1. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current debt situation compared to a year ago

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	447	219	224	3	113	128	206	33	176	168	70	67	75	305	10	109	328	61	106	96	184
	22%	23%	22%	21%	21%	19%	27%	20%	24%	21%	23%	12%	21%	28%	2%	12%	46%	21%	20%	18%	28%
				**				DE						K	KL	N	NO				RS
	218	101	113	3	62	54	101	15	96	73	33	33	37	148	6	40	171	32	52	41	93
	11%	10%	11%	21%	11%	8%	13%	9%	13%	9%	11%	6%	10%	14%	2%	5%	24%	11%	10%	8%	14%
				**				E						K	N	NO					S
10 - Much better (10)	78	34	44	-	16	27	35	6	22	37	13	15	15	48	1	16	61	10	20	18	30
	4%	3%	4%	-	3%	4%	5%	4%	3%	5%	4%	3%	4%	4%	*	2%	9%	3%	4%	3%	5%
				**				*									NO				
	151	84	67	-	35	47	69	12	57	58	24	19	24	109	3	53	96	19	34	37	61
	8%	9%	7%	-	6%	7%	9%	7%	8%	7%	8%	3%	6%	10%	1%	6%	14%	7%	6%	7%	9%
				**				*						K	N	NO					
	187	97	89	1	64	56	67	13	66	74	34	29	29	129	7	120	60	38	45	43	60
	9%	10%	9%	6%	12%	8%	9%	8%	9%	9%	11%	5%	8%	12%	2%	14%	9%	13%	9%	8%	9%
				**				*						K	NP	N					
	234	124	108	2	60	58	116	21	79	92	43	45	49	140	18	135	81	32	54	46	103
	12%	13%	11%	14%	11%	9%	15%	13%	11%	12%	14%	8%	13%	13%	4%	15%	11%	11%	10%	9%	15%
				**				E	*					K	K	N	N				RS
	508	269	237	1	118	171	219	40	183	203	81	131	91	286	53	257	198	66	116	136	190
	25%	28%	23%	8%	22%	25%	28%	24%	25%	26%	26%	24%	25%	26%	13%	29%	28%	23%	22%	26%	28%
				**				D	*								N	N			R
	183	80	103	-	56	68	59	20	59	75	28	63	33	87	47	116	20	22	64	44	53
	9%	8%	10%	-	10%	10%	8%	12%	8%	10%	9%	12%	9%	8%	11%	13%	3%	8%	12%	8%	8%
				**				*						P	P						T
	443	182	253	8	135	200	108	39	180	172	52	209	90	145	278	147	19	69	145	153	76
	22%	19%	25%	52%	25%	29%	14%	23%	24%	22%	17%	38%	25%	13%	67%	17%	3%	24%	27%	30%	11%
				**				F	F	*	J	J		LM	M	OP	P	T	T	T	T
	168	73	90	5	50	72	46	18	59	65	25	64	36	67	88	73	7	23	47	63	34
	8%	7%	9%	34%	9%	11%	6%	11%	8%	8%	8%	12%	10%	6%	21%	8%	1%	8%	9%	12%	5%
				**				F	*					M	M	OP	P	T	T	T	T
	81	24	56	-	29	33	19	4	34	35	7	44	13	24	54	21	5	17	26	21	16
	4%	3%	6%	-	5%	5%	2%	3%	5%	4%	2%	8%	4%	2%	13%	2%	1%	6%	5%	4%	2%
				**	F	F		*		J				LM		OP	P	T	T	T	T
	194	84	107	3	57	95	43	16	87	72	20	100	40	54	136	53	6	28	71	69	25
	10%	9%	11%	18%	10%	14%	6%	10%	12%	9%	6%	18%	11%	5%	33%	6%	1%	10%	13%	13%	4%
				**	F	F		*	J					LM	M	OP	P	T	T	T	T
1 - Much worse (1)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.5	5.6	5.3	4.9	5.4	5	5.9	5.3	5.4	5.4	5.7	4.4	5.3	6.1	2.9	5.3	7.1	5.5	5.1	5	6.1
				**	E		DE	*				I	K	KL	N	NO					QRS
Std. Dev.	2.58	2.48	2.66	3.22	2.64	2.62	2.42	2.51	2.72	2.52	2.4	2.54	2.59	2.41	1.94	2.05	2.19	2.63	2.67	2.58	2.35
Std. Err.	0.06	0.08	0.08	0.81	0.11	0.1	0.09	0.19	0.1	0.09	0.14	0.11	0.14	0.07	0.1	0.07	0.08	0.16	0.12	0.11	0.09
Median	5	5	5	3.3	5	5	6	5	5	5	5	5	5	6	3	5	7	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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3.2. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current debt situation compared to 5 years ago

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	547	269	274	4	139	154	254	36	207	211	93	83	92	373	11	156	380	77	118	125	226
	27%	28%	27%	26%	25%	23%	33%	22%	28%	27%	30%	15%	25%	34%	3%	18%	54%	27%	22%	24%	34%
				**			DE	*						K	KL	N	NO			RS	
10 - Much better (10)	282	132	147	3	69	75	138	16	113	107	46	41	37	204	6	63	213	38	61	60	123
	14%	14%	14%	21%	13%	11%	18%	10%	15%	14%	15%	7%	10%	19%	1%	7%	30%	13%	12%	12%	18%
				**			DE	*						KL	N	NO				RS	
9	100	54	45	1	27	30	42	4	45	34	16	16	20	63	*	29	70	13	26	21	40
	5%	6%	4%	6%	5%	4%	5%	3%	6%	4%	5%	3%	6%	6%	*	3%	10%	4%	5%	4%	6%
				**			*							K	N	NO					
8	165	83	82	-	43	48	74	16	50	70	30	26	34	105	5	63	97	26	31	44	63
	8%	9%	8%	-	8%	7%	10%	9%	7%	9%	10%	5%	9%	10%	1%	14%	14%	9%	6%	8%	10%
				**			*							K	K	N	NO				R
7	194	90	99	4	62	52	80	22	68	71	32	34	38	121	13	110	70	33	54	33	73
	10%	9%	10%	24%	11%	8%	10%	13%	9%	9%	11%	6%	10%	11%	3%	12%	10%	11%	10%	6%	11%
				**			*							K	N	N					S
6	187	105	80	2	49	58	80	16	66	71	34	45	26	116	29	92	65	22	53	44	68
	9%	11%	8%	10%	9%	10%	9%	9%	9%	11%	8%	7%	11%	7%	10%	9%	8%	10%	9%	10%	10%
				**			*														
5	375	191	184	*	83	133	159	30	125	165	55	90	70	216	38	196	141	50	80	108	137
	19%	20%	18%	1%	15%	20%	21%	18%	17%	21%	18%	16%	19%	20%	9%	22%	20%	17%	15%	21%	21%
				**			D	*								N	N			R	R
4	141	80	60	1	39	47	55	14	50	53	24	41	31	69	27	95	19	16	43	32	50
	7%	8%	6%	8%	7%	7%	7%	8%	7%	7%	8%	7%	9%	6%	7%	11%	3%	6%	8%	6%	7%
				**			*							P	F						
Bottom 3 Box (Net)	558	236	317	5	174	236	147	49	225	213	70	252	110	195	294	234	29	89	182	175	112
	28%	24%	31%	30%	32%	35%	19%	30%	30%	27%	23%	46%	30%	18%	71%	27%	4%	31%	34%	34%	17%
			A	**	F	F	*	J				LM	M	OP	P			T	T	T	
3	184	80	104	--	58	75	52	17	86	52	29	78	30	76	66	106	12	31	57	52	45
	9%	8%	10%	--	11%	11%	7%	10%	12%	7%	9%	14%	8%	7%	16%	12%	2%	11%	11%	10%	7%
			**	F	F	F	*	I				LM	P	P	P			T			
2	95	41	53	1	22	36	37	11	32	41	10	35	26	34	46	45	3	16	23	26	29
	5%	4%	5%	4%	4%	5%	5%	7%	4%	5%	3%	6%	7%	3%	11%	5%	*	6%	4%	5%	4%
			**				*					M	M		OP	P					
1 - Much worse (1)	278	114	160	4	94	125	58	21	107	120	31	139	54	85	181	83	15	41	102	97	38
	14%	12%	16%	26%	17%	18%	8%	13%	14%	15%	10%	26%	15%	8%	44%	9%	2%	14%	19%	19%	6%
			A	**	F	F	*	J				LM	M		OP	P		T	T	T	
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.5	5.6	5.4	5.6	5.3	5	6.1	5.2	5.5	5.4	5.8	4.3	5.2	6.2	2.8	5.2	7.5	5.4	5.1	5.1	6.2
				**			DE	*				I	K	KL	N	NO					QRS
Std. Dev.	2.9	2.8	2.98	3.48	2.96	2.91	2.75	2.72	2.97	2.9	2.78	2.81	2.85	2.74	2.09	2.47	2.3	2.93	2.95	2.93	2.68
Std. Err.	0.06	0.09	0.09	0.87	0.13	0.11	0.1	0.21	0.11	0.1	0.16	0.12	0.15	0.08	0.1	0.08	0.09	0.17	0.13	0.13	0.1
Median	5	5	5	6.5	5	5	6	5	5	5	6	4	5	6	2	5	8	5	5	5	6

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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3_3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current ability to absorb an interest rate increase of 1 percentage point

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	446	261	183	2	87	122	236	29	163	172	82	53	60	333	4	83	360	46	83	104	213
	22%	27%	18%	13%	16%	18%	31%	18%	22%	22%	26%	10%	16%	31%	1%	9%	51%	16%	16%	20%	32%
		B		**		DE	*			J		K	KL		N	NO					QRS
10 - Much better (10)	181	103	76	2	33	39	109	10	69	65	36	18	29	134	1	18	162	13	35	34	99
	9%	11%	7%	13%	6%	6%	14%	6%	9%	8%	12%	3%	8%	12%	*	2%	23%	5%	7%	7%	15%
		B		**		DE	*			I		K	KL		N	NO					QRS
9	86	53	34	-	15	23	48	3	38	29	16	16	11	60	*	13	73	7	16	20	43
	4%	5%	3%	-	3%	3%	6%	2%	5%	4%	5%	3%	3%	6%	*	1%	10%	2%	3%	4%	6%
		B		**		DE	*					K				NO					QR
8	179	106	73	-	39	60	80	16	56	77	30	20	21	138	2	52	125	26	33	50	70
	9%	11%	7%	-	7%	9%	10%	10%	7%	10%	10%	4%	6%	13%	*	6%	18%	9%	6%	10%	11%
		B		**			*							KL		N	NO				R
7	204	92	111	1	56	55	93	11	74	85	34	30	28	146	7	101	96	27	51	41	84
	10%	10%	11%	6%	10%	8%	12%	6%	10%	11%	11%	6%	8%	13%	2%	13%	14%	10%	10%	8%	13%
				**		E	*							KL		N	N				S
6	229	116	111	2	78	65	86	20	85	88	35	45	39	145	16	150	63	51	56	48	74
	11%	12%	11%	14%	14%	10%	11%	12%	11%	11%	11%	8%	11%	13%	4%	17%	9%	18%	11%	9%	11%
				**		E	*							K		NP	N	RST			T
5	409	196	207	6	131	122	156	42	151	158	59	112	84	213	46	240	123	82	102	87	138
	20%	20%	20%	36%	24%	18%	20%	25%	20%	20%	19%	21%	23%	20%	11%	27%	17%	28%	19%	17%	21%
				**		E	*									NP	N	RST			T
4	181	90	91	-	55	69	57	15	69	72	26	58	44	79	46	112	23	24	52	61	44
	9%	9%	9%	**	10%	10%	7%	9%	9%	9%	8%	11%	12%	7%	11%	13%	3%	8%	10%	12%	7%
				**			*					M	M		P	P					T
Bottom 3 Box (Net)	532	215	312	5	139	247	147	50	200	210	72	246	112	175	294	198	41	57	186	177	113
	27%	22%	31%	31%	25%	36%	19%	30%	27%	27%	23%	45%	30%	16%	71%	22%	6%	20%	35%	34%	17%
			A	**	F	DF	*					LM	M		OP	P					QT
3	195	78	117	1	41	96	59	20	66	81	28	70	40	84	78	97	20	21	50	75	50
	10%	8%	12%	4%	7%	14%	8%	12%	9%	10%	9%	13%	11%	8%	19%	11%	3%	7%	9%	14%	7%
		A	**	**	DF	*						M			OP	P					ORT
2	94	35	58	1	31	37	26	4	35	40	15	46	20	28	43	47	5	11	35	27	20
	5%	4%	6%	8%	6%	5%	3%	3%	5%	5%	5%	9%	5%	3%	10%	5%	1%	4%	7%	5%	3%
				**		*						M	M		OP	P					T
1 - Much worse (1)	243	102	138	3	68	114	62	25	100	89	29	129	51	63	172	54	17	25	101	75	42
	12%	11%	14%	19%	12%	17%	8%	15%	13%	11%	9%	24%	14%	6%	42%	6%	2%	9%	19%	14%	6%
				**	F	F	*					LM	M		OP	P					QT
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.3	5.6	5	4.8	5.1	4.7	6	4.9	5.3	5.3	5.6	4	4.9	6.1	2.6	5	7.2	5.3	4.7	4.9	6.1
		B		**		DE	*				GHI		K		N	NO		R			QRS
Std. Dev.	2.65	2.66	2.62	2.86	2.46	2.64	2.66	2.52	2.7	2.61	2.68	2.47	2.58	2.48	1.77	1.98	2.27	2.23	2.68	2.65	2.6
Std. Err.	0.06	0.09	0.08	0.71	0.11	0.1	0.1	0.2	0.1	0.09	0.15	0.11	0.13	0.08	0.09	0.07	0.09	0.13	0.12	0.12	0.1
Median	5	5	5	5	5	5	6	5	5	5	5	4	5	6	2	5	8	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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3.4. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current ability to absorb an additional \$130 in interest payments on debt

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	375	225	147	3	87	103	185	23	137	144	71	41	48	286	4	70	301	41	81	89	164
	19%	23%	14%	**	16%	15%	24%	14%	18%	18%	23%	7%	13%	26%	1%	8%	43%	14%	15%	17%	25%
		B		**		DE		*			GI		K	KL		N	NO				QHS
10 - Much better (10)	167	103	62	2	33	40	94	13	67	59	29	16	33	118	1	20	146	10	37	36	84
	8%	11%	6%	**	6%	6%	12%	8%	9%	7%	9%	3%	9%	11%	*	2%	21%	4%	7%	7%	13%
		B		**		DE		*			K		K		N	NO					ORS
9	78	49	29	-	16	21	41	5	36	21	16	10	8	60	*	11	67	11	15	16	36
	4%	5%	3%	-	3%	3%	5%	3%	5%	3%	5%	2%	2%	5%	*	1%	9%	4%	3%	3%	5%
		B		**		*		*			I			KL		NO					
8	130	73	56	1	38	43	49	6	33	64	26	14	8	108	2	40	88	20	29	37	44
	6%	8%	5%	6%	7%	6%	6%	3%	5%	8%	9%	3%	2%	10%	*	4%	12%	7%	5%	7%	7%
				**		*		*		H	H			KL		N	NO				
7	195	105	90	1	62	60	73	18	60	82	36	24	20	151	5	86	104	33	56	45	61
	10%	11%	9%	6%	11%	9%	9%	11%	8%	10%	12%	4%	6%	14%	1%	10%	15%	11%	11%	9%	9%
				**		*		*						KL		N	NO				
6	211	110	101	*	77	64	71	23	72	85	32	44	38	130	13	124	74	48	62	38	63
	11%	11%	10%	2%	14%	9%	9%	14%	10%	11%	10%	8%	10%	12%	3%	14%	11%	17%	12%	7%	10%
				**	EF		*									N	ST	S			
5	326	158	165	3	89	99	138	31	136	107	52	78	65	183	29	183	115	52	73	73	128
	16%	16%	16%	17%	16%	15%	18%	19%	18%	14%	17%	14%	18%	17%	7%	21%	16%	18%	14%	14%	19%
				**		*		*			I					N	N				RS
4	174	88	83	3	41	63	70	11	50	83	30	46	26	101	33	114	27	19	46	53	55
	9%	9%	8%	19%	7%	9%	9%	7%	7%	11%	10%	9%	7%	9%	8%	13%	4%	7%	9%	10%	8%
				**		*		*		H				P		NP					
Bottom 3 Box (Net)	720	285	429	6	191	291	238	62	287	283	88	311	169	240	330	306	84	94	212	220	194
	36%	29%	42%	37%	35%	43%	31%	37%	39%	36%	29%	57%	46%	22%	80%	35%	12%	33%	40%	42%	29%
			A	**		DF		*	J	J		LM	M		OP	P		T			QT
3	194	85	108	1	55	76	63	18	73	74	29	59	48	87	51	119	23	34	50	56	54
	10%	9%	11%	6%	10%	11%	8%	11%	10%	9%	10%	11%	13%	8%	12%	14%	3%	12%	9%	11%	8%
				**		*		*						M	P	P					
2	147	58	88	1	38	65	44	9	58	62	18	58	34	56	68	65	14	19	41	48	39
	7%	6%	9%	4%	7%	10%	6%	6%	8%	8%	6%	11%	9%	5%	17%	7%	2%	7%	8%	9%	6%
				**		F		*						M	M		OP	P			
1 - Much worse (1)	378	141	232	4	97	151	130	34	156	148	40	194	87	97	210	121	47	41	121	116	101
	19%	15%	23%	27%	18%	22%	17%	20%	21%	19%	13%	36%	24%	9%	51%	14%	7%	14%	23%	22%	15%
		A	**	**		F		*	J	J		LM	M		OP	P			QT	QT	
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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3_5. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your expected debt situation one year from now

