

USHOU1. Which of the following best describes your living 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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Own a house	939	435	497	7	152	303	484	64	209	293	373
	47%	45%	49%	50%	28%	45%	62%	24%	36%	51%	65%
				**		D	DE		Q	QR	QRS
Own a condo/co-op	90	55	35	-	19	21	50	9	19	33	29
	5%	6%	3%	-	3%	3%	6%	3%	3%	6%	5%
				**			E				
Rent	799	401	396	3	261	304	235	119	282	228	171
	40%	41%	39%	23%	48%	45%	30%	45%	49%	39%	30%
				**	F	F		T	ST	T	
Live with parents/relatives	152	72	80	1	109	40	4	70	63	17	2
	8%	7%	8%	4%	20%	6%	*	26%	11%	3%	*
				**	EF	F		RST	ST	T	
Other	11	4	7	-	5	4	1	5	3	2	1
	1%	*	1%	-	1%	1%	*	2%	1%	*	*
				**				T			
Prefer not to answer	11	5	2	3	1	9	2	-	3	6	2
	1%	1%	*	23%	*	1%	*	-	1%	1%	*
				**		F					
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula 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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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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
1 - 100	146 7%	70 7%	76 7%	* 4% **	26 5%	50 7%	70 9%	15 6%	36 6%	46 8%	49 9%
101 - 200	157 8%	65 7%	91 9%	1 10% **	48 9%	50 7%	59 8%	22 8%	46 8%	41 7%	47 8%
201 - 300	127 6%	63 6%	62 6%	2 13% **	27 5%	47 7%	53 7%	11 4%	38 7%	36 6%	41 7%
301 - 400	54 3%	26 3%	28 3%	- - **	8 1%	18 3%	28 4%	6 2%	9 2%	21 4%	18 3%
401 - 500	160 8%	70 7%	91 9%	- - **	36 7%	49 7%	76 10%	14 5%	45 8%	42 7%	59 10%
501 - 600	30 1%	12 1%	18 2%	- - **	3 1%	10 2%	17 2%	3 1%	3 1%	15 3%	9 2%
601 - 700	15 1%	6 1%	10 1%	- - **	3 1%	4 1%	8 1%	1 *	6 1%	5 1%	4 1%
701 - 800	42 2%	24 3%	18 2%	- - **	12 2%	18 3%	12 2%	7 2%	14 2%	11 2%	10 2%
801 - 900	5 *	2 *	3 *	- - **	* *	2 *	2 *	- -	1 *	3 1%	1 *
901 - 1000	182 9%	101 10%	80 8%	- - **	39 7%	54 8%	88 11%	15 5%	47 8%	60 10%	60 10%
1001 - 2000	193 10%	107 11%	84 8%	2 14% **	52 10%	58 9%	83 11%	26 10%	54 9%	49 8%	65 11%
2001 - 3000	89 4%	63 7%	26 3%	- - **	35 6%	23 3%	32 4%	23 9%	22 4%	17 3%	27 5%
3001 - 4000	43 2%	29 3%	14 1%	* 3% **	17 3%	15 2%	11 1%	5 2%	16 3%	13 2%	9 1%
4001 - 5000	24 1%	12 1%	12 1%	- - **	8 1%	5 1%	11 1%	1 *	10 2%	7 1%	5 1%
5001 - 6000	8 *	4 *	4 *	- - **	1 *	3 *	4 *	- -	3 1%	2 *	3 1%
6001 - 7000	2 *	1 *	1 *	- - **	* *	1 *	- -	- -	2 *	- -	- -
7001 - 8000	9 *	8 1%	2 *	- - **	4 1%	3 1%	2 *	3 1%	2 *	2 *	2 *
8001 - 9000	6 *	6 1%	1 *	- - **	5 1%	1 *	- -	5 2%	1 *	* *	- -
9001 - 10000	14 1%	12 1%	2 *	- - **	8 1%	3 *	3 *	6 2%	3 *	2 *	3 1%
Insolvent (\$0/None)	696 35%	293 30%	395 39%	7 56% **	214 39%	266 39%	215 28%	105 39%	221 38%	207 36%	164 28%
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
\$200 or less (Net)	303 15%	135 14%	167 16%	2 14% **	74 14%	100 15%	129 17%	37 14%	82 14%	88 15%	96 17%
\$100 or less (Net)	146 7%	70 7%	76 7%	* 4% **	26 5%	50 7%	70 9%	15 6%	36 6%	46 8%	49 9%
Mean (Incl. 0)	789.5	999	595.2	318.6 **	975.7	680.5	754.1	1092.4	780	680.3	768.9
Std. Dev.	1446.7	1712.35	1109.48	663.7	1826.06	1317.26	1225.19	2129.13	1412.62	1215.05	1280.37
Std. Err.	32.32	54.89	34.79	183.95	78.09	50.48	44.01	130.31	58.68	50.45	53.33
Mean (Excl. 0)	1209.7	1430.4	973	727.6 **	1602.8	1117.3	1044.3	1800.3	1259.6	1056.4	1073.3
Std. Dev.	1642.82	1892.66	1282.74	874.86	2115.68	1537.03	1332.76	2491.33	1618.65	1377.1	1400.89
Std. Err.	45.44	72.6	51.43	366.41	115.96	75.47	56.33	195.74	85.45	71.25	68.94
Median	250	300	200	-	200	200	300	200	200	200	300

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	617	323	290	4	118	136	363	62	108	159	287
	31%	33%	29%	28%	22%	20%	47%	23%	19%	27%	50%
				**			DE			R	QRS
10 - Excellent (10)	322	165	158	-	59	61	203	32	50	62	179
	16%	17%	16%	-	11%	9%	26%	12%	9%	11%	31%
				**			DE				QRS
9	99	50	49	-	17	29	53	8	17	36	38
	5%	5%	5%	-	3%	4%	7%	3%	3%	6%	7%
				**			D			R	R
8	196	108	84	4	42	47	107	23	42	62	70
	10%	11%	8%	28%	8%	7%	14%	9%	7%	11%	12%
				**			DE				R
7	227	113	113	1	69	80	78	34	74	58	61
	11%	12%	11%	6%	13%	12%	10%	13%	13%	10%	11%
				**							
6	183	99	83	1	67	62	54	35	61	58	29
	9%	10%	8%	6%	12%	9%	7%	13%	11%	10%	5%
				**	F			T	T	T	
5	290	136	155	-	93	103	95	59	78	78	75
	14%	14%	15%	-	17%	15%	12%	22%	13%	13%	13%
				**				RST			
4	216	105	110	1	75	90	51	32	82	66	35
	11%	11%	11%	6%	14%	13%	7%	12%	14%	11%	6%
				**	F	F		T	T	T	
Bottom 3 Box (Net)	469	197	266	7	125	211	134	44	176	161	89
	23%	20%	26%	53%	23%	31%	17%	17%	30%	28%	15%
			A	**		DF			QT	QT	
3	178	63	115	-	54	67	57	25	64	56	32
	9%	6%	11%	-	10%	10%	7%	9%	11%	10%	6%
			A	**					T	T	
2	78	37	39	3	20	40	17	3	38	21	16
	4%	4%	4%	20%	4%	6%	2%	1%	7%	4%	3%
				**		F			QT		
1 - Terrible (1)	214	97	112	4	50	104	60	16	74	84	41
	11%	10%	11%	33%	9%	15%	8%	6%	13%	14%	7%
				**		DF			QT	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.8	6	5.6	4	5.5	5	6.7	5.8	5.1	5.4	6.9
		B		**	E		DE	R			QRS
Std. Dev.	2.85	2.83	2.86	3.14	2.58	2.75	2.89	2.41	2.66	2.84	2.91
Std. Err.	0.06	0.09	0.09	0.87	0.11	0.11	0.1	0.15	0.11	0.12	0.12
Median	6	6	5	2.1	5	5	7	5	5	5	7

