

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 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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
1 - 100	151 8%	77 8%	73 7%	1 4%	47 9%	54 8%	50 6%	16 8%	57 8%	60 8%	18 6%	- -	151 46%	- -	44 11%	79 9%	29 4%	21 8%	51 9%	42 8%	37 6%
101 - 200	178 9%	85 9%	91 9%	3 9%	40 7%	64 9%	75 10%	14 7%	75 11%	71 9%	18 6%	- -	178 54%	- -	24 6%	98 11%	57 7%	20 8%	41 7%	53 10%	64 10%
201 - 300	99 5%	54 6%	45 4%	- -	25 5%	40 6%	34 4%	6 3%	36 5%	44 6%	13 4%	- -	- -	99 9%	11 3%	46 5%	41 5%	16 6%	30 5%	23 4%	30 5%
301 - 400	91 5%	48 5%	41 4%	1 5%	20 4%	31 5%	39 5%	9 4%	40 6%	35 4%	7 2%	- -	- -	91 8%	15 4%	37 4%	38 5%	6 2%	33 6%	18 3%	34 5%
401 - 500	200 10%	88 9%	110 11%	3 9%	52 10%	53 8%	95 12%	16 8%	57 8%	88 11%	40 13%	- -	- -	200 18%	18 5%	83 10%	99 13%	22 9%	49 9%	50 9%	79 12%
501 - 600	49 2%	24 2%	24 2%	1 3%	10 2%	15 2%	23 3%	5 2%	15 2%	24 3%	5 2%	- -	- -	49 4%	6 2%	19 2%	24 3%	5 2%	10 2%	14 3%	20 3%
601 - 700	19 1%	7 1%	12 1%	- -	6 1%	6 1%	8 1%	4 2%	4 1%	7 1%	4 1%	- -	- -	19 2%	4 1%	5 1%	10 1%	5 2%	5 1%	2 *	8 1%
701 - 800	40 2%	26 3%	14 1%	- -	11 2%	11 2%	17 2%	3 1%	15 2%	18 2%	5 1%	- -	- -	40 4%	- -	14 2%	26 3%	5 2%	13 2%	7 1%	14 2%
801 - 900	21 1%	14 1%	7 1%	- -	9 2%	7 1%	5 1%	5 3%	8 1%	6 1%	2 1%	- -	- -	21 2%	6 2%	4 *	10 1%	1 *	10 2%	5 1%	5 1%
901 - 1000	157 8%	77 8%	77 8%	3 10%	31 6%	54 8%	72 9%	9 4%	42 6%	67 8%	40 13%	- -	- -	157 14%	8 2%	59 7%	90 12%	14 5%	41 7%	43 8%	60 9%
1001 - 2000	241 12%	130 13%	109 11%	1 5%	65 12%	61 9%	115 15%	28 14%	73 10%	89 11%	50 16%	- -	- -	241 22%	13 4%	78 9%	150 20%	30 12%	59 10%	51 9%	102 16%
2001 - 3000	89 4%	53 6%	36 4%	* 2%	20 4%	29 4%	40 5%	3 1%	27 4%	34 4%	26 8%	- -	- -	89 8%	7 2%	27 3%	56 7%	7 3%	26 5%	24 4%	33 5%
3001 - 4000	29 1%	17 2%	12 1%	* 1%	4 1%	7 1%	18 2%	- -	6 1%	15 2%	9 3%	- -	- -	29 3%	- -	6 1%	23 3%	* *	5 1%	7 1%	16 3%
4001 - 5000	21 1%	13 1%	8 1%	- -	6 1%	10 2%	4 1%	- -	10 1%	4 1%	7 2%	- -	- -	21 2%	3 1%	9 1%	9 1%	3 1%	6 1%	7 1%	4 1%
5001 - 6000	10 *	5 1%	4 *	- -	1 *	6 1%	2 *	- -	2 *	5 1%	2 1%	- -	- -	10 1%	1 *	5 1%	4 *	- -	3 *	5 1%	1 *
6001 - 7000	4 *	1 *	2 *	- -	- *	1 *	3 *	- -	2 *	- *	1 *	- -	- -	4 *	* *	- -	3 *	- -	* *	* *	3 *
7001 - 8000	1 *	* *	1 *	- -	- *	1 *	- -	- -	- *	1 *	* *	- -	- -	1 *	- -	- -	1 *	- -	1 *	- -	- -
9001 - 10000	15 1%	12 1%	2 *	* 1%	7 1%	2 *	6 1%	- -	7 1%	5 1%	3 1%	- -	- -	15 1%	- -	9 1%	6 1%	7 3%	* *	3 1%	5 1%
Insolvent (\$0/None)	587 29%	233 24%	340 34%	13 49%	192 35%	228 33%	168 22%	83 41%	233 33%	212 27%	59 19%	587 100%	- -	- -	220 58%	278 32%	88 12%	97 38%	184 32%	185 34%	122 19%
Sigma	2001 100%	965 100%	1009 100%	27 100%	546 100%	680 100%	774 100%	199 100%	709 100%	784 100%	308 100%	587 100%	330 100%	1084 100%	381 100%	857 100%	763 100%	258 100%	566 100%	542 100%	635 100%
Summary	330	162	164	4	87	118	125	30	132	131	36	-	330	-	68	177	85	41	92	96	101
\$200 or less (Net)	16%	17%	16%	14%	16%	17%	16%	15%	19%	17%	12%	-	100%	-	18%	21%	11%	16%	16%	18%	16%
\$100 or less (Net)	151 8%	77 8%	73 7%	1 4%	47 9%	54 8%	50 6%	16 8%	57 8%	60 8%	18 6%	-	151 46%	-	44 11%	79 9%	29 4%	21 8%	51 9%	42 8%	37 6%
Mean (Incl. 0)	782.1	917.2	659.6	529	734.4	706.1	882.6	498.5	710.5	765.7	1172.2	-	137.1	1401.7	273.1	666.1	1166.8	795.5	664.6	723.8	931.2
Std. Dev.	1320.67	1505.17	1100.84	1359.66	1408.45	1252.55	1310.33	717.18	1354.32	1265.05	1580.1	-	64.86	1541.61	702.83	1329.09	1433.44	1756.81	1070.2	1287.38	1334.03
Std. Err.	29.52	48.45	34.66	261.59	60.26	48.02	47.09	50.81	50.85	45.17	90.01	-	3.57	46.82	36	45.4	51.9	109.47	44.97	55.31	52.92
Mean (Excl. 0)	1106.9	1209.7	995.6	1039.9	1131.5	1061.6	1126.2	851.4	1058.4	1049.3	1451.6	-	137.1	1401.7	647.2	986.8	1319.4	1274.2	983.5	1099.5	1151.5
Std. Dev.	1452.31	1623.18	1222.71	1789.19	1615.24	1407.93	1384.51	760.63	1537.95	1377	1639.2	-	64.86	1541.61	964.96	1517.02	1456.8	2083.62	1175.56	1451.16	1395.47
Std. Err.	38.62	60	47.3	482.63	85.78	66.19	56.2	70.43	70.49	57.56	103.91	-	3.57	46.82	76.08	63.08	56.09	164.32	60.1	76.85	61.56
Median	300	400	215.1	73.5	200	200	500	120	200	400	500	-	150	1000	-	200	700	200	250	200	500

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

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	763	386	368	8	179	171	414	64	288	268	144	88	85	589	-	-	763	82	153	166	362
	38%	40%	36%	31%	33%	25%	53%	32%	41%	34%	47%	15%	26%	54%	-	-	100%	32%	27%	31%	57%
10 - Excellent (10)	421	222	195	3	87	82	252	41	166	133	81	46	48	326	-	-	421	43	65	89	224
	21%	23%	19%	13%	16%	12%	33%	21%	23%	17%	26%	8%	15%	30%	-	-	55%	17%	11%	16%	35%
9	123	60	62	2	24	36	63	4	40	55	24	11	10	101	-	-	123	15	28	26	55
	6%	6%	6%	6%	4%	5%	8%	2%	6%	7%	8%	2%	3%	9%	-	-	16%	6%	5%	5%	9%
8	220	105	111	3	68	53	99	19	82	80	39	31	27	162	-	-	220	24	60	52	84
	11%	11%	11%	12%	13%	8%	13%	10%	12%	10%	13%	5%	8%	15%	-	-	29%	9%	11%	10%	13%
7	220	109	108	4	49	93	77	13	80	88	39	44	35	140	-	220	-	21	65	72	62
	11%	11%	11%	14%	9%	14%	10%	6%	11%	11%	13%	8%	11%	13%	-	26%	-	8%	11%	13%	10%
6	193	87	103	3	52	69	72	20	70	72	31	59	43	91	-	193	-	32	55	45	62
	10%	9%	10%	11%	10%	10%	9%	10%	10%	9%	10%	10%	10%	8%	-	23%	-	13%	10%	8%	10%
5	288	147	134	6	104	103	81	30	105	121	32	118	59	111	-	288	-	50	103	76	59
	14%	15%	13%	23%	19%	15%	10%	15%	15%	15%	10%	20%	18%	10%	-	34%	-	20%	18%	14%	9%
4	156	65	88	3	45	66	45	22	41	71	23	57	40	59	-	156	-	23	51	49	33
	8%	7%	9%	10%	8%	10%	6%	11%	6%	9%	7%	10%	12%	5%	-	18%	-	9%	9%	9%	5%
Bottom 3 Box (Net)	381	171	208	3	117	178	86	51	126	165	39	220	68	93	381	-	-	49	140	135	58
	19%	18%	21%	10%	21%	26%	11%	26%	18%	21%	13%	38%	21%	9%	100%	-	-	19%	25%	25%	9%
3	169	78	89	1	57	74	38	20	45	81	22	93	30	46	169	-	-	33	52	57	26
	8%	8%	9%	5%	10%	11%	5%	10%	6%	10%	7%	16%	9%	4%	44%	-	-	13%	9%	11%	4%
2	59	17	42	-	21	21	17	6	21	29	3	30	19	11	59	-	-	7	25	15	12
	3%	2%	4%	-	4%	3%	2%	3%	3%	4%	1%	5%	6%	1%	16%	-	-	3%	4%	3%	2%
1 - Terrible (1)	153	76	76	1	39	83	31	25	60	55	14	97	19	37	153	-	-	9	62	63	20
	8%	8%	8%	5%	7%	12%	4%	13%	8%	7%	4%	17%	6%	3%	40%	-	-	3%	11%	12%	3%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	6.3	6.4	6.2	6.2	5.9	5.5	7.2	5.7	6.5	6.1	6.9	4.6	5.7	7.4	2	5.6	9.3	6.1	5.6	5.8	7.5
Std. Dev.	2.83	2.83	2.83	2.41	2.72	2.78	2.67	3	2.85	2.77	2.65	2.62	2.62	2.5	0.92	1.06	0.88	2.58	2.73	2.88	2.57
Std. Err.	0.06	0.09	0.09	0.46	0.12	0.11	0.1	0.21	0.11	0.1	0.15	0.11	0.14	0.08	0.05	0.04	0.03	0.16	0.11	0.12	0.1
Median	6	7	6	6	6	5	8	5	7	6	7	5	5	8	2	5	10	6	5	6	8

