

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	Q	R	S	T	
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
1 - 100	133 7%	51 5%	81 8%	- **	42 8%	38 6%	53 7%	16 6%	38 7%	44 8%	35 6%
101 - 200	183 9%	83 9%	98 10%	1 10%	42 8%	72 11%	69 9%	17 6%	52 10%	57 10%	57 9%
201 - 300	113 6%	67 7%	46 5%	1 7%	19 3%	41 6%	54 7%	11 4%	25 5%	30 6%	46 7%
301 - 400	62 3%	31 3%	31 3%	- **	18 3%	21 3%	23 3%	8 3%	17 3%	16 3%	20 3%
401 - 500	233 12%	121 12%	112 11%	- **	63 12%	74 11%	95 12%	30 11%	68 13%	50 9%	84 13%
501 - 600	37 2%	20 2%	16 2%	1 4%	8 1%	18 3%	12 1%	4 1%	10 2%	14 3%	9 1%
601 - 700	23 1%	11 1%	12 1%	* **	5 1%	11 2%	7 1%	2 1%	8 1%	7 1%	6 1%
701 - 800	54 3%	27 3%	27 3%	- **	15 3%	10 2%	29 4%	5 2%	14 3%	13 2%	22 3%
801 - 900	19 1%	13 1%	6 1%	- **	7 1%	6 1%	6 1%	- S	12 2%	1 *	6 1%
901 - 1000	156 8%	83 9%	71 7%	1 6%	27 5%	49 7%	79 10%	14 5%	27 5%	51 9%	64 10%
1001 - 2000	253 13%	143 15%	109 11%	1 6%	64 12%	73 11%	115 15%	40 14%	59 11%	49 9%	105 17%
2001 - 3000	101 5%	64 7%	35 3%	2 15%	33 6%	36 5%	32 4%	14 5%	33 6%	24 4%	30 5%
3001 - 4000	45 2%	29 3%	15 1%	- **	16 3%	10 1%	20 3%	8 3%	12 2%	8 2%	17 3%
4001 - 5000	30 2%	21 2%	10 1%	- **	14 2%	6 1%	11 1%	8 3%	8 1%	5 1%	10 2%
5001 - 6000	16 1%	15 2%	1 *	- **	7 1%	7 1%	1 *	4 2%	5 1%	5 1%	1 *
6001 - 7000	5 *	4 *	* *	- **	2 *	3 *	- -	1 *	2 *	1 *	- -
7001 - 8000	10 1%	7 1%	3 *	- **	3 1%	7 1%	- -	1 1%	7 1%	2 *	- -
8001 - 9000	1 *	* *	1 *	- **	- -	* *	1 *	- -	* *	- -	1 *
9001 - 10000	16 1%	14 1%	2 *	- **	6 1%	8 1%	2 *	3 1%	6 1%	6 1%	1 *
Insolvent (\$0/None)	510 26%	166 17%	338 33%	7 48%	157 29%	187 28%	166 21%	87 32%	139 26%	165 30%	119 19%
Sigma	2000 100%	971 100%	1015 100%	14 100%	546 100%	680 100%	774 100%	273 100%	544 100%	549 100%	633 100%
Summary											
\$200 or less (Net)	316 16%	135 14%	179 18%	1 10%	84 15%	110 16%	122 16%	33 12%	90 17%	101 18%	92 14%
\$100 or less (Net)	133 7%	51 5%	81 8%	- **	42 8%	38 6%	53 7%	16 6%	38 7%	44 8%	35 6%
Mean (Incl. 0)	936.9	1230.5	661.5	528.2	1046.8	956.4	842.1	1094.1	1024.7	816.7	897.9
Std. Dev.	1512.3	1803.84	1107.55	802	1711.42	1688.1	1152.53	1749.44	1739.5	1506.2	1146.79
Std. Err.	33.82	57.88	34.77	214.34	73.24	64.74	41.43	105.83	74.58	64.27	45.57
Mean (Excl. 0)	1257.7	1483.9	991.3	1017.5	1469.1	1320.2	1071.9	1603.1	1377.4	1168.2	1105.3
Std. Dev.	1633.1	1883.68	1229.52	869.95	1868.55	1858.65	1201.93	1916.19	1892.86	1684	1178.91
Std. Err.	42.31	66.38	47.25	322.7	94.73	83.74	48.74	140.32	94.09	85.93	51.97
Median	400	500	200	115.1	400	394	500	400	449.1	250	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	754 38%	374 39%	376 37%	4 30%	160 29%	165 24%	429 55%	82 30%	144 26%	152 28%	377 60%
				**			DE				QRS
10 - Excellent (10)	387 19%	170 18%	213 21%	3 23%	64 12%	67 10%	256 33%	39 14%	50 9%	64 12%	233 37%
				**			DE				QRS
9	140 7%	72 7%	68 7%	- -	32 6%	27 4%	81 11%	15 6%	30 6%	21 4%	73 12%
				**			DE				QRS
8	228 11%	132 14%	95 9%	1 6%	64 12%	72 11%	92 12%	28 10%	63 12%	66 12%	71 11%
		B		**							
7	240 12%	128 13%	110 11%	2 11%	72 13%	96 14%	72 9%	33 12%	89 16%	63 11%	56 9%
				**		F			ST		
6	170 8%	96 10%	73 7%	* 3%	45 8%	71 10%	53 7%	25 9%	50 9%	48 9%	47 7%
				**		F					
5	287 14%	133 14%	149 15%	5 36%	95 17%	102 15%	91 12%	56 20%	77 14%	85 16%	69 11%
				**	F			T		T	
4	182 9%	86 9%	96 9%	- -	66 12%	67 10%	49 6%	33 12%	58 11%	58 11%	33 5%
				**	F	F		T	T	T	
Bottom 3 Box (Net)	366 18%	154 16%	210 21%	3 20%	108 20%	179 26%	79 10%	44 16%	126 23%	144 26%	52 8%
			A	**	F	DF		T	T	QT	
3	156 8%	70 7%	83 8%	3 20%	46 8%	80 12%	30 4%	19 7%	49 9%	69 13%	20 3%
				**	F	F			T	T	
2	70 4%	20 2%	50 5%	- -	14 3%	34 5%	22 3%	4 1%	30 6%	19 3%	17 3%
			A	**					QT		
1 - Terrible (1)	141 7%	64 7%	76 8%	- -	48 9%	66 10%	27 3%	21 8%	47 9%	56 10%	15 2%
				**	F	F		T	T	T	
Sigma	2000 100%	971 100%	1015 100%	14 100%	546 100%	680 100%	774 100%	273 100%	544 100%	549 100%	633 100%
Summary											
Mean	6.3	6.4	6.2	6.2	5.8	5.5	7.3	6	5.7	5.5	7.6
				**			DE				QRS
Std. Dev.	2.78	2.67	2.89	2.59	2.64	2.65	2.67	2.61	2.63	2.73	2.56
Std. Err.	0.06	0.09	0.09	0.69	0.11	0.1	0.1	0.16	0.11	0.12	0.1
Median	6	7	6	5	6	5	8	6	6	5	8