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	558	280	273	5	170	152	236	37	211	213	97	85	91	383	32	171	355	88	140	116	214
	28%	29%	27%	**	31%	22%	30%	22%	28%	27%	32%	16%	25%	35%	8%	19%	50%	31%	26%	22%	32%
					E	E	E	*	*	*	*	K	KL	N	NO	S	S	S	S	S	S
10 - Much better (10)	260	131	128	2	73	62	126	18	100	100	42	43	46	171	11	66	184	33	65	47	116
	13%	13%	13%	**	13%	9%	16%	11%	13%	13%	14%	8%	13%	16%	3%	7%	26%	11%	12%	9%	17%
					E	E	E	*	*	*	*	K	K	N	NO	S	S	S	S	S	S
9	91	42	48	1	28	29	34	2	34	34	20	16	17	59	7	20	64	16	24	21	30
	5%	4%	5%	**	5%	4%	4%	1%	5%	4%	7%	3%	5%	5%	2%	2%	9%	6%	4%	4%	4%
					E	E	E	*	*	*	*	GI	GI	N	NO	S	S	S	S	S	S
8	207	107	98	2	69	62	76	17	77	79	35	26	28	153	14	85	108	39	52	47	69
	10%	11%	10%	**	10%	9%	10%	10%	10%	10%	11%	5%	8%	14%	3%	10%	15%	14%	10%	9%	10%
					E	E	E	*	*	*	*	K	KL	N	NO	S	S	S	S	S	S
7	242	116	126	1	78	83	81	18	94	93	37	61	40	141	32	131	80	45	66	58	73
	12%	12%	12%	**	14%	12%	10%	11%	13%	12%	12%	11%	11%	13%	8%	15%	11%	16%	12%	11%	11%
					E	E	E	*	*	*	*	GI	GI	N	NO	S	S	S	S	S	S
6	279	130	146	3	72	95	112	22	106	107	44	77	49	153	43	159	78	40	73	68	98
	14%	13%	14%	**	17%	13%	14%	15%	13%	14%	14%	14%	13%	14%	10%	18%	11%	14%	14%	13%	15%
					E	E	E	*	*	*	*	K	KL	N	NO	S	S	S	S	S	S
5	439	227	211	1	98	139	202	33	143	193	70	113	89	237	66	222	151	50	98	116	175
	22%	23%	21%	**	18%	20%	26%	20%	19%	25%	23%	21%	24%	22%	16%	25%	21%	18%	18%	22%	26%
					E	E	E	*	*	*	H	H	H	N	N	N	N	N	N	QR	QR
4	165	76	87	2	47	59	59	26	66	53	20	59	31	74	63	84	18	24	48	49	44
	8%	8%	9%	**	9%	9%	8%	15%	9%	7%	6%	11%	9%	7%	15%	9%	3%	8%	9%	9%	7%
					E	E	E	*	*	*	*	M	M	OP	OP	P	P	P	P	P	P
Bottom 3 Box (Net)	317	141	171	5	81	152	84	31	121	125	40	149	65	103	177	117	23	39	105	111	62
	16%	15%	17%	**	15%	22%	11%	19%	16%	16%	13%	27%	18%	9%	43%	13%	3%	14%	20%	21%	9%
					E	E	E	*	*	*	*	LM	M	OP	P	P	T	T	QT	QT	QT
3	101	44	57	1	20	49	32	4	39	43	16	44	15	42	44	45	13	7	33	36	26
	5%	5%	6%	**	4%	7%	4%	2%	5%	5%	5%	8%	4%	4%	11%	5%	2%	2%	6%	7%	4%
					E	E	E	*	*	*	*	LM	LM	OP	P	P	P	P	P	P	QT
2	71	26	41	3	26	22	23	10	23	27	11	32	17	23	28	38	4	19	16	21	16
	4%	3%	4%	**	5%	3%	3%	6%	3%	3%	4%	6%	5%	2%	7%	4%	1%	7%	3%	4%	2%
					E	E	E	*	*	*	*	M	M	P	P	P	T	T	T	T	T
1 - Much worse (1)	145	71	73	1	35	81	29	17	60	54	13	74	33	38	105	33	7	13	56	55	20
	7%	7%	7%	**	6%	12%	4%	10%	8%	7%	4%	14%	9%	3%	25%	4%	1%	5%	11%	11%	3%
					E	E	E	*	*	*	*	M	M	OP	P	P	QT	QT	QT	QT	QT
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	5.9	6	5.9	5.5	6.1	5.5	6.2	5.4	6	5.9	6.2	5	5.7	6.5	4	5.8	7.3	6.1	5.7	5.5	6.4
			**	E	E	E	*	*	*	*	GI	K	KL	N	NO	S	S	S	S	S	RS
Std. Dev.	2.53	2.52	2.54	3.04	2.54	2.6	2.41	2.57	2.58	2.5	2.44	2.57	2.6	2.35	2.42	2.15	2.17	2.45	2.66	2.56	2.36
Std. Err.	0.06	0.08	0.08	0.76	0.11	0.1	0.09	0.2	0.09	0.09	0.14	0.11	0.14	0.07	0.12	0.07	0.08	0.14	0.12	0.11	0.09
Median	6	6	6	6	6	5	6	5	6	6	6	5	5	6	4	6	8	6	6	5	6

Statistics:
 - Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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3_6. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your expected debt situation 5 years from now

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	751	364	379	8	211	241	299	53	286	291	121	145	125	481	102	286	364	112	195	184	261
	38%	37%	37%	**	39%	35%	39%	31%	39%	37%	39%	27%	34%	44%	25%	32%	52%	39%	37%	35%	39%
												KL		N	NO						
10 - Much better (10)	388	187	197	4	128	102	159	30	151	151	57	73	67	248	52	128	208	65	100	79	144
	19%	19%	19%	**	23%	15%	20%	18%	20%	19%	18%	13%	18%	23%	13%	14%	30%	23%	19%	15%	22%
9	131	56	72	2	29	52	50	-	54	45	32	26	22	82	16	59	56	14	35	39	43
	7%	6%	7%	**	5%	8%	6%	-	7%	6%	10%	5%	6%	8%	4%	7%	8%	5%	7%	8%	6%
8	232	120	110	2	55	87	91	22	81	95	33	46	36	151	33	99	100	33	60	65	74
	12%	12%	11%	**	10%	13%	12%	13%	11%	12%	11%	8%	10%	14%	8%	11%	14%	11%	11%	13%	11%
7	231	110	121	*	68	80	83	7	85	101	38	63	42	127	34	128	69	24	83	51	74
	12%	11%	12%	**	12%	12%	11%	4%	11%	13%	12%	11%	12%	12%	8%	14%	10%	8%	16%	10%	11%
6	233	120	112	1	71	78	84	22	75	100	36	52	31	150	27	136	71	39	65	55	75
	12%	12%	11%	**	13%	11%	11%	13%	10%	13%	12%	10%	9%	14%	6%	15%	10%	13%	12%	11%	11%
5	407	212	193	2	108	118	182	44	158	144	61	121	87	198	77	177	153	62	91	97	157
	20%	22%	19%	**	20%	17%	23%	27%	21%	18%	20%	22%	24%	18%	19%	20%	22%	22%	17%	19%	24%
4	104	46	58	-	34	31	38	9	32	49	13	36	26	42	29	50	25	20	24	27	33
	5%	5%	6%	**	6%	5%	5%	6%	4%	6%	4%	7%	7%	4%	7%	6%	4%	7%	4%	5%	5%
Bottom 3 Box (Net)	275	119	151	5	54	122	89	32	105	100	39	127	55	93	144	107	23	30	74	105	66
	14%	12%	15%	**	10%	19%	12%	19%	14%	13%	13%	23%	15%	9%	35%	12%	3%	11%	14%	20%	10%
3	106	44	59	2	16	47	42	8	39	43	16	48	17	40	44	51	10	9	22	44	30
	5%	5%	6%	**	3%	7%	5%	5%	5%	5%	5%	9%	5%	4%	11%	6%	1%	3%	4%	9%	4%
2	41	14	27	-	7	19	14	4	11	17	9	12	6	22	19	17	4	4	12	12	14
	2%	1%	3%	**	1%	3%	2%	3%	1%	2%	3%	2%	2%	2%	5%	2%	1%	1%	2%	2%	2%
1 - Much worse (1)	129	61	65	3	31	65	33	19	56	40	14	66	32	31	81	39	9	17	40	49	23
	6%	6%	6%	**	6%	10%	4%	12%	7%	5%	5%	12%	9%	3%	20%	4%	1%	6%	8%	9%	3%
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	**	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	6.5	6.5	6.4	6.3	6.7	6.1	6.6	5.8	6.5	6.6	6.6	5.6	6.2	6.9	5.1	6.4	7.4	6.6	6.5	6.1	6.7
				**	E	E	*		G	G	G		K	KL		N	NO		S	S	S
Std. Dev.	2.63	2.57	2.67	3.51	2.58	2.75	2.53	2.78	2.68	2.55	2.55	2.76	2.71	2.41	3	2.4	2.26	2.61	2.64	2.76	2.48
Std. Err.	0.06	0.08	0.08	0.88	0.11	0.11	0.09	0.22	0.1	0.09	0.15	0.12	0.14	0.07	0.15	0.08	0.09	0.15	0.11	0.12	0.1
Median	6	6	6	7.8	7	6	6	5	7	6.3	7	5	6	7	5	6	8	6	7	6	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Top 3 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Your expected debt situation 5 years from now	751	364	379	8	211	241	299	53	286	291	121	145	125	481	102	286	364	112	195	184	261
	38%	37%	37%	52%	39%	35%	39%	31%	39%	37%	39%	27%	34%	44%	25%	32%	52%	39%	37%	35%	39%
				**				*						KL	N	NO					
Your expected debt situation one year from now	558	280	273	5	170	152	236	37	211	213	97	85	91	383	32	171	355	88	140	116	214
	28%	29%	27%	31%	31%	22%	30%	22%	28%	27%	32%	16%	25%	35%	8%	19%	50%	31%	26%	22%	32%
				**	E		E	*						K	KL	N	NO	S			S
Your current debt situation compared to 5 years ago	547	269	274	4	139	154	254	36	207	211	93	83	92	373	11	156	380	77	118	125	226
	27%	28%	27%	26%	25%	23%	33%	22%	28%	27%	30%	15%	25%	34%	3%	18%	54%	27%	22%	24%	34%
				**			DE	*						K	KL	N	NO				RS
Your current debt situation compared to a year ago	447	219	224	3	113	128	206	33	176	168	70	67	75	305	10	109	328	61	106	96	184
	22%	23%	22%	21%	21%	19%	27%	20%	24%	21%	23%	12%	21%	28%	2%	12%	46%	21%	20%	18%	28%
				**	DE	*								K	KL	N	NO				RS
Your current ability to absorb an interest rate increase of 1 percentage point	446	261	183	2	87	122	236	29	163	172	82	53	60	333	4	83	360	46	83	104	213
	22%	27%	18%	13%	16%	18%	31%	18%	22%	22%	26%	10%	16%	31%	1%	9%	51%	16%	16%	20%	32%
		B		**			DE	*			I			K	KL	N	NO				QRS
Your current ability to absorb an additional \$130 in interest payments on debt	375	225	147	3	87	103	185	23	137	144	71	41	48	286	4	70	301	41	81	89	164
	19%	23%	14%	19%	16%	15%	24%	14%	18%	18%	23%	7%	13%	26%	1%	8%	43%	14%	15%	17%	25%
		B		**			DE	*			GI			K	KL	N	NO				QRS

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Bottom 3 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Your current ability to absorb an additional \$130 in interest payments on debt	720	285	429	6	191	291	238	62	287	283	88	311	169	240	330	306	84	94	212	220	194
	36%	29%	42%	37%	35%	43%	31%	37%	39%	36%	29%	57%	46%	22%	80%	35%	12%	33%	40%	42%	29%
			A	**		DF		*	J	J		LM	M		OP	P			T	QT	
Your current debt situation compared to 5 years ago	558	236	317	5	174	236	147	49	225	213	70	252	110	195	294	234	29	89	182	175	112
	28%	24%	31%	30%	32%	35%	19%	30%	30%	27%	23%	46%	30%	18%	71%	27%	4%	31%	34%	34%	17%
			A	**	F	F		*	J			LM	M		OP	P			T	T	
Your current ability to absorb an interest rate increase of 1 percentage point	532	215	312	5	139	247	147	50	200	210	72	246	112	175	294	198	41	57	186	177	113
	27%	22%	31%	31%	25%	36%	19%	30%	27%	27%	23%	45%	30%	16%	71%	22%	6%	20%	35%	34%	17%
			A	**	F	DF		*				LM	M		OP	P			QT	QT	
Your current debt situation compared to a year ago	443	182	253	8	135	200	108	39	180	172	52	209	90	145	278	147	19	69	145	153	76
	22%	19%	25%	52%	25%	29%	14%	23%	24%	22%	17%	38%	25%	13%	67%	17%	3%	24%	27%	30%	11%
			A	**	F	F		*	J	J		LM	M		OP	P			T	T	T
Your expected debt situation one year from now	317	141	171	5	81	152	84	31	121	125	40	149	65	103	177	117	23	39	105	111	62
	16%	15%	17%	31%	15%	22%	11%	19%	16%	16%	13%	27%	18%	9%	43%	13%	3%	14%	20%	21%	9%
			**		DF			*				LM	M		OP	P			T	QT	
Your expected debt situation 5 years from now	275	119	151	5	54	132	89	32	105	100	39	127	55	93	144	107	23	30	74	105	66
	14%	12%	15%	30%	10%	19%	12%	19%	14%	13%	13%	23%	15%	9%	35%	12%	3%	11%	14%	20%	10%
			**		DF			*				LM	M		OP	P			T	QRT	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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4.1. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Paying for your own or someone else's education