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	430	212	213	5	114	118	198	50	117	120	144
	21%	22%	21%	38%	21%	17%	26%	19%	20%	21%	25%
				**			E				
10 - Much better (10)	182	78	101	3	61	46	75	24	56	43	60
	9%	8%	10%	21%	11%	7%	10%	9%	10%	7%	10%
				**	E						
9	77	38	39	-	14	20	43	6	16	24	31
	4%	4%	4%	-	2%	3%	6%	2%	3%	4%	5%
				**			D				
8	171	96	73	2	39	52	80	20	45	53	53
	9%	10%	7%	17%	7%	8%	10%	7%	8%	9%	9%
				**							
7	179	101	77	-	49	57	73	24	51	51	52
	9%	10%	8%	-	9%	8%	9%	9%	9%	9%	9%
				**							
6	231	115	113	2	70	67	94	33	62	63	73
	12%	12%	11%	16%	13%	10%	12%	12%	11%	11%	13%
				**							
5	514	258	256	-	112	176	226	63	140	130	181
	26%	26%	25%	-	20%	26%	29%	24%	24%	22%	31%
				**			D				RS
4	168	79	87	1	47	60	61	28	41	58	41
	8%	8%	9%	10%	9%	9%	8%	10%	7%	10%	7%
				**							
Bottom 3 Box (Net)	482	208	270	5	156	203	123	69	169	158	87
	24%	21%	27%	36%	29%	30%	16%	26%	29%	27%	15%
			A	**	F	F		T	T	T	
3	162	77	84	*	49	58	55	25	53	44	40
	8%	8%	8%	3%	9%	9%	7%	9%	9%	8%	7%
				**							
2	71	30	41	-	22	35	13	11	22	27	10
	4%	3%	4%	-	4%	5%	2%	4%	4%	5%	2%
				**	F	F				T	
1 - Much worse (1)	249	100	145	4	84	110	55	33	93	86	37
	12%	10%	14%	33%	15%	16%	7%	12%	16%	15%	6%
			A	**	F	F		T	T	T	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.4	5.2	5.3	5.2	4.9	5.8	5.2	5.1	5.1	5.8
				**			DE				QRS
Std. Dev.	2.6	2.49	2.68	3.66	2.75	2.6	2.41	2.57	2.72	2.65	2.38
Std. Err.	0.06	0.08	0.08	1.01	0.12	0.1	0.09	0.16	0.11	0.11	0.1
Median	5	5	5	6	5	5	5	5	5	5	5

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	531 27%	260 27%	268 26%	3 20%	116 21%	159 23%	256 33%	48 18%	136 23%	156 27%	191 33%
				**			DE			Q	QR
10 - Much better (10)	265 13%	117 12%	148 15%	- -	71 13%	73 11%	121 16%	35 13%	68 12%	67 11%	96 17%
				**			E				S
9	107 5%	63 6%	41 4%	3 20%	22 4%	36 5%	49 6%	7 3%	30 5%	40 7%	30 5%
				**							
8	159 8%	80 8%	79 8%	- -	23 4%	50 7%	86 11%	6 2%	38 7%	50 9%	65 11%
				**			DE		Q	Q	QR
7	174 9%	89 9%	83 8%	2 17%	50 9%	64 9%	60 8%	26 10%	60 10%	44 8%	44 8%
				**							
6	191 10%	108 11%	83 8%	- -	46 8%	56 8%	89 11%	24 9%	48 8%	56 10%	64 11%
				**							
5	417 21%	207 21%	210 21%	1 4%	122 22%	119 17%	175 23%	68 26%	109 19%	100 17%	139 24%
				**			E	S			S
4	152 8%	85 9%	66 6%	2 13%	51 9%	51 7%	50 6%	31 12%	42 7%	46 8%	33 6%
				**				T			
Bottom 3 Box (Net)	538 27%	224 23%	308 30%	6 45%	161 30%	232 34%	145 19%	70 26%	185 32%	178 31%	105 18%
			A	**	F	F		T	T	T	
3	146 7%	69 7%	77 8%	- -	41 7%	54 8%	52 7%	17 6%	43 7%	48 8%	38 7%
				**							
2	85 4%	34 3%	51 5%	* 3%	20 4%	41 6%	24 3%	9 3%	26 4%	29 5%	21 4%
				**		F					
1 - Much worse (1)	307 15%	121 12%	180 18%	6 42%	101 19%	137 20%	68 9%	44 16%	117 20%	100 17%	46 8%
			A	**	F	F		T	T	T	
Sigma	2003 100%	973 100%	1017 100%	13 100%	547 100%	681 100%	775 100%	267 100%	579 100%	580 100%	576 100%
Summary											
Mean	5.4	5.6	5.3	4.3 **	5.1	5	6 DE	5.1	5.1	5.3	6 QRS
Std. Dev.	2.89	2.76	2.99	3.38	2.9	2.97	2.72	2.77	2.97	2.95	2.71
Std. Err.	0.06	0.09	0.09	0.94	0.12	0.11	0.1	0.17	0.12	0.12	0.11
Median	5	5	5	4	5	5	6	5	5	5	6

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	400	229	169	2	77	111	213	39	84	110	168
	20%	23%	17%	18%	14%	16%	27%	15%	14%	19%	29%
		B		**			DE				QRS
10 - Much better (10)	195	111	85	-	38	50	108	21	36	50	89
	10%	11%	8%	-	7%	7%	14%	8%	6%	9%	15%
				**			DE				QRS
9	65	42	21	2	14	19	33	5	15	21	24
	3%	4%	2%	18%	2%	3%	4%	2%	3%	4%	4%
		B		**							
8	140	76	64	-	25	42	73	12	34	39	55
	7%	8%	6%	-	5%	6%	9%	5%	6%	7%	10%
				**			D				
7	162	91	69	2	48	39	76	28	35	41	59
	8%	9%	7%	17%	9%	6%	10%	10%	6%	7%	10%
				**			E				R
6	240	122	117	1	65	75	100	39	57	79	64
	12%	12%	12%	11%	12%	11%	13%	14%	10%	14%	11%
				**							
5	465	224	239	2	150	142	173	84	144	100	138
	23%	23%	24%	19%	27%	21%	22%	31%	25%	17%	24%
				**	E			S	S		S
4	193	77	117	-	64	74	55	23	81	50	40
	10%	8%	11%	-	12%	11%	7%	8%	14%	9%	7%
			A	**	F	F			ST		
Bottom 3 Box (Net)	542	232	306	5	143	241	159	55	179	201	108
	27%	24%	30%	36%	26%	35%	21%	21%	31%	35%	19%
			A	**		DF			QT	QT	
3	164	75	88	*	41	74	49	20	47	70	27
	8%	8%	9%	3%	7%	11%	6%	8%	8%	12%	5%
				**		F				T	
2	91	40	51	-	22	37	32	12	27	25	27
	5%	4%	5%	-	4%	5%	4%	4%	5%	4%	5%
				**							
1 - Much worse (1)	287	116	167	4	79	130	78	23	104	106	54
	14%	12%	16%	33%	15%	19%	10%	9%	18%	18%	9%
			A	**		F			QT	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.5	4.8	4.8	4.9	4.6	5.7	5.3	4.6	4.9	5.9
		B		**			DE	R			QRS
Std. Dev.	2.67	2.69	2.62	3.11	2.47	2.67	2.7	2.33	2.54	2.76	2.71
Std. Err.	0.06	0.09	0.08	0.86	0.11	0.1	0.1	0.14	0.11	0.11	0.11
Median	5	5	5	5	5	5	6	5	5	5	6

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	338	200	136	3	74	95	169	40	74	91	133
	17%	21%	13%	25%	14%	14%	22%	15%	13%	16%	23%
		B		**			DE				QRS
10 - Much better (10)	183	98	83	3	38	48	98	22	35	46	80
	9%	10%	8%	22%	7%	7%	13%	8%	6%	8%	14%
				**			DE				RS
9	51	33	18	-	10	18	22	4	13	17	17
	3%	3%	2%	-	2%	3%	3%	2%	2%	3%	3%
				**							
8	104	69	34	*	26	29	49	14	26	28	37
	5%	7%	3%	3%	5%	4%	6%	5%	5%	5%	6%
		B		**							
7	149	91	56	2	52	44	53	29	43	39	38
	7%	9%	5%	17%	10%	6%	7%	11%	7%	7%	7%
		B		**							
6	183	95	88	-	52	46	85	27	40	55	61
	9%	10%	9%	-	9%	7%	11%	10%	7%	9%	11%
				**			E				
5	395	206	187	1	107	132	156	61	116	103	114
	20%	21%	18%	7%	20%	19%	20%	23%	20%	18%	20%
				**							
4	189	84	105	*	57	58	74	28	55	53	53
	9%	9%	10%	3%	10%	9%	10%	10%	10%	9%	9%
				**							
Bottom 3 Box (Net)	749	297	445	6	205	307	238	82	252	239	177
	37%	31%	44%	48%	37%	45%	31%	31%	43%	41%	31%
			A	**		DF			QT	QT	
3	183	89	93	1	52	65	65	33	51	48	51
	9%	9%	9%	6%	10%	10%	8%	12%	9%	8%	9%
				**							
2	127	44	83	-	30	53	44	10	42	41	34
	6%	5%	8%	-	6%	8%	6%	4%	7%	7%	6%
			A	**							
1 - Much worse (1)	440	164	270	6	122	189	128	39	159	150	91
	22%	17%	27%	42%	22%	28%	17%	15%	27%	26%	16%
			A	**	F	F			QT	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.6	5.1	4.2	4.7	4.5	4.2	5.1	4.9	4.2	4.4	5.2
		B		**			DE	R			RS
Std. Dev.	2.82	2.78	2.78	3.79	2.69	2.79	2.86	2.56	2.73	2.85	2.9
Std. Err.	0.06	0.09	0.09	1.05	0.12	0.11	0.1	0.16	0.11	0.12	0.12
Median	5	5	4	4.4	5	4	5	5	4	4	5