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	479	240	238	-	147	133	198	86	125	109	159
	24%	25%	23%	-	27%	20%	26%	31%	23%	20%	25%
				**	E		E	RS			
10 - Much better (10)	244	109	135	-	79	58	107	49	58	55	82
	12%	11%	13%	-	15%	8%	14%	18%	11%	10%	13%
				**	E		E	RS			
9	81	37	45	-	22	15	44	15	17	8	42
	4%	4%	4%	-	4%	2%	6%	5%	3%	1%	7%
				**			E	S			RS
8	153	94	59	-	46	60	47	22	50	47	34
	8%	10%	6%	-	8%	9%	6%	8%	9%	9%	5%
		B		**					T		
7	203	118	83	1	52	74	77	25	66	47	65
	10%	12%	8%	10%	10%	11%	10%	9%	12%	8%	10%
		B		**							
6	260	126	130	4	74	62	124	28	67	56	109
	13%	13%	13%	25%	13%	9%	16%	10%	12%	10%	17%
				**			E				QS
5	507	221	283	3	101	181	225	51	115	155	187
	25%	23%	28%	24%	19%	27%	29%	19%	21%	28%	30%
			A	**		D	D			QR	QR
4	199	100	96	3	67	69	64	30	66	49	55
	10%	10%	9%	19%	12%	10%	8%	11%	12%	9%	9%
				**							
Bottom 3 Box (Net)	352	166	184	3	105	161	86	54	106	133	59
	18%	17%	18%	22%	19%	24%	11%	20%	19%	24%	9%
				**	F	F		T	T	T	
3	130	69	60	1	36	59	35	19	33	51	27
	6%	7%	6%	7%	7%	9%	4%	7%	6%	9%	4%
				**		F				T	
2	77	33	43	1	20	36	21	6	32	22	17
	4%	3%	4%	9%	4%	5%	3%	2%	6%	4%	3%
				**		F			T		
1 - Much worse (1)	145	65	80	1	49	66	30	29	41	60	15
	7%	7%	8%	5%	9%	10%	4%	11%	7%	11%	2%
				**	F	F		T	T	T	
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.7	5.8	5.6	4.6	5.7	5.3	6.1	5.9	5.6	5.2	6.1
				**	E		E	S			RS
Std. Dev.	2.51	2.46	2.56	1.68	2.68	2.49	2.35	2.83	2.52	2.54	2.25
Std. Err.	0.06	0.08	0.08	0.45	0.11	0.1	0.08	0.17	0.11	0.11	0.09
Median	5	5	5	5	5.4	5	6	6	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	598	308	290	1	166	176	256	87	164	137	211
	30%	32%	29%	4%	30%	26%	33%	32%	30%	25%	33%
				**			E				S
10 - Much better (10)	326	150	176	-	95	95	135	55	87	75	108
	16%	15%	17%	-	17%	14%	18%	20%	16%	14%	17%
				**							
9	92	49	44	-	25	19	49	11	23	14	43
	5%	5%	4%	-	5%	3%	6%	4%	4%	3%	7%
				**			E				S
8	180	110	70	1	45	63	72	20	53	48	59
	9%	11%	7%	4%	8%	9%	9%	7%	10%	9%	9%
		B		**							
7	207	110	95	2	44	77	86	18	58	52	78
	10%	11%	9%	15%	8%	11%	11%	7%	11%	9%	12%
				**							
6	188	76	109	2	46	53	89	27	37	50	74
	9%	8%	11%	15%	8%	8%	12%	10%	7%	9%	12%
				**			E				R
5	371	181	184	5	80	133	157	39	90	113	129
	19%	19%	18%	39%	15%	20%	20%	14%	17%	21%	20%
				**			D				
4	138	67	70	1	55	37	46	26	43	29	41
	7%	7%	7%	6%	10%	5%	6%	9%	8%	5%	6%
				**	EF						
Bottom 3 Box (Net)	498	229	266	3	156	204	138	77	152	169	101
	25%	24%	26%	22%	29%	30%	18%	28%	28%	31%	16%
				**	F	F		T	T	T	
3	148	70	77	1	36	63	50	19	40	49	40
	7%	7%	8%	7%	7%	9%	6%	7%	7%	9%	6%
				**							
2	109	47	62	1	38	35	36	12	38	31	28
	5%	5%	6%	6%	7%	5%	5%	5%	7%	6%	4%
				**							
1 - Much worse (1)	241	113	127	1	82	106	53	45	74	89	32
	12%	12%	13%	8%	15%	16%	7%	17%	14%	16%	5%
				**	F	F		T	T	T	
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.7	5.8	5.6	4.9	5.5	5.4	6.1	5.6	5.6	5.3	6.2
				**			DE				QRS
Std. Dev.	2.9	2.87	2.94	1.87	3.07	2.92	2.7	3.14	2.99	2.92	2.61
Std. Err.	0.06	0.09	0.09	0.5	0.13	0.11	0.1	0.19	0.13	0.12	0.1
Median	5	6	5	5	5	5	6	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	482 24%	260 27%	222 22%	- -	91 17%	134 20%	257 33%	44 16%	109 20%	107 20%	222 35%
		B		**			DE				QRS
10 - Much better (10)	228 11%	117 12%	111 11%	- -	41 8%	60 9%	127 16%	17 6%	50 9%	52 9%	109 17%
				**			DE				QRS
9	91 5%	48 5%	43 4%	- -	24 4%	15 2%	51 7%	18 6%	13 2%	12 2%	48 8%
				**			E	RS			RS
8	163 8%	95 10%	68 7%	- -	26 5%	59 9%	79 10%	9 3%	46 8%	44 8%	65 10%
		B		**		D	D		Q		Q
7	181 9%	107 11%	73 7%	1 4%	65 12%	52 8%	64 8%	37 13%	50 9%	39 7%	56 9%
		B		**	E			S			
6	263 13%	129 13%	127 12%	7 53%	74 14%	76 11%	114 15%	43 16%	62 11%	71 13%	87 14%
				**							
5	414 21%	184 19%	229 23%	1 5%	119 22%	143 21%	152 20%	70 26%	102 19%	110 20%	131 21%
				**							
4	176 9%	83 9%	92 9%	1 6%	64 12%	61 9%	51 7%	23 8%	65 12%	53 10%	34 5%
				**	F				T	T	
Bottom 3 Box (Net)	484 24%	208 21%	272 27%	4 32%	133 24%	214 31%	137 18%	56 21%	157 29%	169 31%	103 16%
			A	**	F	DF			T	QT	
3	174 9%	84 9%	86 9%	4 32%	52 10%	60 9%	62 8%	16 6%	57 10%	54 10%	48 8%
				**							
2	86 4%	40 4%	45 4%	- -	29 5%	39 6%	18 2%	18 7%	22 4%	30 5%	15 2%
				**	F	F		T		T	
1 - Much worse (1)	224 11%	84 9%	140 14%	- -	52 9%	115 17%	58 7%	22 8%	77 14%	85 16%	40 6%
			A	**		DF			T	QT	
Sigma	2000 100%	971 100%	1015 100%	14 100%	546 100%	680 100%	774 100%	273 100%	544 100%	549 100%	633 100%
Summary											
Mean	5.5	5.7	5.2	4.9	5.2	4.9	6.1	5.4	5.1	5	6.3
		B		**			DE				QRS
Std. Dev.	2.68	2.64	2.72	1.48	2.47	2.73	2.67	2.39	2.67	2.7	2.63
Std. Err.	0.06	0.08	0.09	0.39	0.11	0.1	0.1	0.14	0.11	0.12	0.1
Median	5	6	5	6	5	5	6	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	430	244	185	1	103	124	203	57	103	93	178
	22%	25%	18%	7%	19%	18%	26%	21%	19%	17%	28%
		B		**			DE				RS
10 - Much better (10)	217	112	105	-	45	55	117	27	43	49	98
	11%	12%	10%	-	8%	8%	15%	10%	8%	9%	15%
				**			DE				RS
9	85	51	34	-	26	26	33	13	30	11	31
	4%	5%	3%	-	5%	4%	4%	5%	6%	2%	5%
				**					S		S
8	128	80	47	1	32	43	54	16	30	33	49
	6%	8%	5%	7%	6%	6%	7%	6%	5%	6%	8%
		B		**							
7	175	102	70	2	57	46	72	34	45	34	62
	9%	11%	7%	15%	10%	7%	9%	12%	8%	6%	10%
		B		**				S			S
6	207	103	99	4	67	63	76	31	61	58	57
	10%	11%	10%	32%	12%	9%	10%	11%	11%	11%	9%
				**							
5	322	160	162	-	92	114	117	53	85	79	105
	16%	16%	16%	-	17%	17%	15%	19%	16%	14%	17%
				**							
4	201	88	111	2	64	52	86	35	46	49	71
	10%	9%	11%	15%	12%	8%	11%	13%	8%	9%	11%
				**	E						
Bottom 3 Box (Net)	665	273	387	4	164	280	221	64	204	237	160
	33%	28%	38%	32%	30%	41%	29%	23%	38%	43%	25%
			A	**		DF			QT	QT	
3	202	85	115	1	54	79	69	19	61	73	48
	10%	9%	11%	7%	10%	12%	9%	7%	11%	13%	8%
				**						QT	
2	123	48	73	2	32	46	45	10	38	34	42
	6%	5%	7%	17%	6%	7%	6%	4%	7%	6%	7%
				**							
1 - Much worse (1)	340	140	199	1	78	156	106	35	105	130	70
	17%	14%	20%	8%	14%	23%	14%	13%	19%	24%	11%
			A	**		DF			T	QT	
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	5.4	4.7	4.7	5	4.6	5.4	5.3	4.8	4.4	5.6
		B		**	E		E	RS			RS
Std. Dev.	2.86	2.84	2.86	2.23	2.69	2.86	2.93	2.66	2.83	2.85	2.88
Std. Err.	0.06	0.09	0.09	0.6	0.12	0.11	0.11	0.16	0.12	0.12	0.11
Median	5	5	5	5.9	5	5	5	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	623	314	306	3	180	184	258	101	169	139	214
	31%	32%	30%	19%	33%	27%	33%	37%	31%	25%	34%
				**			E	S			S
10 - Much better (10)	317	154	162	1	81	93	143	52	76	72	118
	16%	16%	16%	9%	15%	14%	19%	19%	14%	13%	19%
				**			E				S
9	128	76	52	-	44	32	52	27	32	22	47
	6%	8%	5%	-	8%	5%	7%	10%	6%	4%	7%
		B		**	E			S			S
8	178	84	92	1	56	60	62	22	62	46	48
	9%	9%	9%	10%	10%	9%	8%	8%	11%	8%	8%
				**							
7	245	127	115	2	91	75	79	47	72	57	69
	12%	13%	11%	17%	17%	11%	10%	17%	13%	10%	11%
				**	EF			ST			
6	262	129	131	2	59	85	118	22	81	60	99
	13%	13%	13%	16%	11%	12%	15%	8%	15%	11%	16%
				**					Q		QS
5	466	208	253	5	102	161	202	39	114	148	166
	23%	21%	25%	35%	19%	24%	26%	14%	21%	27%	26%
				**			D			QR	Q
4	170	82	88	1	52	72	46	26	47	59	38
	9%	8%	9%	6%	10%	11%	6%	10%	9%	11%	6%
				**	F	F				T	
Bottom 3 Box (Net)	234	110	123	1	60	103	71	38	61	87	48
	12%	11%	12%	8%	11%	15%	9%	14%	11%	16%	8%
				**		F		T		T	
3	83	32	51	*	20	38	25	12	25	24	21
	4%	3%	5%	3%	4%	6%	3%	5%	5%	4%	3%
				**							
2	53	28	25	-	16	24	13	14	5	23	10
	3%	3%	2%	-	3%	4%	2%	5%	1%	4%	2%
				**				RT		RT	
1 - Much worse (1)	98	50	47	1	25	40	33	12	30	39	17
	5%	5%	5%	5%	5%	6%	4%	4%	6%	7%	3%
				**					T	T	
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.2	6.3	6.2	5.9	6.4	5.9	6.4	6.5	6.3	5.8	6.6
				**	E		E	S	S		S
Std. Dev.	2.48	2.5	2.46	2.08	2.46	2.51	2.44	2.65	2.41	2.53	2.34
Std. Err.	0.06	0.08	0.08	0.55	0.11	0.1	0.09	0.16	0.1	0.11	0.09
Median	6	6	6	5.8	6	6	6	7	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	830	407	419	4	249	270	310	136	235	206	253
	41%	42%	41%	28%	46%	40%	40%	50%	43%	38%	40%
				**				ST			
10 - Much better (10)	478	238	239	1	134	164	181	84	120	131	144
	24%	25%	24%	9%	24%	24%	23%	31%	22%	24%	23%
				**				RT			
9	129	60	69	*	44	36	49	17	47	26	39
	6%	6%	7%	3%	8%	5%	6%	6%	9%	5%	6%
				**				S			
8	222	108	112	2	72	70	80	34	67	50	70
	11%	11%	11%	17%	13%	10%	10%	12%	12%	9%	11%
				**							
7	219	112	102	5	64	70	85	27	68	51	73
	11%	12%	10%	35%	12%	10%	11%	10%	12%	9%	11%
				**							
6	253	113	140	-	87	72	95	36	85	56	76
	13%	12%	14%	-	16%	11%	12%	13%	16%	10%	12%
				**	E			S			
5	348	170	177	1	59	125	164	28	66	112	142
	17%	18%	17%	9%	11%	18%	21%	10%	12%	20%	22%
				**		D	D			QR	QR
4	119	54	62	3	21	54	44	6	33	46	34
	6%	6%	6%	22%	4%	8%	6%	2%	6%	8%	5%
				**		D		Q	Q		
Bottom 3 Box (Net)	231	115	116	1	66	89	77	40	58	78	56
	12%	12%	11%	5%	12%	13%	10%	15%	11%	14%	9%
				**				T		T	
3	85	43	42	-	27	31	27	14	24	24	23
	4%	4%	4%	-	5%	5%	4%	5%	4%	4%	4%
				**							
2	47	16	31	-	11	19	17	7	9	16	16
	2%	2%	3%	-	2%	3%	2%	3%	2%	3%	2%
				**							
1 - Much worse (1)	99	56	42	1	28	38	32	19	25	37	18
	5%	6%	4%	5%	5%	6%	4%	7%	5%	7%	3%
				**				T		T	
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.7	6.7	6.7	6.3	6.9	6.6	6.7	7	6.8	6.4	6.8
				**	E			S	S		
Std. Dev.	2.62	2.65	2.6	2.25	2.6	2.71	2.55	2.81	2.52	2.76	2.46
Std. Err.	0.06	0.09	0.08	0.6	0.11	0.1	0.09	0.17	0.11	0.12	0.1
Median	7	7	7	7	7	6.6	7	7	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Your expected debt situation 5 years from now	830	407	419	4	249	270	310	136	235	206	253
	41%	42%	41%	28%	46%	40%	40%	50%	43%	38%	40%
				**				ST			
Your expected debt situation one year from now	623	314	306	3	180	184	258	101	169	139	214
	31%	32%	30%	19%	33%	27%	33%	37%	31%	25%	34%
				**			E	S			S
Your current debt situation compared to 5 years ago	598	308	290	1	166	176	256	87	164	137	211
	30%	32%	29%	4%	30%	26%	33%	32%	30%	25%	33%
				**			E				S
Your current ability to absorb an interest rate increase of 1 percentage point	482	260	222	-	91	134	257	44	109	107	222
	24%	27%	22%	-	17%	20%	33%	16%	20%	20%	35%
		B		**			DE				QRS
Your current debt situation compared to a year ago	479	240	238	-	147	133	198	86	125	109	159
	24%	25%	23%	-	27%	20%	26%	31%	23%	20%	25%
				**	E		E	RS			
Your current ability to absorb an additional \$130 in interest payments on debt	430	244	185	1	103	124	203	57	103	93	178
	22%	25%	18%	7%	19%	18%	26%	21%	19%	17%	28%
		B		**			DE				RS