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	430	249	180	1	85	107	239	31	131	185	82	45	69	316	17	106	307	38	91	82	219
	21%	26%	18%	5%	16%	16%	31%	19%	18%	24%	27%	8%	19%	29%	4%	12%	44%	13%	17%	16%	33%
	B			**			DE	*		H	H		K	KL		N	NO				QRS
	240	147	92	1	27	53	160	26	74	99	41	27	39	174	8	54	179	9	43	41	147
10 - Extremely confident (10)	12%	15%	9%	5%	5%	8%	21%	16%	10%	13%	13%	5%	11%	16%	2%	6%	25%	3%	8%	8%	22%
	B			**			DE	*					K	KL		N	NO				QRS
	53	25	28	-	10	21	23	3	13	22	15	7	5	41	-	10	43	6	11	16	19
	3%	3%	3%	-	2%	3%	3%	2%	3%	5%	1%	4%	2%	1%	4%	6%	2%	2%	3%	3%	3%
				**				*						K		NO					
	137	77	60	-	49	33	56	2	44	64	26	11	25	101	9	43	85	23	37	25	52
	7%	8%	6%	-	9%	5%	7%	1%	6%	8%	9%	2%	7%	9%	2%	5%	12%	8%	7%	5%	8%
				**	E			*		G	G		K	K		NO					
	158	83	74	1	53	50	55	6	56	65	31	31	27	100	5	90	63	34	39	37	48
	8%	9%	7%	**	10%	7%	7%	3%	8%	8%	10%	6%	7%	9%	1%	10%	9%	12%	7%	7%	7%
				**				*		G				K		N					
	187	91	96	1	59	74	54	16	63	67	42	41	20	126	18	105	65	35	51	56	45
	9%	9%	9%	8%	11%	11%	7%	9%	8%	9%	14%	7%	6%	12%	4%	12%	9%	12%	10%	11%	7%
				**	F			*		HI				KL		N		T			
	341	174	163	3	105	101	134	29	143	118	50	90	62	189	48	191	102	54	82	85	120
	17%	18%	16%	19%	19%	15%	17%	17%	19%	15%	16%	16%	17%	17%	12%	22%	14%	19%	15%	16%	18%
				**				*						NP							
	153	77	74	3	53	58	42	15	59	60	20	38	31	84	35	90	28	26	45	50	32
	8%	8%	7%	16%	10%	9%	5%	9%	8%	8%	6%	7%	9%	8%	8%	10%	4%	9%	9%	10%	5%
				**	F	F		*						P	P		T	T	T	T	
	732	297	428	7	192	290	250	70	290	288	83	299	157	276	291	301	140	99	221	209	203
	37%	31%	42%	46%	35%	43%	32%	42%	39%	37%	27%	55%	43%	25%	70%	34%	20%	35%	42%	40%	30%
				**	DF			J*	J	J		LM	M		OP	P		T	T	T	
	199	102	95	2	55	82	62	20	76	75	28	62	42	94	46	111	41	33	64	47	55
	10%	11%	9%	10%	10%	12%	8%	12%	10%	10%	9%	11%	12%	9%	11%	13%	6%	11%	12%	9%	8%
				**	F			*						P	P						
	111	48	62	*	32	50	29	2	35	56	18	44	19	48	41	51	19	16	32	41	22
	6%	5%	6%	2%	6%	7%	4%	1%	5%	7%	6%	8%	5%	4%	10%	6%	3%	5%	6%	8%	3%
				**	F			*		G	G	M		OP	P		T	T	T	T	
	422	146	271	5	104	158	159	49	180	157	37	193	95	134	203	139	80	51	125	120	125
	21%	15%	27%	**	19%	23%	21%	29%	24%	20%	12%	36%	26%	12%	49%	16%	11%	18%	24%	23%	19%
				**	A			J*	J	J		LM	M		OP	P					
1 - Not at all confident (1)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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4.2. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Having an illness and being unable to work for three months

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	517	299	211	7	94	129	294	38	186	208	85	87	75	356	33	138	347	41	108	100	269
	26%	31%	21%	46%	17%	19%	38%	23%	25%	26%	28%	16%	20%	33%	8%	16%	49%	14%	20%	19%	40%
	B		**				DE	*						KL	N	NO					QRS
	278	160	114	4	42	52	184	23	102	114	40	44	46	188	17	65	196	13	52	44	169
10 - Extremely confident (10)	14%	16%	11%	25%	8%	8%	24%	14%	14%	15%	13%	8%	13%	17%	4%	7%	28%	5%	10%	9%	25%
	B		**				DE	*						K		NO					QRS
	95	50	43	1	20	28	46	10	31	38	15	21	7	66	7	20	67	9	24	20	41
	5%	5%	4%	6%	4%	4%	6%	6%	4%	5%	4%	2%	4%	2%	2%	10%	3%	4%	4%	6%	6%
	B		**					*						L		NO					
	144	88	53	2	32	48	64	6	53	55	30	21	22	101	9	52	83	19	32	35	58
	7%	9%	5%	15%	6%	7%	8%	4%	7%	7%	10%	4%	6%	9%	2%	6%	12%	6%	6%	7%	9%
	B		**					*						K	N	NO					
	214	121	93	-	61	60	93	8	99	74	33	31	39	144	11	110	93	41	42	49	82
	11%	12%	9%	**	11%	9%	12%	5%	13%	9%	11%	6%	11%	13%	3%	13%	14%	8%	9%	9%	12%
	B		**					*	G					K	N	NO					R
	194	102	91	1	65	61	68	26	64	75	29	45	36	113	21	104	70	35	52	53	54
	10%	10%	9%	8%	12%	9%	9%	15%	9%	10%	9%	8%	10%	10%	5%	12%	10%	12%	10%	10%	8%
	B		**					*						N		NO					
	300	141	157	2	97	79	124	33	94	124	50	100	57	143	46	173	81	49	78	68	106
	15%	15%	15%	14%	18%	12%	16%	20%	13%	16%	16%	18%	16%	13%	11%	20%	11%	17%	15%	13%	16%
	B		**		E		E	*						M		NP					
	157	67	90	-	44	70	43	19	50	64	24	40	31	86	36	84	38	28	47	46	36
	8%	7%	9%	-	8%	10%	6%	11%	7%	8%	8%	7%	8%	8%	9%	9%	5%	10%	9%	9%	5%
	B		**		F		*							P		T					T
	619	241	372	5	185	281	153	43	249	240	87	242	128	249	267	274	78	94	204	203	119
	31%	25%	37%	32%	34%	41%	20%	26%	34%	31%	28%	45%	35%	23%	65%	31%	11%	33%	38%	39%	18%
	B		**		F	DF	*					LM	M		OP	P		T	T	T	T
	170	72	97	1	59	69	42	11	67	64	29	50	31	90	53	92	26	28	60	45	36
	9%	7%	10%	6%	11%	10%	5%	6%	9%	8%	9%	9%	8%	8%	13%	10%	4%	10%	11%	9%	5%
	B		**		F	F	*							P	P						T
	112	45	66	*	39	48	25	2	45	45	19	30	22	59	32	64	16	21	34	40	17
	6%	5%	7%	2%	7%	7%	3%	1%	6%	6%	6%	6%	6%	5%	8%	7%	2%	7%	6%	8%	3%
	B		**		F	F	*					G		P	P			T	T	T	T
	337	124	209	4	87	164	86	30	137	131	39	162	75	100	182	118	36	45	109	117	66
	17%	13%	21%	24%	16%	24%	11%	18%	17%	13%	30%	21%	9%	44%	13%	5%	16%	21%	23%	10%	10%
	B		**		F	DF	*		J	J		LM	M		OP	P		T	T	T	T
	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	5.3	5.8	4.9	5.9	4.9	4.5	6.3	5.3	5.3	5.3	5.5	4.3	4.9	6	3.1	4.9	7.1	4.8	4.8	4.7	6.5
	B		**				DE	*						K	KL	N	NO				QRS
Std. Dev.	2.99	2.93	2.96	3.6	2.71	2.91	2.98	2.89	3.04	3	2.87	2.91	2.96	2.86	2.53	2.58	2.65	2.56	2.92	2.92	2.93
Std. Err.	0.07	0.09	0.09	0.9	0.12	0.11	0.11	0.22	0.11	0.11	0.16	0.12	0.15	0.09	0.12	0.09	0.1	0.15	0.13	0.13	0.11
Median	5	6	5	6	5	4	6	5	5	5	5	4	5	6	2	5	7	5	5	5	7

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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4.3. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Unexpected auto repairs or purchase

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	489	299	186	4	100	124	265	42	174	190	83	62	70	357	13	118	358	43	106	102	239
	24%	31%	18%	27%	18%	18%	34%	25%	23%	24%	27%	11%	19%	33%	3%	13%	51%	15%	20%	20%	36%
	B	A	**		DE	*						K	KL	N	NO						QRS
10 - Extremely confident (10)	236	143	91	2	44	51	141	19	85	91	41	33	36	167	8	47	181	11	52	48	125
	12%	15%	9%	15%	8%	8%	18%	11%	11%	12%	13%	6%	10%	15%	2%	5%	26%	4%	10%	9%	19%
	B	A	**		DE	*						KL		N	NO						QRS
9	80	50	30	-	12	27	41	8	32	27	13	8	10	63	1	18	62	10	12	22	37
	4%	5%	3%	-	2%	4%	5%	5%	4%	3%	4%	1%	3%	6%	*	2%	9%	3%	2%	4%	6%
	B	A	**		D	*								KL	N	NO					R
8	173	106	65	2	43	46	84	14	57	72	30	21	25	127	4	53	116	22	42	32	77
	9%	11%	6%	11%	8%	7%	11%	9%	8%	9%	10%	4%	7%	12%	1%	6%	16%	8%	6%	6%	12%
	B	A	**		E	*								KL	N	NO					S
7	193	93	99	1	49	58	86	8	57	90	38	28	34	131	15	90	88	25	45	48	76
	10%	10%	10%	4%	9%	9%	11%	5%	8%	12%	12%	5%	9%	12%	4%	10%	13%	9%	8%	9%	11%
				**			*			GH	GH			K	N	N					
6	216	108	107	2	78	74	65	22	74	83	37	55	33	129	18	138	61	44	68	51	53
	11%	11%	11%	10%	14%	11%	8%	13%	10%	11%	12%	10%	9%	12%	4%	16%	9%	15%	13%	10%	8%
				**	F	*										NP	N	T	T		
5	329	177	148	4	97	115	116	25	126	126	52	90	62	177	41	205	83	55	84	85	105
	16%	18%	15%	26%	18%	17%	15%	15%	17%	16%	17%	16%	17%	16%	10%	23%	12%	19%	16%	16%	16%
				**			*									NP					
4	195	75	119	*	51	69	75	16	75	78	26	56	42	97	50	99	46	31	48	51	65
	10%	8%	12%	2%	9%	10%	10%	9%	10%	10%	8%	10%	11%	9%	12%	11%	7%	11%	9%	10%	10%
				**	A	*								P	F						
Bottom 3 Box (Net)	578	219	354	5	171	240	167	55	235	217	71	252	126	200	275	233	70	89	179	182	128
	29%	23%	35%	32%	31%	35%	22%	33%	32%	28%	23%	46%	34%	18%	67%	26%	10%	31%	34%	35%	19%
				**	F	F	*		J	J		LM	M	OP	P			T	T	T	T
3	169	68	99	2	48	78	43	10	61	70	28	46	37	86	53	91	25	24	53	59	32
	8%	7%	10%	13%	9%	11%	6%	6%	8%	9%	9%	8%	10%	8%	13%	10%	4%	9%	10%	11%	5%
				**	F	*								P	P			T	T	T	T
2	98	31	67	*	35	36	27	11	39	34	14	41	17	41	36	53	10	15	33	29	23
	5%	3%	7%	1%	6%	5%	3%	7%	5%	4%	5%	8%	5%	4%	9%	6%	1%	5%	6%	6%	3%
				**	F	*								P	P						
1 - Not at all confident (1)	311	120	188	3	88	126	97	34	135	113	29	165	73	73	187	89	35	50	93	95	73
	16%	12%	19%	18%	16%	19%	12%	21%	18%	14%	9%	30%	20%	7%	45%	10%	5%	18%	18%	18%	11%
				**	F	J*	J	J				LM	M	OP	P			T	T	T	T
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	5.3	5.8	4.8	5.3	4.9	4.8	5.9	5	5.1	5.3	5.7	4	4.8	6.1	2.8	5	7.1	4.7	4.9	4.9	6.1
	B	A	**				DE	*				GH	K	KL	N	NO					QRS
Std. Dev.	2.86	2.83	2.8	3.01	2.68	2.75	2.94	3	2.91	2.81	2.72	2.71	2.83	2.66	2.16	2.33	2.58	2.53	2.8	2.82	2.89
Std. Err.	0.06	0.09	0.09	0.75	0.11	0.11	0.11	0.23	0.11	0.1	0.15	0.12	0.15	0.08	0.11	0.08	0.1	0.15	0.12	0.12	0.11
Median	5	6	5	5	5	5	6	5	5	5	6	4	5	6	2	5	8	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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4.4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - The death of an immediate family member

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	450	242	204	4	78	113	259	26	166	180	78	81	69	300	21	106	323	36	91	91	232
	23%	25%	20%	25%	14%	17%	33%	16%	22%	23%	25%	15%	19%	28%	5%	12%	46%	13%	17%	18%	35%
		B		**		DE	*							KL	N	NO					QRS
	224	132	89	3	32	48	144	14	88	85	36	33	33	158	7	46	170	14	37	48	124
10 - Extremely confident (10)	11%	14%	9%	19%	6%	7%	19%	9%	12%	11%	12%	6%	9%	14%	2%	5%	24%	5%	7%	9%	19%
		B		**		DE	*							KL	N	NO					QRS
	81	43	39	-	15	28	38	4	25	34	18	17	11	54	3	19	59	10	16	20	36
9	4%	4%	4%	-	3%	4%	5%	3%	3%	4%	6%	3%	3%	5%	1%	2%	8%	3%	3%	4%	5%
				**			*										NO				
	145	68	77	1	31	37	77	8	53	61	23	31	25	88	10	41	94	12	38	23	72
8	7%	7%	8%	6%	6%	5%	10%	5%	7%	8%	8%	6%	7%	8%	2%	5%	13%	4%	7%	5%	11%
				**		DE	*										NO				QS
	222	120	97	4	66	58	98	20	87	83	32	22	34	166	10	110	102	36	49	51	87
7	11%	12%	10%	26%	12%	8%	13%	12%	12%	11%	10%	4%	9%	15%	2%	12%	14%	13%	9%	10%	13%
				**		E	*							K	KL	N	N				
	185	103	82	1	58	74	53	20	60	74	30	41	28	116	19	102	64	41	45	54	45
6	9%	11%	8%	8%	11%	11%	7%	12%	8%	9%	10%	8%	8%	11%	5%	12%	9%	14%	8%	10%	7%
				**	F	F	*										N	N	RT		
	329	170	156	2	104	100	125	34	125	121	49	107	67	155	55	193	80	55	91	74	109
5	16%	18%	15%	14%	19%	15%	16%	20%	17%	15%	16%	20%	18%	14%	13%	22%	11%	19%	17%	14%	16%
				**			*							M			NP				
	162	80	81	1	59	52	51	16	46	72	28	47	33	82	33	92	37	30	46	45	41
4	8%	8%	8%	7%	11%	8%	7%	9%	6%	9%	9%	9%	9%	8%	8%	10%	5%	11%	9%	9%	6%
				**	F	*											F				
	652	256	393	3	180	283	190	51	256	253	92	246	136	270	275	279	98	88	208	204	152
Bottom 3 Box (Net)	33%	26%	39%	20%	33%	42%	24%	31%	35%	32%	30%	45%	37%	25%	67%	32%	14%	31%	39%	39%	23%
		A	**	F	DF	*						LM	M	OP	P	T	T	T			
	158	71	87	*	41	72	45	2	63	61	31	46	31	81	54	84	20	22	38	62	36
3	8%	7%	9%	2%	7%	11%	6%	1%	9%	8%	10%	8%	9%	7%	13%	9%	3%	8%	7%	12%	5%
				**	F	F	*	G	G	G							P	P			RT
	126	57	67	3	25	62	40	5	48	56	16	37	24	66	43	55	28	11	34	50	31
2	6%	6%	7%	16%	5%	9%	5%	3%	7%	7%	5%	7%	7%	6%	10%	6%	4%	4%	6%	10%	5%
				**	DF	*											OP				QT
	369	128	240	*	115	149	105	44	145	135	45	164	80	124	178	140	51	56	136	92	85
1 - Not at all confident (1)	18%	13%	24%	2%	21%	22%	14%	26%	20%	17%	15%	30%	22%	11%	43%	16%	7%	20%	26%	18%	13%
		A	**	F	F	J*	J					LM	M	OP	P	T	T	T			
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	5.1	5.5	4.7	6	4.7	4.5	5.9	4.8	5.1	5.1	5.3	4.1	4.7	5.7	2.9	4.7	6.8	4.8	4.5	4.7	6
		B		**		DE	*							K	KL	N	NO				QRS
Std. Dev.	2.92	2.85	2.94	2.78	2.67	2.82	3.01	2.86	2.97	2.9	2.88	2.79	2.88	2.84	2.23	2.49	2.77	2.58	2.86	2.83	2.98
Std. Err.	0.07	0.09	0.09	0.7	0.11	0.11	0.11	0.22	0.11	0.1	0.16	0.12	0.15	0.09	0.11	0.08	0.1	0.15	0.12	0.12	0.12
Median	5	5	5	6.6	5	5	6	5	5	5	5	4	5	6	2	5	7	5	5	5	6