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	532	263	263	6	132	158	242	61	152	138	180
	27%	27%	26%	45%	24%	23%	31%	23%	26%	24%	31%
	8%			**			DE				S
10 - Much better (10)	277	122	151	3	77	77	123	37	81	60	97
	14%	13%	15%	22%	14%	11%	16%	14%	14%	10%	17%
				**			E				S
9	96	56	40	*	22	31	43	5	31	25	35
	5%	6%	4%	3%	4%	5%	6%	2%	5%	4%	6%
				**							Q
8	159	85	72	3	33	50	76	18	40	53	48
	8%	9%	7%	20%	6%	7%	10%	7%	7%	9%	8%
				**							
7	230	120	109	1	80	78	73	42	72	73	43
	11%	12%	11%	9%	15%	11%	9%	16%	12%	13%	7%
				**	F			T	T	T	
6	273	141	130	1	83	87	104	41	86	62	85
	14%	15%	13%	11%	15%	13%	13%	15%	15%	11%	15%
				**							
5	452	227	224	1	125	131	196	69	109	115	158
	23%	23%	22%	6%	23%	19%	25%	26%	19%	20%	27%
				**			E				RS
4	137	65	71	*	41	55	41	20	42	49	26
	7%	7%	7%	3%	7%	8%	5%	8%	7%	8%	4%
				**						T	
Bottom 3 Box (Net)	380	157	220	3	87	173	120	34	119	143	85
	19%	16%	22%	27%	16%	25%	16%	13%	20%	25%	15%
			A	**		DF			QT	QT	
3	120	43	77	-	34	51	35	15	37	41	26
	6%	4%	8%	-	6%	7%	4%	6%	6%	7%	5%
			A	**							
2	57	26	31	-	7	26	24	4	16	19	18
	3%	3%	3%	-	1%	4%	3%	1%	3%	3%	3%
				**		D					
1 - Much worse (1)	204	88	112	3	46	96	62	15	65	83	41
	10%	9%	11%	27%	8%	14%	8%	6%	11%	14%	7%
				**		DF			Q	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.8	5.9	5.7	6	5.9	5.4	6.1	6	5.8	5.4	6.1
				**	E		E	S			S
Std. Dev.	2.66	2.57	2.73	3.52	2.53	2.76	2.62	2.36	2.72	2.74	2.6
Std. Err.	0.06	0.08	0.09	0.98	0.11	0.11	0.09	0.14	0.11	0.11	0.11
Median	6	6	5	7	6	5	6	6	6	5	6

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	738	379	354	5	216	252	269	108	226	209	194
	37%	39%	35%	39%	40%	37%	35%	41%	39%	36%	34%
				**							
10 - Much better (10)	402	181	217	5	110	140	152	54	132	100	116
	20%	19%	21%	36%	20%	21%	20%	20%	23%	17%	20%
				**							
9	130	82	48	-	34	47	49	16	36	45	34
	7%	8%	5%	-	6%	7%	6%	6%	6%	8%	6%
		B		**							
8	205	116	89	*	72	65	68	38	58	65	44
	10%	12%	9%	3%	13%	10%	9%	14%	10%	11%	8%
				**				T			
7	222	105	115	2	67	68	87	34	60	58	70
	11%	11%	11%	14%	12%	10%	11%	13%	10%	10%	12%
				**							
6	189	90	98	1	57	53	79	19	57	57	57
	9%	9%	10%	7%	10%	8%	10%	7%	10%	10%	10%
				**							
5	395	204	189	2	81	127	187	48	94	104	150
	20%	21%	19%	12%	15%	19%	24%	18%	16%	18%	26%
				**			DE				RS
4	107	43	64	-	38	35	34	18	37	32	21
	5%	4%	6%	-	7%	5%	4%	7%	6%	6%	4%
				**							
Bottom 3 Box (Net)	352	151	197	3	88	145	119	40	106	120	86
	18%	16%	19%	27%	16%	21%	15%	15%	18%	21%	15%
				**		F				T	
3	117	54	63	-	42	34	41	21	35	28	34
	6%	6%	6%	-	8%	5%	5%	8%	6%	5%	6%
				**							
2	52	22	31	-	14	19	19	9	11	19	13
	3%	2%	3%	-	3%	3%	2%	4%	2%	3%	2%
				**							
1 - Much worse (1)	182	76	103	3	32	91	59	10	60	73	39
	9%	8%	10%	27%	6%	13%	8%	4%	10%	13%	7%
				**		DF			Q	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.3	6.4	6.2	6.2	6.5	6.1	6.3	6.5	6.3	6.1	6.3
				**							
Std. Dev.	2.81	2.71	2.88	3.73	2.69	3.01	2.7	2.62	2.91	2.92	2.66
Std. Err.	0.06	0.09	0.09	1.03	0.11	0.12	0.1	0.16	0.12	0.12	0.11
Median	6	6	6	7	7	6	6	7	6	6	6

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Your expected debt situation 5 years from now	738	379	354	5	216	252	269	108	226	209	194
	37%	39%	35%	39%	40%	37%	35%	41%	39%	36%	34%
				**							
Your expected debt situation one year from now	532	263	263	6	132	158	242	61	152	138	180
	27%	27%	26%	45%	24%	23%	31%	23%	26%	24%	31%
				**			DE				S
Your current debt situation compared to 5 years ago	531	260	268	3	116	159	256	48	136	156	191
	27%	27%	26%	20%	21%	23%	33%	18%	23%	27%	33%
				**			DE			Q	QR
Your current debt situation compared to a year ago	430	212	213	5	114	118	198	50	117	120	144
	21%	22%	21%	38%	21%	17%	26%	19%	20%	21%	25%
				**			E				
Your current ability to absorb an interest rate increase of 1 percentage point	400	229	169	2	77	111	213	39	84	110	168
	20%	23%	17%	18%	14%	16%	27%	15%	14%	19%	29%
		B		**			DE				QRS
Your current ability to absorb an additional \$130 in interest payments on debt	338	200	136	3	74	95	169	40	74	91	133
	17%	21%	13%	25%	14%	14%	22%	15%	13%	16%	23%
		B		**			DE				QRS

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Your current ability to absorb an additional \$130 in interest payments on debt	749	297	445	6	205	307	238	82	252	239	177
	37%	31%	44%	48%	37%	45%	31%	31%	43%	41%	31%
			A	**		DF			QT	QT	
Your current ability to absorb an interest rate increase of 1 percentage point	542	232	306	5	143	241	159	55	179	201	108
	27%	24%	30%	36%	26%	35%	21%	21%	31%	35%	19%
			A	**		DF			QT	QT	
Your current debt situation compared to 5 years ago	538	224	308	6	161	232	145	70	185	178	105
	27%	23%	30%	45%	30%	34%	19%	26%	32%	31%	18%
			A	**	F	F		T	T	T	
Your current debt situation compared to a year ago	482	208	270	5	156	203	123	69	169	158	87
	24%	21%	27%	36%	29%	30%	16%	26%	29%	27%	15%
			A	**	F	F		T	T	T	
Your expected debt situation one year from now	380	157	220	3	87	173	120	34	119	143	85
	19%	16%	22%	27%	16%	25%	16%	13%	20%	25%	15%
			A	**		DF			QT	QT	
Your expected debt situation 5 years from now	352	151	197	3	88	145	119	40	106	120	86
	18%	16%	19%	27%	16%	21%	15%	15%	18%	21%	15%
				**		F				T	