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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Your current ability to absorb an additional \$130 in interest payments on debt	665	273	387	4	164	280	221	64	204	237	160
	33%	28%	38%	32%	30%	41%	29%	23%	38%	43%	25%
			A	**		DF			QT	QT	
Your current debt situation compared to 5 years ago	498	229	266	3	156	204	138	77	152	169	101
	25%	24%	26%	22%	29%	30%	18%	28%	28%	31%	16%
				**	F	F		T	T	T	
Your current ability to absorb an interest rate increase of 1 percentage point	484	208	272	4	133	214	137	56	157	169	103
	24%	21%	27%	32%	24%	31%	18%	21%	29%	31%	16%
			A	**	F	DF			T	QT	
Your current debt situation compared to a year ago	352	166	184	3	105	161	86	54	106	133	59
	18%	17%	18%	22%	19%	24%	11%	20%	19%	24%	9%
				**	F	F		T	T	T	
Your expected debt situation one year from now	234	110	123	1	60	103	71	38	61	87	48
	12%	11%	12%	8%	11%	15%	9%	14%	11%	16%	8%
				**		F		T		T	
Your expected debt situation 5 years from now	231	115	116	1	66	89	77	40	58	78	56
	12%	12%	11%	5%	12%	13%	10%	15%	11%	14%	9%
				**				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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	484	262	218	4	115	116	252	59	106	96	222
	24%	27%	22%	26%	21%	17%	33%	22%	19%	18%	35%
		B		**			DE				QRS
10 - Extremely confident (10)	282	147	133	2	49	65	168	32	42	57	150
	14%	15%	13%	15%	9%	10%	22%	12%	8%	10%	24%
				**			DE				QRS
9	69	34	35	-	17	19	33	3	24	11	31
	3%	3%	3%	-	3%	3%	4%	1%	4%	2%	5%
				**							QS
8	133	81	50	2	49	32	52	24	39	28	42
	7%	8%	5%	11%	9%	5%	7%	9%	7%	5%	7%
		B		**	E						
7	186	100	86	1	63	65	58	31	63	43	49
	9%	10%	8%	6%	11%	10%	8%	12%	12%	8%	8%
				**							
6	180	96	81	3	51	57	73	31	47	43	59
	9%	10%	8%	23%	9%	8%	9%	11%	9%	8%	9%
				**							
5	301	152	148	1	98	90	114	47	83	77	94
	15%	16%	15%	11%	18%	13%	15%	17%	15%	14%	15%
				**							
4	146	66	80	-	57	58	32	38	39	42	27
	7%	7%	8%	-	10%	8%	4%	14%	7%	8%	4%
				**	F	F		RST		T	
Bottom 3 Box (Net)	702	296	401	5	163	294	245	66	206	248	182
	35%	30%	40%	35%	30%	43%	32%	24%	38%	45%	29%
			A	**		DF			QT	QRT	
3	130	69	58	2	37	52	41	14	42	42	31
	6%	7%	6%	16%	7%	8%	5%	5%	8%	8%	5%
				**							
2	101	30	71	-	38	30	33	17	32	32	20
	5%	3%	7%	-	7%	4%	4%	6%	6%	6%	3%
			A	**							
1 - Not at all confident (1)	471	196	272	3	87	212	172	34	131	174	131
	24%	20%	27%	19%	16%	31%	22%	13%	24%	32%	21%
			A	**		DF	D		Q	QRT	Q
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	5.3	4.7	5.3	5.1	4.4	5.5	5.3	4.7	4.3	5.8
		B		**	E		DE	RS			RS
Std. Dev.	3.11	3.06	3.14	3.07	2.77	3.03	3.32	2.71	2.93	3.05	3.31
Std. Err.	0.07	0.1	0.1	0.82	0.12	0.12	0.12	0.16	0.13	0.13	0.13
Median	5	5	5	6	5	4	5	5	5	4	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	566 28%	312 32%	252 25%	2 15%	99 18%	134 20%	333 43%	45 17%	119 22%	103 19%	299 47%
		B		**			DE				QRS
10 - Extremely confident (10)	307 15%	158 16%	149 15%	- -	41 8%	66 10%	200 26%	19 7%	47 9%	59 11%	182 29%
				**			DE				QRS
9	81 4%	49 5%	32 3%	- -	13 2%	21 3%	47 6%	6 2%	18 3%	13 2%	43 7%
				**			DE				QRS
8	179 9%	105 11%	72 7%	2 15%	45 8%	47 7%	86 11%	20 7%	54 10%	31 6%	74 12%
		B		**			E		S		S
7	173 9%	93 10%	80 8%	1 4%	45 8%	59 9%	69 9%	25 9%	37 7%	52 9%	59 9%
				**							
6	158 8%	77 8%	77 8%	3 23%	53 10%	43 6%	61 8%	27 10%	47 9%	39 7%	45 7%
				**							
5	280 14%	148 15%	131 13%	1 5%	68 12%	97 14%	114 15%	32 12%	71 13%	83 15%	94 15%
				**							
4	163 8%	77 8%	86 8%	1 6%	64 12%	58 8%	42 5%	39 14%	43 8%	48 9%	34 5%
				**	F			RT			
Bottom 3 Box (Net)	660 33%	264 27%	389 38%	7 48%	217 40%	289 42%	155 20%	105 39%	227 42%	225 41%	103 16%
			A	**	F	F		T	T	T	
3	158 8%	63 6%	93 9%	1 10%	71 13%	50 7%	36 5%	46 17%	44 8%	42 8%	26 4%
				**	EF			RST	T	T	
2	112 6%	55 6%	54 5%	3 19%	36 7%	54 8%	21 3%	16 6%	40 7%	40 7%	16 3%
				**	F	F			T	T	
1 - Not at all confident (1)	391 20%	146 15%	242 24%	3 19%	109 20%	184 27%	97 13%	44 16%	143 26%	143 26%	61 10%
			A	**	F	DF		T	QT	QT	
Sigma	2000 100%	971 100%	1015 100%	14 100%	546 100%	680 100%	774 100%	273 100%	544 100%	549 100%	633 100%
Summary											
Mean	5.3	5.6	4.9	4.1	4.6	4.5	6.4	4.7	4.6	4.6	6.7
		B		**			DE				QRS
Std. Dev.	3.11	3.03	3.15	2.59	2.78	3.03	3.07	2.65	3.01	3.01	2.97
Std. Err.	0.07	0.1	0.1	0.69	0.12	0.12	0.11	0.16	0.13	0.13	0.12
Median	5	5	5	3.9	4	4	7	4	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	506 25%	283 29%	221 22%	3 18%	107 20%	121 18%	279 36%	50 18%	104 19%	108 20%	244 39%
		B		**			DE				QRS
10 - Extremely confident (10)	267 13%	134 14%	132 13%	2 12%	45 8%	58 9%	164 21%	25 9%	38 7%	56 10%	148 23%
				**			DE				QRS
9	81 4%	46 5%	34 3%	1 6%	20 4%	18 3%	43 6%	8 3%	22 4%	14 3%	37 6%
				**			E				S
8	159 8%	104 11%	55 5%	- -	41 8%	46 7%	72 9%	18 6%	45 8%	37 7%	59 9%
		B		**							
7	240 12%	140 14%	98 10%	3 19%	72 13%	80 12%	88 11%	38 14%	63 12%	59 11%	80 13%
		B		**							
6	227 11%	108 11%	116 11%	4 25%	62 11%	69 10%	96 12%	30 11%	62 11%	63 11%	72 11%
				**							
5	294 15%	141 15%	151 15%	2 12%	85 16%	114 17%	95 12%	50 18%	86 16%	80 15%	79 12%
				**		F					
4	205 10%	106 11%	99 10%	* 3%	72 13%	75 11%	58 7%	47 17%	57 10%	49 9%	53 8%
				**	F			RST			
Bottom 3 Box (Net)	527 26%	194 20%	330 33%	3 23%	148 27%	221 32%	158 20%	57 21%	171 31%	191 35%	107 17%
			A	**	F	F			QT	QT	
3	153 8%	53 5%	100 10%	1 6%	63 12%	42 6%	48 6%	28 10%	46 9%	48 9%	32 5%
			A	**	EF			T	T	T	
2	70 3%	27 3%	42 4%	1 7%	18 3%	26 4%	25 3%	6 2%	17 3%	24 4%	22 4%
				**							
1 - Not at all confident (1)	304 15%	114 12%	189 19%	1 10%	66 12%	153 22%	85 11%	23 9%	108 20%	120 22%	53 8%
			A	**		DF			QT	QT	
Sigma	2000 100%	971 100%	1015 100%	14 100%	546 100%	680 100%	774 100%	273 100%	544 100%	549 100%	633 100%
Summary											
Mean	5.5	5.8	5.1	5.7	5.2	4.8	6.2	5.4	4.9	4.9	6.4
		B		**	E		DE				QRS
Std. Dev.	2.87	2.76	2.93	2.74	2.61	2.83	2.93	2.46	2.76	2.91	2.86
Std. Err.	0.06	0.09	0.09	0.73	0.11	0.11	0.11	0.15	0.12	0.12	0.11
Median	5	6	5	6	5	5	6	5	5	5	7

