

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/Pref or 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
<b>Base: All Respondents (unwtd)</b>	2001	926	1063	12	498	786	717	80	944	789	788	528	270	1203	306	817	878	217	576	631	577
<b>Base: All Respondents (wtd)</b>	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
1- 100	137	61	74	2	32	54	50	15	39	65	17	-	137	-	32	63	41	22	32	39	44
101- 200	144	73	71	*	26	48	70	16	62	51	15	-	144	-	22	58	64	13	31	38	62
201- 300	121	53	68	-	23	41	57	10	49	51	12	-	121	25	60	37	8	30	33	51	
301- 400	59	27	32	-	13	26	19	5	22	25	7	-	59	10	22	26	5	15	20	18	
401- 500	177	82	95	-	49	52	76	17	52	73	36	-	177	20	76	81	18	46	55	57	
501- 600	37	19	18	-	8	12	16	3	16	13	5	-	37	1	17	19	3	7	11	16	
601- 700	23	13	10	-	8	3	12	3	3	16	2	-	23	1	9	13	3	5	5	10	
701- 800	57	36	21	-	17	17	23	12	14	22	10	-	57	6	24	28	3	21	14	20	
801- 900	19	7	13	-	9	3	7	-	11	6	3	-	19	4	5	11	2	9	4	5	
901- 1000	199	92	106	2	52	58	90	7	78	76	38	-	199	14	69	116	33	42	49	76	
1001- 2000	232	117	114	2	65	76	91	9	63	108	53	-	232	22	80	131	38	59	60	76	
2001- 3000	81	49	32	-	21	25	35	3	25	34	19	-	81	3	34	45	7	18	26	29	
3001- 4000	32	19	13	-	8	7	17	-	6	18	8	-	32	4	9	19	2	7	10	14	
4001- 5000	28	18	10	-	12	6	10	-	9	9	10	-	28	3	11	15	9	4	8	7	
5001- 6000	2	2	*	-	2	-	-	-	1	1	-	-	2	-	2	*	-	2	*	-	
6001- 7000	3	1	2	-	1	-	2	-	2	1	-	-	3	-	1	1	-	1	-	2	
7001- 8000	17	16	2	-	14	3	*	2	11	2	2	-	17	-	2	15	2	13	2	*	
8001- 9000	7	7	*	-	7	*	-	3	3	-	2	-	7	-	3	4	3	4	*	-	
9001- 10000	11	10	*	-	4	5	1	-	3	2	5	-	11	*	2	9	3	4	3	1	
Insolvent (50/None)	613	271	335	7	176	240	196	73	266	211	62	613	-	204	269	139	95	166	209	143	
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
<b>Summary</b>	281	134	145	2	58	102	120	31	101	116	33	-	281	-	55	121	105	34	63	77	106
\$200 or less (Net)	14%	14%	14%	20%	11%	15%	15%	17%	14%	15%	11%	-	100%	-	15%	15%	13%	13%	12%	13%	17%
\$100 or less (Net)	137	61	74	2	32	54	50	15	39	65	17	-	137	-	32	63	41	22	32	39	44
Mean (Incl. 0)	841.9	1048.2	651.2	267.2	1100.8	699.7	784.1	595.4	744.6	807.5	1301.4	-	129	1488.1	332.9	697.7	1217.5	1001	957.8	712	800
Std. Dev.	1461.35	1798.1	1014.4	461.23	1954.54	1311.04	1118.4	1489.61	1450.78	1220.07	1886.72	-	69.3	1708.46	800.62	1210.37	1791.67	1814.06	1790.81	1246.69	1132.38
Std. Err.	32.67	57.65	31.82	133.12	83.63	50.26	40.19	112.13	53.62	43.56	107.48	-	4.14	51.33	41.58	42.39	62.76	110.66	78.93	51.51	45.05
Mean (Excl. 0)	1213.4	1452.9	971.6	588.9	1623.3	1082.1	1050.5	1015.8	1170.7	1105.4	1627.9	-	129	1488.1	741.9	1041	1468.8	1546.7	1413.8	1106.5	1034.1
Std. Dev.	1620.96	1973.43	1106.49	542.65	2188.16	1498.52	1181.61	1835.74	1676.87	1307.21	1980.6	-	69.3	1708.46	1062.06	1352.47	1871.87	2060.63	2022.76	1407.11	1189.83
Std. Err.	43.5	74.5	42.4	232.52	113.69	71.45	49.15	180.49	77.72	54.61	126.19	-	4.14	51.33	82.34	57.87	72.01	156.25	108.31	72.48	53.82
Median	300	450	300	-	450.2	200	400	139.5	200	400	681	-	150	1000	-	290.2	636.1	300	300	250	400

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 (\*)





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	926	1063	12	498	786	717	80	344	789	788	528	270	1203	306	817	878	217	576	631	577
Base: All Respondents (wtd)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
Top 3 Box (Net)	603	320	282	1	146	180	277	40	226	236	101	104	70	429	19	139	445	76	141	147	239
	30%	33%	28%	7%	27%	26%	36%	22%	31%	30%	33%	17%	25%	39%	5%	17%	55%	28%	27%	25%	38%
		B		**		DE		*				K	KL		N	NO					QRS
10 - Much better (10)	344	171	172	1	74	105	165	23	142	129	50	62	38	244	10	61	273	46	64	99	135
	17%	18%	17%	7%	14%	15%	21%	13%	19%	16%	16%	10%	14%	22%	3%	7%	34%	17%	12%	17%	21%
				**		DE		*					KL		N	NO					R
9	103	60	43	-	25	33	45	7	37	41	18	22	4	78	5	26	72	9	31	22	42
	5%	6%	4%	-	5%	5%	6%	4%	5%	5%	6%	4%	1%	7%	1%	3%	9%	3%	6%	4%	7%
				**				*						KL		NO					
8	156	89	67	-	47	42	67	9	48	65	34	20	28	108	4	52	100	21	47	26	63
	8%	9%	7%	-	9%	6%	9%	5%	7%	8%	11%	3%	10%	10%	1%	6%	12%	8%	9%	4%	10%
				**				*			H			K	K	N	NO			S	S
7	216	99	114	4	61	75	81	14	81	86	35	53	31	132	19	123	75	25	65	60	66
	11%	10%	11%	30%	11%	11%	11%	8%	11%	11%	11%	9%	11%	12%	5%	15%	9%	9%	13%	10%	10%
				**				*								NP					
6	181	99	80	1	59	69	53	22	56	72	31	58	21	102	22	109	49	25	58	52	46
	9%	10%	8%	6%	11%	10%	7%	12%	8%	9%	10%	9%	7%	9%	6%	13%	6%	9%	11%	9%	7%
				**	F			*								NP					
5	467	218	246	3	111	147	210	66	160	177	63	152	78	237	51	213	202	63	98	137	170
	23%	22%	24%	25%	20%	22%	27%	37%	22%	23%	20%	25%	28%	21%	14%	26%	25%	23%	19%	23%	27%
				**		DE	HU*									N	N				R
4	143	69	73	*	54	47	42	12	57	48	27	51	27	65	42	84	17	23	52	36	31
	7%	7%	7%	1%	10%	7%	5%	7%	8%	6%	9%	8%	10%	6%	11%	10%	2%	9%	10%	6%	5%
				**	F			*								P	F				ST
Bottom 3 Box (Net)	391	167	220	4	116	164	112	23	151	166	51	195	54	142	217	146	28	57	100	154	80
	20%	17%	22%	31%	21%	24%	14%	13%	21%	17%	17%	32%	19%	13%	59%	18%	3%	21%	19%	26%	13%
				**	F			*		J		LM	M		OP	P		T	T	RT	
3	115	47	68	-	34	47	34	7	41	46	21	41	18	56	40	67	8	17	27	41	30
	6%	5%	7%	-	6%	7%	4%	4%	6%	6%	7%	7%	7%	5%	11%	8%	1%	6%	5%	7%	5%
				**				*								P	P				
2	68	38	30	-	18	28	22	5	21	33	8	33	15	20	34	27	7	7	20	27	14
	3%	4%	3%	-	3%	4%	3%	3%	3%	4%	3%	5%	5%	2%	9%	3%	1%	3%	4%	5%	2%
				**				*								OP	P				
1 - Much worse (1)	208	81	123	4	63	88	56	11	88	86	23	121	21	66	144	52	12	33	53	86	36
	10%	8%	12%	31%	12%	13%	7%	6%	12%	11%	7%	20%	7%	6%	39%	6%	1%	12%	10%	15%	6%
		A	**	F	F			*	J	J		LM			OP	P		T	T	T	
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
<b>Top 3 Box (Net)</b>	609	318	291	-	171	183	255	41	220	236	111	104	65	439	36	141	432	96	155	154	203
	30%	33%	29%	-	31%	27%	33%	23%	30%	30%	36%	17%	23%	40%	10%	17%	53%	36%	30%	26%	32%
				**			E	*		GI				KL	N	NO	S				
<b>10 - Much better (10)</b>	297	153	144	-	74	92	131	20	105	118	54	50	34	213	16	44	237	39	68	90	100
	15%	16%	14%	-	14%	14%	17%	11%	14%	15%	18%	8%	12%	19%	4%	5%	29%	15%	13%	15%	16%
				**			E	*		I				KL	N	NO	S				
<b>9</b>	120	68	52	-	45	31	44	12	54	33	21	22	8	90	2	31	87	25	40	16	39
	6%	7%	5%	-	8%	5%	6%	7%	7%	4%	7%	4%	3%	8%	1%	4%	11%	9%	8%	3%	6%
				**	E	*			I					KL	N	NO	S				
<b>8</b>	192	97	95	-	52	60	80	10	61	86	36	32	23	136	18	66	108	32	48	48	64
	10%	10%	9%	-	10%	9%	10%	5%	8%	11%	12%	5%	8%	12%	5%	8%	13%	12%	9%	8%	10%
				**			*							K		NO					
<b>7</b>	246	118	125	3	76	85	84	17	87	103	39	57	37	152	31	135	80	32	73	66	74
	12%	12%	12%	29%	14%	13%	11%	9%	12%	13%	13%	9%	13%	14%	8%	17%	10%	12%	14%	11%	12%
				**			*							K		NP					
<b>6</b>	245	127	115	2	71	90	84	16	99	89	41	88	32	125	32	137	76	36	63	72	74
	12%	13%	11%	20%	13%	11%	9%	14%	11%	13%	14%	11%	11%	9%	17%	9%	14%	12%	12%	12%	12%
				**			*							NP							
<b>5</b>	492	229	259	4	117	158	217	64	163	195	70	161	92	239	67	227	198	54	113	140	184
	25%	24%	25%	33%	21%	23%	28%	36%	22%	25%	23%	26%	33%	22%	18%	28%	24%	20%	22%	24%	29%
				**			D	HU*					M		N						QR
<b>4</b>	136	63	73	-	45	49	41	13	51	52	20	50	18	67	42	82	11	22	34	47	33
	7%	6%	7%	-	8%	7%	5%	7%	7%	7%	6%	8%	7%	6%	11%	10%	1%	8%	7%	8%	5%
				**			*							P		P					
<b>Bottom 3 Box (Net)</b>	274	118	154	2	66	115	92	25	111	110	28	152	36	85	163	93	18	28	76	106	64
	14%	12%	15%	18%	12%	17%	12%	14%	15%	14%	9%	25%	13%	8%	44%	11%	2%	10%	15%	18%	10%
				**			F	*	J	J		LM	M		OP	P		T		QT	
<b>3</b>	98	42	56	-	36	28	34	11	37	37	13	48	11	40	41	49	8	14	33	26	25
	5%	4%	6%	-	7%	4%	4%	6%	5%	5%	4%	8%	4%	4%	11%	6%	1%	5%	6%	5%	4%
				**			*					M		OP	P						
<b>2</b>	39	9	30	1	3	18	19	4	13	18	4	17	9	13	18	19	2	2	5	20	12
	2%	1%	3%	5%	*	3%	2%	2%	2%	2%	1%	3%	3%	5%	2%	*	1%	1%	1%	3%	2%
				**	D	D	*					M	M		P	P				R	
<b>1 - Much worse (1)</b>	136	67	67	2	27	69	39	9	62	55	10	87	16	32	103	26	7	12	37	60	27
	7%	7%	7%	13%	5%	10%	5%	5%	8%	7%	3%	14%	6%	3%	28%	3%	1%	4%	7%	10%	4%
				**	DF	*			J	J		LM		OP	P					QT	
<b>Sigma</b>	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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\_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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
<b>Top 3 Box (Net)</b>	741	368	369	4	217	236	288	61	244	303	132	140	88	513	83	213	445	112	201	201	227