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	463	227	229	7	120	146	197	52	171	169	71	63	49	352	16	92	354	54	126	115	168
	23%	24%	23%	26%	22%	21%	25%	26%	24%	22%	23%	11%	15%	32%	4%	11%	46%	21%	22%	21%	26%
10 - Much better (10)	239	115	120	4	70	75	94	31	85	86	38	33	22	184	9	32	199	35	64	56	84
	12%	12%	12%	15%	13%	11%	12%	16%	12%	11%	12%	6%	7%	17%	2%	4%	26%	14%	11%	10%	13%
9	72	24	46	2	20	18	34	12	23	30	7	7	14	51	3	10	60	8	21	16	27
	4%	2%	5%	8%	4%	3%	4%	6%	3%	4%	2%	1%	4%	5%	1%	1%	8%	3%	4%	3%	4%
8	152	88	63	1	30	52	69	9	64	54	25	23	12	116	5	51	96	11	41	43	57
	8%	9%	6%	3%	5%	8%	9%	4%	9%	7%	8%	4%	4%	11%	1%	6%	13%	4%	7%	8%	9%
7	185	86	97	3	44	82	59	16	59	79	31	30	34	122	8	114	64	22	55	57	52
	9%	9%	10%	11%	8%	12%	8%	8%	8%	10%	10%	5%	10%	11%	2%	13%	8%	9%	10%	11%	8%
6	255	145	108	2	69	73	113	9	103	96	47	56	50	149	22	141	91	30	67	64	93
	13%	15%	11%	6%	13%	11%	15%	4%	14%	12%	15%	9%	15%	14%	6%	16%	12%	12%	12%	12%	15%
5	546	265	274	8	128	157	261	50	204	204	88	147	85	314	49	266	230	52	138	135	220
	27%	27%	27%	29%	23%	23%	34%	25%	29%	26%	29%	25%	26%	29%	13%	31%	30%	20%	24%	25%	35%
4	169	62	106	1	67	55	47	25	54	67	24	79	36	54	33	122	14	42	49	39	39
	8%	6%	10%	5%	12%	8%	6%	13%	8%	8%	8%	13%	11%	5%	9%	14%	2%	16%	9%	7%	6%
Bottom 3 Box (Net)	382	180	196	6	118	167	97	47	119	170	47	212	76	94	252	121	9	57	130	132	63
	19%	19%	19%	23%	22%	25%	13%	24%	17%	22%	15%	36%	23%	9%	66%	14%	1%	22%	23%	24%	10%
3	141	70	67	4	42	60	39	15	34	71	21	69	38	34	62	73	6	23	42	45	31
	7%	7%	7%	13%	8%	9%	5%	8%	5%	9%	7%	12%	12%	3%	16%	9%	1%	9%	7%	8%	5%
2	52	27	26	-	11	23	18	2	14	28	8	31	10	11	35	16	2	7	16	19	10
	3%	3%	3%	-	2%	3%	2%	1%	2%	4%	3%	5%	3%	1%	9%	2%	*	3%	3%	4%	2%
1 - Much worse (1)	189	83	103	3	65	84	40	29	71	71	17	113	28	48	155	32	2	27	72	68	23
	9%	9%	10%	10%	12%	12%	5%	15%	10%	9%	6%	19%	8%	4%	41%	4%	*	11%	13%	12%	4%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.6	5.7	5.5	5.7	5.4	5.4	5.9	5.5	5.7	5.5	5.8	4.3	5.2	6.4	3	5.3	7.2	5.4	5.4	5.4	6.1
Std. Dev.	2.55	2.5	2.59	2.78	2.66	2.65	2.34	2.9	2.52	2.54	2.38	2.45	2.33	2.36	2.21	1.87	2.12	2.66	2.66	2.63	2.26
Std. Err.	0.06	0.08	0.08	0.54	0.11	0.1	0.08	0.21	0.09	0.09	0.14	0.1	0.13	0.07	0.11	0.06	0.08	0.17	0.11	0.11	0.09
Median	5	5	5	5	5	5	5	5	5	5	5	5	5	6	3	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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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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	574	291	274	9	128	205	241	60	196	233	85	83	72	419	24	156	394	45	161	164	204
	29%	30%	27%	32%	23%	30%	31%	30%	28%	30%	28%	14%	22%	39%	6%	18%	52%	18%	28%	30%	32%
10 - Much better (10)	320	157	157	6	74	114	132	42	103	130	45	47	38	235	15	64	241	30	89	89	112
	16%	16%	16%	23%	14%	17%	17%	21%	15%	17%	15%	8%	12%	22%	4%	7%	32%	12%	16%	16%	18%
9	82	45	35	2	14	26	41	12	28	31	11	10	14	58	-	23	59	3	21	17	40
	4%	5%	3%	6%	3%	4%	5%	6%	4%	4%	3%	2%	4%	5%	-	3%	8%	1%	4%	3%	6%
8	172	89	82	1	40	65	67	6	65	72	29	26	20	126	9	70	93	12	50	58	51
	9%	9%	8%	3%	7%	10%	9%	3%	9%	9%	9%	4%	6%	12%	2%	8%	12%	5%	9%	11%	8%
7	180	96	84	1	53	61	66	12	66	69	33	23	29	128	11	100	69	30	47	46	57
	9%	10%	8%	3%	10%	9%	9%	6%	9%	9%	11%	4%	9%	12%	3%	12%	9%	12%	8%	8%	9%
6	182	91	87	4	46	48	88	18	61	70	33	47	32	104	19	94	69	29	42	36	75
	9%	9%	9%	13%	8%	7%	11%	9%	9%	9%	11%	8%	10%	10%	5%	11%	9%	11%	7%	7%	12%
5	397	176	215	6	115	110	171	40	159	133	65	109	70	217	40	180	177	50	109	95	141
	20%	18%	21%	21%	21%	16%	22%	20%	22%	17%	21%	19%	21%	20%	10%	21%	23%	20%	19%	18%	22%
4	151	66	84	2	41	53	57	12	58	56	25	59	28	64	25	105	21	23	38	44	47
	8%	7%	8%	6%	7%	8%	7%	6%	8%	7%	8%	10%	9%	6%	7%	12%	3%	9%	7%	8%	7%
Bottom 3 Box (Net)	517	245	265	6	163	203	151	58	170	223	67	266	98	153	262	221	33	81	169	157	111
	26%	25%	26%	24%	30%	30%	19%	29%	24%	28%	22%	45%	30%	14%	69%	26%	4%	31%	30%	29%	17%
3	167	82	85	1	56	58	53	14	60	67	26	73	31	64	53	92	22	35	49	39	45
	8%	8%	8%	3%	10%	9%	7%	7%	8%	9%	9%	12%	9%	6%	14%	11%	3%	13%	9%	7%	7%
2	81	32	47	2	16	37	28	9	17	44	11	40	18	24	27	48	6	8	21	32	20
	4%	3%	5%	8%	3%	5%	4%	5%	2%	6%	4%	7%	5%	2%	7%	6%	1%	3%	4%	6%	3%
1 - Much worse (1)	268	132	133	4	91	108	70	34	93	111	30	153	50	65	182	81	6	38	99	86	46
	13%	14%	13%	13%	17%	16%	9%	17%	13%	14%	10%	26%	15%	6%	48%	9%	1%	15%	17%	16%	7%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.6	5.7	5.5	5.8	5.2	5.5	5.9	5.6	5.6	5.7	5.7	4.2	5.2	6.5	2.9	5.2	7.4	5.1	5.4	5.5	6.1
Std. Dev.	2.91	2.93	2.88	3.16	2.88	3.05	2.76	3.17	2.82	2.99	2.72	2.76	2.81	2.67	2.43	2.48	2.31	2.72	3.02	3.03	2.7
Std. Err.	0.06	0.09	0.09	0.61	0.12	0.12	0.1	0.22	0.11	0.11	0.15	0.11	0.15	0.08	0.12	0.08	0.08	0.17	0.13	0.13	0.11
Median	5	5	5	5	5	5	6	5	5	5	5	4	5	7	2	5	8	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	426	241	181	3	77	108	241	42	159	149	76	47	40	339	13	71	342	29	94	85	218
	21%	25%	18%	13%	14%	16%	31%	21%	22%	19%	25%	8%	12%	31%	3%	8%	45%	11%	17%	16%	34%
10 - Much better (10)	208	126	79	3	44	42	122	22	71	80	35	21	16	171	7	18	183	17	43	39	108
	10%	13%	8%	12%	8%	6%	16%	11%	10%	10%	11%	4%	5%	16%	2%	2%	24%	7%	8%	7%	17%
9	67	34	33	*	11	19	37	11	27	19	12	4	9	55	-	13	54	4	15	17	32
	3%	4%	3%	1%	2%	3%	5%	5%	4%	2%	4%	1%	3%	5%	-	2%	7%	1%	3%	3%	5%
8	150	80	70	-	22	46	82	10	62	50	29	22	15	114	6	40	105	8	36	28	78
	8%	8%	7%	-	4%	7%	11%	5%	9%	6%	10%	4%	4%	10%	1%	5%	14%	3%	6%	5%	12%
7	166	78	86	2	38	65	63	8	45	79	34	9	21	135	1	70	94	13	51	45	57
	8%	8%	9%	9%	7%	10%	8%	4%	6%	10%	11%	2%	6%	12%	*	8%	12%	5%	9%	8%	9%
6	215	103	107	5	72	79	64	15	72	93	36	48	39	128	15	128	72	41	68	52	54
	11%	11%	11%	19%	13%	12%	8%	7%	10%	12%	12%	8%	12%	12%	4%	15%	9%	16%	12%	10%	9%
5	488	234	248	6	149	133	205	63	190	165	69	144	82	262	55	254	179	80	126	110	172
	24%	24%	25%	22%	27%	20%	27%	32%	27%	21%	22%	25%	25%	24%	14%	30%	23%	31%	22%	20%	27%
4	201	88	108	5	68	73	60	13	71	87	29	88	34	80	31	136	35	39	59	61	42
	10%	9%	11%	20%	12%	11%	8%	7%	10%	11%	10%	15%	10%	7%	8%	16%	5%	15%	10%	11%	7%
Bottom 3 Box (Net)	505	222	279	5	143	222	140	58	171	212	64	251	113	141	266	198	41	55	169	190	92
	25%	23%	28%	17%	26%	33%	18%	29%	24%	27%	21%	43%	34%	13%	70%	23%	5%	21%	30%	35%	14%
3	159	72	84	2	41	70	48	23	45	65	25	64	40	55	87	16	25	39	63	31	31
	8%	7%	8%	9%	7%	10%	6%	11%	6%	8%	8%	11%	12%	5%	15%	10%	2%	10%	7%	12%	5%
2	110	50	60	*	30	47	33	6	51	42	11	50	25	35	52	49	9	14	31	42	24
	6%	5%	6%	1%	6%	7%	4%	3%	7%	5%	4%	9%	8%	3%	14%	6%	1%	6%	5%	8%	4%
1 - Much worse (1)	236	99	135	2	72	105	59	29	75	105	27	137	49	51	159	62	16	16	100	84	37
	12%	10%	13%	7%	13%	15%	8%	15%	11%	13%	9%	23%	15%	5%	42%	7%	2%	6%	18%	16%	6%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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	5.5	5	5.3	4.9	4.8	5.9	5.1	5.3	5.1	5.6	3.9	4.6	6.2	2.7	4.8	7	5	4.9	4.7	6.2
Std. Dev.	2.64	2.7	2.58	2.36	2.47	2.59	2.68	2.73	2.62	2.66	2.58	2.3	2.43	2.48	2.03	1.96	2.33	2.14	2.65	2.63	2.6
Std. Err.	0.06	0.09	0.08	0.45	0.11	0.1	0.1	0.19	0.1	0.09	0.15	0.09	0.13	0.08	0.1	0.07	0.08	0.13	0.11	0.11	0.1
Median	5	5	5	5	5	5	5	5	5	5	5	4	5	6	2	5	7	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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3_4. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current ability to absorb an additional \$130 in interest payments on debt

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	385	218	163	4	92	102	191	38	133	140	73	43	21	321	8	68	309	39	93	80	173
	19%	23%	16%	14%	17%	15%	25%	19%	19%	18%	24%	7%	6%	30%	2%	8%	41%	15%	16%	15%	27%
10 - Much better (10)	186	116	68	2	41	43	102	20	59	69	38	17	9	159	6	13	167	18	35	40	93
	9%	12%	7%	8%	8%	6%	13%	10%	8%	9%	12%	3%	3%	15%	2%	2%	22%	7%	6%	7%	15%
9	66	32	34	*	13	24	28	10	23	22	12	8	6	51	1	10	55	4	20	19	24
	3%	3%	3%	2%	2%	4%	4%	5%	3%	3%	4%	1%	2%	5%	*	1%	7%	2%	3%	3%	4%
8	133	70	61	1	37	35	61	8	51	50	24	17	5	111	*	44	88	16	38	22	57
	7%	7%	6%	4%	7%	5%	8%	4%	7%	6%	8%	3%	2%	10%	*	5%	12%	6%	7%	4%	9%
7	159	81	75	3	42	58	58	10	50	60	38	14	23	121	4	68	86	14	50	42	52
	8%	8%	7%	12%	8%	9%	8%	5%	7%	8%	12%	2%	7%	11%	1%	8%	11%	6%	9%	8%	8%
6	154	83	68	3	58	58	38	14	43	66	32	28	22	105	13	76	65	36	49	38	32
	8%	9%	7%	11%	11%	9%	5%	7%	6%	8%	10%	5%	7%	10%	4%	9%	8%	14%	9%	7%	5%
5	397	191	203	3	105	109	183	46	170	125	56	117	59	221	24	214	158	55	93	89	159
	20%	20%	20%	12%	19%	16%	24%	23%	24%	16%	18%	20%	18%	20%	6%	25%	21%	21%	16%	16%	25%
4	209	94	111	4	57	74	78	19	70	92	28	62	50	96	31	138	40	30	61	54	63
	10%	10%	11%	14%	10%	11%	10%	9%	10%	12%	9%	11%	15%	9%	8%	16%	5%	12%	11%	10%	10%
Bottom 3 Box (Net)	698	299	389	10	192	280	226	73	243	301	82	323	155	220	301	293	105	83	220	239	156
	35%	31%	39%	37%	35%	41%	29%	36%	34%	38%	26%	55%	47%	20%	79%	34%	14%	32%	39%	44%	25%
3	188	82	103	3	38	86	64	14	57	86	32	76	39	73	49	114	26	21	59	63	45
	9%	8%	10%	13%	7%	13%	8%	7%	8%	11%	10%	13%	12%	7%	13%	13%	3%	8%	10%	12%	7%
2	105	44	61	1	26	39	40	6	32	54	13	43	25	37	32	51	22	17	26	33	29
	5%	5%	6%	3%	5%	6%	5%	3%	5%	7%	4%	7%	7%	3%	8%	6%	3%	7%	5%	6%	5%
1 - Much worse (1)	405	173	225	6	128	155	122	53	153	161	37	205	91	109	220	128	57	45	135	143	82
	20%	18%	22%	22%	23%	23%	16%	26%	22%	21%	12%	35%	28%	10%	58%	15%	7%	17%	24%	26%	13%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	4.8	5.1	4.5	4.6	4.6	4.4	5.2	4.6	4.7	4.6	5.4	3.4	3.8	5.8	2.3	4.3	6.5	4.7	4.5	4.3	5.5
Std. Dev.	2.83	2.88	2.74	2.79	2.78	2.73	2.89	2.94	2.79	2.82	2.76	2.39	2.38	2.74	1.9	2.15	2.74	2.59	2.77	2.82	2.84
Std. Err.	0.06	0.09	0.09	0.54	0.12	0.1	0.1	0.21	0.1	0.1	0.16	0.1	0.13	0.08	0.1	0.07	0.1	0.16	0.12	0.12	0.11
Median	5	5	5	4.2	5	4	5	5	5	4	5	3	4	6	1	4	7	5	5	4	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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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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	581	288	288	5	147	179	255	57	206	216	101	75	72	433	29	162	390	65	158	130	228
	29%	30%	29%	19%	27%	26%	33%	29%	29%	28%	33%	13%	22%	40%	8%	19%	51%	25%	28%	24%	36%
10 - Much better (10)	287	154	132	2	70	79	138	32	109	96	50	31	31	225	18	51	218	24	77	62	124
	14%	16%	13%	7%	13%	12%	18%	16%	15%	12%	16%	5%	10%	21%	5%	6%	29%	9%	14%	11%	20%
9	92	37	54	1	24	31	37	6	27	44	15	21	7	63	3	27	62	16	22	23	31
	5%	4%	5%	4%	4%	5%	5%	3%	4%	6%	5%	4%	2%	6%	1%	3%	8%	6%	4%	4%	5%
8	202	98	102	2	53	68	80	19	70	77	36	24	34	145	9	83	110	25	59	45	73
	10%	10%	10%	8%	10%	10%	10%	10%	10%	10%	12%	4%	10%	13%	2%	10%	14%	10%	10%	8%	11%
7	234	130	99	6	83	71	80	22	68	102	41	51	37	146	30	116	88	36	78	54	66
	12%	13%	10%	21%	15%	10%	10%	11%	10%	13%	13%	9%	11%	13%	8%	14%	12%	14%	14%	10%	10%
6	233	115	113	5	62	80	91	7	83	97	45	52	46	136	30	121	82	34	64	60	75
	12%	12%	11%	19%	11%	12%	12%	4%	12%	12%	15%	9%	14%	13%	8%	14%	14%	13%	11%	11%	12%
5	471	216	249	3	131	140	200	44	187	171	69	156	72	242	54	257	160	63	125	122	161
	24%	22%	25%	22%	24%	21%	26%	22%	26%	22%	22%	27%	22%	22%	14%	30%	21%	24%	22%	23%	25%
4	162	63	97	2	39	71	52	17	58	65	22	82	30	50	53	89	20	13	58	54	37
	8%	7%	10%	8%	7%	10%	7%	9%	8%	8%	7%	14%	9%	5%	14%	10%	3%	5%	10%	10%	6%
Bottom 3 Box (Net)	320	153	164	3	83	140	97	51	106	132	31	171	72	76	185	113	22	46	83	122	68
	16%	16%	16%	11%	15%	21%	12%	26%	15%	17%	10%	29%	22%	7%	48%	13%	3%	18%	15%	23%	11%
3	116	44	71	2	41	49	26	14	41	50	11	69	21	27	48	56	12	27	30	40	20
	6%	5%	7%	6%	8%	7%	3%	7%	6%	6%	4%	12%	6%	2%	13%	6%	2%	10%	5%	7%	3%
2	58	30	29	-	6	25	28	6	20	24	8	20	23	16	29	26	3	2	13	22	22
	3%	3%	3%	-	1%	4%	4%	3%	3%	3%	3%	3%	7%	1%	8%	3%	*	1%	2%	4%	3%
1 - Much worse (1)	145	80	64	1	36	66	42	30	45	59	11	83	29	33	107	31	7	17	41	61	27
	7%	8%	6%	4%	7%	10%	5%	15%	6%	7%	4%	14%	9%	3%	28%	4%	1%	7%	7%	11%	4%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	6	6.1	5.9	6	6	5.6	6.3	5.5	6	5.9	6.4	4.7	5.5	6.8	3.8	5.7	7.4	5.9	6	5.5	6.4
Std. Dev.	2.57	2.62	2.53	2.08	2.45	2.64	2.55	2.95	2.54	2.54	2.38	2.41	2.53	2.35	2.52	2.09	2.17	2.4	2.52	2.67	2.51
Std. Err.	0.06	0.08	0.08	0.4	0.11	0.1	0.09	0.21	0.1	0.09	0.14	0.1	0.14	0.07	0.13	0.07	0.08	0.15	0.11	0.11	0.1
Median	6	6	5	6	6	5	6	5	6	6	6	5	5	7	4	5	8	6	6	5	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	780	388	381	12	227	259	295	80	262	305	134	139	103	538	98	266	417	101	242	185	252
	39%	40%	38%	43%	42%	38%	38%	40%	37%	39%	43%	24%	31%	50%	26%	31%	55%	39%	43%	34%	40%
10 - Much better (10)	419	205	211	3	111	147	162	50	141	160	68	74	49	296	51	126	242	50	124	100	146
	21%	21%	21%	13%	20%	22%	21%	25%	20%	20%	22%	13%	15%	27%	13%	15%	32%	19%	22%	18%	23%
9	143	66	75	2	53	41	49	11	50	60	21	26	24	93	16	54	73	30	42	34	37
	7%	7%	7%	9%	10%	6%	6%	6%	7%	8%	7%	4%	7%	9%	4%	6%	10%	12%	7%	6%	6%
8	218	117	95	6	63	71	84	18	71	84	44	39	30	149	30	86	102	22	76	51	69
	11%	12%	9%	21%	12%	10%	11%	9%	10%	11%	14%	7%	9%	14%	8%	10%	13%	8%	13%	9%	11%
7	214	89	122	3	57	73	84	23	54	101	37	57	55	102	39	113	62	25	64	57	68
	11%	9%	12%	11%	10%	11%	11%	12%	8%	13%	12%	10%	17%	9%	10%	13%	8%	10%	11%	11%	11%
6	207	97	108	2	63	67	77	14	80	80	33	68	28	111	24	112	70	36	57	47	66
	10%	10%	11%	6%	11%	10%	10%	7%	11%	10%	11%	12%	8%	10%	6%	13%	9%	14%	10%	9%	10%
5	419	195	217	7	96	138	185	33	179	147	61	145	64	210	66	203	151	34	108	124	154
	21%	20%	22%	27%	18%	20%	24%	16%	25%	19%	20%	25%	19%	19%	17%	24%	20%	13%	19%	23%	24%
4	131	66	64	2	34	48	49	18	47	49	17	56	23	53	36	70	25	22	31	45	33
	7%	7%	6%	8%	6%	7%	6%	9%	7%	6%	6%	9%	7%	5%	9%	8%	3%	9%	5%	8%	5%
Bottom 3 Box (Net)	249	130	117	2	69	96	83	33	87	103	26	122	57	70	118	93	38	39	64	83	63
	12%	14%	12%	6%	13%	14%	11%	16%	12%	13%	9%	21%	17%	6%	31%	11%	5%	15%	11%	15%	10%
3	68	30	37	*	22	21	25	2	24	28	13	29	12	27	22	35	10	9	22	17	19
	3%	3%	4%	2%	4%	3%	3%	1%	3%	4%	4%	5%	4%	2%	6%	4%	1%	3%	4%	3%	3%
2	46	19	27	-	10	16	20	7	12	24	3	22	12	12	22	19	5	7	8	15	16
	2%	2%	3%	-	2%	2%	3%	4%	2%	3%	1%	4%	4%	1%	6%	2%	1%	3%	1%	3%	2%
1 - Much worse (1)	136	81	54	1	38	60	38	24	52	50	10	71	33	32	74	39	23	23	34	51	28
	7%	8%	5%	4%	7%	9%	5%	12%	7%	6%	3%	12%	10%	3%	19%	5%	3%	9%	6%	9%	4%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	6.5	6.5	6.5	6.6	6.6	6.4	6.5	6.4	6.4	6.5	6.9	5.5	6.1	7.2	5.2	6.3	7.4	6.4	6.7	6.1	6.7
Std. Dev.	2.67	2.75	2.6	2.32	2.67	2.78	2.57	3.01	2.66	2.66	2.44	2.7	2.73	2.44	3.03	2.41	2.42	2.8	2.61	2.76	2.55
Std. Err.	0.06	0.09	0.08	0.45	0.11	0.11	0.09	0.21	0.1	0.1	0.14	0.11	0.15	0.07	0.16	0.08	0.09	0.17	0.11	0.12	0.1
Median	6	6	6	7	7	6	6	7	6	7	7	5	6	7	5	6	8	6	7	6	7