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	394	229	161	5	89	114	192	37	98	106	153
	20%	24%	16%	35%	16%	17%	25%	14%	17%	18%	27%
		B		**			DE				QRS
10 - Extremely confident (10)	242	133	107	2	53	58	131	25	51	59	107
	12%	14%	11%	18%	10%	8%	17%	9%	9%	10%	19%
				**			DE				QRS
9	47	25	20	2	9	14	25	4	11	17	15
	2%	3%	2%	14%	2%	2%	3%	2%	2%	3%	3%
				**							
8	105	71	34	*	26	43	36	8	36	30	31
	5%	7%	3%	3%	5%	6%	5%	3%	6%	5%	5%
		B		**							
7	160	97	63	*	47	47	66	26	44	45	45
	8%	10%	6%	3%	9%	7%	8%	10%	8%	8%	8%
		B		**							
6	169	89	79	1	46	60	63	32	46	44	47
	8%	9%	8%	4%	8%	9%	8%	12%	8%	8%	8%
				**							
5	350	196	153	1	96	94	160	55	80	89	126
	17%	20%	15%	7%	17%	14%	21%	21%	14%	15%	22%
		B		**			E				RS
4	169	74	95	*	53	63	53	27	57	44	41
	8%	8%	9%	3%	10%	9%	7%	10%	10%	8%	7%
				**							
Bottom 3 Box (Net)	762	289	466	6	217	303	242	90	256	252	164
	38%	30%	46%	48%	40%	45%	31%	34%	44%	43%	28%
			A	**	F	F			QT	QT	
3	128	56	72	-	44	44	40	30	32	42	24
	6%	6%	7%	-	8%	6%	5%	11%	6%	7%	4%
				**				RT			
2	89	43	46	1	24	37	28	12	29	24	24
	4%	4%	5%	6%	4%	5%	4%	5%	5%	4%	4%
				**							
1 - Not at all confident (1)	544	190	349	6	149	223	173	49	194	186	116
	27%	20%	34%	42%	27%	33%	22%	18%	34%	32%	20%
			A	**		F			QT	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.7	5.2	4.2	4.7	4.5	4.2	5.2	4.8	4.2	4.4	5.3
		B		**			DE				QRS
Std. Dev.	3.04	2.96	3.03	3.95	2.91	2.97	3.12	2.68	3	3.06	3.11
Std. Err.	0.07	0.09	0.09	1.09	0.12	0.11	0.11	0.16	0.12	0.13	0.13
Median	5	5	4	4.4	5	4	5	5	4	4	5

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	476	242	230	4	91	115	270	46	93	116	221
	24%	25%	23%	32%	17%	17%	35%	17%	16%	20%	38%
				**			DE				QRS
10 - Extremely confident (10)	287	150	134	2	48	66	173	20	57	61	149
	14%	15%	13%	18%	9%	10%	22%	7%	10%	11%	26%
				**			DE				QRS
9	56	28	28	-	12	9	34	6	11	14	24
	3%	3%	3%	-	2%	1%	4%	2%	2%	2%	4%
				**			E				
8	133	64	67	2	30	40	63	20	25	40	48
	7%	7%	7%	14%	6%	6%	8%	7%	4%	7%	8%
				**							R
7	150	100	49	*	41	53	56	15	46	53	36
	7%	10%	5%	3%	7%	8%	7%	5%	8%	9%	6%
		B		**							
6	173	99	73	1	47	59	66	30	55	32	56
	9%	10%	7%	7%	9%	9%	9%	11%	9%	6%	10%
				**				S	S		S
5	316	157	159	1	89	103	124	51	88	80	96
	16%	16%	16%	7%	16%	15%	16%	19%	15%	14%	17%
				**							
4	142	58	85	-	54	48	40	31	45	44	22
	7%	6%	8%	-	10%	7%	5%	12%	8%	8%	4%
				**	F			T	T	T	
Bottom 3 Box (Net)	746	318	422	7	225	302	219	94	253	254	146
	37%	33%	41%	52%	41%	44%	28%	35%	44%	44%	25%
			A	**	F	F		T	T	T	
3	177	83	94	1	49	71	57	26	47	66	38
	9%	8%	9%	6%	9%	10%	7%	10%	8%	11%	7%
				**						T	
2	102	50	51	-	41	31	30	23	31	25	23
	5%	5%	5%	-	7%	4%	4%	8%	5%	4%	4%
				**	F			T			
1 - Not at all confident (1)	468	185	276	6	135	201	132	45	174	163	85
	23%	19%	27%	46%	25%	30%	17%	17%	30%	28%	15%
			A	**	F	F			QT	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	5.2	4.6	4.5	4.4	4.4	5.8	4.7	4.3	4.5	6
		B		**			DE				QRS
Std. Dev.	3.1	3.05	3.12	3.77	2.87	2.96	3.2	2.67	2.98	3.05	3.19
Std. Err.	0.07	0.1	0.1	1.05	0.12	0.11	0.11	0.16	0.12	0.13	0.13
Median	5	5	5	3.6	4	4	6	5	4	4	6

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	478	263	212	3	92	129	257	46	104	127	202
	24%	27%	21%	20%	17%	19%	33%	17%	18%	22%	35%
		B		**			DE				QRS
10 - Extremely confident (10)	264	134	128	2	40	68	157	23	48	61	132
	13%	14%	13%	18%	7%	10%	20%	9%	8%	10%	23%
				**			DE				QRS
9	67	43	24	*	18	18	32	6	20	18	23
	3%	4%	2%	3%	3%	3%	4%	2%	4%	3%	4%
		B		**							
8	147	86	61	-	35	43	69	17	35	48	47
	7%	9%	6%	-	6%	6%	9%	6%	6%	8%	8%
				**							
7	169	88	79	2	45	65	59	19	56	46	48
	8%	9%	8%	14%	8%	9%	8%	7%	10%	8%	8%
				**							
6	194	103	90	1	54	57	82	31	48	53	62
	10%	11%	9%	7%	10%	8%	11%	12%	8%	9%	11%
				**							
5	314	158	155	1	85	99	130	56	66	105	86
	16%	16%	15%	7%	16%	15%	17%	21%	11%	18%	15%
				**				R		R	
4	189	91	98	-	54	74	61	27	66	53	43
	9%	9%	10%	-	10%	11%	8%	10%	11%	9%	8%
				**							
Bottom 3 Box (Net)	659	270	382	7	216	257	186	88	239	197	135
	33%	28%	38%	52%	39%	38%	24%	33%	41%	34%	23%
			A	**	F	F		T	ST	T	
3	187	88	97	1	66	70	50	39	56	50	42
	9%	9%	10%	9%	12%	10%	6%	15%	10%	9%	7%
				**	F	F		ST			
2	73	23	50	-	28	23	22	9	30	16	18
	4%	2%	5%	-	5%	3%	3%	4%	5%	3%	3%
			A	**							
1 - Not at all confident (1)	399	158	235	6	122	164	114	40	154	131	75
	20%	16%	23%	43%	22%	24%	15%	15%	27%	23%	13%
			A	**	F	F			QT	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.4	4.8	4.5	4.6	4.7	5.8	4.9	4.5	4.9	6
		B		**			DE				QRS
Std. Dev.	2.99	2.92	3.01	3.66	2.79	2.92	3.03	2.62	2.94	2.93	3.05
Std. Err.	0.07	0.09	0.09	1.02	0.12	0.11	0.11	0.16	0.12	0.12	0.13
Median	5	5	5	3.6	5	5	6	5	4	5	6