	37%	38%	36%	32%	40%	35%	37%	34%	33%	39%	43%	23%	31%	46%	22%	26%	55%	41%	39%	34%	36%
				**				*			H		K	KL		NO					
10 - Much better (10)	385	192	192	-	104	124	156	41	120	156	67	78	42	265	37	92	256	57	95	114	118
	19%	20%	19%	-	19%	18%	20%	23%	16%	20%	22%	13%	15%	24%	10%	11%	31%	21%	19%	20%	19%
				**				*			H		KL		NO						
9	128	61	66	1	46	41	40	4	42	54	27	22	11	95	14	44	70	27	34	31	35
	6%	6%	6%	6%	8%	6%	5%	3%	6%	7%	9%	4%	4%	9%	4%	5%	9%	10%	7%	5%	6%
				**				*			G			KL		NO	S				
8	229	114	111	3	67	70	91	15	82	94	38	40	35	154	32	78	119	28	71	56	74
	11%	12%	11%	26%	12%	10%	12%	8%	11%	12%	12%	7%	12%	14%	9%	10%	15%	10%	14%	10%	12%
				**				*						K	K		NO				
7	266	139	127	*	70	101	95	16	108	101	41	74	34	157	29	155	82	35	74	76	81
	13%	14%	12%	3%	13%	15%	12%	9%	15%	13%	13%	12%	12%	14%	8%	19%	10%	13%	14%	13%	13%
				**				*								NP					
6	208	98	109	1	60	76	73	18	71	84	35	67	32	109	23	119	66	27	58	60	62
	10%	10%	11%	9%	11%	11%	9%	10%	10%	11%	11%	11%	11%	10%	6%	15%	8%	10%	11%	10%	10%
				**				*								NP					
5	428	206	219	3	108	125	195	47	159	163	59	146	76	205	59	187	182	45	104	111	169
	21%	21%	22%	25%	20%	18%	25%	27%	22%	21%	19%	24%	27%	19%	16%	23%	22%	17%	20%	19%	27%
				**			E	*				M	M		N	N					QRS
4	117	59	58	-	42	34	41	16	53	34	14	50	15	52	24	68	26	32	18	31	36
	6%	6%	6%	**	8%	5%	5%	9%	7%	4%	5%	8%	5%	5%	6%	8%	3%	12%	4%	5%	6%
				**			*					M			P	P		RST			
Bottom 3 Box (Net)	242	104	135	4	49	109	83	18	98	100	26	136	35	71	154	73	16	19	60	106	57
	12%	11%	13%	31%	9%	16%	11%	10%	13%	8%	22%	12%	6%	41%	9%	2%	7%	12%	18%	9%	
				**		DF	*	J	J		LM	M		OP	P				QRT		
3	62	31	32	-	15	23	24	1	19	33	10	27	7	28	28	30	5	9	14	24	16
	3%	3%	3%	-	3%	3%	3%	1%	3%	4%	3%	4%	2%	3%	7%	4%	1%	3%	3%	4%	3%
				**			*							OP	P						
2	48	21	28	-	5	27	17	7	18	18	5	24	11	13	29	18	2	*	12	23	13
	2%	2%	3%	-	1%	4%	2%	4%	3%	2%	2%	4%	4%	1%	8%	2%	*	*	2%	4%	2%
				**		D	*					M	M		OP	P			Q		
1 - Much worse (1)	131	52	75	4	29	59	43	10	61	49	12	84	17	30	97	25	9	10	34	60	28
	7%	5%	7%	31%	5%	9%	6%	5%	8%	6%	4%	14%	6%	3%	26%	3%	1%	4%	7%	10%	4%
				**		F	*	J	J		LM	M		OP	P				QT		
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:  
 - 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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Your expected debt situation 5 years from now	741	368	369	4	217	236	288	61	244	303	132	140	88	513	83	213	445	112	201	201	227
	37%	38%	36%	32%	40%	35%	37%	34%	33%	39%	43%	23%	31%	46%	22%	26%	55%	41%	39%	34%	36%
				**			*				H			K	KL		NO				
Your expected debt situation one year from now	609	318	291	-	171	183	255	41	220	236	111	104	65	439	36	141	432	96	155	154	203
	30%	33%	29%	-	31%	27%	33%	23%	30%	30%	36%	17%	23%	40%	10%	17%	53%	36%	30%	26%	32%
				**			E	*			GI			KL		N	NO	S			
Your current debt situation compared to 5 years ago	603	320	282	1	146	180	277	40	226	236	101	104	70	429	19	139	445	76	141	147	239
	30%	33%	28%	7%	27%	26%	36%	22%	31%	30%	33%	17%	25%	39%	5%	17%	55%	28%	27%	25%	38%
		B		**			DE	*						K	KL		N	NO			QRS
Your current debt situation compared to a year ago	533	279	254	1	138	162	233	31	208	204	91	100	63	370	11	107	416	70	139	128	196
	27%	29%	25%	7%	25%	24%	30%	18%	28%	26%	29%	16%	22%	33%	3%	13%	51%	26%	27%	22%	31%
				**			E	*			G			KL		N	NO				S
Your current ability to absorb an interest rate increase of 1 percentage point	498	292	204	1	104	131	264	29	187	194	88	73	54	371	7	74	417	53	102	109	234
	25%	30%	20%	12%	19%	19%	34%	17%	26%	25%	28%	12%	19%	33%	2%	9%	51%	20%	20%	19%	37%
		B		**			DE	*			G			K	KL		N	NO			QRS
Your current ability to absorb an additional \$130 in interest payments on debt	473	283	190	-	112	135	226	33	165	185	90	62	37	375	9	82	382	54	114	112	193
	24%	29%	19%	-	20%	20%	29%	18%	23%	24%	29%	10%	13%	34%	2%	10%	47%	20%	22%	19%	31%
		B		**			DE	*			GHI			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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Your current ability to absorb an additional \$130 in interest payments on debt	548	228	318	2	122	239	186	59	197	226	65	279	99	170	264	210	74	52	138	222	136
	27%	23%	31%	20%	22%	35%	24%	34%	27%	29%	21%	46%	35%	15%	71%	26%	9%	19%	27%	38%	22%
			A	**		DF		J*		J		LM	M		OP	P					QRT
Your current ability to absorb an interest rate increase of 1 percentage point	398	164	231	3	93	187	119	37	155	157	49	217	49	133	228	137	33	48	97	177	76
	20%	17%	23%	26%	17%	27%	15%	21%	21%	20%	16%	35%	17%	12%	61%	17%	4%	18%	19%	30%	12%
			A	**		DF		*	J	J		LM	M		OP	P					T
Your current debt situation compared to 5 years ago	391	167	220	4	116	164	112	23	151	166	51	195	54	142	217	146	28	57	100	154	80
	20%	17%	22%	31%	21%	24%	14%	13%	21%	21%	17%	32%	19%	13%	59%	18%	3%	21%	19%	26%	13%
			A	**	F	F		*	J	J		LM	M		OP	P			T	T	RT
Your current debt situation compared to a year ago	313	135	174	4	95	142	75	17	127	140	30	175	34	104	205	100	8	52	82	125	53
	16%	14%	17%	31%	17%	21%	10%	10%	17%	18%	10%	29%	12%	9%	55%	12%	1%	19%	16%	21%	8%
			**		F	F		*	J	J		LM			OP	P			T	T	T
Your expected debt situation one year from now	274	118	154	2	66	115	92	25	111	110	28	152	36	85	163	93	18	28	76	106	64
	14%	12%	15%	18%	12%	17%	12%	14%	15%	14%	9%	25%	13%	8%	44%	11%	2%	10%	15%	18%	10%
			**		F			*	J	J		LM	M		OP	P				T	QT
Your expected debt situation 5 years from now	242	104	135	4	49	109	83	18	98	100	26	136	35	71	154	73	16	19	60	106	57
	12%	11%	13%	31%	9%	16%	11%	10%	13%	13%	8%	22%	12%	6%	41%	9%	2%	7%	12%	18%	9%
			**		DF			*	J	J		LM	M		OP	P					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	926	1063	12	498	786	717	80	944	789	788	528	270	1203	306	817	878	217	576	631	577
Base: All Respondents (wtd)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
Top 3 Box (Net)	441	254	186	2	106	119	216	23	159	168	91	54	39	348	23	94	324	48	108	101	185
	22%	26%	18%	13%	17%	28%	13%	22%	21%	29%	9%	14%	31%	6%	12%	40%	18%	21%	17%	29%	
		B		**			DE	*			GHI			KL	N	NO				QRS	
	223	125	98	-	26	54	143	14	81	86	42	23	20	180	5	29	188	11	30	57	125
10 - Extremely confident (10)	11%	13%	10%	-	5%	8%	18%	8%	11%	11%	14%	4%	7%	16%	1%	4%	23%	4%	6%	10%	20%
				**			DE	*						KL		NO				QR	QRS
	84	47	37	-	32	28	25	3	38	30	14	14	5	65	9	21	54	16	33	15	20
	4%	5%	4%	-	6%	4%	3%	2%	5%	4%	4%	2%	2%	6%	2%	3%	7%	6%	6%	3%	3%
				**				*						KL		NO				ST	
	134	82	50	2	49	37	47	6	40	53	35	18	13	103	8	43	82	20	45	28	40
	7%	8%	5%	13%	9%	5%	6%	3%	5%	7%	11%	3%	5%	9%	2%	5%	10%	8%	9%	5%	6%
		B		**	E			*			GHI			KL		NO				S	
	191	97	93	1	53	64	73	6	65	80	40	51	16	123	18	83	90	19	56	51	64
	10%	10%	9%	7%	10%	9%	9%	3%	9%	10%	13%	8%	6%	11%	5%	11%	7%	11%	7%	10%	
				**				*	G	GHI				L	N	W					
	189	95	94	-	51	71	67	14	67	75	33	52	28	109	14	101	74	35	43	55	57
	9%	10%	9%	-	9%	10%	9%	8%	9%	10%	11%	9%	10%	10%	4%	12%	9%	13%	8%	9%	
				**				*						N	N						
	367	176	189	3	100	106	161	38	136	147	47	115	55	197	41	199	127	61	85	88	134
	18%	18%	19%	25%	18%	16%	21%	21%	19%	19%	15%	19%	20%	18%	11%	24%	16%	23%	17%	15%	21%
				**	E			*						NP		S					
	131	60	70	1	39	60	32	12	44	48	27	37	30	64	17	78	36	18	40	44	30
	7%	6%	7%	7%	7%	9%	4%	7%	6%	6%	9%	6%	11%	6%	5%	10%	4%	7%	8%	7%	5%
				**	F			*						M		NP					
	682	291	385	6	197	260	225	84	261	265	71	303	112	267	257	261	164	88	183	247	163
	34%	30%	38%	48%	36%	38%	29%	48%	36%	34%	23%	49%	40%	24%	69%	32%	20%	33%	36%	42%	26%
Bottom 3 Box (Net)		A	**	F	F		U*	J	J		LM	M		OP	P					T	QT
	131	63	69	-	45	52	35	5	46	57	23	43	21	68	32	72	28	31	29	48	23
	7%	6%	7%	-	8%	8%	4%	3%	6%	7%	8%	7%	7%	6%	8%	9%	3%	12%	6%	8%	4%
				**	F	F		*						P	P		RT			T	
	99	51	47	1	28	32	40	11	43	34	11	38	14	48	35	41	23	13	28	24	34
	5%	5%	5%	6%	5%	5%	5%	6%	6%	4%	4%	6%	5%	4%	9%	5%	3%	5%	5%	4%	5%
				**				*						OP							
1 - Not at all confident (1)	452	177	269	5	124	177	151	68	173	174	37	223	78	151	191	148	113	44	126	176	105
	23%	18%	26%	42%	23%	26%	19%	39%	24%	22%	12%	36%	28%	14%	51%	18%	14%	17%	24%	30%	17%
		A	**	F			HI*	J	J		LM	M		OP	P					QT	QT
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary

Mean	5	5.3	4.7	3.6	4.7	4.6	5.5	3.8	4.9	5	5.7	3.8	4.3	5.8	2.8	4.6	6.3	4.8	4.8	4.4	5.6
		B		**			DE	*	G	GHI				K	KL	N	NO			QRS	
Std. Dev.	2.99	2.98	2.96	2.72	2.8	2.91	3.12	2.9	3.03	2.96	2.81	2.68	2.77	2.94	2.43	2.45	3.05	2.59	2.91	3	3.08