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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4.5. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	566	296	261	10	126	145	295	43	221	215	87	104	95	368	47	189	331	68	111	124	263
	28%	30%	26%	61%	23%	21%	38%	26%	30%	27%	28%	19%	26%	34%	11%	21%	47%	24%	21%	24%	39%
		B		**			DE	*					K	KL		N	NO				QRS
	340	179	156	5	60	73	207	29	133	132	46	65	52	224	34	94	213	33	54	65	188
	17%	18%	15%	34%	11%	11%	27%	17%	18%	17%	15%	12%	14%	21%	8%	11%	30%	12%	10%	13%	28%
				**			DE	*						KL		NO					QRS
	75	31	43	1	18	26	31	6	21	34	14	12	18	45	5	26	43	9	20	21	26
	4%	3%	4%	6%	3%	4%	4%	4%	3%	4%	5%	2%	5%	4%	1%	3%	6%	3%	4%	4%	4%
				**				*								NO					
	152	86	62	3	49	46	56	9	68	49	27	27	25	99	8	69	75	26	38	39	49
	8%	9%	6%	21%	9%	7%	7%	5%	9%	6%	9%	5%	7%	9%	2%	8%	11%	9%	7%	7%	7%
				**				*								K	N				
	182	99	84	-	53	69	61	4	71	77	30	23	36	123	11	89	82	31	46	46	59
	9%	10%	8%	-	10%	10%	8%	3%	10%	10%	10%	4%	10%	11%	3%	10%	12%	11%	9%	9%	9%
				**				*	G	G	G			K		N					
	186	87	99	-	66	61	59	21	58	75	32	50	32	105	26	105	56	38	50	46	52
	9%	9%	10%	-	12%	9%	8%	12%	8%	10%	10%	9%	9%	10%	6%	12%	8%	13%	10%	9%	8%
				**	F			*							NP	T					
	366	204	161	2	96	119	151	36	143	144	43	112	67	187	64	194	108	48	100	88	131
	18%	21%	16%	10%	18%	17%	20%	22%	19%	18%	14%	21%	18%	17%	16%	22%	15%	17%	19%	17%	20%
				**	F			*	J	J					NP						
	146	63	83	-	50	54	43	7	58	53	28	34	26	86	30	87	30	30	36	48	32
	7%	7%	8%	-	9%	8%	6%	4%	8%	7%	9%	6%	7%	8%	7%	8%	7%	4%	10%	7%	9%
				**	F			*							P		T				T
	554	223	327	5	156	232	166	55	189	220	89	220	112	222	235	220	100	71	187	166	130
	28%	23%	32%	28%	29%	34%	21%	33%	26%	28%	29%	41%	30%	20%	57%	25%	14%	25%	35%	32%	20%
			A	**	F	F		*				LM	M		OP	P			QT	T	
	145	66	76	3	55	54	36	12	42	62	29	42	31	72	37	72	36	24	51	38	32
	7%	7%	7%	16%	10%	8%	5%	7%	6%	8%	9%	8%	8%	7%	9%	8%	5%	8%	10%	7%	5%
				**	F	F		*							P	P			T		
	89	38	50	-	28	30	31	5	25	43	16	32	15	42	29	43	16	13	24	33	19
	4%	4%	5%	-	5%	4%	4%	3%	3%	6%	5%	6%	4%	4%	7%	5%	2%	5%	4%	6%	3%
				**	F			*							P	P			T		T
	321	118	200	2	73	148	99	38	123	115	44	147	66	108	168	105	47	34	112	95	79
	16%	12%	20%	13%	13%	22%	13%	23%	17%	15%	14%	27%	18%	10%	41%	12%	7%	12%	21%	18%	12%
			A	**	DF			*				LM	M		OP	P			QT	T	
	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	5.5	5.8	5.2	6.8	5.3	4.9	6.2	5.1	5.6	5.5	5.5	4.5	5.3	6.1	3.5	5.3	6.9	5.5	4.9	5.1	6.3
		B		**			DE	*						K	KL		N	NO	R		QRS
Std. Dev.	3.01	2.9	3.07	3.42	2.76	2.95	3.11	3.14	3.02	2.99	2.96	3.01	3	2.88	2.84	2.65	2.82	2.71	2.91	2.96	3.07
Std. Err.	0.07	0.09	0.1	0.85	0.12	0.11	0.11	0.24	0.11	0.11	0.17	0.13	0.16	0.09	0.14	0.09	0.11	0.16	0.13	0.13	0.12
Median	5	5	5	8	5	5	6	5	5	5	5	5	5	6	3	5	7	5	5	5	6

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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4.6. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Loss of employment / change in wage or seasonal work

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	491	267	219	5	81	106	304	36	178	203	74	69	85	336	32	125	334	35	84	92	281
	25%	27%	22%	34%	15%	16%	39%	21%	24%	26%	24%	13%	23%	31%	8%	14%	47%	12%	16%	18%	42%
	B		**				DE	*					K	KL		N	NO				QRS
	283	163	117	2	38	40	205	21	106	116	40	32	50	201	18	64	201	14	38	39	191
10 - Extremely confident (10)	14%	17%	12%	15%	7%	6%	26%	12%	14%	15%	13%	6%	14%	18%	4%	7%	29%	5%	7%	8%	29%
	B		**				DE	*					K	K		NO					QRS
	74	31	42	1	16	20	38	5	24	32	12	14	10	49	1	23	50	9	16	14	35
	4%	3%	4%	5%	3%	3%	5%	3%	3%	4%	4%	3%	5%	*	3%	7%	3%	3%	3%	3%	5%
	B		**				*							N	NO						
	134	72	60	2	28	45	61	10	48	54	22	23	25	86	13	39	83	11	30	38	55
8	7%	7%	6%	13%	5%	7%	8%	6%	6%	7%	7%	4%	7%	8%	3%	4%	12%	4%	6%	7%	8%
	B		**				*							K		NO					
	183	110	73	-	43	64	76	11	73	69	30	24	28	130	15	85	82	26	40	48	69
7	9%	11%	7%	**	8%	9%	10%	6%	10%	9%	10%	4%	8%	12%	4%	12%	9%	8%	8%	9%	10%
	B		**				*							K		N	NO				
	195	102	91	1	53	82	59	24	75	67	29	47	23	125	16	112	66	28	62	55	49
6	10%	10%	9%	8%	10%	12%	8%	14%	10%	9%	9%	9%	6%	11%	4%	13%	9%	10%	12%	11%	7%
	B		**			F	*							L		N	N				
	316	168	145	2	98	83	135	30	122	117	47	97	61	158	41	186	89	56	71	73	116
5	16%	17%	14%	14%	18%	12%	17%	18%	16%	15%	15%	18%	17%	14%	10%	21%	13%	20%	13%	14%	17%
	B		**		E	E	*							NP							
	166	67	99	-	64	59	43	19	50	68	30	54	34	78	39	88	39	37	47	48	34
4	8%	7%	10%	-	12%	9%	6%	11%	7%	9%	10%	10%	9%	7%	10%	10%	6%	13%	9%	9%	5%
	B		**		F	F	*							P	P		T	T	T	T	
	651	257	387	7	208	286	157	48	244	262	98	252	135	263	269	288	95	104	227	202	117
Bottom 3 Box (Net)	33%	26%	38%	44%	38%	42%	20%	29%	33%	33%	32%	46%	37%	24%	65%	33%	13%	36%	43%	39%	18%
	B		A	**	F	F	*					LM	M		OP	P		T	T	T	
	166	76	89	1	56	66	43	10	60	68	27	43	30	93	36	96	34	32	51	52	31
3	8%	8%	9%	4%	10%	10%	6%	6%	8%	9%	9%	8%	8%	9%	9%	11%	5%	11%	10%	10%	5%
	B		**		F	F	*							P	P		T	T	T	T	
	127	58	68	1	49	53	25	4	48	54	21	42	28	57	31	74	22	20	48	41	19
2	6%	6%	7%	7%	9%	8%	3%	2%	7%	7%	7%	8%	8%	5%	8%	8%	3%	7%	9%	8%	3%
	B		**		F	F	*							P	P		T	T	T	T	
	358	123	230	5	102	167	89	34	136	139	50	168	77	113	201	118	39	53	128	110	67
1 - Not at all confident (1)	18%	13%	23%	32%	19%	25%	11%	20%	18%	18%	16%	31%	21%	10%	49%	13%	5%	18%	24%	21%	10%
	B		A	**	F	DF	*					LM	M		OP	P		T	T	T	
	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Top 3 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
A change in your relationship status (i.e. divorce, separation)	566	296	261	10	126	145	295	43	221	215	87	104	95	368	47	189	331	68	111	124	263
	28%	30%	26%	61%	23%	21%	38%	26%	30%	27%	28%	19%	26%	34%	11%	21%	47%	24%	21%	24%	39%
		B		**			DE	*				K	KL		N	NO					QRS
	517	299	211	7	94	129	294	38	186	208	85	87	75	356	33	138	347	41	108	100	269
Having an illness and being unable to work for three months	26%	31%	21%	46%	17%	19%	38%	23%	25%	26%	28%	16%	20%	33%	8%	16%	49%	14%	20%	19%	40%
		B		**			DE	*						KL		N	NO				QRS
	491	267	219	5	81	106	304	36	178	203	74	69	85	336	32	125	334	35	84	92	281
Loss of employment / change in wage or seasonal work	25%	27%	22%	34%	15%	16%	39%	21%	24%	26%	24%	13%	23%	31%	8%	14%	47%	12%	16%	18%	42%
		B		**			DE	*						K		N	NO				QRS
	489	299	186	4	100	124	265	42	174	190	83	62	70	357	13	118	358	43	106	102	239
Unexpected auto repairs or purchase	24%	31%	18%	27%	18%	18%	34%	25%	23%	24%	27%	11%	19%	33%	3%	13%	51%	15%	20%	20%	36%
		B		**			DE	*						K		N	NO				QRS
	450	242	204	4	78	113	259	26	166	180	78	81	69	300	21	106	323	36	91	91	232
The death of an immediate family member	23%	25%	20%	25%	14%	17%	33%	16%	22%	23%	25%	15%	19%	28%	5%	12%	46%	13%	17%	18%	35%
		B		**			DE	*						KL		N	NO				QRS
	430	249	180	1	85	107	239	31	131	185	82	45	69	316	17	106	307	38	91	82	219
Paying for your own or someone else's education	21%	26%	18%	5%	16%	16%	31%	19%	18%	24%	27%	8%	19%	29%	4%	12%	44%	13%	17%	16%	33%
		B		**			DE	*		H	H			K		N	NO				QRS

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Bottom 3 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Paying for your own or someone else's education	732	297	428	7	192	290	250	70	290	288	83	299	157	276	291	301	140	99	221	209	203
	37%	31%	42%	46%	35%	43%	32%	42%	39%	37%	27%	55%	43%	25%	70%	34%	20%	35%	42%	40%	30%
			A	**		DF		J*	J	J		LM	M		OP	P			T	T	
The death of an immediate family member	652	256	393	3	180	283	190	51	256	253	92	246	136	270	275	279	98	88	208	204	152
	33%	26%	39%	20%	33%	42%	24%	31%	35%	32%	30%	45%	37%	25%	67%	32%	14%	31%	39%	39%	23%
			A	**	F	DF		*				LM	M		OP	P			T	T	
Loss of employment / change in wage or seasonal work	651	257	387	7	208	286	157	48	244	262	98	252	135	263	269	288	95	104	227	202	117
	33%	26%	38%	44%	38%	42%	20%	29%	33%	33%	32%	46%	37%	24%	65%	33%	13%	36%	43%	39%	18%
			A	**	F	F		*				LM	M		OP	P			T	T	
Having an illness and being unable to work for three months	619	241	372	5	185	281	153	43	249	240	87	242	128	249	267	274	78	94	204	203	119
	31%	25%	37%	32%	34%	41%	20%	26%	34%	31%	28%	45%	35%	23%	65%	31%	11%	33%	38%	39%	18%
			A	**	F	DF		*				LM	M		OP	P			T	T	
Unexpected auto repairs or purchase	578	219	354	5	171	240	167	55	235	217	71	252	126	200	275	233	70	89	179	182	128
	29%	23%	35%	32%	31%	35%	22%	33%	32%	28%	23%	46%	34%	18%	67%	26%	10%	31%	34%	35%	19%
			A	**	F	F		*	J	J		LM	M		OP	P			T	T	
A change in your relationship status (i.e. divorce, separation)	554	223	327	5	156	232	166	55	189	220	89	220	112	222	235	220	100	71	187	166	130
	28%	23%	32%	28%	29%	34%	21%	33%	26%	28%	29%	41%	30%	20%	57%	25%	14%	25%	35%	32%	20%
			A	**	F	F		*				LM	M		OP	P			QT	T	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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5_1. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about my current level of debt

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	532	247	281	4	173	226	133	45	208	203	76	229	101	203	254	194	84	85	182	168	96
	27%	25%	28%	25%	32%	33%	17%	27%	28%	26%	25%	42%	28%	19%	62%	22%	12%	30%	34%	33%	14%
				**	F	F	*					LM	M	OP	F	T	T	T	T	T	T
10 - Strongly agree (10)	275	112	159	4	88	128	60	28	107	107	34	143	54	79	167	74	35	41	103	89	42
	14%	12%	16%	25%	16%	19%	8%	17%	14%	14%	11%	26%	15%	7%	40%	8%	5%	14%	19%	17%	6%
			A	**	F	F	*					LM	M	OP	P	T	T	T	T	T	T
9	92	43	49	-	32	32	28	-	40	34	18	34	13	45	36	34	22	22	25	30	15
	5%	4%	5%	-	6%	5%	4%	-	5%	4%	6%	6%	4%	4%	9%	4%	3%	8%	5%	6%	2%
				**				*	G	G	G			OP			T	T	T	T	T
8	165	92	73	-	54	66	45	17	61	61	25	52	34	79	52	86	27	22	54	50	39
	8%	9%	7%	-	10%	10%	6%	10%	8%	8%	8%	8%	9%	7%	13%	10%	4%	8%	10%	10%	6%
				**	F	F	*							P	P			T	T	T	T
7	193	88	105	-	55	87	52	15	62	77	39	54	39	100	38	109	47	23	69	56	45
	10%	9%	10%	-	10%	13%	7%	9%	8%	10%	13%	10%	11%	9%	9%	12%	7%	8%	13%	11%	7%
				**	F	F	*			H					P			T	T	T	T
6	201	94	104	3	64	79	58	13	80	79	28	54	28	118	21	151	29	39	63	54	46
	10%	10%	10%	20%	12%	12%	8%	8%	11%	10%	9%	10%	8%	11%	5%	17%	4%	14%	12%	10%	7%
				**	F	F	*								NP			T	T	T	T
5	305	152	149	5	99	103	104	31	122	108	44	83	78	145	41	210	55	58	79	73	96
	15%	16%	15%	28%	18%	15%	13%	19%	16%	14%	14%	15%	21%	13%	10%	24%	8%	20%	15%	14%	14%
				**				*				M		NP							
4	160	74	85	1	58	53	49	23	49	66	22	38	23	99	18	95	47	28	45	43	44
	8%	8%	8%	4%	11%	8%	6%	14%	7%	8%	7%	7%	6%	9%	4%	11%	7%	10%	8%	8%	7%
				**	F			H*							NP						
Bottom 3 Box (Net)	609	316	289	4	98	133	378	40	220	251	98	85	98	426	40	124	445	53	93	124	339
	30%	33%	29%	23%	18%	19%	49%	24%	30%	32%	32%	16%	27%	39%	10%	14%	63%	19%	17%	24%	51%
				**	DE	*						K	KL	NO			NO		R	QRS	QRS
3	135	70	64	*	37	35	63	9	51	48	26	23	30	82	16	52	67	24	25	32	54
	7%	7%	6%	2%	7%	5%	8%	6%	7%	6%	9%	4%	8%	8%	4%	6%	10%	8%	5%	6%	8%
				**	E	*						K	K	NO			NO		R	R	R
2	121	63	59	-	11	28	83	6	46	54	17	17	24	80	5	27	89	6	14	31	70
	6%	6%	6%	-	2%	4%	11%	3%	6%	7%	5%	3%	7%	7%	1%	3%	13%	2%	3%	6%	11%
				**	DE	*						K	K				NO		QR	QRS	QRS
1 - Strongly disagree (1)	353	183	167	3	50	70	232	25	123	150	55	45	44	264	20	45	288	24	53	61	214
	18%	19%	16%	21%	9%	10%	30%	15%	17%	19%	18%	8%	12%	24%	5%	5%	41%	8%	10%	12%	32%
				**	DE	*								KL			NO				QRS
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.3	5.1	5.5	5.5	6	6.1	4.2	5.4	5.4	5.2	5.3	6.6	5.5	4.6	7.6	5.8	3.4	5.9	6.2	5.8	4
			A	**	F	F	*					LM	M		OP	P		T	T	T	T
Std. Dev.	3	2.98	3.02	3.2	2.72	2.85	2.97	2.91	3.01	3.05	2.95	2.89	2.86	2.89	2.68	2.26	2.82	2.67	2.81	2.95	2.87
Std. Err.	0.07	0.1	0.09	0.8	0.12	0.11	0.11	0.23	0.11	0.11	0.17	0.12	0.15	0.09	0.13	0.08	0.11	0.16	0.12	0.13	0.11
Median	5	5	5	5	6	6	4	5	5	5	5	7	5	5	8	6	2	6	6	6	3