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Your expected debt situation 5 years from now	780	388	381	12	227	259	295	80	262	305	134	139	103	538	98	266	417	101	242	185	252
	39%	40%	38%	43%	42%	38%	38%	40%	37%	39%	43%	24%	31%	50%	26%	31%	55%	39%	43%	34%	40%
			**				*									NO	S				
Your expected debt situation one year from now	581	288	288	5	147	179	255	57	206	216	101	75	72	433	29	162	390	65	158	130	228
	29%	30%	29%	19%	27%	26%	33%	29%	29%	28%	33%	13%	22%	40%	8%	19%	51%	25%	28%	24%	36%
			**				E	*			I		K	KL		N	NO				QRS
Your current debt situation compared to 5 years ago	574	291	274	9	128	205	241	60	196	233	85	83	72	419	24	156	394	45	161	164	204
	29%	30%	27%	32%	23%	30%	31%	30%	28%	30%	28%	14%	22%	39%	6%	18%	52%	18%	28%	30%	32%
			**		D	D	*						K	KL		N	NO		Q	Q	Q
Your current debt situation compared to a year ago	463	227	229	7	120	146	197	52	171	169	71	63	49	352	16	92	354	54	126	115	168
	23%	24%	23%	26%	22%	21%	25%	26%	24%	22%	23%	11%	15%	32%	4%	11%	46%	21%	22%	21%	26%
			**				*							KL		N	NO				
Your current ability to absorb an interest rate increase of 1 percentage point	426	241	181	3	77	108	241	42	159	149	76	47	40	339	13	71	342	29	94	85	218
	21%	25%	18%	13%	14%	16%	31%	21%	22%	19%	25%	8%	12%	31%	3%	8%	45%	11%	17%	16%	34%
			**				DE	*			I			KL		N	NO				QRS
Your current ability to absorb an additional \$130 in interest payments on debt	385	218	163	4	92	102	191	38	133	140	73	43	21	321	8	68	309	39	93	80	173
	19%	23%	16%	14%	17%	15%	25%	19%	19%	18%	24%	7%	6%	30%	2%	8%	41%	15%	16%	15%	27%
		B		**			DE	*			I			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/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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Your current ability to absorb an additional \$130 in interest payments on debt	698	299	389	10	192	280	226	73	243	301	82	323	155	220	301	293	105	83	220	239	156
	35%	31%	39%	37%	35%	41%	29%	36%	34%	38%	26%	55%	47%	20%	79%	34%	14%	32%	39%	44%	25%
		A	**		F			*	J	J		M	M		OP	P			T	QT	
Your current debt situation compared to 5 years ago	517	245	265	6	163	203	151	58	170	223	67	266	98	153	262	221	33	81	169	157	111
	26%	25%	26%	24%	30%	30%	19%	29%	24%	28%	22%	45%	30%	14%	69%	26%	4%	31%	30%	29%	17%
			**		F	F		*		J		LM	M		OP	P			T	T	T
Your current ability to absorb an interest rate increase of 1 percentage point	505	222	279	5	143	222	140	58	171	212	64	251	113	141	266	198	41	55	169	190	92
	25%	23%	28%	17%	26%	33%	18%	29%	24%	27%	21%	43%	34%	13%	70%	23%	5%	21%	30%	35%	14%
		**			F	F		*		J		LM	M		OP	P			T	QT	
Your current debt situation compared to a year ago	382	180	196	6	118	167	97	47	119	170	47	212	76	94	252	121	9	57	130	132	63
	19%	19%	19%	23%	22%	25%	13%	24%	17%	22%	15%	36%	23%	9%	66%	14%	1%	22%	23%	24%	10%
		**			F	F		*		J		LM	M		OP	P			T	T	T
Your expected debt situation one year from now	320	153	164	3	83	140	97	51	106	132	31	171	72	76	185	113	22	46	83	122	68
	16%	16%	16%	11%	15%	21%	12%	26%	15%	17%	10%	29%	22%	7%	48%	13%	3%	18%	15%	23%	11%
		**			F			HIJ*	J	J		M	M		OP	P			T	RT	
Your expected debt situation 5 years from now	249	130	117	2	69	96	83	33	87	103	26	122	57	70	118	93	38	39	64	83	63
	12%	14%	12%	6%	13%	14%	11%	16%	12%	13%	9%	21%	17%	6%	31%	11%	5%	15%	11%	15%	10%
		**						J*		J		M	M		OP	P			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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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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	424	241	180	3	86	112	225	30	139	164	91	44	52	327	25	94	304	38	85	99	202
	21%	25%	18%	9%	16%	17%	29%	15%	20%	21%	29%	8%	16%	30%	7%	11%	40%	15%	15%	18%	32%
	B		**		DE		*		GHI		K		KL		NO		QRS				
10 - Extremely confident (10)	238	138	97	3	47	48	142	22	81	87	47	23	26	189	11	49	178	19	37	53	128
	12%	14%	10%	9%	9%	7%	18%	11%	11%	11%	15%	4%	8%	17%	3%	6%	23%	7%	7%	10%	20%
	B		**		DE		*		I		K		KL		NO		QRS				
9	56	32	24	-	9	20	27	2	14	26	13	10	6	41	5	9	43	4	13	15	25
	3%	3%	2%	-	2%	3%	3%	1%	2%	3%	4%	2%	2%	4%	1%	1%	6%	1%	2%	3%	4%
			**				*		H							NO					
8	130	71	59	-	30	43	57	5	43	52	30	12	20	98	10	37	84	16	35	30	49
	7%	7%	6%	-	5%	6%	7%	3%	6%	7%	10%	2%	6%	9%	3%	4%	11%	6%	6%	6%	8%
			**				*		GHI		K		K			NO					
7	160	91	66	3	52	65	42	13	45	70	30	29	13	118	8	80	71	28	48	48	35
	8%	9%	7%	11%	10%	10%	5%	7%	6%	9%	10%	5%	4%	11%	2%	9%	9%	11%	9%	9%	6%
	B		**		F	F		*						KL		N	N	T			
6	172	84	87	1	55	54	62	14	58	68	31	35	29	107	20	90	61	38	41	39	53
	9%	9%	9%	4%	10%	8%	8%	7%	8%	9%	10%	6%	9%	10%	5%	11%	8%	15%	7%	7%	8%
			**				*							K		N		RST			
5	301	150	143	9	70	119	113	27	98	129	48	101	36	165	25	166	110	23	100	91	88
	15%	16%	14%	31%	13%	17%	15%	13%	14%	16%	15%	17%	11%	15%	7%	19%	14%	9%	18%	17%	14%
			**				*		L							NP	N	Q	Q		
4	137	55	79	3	45	53	40	14	47	51	26	36	29	72	16	80	41	20	53	35	30
	7%	6%	8%	10%	8%	8%	5%	7%	7%	6%	8%	6%	9%	7%	4%	9%	5%	8%	9%	6%	5%
			**				*									NP		T			
Bottom 3 Box (Net)	807	344	455	9	239	277	292	101	323	301	82	342	170	295	286	346	175	110	239	230	228
	40%	36%	45%	35%	44%	41%	38%	51%	45%	38%	27%	58%	52%	27%	75%	40%	23%	43%	42%	42%	36%
	A		**		IJ*	IJ	J		M	M		OP	P								
3	187	89	96	3	67	59	61	16	77	69	25	53	45	89	39	94	55	37	56	46	49
	9%	9%	9%	9%	12%	9%	8%	8%	11%	9%	8%	9%	14%	8%	10%	11%	7%	14%	10%	8%	8%
			**		F		*						M			P		T			
2	116	52	60	5	29	41	46	14	43	46	13	45	26	45	34	62	20	20	23	39	34
	6%	5%	6%	18%	5%	6%	6%	7%	6%	6%	4%	8%	8%	4%	9%	7%	3%	8%	4%	7%	5%
			**				*						M	M		P	P				
1 - Not at all confident (1)	504	203	299	2	143	176	184	71	202	187	44	244	99	161	213	190	101	53	161	146	145
	25%	21%	30%	7%	26%	26%	24%	36%	29%	24%	14%	42%	30%	15%	56%	22%	13%	20%	28%	27%	23%
	A		**		IJ*	J	J		LM	M		OP	P								
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	4.7	5.1	4.3	4.6	4.4	4.5	5.1	4	4.4	4.8	5.6	3.3	4	5.7	2.6	4.3	6.2	4.6	4.3	4.5	5.3
	B		**		DE		*		G	GHI		K	KL		N	NO		QRS			
Std. Dev.	3.05	3.08	2.99	2.47	2.88	2.85	3.29	3.06	3.06	3.01	2.94	2.59	2.88	3	2.42	2.6	3.08	2.76	2.81	2.99	3.33
Std. Err.	0.07	0.1	0.09	0.48	0.12	0.11	0.12	0.22	0.12	0.11	0.17	0.11	0.16	0.09	0.12	0.09	0.11	0.17	0.12	0.13	0.13
Median	5	5	4	5	4	5	5	3	4	5	5	3	3	6	1	5	6	4	4	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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	504	284	215	5	90	127	287	52	182	180	91	64	49	390	36	93	375	32	105	110	257
	25%	29%	21%	18%	16%	19%	37%	26%	26%	23%	29%	11%	15%	36%	9%	11%	49%	12%	19%	20%	40%
		B		**			DE	*			I			KL			NO			Q	QRS
10 - Extremely confident (10)	274	153	119	2	42	62	171	38	97	84	55	39	24	211	18	42	213	18	43	61	152
	14%	16%	12%	8%	8%	9%	22%	19%	14%	11%	18%	7%	7%	19%	5%	5%	28%	7%	8%	11%	24%
		B		**			DE	I*			I			KL			NO				QRS
9	67	41	26	-	9	18	41	8	14	32	14	9	7	51	2	6	59	-	14	16	37
	3%	4%	3%	-	2%	3%	5%	4%	2%	4%	4%	2%	2%	5%	1%	1%	8%	-	3%	3%	6%
				**			DE	*			H			K			NO			Q	QRS
8	162	90	70	3	40	47	76	6	71	64	22	16	18	128	16	44	102	14	48	34	67
	8%	9%	7%	10%	7%	7%	10%	3%	10%	8%	7%	3%	6%	12%	4%	5%	13%	5%	9%	6%	11%
				**				*	G					KL			NO				S
7	163	82	78	2	37	57	69	20	44	67	32	21	28	113	9	79	74	20	31	53	59
	8%	9%	8%	9%	7%	8%	9%	10%	6%	9%	11%	4%	9%	10%	2%	9%	10%	8%	5%	10%	9%
				**				*			H			K			N			R	R
6	166	88	74	4	53	52	62	18	44	77	27	32	27	107	21	88	57	30	45	40	50
	8%	9%	7%	14%	10%	8%	8%	9%	6%	10%	9%	5%	8%	10%	6%	10%	7%	12%	8%	7%	8%
				**				*			H			K			N				
5	324	153	165	6	86	117	121	27	136	116	45	92	65	168	35	195	94	37	95	91	101
	16%	16%	16%	23%	16%	17%	16%	14%	19%	15%	15%	16%	20%	15%	9%	23%	12%	15%	17%	17%	16%
				**				*									NP				
4	166	79	86	1	58	61	47	17	58	68	24	62	39	65	26	91	50	34	49	50	34
	8%	8%	8%	5%	11%	9%	6%	9%	8%	9%	8%	11%	12%	6%	7%	11%	7%	13%	9%	9%	5%
				**	F			*					M	M			P		T		T
Bottom 3 Box (Net)	678	279	391	8	223	267	188	65	247	276	90	316	121	241	253	312	113	105	241	197	135
	34%	29%	39%	31%	41%	39%	24%	33%	35%	35%	29%	54%	37%	22%	66%	36%	15%	41%	43%	36%	21%
		A		**	F	F		*		J		LM	M		OP	P		T	T	T	
3	171	67	102	2	51	79	40	15	53	71	31	61	37	72	38	102	31	28	59	55	28
	9%	7%	10%	7%	9%	12%	5%	8%	8%	9%	10%	10%	11%	7%	10%	12%	4%	11%	10%	10%	4%
		A		**	F	F		*				M	M		P	P		T	T	T	
2	109	51	54	3	27	42	40	8	40	43	18	34	17	58	19	66	24	16	28	30	35
	5%	5%	5%	12%	5%	6%	5%	4%	6%	6%	6%	6%	5%	5%	5%	8%	3%	6%	5%	6%	6%
				**				*									P				
1 - Not at all confident (1)	398	161	234	3	144	146	108	42	153	162	40	221	67	110	196	144	58	60	154	112	72
	20%	17%	23%	12%	26%	21%	14%	21%	22%	21%	13%	38%	20%	10%	51%	17%	8%	23%	27%	21%	11%
		A		**	F	F		*	J	J		LM	M		OP	P		T	ST	T	
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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_3. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Unexpected auto repairs or purchase