Std. Err.	0.07	0.1	0.09	0.79	0.12	0.11	0.11	0.22	0.11	0.11	0.16	0.11	0.17	0.09	0.13	0.09	0.11	0.16	0.13	0.12	0.12
Median	5	5	5	3.8	5	5	5	4	5	5	6	4	4	6	1	5	7	5	5	5	5

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	926	1063	12	498	786	717	80	944	789	788	528	270	1203	306	817	878	217	576	631	577
Base: All Respondents (wtd)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
Top 3 Box (Net)	510	282	226	2	103	121	286	31	192	188	100	66	46	399	18	107	384	47	101	108	254
	25%	29%	22%	19%	19%	18%	37%	18%	26%	24%	32%	11%	16%	36%	5%	13%	47%	17%	20%	18%	40%
		B		**			DE	*			GHI			KL		N	NO				QRS
	266	145	120	-	36	54	175	25	95	99	47	31	27	207	8	23	235	16	35	56	159
10 - Extremely confident (10)	13%	15%	12%	-	7%	8%	23%	14%	13%	13%	15%	5%	10%	19%	2%	3%	29%	6%	7%	9%	25%
				**			DE	*						K		KL					QRS
	73	43	31	-	21	14	39	-	27	29	17	10	5	59	4	21	49	9	16	15	33
	4%	4%	3%	-	4%	2%	5%	-	4%	4%	6%	2%	2%	5%	1%	3%	6%	3%	3%	3%	5%
				**			E	*						KL		N	NO				5
	171	94	75	2	46	54	71	7	69	60	35	25	14	133	7	64	100	22	51	37	62
	9%	10%	7%	19%	8%	8%	9%	4%	9%	8%	12%	4%	5%	12%	2%	8%	12%	8%	10%	6%	10%
				**				*			GI			KL		N	NO				
	199	103	96	-	43	65	91	12	67	81	39	48	32	120	8	80	110	20	49	50	80
	10%	11%	9%	-	8%	10%	12%	7%	9%	10%	13%	8%	11%	11%	2%	10%	14%	8%	9%	9%	13%
				**				*						N		M					
	203	99	103	1	64	67	71	17	77	82	27	67	28	108	23	112	67	34	56	51	63
	10%	10%	10%	7%	12%	10%	9%	9%	10%	10%	9%	11%	10%	10%	6%	14%	8%	13%	11%	9%	10%
				**				*						NP							
	334	164	170	*	90	132	112	42	114	136	42	103	49	182	38	193	104	60	84	102	88
	17%	17%	17%	3%	16%	19%	15%	24%	16%	17%	14%	17%	18%	16%	10%	24%	13%	23%	16%	17%	14%
				**			F		J*	J				NP		T					
	135	64	71	-	55	43	36	14	49	43	29	44	29	61	16	80	38	24	52	29	30
	7%	7%	7%	-	10%	6%	5%	8%	7%	5%	9%	7%	10%	6%	4%	10%	5%	9%	10%	5%	5%
				**			F		*		I			M		NP					ST
	620	261	351	8	191	251	178	60	234	254	72	284	97	239	267	241	111	84	172	247	118
	31%	27%	35%	70%	35%	37%	23%	34%	32%	32%	23%	46%	35%	22%	72%	30%	14%	31%	33%	42%	19%
Bottom 3 Box (Net)			A	**	F	F		J*	J	J		LM	M	OP	P		T	T	T	QRT	
	166	74	91	1	50	67	49	15	60	71	21	62	27	77	49	90	27	20	47	68	31
	8%	8%	9%	5%	9%	10%	6%	8%	8%	9%	7%	10%	10%	7%	13%	11%	3%	7%	9%	12%	5%
				**			F		*					P	P		T				T
	95	43	49	2	34	35	25	8	35	39	13	44	15	37	33	38	24	20	22	36	18
	5%	4%	5%	20%	6%	5%	3%	4%	5%	5%	4%	7%	5%	3%	9%	5%	3%	7%	4%	6%	3%
				**			F		*		M			OP			T				T
1 - Not at all confident (1)	359	143	210	5	107	148	104	37	138	145	38	179	55	125	185	113	61	44	103	143	69
	18%	15%	21%	45%	20%	22%	13%	21%	19%	19%	12%	29%	20%	11%	50%	14%	7%	16%	20%	24%	11%
			A	**	F	F		J*	J	J		LM	M	OP	P		T				QT
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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	3.2	4.8	4.7	6.1	4.8	5.2	5.2	5.8	4	4.8	6.1	2.7	4.8	6.9	4.8	4.8	4.6	6.4
		B		**			DE	*			GHI			K		KL					QRS
Std. Dev.	2.97	2.94	2.96	2.87	2.75	2.8	3.05	2.9	2.99	2.96	2.9	2.69	2.78	2.9	2.29	2.34	2.81	2.62	2.76	2.93	2.96
Std. Err.	0.07	0.09	0.09	0.83	0.12	0.11	0.11	0.22	0.11	0.11	0.17	0.11	0.17	0.09	0.12	0.08	0.1	0.16	0.12	0.12	0.12
Median	5	5	5	2	5	5	6	5	5	5	6	4	5	6	1.6	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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4.4. 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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
<b>Top 3 Box (Net)</b>	472	267	203	2	83	119	269	26	172	181	93	59	45	368	16	96	360	34	90	118	230
	24%	27%	20%	13%	15%	18%	35%	15%	23%	23%	30%	10%	16%	33%	4%	12%	44%	13%	17%	20%	36%
		B		**		DE	*				GHI	K	KL		N	NO		Q		QRS	
	224	132	93	-	27	54	143	16	84	83	41	26	21	178	10	22	192	13	25	60	126
10 - Extremely confident (10)	11%	14%	9%	-	5%	8%	18%	9%	11%	11%	13%	4%	7%	16%	3%	3%	24%	5%	5%	10%	20%
		B		**		DE	*							KL		NO		QR		QRS	
	84	46	36	2	28	21	35	1	42	26	14	13	11	60	3	20	61	13	27	17	27
9	4%	5%	4%	13%	5%	3%	5%	1%	6%	3%	5%	2%	4%	5%	1%	2%	7%	5%	5%	3%	4%
				**			*							K		NO					
	164	90	74	-	29	44	91	9	46	72	37	21	14	129	3	54	107	8	38	41	77
8	8%	9%	7%	-	5%	6%	12%	5%	6%	9%	12%	3%	5%	12%	1%	7%	13%	3%	7%	7%	12%
				**		DE	*				GH			KL		N	NO				QRS
	220	109	109	2	62	71	87	13	86	81	40	54	42	124	14	97	110	30	67	48	76
7	11%	11%	11%	15%	11%	11%	11%	7%	12%	10%	13%	9%	15%	11%	4%	12%	13%	11%	13%	8%	12%
				**			*							K		N	N		S		
	199	98	100	-	58	80	60	11	84	72	31	63	24	112	36	97	66	26	60	63	50
6	10%	10%	10%	-	11%	12%	8%	6%	12%	9%	10%	10%	9%	10%	10%	12%	8%	10%	12%	11%	8%
				**		F	*							P							
	338	169	169	-	96	95	147	46	97	149	45	119	48	171	44	187	107	50	82	89	117
5	17%	17%	17%	-	18%	14%	19%	26%	13%	19%	15%	19%	17%	15%	12%	23%	13%	19%	16%	15%	19%
				**		E	HJ*		HJ					NP							
	164	79	85	-	61	65	38	19	57	63	25	52	20	92	25	98	41	36	46	50	32
4	8%	8%	8%	-	11%	10%	5%	11%	8%	8%	8%	8%	7%	8%	7%	12%	5%	13%	9%	9%	5%
				**	F	F	*							NP			T	T	T		
	608	250	349	9	186	250	172	61	236	237	74	266	101	241	236	241	131	92	171	217	127
Bottom 3 Box (Net)	30%	26%	34%	72%	34%	37%	22%	35%	32%	30%	24%	43%	36%	22%	64%	30%	16%	34%	33%	37%	20%
		A		**	F	F	*	J	J	J	M	M	M	OP	P		T	T	T		
	166	77	88	-	55	62	49	14	76	56	19	46	34	85	47	76	43	33	40	52	41
3	8%	8%	9%	-	10%	9%	6%	8%	10%	7%	6%	8%	12%	8%	13%	9%	5%	12%	8%	9%	6%
				**	F	F	*	J			M	M	P	P	P	T					
	89	45	44	1	30	40	20	7	29	42	11	36	11	42	37	37	15	17	26	33	14
2	4%	5%	4%	6%	5%	6%	3%	4%	4%	5%	4%	6%	4%	4%	10%	5%	2%	6%	5%	6%	2%
				**	F	F	*							OP	P		T	T	T		
	353	128	217	8	101	149	103	40	130	139	44	184	55	114	153	128	73	42	105	133	73
1 - Not at all confident (1)	18%	13%	21%	66%	19%	22%	13%	23%	18%	18%	14%	30%	20%	10%	41%	16%	9%	16%	20%	23%	12%
		A	**	F	F	*					LM	M		OP	P		T	T	T		
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	5.2	5.6	4.9	3	4.7	4.7	6	4.5	5.2	5.1	5.7	4.1	4.8	5.9	3.1	4.7	6.7	4.7	4.8	4.8	6.1
		B		**		DE	*				GHI	K	KL		N	NO					QRS
Std. Dev.	2.89	2.85	2.88	3.25	2.64	2.83	2.94	2.73	2.93	2.86	2.87	2.64	2.77	2.83	2.36	2.36	2.84	2.53	2.73	2.94	2.89
Std. Err.	0.06	0.09	0.09	0.94	0.11	0.11	0.11	0.21	0.11	0.1	0.16	0.11	0.17	0.09	0.12	0.08	0.1	0.15	0.12	0.12	0.12
Median	5	5	5	1	5	5	6	5	5	5	6	4	5	6	2	5	7	5	5	5	6

Statistics:  
 - 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	926	1063	12	498	786	717	80	944	789	788	528	270	1203	306	817	878	217	576	631	577
Base: All Respondents (wtd)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
Top 3 Box (Net)	521	284	234	2	118	138	266	43	183	200	96	83	58	380	36	134	351	62	108	129	222
	26%	29%	23%	20%	22%	20%	34%	24%	25%	25%	31%	14%	21%	34%	10%	16%	43%	23%	21%	22%	35%
		B		**			DE	*			HI		K	KL		N	NO				QRS
	306	167	137	1	51	83	172	34	105	117	49	53	40	213	27	60	219	35	38	93	141
10 - Extremely confident (10)	15%	17%	13%	12%	9%	12%	22%	19%	14%	15%	16%	9%	14%	19%	7%	7%	27%	13%	7%	16%	22%
				**			DE	*					K	K		NO	R			R	QRS
	89	43	46	-	30	16	42	5	46	23	15	15	7	66	3	28	58	11	30	13	34
	4%	4%	4%	-	6%	2%	5%	3%	6%	3%	5%	3%	2%	6%	1%	3%	7%	4%	6%	2%	5%
				**	E		E	*	I		I			K		N	NO			S	S
	127	74	52	1	36	38	52	4	32	60	32	14	12	101	6	46	75	16	40	24	48
	6%	8%	5%	7%	7%	6%	7%	2%	4%	8%	10%	2%	4%	9%	2%	6%	9%	6%	8%	4%	8%
				**			*		H	GH				KL		N	NO			S	S
	228	127	99	2	70	85	73	10	101	73	44	69	31	128	18	111	100	34	71	56	68
	11%	13%	10%	13%	13%	12%	9%	6%	14%	9%	14%	11%	11%	12%	5%	14%	12%	13%	14%	9%	11%
				**			*		I		GI			N		N	W				
	176	82	93	-	58	55	63	15	55	76	30	61	22	92	16	92	68	35	43	44	53
	9%	8%	9%	-	11%	8%	8%	8%	8%	10%	10%	10%	8%	8%	4%	11%	8%	13%	8%	8%	8%
				**			*							N		N	S				
	379	181	198	1	101	133	145	44	130	157	48	132	52	196	59	189	132	56	95	117	111
	19%	19%	19%	6%	19%	20%	19%	25%	18%	20%	16%	22%	19%	18%	16%	23%	16%	21%	18%	20%	18%
				**			J*		J		J			NP		NP					
	141	63	76	2	40	53	48	13	43	61	24	32	31	78	15	75	51	23	41	38	39
	7%	6%	7%	20%	7%	8%	6%	7%	6%	8%	8%	5%	11%	7%	4%	9%	6%	8%	8%	7%	6%
				**			*							K		N					
Bottom 3 Box (Net)	556	235	316	5	159	217	180	51	220	218	66	235	86	235	227	215	113	59	157	202	138
	28%	24%	31%	42%	29%	32%	23%	29%	30%	28%	22%	38%	31%	21%	61%	26%	14%	22%	31%	34%	22%
			A	**		F		*	J	J		M	M	OP	P			QT	QT		
	145	72	71	1	45	54	46	10	55	55	24	54	19	72	45	65	34	14	43	50	38
	7%	7%	7%	12%	8%	8%	6%	6%	8%	7%	8%	9%	7%	7%	12%	8%	4%	5%	8%	9%	6%