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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5.2. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I regret the amount of debt that I've taken on in my life

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	≥201*	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	578	258	318	2	174	252	152	49	220	239	70	198	120	260	236	224	118	75	202	183	117
	29%	27%	31%	13%	32%	37%	20%	29%	30%	30%	23%	36%	33%	24%	57%	25%	17%	26%	38%	35%	18%
				**	F	F			J	J		M	M	OP	P		QT	QT			
10 - Strongly agree (10)	309	125	183	1	85	144	80	34	119	123	34	133	66	110	168	96	46	38	109	109	54
	15%	13%	18%	7%	16%	21%	10%	20%	16%	16%	11%	25%	18%	10%	41%	11%	6%	13%	21%	21%	8%
	A	**	F	DF	J*	J	J	J	M	M	M	OP	P	OP	P		QT	QT			
9	100	49	52	-	27	49	24	4	34	48	15	30	18	52	33	41	27	14	33	34	20
	5%	5%	5%	-	5%	7%	3%	2%	5%	6%	5%	6%	5%	8%	5%	4%	5%	6%	7%	3%	
				**	F	F			*					OP				T	T		
8	168	84	83	1	62	59	47	11	67	69	21	35	36	97	35	87	46	24	60	40	44
	8%	9%	8%	6%	11%	9%	6%	7%	9%	9%	7%	6%	10%	9%	10%	6%	8%	11%	8%	7%	
				**	F			*						P				T			
7	194	93	97	4	69	72	53	9	66	85	33	61	38	95	40	114	40	45	55	51	43
	10%	10%	10%	24%	13%	11%	7%	6%	9%	11%	11%	11%	10%	9%	10%	13%	6%	16%	10%	10%	6%
				**	F	F		*						P	P		ST	T			
6	176	89	86	1	61	56	59	24	55	69	28	53	16	107	23	122	31	34	51	43	49
	9%	9%	8%	6%	11%	8%	14%	7%	9%	9%	10%	4%	10%	5%	14%	4%	12%	10%	8%	7%	
				**	H*			*				L	L	NP							
5	282	132	147	2	101	92	88	28	121	86	46	83	70	128	44	180	57	56	79	68	78
	14%	14%	14%	14%	19%	14%	11%	17%	16%	11%	15%	15%	19%	12%	11%	20%	8%	20%	15%	13%	12%
				**	EF			*	I	I	M	M		NP		T					
4	160	74	85	1	51	44	66	9	62	62	27	46	32	82	20	91	49	27	39	36	59
	8%	8%	8%	4%	9%	6%	9%	5%	8%	8%	9%	8%	9%	8%	5%	10%	7%	9%	7%	7%	9%
				**	*									NP							
Bottom 3 Box (Net)	612	324	281	6	91	165	356	48	217	243	104	103	91	418	49	153	410	49	104	136	322
	31%	33%	28%	39%	17%	24%	46%	29%	29%	31%	34%	19%	25%	38%	12%	17%	58%	17%	20%	26%	48%
	B		**	D	DE	*			J	J		LM	M	N	NO		QR	QR			
3	147	77	67	3	23	58	67	11	49	61	27	31	32	85	21	67	59	17	27	46	58
	7%	8%	7%	18%	4%	8%	9%	6%	7%	8%	9%	6%	9%	8%	5%	8%	8%	6%	5%	9%	9%
				**	D	D	*												R	R	
2	111	54	57	-	18	33	61	10	40	40	21	14	17	80	8	32	71	13	19	24	54
	6%	6%	6%	-	3%	5%	8%	6%	5%	5%	7%	3%	5%	7%	2%	4%	10%	5%	4%	5%	8%
				**	DE	*								K		NO					
1 - Strongly disagree (1)	354	193	157	3	51	75	228	27	128	142	56	58	42	253	20	54	279	19	58	67	209
	18%	20%	16%	21%	9%	11%	29%	16%	17%	18%	18%	11%	12%	23%	5%	6%	40%	7%	11%	13%	31%
	B		**	DE	*									KL		NO			Q	QRS	
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.4	5.2	5.6	4.9	6	6.1	4.4	5.6	5.4	5.5	5.1	6.3	5.8	4.9	7.5	5.8	3.7	5.9	6.2	5.9	4.2
		A	**	F	F			*		J		LM	M	OP	P		T	T	T		
Std. Dev.	3.07	3.05	3.08	2.81	2.7	3.03	3.08	3.1	3.06	3.12	2.95	2.97	2.95	3.05	2.81	2.46	3.01	2.56	2.93	3.09	2.98
Std. Err.	0.07	0.1	0.1	0.7	0.12	0.12	0.11	0.24	0.11	0.11	0.17	0.13	0.15	0.09	0.14	0.08	0.11	0.15	0.13	0.14	0.12
Median	5	5	5	5	6	6	4	5	5	6	5	6	5	5	8	6	3	6	6	6	4

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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5.3. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about the impact of rising interest rates on my financial situation

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	731	323	405	3	198	321	213	55	264	296	116	251	146	334	232	314	186	86	244	230	171
	37%	33%	40%	19%	36%	47%	27%	33%	36%	38%	38%	46%	40%	31%	56%	36%	26%	30%	46%	44%	26%
			A	**	F	DF					M	M		OP	F			QT	QT		
10 - Strongly agree (10)	394	163	230	1	105	184	106	39	144	158	53	166	92	137	163	148	84	39	144	130	82
	20%	17%	23%	7%	19%	27%	14%	24%	19%	20%	17%	30%	25%	13%	39%	17%	12%	14%	27%	25%	12%
		A	**	F	DF						M	M		OP	P			QT	QT		
9	122	45	76	1	33	56	32	2	51	49	19	42	24	56	34	60	28	17	39	43	23
	6%	5%	7%	6%	6%	8%	4%	1%	7%	6%	6%	8%	7%	5%	8%	7%	4%	6%	7%	8%	3%
		A	**	F										P	P			T	T		
8	215	115	99	1	60	80	75	14	69	88	44	44	30	141	35	105	74	30	61	57	66
	11%	12%	10%	6%	11%	12%	10%	8%	9%	11%	14%	8%	12%	13%	8%	12%	11%	11%	12%	11%	10%
			**					*			H			KL							
7	273	129	141	3	92	91	90	14	97	112	51	67	48	158	48	153	72	57	76	62	78
	14%	13%	14%	16%	17%	13%	12%	9%	13%	14%	16%	12%	13%	14%	12%	17%	10%	20%	14%	12%	12%
			**	F				*							NP		ST				
6	224	121	102	1	65	79	80	18	73	94	39	45	37	142	29	123	72	27	60	63	74
	11%	12%	10%	7%	12%	10%	11%	10%	12%	13%	8%	10%	13%	7%	14%	10%	9%	11%	12%	11%	11%
			**				*							K		N					
5	269	117	148	4	88	68	113	41	105	88	35	73	55	141	21	162	87	55	64	60	90
	13%	12%	15%	26%	16%	10%	15%	25%	14%	11%	11%	13%	15%	13%	5%	18%	12%	19%	12%	12%	13%
			**	E		E	HU*									NP	N	RS			
4	137	68	67	3	42	42	53	12	53	57	16	29	28	80	20	60	57	25	35	33	45
	7%	7%	7%	17%	8%	6%	7%	7%	7%	5%	5%	5%	8%	7%	5%	7%	8%	9%	7%	6%	7%
			**				*														
Bottom 3 Box (Net)	366	212	151	2	61	80	225	26	150	137	53	78	52	236	64	72	231	37	51	70	209
	18%	22%	15%	15%	11%	12%	29%	16%	20%	17%	17%	14%	14%	22%	15%	8%	33%	13%	10%	13%	31%
			**		DE	*								KL		O	NO				QR5
3	99	51	47	*	29	21	49	6	39	36	18	20	17	61	25	24	49	17	18	24	40
	5%	5%	5%	2%	5%	3%	6%	3%	5%	5%	6%	4%	5%	6%	6%	3%	7%	6%	3%	5%	6%
			**		E	*								O							
2	66	38	27	-	5	19	42	6	24	27	9	16	9	41	7	18	41	4	8	14	40
	3%	4%	3%	-	1%	3%	5%	3%	3%	3%	3%	3%	3%	4%	2%	2%	6%	1%	2%	3%	6%
			**		DE	*											NO				QR5
1 - Strongly disagree (1)	202	123	77	2	27	40	134	15	87	74	26	42	26	134	31	30	141	16	25	32	129
	10%	13%	8%	12%	5%	6%	17%	9%	12%	9%	8%	8%	7%	12%	7%	3%	20%	5%	5%	6%	19%
			**		DE	*								KL		O	NO				QR5
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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5.4. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am worried that me or someone in my household could lose their job

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	401	178	218	5	131	180	89	38	133	163	67	156	69	176	126	160	114	69	139	127	66
10 - Strongly agree (10)	200	75	124	-	59	86	55	24	76	69	30	103	36	61	90	64	46	34	68	55	43
9	60	23	35	2	27	22	11	8	13	27	11	20	16	24	8	29	23	11	27	17	5
8	142	79	60	3	45	73	24	6	43	66	26	33	18	91	28	68	46	25	44	55	17
7	182	86	94	3	74	71	37	7	66	72	36	36	33	114	24	113	45	40	62	55	26
6	177	82	94	*	70	60	47	18	63	62	33	52	38	87	30	101	46	40	51	51	35
5	314	160	153	2	117	109	87	22	136	113	43	97	71	146	71	190	53	60	104	74	77
4	145	60	83	2	36	54	55	17	43	57	28	43	21	81	34	67	44	20	32	45	48
Bottom 3 Box (Net)	782	405	372	4	117	206	459	64	301	318	99	160	135	487	128	252	402	58	143	167	414
3	174	85	87	2	39	59	76	12	64	75	23	43	25	106	34	65	75	26	31	51	65
2	151	70	81	-	21	43	87	9	60	64	18	36	30	84	20	67	64	12	25	36	78
1 - Strongly disagree (1)	458	250	205	2	57	104	296	44	177	178	59	80	80	297	74	121	262	19	87	80	271
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666

Summary

Mean	4.7	4.5	4.9	5.6	5.6	5.3	3.5	4.8	4.6	4.7	5.1	5.5	4.8	4.3	5.5	5.1	3.8	5.8	5.4	5.2	3.3
Std. Dev.	2.96	2.91	2.99	2.82	2.62	2.91	2.82	3.17	2.94	2.95	2.89	3.06	2.92	2.84	3.2	2.62	2.98	2.52	2.91	2.86	2.72
Std. Err.	0.07	0.09	0.09	0.7	0.11	0.11	0.1	0.25	0.11	0.11	0.16	0.13	0.15	0.09	0.16	0.09	0.11	0.15	0.13	0.13	0.11
Median	5	5	5	6.6	6	5	3	5	5	5	5	5	5	4	5	5	3	6	5	5	2

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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5_5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am confident I won't have any debt in retirement

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	637	334	297	6	141	184	312	42	212	269	115	96	119	423	55	183	399	69	150	142	276
	32%	34%	29%	36%	26%	27%	40%	25%	29%	34%	37%	18%	32%	39%	13%	21%	57%	24%	28%	27%	41%
		B		**		DE		*		GH		K	K		N	NO					QRS
10 - Strongly agree (10)	350	194	156	1	67	88	195	32	108	147	63	57	52	241	40	77	233	35	75	63	177
	17%	20%	15%	5%	12%	13%	25%	19%	15%	19%	20%	10%	14%	22%	10%	9%	33%	12%	14%	12%	27%
		B		**		DE	*			H				KL		NO					QRS
9	108	53	54	1	18	36	54	6	41	39	22	7	23	78	2	30	76	4	26	34	44
	5%	5%	5%	7%	3%	5%	7%	3%	6%	5%	7%	1%	6%	7%	*	3%	11%	1%	5%	7%	7%
				**			D	*						K	K		N	NO		Q	Q
8	179	88	88	4	57	59	63	4	62	82	31	32	44	103	13	76	90	31	50	44	55
	9%	9%	9%	23%	10%	9%	8%	2%	8%	11%	10%	6%	12%	9%	3%	9%	13%	11%	9%	9%	8%
				**				*		G	G			K	K		N	NO			
7	170	96	72	1	64	63	43	8	59	69	33	27	37	106	12	93	65	31	56	47	35
	8%	10%	7%	8%	12%	9%	6%	5%	8%	9%	11%	5%	10%	10%	3%	10%	9%	11%	11%	9%	5%
				**	F	F		*						K	K		N	N	T	T	T
6	166	77	89	-	62	57	47	16	60	52	38	45	22	98	25	91	50	36	48	42	40
	8%	8%	9%	-	11%	8%	6%	9%	8%	7%	12%	8%	6%	9%	6%	10%	7%	13%	9%	8%	6%
				**	F		*				HI					N		T			
5	329	155	170	4	126	93	110	31	143	116	38	107	52	170	51	189	90	85	79	68	97
	16%	16%	17%	26%	23%	14%	14%	19%	19%	15%	12%	20%	14%	16%	12%	21%	13%	30%	15%	13%	15%
				**	EF		*		J							NP		RST			
4	153	70	81	2	44	62	47	25	50	55	23	62	16	75	37	89	27	24	53	36	41
	8%	7%	8%	15%	8%	9%	6%	15%	7%	7%	8%	11%	4%	7%	9%	10%	4%	8%	10%	7%	6%
				**					HI*						P	P		T			
Bottom 3 Box (Net)	546	239	305	3	109	221	216	45	217	223	61	207	120	219	233	239	74	42	144	183	177
	27%	25%	30%	16%	20%	33%	28%	27%	29%	28%	20%	38%	33%	20%	57%	27%	10%	15%	27%	35%	27%
			A	**		D	D	*	J	J		M	M		OP	P		Q	Q	QRT	Q
3	142	59	81	1	39	56	47	9	51	57	24	44	34	64	45	75	21	15	46	41	40
	7%	6%	8%	6%	7%	8%	6%	6%	7%	7%	8%	8%	9%	6%	11%	9%	3%	5%	9%	8%	6%
				**			*							M	P	P					
2	95	43	50	2	23	38	34	4	32	48	11	38	22	35	32	47	16	9	23	36	28
	5%	4%	5%	10%	4%	6%	4%	2%	4%	6%	4%	7%	6%	3%	8%	5%	2%	3%	4%	7%	4%
				**			*		J					P	P						
1 - Strongly disagree (1)	309	136	173	-	46	127	135	32	134	118	25	125	64	120	156	117	36	18	76	106	109
	15%	14%	17%	-	8%	19%	17%	19%	18%	15%	8%	23%	17%	11%	38%	13%	5%	6%	14%	20%	16%
				**	D	D	J*	J	J			M	M		OP	P			Q	QR	Q
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	5.6	5.9	5.4	5.8	5.7	5.2	5.9	5.3	5.4	5.7	6.3	4.5	5.5	6.2	3.7	5.2	7.4	5.8	5.5	5.1	6
		B		**	E		E	*			GHI		K	KL		N	NO	S			RS
Std. Dev.	3.05	3.06	3.04	2.4	2.59	3.04	3.32	3.08	3.03	3.11	2.85	2.86	3.1	2.97	2.91	2.65	2.69	2.4	2.92	3.1	3.31
Std. Err.	0.07	0.1	0.1	0.6	0.11	0.12	0.12	0.24	0.11	0.11	0.16	0.12	0.16	0.09	0.14	0.09	0.1	0.14	0.13	0.14	0.13
Median	5	6	5	5	5	5	6	5	5	5	6	5	5	6	3	5	8	5	5	5	6