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	511	291	215	5	101	136	275	46	115	106	245
	26%	30%	21%	32%	18%	20%	35%	17%	21%	19%	39%
		B		**			DE				QRS
10 - Extremely confident (10)	245	125	116	4	27	58	160	15	34	51	145
	12%	13%	11%	25%	5%	8%	21%	5%	6%	9%	23%
				**		D	DE				QRS
9	78	47	31	-	20	20	38	8	21	16	33
	4%	5%	3%	-	4%	3%	5%	3%	4%	3%	5%
				**							
8	188	119	68	1	54	58	76	23	61	38	66
	9%	12%	7%	7%	10%	9%	10%	8%	11%	7%	10%
		B		**					S		
7	184	99	85	-	51	58	75	22	48	51	62
	9%	10%	8%	-	9%	9%	10%	8%	9%	9%	10%
				**							
6	175	88	87	-	65	45	64	32	46	43	53
	9%	9%	9%	-	12%	7%	8%	12%	9%	8%	8%
				**	E						
5	321	160	160	1	70	122	129	37	77	101	106
	16%	16%	16%	6%	13%	18%	17%	13%	14%	18%	17%
				**							
4	184	81	101	3	67	63	54	35	54	54	41
	9%	8%	10%	19%	12%	9%	7%	13%	10%	10%	7%
				**	F			T			
Bottom 3 Box (Net)	625	252	367	6	191	255	178	101	203	195	126
	31%	26%	36%	42%	35%	38%	23%	37%	37%	35%	20%
			A	**	F	F		T	T	T	
3	131	64	65	1	44	51	35	25	39	40	26
	7%	7%	6%	10%	8%	8%	5%	9%	7%	7%	4%
				**	F	F		T			
2	111	38	71	2	44	34	33	27	28	29	27
	6%	4%	7%	17%	8%	5%	4%	10%	5%	5%	4%
			A	**	F			RT			
1 - Not at all confident (1)	383	150	231	2	103	170	110	49	136	125	72
	19%	15%	23%	15%	19%	25%	14%	18%	25%	23%	11%
			A	**		DF		T	T	T	
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.2	5.6	4.8	5	4.7	4.6	5.9	4.6	4.7	4.7	6.2
		B		**			DE				QRS
Std. Dev.	2.98	2.91	3	3.51	2.71	2.92	3.06	2.68	2.89	2.89	2.99
Std. Err.	0.07	0.09	0.09	0.94	0.12	0.11	0.11	0.16	0.12	0.12	0.12
Median	5	5	5	4	5	5	6	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	610	311	294	4	128	165	317	69	119	138	283
	30%	32%	29%	28%	23%	24%	41%	25%	22%	25%	45%
				**			DE				QRS
10 - Extremely confident (10)	372	174	195	3	65	100	207	42	55	94	181
	19%	18%	19%	22%	12%	15%	27%	15%	10%	17%	29%
				**			DE			R	QRS
9	76	39	37	1	16	20	41	6	17	13	41
	4%	4%	4%	6%	3%	3%	5%	2%	3%	2%	6%
				**							QRS
8	161	98	63	-	47	45	69	21	47	31	62
	8%	10%	6%	-	9%	7%	9%	8%	9%	6%	10%
		B		**							S
7	174	93	82	-	51	48	76	26	42	46	60
	9%	10%	8%	-	9%	7%	10%	10%	8%	8%	9%
				**							
6	177	85	89	4	54	60	63	32	48	48	49
	9%	9%	9%	27%	10%	9%	8%	12%	9%	9%	8%
				**							
5	338	173	163	1	102	106	131	54	90	84	110
	17%	18%	16%	10%	19%	16%	17%	20%	16%	15%	17%
				**							
4	130	65	65	1	36	60	34	23	34	52	22
	7%	7%	6%	6%	7%	9%	4%	8%	6%	9%	4%
				**		F		T		T	
Bottom 3 Box (Net)	570	244	322	4	176	241	153	68	211	181	110
	28%	25%	32%	29%	32%	35%	20%	25%	39%	33%	17%
			A	**	F	F		T	QT	T	
3	138	67	70	1	39	57	41	26	35	46	32
	7%	7%	7%	6%	7%	8%	5%	9%	6%	8%	5%
				**		F					
2	79	31	48	-	34	29	16	7	37	23	12
	4%	3%	5%	-	6%	4%	2%	3%	7%	4%	2%
				**	F	F			T		
1 - Not at all confident (1)	352	146	203	3	103	154	95	35	140	112	65
	18%	15%	20%	22%	19%	23%	12%	13%	26%	20%	10%
			A	**	F	F			QT	QT	
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.7	5.4	5.5	5.1	5	6.4	5.5	4.7	5.2	6.6
		B		**			DE	R		R	QRS
Std. Dev.	3.1	3	3.19	3.34	2.93	3.1	3.05	2.81	3.03	3.11	2.98
Std. Err.	0.07	0.1	0.1	0.89	0.13	0.12	0.11	0.17	0.13	0.13	0.12
Median	5	6	5	6	5	5	7	5	5	5	7

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	550 27%	297 31%	249 25%	3 21%	103 19%	108 16%	338 44%	59 22%	85 16%	102 19%	303 48%
		B		**			DE				QRS
10 - Extremely confident (10)	319 16%	170 17%	148 15%	2 15%	38 7%	59 9%	222 29%	24 9%	36 7%	60 11%	199 31%
				**			DE			R	QRS
9	87 4%	44 4%	43 4%	1 6%	25 5%	14 2%	49 6%	15 5%	17 3%	8 1%	48 8%
				**	E		E	S			RS
8	143 7%	84 9%	59 6%	- -	41 7%	35 5%	67 9%	20 7%	33 6%	34 6%	56 9%
		B		**			E				
7	173 9%	87 9%	86 8%	1 6%	54 10%	57 8%	63 8%	27 10%	52 10%	43 8%	50 8%
				**							
6	147 7%	90 9%	53 5%	5 34%	48 9%	56 8%	44 6%	24 9%	43 8%	50 9%	31 5%
		B		**						T	
5	331 17%	157 16%	173 17%	1 8%	90 16%	98 14%	143 18%	59 21%	80 15%	74 14%	118 19%
				**				S			
4	149 7%	67 7%	82 8%	- -	56 10%	66 10%	28 4%	28 10%	44 8%	62 11%	16 2%
				**	F	F		T	T	T	
Bottom 3 Box (Net)	650 32%	273 28%	372 37%	4 32%	196 36%	295 43%	159 20%	77 28%	239 44%	218 40%	116 18%
			A	**	F	DF		T	QT	QT	
3	154 8%	74 8%	80 8%	- -	54 10%	56 8%	44 6%	26 10%	45 8%	47 9%	36 6%
				**	F						
2	94 5%	43 4%	49 5%	3 20%	38 7%	42 6%	13 2%	15 5%	41 8%	29 5%	9 1%
				**	F	F		T	T	T	
1 - Not at all confident (1)	401 20%	157 16%	243 24%	2 12%	104 19%	197 29%	101 13%	36 13%	152 28%	142 26%	71 11%
			A	**	F	DF			QT	QT	
Sigma	2000 100%	971 100%	1015 100%	14 100%	546 100%	680 100%	774 100%	273 100%	544 100%	549 100%	633 100%
Summary											
Mean	5.3	5.6	5	5.4	4.8	4.3	6.4	5.2	4.3	4.6	6.7
		B		**	E		DE	RS			QRS
Std. Dev.	3.12	3.05	3.15	3.08	2.78	2.92	3.13	2.7	2.88	2.97	3.08
Std. Err.	0.07	0.1	0.1	0.82	0.12	0.11	0.11	0.16	0.12	0.13	0.12
Median	5	5	5	6	5	4	7	5	4	4	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
A change in your relationship status (i.e. divorce, separation)	610	311	294	4	128	165	317	69	119	138	283
	30%	32%	29%	28%	23%	24%	41%	25%	22%	25%	45%
				**			DE				QRS
Having an illness and being unable to work for three months	566	312	252	2	99	134	333	45	119	103	299
	28%	32%	25%	15%	18%	20%	43%	17%	22%	19%	47%
		B		**			DE				QRS
Loss of employment / change in wage or seasonal work	550	297	249	3	103	108	338	59	85	102	303
	27%	31%	25%	21%	19%	16%	44%	22%	16%	19%	48%
		B		**			DE				QRS
The death of an immediate family member	511	291	215	5	101	136	275	46	115	106	245
	26%	30%	21%	32%	18%	20%	35%	17%	21%	19%	39%
		B		**			DE				QRS
Unexpected auto repairs or purchase	506	283	221	3	107	121	279	50	104	108	244
	25%	29%	22%	18%	20%	18%	36%	18%	19%	20%	39%
		B		**			DE				QRS
Paying for your own or someone else's education	484	262	218	4	115	116	252	59	106	96	222
	24%	27%	22%	26%	21%	17%	33%	22%	19%	18%	35%
		B		**			DE				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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Paying for your own or someone else's education	702	296	401	5	163	294	245	66	206	248	182
	35%	30%	40%	35%	30%	43%	32%	24%	38%	45%	29%
			A	**		DF			QT	QRT	
Having an illness and being unable to work for three months	660	264	389	7	217	289	155	105	227	225	103
	33%	27%	38%	48%	40%	42%	20%	39%	42%	41%	16%
			A	**	F	F		T	T	T	
Loss of employment / change in wage or seasonal work	650	273	372	4	196	295	159	77	239	218	116
	32%	28%	37%	32%	36%	43%	20%	28%	44%	40%	18%
			A	**	F	DF		T	QT	QT	
The death of an immediate family member	625	252	367	6	191	255	178	101	203	195	126
	31%	26%	36%	42%	35%	38%	23%	37%	37%	35%	20%
			A	**	F	F		T	T	T	
A change in your relationship status (i.e. divorce, separation)	570	244	322	4	176	241	153	68	211	181	110
	28%	25%	32%	29%	32%	35%	20%	25%	39%	33%	17%
			A	**	F	F		T	QT	T	
Unexpected auto repairs or purchase	527	194	330	3	148	221	158	57	171	191	107
	26%	20%	33%	23%	27%	32%	20%	21%	31%	35%	17%
			A	**	F	F			QT	QT	