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	469	255	208	6	95	115	259	42	153	175	99	42	44	383	21	95	353	44	92	106	227
	23%	26%	21%	23%	17%	17%	33%	21%	22%	22%	32%	7%	13%	35%	6%	11%	46%	17%	16%	20%	36%
10 - Extremely confident (10)	238	133	103	2	50	45	143	25	85	74	54	21	20	197	11	27	200	22	44	45	127
	12%	14%	10%	7%	9%	7%	18%	13%	12%	9%	18%	4%	6%	18%	3%	3%	26%	8%	8%	8%	20%
9	72	44	25	3	8	23	41	7	15	34	15	7	5	60	3	10	58	1	15	19	37
	4%	5%	3%	9%	1%	3%	5%	4%	2%	4%	5%	1%	2%	6%	1%	1%	8%	1%	3%	4%	6%
8	159	77	80	2	37	47	75	9	53	67	29	14	19	126	7	57	94	21	33	41	63
	8%	8%	8%	7%	7%	7%	10%	5%	8%	9%	10%	2%	6%	12%	2%	7%	12%	8%	6%	8%	10%
7	198	112	83	3	49	78	71	11	72	77	38	29	31	139	13	81	104	23	57	53	65
	10%	12%	8%	11%	9%	12%	9%	5%	10%	10%	12%	5%	9%	13%	3%	10%	14%	9%	10%	10%	10%
6	209	107	100	2	74	55	80	14	90	73	31	39	37	132	14	120	75	37	55	50	67
	10%	11%	10%	6%	13%	8%	10%	7%	13%	9%	10%	7%	11%	12%	4%	14%	10%	14%	10%	9%	11%
5	331	144	181	6	89	114	128	41	115	127	47	104	57	170	37	190	104	35	106	89	101
	17%	15%	18%	21%	16%	17%	16%	21%	16%	16%	15%	18%	17%	16%	10%	22%	14%	14%	19%	16%	16%
4	173	77	95	1	59	61	52	18	49	76	30	62	31	80	34	101	37	41	52	36	43
	9%	8%	9%	3%	11%	9%	7%	9%	7%	10%	10%	10%	10%	7%	9%	12%	5%	16%	9%	7%	7%
Bottom 3 Box (Net)	622	271	341	10	180	257	185	73	229	256	63	312	129	181	262	270	90	77	203	208	133
	31%	28%	34%	36%	33%	38%	24%	37%	32%	33%	20%	53%	39%	17%	69%	32%	12%	30%	36%	38%	21%
3	205	101	101	3	51	81	73	18	72	89	26	67	63	74	54	122	29	21	58	70	56
	10%	10%	10%	11%	9%	12%	9%	9%	10%	11%	8%	11%	19%	7%	14%	14%	4%	8%	10%	13%	9%
2	92	36	51	5	19	45	28	9	30	40	13	49	15	28	32	45	14	9	32	30	22
	5%	4%	5%	19%	3%	7%	4%	5%	4%	5%	4%	8%	5%	3%	9%	5%	2%	3%	6%	5%	3%
1 - Not at all confident (1)	325	134	189	2	111	131	84	47	127	127	24	195	51	79	176	103	46	47	114	108	56
	16%	14%	19%	7%	20%	19%	11%	23%	18%	16%	8%	33%	15%	7%	46%	12%	6%	18%	20%	20%	9%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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	5.5	4.9	5.1	4.8	4.7	5.9	4.8	5.1	5.1	6	3.5	4.6	6.3	2.9	4.7	6.9	4.9	4.7	4.8	6.1
Std. Dev.	2.87	2.88	2.84	2.8	2.76	2.74	2.91	3.01	2.88	2.81	2.78	2.47	2.52	2.69	2.33	2.26	2.67	2.68	2.75	2.84	2.86
Std. Err.	0.06	0.09	0.09	0.54	0.12	0.11	0.1	0.21	0.11	0.1	0.16	0.1	0.14	0.08	0.12	0.08	0.1	0.17	0.12	0.12	0.11
Median	5	5	5	5	5	5	6	5	5	5	6	3	5	6	2	5	7	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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4_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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	440	239	195	6	93	112	236	34	143	175	89	58	44	338	32	96	312	37	97	100	207
	22%	25%	19%	24%	17%	16%	30%	17%	20%	22%	29%	10%	13%	31%	9%	11%	41%	14%	17%	18%	33%
10 - Extremely confident (10)	217	118	94	5	41	52	124	24	75	72	45	26	17	173	18	37	162	18	39	52	108
	11%	12%	9%	18%	8%	8%	16%	12%	11%	9%	15%	4%	5%	16%	5%	4%	21%	7%	7%	10%	17%
9	55	35	20	-	10	10	35	5	7	27	15	6	3	46	6	8	42	2	12	10	31
	3%	4%	2%	-	2%	1%	5%	3%	1%	3%	5%	1%	1%	4%	1%	1%	6%	1%	2%	2%	5%
8	168	86	80	2	42	50	77	4	60	75	29	26	24	119	8	52	108	16	46	38	68
	8%	9%	8%	6%	8%	7%	10%	2%	8%	10%	9%	4%	7%	11%	2%	6%	14%	6%	8%	7%	11%
7	176	101	73	2	35	57	84	18	62	67	29	24	30	121	17	73	86	18	37	46	75
	9%	10%	7%	8%	6%	8%	11%	9%	9%	9%	10%	4%	9%	11%	4%	8%	11%	7%	7%	8%	12%
6	211	107	104	-	63	69	78	12	92	76	31	43	42	125	13	119	79	34	58	50	68
	11%	11%	10%	-	12%	10%	10%	6%	13%	10%	10%	7%	13%	12%	3%	14%	10%	13%	10%	9%	11%
5	327	180	141	5	79	128	120	29	108	145	44	129	42	156	43	192	91	30	99	106	92
	16%	19%	14%	19%	14%	19%	16%	15%	15%	19%	14%	22%	13%	14%	11%	22%	12%	12%	17%	20%	14%
4	178	79	97	2	66	62	51	21	55	75	27	52	32	93	42	86	50	42	46	54	37
	9%	8%	10%	7%	12%	9%	7%	11%	8%	10%	9%	9%	10%	9%	11%	10%	7%	16%	8%	10%	6%
Bottom 3 Box (Net)	669	259	399	11	210	253	206	85	250	247	88	280	138	252	234	291	145	96	229	187	158
	33%	27%	40%	42%	39%	37%	27%	43%	35%	31%	29%	48%	42%	23%	61%	34%	19%	37%	40%	34%	25%
3	174	72	96	7	44	65	66	19	64	65	27	55	44	75	34	111	30	19	59	42	55
	9%	7%	10%	25%	8%	10%	9%	9%	9%	8%	9%	9%	13%	7%	9%	13%	4%	7%	10%	8%	9%
2	101	40	61	-	25	35	41	13	30	41	16	26	25	50	28	39	33	13	28	27	33
	5%	4%	6%	-	5%	5%	5%	6%	4%	5%	5%	4%	7%	5%	7%	5%	4%	5%	5%	5%	5%
1 - Not at all confident (1)	394	148	242	5	142	153	99	54	156	140	45	199	69	126	171	141	82	65	142	117	70
	20%	15%	24%	18%	26%	23%	13%	27%	22%	18%	14%	34%	21%	12%	45%	17%	11%	25%	25%	22%	11%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5	5.4	4.6	4.9	4.5	4.6	5.7	4.5	4.9	5	5.5	3.8	4.4	5.8	3.2	4.6	6.3	4.4	4.5	4.8	5.9
Std. Dev.	2.9	2.83	2.91	3.08	2.82	2.76	2.93	3.03	2.89	2.82	2.97	2.6	2.63	2.87	2.62	2.4	2.93	2.73	2.8	2.84	2.9
Std. Err.	0.06	0.09	0.09	0.59	0.12	0.11	0.11	0.21	0.11	0.1	0.17	0.11	0.15	0.09	0.13	0.08	0.11	0.17	0.12	0.12	0.12
Median	5	5	5	4.6	4	5	6	4	5	5	5	4	4	6	2	5	7	4	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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4_5. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	564	277	282	5	147	138	279	60	196	211	98	86	81	398	52	153	358	67	128	127	242
	28%	29%	28%	19%	27%	20%	36%	30%	28%	27%	32%	15%	25%	37%	14%	18%	47%	26%	23%	23%	38%
				**	E	DE	*			I	K	KL	NO								QRS
10 - Extremely confident (10)	335	165	165	4	83	78	174	45	112	122	57	45	42	248	27	87	222	40	69	75	151
	17%	17%	16%	15%	15%	11%	22%	22%	16%	15%	18%	8%	13%	23%	7%	10%	29%	16%	12%	14%	24%
				**	DE	*				KL	NO										RS
9	89	48	42	-	19	26	44	7	36	32	15	15	16	58	8	22	59	6	24	17	42
	4%	5%	4%	-	4%	4%	6%	3%	5%	4%	5%	2%	5%	5%	2%	3%	8%	2%	4%	3%	7%
				**	*					K	NO										S
8	140	64	75	1	45	34	61	8	48	57	26	25	23	92	18	45	77	21	36	34	49
	7%	7%	7%	4%	8%	5%	8%	4%	7%	7%	9%	4%	7%	5%	5%	10%	10%	8%	6%	6%	8%
				**	*					K	NO										
7	165	81	80	3	57	56	51	6	72	57	29	28	31	106	11	79	74	34	44	41	46
	8%	8%	8%	12%	10%	8%	7%	3%	10%	7%	10%	5%	9%	10%	3%	9%	10%	13%	8%	8%	7%
				**	*	G				G	K	K	N	N	T						
6	160	91	65	4	45	49	66	21	44	70	25	33	25	103	15	87	59	21	46	38	55
	8%	9%	6%	16%	8%	7%	9%	11%	6%	9%	8%	6%	7%	9%	4%	10%	8%	8%	8%	7%	9%
				**	*					K	N	N									
5	357	168	180	9	93	125	139	29	148	128	52	143	42	172	56	187	114	37	104	110	106
	18%	17%	18%	33%	17%	18%	18%	15%	21%	16%	17%	24%	13%	16%	15%	22%	15%	14%	18%	20%	17%
				**	*					LM	NP										
4	148	75	71	2	32	65	50	14	46	68	20	43	32	73	21	99	28	18	42	45	43
	7%	8%	7%	6%	6%	10%	6%	7%	6%	9%	6%	7%	10%	7%	5%	12%	4%	7%	7%	8%	7%
				**	*					NP											
Bottom 3 Box (Net)	607	274	329	4	172	246	189	70	203	250	85	255	119	233	226	252	129	80	203	181	144
	30%	28%	33%	15%	31%	36%	24%	35%	29%	32%	27%	43%	36%	22%	59%	29%	17%	31%	36%	33%	23%
				**	F	F	*			M	M	OP	P								T
3	131	68	61	2	31	53	47	7	34	65	26	42	34	56	29	72	30	19	38	36	38
	7%	7%	6%	6%	6%	8%	6%	3%	5%	8%	8%	7%	10%	5%	8%	8%	4%	7%	7%	7%	6%
				**	*					H	H	M	P	P							
2	97	50	47	*	17	44	37	11	29	40	17	29	17	51	26	43	28	8	26	36	28
	5%	5%	5%	1%	3%	6%	5%	5%	4%	5%	5%	5%	5%	5%	7%	5%	4%	3%	5%	7%	4%
				**	D	*															
1 - Not at all confident (1)	379	156	221	2	124	149	105	52	140	145	42	184	68	127	172	136	71	54	139	109	78
	19%	16%	22%	7%	23%	22%	14%	26%	20%	19%	14%	31%	21%	12%	45%	16%	9%	21%	25%	20%	12%
				**	F	F	J*	J	J	J	LM	M	OP	P	T	T	T				
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary																					
Mean	5.4	5.5	5.2	5.8	5.3	4.8	5.9	5.2	5.4	5.2	5.7	4.2	5	6.1	3.5	5	6.7	5.3	4.9	5	6.1
				**	E	DE	*			I	K	KL	NO								QRS
Std. Dev.	3.1	3.04	3.17	2.45	3.12	2.97	3.1	3.41	3.08	3.06	3.03	2.84	3.06	3.02	2.91	2.71	2.98	3.09	3.06	3.02	3.08
Std. Err.	0.07	0.1	0.1	0.47	0.13	0.11	0.11	0.24	0.12	0.11	0.17	0.12	0.17	0.09	0.15	0.09	0.11	0.19	0.13	0.13	0.12
Median	5	5	5	5	5	5	6	5	5	5	5	4	5	6	2	5	7	5	5	5	6

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

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4_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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	465	261	200	4	77	98	290	43	166	173	82	66	52	347	31	96	338	32	78	89	265
	23%	27%	20%	16%	14%	14%	37%	22%	23%	22%	27%	11%	16%	32%	8%	11%	44%	12%	14%	16%	42%
		B		**			DE	*			I		KL			NO					QRS
10 - Extremely confident (10)	271	150	119	2	35	49	187	33	94	94	50	43	21	207	18	45	208	19	31	50	171
	14%	16%	12%	8%	6%	7%	24%	16%	13%	12%	16%	7%	6%	19%	5%	5%	27%	7%	5%	9%	27%
		B		**			DE	*			I		KL			NO					QRS
9	68	47	21	-	12	16	40	8	30	19	11	4	14	50	*	14	54	5	13	13	37
	3%	5%	2%	-	2%	2%	5%	4%	4%	2%	4%	1%	4%	5%	*	2%	7%	2%	2%	2%	6%
		B		**			DE	*			I		K	K		NO					RS
8	127	64	60	2	29	34	63	3	42	61	21	20	18	89	12	38	76	8	35	26	58
	6%	7%	6%	8%	5%	5%	8%	1%	6%	8%	7%	3%	5%	8%	3%	4%	10%	3%	6%	5%	9%
				**			E	*			G		K			NO					QS
7	143	76	64	4	40	55	48	4	47	62	30	15	25	102	8	64	71	17	43	44	39
	7%	8%	6%	13%	7%	8%	6%	2%	7%	8%	10%	3%	8%	9%	2%	7%	9%	6%	8%	8%	6%
				**				*			G		K	K		N	N				
6	174	81	91	3	51	54	70	19	61	64	31	35	41	99	10	96	68	28	43	50	53
	9%	8%	9%	9%	9%	8%	9%	9%	9%	8%	10%	6%	12%	9%	2%	11%	9%	11%	8%	9%	8%
				**				*			K		N	N		N	N				
5	335	162	168	6	82	124	130	36	137	118	46	114	43	178	38	170	128	31	98	97	110
	17%	17%	17%	21%	15%	18%	17%	18%	19%	15%	15%	19%	13%	16%	10%	20%	17%	12%	17%	18%	17%
				**				*								N	N				
4	145	70	74	2	35	62	49	17	38	65	25	36	24	85	19	94	32	17	48	38	42
	7%	7%	7%	6%	6%	9%	6%	9%	5%	8%	8%	6%	7%	8%	5%	11%	4%	7%	8%	7%	7%
				**				*								NP					
Bottom 3 Box (Net)	738	316	413	9	262	288	189	81	260	302	95	321	144	272	276	337	125	133	256	223	125
	37%	33%	41%	34%	48%	42%	24%	41%	37%	39%	31%	55%	44%	25%	72%	39%	16%	52%	45%	41%	20%
		A		**	F	F		*		J		LM	M		OP	P		ST	T	T	
3	182	82	98	2	68	61	53	17	67	71	27	66	40	76	48	92	42	46	47	49	39
	9%	8%	10%	8%	12%	9%	7%	8%	9%	9%	9%	11%	12%	7%	13%	11%	6%	18%	8%	9%	6%
				**	F			*				M	M		P	P		RST			
2	117	51	62	5	49	40	29	13	39	45	21	43	22	52	35	64	18	30	39	29	19
	6%	5%	6%	17%	9%	6%	4%	6%	5%	6%	7%	7%	7%	5%	9%	7%	2%	12%	7%	5%	3%
				**	F			*							P	P		ST	T		
1 - Not at all confident (1)	438	183	253	3	145	187	107	52	154	186	47	212	82	144	193	181	64	57	170	144	67
	22%	19%	25%	9%	26%	27%	14%	26%	22%	24%	15%	36%	25%	13%	51%	21%	8%	22%	30%	27%	11%
		A		**	F	F		J*	J	J		LM	M		OP	P		T	T	T	
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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	
Base: All Respondents (unwtd)	2001	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
A change in your relationship status (i.e. divorce, separation)	564	277	282	5	147	138	279	60	196	211	98	86	81	398	52	153	358	67	128	127	242
	28%	29%	28%	19%	27%	20%	36%	30%	28%	27%	32%	15%	25%	37%	14%	18%	47%	26%	23%	23%	38%
			**	E			DE	*		I		K	KL			NO					QRS
Having an illness and being unable to work for three months	504	284	215	5	90	127	287	52	182	180	91	64	49	390	36	93	375	32	105	110	257
	25%	29%	21%	18%	16%	19%	37%	26%	26%	23%	29%	11%	15%	36%	9%	11%	49%	12%	19%	20%	40%
		B	**				DE	*		I			KL			NO				Q	QRS
Unexpected auto repairs or purchase	469	255	208	6	95	115	259	42	153	175	99	42	44	383	21	95	353	44	92	106	227
	23%	26%	21%	23%	17%	17%	33%	21%	22%	22%	32%	7%	13%	35%	6%	11%	46%	17%	16%	20%	36%
		B	**				DE	*		GHI			K	KL		N	NO				QRS
Loss of employment / change in wage or seasonal work	465	261	200	4	77	98	290	43	166	173	82	66	52	347	31	96	338	32	78	89	265
	23%	27%	20%	16%	14%	14%	37%	22%	23%	22%	27%	11%	16%	32%	8%	11%	44%	12%	14%	16%	42%
		B	**				DE	*		I			KL			NO					QRS
The death of an immediate family member	440	239	195	6	93	112	236	34	143	175	89	58	44	338	32	96	312	37	97	100	207
	22%	25%	19%	24%	17%	16%	30%	17%	20%	22%	29%	10%	13%	31%	9%	11%	41%	14%	17%	18%	33%
		B	**				DE	*		GHI			KL			NO					QRS
Paying for your own or someone else's education	424	241	180	3	86	112	225	30	139	164	91	44	52	327	25	94	304	38	85	99	202
	21%	25%	18%	9%	16%	17%	29%	15%	20%	21%	29%	8%	16%	30%	7%	11%	40%	15%	15%	18%	32%
		B	**				DE	*		GHI			K	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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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Bottom 3 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents (unwtd)	2001	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Paying for your own or someone else's education	807	344	455	9	239	277	292	101	323	301	82	342	170	295	286	346	175	110	239	230	228
	40%	36%	45%	35%	44%	41%	38%	51%	45%	38%	27%	58%	52%	27%	75%	40%	23%	43%	42%	42%	36%
		A	**					U*	IJ	J		M	M		OP	P					
Loss of employment / change in wage or seasonal work	738	316	413	9	262	288	189	81	260	302	95	321	144	272	276	337	125	133	256	223	125
	37%	33%	41%	34%	48%	42%	24%	41%	37%	39%	31%	55%	44%	25%	72%	39%	16%	52%	45%	41%	20%
		A	**		F	F		*		J		LM	M		OP	P		ST	T	T	
Having an illness and being unable to work for three months	678	279	391	8	223	267	188	65	247	276	90	316	121	241	253	312	113	105	241	197	135
	34%	29%	39%	31%	41%	39%	24%	33%	35%	35%	29%	54%	37%	22%	66%	36%	15%	41%	43%	36%	21%
		A	**		F	F		*		J		LM	M		OP	P		T	T	T	
The death of an immediate family member	669	259	399	11	210	253	206	85	250	247	88	280	138	252	234	291	145	96	229	187	158
	33%	27%	40%	42%	39%	37%	27%	43%	35%	31%	29%	48%	42%	23%	61%	34%	19%	37%	40%	34%	25%
		A	**		F	F		U*	J			M	M		OP	P		T	T	T	
Unexpected auto repairs or purchase	622	271	341	10	180	257	185	73	229	256	63	312	129	181	262	270	90	77	203	208	133
	31%	28%	34%	36%	33%	38%	24%	37%	32%	33%	20%	53%	39%	17%	69%	32%	12%	30%	36%	38%	21%
		A	**		F	F		J*	J	J		LM	M		OP	P		T	T	T	
A change in your relationship status (i.e. divorce, separation)	607	274	329	4	172	246	189	70	203	250	85	255	119	233	226	252	129	80	203	181	144
	30%	28%	33%	15%	31%	36%	24%	35%	29%	32%	27%	43%	36%	22%	59%	29%	17%	31%	36%	33%	23%
			**		F	F		*				M	M		OP	P		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_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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	466	206	252	7	160	205	102	51	149	198	68	214	86	165	240	156	70	61	179	156	69
	23%	21%	25%	26%	29%	30%	13%	26%	21%	25%	22%	37%	26%	15%	63%	18%	9%	24%	32%	29%	11%
10 - Strongly agree (10)	262	108	152	3	99	117	46	35	80	114	33	136	39	88	173	65	24	33	113	89	27
	13%	11%	15%	11%	18%	17%	6%	18%	11%	15%	11%	23%	12%	8%	45%	8%	3%	13%	20%	16%	4%
9	66	25	37	4	15	40	11	2	27	26	12	17	16	34	18	25	23	8	22	28	8
	3%	3%	4%	16%	3%	6%	1%	1%	4%	3%	4%	3%	5%	3%	5%	3%	3%	3%	4%	5%	1%
8	137	74	63	-	45	48	44	14	43	58	22	62	32	44	48	66	23	21	44	39	33
	7%	8%	6%	-	8%	7%	6%	7%	6%	7%	7%	10%	10%	4%	13%	8%	3%	8%	8%	7%	5%
7	199	93	103	3	62	78	59	17	66	83	33	66	43	90	42	133	24	24	73	57	45
	10%	10%	10%	11%	11%	11%	8%	8%	9%	11%	11%	11%	13%	8%	11%	16%	3%	9%	13%	11%	7%
6	167	84	82	1	54	69	44	9	66	63	28	59	28	81	13	128	25	28	56	47	37
	8%	9%	8%	4%	10%	10%	6%	5%	9%	8%	9%	10%	8%	7%	3%	15%	3%	11%	10%	9%	6%
5	302	150	143	10	86	106	111	32	119	110	40	108	59	136	26	217	60	46	90	78	88
	15%	16%	14%	35%	16%	16%	14%	16%	17%	14%	13%	18%	18%	13%	7%	25%	8%	18%	16%	14%	14%
4	150	86	63	1	50	53	46	8	47	74	21	39	27	85	15	77	58	28	48	38	36
	7%	9%	6%	5%	9%	8%	6%	4%	7%	9%	7%	7%	8%	8%	4%	9%	8%	11%	9%	7%	6%
Bottom 3 Box (Net)	717	346	366	5	134	171	412	81	261	257	118	102	88	528	46	145	526	70	120	166	361
	36%	36%	36%	18%	25%	25%	53%	41%	37%	33%	38%	17%	27%	49%	12%	17%	69%	27%	21%	31%	57%
3	174	80	90	4	36	56	82	27	50	70	27	33	31	110	13	87	74	21	34	53	66
	9%	8%	9%	16%	7%	8%	11%	14%	7%	9%	9%	6%	9%	10%	3%	10%	10%	8%	6%	10%	10%
2	118	61	57	*	21	23	73	5	49	45	20	14	10	94	5	22	92	12	16	20	70
	6%	6%	6%	1%	4%	3%	9%	2%	7%	6%	6%	2%	3%	9%	1%	3%	12%	5%	3%	4%	11%
1 - Strongly disagree (1)	425	205	220	*	77	92	257	49	162	142	72	55	47	323	28	37	360	37	70	93	225
	21%	21%	22%	1%	14%	14%	33%	25%	23%	18%	23%	9%	14%	30%	7%	4%	47%	14%	12%	17%	35%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5	4.9	5.1	6	5.7	5.7	3.9	5	4.8	5.2	4.9	6.3	5.5	4.2	7.7	5.6	2.9	5.3	6	5.5	3.6
Std. Dev.	3.04	2.96	3.13	2.45	2.96	2.96	2.82	3.23	3.01	3.03	3.04	2.85	2.82	2.94	2.86	2.2	2.57	2.82	2.93	3.07	2.7
Std. Err.	0.07	0.1	0.1	0.47	0.13	0.11	0.1	0.23	0.11	0.11	0.17	0.12	0.16	0.09	0.15	0.08	0.09	0.18	0.12	0.13	0.11
Median	5	5	5	5	6	6	3	5	5	5	5	6	5	4	9	5	2	5	6	5	3