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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5_6. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I will be able to cover all living and family expenses in the next 12 months without going into further debt

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 3 Box (Net)	667	367	294	6	120	176	371	40	232	286	109	82	112	473	31	185	451	62	124	152	329
	33%	38%	29%	38%	22%	26%	48%	24%	31%	36%	35%	15%	31%	43%	8%	21%	64%	22%	23%	29%	49%
		B		**			DE	*		G	G		K	KL		N	NO			R	QRS
	350	202	145	2	49	84	217	24	126	142	58	51	44	254	15	61	274	24	50	80	196
	17%	21%	14%	13%	9%	12%	28%	14%	17%	18%	19%	9%	12%	23%	4%	7%	39%	8%	9%	15%	29%
		B		**			DE	*						KL		N	NO			QR	QRS
	113	42	70	1	24	32	58	4	33	56	20	12	26	75	6	28	79	16	24	24	49
	6%	4%	7%	7%	4%	5%	7%	3%	4%	7%	6%	2%	7%	7%	1%	3%	11%	6%	5%	5%	7%
		A		**				*					K	K		N	NO				
	204	122	79	3	47	60	96	13	72	88	31	19	42	143	10	96	98	22	49	48	85
	10%	13%	8%	18%	9%	9%	12%	8%	10%	11%	10%	3%	12%	13%	3%	11%	14%	8%	9%	9%	13%
		B		**				*					K	K		N	N				
	216	117	99	-	71	73	23	71	84	38	34	51	131	22	125	69	50	45	55	66	
	11%	12%	10%	**	13%	11%	9%	14%	10%	11%	12%	6%	14%	12%	5%	14%	10%	18%	9%	11%	10%
				**				*					K	K		NP	W	RST			
	174	92	79	2	52	55	67	13	71	58	32	48	18	108	22	107	45	32	43	42	58
	9%	9%	8%	15%	9%	8%	9%	8%	10%	7%	11%	9%	5%	10%	5%	12%	6%	11%	8%	8%	9%
				**				*					L	NP							
	306	140	166	-	113	111	83	37	123	104	42	93	67	146	62	186	58	59	94	83	70
	15%	14%	16%	-	21%	16%	11%	22%	17%	13%	14%	17%	18%	13%	15%	21%	8%	21%	18%	16%	11%
				**	F	F		*	I*				P	P		T	T	T	T	T	
	143	56	87	1	41	59	43	11	44	58	30	60	23	60	34	89	20	16	49	44	35
	7%	6%	9%	4%	8%	9%	6%	7%	6%	7%	10%	11%	6%	6%	8%	10%	3%	5%	9%	9%	5%
		A		**		F		*		H	M			P	P		T	T	T	T	
	495	199	289	7	149	208	137	43	201	194	56	227	95	172	242	191	62	67	176	142	109
	25%	20%	28%	43%	27%	31%	18%	26%	27%	25%	18%	42%	26%	16%	59%	22%	9%	23%	33%	27%	16%
		A	**	F	F		*	J	J			LM	M		OP	P		T	QT	T	
	154	74	77	3	52	60	42	15	56	59	23	55	30	69	59	78	17	23	51	45	34
	8%	8%	8%	18%	9%	9%	5%	9%	8%	8%	7%	10%	8%	6%	14%	9%	2%	8%	10%	9%	5%
				**	F	F		*				M		OP	P		T	T	T	T	
	70	21	49	-	18	34	18	1	27	32	10	35	13	22	38	25	7	6	25	26	13
	4%	2%	5%	-	3%	5%	2%	1%	4%	4%	3%	6%	4%	2%	9%	3%	1%	2%	5%	5%	2%
		A	**	F	F		*			M				OP	P		T	T	T	T	
	271	104	163	4	79	114	78	26	118	102	24	137	52	82	145	87	38	38	100	71	62
	14%	11%	16%	**	14%	17%	10%	16%	13%	8%	25%	14%	7%	35%	10%	5%	13%	19%	14%	9%	
		A	**	F	F		*	J	J			LM	M		OP	P		ST	T		
	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.8	6.2	5.5	5.3	5.3	5.3	6.7	5.5	5.6	5.9	6.2	4.4	5.7	6.6	3.4	5.4	7.7	5.5	5	5.6	6.8
		B		**			DE	*				GH		K	KL		N	NO	R		QRS
Std. Dev.	2.98	2.9	3	3.4	2.71	2.94	2.99	2.84	3.03	3.02	2.78	2.84	2.89	2.78	2.5	2.45	2.6	2.64	2.88	2.95	2.94
Std. Err.	0.07	0.09	0.09	0.85	0.12	0.11	0.11	0.22	0.11	0.11	0.16	0.12	0.15	0.08	0.12	0.08	0.1	0.16	0.12	0.13	0.11
Median	6	6	5	6	5	5	7	5	6	6	6	4	5	7	3	5	9	6	5	5	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - Top 3 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
I am concerned about the impact of rising interest rates on my financial situation	731	323	405	3	198	321	213	55	264	296	116	251	146	334	232	314	186	86	244	230	171
	37%	33%	40%	19%	36%	47%	27%	33%	36%	38%	38%	46%	40%	31%	56%	36%	26%	30%	46%	44%	26%
		A	**	F	DF		*					M	M		OP	P			QT	QT	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	667	367	294	6	120	176	371	40	232	286	109	82	112	473	31	185	451	62	124	152	329
	33%	38%	29%	38%	22%	26%	48%	24%	31%	36%	35%	15%	31%	43%	8%	21%	64%	22%	23%	29%	49%
		B	**			DE	*		G	G			K		N	NO			R	QRS	
I am confident I won't have any debt in retirement	637	334	297	6	141	184	312	42	212	269	115	96	119	423	55	183	399	69	150	142	276
	32%	34%	29%	36%	26%	27%	40%	25%	29%	34%	37%	18%	32%	39%	13%	21%	57%	24%	28%	27%	41%
		B	**		DE	*			GH			K	K		N	NO			QRS		
I regret the amount of debt that I've taken on in my life	578	258	318	2	174	252	152	49	220	239	70	198	120	260	236	224	118	75	202	183	117
	29%	27%	31%	13%	32%	37%	20%	29%	30%	30%	23%	36%	33%	24%	57%	25%	17%	26%	38%	35%	18%
		**	F	F		*	J	J				M	M		OP	P		T	QT	QT	
I am concerned about my current level of debt	532	247	281	4	173	226	133	45	208	203	76	229	101	203	254	194	84	85	182	168	96
	27%	25%	28%	25%	32%	33%	17%	27%	28%	26%	25%	42%	28%	19%	62%	22%	12%	30%	34%	33%	14%
		**	F	F		*						LM	M		OP	P		T	T	T	
I am worried that me or someone in my household could lose their job	401	178	218	5	131	180	89	38	133	163	67	156	69	176	126	160	114	69	139	127	66
	20%	18%	22%	33%	24%	27%	12%	23%	18%	21%	22%	29%	19%	16%	31%	18%	16%	24%	26%	25%	10%
		**	F	F		*						LM			OP			T	T	T	

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - Bottom 3 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
I am worried that me or someone in my household could lose their job	782	405	372	4	117	206	459	64	301	318	99	160	135	487	128	252	402	58	143	167	414
	39%	42%	37%	27%	21%	30%	59%	39%	41%	41%	32%	29%	37%	45%	31%	29%	57%	20%	27%	32%	62%
			**		D	DE	*	J	J					KL			NO			Q	QRS
I regret the amount of debt that I've taken on in my life	612	324	281	6	91	165	356	48	217	243	104	103	91	418	49	153	410	49	104	136	322
	31%	33%	28%	39%	17%	24%	46%	29%	29%	31%	34%	19%	25%	38%	12%	17%	58%	17%	20%	26%	48%
		B	**		D	DE	*							KL		N	NO			QR	QRS
I am concerned about my current level of debt	609	316	289	4	98	133	378	40	220	251	98	85	98	426	40	124	445	53	93	124	339
	30%	33%	29%	23%	18%	19%	49%	24%	30%	32%	32%	16%	27%	39%	10%	14%	63%	19%	17%	24%	51%
			**		DE	*							K	KL			NO			R	QRS
I am confident I won't have any debt in retirement	546	239	305	3	109	221	216	45	217	223	61	207	120	219	233	239	74	42	144	183	177
	27%	25%	30%	16%	20%	33%	28%	27%	29%	28%	20%	38%	33%	20%	57%	27%	10%	15%	27%	35%	27%
		A	**		D	D	*	J	J			M	M	OP	P		OP			Q	QRT
I will be able to cover all living and family expenses in the next 12 months without going into further debt	495	199	289	7	149	208	137	43	201	194	56	227	95	172	242	191	62	67	176	142	109
	25%	20%	28%	43%	27%	31%	18%	26%	27%	25%	18%	42%	26%	16%	59%	22%	9%	23%	33%	27%	16%
		A	**		F	F	*	J	J			LM	M	OP	P		T	QT	T		
I am concerned about the impact of rising interest rates on my financial situation	366	212	151	2	61	80	225	26	150	137	53	78	52	236	64	72	231	37	51	70	209
	18%	22%	15%	15%	11%	12%	29%	16%	20%	17%	17%	14%	14%	22%	15%	8%	33%	13%	10%	13%	31%
		B	**		DE	*								KL	O		NO				QRS

Statistics:
 - Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - Top 5 Box (6-10) Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
I am concerned about the impact of rising interest rates on my financial situation	1229	574	648	7	355	490	383	87	434	502	205	364	231	634	309	589	330	170	381	355	323
	61%	59%	64%	42%	65%	72%	50%	52%	59%	64%	66%	67%	63%	58%	75%	67%	47%	59%	72%	68%	49%
				**	F	DF		*		G	GH	M		OP	P		T	QT	QT		
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1057	576	472	9	243	303	511	76	373	428	180	164	181	712	75	417	565	144	212	249	453
	53%	59%	47%	53%	44%	45%	66%	46%	50%	55%	58%	30%	49%	65%	18%	47%	80%	50%	40%	48%	68%
		B		**			DE	*			GH		K	KL		N	NO	R		R	QRS
I am confident I won't have any debt in retirement	973	508	458	7	267	304	401	66	331	390	186	168	178	627	92	366	515	136	255	231	351
	49%	52%	45%	43%	49%	45%	52%	40%	45%	50%	60%	31%	48%	57%	22%	41%	73%	47%	48%	45%	53%
		B		**		E	*				GHI		K	KL		N	NO				S
I regret the amount of debt that I've taken on in my life	948	440	501	7	303	380	264	82	341	393	131	312	173	463	299	459	190	154	308	277	208
	47%	45%	49%	43%	56%	56%	34%	49%	46%	50%	43%	57%	47%	42%	72%	52%	27%	54%	58%	53%	31%
				**	F	F		*		J		LM		OP	P		T	T	T		
I am concerned about my current level of debt	927	429	491	7	292	392	243	73	351	359	144	337	168	421	313	454	159	147	314	278	188
	46%	44%	48%	45%	53%	58%	31%	44%	47%	46%	47%	62%	46%	39%	76%	51%	23%	51%	59%	54%	28%
				**	F	F		*				LM	M		OP	P		T	T	T	
I am worried that me or someone in my household could lose their job	760	346	406	8	276	311	174	64	262	297	137	243	140	377	180	374	206	149	251	233	127
	38%	36%	40%	53%	50%	46%	22%	38%	35%	38%	45%	45%	38%	35%	44%	42%	29%	52%	47%	45%	19%
				**	F	F		*			HI	M		P	P		T	T	T		

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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7_1. To what extent do you agree or disagree with the following: - I am concerned that rising interest rates could move me towards bankruptcy

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	902	407	488	8	354	366	182	71	332	352	146	331	171	400	321	442	139	187	331	255	130
	45%	42%	48%	50%	65%	54%	23%	43%	45%	45%	48%	61%	47%	37%	78%	50%	20%	65%	62%	49%	20%
		A	**	EF	F	*						LM	M	OP	P	ST	ST	T	T	T	
Strongly agree	313	146	163	5	115	146	53	23	120	120	50	140	66	108	165	103	45	59	123	100	32
	16%	15%	16%	29%	21%	21%	7%	14%	16%	15%	16%	26%	18%	10%	40%	12%	6%	20%	23%	19%	5%
		A	**	F	F	*						LM	M	OP	P	T	T	T	T	T	
Somewhat agree	589	261	325	3	239	221	129	48	213	232	97	191	106	292	156	339	94	128	208	155	98
	29%	27%	32%	20%	44%	32%	17%	29%	29%	30%	31%	35%	29%	27%	38%	38%	13%	45%	39%	30%	15%
		A	**	EF	F	*						M			P	P	ST	ST	T	T	
Bottom 2 Box (Net)	1099	564	527	8	192	314	593	96	409	432	162	213	195	690	91	441	566	99	200	264	536
	55%	58%	52%	50%	35%	46%	77%	57%	55%	55%	52%	39%	53%	63%	22%	50%	80%	35%	38%	51%	80%
		B	**	D	DE	*						K	KL	N	NO			QR	QRS		
Somewhat disagree	599	289	304	6	142	195	263	59	246	214	80	141	124	334	74	312	214	71	141	154	234
	30%	30%	30%	35%	26%	29%	34%	35%	33%	27%	26%	26%	34%	31%	18%	35%	30%	25%	27%	30%	35%
		**		D	*	U						K			N	N			QR		
Strongly disagree	500	275	222	2	51	119	330	37	163	218	82	72	356	18	129	352	29	59	110	302	
	25%	28%	22%	15%	9%	17%	43%	22%	22%	28%	26%	13%	20%	33%	4%	15%	50%	10%	11%	21%	45%
		B	**	D	DE	*			H			K	KL	N	NO			QR	QRS		
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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7_2. To what extent do you agree or disagree with the following: - As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	1264	580	674	11	400	508	356	101	472	493	199	421	260	584	375	648	241	198	413	369	284
	63%	60%	66%	66%	73%	75%	46%	60%	64%	63%	65%	77%	71%	54%	91%	73%	34%	69%	78%	71%	43%
		A	**	F	F	*					M	M		OP	P		T	QST	T		
Strongly agree	458	207	247	4	146	207	106	24	173	190	71	200	98	160	222	168	68	66	168	151	73
	23%	21%	24%	27%	27%	30%	14%	15%	23%	24%	23%	37%	27%	15%	54%	19%	10%	23%	32%	29%	11%
			**	F	F	*			G		LM	M		OP	P		T	QT	T		
Somewhat agree	806	373	427	6	255	301	251	76	298	303	128	221	162	423	153	480	174	133	245	217	211
	40%	38%	42%	38%	47%	44%	32%	46%	40%	39%	42%	41%	44%	39%	37%	54%	25%	46%	46%	42%	32%
			**	F	F	*								P	NP		T	T	T		
Bottom 2 Box (Net)	737	391	340	6	146	172	418	66	270	291	109	123	107	507	37	235	464	88	117	150	382
	37%	40%	34%	34%	27%	25%	54%	40%	36%	37%	35%	23%	29%	46%	9%	27%	66%	31%	22%	29%	57%
		B	**		DE	*								KL		N	NO	R	R	QRS	
Somewhat disagree	454	231	221	2	116	114	224	47	172	173	62	102	71	280	32	198	224	70	86	99	199
	23%	24%	22%	14%	21%	17%	29%	28%	23%	22%	20%	19%	19%	26%	8%	22%	32%	24%	16%	19%	30%
			**		DE	*								KL		N	NO	R	R	RS	
Strongly disagree	283	161	119	3	30	58	195	19	98	118	47	21	35	227	5	37	240	18	31	51	182
	14%	17%	12%	21%	6%	9%	25%	12%	13%	15%	15%	4%	10%	21%	1%	4%	34%	6%	6%	10%	27%
		B	**		DE	*								K	KL		N	NO	R	QRS	
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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7_3. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest rate increases