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	437	244	189	5	82	123	233	46	88	113	190
	22%	25%	19%	35%	15%	18%	30%	17%	15%	20%	33%
		B		**			DE				QRS
10 - Extremely confident (10)	236	137	97	2	37	65	134	21	46	53	115
	12%	14%	10%	18%	7%	10%	17%	8%	8%	9%	20%
		B		**			DE				QRS
9	69	41	28	-	14	20	36	4	15	28	22
	3%	4%	3%	-	3%	3%	5%	2%	3%	5%	4%
				**							
8	132	66	64	2	31	38	63	20	26	32	54
	7%	7%	6%	17%	6%	6%	8%	8%	5%	6%	9%
				**							R
7	188	95	92	*	46	68	74	15	64	49	60
	9%	10%	9%	3%	8%	10%	10%	6%	11%	8%	10%
				**							
6	189	107	82	-	41	66	81	23	54	54	57
	9%	11%	8%	-	7%	10%	10%	9%	9%	9%	10%
				**							
5	344	175	167	1	100	112	132	60	84	105	95
	17%	18%	16%	10%	18%	16%	17%	23%	14%	18%	16%
				**				R			
4	161	81	80	-	49	56	56	25	44	54	38
	8%	8%	8%	-	9%	8%	7%	10%	8%	9%	7%
				**							
Bottom 3 Box (Net)	684	271	406	7	229	256	199	97	246	205	136
	34%	28%	40%	52%	42%	38%	26%	36%	42%	35%	24%
			A	**	F	F		T	ST	T	
3	143	62	80	1	45	45	53	25	42	46	30
	7%	6%	8%	6%	8%	7%	7%	9%	7%	8%	5%
				**							
2	94	49	45	-	30	40	24	18	28	26	22
	5%	5%	4%	-	6%	6%	3%	7%	5%	4%	4%
				**		F					
1 - Not at all confident (1)	448	160	281	6	154	171	122	54	176	134	84
	22%	16%	28%	46%	28%	25%	16%	20%	30%	23%	15%
			A	**	F	F			QST	T	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	5.4	4.6	4.5	4.3	4.7	5.7	4.6	4.4	4.8	5.9
		B		**			DE				QRS
Std. Dev.	2.99	2.93	2.98	3.82	2.82	2.94	3	2.73	2.94	2.91	3.03
Std. Err.	0.07	0.09	0.09	1.06	0.12	0.11	0.11	0.17	0.12	0.12	0.13
Median	5	5	5	3.4	4	5	6	5	4.3	5	6

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	516	257	257	2	120	141	255	61	124	116	216
	26%	26%	25%	18%	22%	21%	33%	23%	21%	20%	37%
				**			DE				QRS
10 - Extremely confident (10)	325	153	172	-	72	83	171	41	67	69	148
	16%	16%	17%	-	13%	12%	22%	15%	12%	12%	26%
				**			DE				QRS
9	58	28	28	2	18	17	23	7	19	14	18
	3%	3%	3%	18%	3%	2%	3%	3%	3%	2%	3%
				**							
8	133	76	56	-	31	42	61	13	38	33	49
	7%	8%	6%	-	6%	6%	8%	5%	7%	6%	9%
				**							
7	134	85	47	2	36	42	56	22	32	38	43
	7%	9%	5%	17%	7%	6%	7%	8%	5%	7%	7%
		B		**							
6	157	92	64	1	36	56	65	18	43	56	40
	8%	9%	6%	6%	7%	8%	8%	7%	7%	10%	7%
		B		**							
5	360	177	182	2	92	120	148	55	91	101	113
	18%	18%	18%	13%	17%	18%	19%	21%	16%	17%	20%
				**							
4	180	97	83	-	61	62	57	38	50	58	34
	9%	10%	8%	-	11%	9%	7%	14%	9%	10%	6%
				**				T		T	
Bottom 3 Box (Net)	655	265	384	6	202	260	194	72	240	212	131
	33%	27%	38%	46%	37%	38%	25%	27%	41%	37%	23%
			A	**	F	F			QT	QT	
3	150	63	87	-	51	48	50	21	56	37	36
	7%	6%	9%	-	9%	7%	7%	8%	10%	6%	6%
				**							
2	96	42	54	-	28	42	27	13	29	31	23
	5%	4%	5%	-	5%	6%	3%	5%	5%	5%	4%
				**		F					
1 - Not at all confident (1)	409	160	243	6	123	169	117	38	155	144	72
	20%	16%	24%	46%	23%	25%	15%	14%	27%	25%	12%
			A	**	F	F			QT	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.4	4.9	4.3	4.8	4.7	5.8	5.2	4.6	4.7	6.1
		B		**			DE	R			QRS
Std. Dev.	3.09	2.96	3.19	3.36	3.02	3.02	3.09	2.88	3.06	2.99	3.1
Std. Err.	0.07	0.09	0.1	0.93	0.13	0.12	0.11	0.18	0.13	0.12	0.13
Median	5	5	5	4.9	5	5	5	5	4.4	5	6

Statistics:

Overlap formula 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			Age 1			
		Male	Female	Other/Prefer 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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	428	234	192	2	66	109	253	24	94	98	213
	21%	24%	19%	18%	12%	16%	33%	9%	16%	17%	37%
		B		**			DE		Q	Q	QRS
10 - Extremely confident (10)	245	133	112	-	25	52	168	14	34	51	145
	12%	14%	11%	-	4%	8%	22%	5%	6%	9%	25%
				**			DE				QRS
9	62	35	25	2	19	13	31	4	23	15	21
	3%	4%	2%	18%	3%	2%	4%	2%	4%	3%	4%
				**							
8	121	66	55	-	23	44	54	6	37	32	47
	6%	7%	5%	-	4%	7%	7%	2%	6%	5%	8%
				**							Q
7	124	72	50	3	39	41	45	20	37	39	29
	6%	7%	5%	20%	7%	6%	6%	7%	6%	7%	5%
				**							
6	190	110	80	-	53	56	81	19	64	49	58
	9%	11%	8%	-	10%	8%	10%	7%	11%	9%	10%
		B		**							
5	352	172	179	1	106	101	145	61	94	86	111
	18%	18%	18%	4%	19%	15%	19%	23%	16%	15%	19%
				**				S			
4	155	76	78	1	54	63	39	38	38	57	23
	8%	8%	8%	11%	10%	9%	5%	14%	7%	10%	4%
				**	F	F		RT		T	
Bottom 3 Box (Net)	753	308	439	6	228	311	213	106	253	251	143
	38%	32%	43%	48%	42%	46%	28%	40%	44%	43%	25%
			A	**	F	F		T	T	T	
3	165	83	82	*	53	61	51	38	44	44	38
	8%	9%	8%	3%	10%	9%	7%	14%	8%	8%	7%
				**				RST			
2	103	52	51	-	29	44	30	14	31	37	21
	5%	5%	5%	-	5%	6%	4%	5%	5%	6%	4%
				**							
1 - Not at all confident (1)	485	173	306	6	146	206	132	54	178	169	84
	24%	18%	30%	45%	27%	30%	17%	20%	31%	29%	15%
			A	**	F	F			QT	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.8	5.2	4.4	4.2	4.2	4.2	5.7	4.2	4.3	4.3	6
		B		**			DE				QRS
Std. Dev.	3.02	2.96	3.03	3.34	2.65	2.89	3.16	2.43	2.88	2.94	3.15
Std. Err.	0.07	0.09	0.1	0.93	0.11	0.11	0.11	0.15	0.12	0.12	0.13
Median	5	5	4	3.8	4	4	5	4	4	4	6

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
A change in your relationship status (i.e. divorce, separation)	516	257	257	2	120	141	255	61	124	116	216
	26%	26%	25%	18%	22%	21%	33%	23%	21%	20%	37%
			**				DE				QRS
Unexpected auto repairs or purchase	478	263	212	3	92	129	257	46	104	127	202
	24%	27%	21%	20%	17%	19%	33%	17%	18%	22%	35%
		B		**			DE				QRS
Having an illness and being unable to work for three months	476	242	230	4	91	115	270	46	93	116	221
	24%	25%	23%	32%	17%	17%	35%	17%	16%	20%	38%
			**				DE				QRS
The death of an immediate family member	437	244	189	5	82	123	233	46	88	113	190
	22%	25%	19%	35%	15%	18%	30%	17%	15%	20%	33%
		B		**			DE				QRS
Loss of employment / change in wage or seasonal work	428	234	192	2	66	109	253	24	94	98	213
	21%	24%	19%	18%	12%	16%	33%	9%	16%	17%	37%
		B		**			DE		Q	Q	QRS
Paying for your own or someone else's education	394	229	161	5	89	114	192	37	98	106	153
	20%	24%	16%	35%	16%	17%	25%	14%	17%	18%	27%
		B		**			DE				QRS