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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5_2. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I regret the amount of debt that I've taken on in my life

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	540	243	288	10	174	220	147	76	167	233	64	214	92	234	255	183	103	60	206	164	111
	27%	25%	29%	36%	32%	32%	19%	38%	24%	30%	21%	36%	28%	22%	67%	21%	14%	23%	36%	30%	17%
10 - Strongly agree (10)	316	141	169	6	94	142	80	62	79	141	34	131	59	126	182	86	49	26	127	103	61
	16%	15%	17%	23%	17%	21%	10%	31%	11%	18%	11%	22%	18%	12%	48%	10%	6%	10%	22%	19%	10%
9	77	39	37	1	18	30	28	7	28	34	8	33	6	37	32	26	18	11	23	20	22
	4%	4%	4%	3%	3%	4%	4%	3%	4%	4%	3%	6%	2%	3%	8%	3%	2%	4%	4%	4%	3%
8	147	62	82	3	61	48	39	7	60	58	23	50	27	71	41	71	36	23	56	41	28
	7%	6%	8%	10%	11%	7%	5%	3%	8%	7%	7%	8%	8%	7%	11%	8%	5%	9%	10%	8%	4%
7	202	95	105	1	51	77	74	20	77	74	30	63	39	101	27	130	45	34	47	62	58
	10%	10%	10%	4%	9%	11%	10%	10%	11%	9%	10%	11%	12%	9%	7%	15%	6%	13%	8%	11%	9%
6	158	73	84	2	39	70	49	15	60	60	24	63	24	71	14	114	31	23	55	41	41
	8%	8%	8%	8%	7%	10%	6%	7%	9%	8%	8%	11%	7%	7%	4%	13%	4%	9%	10%	8%	6%
5	315	162	146	7	102	95	118	25	138	112	40	120	55	139	35	189	90	53	89	84	88
	16%	17%	14%	25%	19%	14%	15%	13%	19%	14%	13%	20%	17%	13%	9%	22%	12%	21%	16%	15%	14%
4	162	82	77	3	47	55	60	13	57	67	25	33	38	91	19	90	53	26	43	37	55
	8%	9%	8%	9%	9%	8%	8%	6%	8%	9%	8%	6%	12%	8%	5%	10%	7%	10%	8%	7%	9%
Bottom 3 Box (Net)	624	310	310	5	134	164	326	51	211	238	125	94	81	449	32	152	441	61	126	154	283
	31%	32%	31%	18%	25%	24%	42%	25%	30%	30%	41%	16%	25%	41%	8%	18%	58%	24%	22%	28%	45%
3	158	80	76	2	32	53	73	10	49	68	30	36	28	94	12	71	75	13	40	42	64
	8%	8%	8%	6%	6%	8%	9%	5%	7%	9%	10%	6%	8%	9%	3%	8%	10%	5%	7%	8%	10%
2	97	44	53	*	16	30	51	11	33	34	19	14	17	66	6	30	62	10	14	28	46
	5%	5%	5%	2%	3%	4%	7%	6%	5%	4%	6%	2%	5%	6%	1%	3%	8%	4%	2%	5%	7%
1 - Strongly disagree (1)	369	185	181	3	86	81	202	29	129	136	75	44	37	288	14	51	304	39	73	84	174
	18%	19%	18%	11%	16%	12%	26%	15%	18%	17%	24%	8%	11%	27%	4%	6%	40%	15%	13%	16%	27%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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	5.2	5.4	6.1	5.7	5.9	4.6	6.2	5.2	5.5	4.7	6.4	5.6	4.7	7.9	5.7	3.6	5.4	6	5.6	4.4
Std. Dev.	3.07	3.04	3.09	2.97	2.99	3	3.02	3.32	2.89	3.11	3.03	2.77	2.89	3.1	2.64	2.39	2.89	2.75	3.02	3.08	2.99
Std. Err.	0.07	0.1	0.1	0.57	0.13	0.11	0.11	0.23	0.11	0.11	0.17	0.11	0.16	0.09	0.14	0.08	0.1	0.17	0.13	0.13	0.12
Median	5	5	5	5	5	6	5	6	5	5	5	6	5	5	9	5	3	5	6	5	4

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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5_3. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about the impact of rising interest rates on my financial situation

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	664	286	371	7	209	269	186	68	211	283	102	250	121	293	233	265	166	75	252	199	139
	33%	30%	37%	26%	38%	39%	24%	34%	30%	36%	33%	43%	37%	27%	61%	31%	22%	29%	44%	37%	22%
		A	**	F	F		*					M	M		OP	P			QST	T	
10 - Strongly agree (10)	379	155	221	4	137	155	88	53	114	162	51	161	73	145	166	135	78	40	162	111	66
	19%	16%	22%	15%	25%	23%	11%	27%	16%	21%	16%	27%	22%	13%	44%	16%	10%	16%	29%	21%	10%
		A	**	F	F		HJ*	J				M	M		OP	P			QST	T	
9	69	34	34	-	17	29	23	2	19	36	12	21	10	38	15	37	17	7	22	21	18
	3%	4%	3%	-	3%	4%	3%	1%	3%	5%	4%	4%	3%	4%	4%	4%	2%	3%	4%	4%	3%
				**				*													
8	216	96	116	3	55	85	75	13	79	85	39	68	38	110	52	93	71	28	67	66	55
	11%	10%	12%	11%	10%	13%	10%	6%	11%	11%	13%	12%	11%	10%	14%	11%	9%	11%	12%	12%	9%
				**				*													
7	315	163	149	3	94	108	114	21	123	126	45	65	76	174	37	163	115	52	80	84	100
	16%	17%	15%	11%	17%	16%	15%	10%	17%	16%	15%	11%	23%	16%	10%	19%	15%	20%	14%	15%	16%
				**				*					KM	K		N	N				
6	207	97	109	1	56	84	67	17	77	73	40	55	32	119	17	120	70	28	61	66	53
	10%	10%	11%	5%	10%	12%	9%	8%	11%	9%	13%	9%	10%	11%	4%	14%	9%	11%	11%	12%	8%
				**				*								NP	N				
5	335	158	168	9	92	110	133	43	136	118	38	120	50	165	36	198	101	49	93	84	110
	17%	16%	17%	35%	17%	16%	17%	22%	19%	15%	12%	20%	15%	15%	9%	23%	13%	19%	16%	16%	17%
				**				J*	J							NP					
4	126	71	51	4	43	44	39	14	37	52	23	39	18	69	16	53	57	29	35	32	30
	6%	7%	5%	16%	8%	6%	5%	7%	5%	7%	8%	7%	5%	6%	4%	6%	7%	11%	6%	6%	5%
				**				*													
Bottom 3 Box (Net)	354	191	161	2	52	67	235	37	124	132	61	57	33	264	42	58	254	26	47	77	204
	18%	20%	16%	7%	9%	10%	30%	18%	17%	17%	20%	10%	10%	24%	11%	7%	33%	10%	8%	14%	32%
				**			DE	*						KL	O		NO		R	QRS	
3	95	56	37	1	15	24	55	13	27	37	17	16	11	68	13	29	53	7	18	23	47
	5%	6%	4%	4%	3%	3%	7%	6%	4%	5%	6%	3%	3%	6%	3%	3%	7%	3%	3%	4%	7%
				**			DE	*						K		NO				RS	
2	46	24	22	*	1	15	29	2	10	25	9	7	4	35	8	2	35	*	4	13	28
	2%	2%	2%	1%	*	2%	4%	1%	1%	3%	3%	1%	1%	3%	2%	*	5%	*	1%	2%	4%
				**			D	D						K	O		O		R	QR	
1 - Strongly disagree (1)	214	111	102	*	35	28	150	22	87	70	35	34	18	161	21	27	166	18	25	41	129
	11%	12%	10%	1%	6%	4%	19%	11%	12%	9%	11%	6%	5%	15%	5%	3%	22%	7%	4%	8%	20%
				**			DE	*						KL		NO				QRS	
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	6.2	6	6.4	6	6.7	6.8	5.3	6.2	6	6.3	6.1	6.8	6.8	5.7	7.6	6.5	5	6.3	7	6.5	5.1
		A	**	F	F		*			J			M	M		OP	P		T	QST	T
Std. Dev.	2.79	2.78	2.8	2.26	2.59	2.5	2.93	2.95	2.73	2.79	2.8	2.65	2.49	2.85	2.78	2.2	2.95	2.45	2.54	2.67	2.92
Std. Err.	0.06	0.09	0.09	0.43	0.11	0.1	0.11	0.21	0.1	0.1	0.16	0.11	0.14	0.09	0.14	0.08	0.11	0.15	0.11	0.11	0.12
Median	6	6	7	5	7	7	5	6	6	7	6	7	7	6	8	6	5	6	7	7	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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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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	394	179	207	7	148	173	73	45	134	158	57	142	63	189	134	162	97	70	156	118	50
	20%	19%	21%	27%	27%	25%	9%	23%	19%	20%	19%	24%	19%	17%	35%	19%	13%	27%	28%	22%	8%
10 - Strongly agree (10)	192	83	105	3	80	79	33	28	59	77	28	74	34	85	86	65	41	36	83	50	22
	10%	9%	10%	12%	15%	12%	4%	14%	8%	10%	9%	13%	10%	8%	23%	8%	5%	14%	15%	9%	3%
9	56	27	29	*	17	35	4	6	17	23	11	19	11	26	10	30	17	6	24	25	1
	3%	3%	3%	1%	3%	5%	1%	3%	2%	3%	3%	3%	3%	2%	3%	3%	2%	2%	4%	5%	*
8	146	69	73	4	51	60	35	12	58	57	18	50	18	78	38	67	40	27	49	43	27
	7%	7%	7%	14%	9%	9%	5%	6%	8%	7%	6%	8%	5%	7%	10%	8%	5%	11%	9%	8%	4%
7	189	84	102	2	61	76	51	17	69	67	35	51	40	97	32	92	64	25	64	64	36
	9%	9%	10%	9%	11%	11%	7%	8%	10%	9%	11%	9%	12%	9%	8%	11%	8%	10%	11%	12%	6%
6	150	64	85	1	47	53	50	15	49	61	25	47	22	81	22	83	44	29	40	43	38
	7%	7%	8%	3%	9%	8%	6%	7%	7%	8%	8%	8%	7%	7%	6%	10%	6%	11%	7%	8%	6%
5	344	179	156	8	97	128	119	31	138	131	44	139	62	143	71	184	89	40	107	101	96
	17%	19%	15%	31%	18%	19%	15%	15%	19%	17%	14%	24%	19%	13%	18%	22%	12%	15%	19%	19%	15%
4	132	66	64	1	44	43	45	9	52	48	23	35	23	74	18	75	38	23	40	32	37
	7%	7%	6%	4%	8%	6%	6%	5%	7%	6%	7%	6%	7%	7%	5%	9%	5%	9%	7%	6%	6%
Bottom 3 Box (Net)	794	393	393	7	149	208	437	82	268	320	123	173	120	501	104	260	430	71	159	185	379
	40%	41%	39%	26%	27%	31%	56%	41%	38%	41%	40%	30%	36%	46%	27%	30%	56%	27%	28%	34%	60%
3	158	76	79	3	43	61	55	8	59	65	26	49	23	86	18	88	52	31	36	52	39
	8%	8%	8%	12%	8%	9%	7%	4%	8%	8%	8%	8%	7%	8%	5%	10%	7%	12%	6%	10%	6%
2	129	64	64	1	23	34	72	13	32	61	24	22	27	80	17	44	68	7	27	34	62
	6%	7%	6%	5%	4%	5%	9%	6%	5%	8%	8%	4%	8%	7%	4%	5%	9%	3%	5%	6%	10%
1 - Strongly disagree (1)	506	253	250	2	82	113	310	62	177	194	73	103	69	334	69	128	309	33	96	99	278
	25%	26%	25%	9%	15%	17%	40%	31%	25%	25%	24%	17%	21%	31%	18%	15%	41%	13%	17%	18%	44%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	4.6	4.5	4.7	5.5	5.5	5.3	3.5	4.7	4.6	4.6	4.7	5.2	4.8	4.3	5.8	5	3.7	5.5	5.4	5	3.3
Std. Dev.	2.97	2.93	3.01	2.69	2.92	2.91	2.69	3.25	2.89	2.99	2.96	2.88	2.93	2.98	3.21	2.65	2.89	2.82	2.99	2.87	2.59
Std. Err.	0.07	0.09	0.09	0.52	0.12	0.11	0.1	0.23	0.11	0.11	0.17	0.12	0.16	0.09	0.16	0.09	0.1	0.18	0.13	0.12	0.1
Median	5	5	5	5	5	5	3	5	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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	659	351	304	4	148	177	334	65	228	245	120	98	89	472	57	158	443	66	156	141	296
	33%	36%	30%	15%	27%	26%	43%	33%	32%	31%	39%	17%	27%	44%	15%	18%	58%	25%	28%	26%	47%
		B		**			DE	*			HI		K			KL		NO			QRS
10 - Strongly agree (10)	387	210	175	2	95	89	203	43	130	141	74	62	43	281	36	69	282	41	92	73	181
	19%	22%	17%	8%	17%	13%	26%	22%	18%	18%	24%	11%	13%	26%	9%	8%	37%	16%	16%	14%	28%
		B		**			DE	*			HI		KL			NO					QRS
9	88	52	36	*	17	30	42	7	21	42	18	6	9	74	6	14	68	4	20	25	39
	4%	5%	4%	1%	3%	4%	5%	4%	3%	5%	6%	1%	3%	7%	2%	2%	9%	2%	3%	5%	6%
				**				*			H					KL					Q
8	184	90	93	1	37	58	89	15	78	62	28	30	36	117	15	75	94	20	45	42	77
	9%	9%	9%	5%	7%	9%	12%	8%	11%	8%	9%	5%	11%	11%	4%	9%	12%	8%	8%	8%	12%
				**			D	*					K			K	N				S
7	173	89	82	2	53	56	64	13	65	60	35	37	34	102	12	81	80	29	49	44	52
	9%	9%	8%	7%	10%	8%	8%	7%	9%	8%	11%	6%	10%	9%	3%	9%	11%	11%	9%	8%	8%
				**				*			I					N	N				
6	173	87	81	5	62	59	52	16	70	59	28	50	14	109	16	101	56	36	54	41	42
	9%	9%	8%	19%	11%	9%	7%	8%	10%	7%	9%	8%	4%	10%	4%	12%	7%	14%	10%	8%	7%
				**	F			*								NP		ST			
5	283	132	143	8	88	107	88	27	109	109	38	100	47	135	43	178	62	49	95	72	67
	14%	14%	14%	28%	16%	16%	11%	13%	15%	14%	12%	17%	14%	12%	11%	21%	8%	19%	17%	13%	11%
				**	F			*					M			NP		T	T		
4	139	49	87	2	54	52	33	15	39	59	25	55	28	57	19	88	33	16	59	37	26
	7%	5%	9%	9%	10%	8%	4%	8%	6%	8%	8%	9%	8%	5%	5%	10%	4%	6%	10%	7%	4%
			A	**	F	F		*					M			NP		T			
Bottom 3 Box (Net)	574	256	312	6	142	229	203	63	198	252	61	248	118	208	234	252	89	62	153	206	153
	29%	27%	31%	22%	26%	34%	26%	32%	28%	32%	20%	42%	36%	19%	61%	29%	12%	24%	27%	38%	24%
				**	DF			J*	J	J		M	M		OP	P					QRT
3	164	73	89	3	58	67	39	16	55	69	24	67	30	68	43	96	26	36	42	61	26
	8%	8%	9%	11%	11%	10%	5%	8%	8%	9%	8%	11%	9%	6%	11%	11%	3%	14%	7%	11%	4%
				**	F	F		*				M			P	P		RT	T	T	
2	102	58	43	1	17	39	46	7	41	46	9	35	22	45	31	54	18	6	20	38	38
	5%	6%	4%	5%	3%	6%	6%	3%	6%	6%	3%	6%	7%	4%	8%	6%	2%	2%	4%	7%	6%
				**				*			J				P	P					QR
1 - Strongly disagree (1)	308	125	180	2	66	123	118	40	102	138	27	146	66	95	161	102	45	19	91	108	89
	15%	13%	18%	7%	12%	18%	15%	20%	14%	18%	9%	25%	20%	9%	42%	12%	6%	8%	16%	20%	14%
			A	**	D			J*	J	J		M	M		OP	P			Q	QT	
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																					
Mean	5.7	6	5.4	5.2	5.6	5.2	6.2	5.5	5.7	5.4	6.3	4.4	5.1	6.5	3.6	5	7.4	5.7	5.4	5	6.4
		B		**	E		DE	*			GHI		K			N	NO	S			QRS
Std. Dev.	3.11	3.11	3.11	2.34	2.89	3.01	3.27	3.27	3.04	3.16	2.93	2.89	3.07	2.96	3.01	2.57	2.76	2.66	2.98	3.09	3.26
Std. Err.	0.07	0.1	0.1	0.45	0.12	0.12	0.12	0.23	0.11	0.11	0.17	0.12	0.17	0.09	0.15	0.09	0.1	0.17	0.13	0.13	0.13
Median	6	6	5	5	5	5	7	5	6	5	7	4	5	7	2	5	8	6	5	5	7