				**			*							P	P						
	87	38	49	*	33	28	25	7	39	30	11	37	11	39	39	34	14	17	23	31	16
	4%	4%	5%	1%	6%	4%	3%	4%	5%	4%	3%	6%	4%	4%	11%	4%	2%	6%	5%	5%	3%
				**			*							OP	P		T		T		
1 - Not at all confident (1)	324	124	196	3	81	135	108	33	126	132	32	144	56	124	143	116	65	28	91	121	83
	16%	13%	19%	29%	15%	20%	14%	19%	17%	17%	10%	23%	20%	11%	38%	14%	8%	11%	18%	21%	13%
			A	**		F		J*	J	J		M	M	OP	P			Q	QT		
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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	4.5	5.2	5.1	6	5.3	5.4	5.4	5.9	4.6	5.1	6	3.4	5.1	6.7	5.6	5.1	5	6.1
		B		**			DE	*			HI			KL		N	NO				RS
Std. Dev.	2.96	2.91	2.98	3.19	2.78	2.91	3.06	3.07	3.01	2.94	2.81	2.81	2.96	2.91	2.75	2.57	2.82	2.7	2.79	3.05	3.02
Std. Err.	0.07	0.09	0.09	0.92	0.12	0.11	0.11	0.23	0.11	0.1	0.16	0.11	0.18	0.09	0.14	0.09	0.1	0.16	0.12	0.13	0.12
Median	5	6	5	4	5	5	6	5	5	5	6	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	926	1063	12	498	786	717	80	944	789	788	528	270	1203	306	817	878	217	576	631	577
Base: All Respondents (wtd)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
Top 3 Box (Net)	483	270	212	2	81	94	308	38	176	183	87	69	40	374	24	86	373	41	69	100	273
	24%	28%	21%	13%	15%	14%	40%	21%	24%	23%	28%	11%	14%	34%	6%	11%	46%	15%	13%	17%	43%
		B		**			DE	*			I			KL			NO				QRS
	289	163	126	-	23	52	215	28	101	116	45	38	28	224	15	30	244	11	23	61	194
10 - Extremely confident (10)	14%	17%	12%	-	4%	8%	28%	16%	14%	15%	14%	6%	10%	20%	4%	4%	30%	4%	5%	10%	31%
		B		**		D	DE	*						KL			NO				QR
	77	43	34	-	24	18	35	4	37	22	14	21	3	53	3	25	48	11	21	14	30
	4%	4%	3%	-	4%	3%	5%	2%	5%	3%	4%	3%	1%	5%	1%	3%	6%	4%	4%	2%	5%
				**				*						L			NO				
	117	64	52	2	35	25	58	6	37	45	29	10	10	97	6	30	81	20	24	25	49
	6%	7%	5%	13%	6%	4%	8%	3%	5%	6%	9%	2%	4%	9%	2%	4%	10%	7%	5%	4%	8%
				**			E	*			HI			KL			NO				S
	198	93	103	2	58	66	73	13	77	72	37	54	34	110	14	82	101	31	56	43	67
	10%	10%	10%	14%	11%	10%	9%	7%	10%	9%	12%	9%	12%	10%	4%	8%	12%	11%	11%	7%	11%
				**				*						N			NO				
	181	96	85	-	56	64	61	16	58	77	29	38	32	111	19	102	60	28	59	48	46
	9%	10%	8%	-	10%	9%	8%	9%	8%	10%	10%	6%	11%	10%	5%	13%	7%	10%	12%	8%	7%
				**				*						K			NP				
	366	176	190	-	98	128	141	48	141	130	47	132	59	176	47	210	109	47	102	103	114
	18%	18%	19%	-	18%	19%	18%	27%	19%	17%	15%	21%	21%	16%	13%	26%	13%	18%	20%	18%	18%
				**				*						M			NP				
	174	84	87	2	76	55	43	11	75	64	23	51	21	102	21	101	52	47	50	47	30
	9%	9%	9%	16%	14%	8%	6%	7%	10%	8%	7%	8%	7%	9%	6%	12%	6%	17%	10%	8%	5%
				**		EF		*									NP				
	599	253	339	7	177	274	148	50	205	259	85	270	95	234	245	234	120	75	178	245	102
	30%	26%	33%	57%	32%	40%	19%	28%	28%	33%	28%	44%	34%	21%	66%	29%	15%	28%	35%	42%	16%
Bottom 3 Box (Net)			A	**	F	DF		*	J			LM	M		OP	P		T	T	QRT	
	160	81	77	2	51	77	31	13	53	65	29	58	21	80	39	74	46	23	47	68	21
	8%	8%	8%	14%	9%	11%	4%	7%	7%	8%	9%	9%	8%	7%	11%	9%	6%	9%	9%	12%	3%
				**	F	F		*						P	P		T	T	T	T	
	80	40	39	1	22	40	18	2	20	41	16	35	10	36	30	38	13	9	28	29	15
	4%	4%	4%	11%	4%	6%	2%	1%	3%	5%	5%	6%	4%	3%	8%	5%	2%	3%	5%	5%	2%
				**		F		*	H	M				P	P		T	T	T	T	
1 - Not at all confident (1)	359	132	223	4	104	156	99	35	132	152	40	177	63	118	176	122	60	42	103	148	66
	18%	14%	22%	22%	19%	23%	13%	20%	18%	19%	13%	29%	23%	11%	48%	15%	7%	16%	20%	25%	10%
			A	**	F	F		*	J	J		M	M		OP	P		T	T	QT	
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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/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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
A change in your relationship status (i.e. divorce, separation)	521	284	234	2	118	138	266	43	183	200	96	83	58	380	36	134	351	62	108	129	222
	26%	29%	23%	20%	22%	20%	34%	24%	25%	25%	31%	14%	21%	34%	10%	16%	43%	23%	21%	22%	35%
	B			**			DE	*			HI		K	KL		N	NO				QRS
	510	282	226	2	103	121	286	31	192	188	100	66	46	399	18	107	384	47	101	108	254
Having an illness and being unable to work for three months	25%	29%	22%	19%	19%	18%	37%	18%	26%	24%	32%	11%	16%	36%	5%	13%	47%	17%	20%	18%	40%
	B			**			DE	*			GHI			KL		N	NO				QRS
Unexpected auto repairs or purchase	507	295	210	2	98	130	278	23	191	191	102	51	47	408	19	114	374	41	107	120	238
	25%	30%	21%	14%	18%	19%	36%	13%	26%	24%	33%	8%	17%	37%	5%	14%	46%	15%	21%	21%	38%
	B			**			DE	*	G	G	GHI			K	KL	N	NO				QRS
Loss of employment / change in wage or seasonal work	483	270	212	2	81	94	308	38	176	183	87	69	40	374	24	86	373	41	69	100	273
	24%	28%	21%	13%	15%	14%	40%	21%	24%	23%	28%	11%	14%	34%	6%	11%	46%	15%	13%	17%	43%
	B			**			DE	*			I			KL		N	NO				QRS
The death of an immediate family member	472	267	203	2	83	119	269	26	172	181	93	59	45	368	16	96	360	34	90	118	230
	24%	27%	20%	13%	15%	18%	35%	15%	23%	23%	30%	10%	16%	33%	4%	12%	44%	13%	17%	20%	36%
	B			**			DE	*			GHI			K	KL	N	NO			Q	QRS
Paying for your own or someone else's education	441	254	186	2	106	119	216	23	159	168	91	54	39	348	23	94	324	48	108	101	185
	22%	26%	18%	13%	19%	17%	28%	13%	22%	21%	29%	9%	14%	31%	6%	12%	40%	18%	21%	17%	29%
	B			**			DE	*			GHI			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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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/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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Paying for your own or someone else's education	682	291	385	6	197	260	225	84	261	265	71	303	112	267	257	261	164	88	183	247	163
	34%	30%	38%	48%	36%	38%	29%	48%	36%	34%	23%	49%	40%	24%	69%	32%	20%	33%	36%	42%	26%
			A	**	F	F		J*	J	J		LM	M		OP	P		T	T	QT	
	620	261	351	8	191	251	178	60	234	254	72	284	97	239	267	241	111	84	172	247	118
Having an illness and being unable to work for three months	31%	27%	35%	70%	35%	37%	23%	34%	32%	32%	23%	46%	35%	22%	72%	30%	14%	31%	33%	42%	19%
			A	**	F	F		J*	J	J		LM	M		OP	P		T	T	QRT	
	608	250	349	9	186	250	172	61	236	237	74	266	101	241	236	241	131	92	171	217	127
The death of an immediate family member	30%	26%	34%	72%	34%	37%	22%	35%	32%	30%	24%	43%	36%	22%	64%	30%	16%	34%	33%	37%	20%
			A	**	F	F		J*	J	J		M	M		OP	P		T	T	T	
	599	253	339	7	177	274	148	50	205	259	85	270	95	234	245	234	120	75	178	245	102
Loss of employment / change in wage or seasonal work	30%	26%	33%	57%	32%	40%	19%	28%	28%	33%	28%	44%	34%	21%	66%	29%	15%	28%	35%	42%	16%
			A	**	F	DF		*	J	J		LM	M		OP	P		T	T	QRT	
	556	235	316	5	159	217	180	51	220	218	66	235	86	235	227	215	113	59	157	202	138
A change in your relationship status (i.e. divorce, separation)	28%	24%	31%	42%	29%	32%	23%	29%	30%	28%	22%	38%	31%	21%	61%	26%	14%	22%	31%	34%	22%
			A	**	F	F		*	J	J		M	M		OP	P		T	T	QT	QT
	521	205	310	6	150	217	154	56	186	221	57	263	89	168	226	201	93	66	147	206	102
Unexpected auto repairs or purchase	26%	21%	31%	48%	27%	32%	20%	32%	25%	28%	19%	43%	32%	15%	61%	25%	11%	24%	29%	35%	16%
			A	**	F	F		J*	J	J		LM	M		OP	P		T	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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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	Insolvnt	\$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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
<b>Top 3 Box (Net)</b>	417	163	250	3	133	179	104	29	151	177	59	184	63	170	209	136	72	61	128	159	69
	21%	17%	25%	26%	24%	26%	13%	17%	21%	23%	19%	30%	22%	15%	56%	17%	9%	23%	25%	27%	11%
			A	**	F	F		*				M	M		OP	F		T	T	T	
	218	71	146	2	66	96	57	17	76	102	23	114	31	73	143	48	27	29	61	92	37
	11%	7%	14%	13%	12%	14%	7%	10%	10%	13%	8%	19%	11%	7%	39%	6%	3%	11%	12%	16%	6%
			A	**	F	F		*		J		LM	M		OP	P		T	T	T	
	66	32	33	1	27	25	14	5	34	18	9	26	8	32	28	19	19	7	30	21	9
	3%	3%	3%	7%	5%	4%	2%	3%	5%	2%	3%	4%	3%	3%	8%	2%	2%	3%	6%	4%	1%
			**		F	F		*							OP			T	T	T	
	132	59	72	1	40	59	33	7	41	57	27	43	24	65	38	69	25	25	37	46	24
	7%	6%	7%	6%	7%	9%	4%	4%	6%	7%	9%	7%	9%	6%	10%	8%	3%	9%	7%	8%	4%
			**		F	F		*							P	P		T	T	T	
	198	117	80	1	70	79	50	10	70	77	41	64	27	108	48	114	36	25	71	58	45
	10%	12%	8%	8%	13%	12%	6%	5%	10%	10%	13%	10%	9%	10%	13%	14%	4%	9%	14%	10%	7%
			**		F	F		*				GI			P	P		T	T		
	196	101	93	2	69	87	39	16	77	70	33	76	28	92	23	138	36	45	58	67	26