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Paying for your own or someone else's education	762	289	466	6	217	303	242	90	256	252	164
	38%	30%	46%	48%	40%	45%	31%	34%	44%	43%	28%
		A	**	F	F			QT	QT		
Loss of employment / change in wage or seasonal work	753	308	439	6	228	311	213	106	253	251	143
	38%	32%	43%	48%	42%	46%	28%	40%	44%	43%	25%
		A	**	F	F			T	T	T	
Having an illness and being unable to work for three months	746	318	422	7	225	302	219	94	253	254	146
	37%	33%	41%	52%	41%	44%	28%	35%	44%	44%	25%
		A	**	F	F			T	T	T	
The death of an immediate family member	684	271	406	7	229	256	199	97	246	205	136
	34%	28%	40%	52%	42%	38%	26%	36%	42%	35%	24%
		A	**	F	F			T	ST	T	
Unexpected auto repairs or purchase	659	270	382	7	216	257	186	88	239	197	135
	33%	28%	38%	52%	39%	38%	24%	33%	41%	34%	23%
		A	**	F	F			T	ST	T	
A change in your relationship status (i.e. divorce, separation)	655	265	384	6	202	260	194	72	240	212	131
	33%	27%	38%	46%	37%	38%	25%	27%	41%	37%	23%
		A	**	F	F			QT	QT		

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	544 27%	250 26%	291 29%	3 27%	178 33%	217 32%	148 19%	77 29%	186 32%	183 32%	97 17%
				**	F	F		T	T	T	
10 - Strongly agree (10)	342 17%	147 15%	191 19%	3 27%	109 20%	144 21%	89 11%	43 16%	119 20%	120 21%	60 10%
				**	F	F			T	T	
9	63 3%	32 3%	31 3%	- -	32 6%	16 2%	15 2%	19 7%	18 3%	19 3%	7 1%
				**	EF			RT			
8	139 7%	71 7%	68 7%	- -	38 7%	56 8%	44 6%	14 5%	50 9%	45 8%	30 5%
				**							
7	179 9%	90 9%	89 9%	- -	64 12%	67 10%	48 6%	38 14%	59 10%	45 8%	37 6%
				**	F	F		ST			
6	214 11%	106 11%	105 10%	3 26%	65 12%	84 12%	66 9%	32 12%	74 13%	62 11%	46 8%
				**					T		
5	307 15%	166 17%	140 14%	1 7%	94 17%	111 16%	103 13%	47 18%	96 16%	92 16%	72 13%
				**							
4	153 8%	86 9%	66 7%	1 6%	47 9%	54 8%	52 7%	24 9%	52 9%	45 8%	32 6%
				**							
Bottom 3 Box (Net)	605 30%	275 28%	326 32%	4 34%	99 18%	149 22%	357 46%	49 18%	112 19%	153 26%	292 51%
				**			DE			R	QRS
3	137 7%	52 5%	85 8%	* 4%	21 4%	42 6%	74 10%	15 6%	27 5%	37 6%	58 10%
			A	**			D				R
2	98 5%	45 5%	53 5%	- -	24 4%	19 3%	55 7%	13 5%	20 4%	17 3%	48 8%
				**			E				RS
1 - Strongly disagree (1)	370 18%	178 18%	188 18%	4 31%	54 10%	88 13%	228 29%	20 8%	64 11%	99 17%	186 32%
				**			DE			QR	QRS
Sigma	2003 100%	973 100%	1017 100%	13 100%	547 100%	681 100%	775 100%	267 100%	579 100%	580 100%	576 100%
Summary											
Mean	5.4	5.3	5.4	5.2	6.1	5.9	4.4	6	6	5.7	4.1
				**	F	F		T	T	T	
Std. Dev.	3.08	3	3.15	3.6	2.85	2.96	3.07	2.71	2.88	3.11	3.04
Std. Err.	0.07	0.1	0.1	1	0.12	0.11	0.11	0.17	0.12	0.13	0.13
Median	5	5	5	5.8	6	6	4	6	6	5	3

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	616 31%	268 28%	343 34%	5 38%	192 35%	244 36%	180 23%	71 27%	225 39%	195 34%	125 22%
			A	**	F	F			QT	T	
10 - Strongly agree (10)	426 21%	173 18%	249 25%	5 35%	133 24%	180 26%	113 15%	48 18%	154 27%	149 26%	75 13%
			A	**	F	F			QT	T	
9	68 3%	36 4%	32 3%	* 3%	17 3%	30 4%	21 3%	9 3%	21 4%	24 4%	14 2%
				**							
8	122 6%	59 6%	62 6%	- -	43 8%	33 5%	45 6%	13 5%	49 8%	23 4%	37 6%
				**					S		
7	185 9%	88 9%	95 9%	2 14%	51 9%	76 11%	59 8%	33 12%	55 9%	50 9%	48 8%
				**							
6	190 9%	104 11%	86 8%	- -	56 10%	65 9%	70 9%	36 13%	61 10%	43 7%	51 9%
				**					S		
5	289 14%	143 15%	145 14%	1 10%	94 17%	91 13%	104 13%	56 21%	72 12%	86 15%	74 13%
				**					RT		
4	152 8%	86 9%	65 6%	1 10%	57 10%	54 8%	41 5%	32 12%	54 9%	34 6%	32 6%
				**	F				ST		
Bottom 3 Box (Net)	571 29%	285 29%	283 28%	4 27%	98 18%	152 22%	321 41%	40 15%	113 19%	173 30%	246 43%
				**			DE			QR	QRS
3	118 6%	63 6%	55 5%	- -	19 3%	34 5%	65 8%	7 2%	18 3%	57 10%	36 6%
				**			DE			QR	R
2	82 4%	37 4%	45 4%	- -	17 3%	33 5%	33 4%	5 2%	24 4%	24 4%	28 5%
				**							
1 - Strongly disagree (1)	372 19%	184 19%	184 18%	4 27%	62 11%	85 13%	224 29%	28 10%	70 12%	92 16%	182 32%
				**			DE				QRS
Sigma	2003 100%	973 100%	1017 100%	13 100%	547 100%	681 100%	775 100%	267 100%	579 100%	580 100%	576 100%
Summary											
Mean	5.6	5.4	5.8	6	6.1	6.1	4.8	5.9	6.3	5.8	4.6
			A	**	F	F		T	ST	T	
Std. Dev.	3.19	3.1	3.26	3.81	2.97	3.12	3.22	2.72	3.07	3.25	3.21
Std. Err.	0.07	0.1	0.1	1.06	0.13	0.12	0.12	0.17	0.13	0.14	0.13
Median	5	5	6	6.7	6	6	5	6	6	5	5

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	714 36%	316 32%	395 39%	4 30%	215 39%	272 40%	227 29%	76 28%	249 43%	228 39%	162 28%
			A	**	F	F			QT	QT	
10 - Strongly agree (10)	408 20%	165 17%	240 24%	4 30%	125 23%	170 25%	113 15%	41 15%	151 26%	141 24%	76 13%
			A	**	F	F			QT	QT	
9	96 5%	53 5%	43 4%	- -	39 7%	24 4%	32 4%	15 5%	28 5%	32 5%	21 4%
				**	E						
8	210 10%	98 10%	112 11%	- -	51 9%	78 12%	81 10%	21 8%	70 12%	55 10%	64 11%
				**							
7	249 12%	116 12%	132 13%	1 6%	74 14%	90 13%	84 11%	43 16%	77 13%	65 11%	63 11%
				**							
6	210 10%	98 10%	111 11%	1 4%	59 11%	75 11%	76 10%	38 14%	60 10%	53 9%	58 10%
				**							
5	297 15%	165 17%	129 13%	4 27%	83 15%	105 15%	109 14%	44 16%	84 15%	96 17%	72 13%
		B		**							
4	130 6%	64 7%	66 6%	* 4%	49 9%	38 6%	42 5%	31 11%	35 6%	28 5%	37 6%
				**				RS			
Bottom 3 Box (Net)	404 20%	216 22%	184 18%	4 29%	67 12%	100 15%	236 31%	36 13%	74 13%	110 19%	184 32%
				**			DE			R	QRS
3	129 6%	70 7%	58 6%	1 6%	29 5%	34 5%	67 9%	16 6%	28 5%	40 7%	45 8%
				**			E				
2	61 3%	28 3%	33 3%	- -	16 3%	12 2%	33 4%	8 3%	13 2%	11 2%	29 5%
				**			E				RS
1 - Strongly disagree (1)	214 11%	118 12%	93 9%	3 23%	22 4%	55 8%	137 18%	11 4%	33 6%	60 10%	110 19%
				**		D	DE			QR	QRS
Sigma	2003 100%	973 100%	1017 100%	13 100%	547 100%	681 100%	775 100%	267 100%	579 100%	580 100%	576 100%
Summary											
Mean	6.2	5.9	6.4	5.6	6.6	6.6	5.5	6.2	6.8	6.4	5.3
			A	**	F	F		T	QT	T	
Std. Dev.	2.89	2.88	2.88	3.52	2.62	2.77	3.03	2.47	2.69	2.93	3.04
Std. Err.	0.06	0.09	0.09	0.98	0.11	0.11	0.11	0.15	0.11	0.12	0.13
Median	6	6	7	5	7	7	5.1	6	7	7	5