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents (unwtd)	2001	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 3 Box (Net)	643	352	287	4	111	158	374	54	216	243	129	64	68	511	25	150	467	48	116	139	340
	32%	36%	28%	14%	20%	23%	48%	27%	30%	31%	42%	11%	21%	47%	7%	18%	61%	18%	21%	26%	54%
		B	**				DE	*			GHI		K	KL	N	NO					QRS
10 - Strongly agree (10)	370	205	163	2	62	83	225	41	108	143	78	32	30	308	8	73	289	26	61	83	200
	18%	21%	16%	8%	11%	12%	29%	21%	15%	18%	25%	5%	9%	28%	2%	8%	38%	10%	11%	15%	31%
		B	**				DE	*			HI		KL	N	NO						QRS
9	101	52	50	-	14	24	63	7	41	38	15	11	8	83	4	14	83	10	15	16	61
	5%	5%	5%	-	3%	4%	8%	4%	6%	5%	5%	2%	2%	8%	1%	2%	11%	4%	3%	3%	10%
				**			DE	*					KL	N	NO						QRS
8	172	96	74	2	35	51	86	6	67	62	37	22	30	119	13	63	95	12	41	40	79
	9%	10%	7%	6%	6%	8%	11%	3%	9%	8%	12%	4%	9%	11%	4%	7%	12%	5%	7%	7%	12%
				**			DE	*			GI		K	K	N	NO					QRS
7	226	113	111	1	56	80	90	19	84	85	38	43	44	139	23	113	90	24	61	67	74
	11%	12%	11%	5%	10%	12%	12%	10%	12%	11%	12%	7%	13%	13%	6%	13%	12%	9%	11%	12%	12%
				**				*					K	K	N	N					
6	207	93	112	2	75	72	61	31	68	75	33	58	37	112	25	118	64	46	63	58	40
	10%	10%	11%	6%	14%	11%	8%	16%	10%	10%	11%	10%	11%	10%	7%	14%	8%	18%	11%	11%	6%
				**	F			*								NP		RST	T	T	
5	302	152	136	13	91	104	107	30	118	121	32	136	60	105	62	185	54	46	82	87	86
	15%	16%	14%	4%	17%	15%	14%	15%	17%	15%	10%	23%	18%	10%	16%	22%	7%	18%	15%	16%	14%
				**				*	J	J		M	M		P	P					
4	162	77	82	3	56	70	37	10	58	68	26	47	35	81	34	97	31	33	52	50	27
	8%	8%	8%	12%	10%	10%	5%	5%	8%	9%	9%	8%	11%	7%	4%	13%	9%	4%	13%	9%	4%
				**	F	F		*							P	P		T	T	T	
Bottom 3 Box (Net)	461	177	280	4	158	198	106	54	165	193	50	238	86	137	211	193	57	60	192	141	68
	23%	18%	28%	15%	29%	29%	14%	27%	23%	25%	16%	41%	26%	13%	55%	22%	8%	23%	34%	26%	11%
			A	**	F	F		J*	J	J		LM	M		OP	P		T	QST	T	
3	138	63	75	*	54	54	30	18	42	60	18	62	26	51	39	78	21	23	59	34	22
	7%	7%	7%	1%	10%	8%	4%	9%	6%	8%	6%	11%	8%	5%	10%	9%	3%	9%	10%	6%	3%
				**	F	F		*				M			P	P		T	ST		
2	69	30	37	2	17	28	24	6	20	34	9	31	17	21	20	42	7	4	27	22	16
	3%	3%	4%	8%	3%	4%	3%	3%	3%	4%	3%	5%	5%	2%	5%	5%	1%	2%	5%	4%	2%
				**				*				M	M		P	P					
1 - Strongly disagree (1)	254	84	169	1	87	116	52	30	103	98	23	145	43	65	152	73	29	33	105	86	30
	13%	9%	17%	5%	16%	17%	7%	15%	14%	13%	7%	25%	13%	6%	40%	9%	4%	13%	19%	16%	5%
			A	**	F	F		J*	J	J		LM	M		OP	P		T	T	T	
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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/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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
I am concerned about the impact of rising interest rates on my financial situation	664	286	371	7	209	269	186	68	211	283	102	250	121	293	233	265	166	75	252	199	139
	33%	30%	37%	26%	38%	39%	24%	34%	30%	36%	33%	43%	37%	27%	61%	31%	22%	29%	44%	37%	22%
		A	**	F	F		*					M	M		OP	P			QST	T	
I am confident I won't have any debt in retirement	659	351	304	4	148	177	334	65	228	245	120	98	89	472	57	158	443	66	156	141	296
	33%	36%	30%	15%	27%	26%	43%	33%	32%	31%	39%	17%	27%	44%	15%	18%	58%	25%	28%	26%	47%
		B	**	DE	*						HI		K	KL		NO					QRS
I will be able to cover all living and family expenses in the next 12 months without going into further debt	643	352	287	4	111	158	374	54	216	243	129	64	68	511	25	150	467	48	116	139	340
	32%	36%	28%	14%	20%	23%	48%	27%	30%	31%	42%	11%	21%	47%	7%	18%	61%	18%	21%	26%	54%
		B	**	DE	*						GHI		K	KL		N	NO				QRS
I regret the amount of debt that I've taken on in my life	540	243	288	10	174	220	147	76	167	233	64	214	92	234	255	183	103	60	206	164	111
	27%	25%	29%	36%	32%	32%	19%	38%	24%	30%	21%	36%	28%	22%	67%	21%	14%	23%	36%	30%	17%
		**	F	F	HJ*						HJ		LM		OP	P			QT	T	
I am concerned about my current level of debt	466	206	252	7	160	205	102	51	149	198	68	214	86	165	240	156	70	61	179	156	69
	23%	21%	25%	26%	29%	30%	13%	26%	21%	25%	22%	37%	26%	15%	63%	18%	9%	24%	32%	29%	11%
		**	F	F	*							LM	M		OP	P			T	T	T
I am worried that me or someone in my household could lose their job	394	179	207	7	148	173	73	45	134	158	57	142	63	189	134	162	97	70	156	118	50
	20%	19%	21%	27%	27%	25%	9%	23%	19%	20%	19%	24%	19%	17%	35%	19%	13%	27%	28%	22%	8%
		**	F	F	*							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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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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
I am worried that me or someone in my household could lose their job	794	393	393	7	149	208	437	82	268	320	123	173	120	501	104	260	430	71	159	185	379
	40%	41%	39%	26%	27%	31%	56%	41%	38%	41%	40%	30%	36%	46%	27%	30%	56%	27%	28%	34%	60%
			**				DE	*						KL			NO				QRS
I am concerned about my current level of debt	717	346	366	5	134	171	412	81	261	257	118	102	88	528	46	145	526	70	120	166	361
	36%	36%	36%	18%	25%	25%	53%	41%	37%	33%	38%	17%	27%	49%	12%	17%	69%	27%	21%	31%	57%
			**				DE	*			I		K				NO			R	QRS
I regret the amount of debt that I've taken on in my life	624	310	310	5	134	164	326	51	211	238	125	94	81	449	32	152	441	61	126	154	283
	31%	32%	31%	18%	25%	24%	42%	25%	30%	30%	41%	16%	25%	41%	8%	18%	58%	24%	22%	28%	45%
			**				DE	*			GHI		K				N			R	QRS
I am confident I won't have any debt in retirement	574	256	312	6	142	229	203	63	198	252	61	248	118	208	234	252	89	62	153	206	153
	29%	27%	31%	22%	26%	34%	26%	32%	28%	32%	20%	42%	36%	19%	61%	29%	12%	24%	27%	38%	24%
			**			DF		J*	J	J		M	M		OP	P				QRT	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	461	177	280	4	158	198	106	54	165	193	50	238	86	137	211	193	57	60	192	141	68
	23%	18%	28%	15%	29%	29%	14%	27%	23%	25%	16%	41%	26%	13%	55%	22%	8%	23%	34%	26%	11%
			A	**	F	F		J*	J	J		LM	M		OP	P		T	QST	T	
I am concerned about the impact of rising interest rates on my financial situation	354	191	161	2	52	67	235	37	124	132	61	57	33	264	42	58	254	26	47	77	204
	18%	20%	16%	7%	9%	10%	30%	18%	17%	17%	20%	10%	10%	24%	11%	7%	33%	10%	8%	14%	32%
			**				DE	*						KL	O		NO			R	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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
I am concerned about the impact of rising interest rates on my financial situation	1186	545	629	11	359	460	366	105	412	482	187	371	229	586	287	547	351	154	392	348	291
	59%	57%	62%	42%	66%	68%	47%	53%	58%	61%	61%	63%	69%	54%	75%	64%	46%	60%	69%	64%	46%
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1076	559	510	7	242	309	525	105	368	403	200	166	149	761	73	381	621	118	240	263	454
	54%	58%	51%	25%	44%	45%	68%	53%	52%	51%	65%	28%	45%	70%	19%	44%	81%	46%	42%	49%	71%
I am confident I won't have any debt in retirement	1005	527	467	11	263	292	450	94	363	363	184	185	137	684	85	340	579	131	259	226	389
	50%	55%	46%	41%	48%	43%	58%	47%	51%	46%	60%	31%	41%	63%	22%	40%	76%	51%	46%	42%	61%
I regret the amount of debt that I've taken on in my life	901	411	477	13	264	367	270	111	304	367	118	340	155	406	296	426	179	117	307	267	210
	45%	43%	47%	48%	48%	54%	35%	56%	43%	47%	38%	58%	47%	37%	78%	50%	23%	45%	54%	49%	33%
I am concerned about my current level of debt	832	384	437	11	276	351	205	77	282	343	129	339	156	336	295	418	119	114	308	260	150
	42%	40%	43%	41%	51%	52%	26%	39%	40%	44%	42%	58%	47%	31%	77%	49%	16%	44%	54%	48%	24%
I am worried that me or someone in my household could lose their job	732	326	395	10	256	302	173	77	252	285	118	240	125	367	189	337	206	124	260	224	124
	37%	34%	39%	39%	47%	44%	22%	39%	35%	36%	38%	41%	38%	34%	50%	39%	27%	48%	46%	41%	20%