	10%	10%	9%	16%	13%	13%	5%	9%	10%	9%	11%	12%	10%	8%	6%	17%	4%	17%	11%	11%	4%
			**		F	F		*				M			NP			T	T	T	
	313	147	165	1	98	107	108	42	116	119	35	106	44	163	30	212	71	44	90	90	88
	16%	15%	16%	7%	18%	16%	14%	24%	16%	15%	11%	17%	16%	15%	8%	26%	9%	16%	18%	15%	14%
			**		J*	J		*		J					NP			T	T	T	
	145	84	59	2	38	48	59	18	54	50	23	39	18	88	9	97	39	21	40	37	47
	7%	9%	6%	18%	7%	7%	8%	10%	7%	6%	7%	6%	7%	8%	2%	12%	5%	8%	8%	6%	7%
			**		F	F		*							NP			T	T	T	
<b>Bottom 3 Box (Net)</b>	733	360	369	3	139	180	414	61	264	290	117	144	101	488	53	118	562	73	129	175	356
	37%	37%	36%	25%	25%	26%	53%	35%	36%	37%	38%	24%	36%	44%	14%	14%	69%	27%	25%	30%	56%
			**		DE	*		*				K	KL		NO					ORS	
	145	81	64	--	32	40	74	13	52	56	24	48	25	73	27	48	70	17	24	40	64
	7%	8%	6%	--	6%	6%	10%	7%	7%	7%	8%	8%	9%	7%	7%	6%	9%	6%	5%	7%	10%
			**		E	*		*												R	
	133	75	57	2	24	38	72	15	50	50	19	19	21	94	7	34	92	6	37	27	63
	7%	8%	6%	13%	4%	6%	9%	8%	7%	6%	6%	3%	7%	8%	2%	4%	11%	2%	7%	5%	10%
			**		DE	*		*						K	K			NO		Q	
	454	205	248	1	83	103	269	34	162	184	74	77	55	322	18	36	400	50	67	108	229
	23%	21%	24%	12%	15%	15%	35%	19%	22%	23%	24%	13%	20%	29%	5%	4%	49%	19%	13%	18%	36%
			**		DE	*		*						K	KL		NO		R	QRS	
<b>Sigma</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
	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\_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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
<b>Top 3 Box (Net)</b>	674	307	361	6	192	285	198	56	242	280	96	265	106	303	213	231	230	81	203	241	149
	34%	32%	36%	49%	35%	42%	26%	32%	33%	36%	31%	43%	38%	27%	58%	28%	28%	30%	39%	41%	24%
				**	F	F		*				M	M	OP			QT	QT			
10 - Strongly agree (10)	344	150	191	4	107	137	100	33	126	142	42	161	52	131	145	92	107	46	98	129	70
	17%	15%	19%	30%	20%	20%	13%	19%	17%	18%	14%	26%	18%	12%	39%	11%	13%	17%	19%	22%	11%
				**	F	F		*				LM	M	OP			T	T			
9	100	52	47	1	33	41	27	-	41	40	20	38	18	45	23	34	44	15	34	29	22
	5%	5%	5%	7%	6%	6%	3%	-	6%	5%	6%	6%	6%	4%	6%	4%	5%	6%	7%	5%	3%
				**				*	G	G	G										
8	230	105	123	1	52	107	71	23	75	98	34	66	37	127	46	105	79	20	71	82	58
	11%	11%	12%	12%	10%	16%	9%	13%	10%	13%	11%	11%	13%	11%	12%	13%	10%	7%	14%	14%	9%
				**	DF			*											QT	QT	
7	260	141	119	-	71	103	86	6	97	104	54	70	39	151	36	143	81	40	73	74	73
	13%	15%	12%	-	13%	15%	11%	3%	13%	13%	17%	11%	14%	14%	10%	18%	10%	15%	14%	13%	12%
				**				*	G	G	GI					NP					
6	241	127	114	-	69	88	85	26	79	93	43	53	28	160	21	127	93	29	71	67	74
	12%	13%	11%	-	13%	13%	11%	11%	12%	14%	9%	10%	14%	6%	16%	11%	11%	11%	14%	11%	12%
				**				*						K	NP	N					
5	335	148	185	3	98	103	135	41	138	113	43	112	49	175	40	167	129	59	79	81	117
	17%	15%	18%	26%	18%	15%	17%	23%	19%	14%	14%	18%	17%	16%	11%	20%	16%	22%	15%	14%	18%
				**				U*								NP		S			
4	121	62	58	1	42	27	52	6	48	48	19	23	19	79	13	62	46	23	27	31	40
	6%	6%	6%	7%	8%	4%	7%	3%	7%	6%	6%	4%	7%	7%	3%	8%	6%	9%	5%	5%	6%
				**	E			*						K	N						
Bottom 3 Box (Net)	369	188	179	2	75	76	218	42	128	146	53	90	40	239	48	85	236	37	62	91	179
	18%	19%	18%	18%	14%	11%	28%	24%	18%	19%	17%	15%	14%	22%	13%	10%	29%	14%	12%	16%	28%
				**				*						KL	NO						ORS
3	112	53	58	2	30	24	58	12	39	48	14	41	14	58	24	40	48	15	23	25	49
	6%	5%	6%	13%	6%	3%	8%	7%	5%	6%	4%	7%	5%	5%	6%	5%	6%	6%	4%	4%	8%
				**			E	*													S
2	72	41	31	1	15	18	39	9	27	25	11	12	14	47	7	18	48	4	17	14	37
	4%	4%	3%	5%	3%	3%	5%	5%	4%	3%	3%	2%	5%	4%	2%	2%	6%	1%	3%	2%	6%
				**			E	*						K	K						QS
1 - Strongly disagree (1)	185	94	90	-	30	35	121	20	62	73	29	37	13	134	18	28	139	18	21	52	94
	9%	10%	9%	-	5%	5%	16%	12%	9%	9%	9%	6%	5%	12%	5%	3%	17%	7%	4%	9%	15%
				**			DE	*						KL	NO						R
				**										KL							ORS
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
<b>Top 3 Box (Net)</b>	353	172	176	6	123	148	82	35	128	134	56	138	62	153	119	122	113	49	128	123	52
	18%	18%	17%	46%	22%	22%	11%	20%	17%	17%	18%	23%	22%	14%	32%	15%	14%	18%	25%	21%	8%
				**	F	F	*	*	*	*	*	M	M	OP			T	T	T	T	
10 - Strongly agree (10)	171	73	95	3	64	68	39	20	62	68	20	77	31	63	77	42	53	29	56	64	23
	9%	8%	9%	26%	12%	10%	5%	11%	9%	9%	7%	13%	11%	6%	21%	5%	7%	11%	11%	11%	4%
				**	F	F	*	*	*	*	*	M	M	OP			T	T	T	T	
9	52	29	22	1	22	17	13	-	20	22	10	16	8	28	12	19	22	5	27	10	11
	3%	3%	2%	12%	4%	3%	2%	-	3%	3%	3%	3%	3%	3%	3%	3%	2%	3%	2%	5%	2%
				**	F	F	*	*	*	*	*	*	*	*	*	*	*	*	*	*	ST
8	129	69	59	1	37	63	30	14	46	44	26	45	22	62	30	61	38	15	45	50	19
	6%	7%	6%	7%	7%	9%	4%	8%	6%	6%	8%	7%	8%	6%	8%	5%	6%	9%	9%	9%	3%
				**	F	F	*	*	*	*	*	*	*	*	*	*	*	*	*	*	T
7	175	91	82	2	69	74	31	4	68	71	32	62	21	92	28	95	52	43	50	57	24
	9%	9%	8%	13%	13%	11%	4%	2%	9%	9%	10%	10%	7%	8%	8%	12%	6%	16%	10%	10%	4%
				**	F	F	*	*	G	G	G	G								RST	T
6	164	90	74	-	43	77	44	11	53	65	34	43	31	90	27	91	46	17	48	65	34
	8%	9%	7%	-	8%	11%	6%	6%	7%	8%	11%	7%	11%	8%	7%	11%	6%	6%	9%	11%	5%
				**	F	F	*	*	H	H	H	H								T	T
5	338	167	171	1	105	115	118	28	139	128	44	137	46	155	50	189	100	56	87	92	103
	17%	17%	17%	7%	19%	17%	15%	16%	19%	16%	14%	22%	17%	14%	13%	23%	12%	21%	17%	16%	16%
				**			*	*	*	*	*	M									
4	150	73	76	1	59	55	36	17	49	58	25	46	22	81	27	83	39	32	47	48	23
	7%	7%	7%	11%	11%	8%	5%	10%	7%	7%	8%	8%	8%	7%	10%	5%	12%	9%	8%	8%	4%
				**	F	F	*	*												T	T
<b>Bottom 3 Box (Net)</b>	821	380	438	3	147	211	463	81	295	327	118	186	98	537	120	235	466	72	155	199	396
	41%	39%	43%	23%	27%	31%	60%	46%	40%	42%	38%	30%	35%	48%	32%	29%	57%	27%	30%	34%	63%
				**	DE	DE	*	*													QRS
3	163	69	94	*	40	49	74	14	44	79	26	42	21	101	35	62	66	17	46	38	63
	8%	7%	9%	3%	7%	7%	10%	8%	6%	10%	8%	7%	7%	9%	9%	8%	8%	6%	9%	6%	10%
				**			*	*	H	H	H	H									
2	145	72	72	1	36	38	71	11	64	52	19	39	15	90	23	57	65	17	37	34	57
	7%	7%	7%	7%	7%	6%	9%	6%	9%	7%	6%	6%	6%	8%	6%	7%	8%	6%	7%	6%	9%
				**	E	E	*	*													
1 - Strongly disagree (1)	513	239	272	2	72	123	318	56	187	196	73	105	62	345	62	116	335	38	72	127	276
	26%	25%	27%	13%	13%	18%	41%	32%	26%	25%	24%	17%	22%	31%	17%	14%	41%	14%	14%	22%	44%
				**	DE	DE	*	*													QR
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

<b>Summary</b>																					
Mean	4.5	4.6	4.4	6.4	5.3	5.1	3.4	4.2	4.5	4.5	4.7	5.1	4.9	4.1	5.5	4.9	3.7	5.2	5.3	4.9	3.2
			**	F	F	F	*	*	*	*	*	M	M	OP	OP	P		T	T	T	
Std. Dev.	2.91	2.87	2.94	3.42	2.79	2.84	2.73	3.05	2.92	2.9	2.85	2.9	2.97	2.83	3.2	2.49	2.94	2.73	2.85	2.93	2.59
Std. Err.	0.07	0.09	0.09	0.99	0.12	0.11	0.1	0.23	0.11	0.1	0.16	0.12	0.18	0.09	0.17	0.09	0.1	0.17	0.13	0.12	0.1
Median	5	5	4	7	5	5	2	4	5	5	5	5	5	4	5	5	3	5	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	926	1063	12	498	786	717	80	344	789	788	528	270	1203	306	817	878	217	576	631	577
Base: All Respondents (wtd)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
Top 3 Box (Net)	667	354	310	3	160	175	332	31	251	258	128	126	79	462	50	141	476	80	157	149	283
10 - Strongly agree (10)	33%	36%	31%	26%	29%	26%	43%	17%	34%	33%	41%	21%	28%	42%	14%	17%	58%	30%	30%	25%	45%
9	361	188	171	2	70	84	206	25	125	142	70	64	36	261	30	49	282	39	56	92	173
8	18%	19%	17%	19%	13%	12%	27%	14%	17%	18%	23%	10%	13%	24%	8%	6%	35%	15%	11%	16%	27%
7	99	64	35	-	29	22	47	6	42	33	17	17	11	71	6	19	73	14	33	11	41
6	5%	7%	3%	-	5%	3%	6%	3%	6%	4%	6%	3%	4%	6%	2%	2%	9%	5%	6%	2%	6%
5	208	103	105	1	60	69	79	-	85	83	40	46	32	130	14	73	121	27	67	46	69
4	10%	11%	10%	7%	11%	10%	10%	-	12%	11%	13%	7%	11%	12%	4%	9%	15%	10%	13%	8%	11%
3	167	78	89	-	50	71	45	7	49	76	35	43	21	103	19	84	64	23	51	51	42
2	8%	8%	9%	-	9%	11%	6%	4%	7%	10%	11%	7%	8%	9%	5%	10%	8%	8%	10%	9%	7%
1 - Strongly disagree (1)	176	95	79	1	65	67	43	19	60	68	30	56	25	95	18	108	50	36	47	56	36
Sigma	8%	10%	8%	7%	12%	10%	6%	10%	8%	9%	10%	9%	9%	5%	13%	6%	13%	6%	13%	9%	6%
Summary	338	159	176	2	103	125	110	43	134	120	41	123	49	165	43	186	108	66	85	106	80
Mean	17%	16%	17%	18%	19%	18%	14%	24%	18%	15%	13%	20%	18%	15%	12%	23%	13%	24%	17%	18%	13%
Std. Dev.	163	73	90	-	61	62	40	17	61	60	25	50	31	82	23	100	41	29	52	51	31
Std. Err.	8%	8%	9%	**	11%	9%	5%	10%	8%	8%	8%	8%	11%	7%	6%	12%	5%	11%	10%	9%	5%
Median	490	212	272	6	106	180	204	60	178	203	49	214	75	201	217	196	77	37	122	172	159