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	1358	646	703	9	406	530	421	109	490	538	221	433	264	661	363	667	328	205	419	394	339
	68%	67%	69%	56%	74%	78%	54%	65%	66%	69%	72%	80%	72%	61%	88%	76%	46%	72%	79%	76%	51%
			**	F	F	*						LM	M	OP	P						
Strongly agree	462	197	260	5	134	222	107	29	174	181	78	184	99	178	203	178	82	60	175	156	72
	23%	20%	26%	34%	24%	33%	14%	18%	23%	23%	25%	34%	27%	16%	49%	20%	12%	21%	33%	30%	11%
		A	**	F	DF	*						M	M	OP	P						
Somewhat agree	896	449	443	4	272	309	314	80	316	357	142	249	165	482	161	489	246	145	244	238	268
	45%	46%	44%	23%	50%	45%	41%	48%	43%	46%	46%	46%	45%	44%	39%	55%	35%	51%	46%	46%	40%
			**	F	*										NP	T					
Bottom 2 Box (Net)	643	325	311	7	140	150	353	58	252	246	87	111	103	430	50	216	378	81	111	124	327
	32%	33%	31%	44%	26%	22%	46%	35%	34%	31%	28%	20%	28%	39%	12%	24%	54%	28%	21%	24%	49%
			**	DE	*							K	KL	N	NO						QRS
Somewhat disagree	441	217	218	6	116	104	221	44	181	159	57	93	79	269	43	181	217	67	87	86	201
	22%	22%	21%	37%	21%	15%	29%	26%	24%	20%	19%	17%	22%	25%	10%	21%	31%	23%	16%	17%	30%
			**	E	DE	*	J					K		N	NO						RS
Strongly disagree	202	107	93	1	25	46	132	14	71	87	30	18	23	161	7	35	161	14	25	38	125
	10%	11%	9%	7%	4%	7%	17%	8%	10%	11%	10%	3%	6%	15%	2%	4%	23%	5%	5%	7%	19%
			**	DE	*							KL		NO							QRS
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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7_4. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate increases impact my financial situation

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	1611	793	807	11	395	565	651	134	566	647	264	407	318	886	332	700	580	192	426	438	556
	81%	82%	80%	71%	72%	83%	84%	80%	76%	83%	86%	75%	87%	81%	80%	79%	82%	67%	80%	84%	84%
				**		D	D	*		H	H		RM	K			Q	Q	Q	Q	
Strongly agree	571	314	253	4	121	227	223	37	191	234	109	133	116	322	147	176	248	55	154	181	181
	29%	32%	25%	24%	22%	33%	29%	22%	26%	30%	35%	24%	32%	30%	36%	20%	35%	19%	29%	35%	27%
	8	8	**	**	D	D	*	*		GHI	K		Q	O			Q	QT	Q	Q	
Somewhat agree	1040	478	554	8	273	338	428	97	375	413	155	274	202	564	185	524	332	136	272	256	375
	52%	49%	55%	48%	50%	50%	55%	58%	51%	53%	50%	50%	55%	52%	45%	59%	47%	48%	51%	49%	56%
			A	**			*	*						NP							S
Bottom 2 Box (Net)	390	178	207	5	151	115	123	33	176	137	44	136	48	205	81	183	126	95	105	81	110
	19%	18%	20%	29%	28%	17%	16%	20%	24%	17%	14%	25%	13%	19%	20%	21%	18%	33%	20%	16%	16%
			**	EF		*	U					LM		L			RST				
Somewhat disagree	308	138	167	3	125	95	88	28	140	103	36	110	39	158	61	159	87	78	86	67	77
	15%	14%	16%	21%	23%	14%	11%	17%	19%	13%	12%	20%	11%	15%	15%	18%	12%	27%	16%	13%	12%
			**	EF		*	U					LM			P		RST	T			
Strongly disagree	82	40	40	1	26	20	36	5	36	34	8	26	9	46	20	24	38	17	19	13	33
	4%	4%	4%	8%	5%	3%	5%	3%	5%	4%	2%	5%	3%	4%	5%	3%	5%	6%	4%	3%	5%
			**	**		*	*							O	S						
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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7_5. To what extent do you agree or disagree with the following: - With interest rates rising, I will be more careful with how I spend my money

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	1673	782	880	11	416	607	651	138	613	664	258	457	318	899	375	748	550	206	449	468	551
	84%	81%	87%	67%	76%	89%	84%	83%	83%	85%	84%	84%	87%	82%	91%	85%	78%	72%	85%	90%	83%
		A	**		DF	D	*							OP	P			Q	QR	Q	
Strongly agree	728	315	408	5	183	282	263	54	270	286	117	231	169	328	233	311	184	86	205	221	216
	36%	32%	40%	33%	33%	41%	34%	33%	36%	37%	38%	42%	46%	30%	56%	35%	26%	30%	39%	43%	32%
		A	**		DF	*						M	M	OP	P			Q	QT		
Somewhat agree	946	467	473	5	233	325	388	84	343	378	141	226	149	570	142	437	366	120	244	247	335
	47%	48%	47%	34%	43%	48%	50%	50%	46%	48%	46%	42%	41%	52%	34%	49%	52%	42%	46%	48%	50%
			**		D	*								KL	N	N					
Bottom 2 Box (Net)	328	188	134	5	130	73	124	29	128	120	50	87	48	192	38	135	155	80	82	51	115
	16%	19%	13%	33%	24%	11%	16%	17%	17%	15%	16%	16%	13%	18%	9%	15%	22%	28%	15%	10%	17%
		B	**		EF	E	*								N	NO	RST	S			
Somewhat disagree	234	135	94	5	99	57	78	22	85	89	37	68	36	131	34	103	97	63	60	39	73
	12%	14%	9%	31%	18%	8%	10%	13%	12%	11%	12%	12%	10%	12%	8%	12%	14%	22%	11%	8%	11%
		B	**		EF	*									N	RST					
Strongly disagree	93	53	40	*	32	16	46	7	43	31	13	20	13	61	3	32	58	18	22	11	42
	5%	5%	4%	1%	6%	2%	6%	4%	6%	4%	4%	4%	3%	6%	1%	4%	8%	6%	4%	2%	6%
			**		E	E	*								N	NO	S				S
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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7_6. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	1143	512	619	11	393	463	287	95	423	444	181	401	231	511	369	557	217	203	389	333	218
	57%	53%	61%	68%	72%	68%	37%	57%	57%	57%	59%	74%	63%	47%	89%	63%	31%	71%	73%	64%	33%
			A	**	F	F	*					LM	M	OP	P	T	ST	T	ST	T	
Strongly agree	478	202	271	5	167	218	93	34	187	193	64	211	102	165	228	178	72	72	190	157	59
	24%	21%	27%	34%	31%	32%	12%	20%	25%	25%	21%	39%	28%	15%	55%	20%	10%	25%	36%	30%	9%
			A	**	F	F	*					LM	M	OP	P	T	QT	T	QT	T	
Somewhat agree	664	310	348	6	226	245	193	61	235	251	117	190	128	346	141	379	144	131	198	177	159
	33%	32%	34%	35%	41%	36%	25%	36%	32%	32%	38%	35%	35%	32%	34%	43%	20%	46%	37%	34%	24%
			**	F	F	*					HI			P	NP		ST	T	T		
Bottom 2 Box (Net)	858	458	395	5	153	217	488	72	319	340	127	143	136	580	44	326	488	84	142	185	448
	43%	47%	39%	32%	28%	32%	63%	43%	43%	43%	41%	26%	37%	53%	11%	37%	69%	29%	27%	36%	67%
			B	**	DE	*						K	KL	N	NO				R	QRS	
Somewhat disagree	534	273	257	3	118	142	273	41	204	212	76	113	91	330	40	255	239	63	103	124	243
	27%	28%	25%	18%	22%	21%	35%	25%	28%	27%	25%	21%	25%	30%	10%	29%	34%	22%	19%	24%	36%
			**		DE	*						K		N	N						QRS
Strongly disagree	325	185	138	2	35	75	215	31	115	128	51	30	45	250	4	71	249	20	39	60	205
	16%	19%	14%	14%	6%	11%	28%	19%	15%	16%	16%	5%	12%	23%	1%	8%	35%	7%	7%	12%	31%
			B	**	D	DE	*					K	KL	N	NO				R	QRS	
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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7. To what extent do you agree or disagree with the following: - Top 2 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
With interest rates rising, I will be more careful with how I spend my money	1673	782	880	11	416	607	651	138	613	664	258	457	318	899	375	748	550	206	449	468	551
	84%	81%	87%	67%	76%	89%	84%	83%	83%	85%	84%	84%	87%	82%	91%	85%	78%	72%	85%	90%	83%
			A	**		DF	D	*							OP	P			Q	QRT	Q
1611	793	807	11	395	565	651	134	566	647	264	407	318	886	332	700	580	192	426	438	556	
I have a solid understanding of how interest rate increases impact my financial situation	81%	82%	80%	71%	72%	83%	84%	80%	76%	83%	86%	75%	87%	81%	80%	79%	82%	67%	80%	84%	84%
			**		D	D	*		H	H		KM	K					Q	Q	Q	Q
1358	646	703	9	406	530	421	109	490	538	221	433	264	661	363	667	328	205	419	394	339	
I'm already beginning to feel the effects of interest rate increases	68%	67%	69%	56%	74%	78%	54%	65%	66%	69%	72%	80%	72%	61%	88%	76%	46%	72%	79%	76%	51%
			**	F	F	*						LM	M		OP	P		T	T	T	T
1264	580	674	11	400	508	356	101	472	493	199	421	260	584	375	648	241	198	413	369	284	
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	63%	60%	66%	66%	73%	75%	46%	60%	64%	63%	65%	77%	71%	54%	91%	73%	34%	69%	78%	71%	43%
			A	**	F	F	*					M	M		OP	F		T	QST	T	T
1143	512	619	11	393	463	287	95	423	444	181	401	231	511	369	557	217	203	389	333	218	
If interest rates go up much more, I'm afraid that I will be in financial trouble	57%	53%	61%	68%	72%	68%	37%	57%	57%	59%	74%	63%	47%	89%	63%	31%	71%	73%	64%	33%	
			A	**	F	F	*					LM	M		OP	P		T	ST	T	T
902	407	488	8	354	366	182	71	332	352	146	331	171	400	321	442	139	187	331	255	130	
I am concerned that rising interest rates could move me towards bankruptcy	45%	42%	48%	50%	65%	54%	23%	43%	45%	45%	48%	61%	47%	37%	78%	50%	20%	65%	62%	49%	20%
			A	**	EF	F	*					LM	M		OP	P		ST	ST	T	T

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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7. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
I am concerned that rising interest rates could move me towards bankruptcy	1099	564	527	8	192	314	593	96	409	432	162	213	195	690	91	441	566	99	200	264	536
	55%	58%	52%	50%	35%	46%	77%	57%	55%	55%	52%	39%	53%	63%	22%	50%	80%	35%	38%	51%	80%
		B		**		D	DE	*				K	KL		N	NO			QR	QRS	
If interest rates go up much more, I'm afraid that I will be in financial trouble	858	458	395	5	153	217	488	72	319	340	127	143	136	580	44	326	488	84	142	185	448
	43%	47%	39%	32%	28%	32%	63%	43%	43%	43%	41%	26%	37%	53%	11%	37%	69%	29%	27%	36%	67%
		B		**		DE	*					K	KL		N	NO			R	QRS	
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	737	391	340	6	146	172	418	66	270	291	109	123	107	507	37	235	464	88	117	150	382
	37%	40%	34%	34%	27%	25%	54%	40%	36%	37%	35%	23%	29%	46%	9%	27%	66%	31%	22%	29%	57%
		B		**		DE	*					KL		N	NO	R			R	QRS	
I'm already beginning to feel the effects of interest rate increases	643	325	311	7	140	150	353	58	252	246	87	111	103	430	50	216	378	81	111	124	327
	32%	33%	31%	44%	26%	22%	46%	35%	34%	31%	28%	20%	28%	39%	12%	24%	54%	28%	21%	24%	49%
				**		DE	*					K	KL		N	NO			QRS		
I have a solid understanding of how interest rate increases impact my financial situation	390	178	207	5	151	115	123	33	176	137	44	136	48	205	81	183	126	95	105	81	110
	19%	18%	20%	29%	28%	17%	16%	20%	24%	17%	14%	25%	13%	19%	20%	21%	18%	33%	20%	16%	16%
				**	EF			*	U			LM		L					RST		
With interest rates rising, I will be more careful with how I spend my money	328	188	134	5	130	73	124	29	128	120	50	87	48	192	38	135	155	80	82	51	115
	16%	19%	13%	33%	24%	11%	16%	17%	17%	15%	16%	16%	13%	18%	9%	15%	22%	28%	15%	10%	17%
		B		**	EF		E	*							N	NO	RST	S		S	

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T
 Minimum Base: 30 (**), Small Base: 100 (*)

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QWave27_1. In the past year have you...