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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	846	404	427	15	315	343	188	106	289	342	108	362	168	316	288	415	143	140	329	243	134
	42%	42%	42%	56%	58%	50%	24%	53%	41%	44%	35%	62%	51%	29%	76%	48%	19%	54%	58%	45%	21%
Strongly agree	282	141	138	4	115	112	55	35	107	110	30	126	55	102	155	84	44	50	116	74	42
	14%	15%	14%	13%	21%	16%	7%	18%	15%	14%	10%	21%	17%	9%	41%	10%	6%	19%	21%	14%	7%
Somewhat agree	564	263	289	11	200	232	133	71	182	233	78	236	113	214	134	331	99	90	212	169	92
	28%	27%	29%	42%	37%	34%	17%	36%	26%	30%	25%	40%	34%	20%	35%	39%	13%	35%	38%	31%	15%
Bottom 2 Box (Net)	1155	561	582	12	231	337	586	93	420	442	200	225	162	768	93	441	620	117	237	299	502
	58%	58%	58%	44%	42%	50%	76%	47%	59%	56%	65%	38%	49%	71%	24%	52%	81%	46%	42%	55%	79%
Somewhat disagree	580	249	321	9	155	206	219	47	212	225	96	157	97	325	64	329	187	71	167	165	178
	29%	26%	32%	33%	28%	30%	28%	24%	30%	29%	31%	27%	29%	30%	17%	38%	24%	27%	29%	30%	28%
Strongly disagree	575	312	261	3	77	131	367	46	208	217	104	68	65	443	29	112	434	47	71	134	324
	29%	32%	26%	11%	14%	19%	47%	23%	29%	28%	34%	12%	20%	41%	8%	13%	57%	18%	13%	25%	51%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1597	786	793	18	390	555	653	156	550	637	254	442	264	892	303	669	625	167	445	451	533
	80%	81%	79%	67%	71%	82%	84%	78%	78%	81%	82%	75%	80%	82%	80%	78%	82%	65%	79%	83%	84%
Strongly agree	567	319	244	4	130	176	261	53	172	235	107	123	89	355	134	168	266	60	142	153	212
	28%	33%	24%	17%	24%	26%	34%	26%	24%	30%	35%	21%	27%	33%	35%	20%	35%	23%	25%	28%	33%
Somewhat agree	1030	467	549	14	260	378	392	103	378	402	147	319	174	536	170	501	359	107	303	299	321
	51%	48%	54%	51%	48%	56%	51%	52%	53%	51%	48%	54%	53%	49%	44%	58%	47%	42%	54%	55%	50%
Bottom 2 Box (Net)	404	179	216	9	157	126	121	43	159	147	54	145	66	193	78	188	138	90	121	90	102
	20%	19%	21%	33%	29%	18%	16%	22%	22%	19%	18%	25%	20%	18%	20%	22%	18%	35%	21%	17%	16%
Somewhat disagree	316	139	168	9	126	105	86	31	132	113	40	113	57	146	53	163	101	68	103	71	75
	16%	14%	17%	33%	23%	15%	11%	15%	19%	14%	13%	19%	17%	13%	14%	19%	13%	26%	18%	13%	12%
Strongly disagree	87	40	47	-	31	21	35	13	27	34	13	32	9	46	25	25	37	23	17	20	27
	4%	4%	5%	-	6%	3%	5%	6%	4%	4%	4%	5%	3%	4%	7%	3%	5%	9%	3%	4%	4%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1136	524	596	15	378	457	301	119	392	466	159	439	218	479	340	558	239	168	405	340	223
	57%	54%	59%	57%	69%	67%	39%	60%	55%	59%	52%	75%	66%	44%	89%	65%	31%	65%	72%	63%	35%
Strongly agree	381	176	198	7	137	167	77	48	125	152	55	180	65	137	187	137	57	51	167	112	52
	19%	18%	20%	26%	25%	25%	10%	24%	18%	19%	18%	31%	20%	13%	49%	16%	7%	20%	30%	21%	8%
Somewhat agree	755	348	398	8	241	290	224	71	266	313	104	259	153	342	152	420	182	117	238	228	172
	38%	36%	39%	31%	44%	43%	29%	36%	38%	40%	34%	44%	47%	32%	40%	49%	24%	45%	42%	42%	27%
Bottom 2 Box (Net)	865	441	412	12	168	224	473	80	318	319	149	148	112	606	42	299	524	90	161	202	412
	43%	46%	41%	43%	31%	33%	61%	40%	45%	41%	48%	25%	34%	56%	11%	35%	69%	35%	28%	37%	65%
Somewhat disagree	499	237	253	10	125	156	218	52	198	170	79	111	81	307	32	242	225	62	129	121	187
	25%	25%	25%	36%	23%	23%	28%	26%	28%	22%	26%	19%	25%	28%	8%	28%	30%	24%	23%	22%	29%
Strongly disagree	366	204	160	2	43	68	255	28	120	149	70	37	31	299	9	58	299	28	32	81	225
	18%	21%	16%	7%	8%	10%	33%	14%	17%	19%	23%	6%	9%	28%	2%	7%	39%	11%	6%	15%	35%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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_7. To what extent do you agree or disagree with the following: - Even if interest rates decline, I'm concerned about my ability to repay my debts

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	946	450	476	20	304	390	251	102	346	373	125	408	176	361	314	469	162	148	323	291	183
	47%	47%	47%	73%	56%	57%	32%	51%	49%	48%	40%	70%	53%	33%	82%	55%	21%	57%	57%	54%	29%
			**	F	F		*	J	J			LM	M		OP	P		T	T	T	
Strongly agree	272	132	135	5	105	115	52	39	99	106	29	133	38	102	149	78	45	51	103	80	37
	14%	14%	13%	18%	19%	17%	7%	19%	14%	13%	9%	23%	11%	9%	39%	9%	6%	20%	18%	15%	6%
			**	F	F		J*	J	J			LM			OP			T	T	T	
Somewhat agree	674	317	342	15	199	275	200	63	247	267	96	276	139	259	166	391	117	96	220	211	146
	34%	33%	34%	56%	36%	40%	26%	32%	35%	34%	31%	47%	42%	24%	43%	46%	15%	37%	39%	39%	23%
			**	F	F		*					M	M		P	P		T	T	T	
Bottom 2 Box (Net)	1055	516	532	7	242	290	523	97	363	411	183	179	153	723	67	388	601	110	243	250	452
	53%	53%	53%	27%	44%	43%	68%	49%	51%	52%	60%	30%	47%	67%	18%	45%	79%	43%	43%	46%	71%
			**				DE	*				HI	K	KL		N	NO				QRS
Somewhat disagree	613	273	337	4	180	189	244	60	214	239	99	142	119	353	54	312	247	79	183	142	209
	31%	28%	33%	13%	33%	28%	32%	30%	30%	31%	32%	24%	36%	33%	14%	36%	32%	31%	32%	26%	33%
			A	**			*					K	K		N	N					S
Strongly disagree	442	243	196	4	62	101	279	37	149	172	84	37	35	370	13	76	353	31	60	108	243
	22%	25%	19%	14%	11%	15%	36%	19%	21%	22%	27%	6%	11%	34%	3%	9%	46%	12%	11%	20%	38%
			B	**			DE	*				HI		KL		N	NO			QR	QRS
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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_8. To what extent do you agree or disagree with the following: - High interest rates have had a negative impact on my household's finances

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1302	595	688	19	386	503	413	123	449	522	208	465	239	599	335	621	346	174	430	375	323
	65%	62%	68%	69%	71%	74%	53%	62%	63%	67%	68%	79%	72%	55%	88%	72%	45%	68%	76%	69%	51%
Strongly agree	482	237	238	6	147	206	128	51	142	210	79	192	93	197	196	194	92	58	183	147	94
	24%	25%	24%	23%	27%	30%	17%	26%	20%	27%	26%	33%	28%	18%	51%	23%	12%	23%	32%	27%	15%
Somewhat agree	820	358	450	13	239	297	285	72	308	312	129	273	146	402	139	427	254	116	247	228	230
	41%	37%	45%	47%	44%	44%	37%	36%	43%	40%	42%	46%	44%	37%	36%	50%	33%	45%	44%	42%	36%
Bottom 2 Box (Net)	699	370	321	8	160	177	362	76	260	263	100	123	91	485	46	236	417	83	136	167	312
	35%	38%	32%	31%	29%	26%	47%	38%	37%	33%	32%	21%	28%	45%	12%	28%	55%	32%	24%	31%	49%
Somewhat disagree	452	229	217	7	126	129	197	51	171	176	54	97	63	292	33	192	228	59	111	116	166
	23%	24%	22%	25%	23%	19%	25%	26%	24%	22%	17%	17%	19%	27%	9%	22%	30%	23%	20%	21%	26%
Strongly disagree	246	141	103	2	34	48	165	25	89	86	46	25	28	193	14	44	189	24	25	51	146
	12%	15%	10%	6%	6%	7%	21%	13%	13%	11%	15%	4%	8%	18%	4%	5%	25%	9%	4%	9%	23%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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_9. To what extent do you agree or disagree with the following: - I desperately need interest rates to go down

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1314	581	713	20	399	507	408	133	476	529	176	467	246	600	333	618	363	170	442	384	318
	66%	60%	71%	73%	73%	75%	53%	67%	67%	67%	57%	80%	75%	55%	87%	72%	48%	66%	78%	71%	50%
Strongly agree	491	218	265	7	156	208	127	50	160	211	71	208	91	192	194	192	105	56	192	159	85
	25%	23%	26%	27%	29%	31%	16%	25%	22%	27%	23%	35%	28%	18%	51%	22%	14%	22%	34%	29%	13%
Somewhat agree	823	363	448	12	242	299	281	84	317	317	105	259	155	408	139	425	258	114	250	225	233
	41%	38%	44%	46%	44%	44%	36%	42%	45%	40%	34%	44%	47%	38%	36%	50%	34%	44%	44%	42%	37%
Bottom 2 Box (Net)	687	384	296	7	148	173	366	66	233	256	133	120	83	484	48	239	400	87	125	158	318
	34%	40%	29%	27%	27%	25%	47%	33%	33%	33%	43%	20%	25%	45%	13%	28%	52%	34%	22%	29%	50%
Somewhat disagree	442	241	197	5	107	128	207	44	163	159	77	92	62	289	36	194	213	56	103	105	179
	22%	25%	20%	18%	20%	19%	27%	22%	23%	20%	25%	16%	19%	27%	9%	23%	28%	22%	18%	19%	28%
Strongly disagree	245	144	99	2	41	45	159	22	71	96	56	28	21	195	13	45	187	32	22	53	138
	12%	15%	10%	9%	7%	7%	21%	11%	10%	12%	18%	5%	6%	18%	3%	5%	24%	12%	4%	10%	22%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	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/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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
I have a solid understanding of how interest rate increases impact my financial situation	1597	786	793	18	390	555	653	156	550	637	254	442	264	892	303	669	625	167	445	451	533
	80%	81%	79%	67%	71%	82%	84%	78%	78%	81%	82%	75%	80%	82%	80%	78%	82%	65%	79%	83%	84%
				**	D	D	*						K					Q	Q	Q	
I desperately need interest rates to go down	1314	581	713	20	399	507	408	133	476	529	176	467	246	600	333	618	363	170	442	384	318
	66%	60%	71%	73%	73%	75%	53%	67%	67%	67%	57%	80%	75%	55%	87%	72%	48%	66%	78%	71%	50%
		A	**	F	F	F	*	J	J	J		M	M		OP	P		T	QST	T	
High interest rates have had a negative impact on my household's finances	1302	595	688	19	386	503	413	123	449	522	208	465	239	599	335	621	346	174	430	375	323
	65%	62%	68%	69%	71%	74%	53%	62%	63%	67%	68%	79%	72%	55%	88%	72%	45%	68%	76%	69%	51%
		A	**	F	F	F	*					M	M		OP	P		T	ST	T	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1136	524	596	15	378	457	301	119	392	466	159	439	218	479	340	558	239	168	405	340	223
	57%	54%	59%	57%	69%	67%	39%	60%	55%	59%	52%	75%	66%	44%	89%	65%	31%	65%	72%	63%	35%
				**	F	F	*			J		LM	M		OP	P		T	ST	T	
Even if interest rates decline, I'm concerned about my ability to repay my debts	946	450	476	20	304	390	251	102	346	373	125	408	176	361	314	469	162	148	323	291	183
	47%	47%	47%	73%	56%	57%	32%	51%	49%	48%	40%	70%	53%	33%	82%	55%	21%	57%	57%	54%	29%
				**	F	F	*	J	J	J		LM	M		OP	P		T	T	T	
I am concerned that rising interest rates could move me towards bankruptcy	846	404	427	15	315	343	188	106	289	342	108	362	168	316	288	415	143	140	329	243	134
	42%	42%	42%	56%	58%	50%	24%	53%	41%	44%	35%	62%	51%	29%	76%	48%	19%	54%	58%	45%	21%
				**	EF	F		HJ*		J		LM	M		OP	P		T	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/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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
I am concerned that rising interest rates could move me towards bankruptcy	1155	561	582	12	231	337	586	93	420	442	200	225	162	768	93	441	620	117	237	299	502
	58%	58%	58%	44%	42%	50%	76%	47%	59%	56%	65%	38%	49%	71%	24%	52%	81%	46%	42%	55%	79%
				**	D	DE	*	G			GI		K	KL	N	NO			R	QRS	
Even if interest rates decline, I'm concerned about my ability to repay my debts	1055	516	532	7	242	290	523	97	363	411	183	179	153	723	67	388	601	110	243	250	452
	53%	53%	53%	27%	44%	43%	68%	49%	51%	52%	60%	30%	47%	67%	18%	45%	79%	43%	43%	46%	71%
				**	DE	*				HI			K	KL	N	NO			R	QRS	
If interest rates go up much more, I'm afraid that I will be in financial trouble	865	441	412	12	168	224	473	80	318	319	149	148	112	606	42	299	524	90	161	202	412
	43%	46%	41%	43%	31%	33%	61%	40%	45%	41%	48%	25%	34%	56%	11%	35%	69%	35%	28%	37%	65%
				**			DE	*			I		K	KL	N	NO			R	QRS	
High interest rates have had a negative impact on my household's finances	699	370	321	8	160	177	362	76	260	263	100	123	91	485	46	236	417	83	136	167	312
	35%	38%	32%	31%	29%	26%	47%	38%	37%	33%	32%	21%	28%	45%	12%	28%	55%	32%	24%	31%	49%
		B	**				DE	*					KL	N	NO			R	QRS		
I desperately need interest rates to go down	687	384	296	7	148	173	366	66	233	256	133	120	83	484	48	239	400	87	125	158	318
	34%	40%	29%	27%	27%	25%	47%	33%	33%	33%	43%	20%	25%	45%	13%	28%	52%	34%	22%	29%	50%
		B	**				DE	*			HI			KL	N	NO	R		R	QRS	
I have a solid understanding of how interest rate increases impact my financial situation	404	179	216	9	157	126	121	43	159	147	54	145	66	193	78	188	138	90	121	90	102
	20%	19%	21%	33%	29%	18%	16%	22%	22%	19%	18%	25%	20%	18%	20%	22%	18%	35%	21%	17%	16%
				**	EF			*				M						RST			

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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Qwave29_1. Which of the following are you likely to do if interest rates decline in the next 3 months?

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Pay off debt faster	712	361	340	11	210	300	202	59	223	319	110	243	118	351	210	376	126	83	262	214	153
	36%	37%	34%	41%	38%	44%	26%	30%	31%	41%	36%	41%	36%	32%	55%	44%	16%	32%	46%	39%	24%
Add to my debt	102	53	49	-	55	39	8	14	36	41	12	49	15	38	49	34	20	15	53	32	2
	5%	5%	5%	-	10%	6%	1%	7%	5%	5%	4%	8%	5%	4%	13%	4%	3%	6%	9%	6%	*
Spend more money on wants instead of needs	207	88	120	-	90	77	41	24	70	80	33	70	31	106	41	105	61	46	90	38	33
	10%	9%	12%	-	16%	11%	5%	12%	10%	10%	11%	12%	10%	10%	11%	12%	8%	18%	16%	7%	5%
Save more money	907	413	482	13	339	333	235	89	305	367	145	249	171	488	141	444	322	174	305	243	185
	45%	43%	48%	47%	62%	49%	30%	45%	43%	47%	47%	42%	52%	45%	37%	52%	42%	68%	54%	45%	29%
Apply for a new form of credit (i.e. credit card, line of credit, etc.)	104	50	53	1	55	41	8	17	39	33	15	45	17	42	29	57	19	25	57	16	7
	5%	5%	5%	5%	10%	6%	1%	8%	6%	4%	5%	8%	5%	4%	8%	7%	2%	10%	10%	3%	1%
Buy a home	127	62	64	1	62	53	11	19	33	50	25	29	18	80	12	65	51	29	70	19	9
	6%	6%	6%	4%	11%	8%	1%	10%	5%	6%	8%	5%	6%	7%	3%	8%	7%	11%	12%	4%	1%
Make a major purchase (i.e. new car, vacation, etc.)	177	89	87	1	78	67	32	28	42	72	34	41	35	101	34	75	67	43	68	40	27
	9%	9%	9%	5%	14%	10%	4%	14%	6%	9%	11%	7%	11%	9%	9%	9%	9%	17%	12%	7%	4%
Declining interest rates won't impact me in any of these ways	573	287	282	4	69	137	367	52	232	202	87	125	76	373	70	155	349	29	78	149	317
	29%	30%	28%	17%	13%	20%	47%	26%	33%	26%	28%	21%	23%	34%	18%	18%	46%	11%	14%	28%	50%
Sigma	2911	1402	1477	32	959	1048	903	303	981	1164	462	850	481	1579	586	1310	1015	445	983	751	732
	145%	145%	146%	118%	176%	154%	117%	152%	138%	148%	150%	145%	146%	146%	154%	153%	133%	173%	174%	139%	115%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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GRID_Qwave29_2_1. To what extent do you agree or disagree with the following attitudes: - Lower interest rates will give me more financial breathing room