Statistics:	25%	22%	27%	49%	19%	36%	26%	34%	24%	26%	16%	35%	27%	18%	59%	24%	9%	14%	24%	29%	25%
Overlap formulae used:	139	67	71	1	52	40	47	18	47	56	18	51	20	67	48	66	25	24	41	41	34
- Column Proportions:	7%	7%	7%	12%	10%	6%	6%	10%	6%	7%	6%	8%	7%	6%	13%	8%	3%	9%	8%	7%	5%
Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T	66	20	45	1	5	30	30	7	16	36	6	24	4	37	26	29	11	2	11	28	25
Minimum Base: 30 (**), Small Base: 100 (*)	3%	2%	4%	11%	1%	4%	4%	4%	2%	5%	2%	4%	2%	3%	7%	4%	1%	1%	2%	5%	4%
- Column Means:	286	126	157	3	49	110	126	35	115	111	25	138	51	97	144	101	41	11	70	104	101
Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T	14%	13%	15%	26%	9%	16%	16%	20%	16%	14%	8%	23%	18%	9%	39%	12%	5%	4%	14%	18%	16%
Minimum Base: 30 (**), Small Base: 100 (*)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
100%	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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5.6. 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

	Gender				AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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	926	1063	12	498	786	717	80	944	789	788	528	270	1203	306	817	878	217	576	631	577
Base: All Respondents (wtd)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
Top 3 Box (Net)	698	375	320	3	131	180	387	35	255	272	136	102	77	519	36	148	514	51	152	156	340
	35%	39%	31%	25%	24%	26%	50%	20%	35%	35%	44%	17%	27%	47%	10%	18%	63%	19%	29%	27%	54%
	B			**			DE	*	G	G	GHI		K	KL		N	NO		Q		QRS
	406	202	200	3	53	95	258	27	142	168	69	46	40	320	18	49	339	25	58	100	222
10 - Strongly agree (10)	20%	21%	20%	25%	10%	14%	33%	15%	19%	21%	22%	7%	14%	29%	5%	6%	42%	9%	11%	17%	35%
				**			DE	*					K	KL		NO				QR	QRS
	92	56	36	-	19	25	48	6	26	37	23	17	11	64	5	24	64	8	30	10	44
	5%	6%	4%	-	3%	4%	6%	4%	4%	5%	8%	3%	4%	6%	1%	3%	8%	3%	6%	2%	7%
				**			*			HI				K		NO			S		5
	200	117	83	-	60	60	80	3	87	67	43	39	25	135	14	75	111	17	64	46	73
	10%	12%	8%	-	11%	9%	10%	1%	12%	9%	14%	6%	9%	12%	4%	9%	14%	6%	12%	8%	12%
	B			**			*	G	G	GI			K		N	NO			QS		
	197	107	89	1	48	74	75	12	70	79	36	37	30	131	18	99	80	29	47	55	66
	10%	11%	9%	**	**	11%	10%	7%	10%	10%	12%	6%	11%	12%	5%	12%	10%	11%	9%	9%	10%
				**			*							K		N	NO				
	230	107	121	1	80	78	73	24	88	87	30	79	40	111	41	124	64	47	59	66	58
	11%	11%	12%	12%	15%	11%	9%	14%	12%	11%	10%	13%	14%	10%	11%	15%	8%	17%	11%	11%	9%
				**			F							P		T					
	298	151	147	-	95	128	75	36	111	111	39	119	58	121	59	181	58	47	89	99	62
	15%	15%	14%	-	17%	19%	10%	21%	15%	14%	13%	19%	21%	11%	16%	22%	7%	18%	17%	17%	10%
				**	F	F		*				M	M		P	P		T	T	T	T
	154	79	74	2	64	49	42	16	64	57	17	54	20	80	27	102	25	36	42	44	32
	8%	8%	7%	13%	12%	7%	5%	9%	9%	7%	5%	9%	7%	7%	7%	13%	3%	13%	8%	8%	5%
				**	EF		*							P		NP		ST			
	424	153	265	5	129	172	123	52	144	178	50	223	56	145	188	162	74	60	126	165	74
	21%	16%	26%	41%	24%	25%	16%	30%	20%	23%	16%	36%	20%	13%	51%	20%	9%	22%	24%	28%	12%
Bottom 3 Box (Net)		A	**	F	F		J*		J		LM	M		OP	P		T	T	T	T	
	115	34	79	2	40	35	40	16	30	52	17	65	17	33	44	55	15	20	33	43	19
	6%	3%	8%	20%	7%	5%	5%	9%	4%	7%	6%	11%	6%	3%	12%	7%	2%	7%	6%	7%	3%
		A	**				*					M	M		OP	P		T	T	T	
	58	28	30	-	11	32	15	7	19	23	9	30	12	17	20	24	15	7	16	22	13
	3%	3%	3%	-	2%	5%	2%	4%	3%	3%	3%	5%	4%	2%	5%	3%	2%	3%	3%	4%	2%
				**			*					M	M		P						
	250	92	156	3	78	105	68	30	94	102	24	128	27	95	124	83	44	33	76	100	41
	13%	9%	15%	21%	14%	15%	9%	17%	13%	13%	8%	21%	10%	9%	33%	10%	5%	12%	15%	17%	7%
		A	**	F	F		J*		J		LM	M		OP	P		T	T	T	T	
1 - Strongly disagree (1)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
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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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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
I will be able to cover all living and family expenses in the next 12 months without going into further debt	698	375	320	3	131	180	387	35	255	272	136	102	77	519	36	148	514	51	152	156	340
	35%	39%	31%	25%	24%	26%	50%	20%	35%	35%	44%	17%	27%	47%	10%	18%	63%	19%	29%	27%	54%
	B			**			DE	*	G	G	GHI	K	KL	N	NO	NO	Q			QRS	
I am concerned about the impact of rising interest rates on my financial situation	674	307	361	6	192	285	198	56	242	280	96	265	106	303	213	231	230	81	203	241	149
	34%	32%	36%	49%	35%	42%	26%	32%	33%	36%	31%	43%	38%	27%	58%	28%	28%	30%	39%	41%	24%
				**	F	F		*				M	M		OP				QT	QT	
I am confident I won't have any debt in retirement	667	354	310	3	160	175	332	31	251	258	128	126	79	462	50	141	476	80	157	149	283
	33%	36%	31%	26%	29%	26%	43%	17%	34%	33%	41%	21%	28%	42%	14%	17%	58%	30%	30%	25%	45%
	B			**			DE	*	G	G	GHI	K	KL				NO			QRS	
I regret the amount of debt that I've taken on in my life	535	241	288	6	149	215	171	48	205	223	59	221	87	227	224	186	125	63	154	190	128
	27%	25%	28%	52%	27%	32%	22%	27%	28%	28%	19%	36%	31%	21%	61%	23%	15%	24%	30%	32%	20%
				**	F	F		*	J	J		M	M		OP	F		T	QT	QT	
I am concerned about my current level of debt	417	163	250	3	133	179	104	29	151	177	59	184	63	170	209	136	72	61	128	159	69
	21%	17%	25%	26%	24%	26%	13%	17%	21%	23%	19%	30%	22%	15%	56%	17%	9%	23%	25%	27%	11%
	A			**	F	F		*				M	M		OP	P		T	T	T	
I am worried that me or someone in my household could lose their job	353	172	176	6	123	148	82	35	128	134	56	138	62	153	119	122	113	49	128	123	52
	18%	18%	17%	46%	22%	22%	11%	20%	17%	17%	18%	23%	22%	14%	32%	15%	14%	18%	25%	21%	8%
				**	F	F		*				M	M		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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
I am worried that me or someone in my household could lose their job	821	380	438	3	147	211	463	81	295	327	118	186	98	537	120	235	466	72	155	199	396
	41%	39%	43%	23%	27%	31%	60%	46%	40%	42%	38%	30%	35%	48%	32%	29%	57%	27%	30%	34%	63%
				**			DE	*						KL			NO				QRS
I am concerned about my current level of debt	733	360	369	3	139	180	414	61	264	290	117	144	101	488	53	118	562	73	129	175	356
	37%	37%	36%	25%	25%	26%	53%	35%	36%	37%	38%	24%	36%	44%	14%	14%	69%	27%	25%	30%	56%
				**			DE	*						K			NO				QRS
I regret the amount of debt that I've taken on in my life	679	321	356	2	144	176	359	56	222	272	129	122	80	477	50	125	503	72	144	156	307
	34%	33%	35%	13%	26%	26%	46%	32%	30%	35%	42%	20%	28%	43%	14%	15%	62%	27%	28%	27%	49%
				**			DE	*			HI			K			NO				QRS
I am confident I won't have any debt in retirement	490	212	272	6	106	180	204	60	178	203	49	214	75	201	217	196	77	37	122	172	159
	25%	22%	27%	49%	19%	26%	26%	34%	24%	26%	16%	35%	27%	18%	59%	24%	9%	14%	24%	29%	25%
				**		D	D	J*	J	J		M	M	OP	P		Q	Q	Q	Q	Q
I will be able to cover all living and family expenses in the next 12 months without going into further debt	424	153	265	5	129	172	123	52	144	178	50	223	56	145	188	162	74	60	126	165	74
	21%	16%	26%	41%	24%	25%	16%	30%	20%	23%	16%	36%	20%	13%	51%	20%	9%	22%	24%	28%	12%
			A	**	F	F	J*	J	J		LM	M		OP	P		T	T	T	T	T
I am concerned about the impact of rising interest rates on my financial situation	369	188	179	2	75	76	218	42	128	146	53	90	40	239	48	85	236	37	62	91	179
	18%	19%	18%	18%	14%	11%	28%	24%	18%	19%	17%	15%	14%	22%	13%	10%	29%	14%	12%	16%	28%
				**			DE	*						KL			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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
I am concerned about the impact of rising interest rates on my financial situation	1175	575	595	6	332	475	369	88	418	477	193	388	173	614	270	501	404	150	347	382	296
	59%	59%	59%	49%	61%	70%	48%	50%	57%	61%	63%	63%	62%	55%	73%	61%	50%	56%	67%	65%	47%
	**	F	DF	*							G	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	1126	590	530	6	259	331	535	72	413	439	202	217	147	761	96	371	659	126	258	278	464
	56%	61%	52%	46%	47%	49%	69%	41%	56%	56%	66%	35%	52%	69%	26%	46%	81%	47%	50%	47%	73%
	B		**			DE	*		G	G	GHI		K		N	NO					QRS
I am confident I won't have any debt in retirement	1010	528	478	4	275	314	421	56	360	401	192	225	125	660	87	333	590	138	255	256	361
	50%	54%	47%	34%	50%	46%	54%	32%	49%	51%	62%	37%	45%	60%	24%	41%	72%	51%	50%	44%	57%
	B		**			E	*		G	G	GHI		KL		N	NO					RS
I regret the amount of debt that I've taken on in my life	889	437	443	10	267	349	273	73	322	371	123	339	137	414	263	420	207	122	258	300	209