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	487	244	239	3	161	196	130	75	152	174	86
	24%	25%	24%	27%	30%	29%	17%	28%	26%	30%	15%
				**	F	F		T	T	T	
10 - Strongly agree (10)	281	119	160	3	87	119	76	40	89	105	47
	14%	12%	16%	21%	16%	17%	10%	15%	15%	18%	8%
				**	F	F		T	T	T	
9	58	33	25	-	25	15	18	16	12	19	11
	3%	3%	3%	-	5%	2%	2%	6%	2%	3%	2%
				**				RT			
8	148	92	54	1	50	62	36	19	51	50	28
	7%	10%	5%	6%	9%	9%	5%	7%	9%	9%	5%
		B		**	F	F			T	T	
7	160	76	84	-	49	65	45	19	64	52	24
	8%	8%	8%	-	9%	10%	6%	7%	11%	9%	4%
				**		F			T	T	
6	168	74	92	2	55	54	59	37	44	55	32
	8%	8%	9%	13%	10%	8%	8%	14%	8%	9%	6%
				**				RT			
5	337	183	151	3	108	119	110	61	106	82	88
	17%	19%	15%	21%	20%	17%	14%	23%	18%	14%	15%
				**	F			S			
4	147	62	85	-	52	49	46	20	57	35	35
	7%	6%	8%	-	10%	7%	6%	7%	10%	6%	6%
				**							
Bottom 3 Box (Net)	704	334	365	5	121	198	385	55	157	181	311
	35%	34%	36%	39%	22%	29%	50%	21%	27%	31%	54%
				**		D	DE			Q	QRS
3	150	78	71	1	42	47	62	23	37	51	39
	7%	8%	7%	6%	8%	7%	8%	9%	6%	9%	7%
				**							
2	104	56	48	-	16	29	59	4	21	30	49
	5%	6%	5%	-	3%	4%	8%	1%	4%	5%	9%
				**			DE				QR
1 - Strongly disagree (1)	450	200	246	4	64	122	264	28	98	101	223
	22%	21%	24%	33%	12%	18%	34%	10%	17%	17%	39%
				**		D	DE			Q	QRS
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	5	5	4.9	5.7	5.5	4.1	5.8	5.4	5.5	3.8
				**	F	F		T	T	T	
Std. Dev.	3.08	3.01	3.14	3.52	2.82	3.06	3.05	2.73	2.96	3.12	2.96
Std. Err.	0.07	0.1	0.1	0.97	0.12	0.12	0.11	0.17	0.12	0.13	0.12
Median	5	5	5	5	5	5	4	5	5	5	3

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	583	303	277	4	126	155	303	53	143	154	233
	29%	31%	27%	30%	23%	23%	39%	20%	25%	27%	40%
				**			DE				QRS
10 - Strongly agree (10)	351	177	174	1	71	80	200	34	71	81	166
	18%	18%	17%	7%	13%	12%	26%	13%	12%	14%	29%
				**			DE				QRS
9	67	28	37	3	16	14	37	6	17	20	25
	3%	3%	4%	20%	3%	2%	5%	2%	3%	3%	4%
				**			E				
8	165	98	66	*	39	61	65	14	55	53	42
	8%	10%	7%	3%	7%	9%	8%	5%	9%	9%	7%
		B		**							
7	162	92	68	3	51	73	39	39	43	53	29
	8%	9%	7%	20%	9%	11%	5%	15%	7%	9%	5%
				**	F	F		RT		T	
6	178	100	77	1	71	54	53	46	50	58	25
	9%	10%	8%	7%	13%	8%	7%	17%	9%	10%	4%
				**	EF			RST	T	T	
5	300	158	142	1	89	115	96	50	99	86	65
	15%	16%	14%	4%	16%	17%	12%	19%	17%	15%	11%
				**		F		T	T		
4	144	58	85	1	57	49	37	29	53	36	27
	7%	6%	8%	6%	10%	7%	5%	11%	9%	6%	5%
				**	F			T	T		
Bottom 3 Box (Net)	635	262	368	4	153	234	247	50	193	195	198
	32%	27%	36%	32%	28%	34%	32%	19%	33%	34%	34%
			A	**				Q	Q	Q	
3	154	61	93	*	37	57	60	12	44	48	51
	8%	6%	9%	3%	7%	8%	8%	5%	8%	8%	9%
				**							
2	81	42	40	-	20	26	35	7	21	20	33
	4%	4%	4%	-	4%	4%	5%	3%	4%	3%	6%
				**							
1 - Strongly disagree (1)	399	160	236	4	96	151	152	30	128	127	114
	20%	16%	23%	29%	18%	22%	20%	11%	22%	22%	20%
			A	**				Q	Q	Q	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	5.6	5.1	5.4	5.2	5	5.8	5.6	5	5.2	5.8
		B		**			DE	R			RS
Std. Dev.	3.14	3.05	3.21	3.42	2.88	2.98	3.4	2.59	3	3.08	3.5
Std. Err.	0.07	0.1	0.1	0.95	0.12	0.11	0.12	0.16	0.12	0.13	0.15
Median	5	6	5	6.6	5	5	6	6	5	5	5

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 3 Box (Net)	601	304	294	3	108	133	360	49	113	145	295
	30%	31%	29%	25%	20%	19%	46%	18%	19%	25%	51%
				**			DE				QRS
10 - Strongly agree (10)	374	190	181	3	61	68	244	25	66	73	209
	19%	19%	18%	21%	11%	10%	32%	9%	11%	13%	36%
				**			DE				QRS
9	76	36	39	-	15	18	43	8	13	20	35
	4%	4%	4%	-	3%	3%	5%	3%	2%	3%	6%
				**			E				R
8	152	78	73	1	31	47	73	16	33	51	51
	8%	8%	7%	4%	6%	7%	9%	6%	6%	9%	9%
				**							
7	201	110	88	3	63	68	70	36	59	53	53
	10%	11%	9%	20%	11%	10%	9%	14%	10%	9%	9%
				**							
6	181	93	88	-	63	58	60	31	61	47	42
	9%	10%	9%	-	11%	8%	8%	12%	11%	8%	7%
				**							
5	311	162	148	*	87	111	112	53	88	103	68
	16%	17%	15%	4%	16%	16%	14%	20%	15%	18%	12%
				**				T		T	
4	154	79	73	2	51	68	35	30	56	40	27
	8%	8%	7%	16%	9%	10%	5%	11%	10%	7%	5%
				**	F	F		T	T		
Bottom 3 Box (Net)	556	225	326	5	175	244	137	68	202	193	92
	28%	23%	32%	36%	32%	36%	18%	25%	35%	33%	16%
			A	**	F	F		T	QT	T	
3	126	50	75	-	39	47	40	15	47	35	29
	6%	5%	7%	-	7%	7%	5%	6%	8%	6%	5%
				**							
2	59	21	38	*	25	21	13	10	26	11	12
	3%	2%	4%	3%	5%	3%	2%	4%	5%	2%	2%
				**	F				S		
1 - Strongly disagree (1)	371	154	213	4	111	176	84	43	129	148	52
	19%	16%	21%	33%	20%	26%	11%	16%	22%	25%	9%
			A	**	F	F		T	T	QT	
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.8	5.4	5	5	4.7	6.7	5.2	4.9	5	7
		B		**			DE				QRS
Std. Dev.	3.11	3.02	3.18	3.6	2.9	2.96	3.05	2.69	2.94	3.08	3.02
Std. Err.	0.07	0.1	0.1	1	0.12	0.11	0.11	0.16	0.12	0.13	0.13
Median	5	6	5	4.7	5	5	7	5	5	5	8