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1464	691	754	19	428	560	476	145	517	578	224	449	258	757	290	693	480	190	480	403	391
	73%	72%	75%	69%	78%	82%	61%	73%	73%	74%	73%	76%	78%	70%	76%	81%	63%	74%	85%	74%	62%
Strongly agree	397	190	205	2	136	164	97	39	117	172	70	113	64	220	89	175	134	58	152	111	76
	20%	20%	20%	8%	25%	24%	13%	20%	16%	22%	23%	19%	20%	20%	23%	20%	18%	23%	27%	21%	12%
Somewhat agree	1067	501	549	17	292	396	379	106	400	406	154	336	194	537	201	518	347	132	328	292	316
	53%	52%	54%	61%	53%	58%	49%	53%	56%	52%	50%	57%	59%	50%	53%	60%	45%	51%	58%	54%	50%
Bottom 2 Box (Net)	537	274	255	8	118	121	299	54	192	206	84	138	72	327	91	164	282	68	86	139	244
	27%	28%	25%	31%	22%	18%	39%	27%	27%	26%	27%	24%	22%	30%	24%	19%	37%	26%	15%	26%	38%
Somewhat disagree	366	186	173	6	94	87	184	30	140	145	51	102	56	208	66	141	158	51	73	95	148
	18%	19%	17%	22%	17%	13%	24%	15%	20%	18%	17%	17%	17%	19%	17%	16%	21%	20%	13%	17%	23%
Strongly disagree	172	88	81	2	24	34	114	24	53	62	33	37	16	119	25	22	124	17	14	44	97
	9%	9%	8%	9%	4%	5%	15%	12%	7%	8%	11%	6%	5%	11%	7%	3%	16%	7%	2%	8%	15%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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

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GRID_Qwave29_2_2. To what extent do you agree or disagree with the following attitudes: - Lower interest rates will have a positive impact on my household's finances

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1498	709	767	22	444	568	486	145	505	613	235	441	265	792	306	716	476	199	487	424	388
	75%	73%	76%	82%	81%	84%	63%	73%	71%	78%	76%	75%	80%	73%	80%	84%	62%	77%	86%	78%	61%
				**	F	F		*		H			M		P	P		T	QST	T	
Strongly agree	450	210	237	3	166	182	103	42	151	178	80	122	73	255	105	208	138	78	173	120	80
	23%	22%	24%	11%	30%	27%	13%	21%	21%	23%	26%	21%	22%	24%	27%	24%	18%	30%	31%	22%	13%
				**	F	F		*							P	P		T	ST	T	
Somewhat agree	1048	499	529	19	278	387	383	103	354	435	155	319	192	537	201	508	338	121	314	304	308
	52%	52%	52%	71%	51%	57%	49%	52%	50%	55%	50%	54%	58%	49%	53%	59%	44%	47%	55%	56%	48%
				**	F			*		J			M		P	P		T	T		
Bottom 2 Box (Net)	503	256	242	5	103	112	288	54	204	172	73	146	65	293	76	141	287	59	79	118	247
	25%	27%	24%	18%	19%	16%	37%	27%	29%	22%	24%	25%	20%	27%	20%	16%	38%	23%	14%	22%	39%
				**			DE	*	I				L				NO	R	R	QRS	
Somewhat disagree	357	188	166	3	82	86	189	35	152	125	44	110	49	197	48	128	181	50	62	85	160
	18%	20%	16%	9%	15%	13%	24%	18%	21%	16%	14%	19%	15%	18%	12%	15%	24%	19%	11%	16%	25%
				**			DE	*	IJ								NO	R	R	RS	
Strongly disagree	146	68	76	2	20	27	99	19	52	46	29	35	16	95	28	13	106	9	18	33	87
	7%	7%	8%	9%	4%	4%	13%	10%	7%	6%	9%	6%	5%	9%	7%	1%	14%	3%	3%	6%	14%
				**			DE	*		I				O		NO			R	QRS	
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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GRID_Qwave29_2_3. To what extent do you agree or disagree with the following attitudes: - Interest rates will have to go down a lot before my financial situation significantly improves

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1138	541	579	18	366	451	321	113	418	449	157	447	219	472	324	561	253	162	398	336	241
	57%	56%	57%	68%	67%	66%	41%	57%	59%	57%	51%	76%	66%	44%	85%	65%	33%	63%	70%	62%	38%
				**	F	F		*	J	J		LM	M		OP	P		T	ST	T	
Strongly agree	323	161	158	4	110	136	77	38	114	126	44	155	58	110	143	135	45	44	124	101	54
	16%	17%	16%	14%	20%	20%	10%	19%	16%	16%	14%	26%	18%	10%	37%	16%	6%	17%	22%	19%	8%
				**	F	F		*				LM	M		OP	P		T	T	T	
Somewhat agree	815	380	421	14	257	315	244	75	304	323	113	292	160	362	181	426	208	118	274	235	188
	41%	39%	42%	54%	47%	46%	31%	38%	43%	41%	37%	50%	49%	33%	48%	50%	27%	46%	48%	43%	30%
				**	F	F		*				M	M		P	P		T	T	T	
Bottom 2 Box (Net)	863	424	430	9	180	230	454	86	291	335	151	140	111	612	57	296	510	95	168	205	394
	43%	44%	43%	32%	33%	34%	59%	43%	41%	43%	49%	24%	34%	56%	15%	35%	67%	37%	30%	38%	62%
				**			DE	*		HI		K	KL		N	NO		R	R	QRS	
Somewhat disagree	551	264	281	6	140	161	249	49	198	215	88	103	86	362	40	256	255	68	140	123	221
	28%	27%	28%	24%	26%	24%	32%	25%	28%	27%	29%	18%	26%	33%	11%	30%	33%	26%	25%	23%	35%
				**			DE	*		HI		K	KL		N	N		R	R	RS	
Strongly disagree	312	161	149	2	40	68	204	37	93	120	63	37	25	250	17	40	255	28	28	83	174
	16%	17%	15%	9%	7%	10%	26%	19%	13%	15%	20%	6%	8%	23%	4%	5%	33%	11%	5%	15%	27%
				**			DE	*		HI		K	KL		N	N		R	R	QRS	
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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GRID_Qwave29_2_4. To what extent do you agree or disagree with the following attitudes: - I am concerned interest rates won't decline fast enough to offer me the financial relief I need

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1124	521	584	19	374	442	308	116	402	453	152	432	208	485	331	547	246	162	410	322	231
	56%	54%	58%	71%	68%	65%	40%	58%	57%	58%	49%	74%	63%	45%	87%	64%	32%	63%	72%	59%	36%
Strongly agree	311	150	158	4	123	133	55	38	109	120	44	132	56	124	147	111	54	49	137	86	39
	16%	16%	16%	13%	23%	20%	7%	19%	15%	15%	14%	22%	17%	11%	39%	13%	7%	19%	24%	16%	6%
Somewhat agree	813	371	426	16	251	310	252	78	293	334	108	300	152	361	184	436	193	113	273	235	191
	41%	38%	42%	58%	46%	46%	33%	39%	41%	43%	35%	51%	46%	33%	48%	51%	25%	44%	48%	43%	30%
Bottom 2 Box (Net)	877	444	425	8	172	238	467	83	307	331	156	155	122	600	50	310	517	96	156	220	405
	44%	46%	42%	29%	32%	35%	60%	42%	43%	42%	51%	26%	37%	55%	13%	36%	68%	37%	28%	41%	64%
Somewhat disagree	550	272	274	5	131	167	252	44	208	208	91	120	95	335	36	257	257	69	123	144	214
	28%	28%	27%	19%	24%	25%	33%	22%	29%	26%	30%	20%	29%	31%	10%	30%	34%	27%	22%	27%	34%
Strongly disagree	326	173	151	2	41	70	214	39	98	123	65	36	26	264	13	53	260	27	33	76	191
	16%	18%	15%	9%	8%	10%	28%	20%	14%	16%	21%	6%	8%	24%	3%	6%	34%	10%	6%	14%	30%
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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GRID_Qwave29_2_5. To what extent do you agree or disagree with the following attitudes: - I will be less stressed out by debt with lower interest rates

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	1386 69%	646 67%	719 71%	21 78% **	406 74% F	533 78% F	447 58% F	137 69% *	481 68% *	554 71% M	213 69% M	433 74% M	249 75% M	705 65% P	280 73% P	684 80% NP	422 55% NP	187 72% T	450 80% ST	387 71% T	362 57% T
Strongly agree	409 20%	196 20%	208 21%	5 19% **	135 25% F	166 24% F	108 14% F	36 18% *	136 19% *	175 22% *	61 20% *	122 21% *	66 20% *	221 20% P	97 25% P	182 21% P	129 17% T	58 22% T	152 27% ST	108 20% T	91 14% T
Somewhat agree	977 49%	450 47%	511 51%	16 59% **	271 50% F	367 54% F	339 44% F	101 51% *	345 49% *	379 48% M	152 49% M	310 53% M	183 55% M	484 45% P	183 48% P	502 59% NP	292 38% NP	129 50% T	298 53% T	278 51% T	272 43% T
Bottom 2 Box (Net)	615 31%	320 33%	290 29%	6 22% **	140 26% DE	148 22% DE	327 42% DE	62 31% *	228 32% *	230 29% KL	95 31% O	155 26% KL	81 25% KL	380 35% O	101 27% O	173 45% NO	341 28% NO	71 20% R	116 29% R	155 29% R	273 43% QRS
Somewhat disagree	391 20%	202 21%	185 18%	3 12% **	104 19% E	101 15% E	185 24% E	30 15% *	150 21% *	156 20% *	55 18% *	111 19% *	65 20% *	214 20% O	79 21% O	143 17% O	169 22% O	43 17% O	99 18% O	94 17% O	153 24% RS
Strongly disagree	224 11%	117 12%	104 10%	3 10% **	36 7% DE	46 7% DE	142 18% DE	32 16% *	78 11% *	75 10% I	40 13% I	43 7% I	15 5% KL	166 15% KL	22 6% KL	30 3% NO	172 23% NO	27 11% R	16 3% R	61 11% R	120 19% QRS
Sigma	2001 100%	965 100%	1009 100%	27 100%	546 100%	680 100%	774 100%	199 100%	709 100%	784 100%	308 100%	587 100%	330 100%	1084 100%	381 100%	857 100%	763 100%	258 100%	566 100%	542 100%	635 100%

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

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GRID_Qwave29_2_6. To what extent do you agree or disagree with the following attitudes: - I'm so in over my head with debt that lower interest rates won't help me much

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Top 2 Box (Net)	678	330	334	14	252	282	144	84	249	254	91	319	103	256	251	311	117	118	253	200	107
	34%	34%	33%	52%	46%	41%	19%	42%	35%	32%	30%	54%	31%	24%	66%	36%	15%	46%	45%	37%	17%
			**	F	F		J*					LM	M		OP	P		T	ST	T	
Strongly agree	174	94	76	4	62	79	33	32	51	72	19	82	17	75	109	34	31	27	64	58	25
	9%	10%	8%	14%	11%	12%	4%	16%	7%	9%	6%	14%	5%	7%	29%	4%	4%	11%	11%	11%	4%
			**	F	F		HJ*			J		LM			OP			T	T	T	
Somewhat agree	505	236	259	10	190	203	111	52	198	181	73	237	86	182	141	277	86	91	189	142	82
	25%	24%	26%	38%	35%	30%	14%	26%	28%	23%	24%	40%	26%	17%	37%	32%	11%	35%	33%	26%	13%
			**	F	F		*					LM	M		P	P		T	ST	T	
Bottom 2 Box (Net)	1323	635	674	13	294	398	630	115	460	531	217	268	226	828	130	546	646	139	313	342	529
	66%	66%	67%	48%	54%	59%	81%	58%	65%	68%	70%	46%	69%	76%	34%	64%	85%	54%	55%	63%	83%
			**				DE	*		G		K	KL		N	NO		R	QRS		
Somewhat disagree	594	281	306	7	156	221	218	49	203	260	83	191	135	269	111	366	117	65	192	167	170
	30%	29%	30%	27%	28%	32%	28%	25%	29%	33%	27%	32%	41%	25%	29%	43%	15%	25%	34%	31%	27%
			**				*			J		M	KM		P	NP		T			
Strongly disagree	728	354	369	6	138	177	412	66	257	271	134	78	92	559	20	180	529	74	121	174	358
	36%	37%	37%	22%	25%	26%	53%	33%	36%	35%	43%	13%	28%	52%	5%	21%	69%	29%	21%	32%	56%
			**				DE	*		HI		K	KL		N	NO		R	QRS		
Sigma	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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GRID_Qwave29_2. To what extent do you agree or disagree with the following attitudes: - Top 2 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		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	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
Lower interest rates will have a positive impact on my household's finances	1498	709	767	22	444	568	486	145	505	613	235	441	265	792	306	716	476	199	487	424	388
	75%	73%	76%	82%	81%	84%	63%	73%	71%	78%	76%	75%	80%	73%	80%	84%	62%	77%	86%	78%	61%
			**	F	F		*		H			M		P	P		T	QST	T		
Lower interest rates will give me more financial breathing room	1464	691	754	19	428	560	476	145	517	578	224	449	258	757	290	693	480	190	480	403	391
	73%	72%	75%	69%	78%	82%	61%	73%	73%	74%	73%	76%	78%	70%	76%	81%	63%	74%	85%	74%	62%
			**	F	F		*		M			M		P	P		T	QST	T		
I will be less stressed out by debt with lower interest rates	1386	646	719	21	406	533	447	137	481	554	213	433	249	705	280	684	422	187	450	387	362
	69%	67%	71%	78%	74%	78%	58%	69%	68%	71%	69%	74%	75%	65%	73%	80%	55%	72%	80%	71%	57%
			**	F	F		*		M			M		P	NP		T	ST	T		
Interest rates will have to go down a lot before my financial situation significantly improves	1138	541	579	18	366	451	321	113	418	449	157	447	219	472	324	561	253	162	398	336	241
	57%	56%	57%	68%	67%	66%	41%	57%	59%	57%	51%	76%	66%	44%	85%	65%	33%	63%	70%	62%	38%
			**	F	F		*	J	J			LM	M		OP	P		T	ST	T	
I am concerned interest rates won't decline fast enough to offer me the financial relief I need	1124	521	584	19	374	442	308	116	402	453	152	432	208	485	331	547	246	162	410	322	231
	56%	54%	58%	71%	68%	65%	40%	58%	57%	58%	49%	74%	63%	45%	87%	64%	32%	63%	72%	59%	36%
			**	F	F		*	J	J			LM	M		OP	P		T	QST	T	
I'm so in over my head with debt that lower interest rates won't help me much	678	330	334	14	252	282	144	84	249	254	91	319	103	256	251	311	117	118	253	200	107
	34%	34%	33%	52%	46%	41%	19%	42%	35%	32%	30%	54%	31%	24%	66%	36%	15%	46%	45%	37%	17%
			**	F	F		J*					LM	M		OP	P		T	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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GRID_Qwave29_2. To what extent do you agree or disagree with the following attitudes: - Bottom 2 Box Summary

	Total	Gender			AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents (unwtd)	2001	899	1075	27	450	805	746	90	320	833	758	519	303	1179	355	857	789	174	618	615	594
Base: All Respondents (wtd)	2001	965	1009	27	546	680	774	199	709	784	308	587	330	1084	381	857	763	258	566	542	635
I'm so in over my head with debt that lower interest rates won't help me much	1323	635	674	13	294	398	630	115	460	531	217	268	226	828	130	546	646	139	313	342	529
	66%	66%	67%	48%	54%	59%	81%	58%	65%	68%	70%	46%	69%	76%	34%	64%	85%	54%	55%	63%	83%
			**				DE	*			G		K	KL		N	NO			R	QRS
I am concerned interest rates won't decline fast enough to offer me the financial relief I need	877	444	425	8	172	238	467	83	307	331	156	155	122	600	50	310	517	96	156	220	405
	44%	46%	42%	29%	32%	35%	60%	42%	43%	42%	51%	26%	37%	55%	13%	36%	68%	37%	28%	41%	64%
			**				DE	*			HI		K	KL		N	NO			R	QRS
Interest rates will have to go down a lot before my financial situation significantly improves	863	424	430	9	180	230	454	86	291	335	151	140	111	612	57	296	510	95	168	205	394
	43%	44%	43%	32%	33%	34%	59%	43%	41%	43%	49%	24%	34%	56%	15%	35%	67%	37%	30%	38%	62%
			**				DE	*			HI		K	KL		N	NO			R	QRS
I will be less stressed out by debt with lower interest rates	615	320	290	6	140	148	327	62	228	230	95	155	81	380	101	173	341	71	116	155	273
	31%	33%	29%	22%	26%	22%	42%	31%	32%	29%	31%	26%	25%	35%	27%	20%	45%	28%	20%	29%	43%
			**				DE	*					KL	O		NO				R	QRS
Lower interest rates will give me more financial breathing room	537	274	255	8	118	121	299	54	192	206	84	138	72	327	91	164	282	68	86	139	244
	27%	28%	25%	31%	22%	18%	39%	27%	27%	26%	27%	24%	22%	30%	24%	19%	37%	26%	15%	26%	38%
			**				DE	*					KL			NO	R			R	QRS
Lower interest rates will have a positive impact on my household's finances	503	256	242	5	103	112	288	54	204	172	73	146	65	293	76	141	287	59	79	118	247
	25%	27%	24%	18%	19%	16%	37%	27%	29%	22%	24%	25%	20%	27%	20%	16%	38%	23%	14%	22%	39%
			**				DE	*	I				L			NO	R			R	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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