	44%	45%	44%	82%	49%	51%	35%	42%	44%	47%	40%	55%	49%	37%	71%	52%	25%	45%	50%	51%	33%
	**	F	F	*						J		M	M	OP	F		T	T	T	T	
I am concerned about my current level of debt	811	381	423	6	271	346	194	55	298	325	133	323	118	369	280	388	143	130	257	284	140
	41%	39%	42%	50%	50%	51%	25%	31%	41%	41%	43%	53%	42%	33%	75%	48%	18%	48%	50%	48%	22%
	**	F	F	*							G	LM	M		OP	P			T	T	T
I am worried that me or someone in my household could lose their job	692	353	332	7	235	299	158	50	249	271	122	244	114	335	174	307	211	110	226	246	110
	35%	36%	33%	58%	43%	44%	20%	29%	34%	34%	40%	40%	41%	30%	47%	38%	26%	41%	44%	42%	17%
	**	F	F	*							I	M	M		OP	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Top 2 Box (Net)	833	413	415	5	329	333	171	88	316	309	120	366	121	346	266	414	154	147	301	257	127
	42%	42%	41%	44%	60%	49%	22%	50%	43%	39%	39%	60%	43%	31%	72%	51%	19%	55%	59%	44%	20%
				**	EF	F		*				LM	M		OP	P		ST	ST		
Strongly agree	249	129	119	2	103	97	50	17	97	100	36	111	39	99	109	87	53	43	97	76	33
	12%	13%	12%	14%	19%	14%	6%	10%	13%	12%	18%	14%	9%	29%	11%	7%	16%	19%	13%	5%	
				**	F	F		*				M	M		OP	P		T	ST	T	
Somewhat agree	584	284	296	4	226	236	121	71	219	209	84	254	82	247	157	327	100	104	205	181	94
	29%	29%	29%	30%	41%	35%	16%	40%	30%	27%	27%	42%	29%	22%	42%	40%	12%	39%	40%	31%	15%
				**	EF	F		U*				LM	M		P	P		T	ST	T	
Bottom 2 Box (Net)	1168	560	601	7	217	347	603	88	416	476	188	247	159	762	105	401	662	121	213	329	504
	58%	58%	59%	56%	40%	51%	78%	50%	57%	61%	61%	40%	57%	69%	28%	49%	81%	45%	41%	56%	80%
				**	D	DE	*					K	KL		N	NO			QR	QRS	
Somewhat disagree	608	283	318	7	140	217	251	51	216	251	90	159	100	349	86	292	230	82	141	176	208
	30%	29%	31%	56%	26%	32%	29%	29%	32%	29%	26%	36%	32%	23%	36%	28%	31%	27%	30%	33%	
				**		D	*					K			NP						
Strongly disagree	560	277	283	-	77	130	353	37	200	225	98	88	60	412	19	109	432	39	72	153	296
	28%	28%	28%	-	14%	19%	46%	21%	27%	29%	32%	14%	21%	37%	5%	13%	53%	14%	14%	26%	47%
				**		DE	*				G	K	KL		N	NO			QR	QRS	
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Top 2 Box (Net)	1161	557	598	7	377	466	319	102	413	473	175	435	183	544	316	588	257	172	361	383	245
	58%	57%	59%	**	69%	68%	41%	58%	56%	60%	57%	71%	65%	49%	85%	72%	32%	64%	70%	65%	39%
				F	F			*				M	M	OP	P		T	T	T		
Strongly agree	379	170	207	2	133	156	90	23	147	154	55	154	66	159	169	135	75	49	132	136	62
	19%	17%	20%	**	24%	23%	12%	13%	20%	20%	18%	25%	24%	14%	45%	17%	9%	18%	26%	23%	10%
				F	F			*				M	M	OP	P		T	T	T		
Somewhat agree	782	387	391	4	244	309	229	78	266	318	120	281	117	385	148	452	182	123	229	246	184
	39%	40%	38%	36%	45%	45%	30%	44%	36%	41%	39%	46%	42%	35%	40%	55%	22%	46%	44%	42%	29%
				F	F			*				M	M	NP	NP		T	T	T		
Bottom 2 Box (Net)	840	416	418	5	169	215	455	75	319	312	134	178	98	564	54	227	558	96	154	203	386
	42%	43%	41%	44%	31%	32%	59%	42%	44%	40%	43%	29%	35%	51%	15%	28%	68%	36%	30%	35%	61%
				F	F			*						KL		N	NO				QRS
Somewhat disagree	483	217	263	4	118	150	215	39	186	184	74	115	61	308	46	177	261	68	110	123	182
	24%	22%	26%	31%	22%	22%	28%	22%	25%	23%	24%	19%	22%	28%	12%	22%	32%	25%	21%	21%	29%
				F	F			*						K		N	NO				RS
Strongly disagree	356	199	156	2	51	65	240	36	133	128	59	63	37	256	9	50	297	28	43	80	204
	18%	20%	15%	13%	9%	10%	31%	20%	18%	16%	19%	10%	13%	23%	2%	6%	36%	10%	8%	14%	32%
				F	F			*						KL		N	NO			R	QRS
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Top 2 Box (Net)	1291	614	670	7	399	492	400	107	476	506	202	459	186	647	310	609	372	184	387	403	318
	65%	63%	66%	**	73%	72%	52%	61%	65%	65%	65%	75%	66%	58%	84%	75%	46%	68%	75%	69%	50%
				F	F		*					LM	M		OP	P		T	T	T	
Strongly agree	397	199	195	3	132	168	96	24	149	162	62	158	63	175	153	148	95	58	131	143	65
	20%	20%	19%	26%	24%	25%	12%	13%	20%	21%	20%	26%	23%	16%	41%	18%	12%	21%	25%	24%	10%
				**	F	F	*					M	M		OP	P		T	T	T	
Somewhat agree	895	416	475	4	267	324	304	84	327	345	139	300	123	472	156	461	277	126	256	260	252
	45%	43%	47%	30%	49%	48%	39%	47%	45%	44%	45%	49%	44%	43%	42%	57%	34%	47%	50%	44%	40%
				**	F	F	*					M			P	NP			T		
Bottom 2 Box (Net)	710	358	346	5	147	189	374	69	256	278	107	154	95	461	61	206	443	85	128	183	314
	35%	37%	34%	44%	27%	28%	48%	39%	35%	35%	35%	25%	34%	42%	16%	25%	54%	32%	25%	31%	50%
				**		DE	*					K	KL		N	NO					QRS
Somewhat disagree	462	210	247	4	111	135	216	41	178	173	69	112	77	273	48	160	253	67	98	119	178
	23%	22%	24%	36%	20%	20%	28%	23%	24%	22%	23%	18%	27%	25%	13%	20%	31%	25%	19%	20%	28%
				**		DE	*					K	K		N	NO					RS
Strongly disagree	248	148	99	1	36	54	159	28	78	105	37	42	18	188	13	45	190	18	30	64	136
	12%	15%	10%	7%	7%	8%	20%	16%	11%	13%	12%	7%	6%	17%	4%	6%	23%	7%	6%	11%	22%
				**		DE	*							KL		NO			R	QRS	
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Top 2 Box (Net)	1518	734	777	8	386	506	627	109	538	617	255	426	207	885	258	599	662	174	378	455	511
	76%	75%	76%	64%	71%	74%	81%	62%	73%	79%	83%	70%	74%	80%	69%	74%	81%	65%	73%	78%	81%
				**			DE	*	G	G	GH			K		NO		Q	Q	QR	
Strongly agree	530	304	223	3	118	167	244	35	172	231	92	129	74	327	95	158	277	44	130	148	207
	26%	31%	22%	25%	22%	25%	32%	20%	23%	29%	30%	21%	26%	30%	26%	19%	34%	17%	25%	25%	33%
	8		**			DE	*		H	H				K		NO		Q	Q	QR5	
Somewhat agree	989	430	554	5	267	339	382	74	366	386	163	297	134	558	163	441	385	129	248	307	304
	49%	44%	55%	39%	49%	50%	49%	42%	50%	49%	53%	49%	48%	50%	44%	54%	47%	48%	48%	52%	48%
			A	**			*								NP						
Bottom 2 Box (Net)	483	239	239	4	161	174	148	67	194	168	53	186	73	223	113	216	153	95	136	131	120
	24%	25%	24%	36%	29%	26%	19%	38%	27%	21%	17%	30%	26%	20%	31%	26%	19%	35%	27%	22%	19%
			**	F	F		HI*	J				M			P	P		RST	T		
Somewhat disagree	375	182	191	2	117	142	115	49	151	130	44	140	62	173	92	172	111	70	107	104	93
	19%	19%	19%	18%	21%	21%	15%	28%	21%	17%	14%	23%	22%	16%	25%	21%	14%	26%	21%	18%	15%
			**	F	F		I*	J				M	M		P	P		ST	T		
Strongly disagree	108	57	48	2	44	32	32	18	43	38	9	46	12	50	21	44	43	25	30	26	27
	5%	6%	5%	18%	8%	5%	4%	10%	6%	5%	3%	7%	4%	4%	6%	5%	5%	9%	6%	5%	4%
			**	F			J*	J				M					ST				
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Top 2 Box (Net)	1642	772	861	10	453	574	616	135	599	651	258	505	243	894	314	699	630	218	429	504	492
	82%	79%	85%	81%	83%	84%	80%	76%	82%	83%	84%	82%	87%	81%	85%	86%	77%	81%	83%	86%	78%
			A	**		F		*						P	P					T	
Strongly agree	617	282	330	4	166	245	205	40	211	263	102	189	108	319	151	249	217	73	177	216	150
	31%	29%	33%	34%	30%	36%	26%	23%	29%	34%	33%	31%	39%	29%	41%	31%	27%	27%	34%	37%	24%
			A	**		F		*						OP						T	QT
Somewhat agree	1026	489	531	6	287	328	411	94	387	388	156	316	135	575	162	450	413	144	252	288	342
	51%	50%	52%	47%	52%	48%	53%	53%	53%	49%	51%	52%	48%	52%	44%	55%	51%	54%	49%	49%	54%
			**			F		*							N						
Bottom 2 Box (Net)	359	201	155	2	93	107	158	42	133	133	50	108	38	213	57	116	185	51	86	82	140
	18%	21%	15%	19%	17%	16%	20%	24%	18%	17%	16%	18%	13%	19%	15%	14%	23%	19%	17%	14%	22%
			B	**		E		*									NO				S
Somewhat disagree	257	133	122	2	70	84	102	30	100	92	36	85	31	141	48	92	116	39	73	53	93
	13%	14%	12%	19%	13%	12%	13%	17%	14%	12%	12%	14%	11%	13%	13%	11%	14%	14%	14%	9%	15%
			**			F		*												S	S
Strongly disagree	102	68	33	-	23	23	56	12	34	41	14	23	6	72	9	24	69	12	13	29	47
	5%	7%	3%	-	4%	3%	7%	7%	5%	5%	5%	4%	2%	7%	2%	3%	8%	5%	3%	5%	7%
			B	**		E		*						L			NO				R
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
Top 2 Box (Net)	1083	506	567	10	371	449	263	96	410	417	161	436	175	473	315	539	230	170	354	362	197
	54%	52%	56%	81%	68%	66%	34%	54%	56%	53%	52%	71%	62%	43%	85%	66%	28%	63%	69%	62%	31%
				**	F	F	*					LM	M	OP	P			T	ST	T	
Strongly agree	348	153	188	7	122	149	76	14	141	142	50	150	60	138	169	115	63	41	129	128	50
	17%	16%	19%	55%	22%	22%	10%	8%	19%	18%	16%	24%	21%	12%	46%	14%	8%	15%	25%	22%	8%
				**	F	F	*		G	G	M	M	OP	P			T	QT	T		
Somewhat agree	736	354	379	3	249	300	187	82	268	274	111	286	115	335	145	424	167	129	225	234	147
	37%	36%	37%	26%	46%	44%	24%	46%	37%	35%	36%	47%	41%	30%	39%	52%	20%	48%	44%	40%	23%
				**	F	F	*					M	M	P	NP			T	T	T	
Bottom 2 Box (Net)	918	466	449	2	175	232	511	81	322	368	147	177	106	635	56	276	585	99	161	224	435