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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	501 25%	236 24%	263 26%	2 16%	162 30%	227 33%	112 14%	80 29%	168 31%	177 32%	75 12%
				**	F	F		T	T	T	
10 - Strongly agree (10)	282 14%	128 13%	152 15%	2 13%	87 16%	132 19%	63 8%	54 20%	87 16%	103 19%	39 6%
				**	F	F		T	T	T	
9	55 3%	29 3%	26 3%	- -	25 5%	23 3%	7 1%	12 4%	20 4%	17 3%	6 1%
				**	F	F		T	T	T	
8	163 8%	78 8%	85 8%	* 3%	50 9%	72 11%	42 5%	14 5%	62 11%	58 11%	30 5%
				**	F	F			QT	QT	
7	173 9%	85 9%	84 8%	3 22%	53 10%	63 9%	56 7%	19 7%	68 13%	44 8%	41 7%
				**					ST		
6	202 10%	95 10%	104 10%	3 20%	63 11%	86 13%	53 7%	36 13%	57 11%	68 12%	41 6%
				**	F	F		T	T	T	
5	285 14%	143 15%	140 14%	2 11%	81 15%	95 14%	108 14%	36 13%	79 14%	80 15%	90 14%
				**							
4	168 8%	91 9%	77 8%	- -	55 10%	52 8%	61 8%	29 11%	46 8%	43 8%	50 8%
				**							
Bottom 3 Box (Net)	672 34%	322 33%	346 34%	4 31%	132 24%	157 23%	383 49%	73 27%	126 23%	137 25%	337 53%
				**			DE				QRS
3	161 8%	70 7%	90 9%	1 7%	39 7%	48 7%	75 10%	19 7%	44 8%	39 7%	59 9%
				**							
2	117 6%	58 6%	59 6%	- -	30 5%	32 5%	55 7%	13 5%	31 6%	22 4%	50 8%
				**							S
1 - Strongly disagree (1)	394 20%	193 20%	198 19%	3 23%	64 12%	77 11%	254 33%	40 15%	51 9%	76 14%	228 36%
				**			DE				QRS
Sigma	2000 100%	971 100%	1015 100%	14 100%	546 100%	680 100%	774 100%	273 100%	544 100%	549 100%	633 100%
Summary											
Mean	5.1	5.1	5.2	5.3	5.7	5.9	4	5.6	5.9	5.8	3.7
				**	F	F		T	T	T	
Std. Dev.	3.04	3.01	3.07	3.03	2.88	2.93	2.91	3.06	2.81	2.99	2.79
Std. Err.	0.07	0.1	0.1	0.81	0.12	0.11	0.1	0.18	0.12	0.13	0.11
Median	5	5	5	6	6	6	4	5	6	6	3

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	583	275	306	2	196	249	138	90	215	179	99
	29%	28%	30%	13%	36%	37%	18%	33%	40%	33%	16%
				**	F	F		T	ST	T	
10 - Strongly agree (10)	345	151	193	1	97	168	80	50	116	121	58
	17%	16%	19%	6%	18%	25%	10%	18%	21%	22%	9%
				**	F	DF		T	T	T	
9	97	59	38	-	42	34	21	18	41	22	15
	5%	6%	4%	-	8%	5%	3%	7%	8%	4%	2%
				**	F	F		T	ST		
8	142	65	76	1	58	47	37	21	58	36	26
	7%	7%	7%	7%	11%	7%	5%	8%	11%	7%	4%
				**	F				ST		
7	175	93	82	*	47	76	52	16	58	58	43
	9%	10%	8%	3%	9%	11%	7%	6%	11%	11%	7%
				**		F					
6	167	84	79	4	48	59	61	25	42	49	51
	8%	9%	8%	28%	9%	9%	8%	9%	8%	9%	8%
				**							
5	296	119	174	3	85	95	117	51	71	83	91
	15%	12%	17%	23%	16%	14%	15%	18%	13%	15%	14%
			A	**							
4	153	82	70	1	47	47	59	24	38	45	46
	8%	8%	7%	6%	9%	7%	8%	9%	7%	8%	7%
				**							
Bottom 3 Box (Net)	626	318	304	4	123	154	348	68	120	135	304
	31%	33%	30%	27%	23%	23%	45%	25%	22%	24%	48%
				**			DE				QRS
3	149	81	67	*	35	44	70	13	38	39	59
	7%	8%	7%	3%	6%	6%	9%	5%	7%	7%	9%
				**							
2	106	52	54	-	24	24	58	10	25	22	49
	5%	5%	5%	-	4%	4%	8%	4%	5%	4%	8%
				**			E				S
1 - Strongly disagree (1)	371	185	183	3	65	87	219	45	58	74	195
	19%	19%	18%	23%	12%	13%	28%	16%	11%	13%	31%
				**			DE				QRS
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	5.3	5.5	4.8	5.9	6.1	4.4	5.7	6.2	5.9	4.2
				**	F	F		T	T	T	
Std. Dev.	3.13	3.13	3.15	2.63	2.96	3.09	3.01	3.08	3	3.06	2.96
Std. Err.	0.07	0.1	0.1	0.7	0.13	0.12	0.11	0.19	0.13	0.13	0.12
Median	5	5	5	5	6	6	4	5	7	6	4