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Went further in credit card debt	431	188	238	5	121	197	113	24	169	182	56	165	83	182	202	188	42	54	151	143	83
	22%	19%	23%	32%	22%	29%	15%	14%	23%	23%	18%	30%	23%	17%	49%	21%	6%	19%	28%	28%	12%
				**	F	DF		*				LM	M		OP	P	T	QT	QT		
Had to make hardship withdrawal (taking money from savings, home equity, 529, or alternative methods to pay debt or day-to-day expenses)	351	145	201	5	118	137	97	26	121	151	53	128	79	145	114	167	70	58	124	89	81
	18%	15%	20%	33%	22%	20%	12%	16%	16%	19%	17%	23%	21%	13%	28%	19%	10%	20%	23%	17%	12%
			A	**	F	F		*				M	M		OP	P	T	ST	T		
Paid only the minimum balance on my credit card	523	224	295	5	172	232	119	28	195	230	70	201	99	223	207	255	60	74	203	162	84
	26%	23%	29%	29%	32%	34%	15%	17%	26%	29%	23%	37%	27%	20%	50%	29%	9%	26%	38%	31%	13%
			A	**	F	F		*		GJ		LM	M		OP	P	T	QST	T		
Paid only the minimum balance on my line of credit	377	176	197	4	122	178	77	21	134	167	54	140	66	171	163	166	48	52	147	122	56
	19%	18%	19%	25%	22%	26%	10%	13%	18%	21%	17%	26%	18%	16%	40%	19%	7%	18%	28%	23%	8%
			**	F	F		*					LM			OP	P	T	QT	T		
Extended the repayment terms on a debt to lower my monthly payments	168	74	90	4	73	67	28	10	47	80	31	66	28	75	71	75	22	23	80	45	20
	8%	8%	9%	24%	13%	10%	4%	6%	6%	10%	10%	12%	8%	7%	17%	8%	3%	8%	15%	9%	3%
			**	F	F		*			H	H	M			OP	P	T	QST	T		
Made a major purchase on credit, such as a vacation, without paying it off right away	278	122	153	4	116	110	52	10	94	121	53	72	57	149	71	139	68	55	117	63	43
	14%	13%	15%	22%	21%	16%	7%	6%	13%	15%	17%	13%	15%	14%	17%	16%	10%	19%	22%	12%	6%
			**	F	F		*			G	GH				P	P	ST	ST	T		
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc.)	228	107	118	3	112	80	36	11	80	96	41	67	35	126	51	129	48	61	87	52	27
	11%	11%	12%	18%	20%	12%	5%	6%	11%	12%	13%	12%	10%	12%	12%	15%	7%	21%	16%	10%	4%
			**	EF	F		*					P	P		P	P	ST	ST	T		
Spent money I shouldn't have in order to "keep up with the Jones'	238	102	131	5	125	83	29	19	87	93	38	62	44	131	80	108	49	68	103	40	27
	12%	11%	13%	29%	23%	12%	4%	11%	12%	12%	12%	11%	12%	12%	19%	12%	7%	24%	19%	8%	4%
			**	EF	F		*					OP	P		OP	P	ST	ST	T		
Borrowed money that I can't afford to pay back quickly	358	149	203	5	159	142	57	22	141	154	41	142	72	144	151	163	43	71	160	91	36
	18%	15%	20%	34%	29%	21%	7%	13%	19%	20%	13%	26%	20%	13%	37%	18%	6%	25%	30%	18%	5%
			A	**	EF	F		*		J	J	M	M		OP	P	T	ST	T		
None	834	442	388	4	135	219	480	80	319	311	123	164	136	533	64	283	487	73	120	211	429
	42%	46%	38%	26%	25%	32%	62%	48%	43%	40%	40%	30%	37%	49%	15%	32%	69%	26%	23%	41%	64%
			B	**	D	DE	*					KL		N	NO			OR	OR		
Sigma	3785	1727	2014	44	1253	1446	1086	251	1388	1585	561	1206	698	1881	1174	1673	938	590	1291	1018	886
	189%	178%	199%	274%	229%	212%	140%	150%	187%	202%	182%	222%	191%	172%	285%	189%	133%	206%	243%	196%	133%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_21. To what extent do you agree or disagree with the following: - I hide my credit card debt from my friends or family

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	708	312	389	8	265	294	150	60	246	299	102	264	123	322	252	341	115	132	274	191	111
	35%	32%	38%	48%	48%	43%	19%	36%	33%	38%	33%	48%	34%	29%	61%	39%	16%	46%	52%	37%	17%
			A	**	F	F	*		J		LM		OP	P	ST	ST					
Strongly agree	263	114	145	4	98	115	49	18	91	117	37	114	49	99	136	89	37	40	113	78	31
	13%	12%	14%	23%	18%	17%	6%	11%	12%	15%	12%	21%	13%	9%	33%	10%	5%	14%	21%	15%	5%
			**	F	F	*			LM		LM		OP	P	T	QST	T				
Somewhat agree	446	199	243	4	166	179	101	43	156	182	65	150	74	222	116	252	78	92	162	113	79
	22%	20%	24%	25%	30%	26%	13%	26%	21%	23%	21%	27%	20%	20%	28%	29%	11%	32%	30%	22%	12%
			**	F	F	*			LM		LM		P	P	ST	ST	T				
Bottom 2 Box (Net)	1293	659	626	8	282	386	625	106	495	485	206	280	243	769	161	542	590	154	256	327	555
	65%	68%	62%	52%	52%	57%	81%	64%	67%	62%	67%	52%	66%	71%	39%	61%	84%	54%	48%	63%	83%
			B	**	DE	*			I		K	K		N	NO				QR	QRS	
Somewhat disagree	542	289	249	3	178	196	45	234	179	83	151	118	273	99	307	136	100	135	132	174	
	27%	30%	25%	18%	33%	25%	27%	32%	23%	27%	28%	32%	25%	24%	35%	19%	35%	25%	25%	26%	
			B	**	EF	*	I		M		M		NP		RST						
Strongly disagree	751	369	376	5	104	219	428	61	261	306	123	130	125	496	62	235	454	54	121	196	381
	38%	38%	37%	34%	19%	32%	55%	37%	35%	39%	40%	24%	34%	46%	15%	27%	64%	19%	23%	38%	57%
			**	D	DE	*			K	KL		N	NO		QR	QRS					
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_22. To what extent do you agree or disagree with the following: - I am embarrassed by the amount of debt I owe

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	808	371	430	7	268	352	189	73	301	312	122	308	142	358	338	376	94	128	301	233	146
	40%	38%	42%	44%	49%	52%	24%	44%	41%	40%	39%	57%	39%	33%	82%	43%	13%	45%	57%	45%	22%
				**	F	F	*	*				LM		OP	P		T	QST	T		
Strongly agree	296	123	169	4	94	142	60	24	103	127	41	141	59	95	184	84	27	39	133	84	39
	15%	13%	17%	25%	17%	21%	8%	14%	14%	16%	13%	26%	16%	9%	45%	10%	4%	14%	25%	16%	6%
			A	**	F	F	*	*				LM	M	OP	P		T	QST	T		
Somewhat agree	513	248	261	3	174	210	128	49	198	185	80	167	83	263	154	292	67	89	168	149	107
	26%	26%	26%	19%	32%	31%	17%	30%	27%	24%	26%	31%	23%	24%	37%	33%	9%	31%	32%	29%	16%
				**	F	F	*	*				LM		P	P		T	T	T		
Bottom 2 Box (Net)	1193	599	584	9	279	328	586	93	440	472	187	236	224	733	75	507	611	158	230	285	520
	60%	62%	58%	56%	51%	48%	76%	56%	59%	60%	61%	43%	61%	67%	18%	57%	87%	55%	43%	55%	78%
				**	DE	*	*					K	K		N	NO	R	R	QRS		
Somewhat disagree	583	292	285	6	193	172	217	51	237	219	76	145	137	300	63	368	152	115	134	148	186
	29%	30%	28%	36%	35%	28%	31%	32%	28%	25%	27%	37%	28%	15%	42%	22%	40%	25%	29%	28%	
				**	EF	*	J					KM		NP	N	RST					
Strongly disagree	610	308	299	3	85	156	368	42	203	254	110	91	87	432	12	139	459	42	96	138	334
	30%	32%	29%	21%	16%	23%	48%	25%	27%	32%	36%	17%	24%	40%	3%	16%	65%	15%	18%	27%	50%
				**	D	DE	*	*			H	K	KL	N	NO		QR	QRS			
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_23. To what extent do you agree or disagree with the following: - My financial situation stresses me out

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	1184	510	662	11	389	484	311	94	444	469	177	426	239	519	399	577	208	201	394	347	241
	59%	53%	65%	72%	71%	71%	40%	56%	60%	60%	58%	78%	65%	48%	97%	65%	29%	70%	74%	67%	36%
			A	**	F	F	*					LM	M	OP	P	T	ST	T	T	T	
Strongly agree	513	199	309	5	174	243	96	38	201	207	67	225	110	179	262	183	68	86	188	171	68
	26%	20%	31%	33%	32%	36%	12%	23%	27%	26%	22%	41%	30%	16%	64%	21%	10%	30%	35%	33%	10%
			A	**	F	F	*					LM	M	OP	P	T	T	T	T	T	
Somewhat agree	671	312	353	6	215	241	214	56	243	261	110	202	129	340	137	394	139	115	206	176	174
	34%	32%	35%	38%	39%	35%	28%	33%	33%	33%	36%	37%	35%	31%	33%	45%	20%	40%	39%	34%	26%
			**	F	F	*						M			P	NP	T	T	T	T	
Bottom 2 Box (Net)	817	461	352	5	157	196	464	73	298	316	131	118	128	572	14	306	498	85	136	171	425
	41%	47%	35%	28%	29%	29%	60%	44%	40%	40%	42%	22%	35%	52%	3%	35%	71%	30%	26%	33%	64%
			B	**	DE	*						K	KL	N	NO	R	QRS				
Somewhat disagree	447	251	195	1	110	117	220	49	155	168	75	66	85	296	10	239	198	62	90	92	203
	22%	26%	19%	8%	20%	17%	28%	30%	21%	21%	24%	12%	23%	27%	2%	27%	28%	22%	17%	18%	31%
			B	**	DE	*						K	K	N	N						QRS
Strongly disagree	370	210	157	3	47	79	244	23	143	148	56	52	42	276	3	67	300	23	47	79	221
	18%	22%	15%	21%	9%	12%	31%	14%	19%	19%	18%	10%	12%	25%	1%	8%	43%	8%	9%	15%	33%
			B	**	DE	*						KL	N	NO	QR	QRS					
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_24. To what extent do you agree or disagree with the following: - My financial situation causes me anxiety

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	1195	514	669	12	401	480	315	111	446	458	180	413	240	542	389	586	219	212	396	335	252
	60%	53%	66%	73%	73%	70%	41%	67%	60%	58%	58%	76%	65%	50%	94%	66%	31%	74%	75%	65%	38%
Strongly agree	489	181	303	5	169	224	96	29	192	208	59	218	99	171	251	170	67	94	175	151	69
	24%	19%	30%	31%	31%	33%	12%	18%	26%	27%	19%	40%	27%	16%	61%	19%	10%	33%	33%	29%	10%
Somewhat agree	706	333	366	7	232	256	218	82	255	249	120	194	141	371	138	416	152	119	220	184	183
	35%	34%	36%	42%	42%	38%	28%	49%	34%	32%	39%	36%	38%	34%	33%	47%	22%	41%	42%	36%	27%
Bottom 2 Box (Net)	806	457	345	4	146	201	460	56	295	327	128	131	127	549	24	297	486	74	135	183	414
	40%	47%	34%	27%	27%	30%	59%	33%	40%	42%	42%	24%	35%	50%	6%	34%	69%	26%	25%	35%	62%
Somewhat disagree	452	255	195	1	110	113	229	38	157	180	77	82	91	279	20	239	192	54	97	204	204
	23%	26%	19%	7%	20%	17%	30%	23%	21%	23%	25%	15%	25%	26%	5%	27%	27%	19%	18%	19%	31%
Strongly disagree	355	201	150	3	36	88	231	18	139	147	51	50	35	270	4	57	293	20	38	86	210
	18%	21%	15%	21%	7%	13%	30%	11%	19%	19%	17%	9%	10%	25%	1%	6%	42%	7%	7%	17%	32%
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_25. To what extent do you agree or disagree with the following: - My financial situation causes me to feel a greater sense of isolation

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
Top 2 Box (Net)	968	434	525	10	353	397	218	77	378	370	143	357	199	412	351	454	163	175	354	270	170
	48%	45%	52%	60%	65%	58%	28%	46%	51%	47%	47%	66%	54%	38%	85%	51%	23%	61%	67%	52%	25%
			A	**	F	F	*					LM	M	OP	P	T	ST	T	T	T	
Strongly agree	345	138	203	3	124	154	66	26	131	140	48	157	82	105	189	104	51	70	125	100	49
	17%	14%	20%	18%	23%	23%	9%	16%	18%	18%	15%	29%	22%	10%	46%	12%	7%	24%	24%	19%	7%
			A	**	F	F	*					M	M	OP	P	T	T	T	T	T	
Somewhat agree	624	296	321	7	229	243	151	51	247	230	96	200	117	307	162	349	112	105	229	170	120
	31%	30%	32%	42%	42%	36%	20%	31%	33%	29%	31%	37%	32%	28%	39%	40%	16%	37%	43%	33%	18%
			**	F	F	*						M	M	OP	P	P	T	ST	T	T	
Bottom 2 Box (Net)	1033	537	490	6	193	283	557	90	364	415	165	187	168	678	62	429	542	112	177	248	496
	52%	55%	48%	40%	35%	42%	72%	54%	49%	53%	53%	34%	46%	62%	15%	49%	77%	39%	33%	48%	75%
			B	**	DE	*						K	KL	N	NO	R	QRS	R	QRS		
Somewhat disagree	564	272	290	2	142	172	249	55	197	227	84	134	107	323	53	320	191	84	120	140	219
	28%	28%	29%	12%	26%	25%	32%	33%	27%	29%	27%	25%	29%	30%	13%	36%	27%	29%	23%	27%	33%
			**	E	*									NP	N	R	R	R	R	R	
Strongly disagree	469	265	200	5	51	111	308	34	167	188	80	53	61	355	9	109	351	27	56	108	278
	23%	27%	20%	28%	9%	16%	40%	21%	23%	24%	26%	10%	17%	33%	2%	12%	50%	10%	11%	21%	42%
			B	**	D	DE	*					K	KL	N	NO	QR	QRS	QR	QRS		
Sigma	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_2. To what extent do you agree or disagree with the following: - Top 2 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
My financial situation causes me anxiety	1195	514	669	12	401	480	315	111	446	458	180	413	240	542	389	586	219	212	396	335	252
	60%	53%	66%	73%	73%	70%	41%	67%	60%	58%	58%	76%	65%	50%	94%	66%	31%	74%	75%	65%	38%
My financial situation stresses me out	1184	510	662	11	389	484	311	94	444	469	177	426	239	519	399	577	208	201	394	347	241
	59%	53%	65%	72%	71%	71%	40%	56%	60%	60%	58%	78%	65%	48%	97%	65%	29%	70%	74%	67%	36%
My financial situation causes me to feel a greater sense of isolation	968	434	525	10	353	397	218	77	378	370	143	357	199	412	351	454	163	175	354	270	170
	48%	45%	52%	60%	65%	58%	28%	46%	51%	47%	47%	66%	54%	38%	85%	51%	23%	61%	67%	52%	25%
I am embarrassed by the amount of debt I owe	808	371	430	7	268	352	189	73	301	312	122	308	142	358	338	376	94	128	301	233	146
	40%	38%	42%	44%	49%	52%	24%	44%	41%	40%	39%	57%	39%	33%	82%	43%	13%	45%	57%	45%	22%
I hide my credit card debt from my friends or family	708	312	389	8	265	294	150	60	246	299	102	264	123	322	252	341	115	132	274	191	111
	35%	32%	38%	48%	48%	43%	19%	36%	33%	38%	33%	48%	34%	29%	61%	39%	16%	46%	52%	37%	17%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_2. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	902	1083	16	484	791	726	84	366	818	733	494	347	1160	376	884	741	210	606	571	614
Base: All Respondents (wtd)	2001	971	1014	16	546	680	774	167	742	784	308	544	366	1091	413	883	705	286	531	518	666
I hide my credit card debt from my friends or family	1293	659	626	8	282	386	625	106	495	485	206	280	243	769	161	542	590	154	256	327	555
	65%	68%	62%	52%	52%	57%	81%	64%	67%	62%	67%	52%	66%	71%	39%	61%	84%	54%	48%	63%	83%
	B		**		DE	*			I			K	K		N	NO			QR	QRS	
I am embarrassed by the amount of debt I owe	1193	599	584	9	279	328	586	93	440	472	187	236	224	733	75	507	611	158	230	285	520
	60%	62%	58%	56%	51%	48%	76%	56%	59%	60%	61%	43%	61%	67%	18%	57%	87%	55%	43%	55%	78%
			**		DE	*						K	K		N	NO	R		R	QRS	
My financial situation causes me to feel a greater sense of isolation	1033	537	490	6	193	283	557	90	364	415	165	187	168	678	62	429	542	112	177	248	496
	52%	55%	48%	40%	35%	42%	72%	54%	49%	53%	53%	34%	46%	62%	15%	49%	77%	39%	33%	48%	75%
	B		**		DE	*						K	KL		N	NO			R	QRS	
My financial situation stresses me out	817	461	352	5	157	196	464	73	298	316	131	118	128	572	14	306	498	85	136	171	425
	41%	47%	35%	28%	29%	29%	60%	44%	40%	40%	42%	22%	35%	52%	3%	35%	71%	30%	26%	33%	64%
	B		**		DE	*						K	KL		N	NO			R	QRS	
My financial situation causes me anxiety	806	457	345	4	146	201	460	56	295	327	128	131	127	549	24	297	486	74	135	183	414
	40%	47%	34%	27%	27%	30%	59%	33%	40%	42%	42%	24%	35%	50%	6%	34%	69%	26%	25%	35%	62%
	B		**		DE	*						K	KL		N	NO			QR	QRS	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T

Minimum Base: 30 (**), Small Base: 100 (*)

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