	46%	48%	44%	19%	32%	34%	66%	46%	44%	47%	48%	29%	38%	57%	15%	34%	72%	37%	31%	38%	69%
				**		DE	*					K	KL		N	NO			R	QRS	
Somewhat disagree	542	250	289	2	129	164	249	47	197	210	87	125	79	337	47	211	283	80	119	131	212
	27%	26%	28%	19%	24%	24%	32%	27%	27%	28%	20%	28%	30%	13%	26%	35%	30%	23%	22%	34%	
				**		DE	*					K	K		N	NO				RS	
Strongly disagree	376	216	160	-	46	68	262	34	125	157	60	52	26	298	9	65	302	19	42	93	223
	19%	22%	16%	-	8%	10%	34%	19%	17%	20%	19%	8%	9%	27%	2%	8%	37%	7%	8%	16%	35%
				**		DE	*					KL		N	NO				QR	QRS	
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
With interest rates rising, I will be more careful with how I spend my money	1642	772	861	10	453	574	616	135	599	651	258	505	243	894	314	699	630	218	429	504	492
	82%	79%	85%	81%	83%	84%	80%	76%	82%	83%	84%	82%	87%	81%	85%	86%	77%	81%	83%	86%	78%
			A	**		F		*							P	P				T	
	1518	734	777	8	386	506	627	109	538	617	255	426	207	885	258	599	662	174	378	455	511
I have a solid understanding of how interest rate increases impact my financial situation	76%	75%	76%	64%	71%	74%	81%	62%	73%	79%	83%	70%	74%	80%	69%	74%	81%	65%	73%	78%	81%
			**			DE	*		G	G	GH				K		NO		Q	Q	QR
I'm already beginning to feel the effects of interest rate increases	1291	614	670	7	399	492	400	107	476	506	202	459	186	647	310	609	372	184	387	403	318
	65%	63%	66%	56%	73%	72%	52%	61%	65%	65%	65%	75%	66%	58%	84%	75%	46%	68%	75%	69%	50%
			**		F	F		*				LM	M		OP	P		T	T	T	
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	1161	557	598	7	377	466	319	102	413	473	175	435	183	544	316	588	257	172	361	383	245
	58%	57%	59%	56%	69%	68%	41%	58%	56%	60%	57%	71%	65%	49%	85%	72%	32%	64%	70%	65%	39%
			**		F	F		*				M	M		OP	P		T	T	T	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1083	506	567	10	371	449	263	96	410	417	161	436	175	473	315	539	230	170	354	362	197
	54%	52%	56%	81%	68%	66%	34%	54%	56%	53%	52%	71%	62%	43%	85%	66%	28%	63%	69%	62%	31%
			**		F	F		*				LM	M		OP	P		T	ST	T	
I am concerned that rising interest rates could move me towards bankruptcy	833	413	415	5	329	333	171	88	316	309	120	366	121	346	266	414	154	147	301	257	127
	42%	42%	41%	44%	60%	49%	22%	50%	43%	39%	39%	60%	43%	31%	72%	51%	19%	55%	59%	44%	20%
			**		EF	F		*				LM	M		OP	P		ST	ST	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/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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
I am concerned that rising interest rates could move me towards bankruptcy	1168	560	601	7	217	347	603	88	416	476	188	247	159	762	105	401	662	121	213	329	504
	58%	58%	59%	56%	40%	51%	78%	50%	57%	61%	61%	40%	57%	69%	28%	49%	81%	45%	41%	56%	80%
			**		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	918	466	449	2	175	232	511	81	322	368	147	177	106	635	56	276	585	99	161	224	435
	46%	48%	44%	19%	32%	34%	66%	46%	44%	47%	48%	29%	38%	57%	15%	34%	72%	37%	31%	38%	69%
			**			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	840	416	418	5	169	215	455	75	319	312	134	178	98	564	54	227	558	96	154	203	386
	42%	43%	41%	44%	31%	32%	59%	42%	44%	40%	43%	29%	35%	51%	15%	28%	68%	36%	30%	35%	61%
			**			DE	*						KL		N	NO					QRS
I'm already beginning to feel the effects of interest rate increases	710	358	346	5	147	189	374	69	256	278	107	154	95	461	61	206	443	85	128	183	314
	35%	37%	34%	44%	27%	28%	48%	39%	35%	35%	35%	25%	34%	42%	16%	25%	54%	32%	25%	31%	50%
			**			DE	*					K	KL		N	NO					QRS
I have a solid understanding of how interest rate increases impact my financial situation	483	239	239	4	161	174	148	67	194	168	53	186	73	223	113	216	153	95	136	131	120
	24%	25%	24%	36%	29%	26%	19%	38%	27%	21%	17%	30%	26%	20%	31%	26%	19%	35%	27%	22%	19%
			**		F	F		HU*	J			M			P	P		RST	T		
With interest rates rising, I will be more careful with how I spend my money	359	201	155	2	93	107	158	42	133	133	50	108	38	213	57	116	185	51	86	82	140
	18%	21%	15%	19%	17%	16%	20%	24%	18%	17%	16%	18%	13%	19%	15%	14%	23%	19%	17%	14%	22%
		B		**			E	*								NO					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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Qwave28\_1\_ Reflecting on your financial situation at the start of the pandemic in 2020, how would you compare your current financial status?

	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
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>926</b>	<b>1063</b>	<b>12</b>	<b>498</b>	<b>786</b>	<b>717</b>	<b>80</b>	<b>344</b>	<b>789</b>	<b>788</b>	<b>528</b>	<b>270</b>	<b>1203</b>	<b>306</b>	<b>817</b>	<b>878</b>	<b>217</b>	<b>576</b>	<b>631</b>	<b>577</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1016</b>	<b>12</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>176</b>	<b>732</b>	<b>784</b>	<b>308</b>	<b>613</b>	<b>281</b>	<b>1108</b>	<b>371</b>	<b>815</b>	<b>815</b>	<b>269</b>	<b>515</b>	<b>586</b>	<b>632</b>
I am financially ahead now	299	179	120	-	99	94	107	19	106	117	56	44	24	231	16	79	205	42	92	71	94
	15%	18%	12%	-	18%	14%	14%	11%	15%	15%	18%	7%	9%	21%	4%	10%	25%	16%	18%	12%	15%
		B		**				*						KL	N	NO		S			
I am in a fairly good position	662	310	350	2	197	202	262	63	229	251	119	133	80	449	39	299	324	108	174	159	221
	33%	32%	34%	14%	36%	30%	34%	36%	31%	32%	39%	22%	28%	41%	11%	37%	40%	40%	34%	27%	35%
				**				*	HI					KL	N	N	S	S	S		
I am worse off financially	637	302	328	7	163	273	200	51	227	275	85	307	111	219	250	292	95	73	178	241	145
	32%	31%	32%	55%	30%	40%	26%	29%	31%	35%	27%	50%	40%	20%	67%	36%	12%	27%	35%	41%	23%
				**		DE		*	J			LM	M		OP	P		T	OT		
The pandemic did not have a significant impact on my finances	403	181	218	4	87	111	205	43	170	142	48	128	66	209	66	145	191	45	72	114	172
	20%	19%	21%	31%	16%	16%	26%	24%	23%	18%	16%	21%	23%	19%	18%	18%	23%	17%	14%	19%	27%
				**			DE	*	J							O		R	QR	S	
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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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Qwave28\_2. In the next 12 months, how concerned are you about social squeeze on your personal finances? This includes social financial obligations such as expenses to attend/travel to/support social events e.g. birthdays, weddings, baby showers, graduations, celebrations, etc.

	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	926	1063	12	498	786	717	80	344	789	788	528	270	1203	306	817	878	217	576	631	577
Base: All Respondents (wtd)	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
Top 2 Box (Net)	988	476	506	6	321	397	270	73	347	406	162	361	148	479	278	458	252	157	297	327	208
	49%	49%	50%	46%	59%	58%	35%	41%	47%	52%	53%	59%	53%	43%	75%	56%	31%	58%	58%	56%	33%
				**	F	F		*				M	M		OP	P		T	T	T	
	343	182	159	2	114	135	94	25	135	135	49	153	50	140	158	116	68	39	116	122	66
Very concerned	17%	19%	16%	14%	21%	20%	12%	14%	18%	17%	16%	25%	18%	13%	43%	14%	8%	14%	23%	21%	10%
				**	F	F		*				M			OP	P			QT	T	
	645	294	347	4	208	262	176	48	213	271	113	208	98	339	120	341	184	118	181	205	142
Somewhat concerned	32%	30%	34%	32%	38%	38%	23%	27%	29%	35%	37%	34%	35%	31%	32%	42%	23%	44%	35%	35%	22%
				**	F	F		*			H				P	NP		ST	T	T	
	867	424	437	6	189	230	448	75	322	335	135	177	109	581	77	273	518	84	196	208	379
Bottom 2 Box (Net)	43%	44%	43%	54%	35%	34%	58%	42%	44%	43%	44%	29%	39%	52%	21%	34%	64%	31%	38%	36%	60%
				**			DE	*				K	KL		N	NO					QRS
	566	266	297	3	151	156	259	49	212	215	89	125	76	365	51	225	290	75	141	130	220
Not very concerned	28%	27%	29%	**	28%	23%	33%	28%	29%	27%	29%	20%	27%	33%	14%	28%	36%	28%	27%	22%	35%
				**		E	*							K		N	NO				RS
	301	158	140	3	39	74	189	26	110	120	46	52	33	216	26	48	228	9	55	78	159
Not at all concerned	15%	16%	14%	29%	7%	11%	24%	15%	15%	15%	15%	9%	12%	19%	7%	6%	28%	3%	11%	13%	25%
				**		DE	*							KL		NO				Q	QRS
	146	72	74	-	36	54	56	29	63	44	11	74	24	48	16	84	45	28	22	50	45
Don't know	7%	7%	7%	**	7%	8%	7%	16%	9%	6%	3%	12%	9%	4%	4%	10%	6%	10%	4%	9%	7%
				**			HJI*	J				M	M		NP		R		R		
Sigma	2001	973	1016	12	546	680	774	176	732	784	308	613	281	1108	371	815	815	269	515	586	632
	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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