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	677	307	364	6	207	264	206	92	226	203	156
	34%	32%	36%	42%	38%	39%	27%	34%	42%	37%	25%
				**	F	F		T	T	T	
10 - Strongly agree (10)	369	158	209	3	115	158	96	50	130	124	64
	18%	16%	21%	21%	21%	23%	12%	18%	24%	23%	10%
			A	**	F	F		T	T	T	
9	91	50	41	-	23	35	33	8	30	26	27
	5%	5%	4%	-	4%	5%	4%	3%	6%	5%	4%
				**							
8	217	99	114	3	69	71	77	33	66	53	65
	11%	10%	11%	21%	13%	11%	10%	12%	12%	10%	10%
				**							
7	268	128	140	1	82	96	90	42	74	82	71
	13%	13%	14%	7%	15%	14%	12%	15%	14%	15%	11%
				**							
6	227	114	112	1	69	77	81	38	63	65	62
	11%	12%	11%	9%	13%	11%	11%	14%	12%	12%	10%
				**							
5	302	156	141	5	87	98	118	49	78	79	96
	15%	16%	14%	37%	16%	14%	15%	18%	14%	14%	15%
				**							
4	127	69	58	-	48	39	40	23	42	30	33
	6%	7%	6%	-	9%	6%	5%	8%	8%	5%	5%
				**	F						
Bottom 3 Box (Net)	397	197	199	1	53	106	238	30	61	90	216
	20%	20%	20%	5%	10%	16%	31%	11%	11%	16%	34%
				**		D	DE			R	QRS
3	124	67	57	-	30	39	54	19	28	27	50
	6%	7%	6%	-	6%	6%	7%	7%	5%	5%	8%
				**							
2	55	30	25	1	7	15	33	3	9	15	28
	3%	3%	2%	5%	1%	2%	4%	1%	2%	3%	4%
				**			D				R
1 - Strongly disagree (1)	218	100	117	-	16	51	151	7	25	48	138
	11%	10%	12%	-	3%	7%	20%	3%	5%	9%	22%
				**		D	DE			QR	QRS
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.1	6	6.2	6.8	6.7	6.5	5.3	6.5	6.8	6.4	5.1
				**	F	F		T	T	T	
Std. Dev.	2.84	2.78	2.89	2.28	2.43	2.76	3	2.38	2.59	2.8	2.99
Std. Err.	0.06	0.09	0.09	0.61	0.1	0.11	0.11	0.14	0.11	0.12	0.12
Median	6	6	6	6.4	7	7	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	351	146	202	4	134	134	83	71	123	102	55
	18%	15%	20%	26%	25%	20%	11%	26%	23%	19%	9%
			A	**	F	F		T	T	T	
10 - Strongly agree (10)	203	78	123	2	69	85	48	41	67	62	33
	10%	8%	12%	15%	13%	13%	6%	15%	12%	11%	5%
			A	**	F	F		T	T	T	
9	43	18	25	-	17	14	12	5	22	8	8
	2%	2%	2%	-	3%	2%	2%	2%	4%	1%	1%
				**					ST		
8	105	49	55	1	47	36	23	25	34	32	14
	5%	5%	5%	10%	9%	5%	3%	9%	6%	6%	2%
				**	F			T	T	T	
7	169	89	79	1	62	71	37	33	51	57	28
	8%	9%	8%	10%	11%	10%	5%	12%	9%	10%	4%
				**	F	F		T	T	T	
6	149	67	79	3	44	54	51	27	41	49	33
	7%	7%	8%	22%	8%	8%	7%	10%	8%	9%	5%
				**				T		T	
5	322	155	166	1	98	133	92	54	94	99	75
	16%	16%	16%	5%	18%	20%	12%	20%	17%	18%	12%
				**	F	F		T	T	T	
4	162	66	95	*	56	47	59	21	55	43	44
	8%	7%	9%	3%	10%	7%	8%	8%	10%	8%	7%
				**							
Bottom 3 Box (Net)	846	447	394	5	152	241	452	68	179	200	398
	42%	46%	39%	35%	28%	36%	58%	25%	33%	36%	63%
		B		**		D	DE			Q	QRS
3	179	100	79	-	57	60	62	16	65	44	54
	9%	10%	8%	-	11%	9%	8%	6%	12%	8%	9%
				**					Q		
2	159	90	68	1	22	58	79	12	31	50	66
	8%	9%	7%	7%	4%	8%	10%	4%	6%	9%	10%
				**		D	D				QR
1 - Strongly disagree (1)	507	257	246	4	72	124	311	40	83	106	278
	25%	26%	24%	27%	13%	18%	40%	14%	15%	19%	44%
				**			DE				QRS
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.5	4.3	4.7	5.1	5.4	4.9	3.5	5.5	5.1	4.8	3.2
			A	**	EF	F		ST	T	T	
Std. Dev.	2.95	2.87	3.01	3.35	2.81	2.92	2.78	2.87	2.88	2.89	2.67
Std. Err.	0.07	0.09	0.09	0.9	0.12	0.11	0.1	0.17	0.12	0.12	0.11
Median	4	4	5	6	5	5	2	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	660	352	304	4	181	163	316	101	164	121	274
	33%	36%	30%	28%	33%	24%	41%	37%	30%	22%	43%
		B		**	E		DE	S	S		RS
10 - Strongly agree (10)	385	202	181	2	95	84	206	64	73	67	180
	19%	21%	18%	15%	17%	12%	27%	24%	13%	12%	28%
				**	E		DE	RS			RS
9	98	58	39	1	27	25	46	13	30	16	40
	5%	6%	4%	6%	5%	4%	6%	5%	6%	3%	6%
				**							S
8	176	92	84	1	59	53	64	24	61	38	54
	9%	9%	8%	7%	11%	8%	8%	9%	11%	7%	9%
				**					S		
7	181	95	86	*	60	53	68	30	47	50	54
	9%	10%	8%	3%	11%	8%	9%	11%	9%	9%	9%
				**							
6	168	90	75	2	59	61	48	32	49	52	35
	8%	9%	7%	17%	11%	9%	6%	12%	9%	9%	6%
				**	F			T		T	
5	326	155	168	3	96	132	98	52	102	90	81
	16%	16%	17%	19%	18%	19%	13%	19%	19%	16%	13%
				**	F	F			T		
4	134	52	81	*	52	47	34	29	38	38	29
	7%	5%	8%	3%	9%	7%	4%	10%	7%	7%	5%
				**	F			T			
Bottom 3 Box (Net)	532	226	302	4	98	224	210	30	144	198	160
	27%	23%	30%	30%	18%	33%	27%	11%	26%	36%	25%
			A	**		DF	D		Q	QRT	Q
3	158	70	88	-	34	63	61	9	47	57	44
	8%	7%	9%	-	6%	9%	8%	3%	9%	10%	7%
				**					Q	Q	
2	69	28	40	1	12	26	30	-	24	19	25
	3%	3%	4%	5%	2%	4%	4%	-	5%	4%	4%
				**					Q	Q	Q
1 - Strongly disagree (1)	306	129	173	4	52	135	119	21	72	122	91
	15%	13%	17%	25%	10%	20%	15%	8%	13%	22%	14%
				**		D	D			QRT	Q
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.7	6	5.5	5.2	6.1	5.1	6.1	6.5	5.6	4.9	6.3
		B		**	E		E	RS	S		RS
Std. Dev.	3.07	3.02	3.08	3.29	2.76	2.96	3.27	2.69	2.88	2.99	3.26
Std. Err.	0.07	0.1	0.1	0.88	0.12	0.11	0.12	0.16	0.12	0.13	0.13
Median	6	6	5	5.1	6	5	6	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 3 Box (Net)	660	346	311	4	137	151	373	70	138	121	330
	33%	36%	31%	28%	25%	22%	48%	26%	25%	22%	52%
				**			DE				QRS
10 - Strongly agree (10)	393	205	185	3	75	79	240	39	69	71	215
	20%	21%	18%	21%	14%	12%	31%	14%	13%	13%	34%
				**			DE				QRS
9	124	68	55	1	27	37	61	16	34	20	55
	6%	7%	5%	6%	5%	5%	8%	6%	6%	4%	9%
				**							S
8	142	72	70	-	35	35	72	16	36	30	61
	7%	7%	7%	-	6%	5%	9%	6%	7%	5%	10%
				**			E				S
7	211	119	89	2	68	64	79	38	50	63	61
	11%	12%	9%	18%	12%	9%	10%	14%	9%	11%	10%
		B		**							
6	206	106	100	-	50	79	78	21	63	56	66
	10%	11%	10%	-	9%	12%	10%	8%	12%	10%	10%
				**							
5	292	135	155	2	99	97	96	59	75	81	76
	15%	14%	15%	13%	18%	14%	12%	22%	14%	15%	12%
				**	F			RT			
4	162	81	77	3	55	74	32	27	54	57	24
	8%	8%	8%	25%	10%	11%	4%	10%	10%	10%	4%
				**	F	F		T	T	T	
Bottom 3 Box (Net)	468	184	282	2	137	215	116	59	163	171	76
	23%	19%	28%	17%	25%	32%	15%	22%	30%	31%	12%
			A	**	F	DF		T	QT	QT	
3	136	66	70	-	45	57	34	19	48	40	28
	7%	7%	7%	-	8%	8%	4%	7%	9%	7%	4%
				**	F	F			T		
2	73	24	49	1	29	32	12	9	31	22	11
	4%	2%	5%	5%	5%	5%	2%	3%	6%	4%	2%
			A	**	F	F			T	T	
1 - Strongly disagree (1)	260	95	163	2	63	127	70	31	83	109	37
	13%	10%	16%	12%	12%	19%	9%	11%	15%	20%	6%
			A	**		DF		T	T	QT	
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.9	6.2	5.6	5.8	5.5	5.1	6.9	5.7	5.3	5.1	7.2
		B		**	E		DE	S			QRS
Std. Dev.	3	2.88	3.08	3.11	2.8	2.93	2.92	2.77	2.93	2.96	2.76
Std. Err.	0.07	0.09	0.1	0.83	0.12	0.11	0.1	0.17	0.13	0.13	0.11
Median	6	6	5	5	5	5	7	5	5	5	8

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
I am concerned about the impact of rising interest rates on my financial situation	677	307	364	6	207	264	206	92	226	203	156
	34%	32%	36%	42%	38%	39%	27%	34%	42%	37%	25%
				**	F	F		T	T	T	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	660	346	311	4	137	151	373	70	138	121	330
	33%	36%	31%	28%	25%	22%	48%	26%	25%	22%	52%
				**			DE				QRS
I am confident I won't have any debt in retirement	660	352	304	4	181	163	316	101	164	121	274
	33%	36%	30%	28%	33%	24%	41%	37%	30%	22%	43%
		B		**	E		DE	S	S		RS
I regret the amount of debt that I've taken on in my life	583	275	306	2	196	249	138	90	215	179	99
	29%	28%	30%	13%	36%	37%	18%	33%	40%	33%	16%
				**	F	F		T	ST	T	
I am concerned about my current level of debt	501	236	263	2	162	227	112	80	168	177	75
	25%	24%	26%	16%	30%	33%	14%	29%	31%	32%	12%
				**	F	F		T	T	T	
I am worried that me or someone in my household could lose their job	351	146	202	4	134	134	83	71	123	102	55
	18%	15%	20%	26%	25%	20%	11%	26%	23%	19%	9%
			A	**	F	F		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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
I am worried that me or someone in my household could lose their job	846	447	394	5	152	241	452	68	179	200	398
	42%	46%	39%	35%	28%	36%	58%	25%	33%	36%	63%
		B		**		D	DE			Q	QRS
I am concerned about my current level of debt	672	322	346	4	132	157	383	73	126	137	337
	34%	33%	34%	31%	24%	23%	49%	27%	23%	25%	53%
				**			DE				QRS
I regret the amount of debt that I've taken on in my life	626	318	304	4	123	154	348	68	120	135	304
	31%	33%	30%	27%	23%	23%	45%	25%	22%	24%	48%
				**			DE				QRS
I am confident I won't have any debt in retirement	532	226	302	4	98	224	210	30	144	198	160
	27%	23%	30%	30%	18%	33%	27%	11%	26%	36%	25%
			A	**		DF	D		Q	QRT	Q
I will be able to cover all living and family expenses in the next 12 months without going into further debt	468	184	282	2	137	215	116	59	163	171	76
	23%	19%	28%	17%	25%	32%	15%	22%	30%	31%	12%
			A	**	F	DF		T	QT	QT	
I am concerned about the impact of rising interest rates on my financial situation	397	197	199	1	53	106	238	30	61	90	216
	20%	20%	20%	5%	10%	16%	31%	11%	11%	16%	34%
				**		D	DE			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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
I am concerned about the impact of rising interest rates on my financial situation	1173	549	616	8	358	438	378	171	363	350	289
	59%	56%	61%	58%	66%	64%	49%	63%	67%	64%	46%
				**	F	F		T	T	T	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1078	571	500	6	254	294	530	129	251	240	458
	54%	59%	49%	45%	47%	43%	68%	47%	46%	44%	72%
		B		**			DE				QRS
I am confident I won't have any debt in retirement	1009	537	465	7	300	277	432	163	260	223	363
	50%	55%	46%	47%	55%	41%	56%	60%	48%	41%	57%
		B		**	E		E	RS	S		RS
I regret the amount of debt that I've taken on in my life	926	452	467	6	291	384	250	132	315	286	193
	46%	47%	46%	44%	53%	57%	32%	48%	58%	52%	30%
				**	F	F		T	QT	T	
I am concerned about my current level of debt	875	416	451	8	278	376	222	136	294	289	157
	44%	43%	44%	58%	51%	55%	29%	50%	54%	53%	25%
				**	F	F		T	T	T	
I am worried that me or someone in my household could lose their job	670	302	360	8	240	259	171	131	216	208	116
	33%	31%	35%	57%	44%	38%	22%	48%	40%	38%	18%
				**	F	F		ST	T	T	

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 2 Box (Net)	837	387	441	10	321	356	160	161	304	257	115
	42%	40%	43%	68%	59%	52%	21%	59%	56%	47%	18%
			**	F	F		ST	ST	T		
Strongly agree	308	135	169	4	125	139	43	63	122	97	26
	15%	14%	17%	27%	23%	20%	6%	23%	22%	18%	4%
			**	F	F		T	T	T		
Somewhat agree	530	252	272	6	196	217	117	98	182	160	89
	26%	26%	27%	42%	36%	32%	15%	36%	34%	29%	14%
			**	F	F		T	T	T		
Bottom 2 Box (Net)	1163	584	574	4	225	324	614	112	240	292	518
	58%	60%	57%	32%	41%	48%	79%	41%	44%	53%	82%
			**				DE			QR	QRS
Somewhat disagree	577	272	302	4	160	179	238	74	163	155	185
	29%	28%	30%	25%	29%	26%	31%	27%	30%	28%	29%
			**								
Strongly disagree	585	312	272	1	65	145	375	38	77	137	334
	29%	32%	27%	6%	12%	21%	48%	14%	14%	25%	53%
		B		**		D	DE			QR	QRS
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 2 Box (Net)	1598	779	806	13	423	542	633	204	425	450	519
	80%	80%	79%	90%	78%	80%	82%	75%	78%	82%	82%
				**							Q
Strongly agree	621	332	285	4	133	215	273	75	135	180	231
	31%	34%	28%	25%	24%	32%	35%	27%	25%	33%	36%
		B		**		D	D			R	QR
Somewhat agree	977	447	521	9	290	327	360	129	289	270	289
	49%	46%	51%	65%	53%	48%	46%	47%	53%	49%	46%
				**					T		
Bottom 2 Box (Net)	402	192	209	1	123	138	141	70	119	99	114
	20%	20%	21%	10%	22%	20%	18%	25%	22%	18%	18%
				**				T			
Somewhat disagree	311	142	168	1	97	114	100	54	98	77	82
	16%	15%	17%	10%	18%	17%	13%	20%	18%	14%	13%
				**				T	T		
Strongly disagree	91	50	41	-	26	25	41	15	21	22	32
	5%	5%	4%	-	5%	4%	5%	6%	4%	4%	5%
				**							
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 2 Box (Net)	1088	501	578	9	366	456	266	178	365	349	196
	54%	52%	57%	66%	67%	67%	34%	65%	67%	64%	31%
			**	F	F		T	T	T		
Strongly agree	417	187	229	1	144	182	91	66	150	138	64
	21%	19%	23%	9%	26%	27%	12%	24%	28%	25%	10%
			**	F	F		T	T	T		
Somewhat agree	671	315	348	8	223	274	175	112	215	211	133
	34%	32%	34%	57%	41%	40%	23%	41%	40%	38%	21%
			**	F	F		T	T	T		
Bottom 2 Box (Net)	912	470	437	5	180	224	508	95	179	200	437
	46%	48%	43%	34%	33%	33%	66%	35%	33%	36%	69%
			**				DE				QRS
Somewhat disagree	536	266	266	4	152	148	237	76	147	119	194
	27%	27%	26%	28%	28%	22%	31%	28%	27%	22%	31%
			**	E			E				S
Strongly disagree	376	204	171	1	28	76	271	19	32	81	243
	19%	21%	17%	6%	5%	11%	35%	7%	6%	15%	38%
			**		D		DE			QR	QRS
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 2 Box (Net)	959 48%	445 46%	506 50%	9 62%	331 61%	392 58%	235 30%	154 57%	336 62%	301 55%	168 26%
				**	F	F		T	ST	T	
Strongly agree	286 14%	133 14%	153 15%	- -	100 18%	129 19%	57 7%	54 20%	97 18%	96 17%	40 6%
				**	F	F		T	T	T	
Somewhat agree	673 34%	312 32%	352 35%	9 62%	232 42%	263 39%	178 23%	101 37%	239 44%	205 37%	128 20%
				**	F	F		T	T	T	
Bottom 2 Box (Net)	1041 52%	526 54%	509 50%	5 38%	215 39%	288 42%	539 70%	119 43%	208 38%	249 45%	466 74%
				**			DE			R	QRS
Somewhat disagree	590 30%	293 30%	292 29%	4 31%	155 28%	180 26%	255 33%	83 31%	141 26%	154 28%	212 33%
				**			E				R
Strongly disagree	451 23%	233 24%	217 21%	1 6%	59 11%	108 16%	284 37%	35 13%	67 12%	95 17%	254 40%
				**		D	DE				QRS
Sigma	2000 100%	971 100%	1015 100%	14 100%	546 100%	680 100%	774 100%	273 100%	544 100%	549 100%	633 100%

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 (*)

[Table of contents](#)

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			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 2 Box (Net)	1280	600	669	11	395	520	366	186	414	399	281
	64%	62%	66%	81%	72%	76%	47%	68%	76%	73%	44%
				**	F	F		T	T	T	
Strongly agree	481	228	251	2	141	215	126	76	155	153	98
	24%	23%	25%	16%	26%	32%	16%	28%	28%	28%	15%
				**	F	F		T	T	T	
Somewhat agree	799	372	418	9	254	305	240	110	260	245	184
	40%	38%	41%	65%	47%	45%	31%	40%	48%	45%	29%
				**	F	F		T	T	T	
Bottom 2 Box (Net)	720	371	346	3	151	160	408	87	130	151	352
	36%	38%	34%	19%	28%	24%	53%	32%	24%	27%	56%
				**			DE				QRS
Somewhat disagree	437	218	217	2	121	116	200	63	114	97	163
	22%	22%	21%	12%	22%	17%	26%	23%	21%	18%	26%
				**			E				S
Strongly disagree	282	153	129	1	30	44	208	24	16	54	190
	14%	16%	13%	7%	6%	6%	27%	9%	3%	10%	30%
				**			DE	R		R	QRS
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	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 (*)

[Table of contents](#)

7_9. To what extent do you agree or disagree with the following: - I desperately need interest rates to go down

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Top 2 Box (Net)	1294	591	694	8	411	488	395	208	397	386	303
	65%	61%	68%	58%	75%	72%	51%	76%	73%	70%	48%
			A	**	F	F		T	T	T	
Strongly agree	514	234	276	5	155	218	141	89	151	167	108
	26%	24%	27%	34%	28%	32%	18%	33%	28%	30%	17%
				**	F	F		T	T	T	
Somewhat agree	779	358	418	3	255	270	254	119	247	219	195
	39%	37%	41%	23%	47%	40%	33%	44%	45%	40%	31%
				**	EF	F		T	T	T	
Bottom 2 Box (Net)	706	380	321	6	135	192	379	65	147	164	331
	35%	39%	32%	42%	25%	28%	49%	24%	27%	30%	52%
		B		**			DE				QRS
Somewhat disagree	414	208	201	5	100	137	177	43	115	109	147
	21%	21%	20%	37%	18%	20%	23%	16%	21%	20%	23%
				**							
Strongly disagree	292	172	120	1	36	55	202	22	32	55	183
	15%	18%	12%	6%	7%	8%	26%	8%	6%	10%	29%
		B		**			DE			R	QRS
Sigma	2000	971	1015	14	546	680	774	273	544	549	633
	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 (*)

[Table of contents](#)

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

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
I have a solid understanding of how interest rate increases impact my financial situation	1598	779	806	13	423	542	633	204	425	450	519
	80%	80%	79%	90%	78%	80%	82%	75%	78%	82%	82%
				**							Q
I desperately need interest rates to go down	1294	591	694	8	411	488	395	208	397	386	303
	65%	61%	68%	58%	75%	72%	51%	76%	73%	70%	48%
			A	**	F	F		T	T	T	
High interest rates have had a negative impact on my household's finances	1280	600	669	11	395	520	366	186	414	399	281
	64%	62%	66%	81%	72%	76%	47%	68%	76%	73%	44%
				**	F	F		T	T	T	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1088	501	578	9	366	456	266	178	365	349	196
	54%	52%	57%	66%	67%	67%	34%	65%	67%	64%	31%
				**	F	F		T	T	T	
Even if interest rates decline, I'm concerned about my ability to repay my debts	959	445	506	9	331	392	235	154	336	301	168
	48%	46%	50%	62%	61%	58%	30%	57%	62%	55%	26%
				**	F	F		T	ST	T	
I am concerned that rising interest rates could move me towards bankruptcy	837	387	441	10	321	356	160	161	304	257	115
	42%	40%	43%	68%	59%	52%	21%	59%	56%	47%	18%
				**	F	F		ST	ST	T	

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
I am concerned that rising interest rates could move me towards bankruptcy	1163	584	574	4	225	324	614	112	240	292	518
	58%	60%	57%	32%	41%	48%	79%	41%	44%	53%	82%
				**			DE			QR	QRS
Even if interest rates decline, I'm concerned about my ability to repay my debts	1041	526	509	5	215	288	539	119	208	249	466
	52%	54%	50%	38%	39%	42%	70%	43%	38%	45%	74%
				**			DE			R	QRS
If interest rates go up much more, I'm afraid that I will be in financial trouble	912	470	437	5	180	224	508	95	179	200	437
	46%	48%	43%	34%	33%	33%	66%	35%	33%	36%	69%
				**			DE				QRS
High interest rates have had a negative impact on my household's finances	720	371	346	3	151	160	408	87	130	151	352
	36%	38%	34%	19%	28%	24%	53%	32%	24%	27%	56%
				**			DE				QRS
I desperately need interest rates to go down	706	380	321	6	135	192	379	65	147	164	331
	35%	39%	32%	42%	25%	28%	49%	24%	27%	30%	52%
		B		**			DE				QRS
I have a solid understanding of how interest rate increases impact my financial situation	402	192	209	1	123	138	141	70	119	99	114
	20%	20%	21%	10%	22%	20%	18%	25%	22%	18%	18%
				**				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 (*)

[Table of contents](#)

Qwave30_1. In the past 12 months, have you tried to save money by...?

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Moving in with a friend	56 3%	28 3%	27 3%	1 7% **	35 6% EF	15 2% EF	6 1% RST	23 8% T	19 4% T	10 2% T	4 1% T
Moving in with a significant other	54 3%	27 3%	27 3%	- **	32 6% EF	18 3% F	4 1% RST	20 7% T	16 3% T	16 3% T	3 * T
Finding more roommates	55 3%	31 3%	24 2%	* 3% **	34 6% EF	16 2% F	5 1% ST	20 7% T	19 4% T	15 3% T	1 * T
Renting out part of home	61 3%	25 3%	35 3%	1 7% **	25 5% F	22 3% F	13 2% T	11 4% T	24 4% T	15 3% T	11 2% T
Joining a co-living space	30 1%	16 2%	12 1%	1 11% **	22 4% EF	6 1% F	2 * ST	13 5% ST	13 2% ST	2 * T	1 * T
Canceling subscriptions	610 31%	274 28%	330 33%	7 47% **	203 37% F	258 38% F	150 19% T	86 31% T	233 43% QST	185 34% T	107 17% T
Sharing subscription services (ex. streaming services)	292 15%	123 13%	167 16%	2 16% A **	131 24% EF	114 17% F	48 6% ST	61 22% ST	131 24% ST	67 12% T	34 5% T
Carpooling / sharing a vehicle	102 5%	45 5%	57 6%	* 3% **	58 11% EF	28 4% F	16 2% ST	28 10% ST	48 9% ST	15 3% ST	11 2% ST
Sharing child care (ex. nanny share, shared babysitting, etc.)	31 2%	17 2%	14 1%	- **	23 4% EF	8 1% F	- - T	4 2% ST	24 4% ST	3 1% T	- - T
Moving in with parents	70 4%	35 4%	33 3%	1 9% **	53 10% EF	14 2% F	3 * RST	36 13% ST	24 4% ST	8 1% T	3 * T
Stopping eating in restaurants or getting take out	877 44%	355 37%	516 51%	5 39% A **	232 43% F	334 49% F	311 40% ST	105 39% ST	269 49% QT	258 47% T	244 39% T
Going thrift shopping	564 28%	227 23%	331 33%	6 43% A **	152 28% F	223 33% F	188 24% T	73 27% T	170 31% T	178 32% T	143 23% T
Eating less	553 28%	250 26%	297 29%	7 49% **	177 33% F	232 34% F	144 19% T	90 33% T	190 35% T	166 30% T	108 17% T
Cutting vices (smoking / drinking)	315 16%	168 17%	148 15%	- **	98 18% F	139 20% F	79 10% T	36 13% T	130 24% QST	92 17% T	58 9% T
Moving somewhere more affordable	112 6%	50 5%	62 6%	* 3% **	43 8% F	47 7% F	22 3% T	26 10% T	38 7% T	34 6% T	14 2% T
Maximizing use of public services (libraries, community centres, transit)	254 13%	113 12%	138 14%	3 23% **	101 18% EF	90 13% F	63 8% ST	52 19% ST	99 18% ST	61 11% T	43 7% T
Seeking financial assistance	225 11%	113 12%	111 11%	* 3% **	85 16% F	104 15% F	36 5% T	46 17% T	86 16% T	69 13% T	24 4% T
Finding free or low-cost entertainment	574 29%	237 24%	331 33%	6 41% A **	177 32% F	234 34% F	164 21% T	81 30% T	189 35% T	188 34% T	116 18% T
Avoiding impulse purchases (waiting a few days)	910 46%	373 38%	528 52%	10 69% A **	253 46% F	330 49% F	327 42% T	118 43% T	280 51% T	259 47% T	254 40% T
Creating a budget / recording all expenses	581 29%	240 25%	336 33%	5 38% A **	205 38% EF	203 30% F	173 22% T	100 37% ST	204 37% ST	156 28% T	122 19% T
Negotiating bills	209 10%	80 8%	129 13%	- **	64 12% F	95 14% F	50 7% T	31 11% T	80 15% T	63 11% T	36 6% T
Reducing utility consumption	489 24%	215 22%	273 27%	1 6% A **	111 20% F	178 26% F	199 26% T	51 19% T	121 22% T	153 28% Q	165 26% T
Grocery shopping strategically (meal plan, buy in bulk, coupons, sales, price matching)	1025 51%	452 47%	566 56%	8 54% A **	244 45% DF	390 57% DF	391 51% ST	112 41% Q	286 53% Q	312 57% QT	314 50% QT
Splitting grocery costs / buying in bulk with roommates/friends/family	245 12%	95 10%	146 14%	3 24% A **	116 21% EF	90 13% F	39 5% RST	65 24% ST	89 16% ST	60 11% T	30 5% T
None of the above	321 16%	195 20%	126 12%	- **	43 8% DE	80 12% DE	198 26% DE	23 8% R	44 8% R	74 13% RS	180 28% RS
Sigma	8616 431%	3782 389%	4765 470%	69 496% **	2718 498% EF	3267 480% F	2631 340% RST	1311 480% ST	2824 519% ST	2457 447% T	2023 319% T
Summary	262	129	129	4	165	71	26	99	92	52	19
Cohab (Net)	13%	13%	13%	26% **	30% EF	10% F	3% RST	36% ST	17% ST	9% T	3% T
Bill-splitting (Net)	607 30%	280 29%	323 32%	4 31% **	290 53% EF	211 31% F	106 14% RST	150 55% ST	242 44% ST	137 25% T	78 12% 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 (*)

[Table of contents](#)

Qwave30_2. To save money in the next 12 months, would you consider doing the following...?

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	906	1080	14	500	769	731	215	607	580	598
Base: All Respondents (wtd)	2000	971	1015	14	546	680	774	273	544	549	633
Moving in with a friend	76 4%	30 3%	45 4%	1 7% **	41 7% F	31 5% F	5 1% RST	31 11% T	26 5% T	18 3% T	1 * T
Moving in with a significant other	84 4%	37 4%	47 5%	- **	47 9% EF	28 4% F	9 1% RST	35 13% T	26 5% T	15 3% T	7 1% T
Finding more roommates	60 3%	32 3%	28 3%	- **	28 5% F	27 4% F	6 1% T	17 6% T	22 4% T	19 3% T	3 * T
Renting out part of home	80 4%	37 4%	41 4%	2 15% **	32 6% F	30 4% F	18 2% T	17 6% T	25 5% T	22 4% T	16 2% T
Joining a co-living space	53 3%	27 3%	26 3%	- **	27 5% F	18 3% F	8 1% RST	23 8% T	14 2% T	13 2% T	3 1% T
Cancelling subscriptions	267 13%	113 12%	151 15%	3 22% **	80 15% F	105 16% F	82 11% RST	42 15% T	75 14% T	82 15% T	68 11% T
Sharing subscription services (ex. streaming services)	156 8%	77 8%	77 8%	1 7% **	59 11% F	65 10% F	31 4% T	35 13% T	51 9% T	45 8% T	24 4% T
Carpooling / sharing a vehicle	103 5%	44 5%	58 6%	- **	55 10% EF	31 5% F	17 2% RST	38 14% ST	38 7% ST	18 3% ST	9 1% ST
Sharing child care (ex. nanny share, shared babysitting, etc.)	33 2%	19 2%	14 1%	- **	23 4% EF	7 1% F	3 * RST	15 6% ST	12 2% ST	3 * ST	3 * ST
Moving in with parents	51 3%	29 3%	21 2%	1 7% **	37 7% EF	12 2% F	3 * ST	22 8% ST	22 4% ST	6 1% ST	1 * ST
Stopping eating in restaurants or getting take out	252 13%	121 12%	126 12%	5 33% **	71 13% **	85 12% **	96 12% **	35 13% **	63 12% **	79 14% **	75 12% **
Going thrift shopping	240 12%	98 10%	141 14%	1 10% **	78 14% A	68 10% **	95 12% **	40 15% **	66 12% **	64 12% **	70 11% **
Eating less	136 7%	59 6%	75 7%	2 15% **	29 5% **	65 10% DF	42 5% DF	15 5% T	38 7% T	55 10% T	29 5% T
Cutting vices (smoking / drinking)	197 10%	113 12%	81 8%	3 21% **	70 13% F	71 10% F	56 7% RST	47 17% T	47 9% T	56 10% T	47 7% T
Moving somewhere more affordable	210 10%	104 11%	101 10%	5 32% **	78 14% F	79 12% F	53 7% T	41 15% T	73 13% T	55 10% T	41 7% T
Maximizing use of public services (libraries, community centres, transit)	157 8%	68 7%	86 8%	3 19% **	62 11% F	53 8% F	42 5% ST	34 12% T	56 10% T	37 7% T	30 5% T
Seeking financial assistance	159 8%	68 7%	88 9%	2 15% **	55 10% F	61 9% F	43 6% T	27 10% T	60 11% T	47 9% T	25 4% T
Finding free or low-cost entertainment	237 12%	105 11%	131 13%	1 6% **	63 12% **	84 12% **	90 12% **	29 11% **	73 13% **	72 13% **	63 10% **
Avoiding impulse purchases (waiting a few days)	267 13%	139 14%	126 12%	2 14% **	72 13% **	94 14% **	101 13% **	35 13% **	71 13% **	74 14% **	87 14% **
Creating a budget / recording all expenses	288 14%	133 14%	153 15%	2 17% **	73 13% DF	127 19% DF	89 11% T	36 13% T	88 16% T	97 18% T	68 11% T
Negotiating bills	213 11%	89 9%	122 12%	1 6% **	73 13% F	99 15% F	41 5% T	35 13% T	76 14% T	72 13% T	30 5% T
Reducing utility consumption	258 13%	120 12%	134 13%	4 30% **	78 14% **	96 14% **	83 11% **	36 13% **	85 16% **	75 14% **	62 10% **
Grocery shopping strategically (meal plan, buy in bulk, coupons, sales, price matching)	233 12%	104 11%	127 13%	2 16% **	66 12% **	78 11% **	89 12% **	32 12% **	77 14% **	57 10% **	67 11% **
Splitting grocery costs / buying in bulk with roommates/friends/family	173 9%	66 7%	107 11%	- **	60 11% F	66 10% F	47 6% T	31 11% T	58 11% T	48 9% T	36 6% T
None of the above	602 30%	322 33%	279 27%	1 7% **	90 16% **	189 28% D	323 42% DE	41 15% QR	117 22% QR	156 28% QRS	287 45% QRS
Sigma	4585 229%	2157 222%	2386 235%	42 301% **	1446 265% **	1667 245% **	1471 190% **	788 288% **	1358 250% **	1286 234% **	1153 182% **
Summary	277	136	138	4	142	97	39	93	94	64	26
Cohab (Net)	14% **	14% **	14% **	29% **	26% EF	14% F	5% RST	34% ST	17% T	12% T	4% T
Bill-splitting (Net)	27% **	26% **	27% **	29% **	42% EF	29% F	14% RST	49% ST	35% ST	24% T	12% 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 (*)

[Table of contents](#)