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
I am concerned about the impact of rising interest rates on my financial situation	714	316	395	4	215	272	227	76	249	228	162
	36%	32%	39%	30%	39%	40%	29%	28%	43%	39%	28%
			A	**	F	F			QT	QT	
I regret the amount of debt that I've taken on in my life	616	268	343	5	192	244	180	71	225	195	125
	31%	28%	34%	38%	35%	36%	23%	27%	39%	34%	22%
			A	**	F	F			QT	T	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	601	304	294	3	108	133	360	49	113	145	295
	30%	31%	29%	25%	20%	19%	46%	18%	19%	25%	51%
				**			DE				QRS
I am confident I won't have any debt in retirement	583	303	277	4	126	155	303	53	143	154	233
	29%	31%	27%	30%	23%	23%	39%	20%	25%	27%	40%
				**			DE				QRS
I am concerned about my current level of debt	544	250	291	3	178	217	148	77	186	183	97
	27%	26%	29%	27%	33%	32%	19%	29%	32%	32%	17%
				**	F	F		T	T	T	
I am worried that me or someone in my household could lose their job	487	244	239	3	161	196	130	75	152	174	86
	24%	25%	24%	27%	30%	29%	17%	28%	26%	30%	15%
				**	F	F		T	T	T	

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
I am worried that me or someone in my household could lose their job	704	334	365	5	121	198	385	55	157	181	311
	35%	34%	36%	39%	22%	29%	50%	21%	27%	31%	54%
			**			D	DE			Q	QRS
I am confident I won't have any debt in retirement	635	262	368	4	153	234	247	50	193	195	198
	32%	27%	36%	32%	28%	34%	32%	19%	33%	34%	34%
			A	**					Q	Q	Q
I am concerned about my current level of debt	605	275	326	4	99	149	357	49	112	153	292
	30%	28%	32%	34%	18%	22%	46%	18%	19%	26%	51%
			**				DE			R	QRS
I regret the amount of debt that I've taken on in my life	571	285	283	4	98	152	321	40	113	173	246
	29%	29%	28%	27%	18%	22%	41%	15%	19%	30%	43%
			**				DE			QR	QRS
I will be able to cover all living and family expenses in the next 12 months without going into further debt	556	225	326	5	175	244	137	68	202	193	92
	28%	23%	32%	36%	32%	36%	18%	25%	35%	33%	16%
			A	**	F	F		T	QT	T	
I am concerned about the impact of rising interest rates on my financial situation	404	216	184	4	67	100	236	36	74	110	184
	20%	22%	18%	29%	12%	15%	31%	13%	13%	19%	32%
			**				DE			R	QRS

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
I am concerned about the impact of rising interest rates on my financial situation	1172	529	638	5	348	437	387	157	387	346	283
	59%	54%	63%	40%	64%	64%	50%	59%	67%	60%	49%
			A	**	F	F			ST	T	
I regret the amount of debt that I've taken on in my life	991	460	524	7	298	384	308	139	340	287	224
	49%	47%	52%	53%	55%	56%	40%	52%	59%	50%	39%
				**	F	F		T	ST	T	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	983	507	470	6	234	258	491	116	233	244	389
	49%	52%	46%	45%	43%	38%	63%	43%	40%	42%	68%
		B		**			DE				QRS
I am concerned about my current level of debt	937	446	484	7	307	367	263	147	320	290	180
	47%	46%	48%	53%	56%	54%	34%	55%	55%	50%	31%
				**	F	F		T	T	T	
I am confident I won't have any debt in retirement	924	495	421	8	248	282	394	138	235	265	287
	46%	51%	41%	58%	45%	41%	51%	52%	41%	46%	50%
		B		**			E	R			R
I am worried that me or someone in my household could lose their job	815	394	416	5	265	315	235	131	260	281	142
	41%	41%	41%	40%	48%	46%	30%	49%	45%	48%	25%
				**	F	F		T	T	T	

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 2 Box (Net)	920 46%	436 45%	475 47%	10 75%	329 60%	377 55%	215 28%	165 62%	333 57%	287 49%	136 24%
Strongly agree	332 17%	143 15%	187 18%	3 20%	112 20%	150 22%	71 9%	49 18%	132 23%	105 18%	46 8%
Somewhat agree	588 29%	292 30%	288 28%	7 54%	217 40%	227 33%	144 19%	116 43%	201 35%	181 31%	89 16%
Bottom 2 Box (Net)	1083 54%	537 55%	542 53%	3 25%	218 40%	304 45%	561 72%	102 38%	246 43%	293 51%	441 76%
Somewhat disagree	557 28%	269 28%	286 28%	2 19%	141 26%	194 28%	223 29%	74 28%	155 27%	155 27%	173 30%
Strongly disagree	526 26%	268 28%	256 25%	1 6%	77 14%	111 16%	338 44%	28 11%	91 16%	138 24%	268 46%
Sigma	2003 100%	973 100%	1017 100%	13 100%	547 100%	681 100%	775 100%	267 100%	579 100%	580 100%	576 100%

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 2 Box (Net)	1559	771	776	12	377	553	629	172	440	475	473
	78%	79%	76%	94%	69%	81%	81%	64%	76%	82%	82%
				**		D	D		Q	QR	QR
Strongly agree	588	287	300	1	133	192	263	51	164	163	209
	29%	29%	30%	7%	24%	28%	34%	19%	28%	28%	36%
				**			D		Q	Q	QRS
Somewhat agree	971	484	476	11	244	361	367	120	276	312	264
	49%	50%	47%	87%	45%	53%	47%	45%	48%	54%	46%
				**		D				T	
Bottom 2 Box (Net)	444	202	241	1	170	128	146	95	140	106	103
	22%	21%	24%	6%	31%	19%	19%	36%	24%	18%	18%
				**	EF			RST	ST		
Somewhat disagree	311	133	178	1	122	95	94	67	102	78	64
	16%	14%	17%	6%	22%	14%	12%	25%	18%	13%	11%
				**	EF			ST	T		
Strongly disagree	132	69	63	-	48	33	52	28	38	27	39
	7%	7%	6%	-	9%	5%	7%	11%	7%	5%	7%
				**	E			S			
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 2 Box (Net)	1151	521	619	11	367	474	311	175	409	364	204
	57%	54%	61%	84%	67%	70%	40%	66%	71%	63%	35%
		A		**	F	F		T	ST	T	
Strongly agree	427	183	243	1	150	185	93	62	178	126	61
	21%	19%	24%	10%	27%	27%	12%	23%	31%	22%	11%
		A		**	F	F		T	ST	T	
Somewhat agree	724	338	376	10	218	288	218	113	231	238	143
	36%	35%	37%	75%	40%	42%	28%	42%	40%	41%	25%
				**	F	F		T	T	T	
Bottom 2 Box (Net)	852	452	398	2	180	207	465	92	170	216	373
	43%	46%	39%	16%	33%	30%	60%	34%	29%	37%	65%
		B		**			DE			R	QRS
Somewhat disagree	484	249	233	2	123	143	218	65	111	140	168
	24%	26%	23%	16%	23%	21%	28%	24%	19%	24%	29%
				**			E				R
Strongly disagree	368	203	165	-	56	64	247	27	59	77	205
	18%	21%	16%	-	10%	9%	32%	10%	10%	13%	36%
		B		**			DE				QRS
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 2 Box (Net)	993	491	493	10	355	379	258	172	342	312	167
	50%	50%	48%	75%	65%	56%	33%	64%	59%	54%	29%
				**	EF	F		ST	T	T	
Strongly agree	318	151	164	3	121	125	71	49	123	93	52
	16%	16%	16%	20%	22%	18%	9%	18%	21%	16%	9%
				**	F	F		T	T	T	
Somewhat agree	675	339	329	7	234	254	187	123	219	219	115
	34%	35%	32%	54%	43%	37%	24%	46%	38%	38%	20%
				**	F	F		T	T	T	
Bottom 2 Box (Net)	1010	483	524	3	191	302	517	95	237	268	409
	50%	50%	52%	25%	35%	44%	67%	36%	41%	46%	71%
				**		D	DE			Q	QRS
Somewhat disagree	582	263	316	3	139	203	239	73	166	158	185
	29%	27%	31%	19%	25%	30%	31%	27%	29%	27%	32%
				**							
Strongly disagree	428	219	208	1	52	98	278	23	72	110	224
	21%	23%	20%	6%	10%	14%	36%	8%	12%	19%	39%
				**		D	DE			QR	QRS
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 2 Box (Net)	1307	591	706	10	413	506	388	202	430	414	261
	65%	61%	69%	79%	76%	74%	50%	76%	74%	71%	45%
			A	**	F	F		T	T	T	
Strongly agree	537	218	316	4	177	219	141	70	209	170	88
	27%	22%	31%	27%	32%	32%	18%	26%	36%	29%	15%
			A	**	F	F		T	QST	T	
Somewhat agree	770	374	390	7	236	287	247	132	222	244	173
	38%	38%	38%	52%	43%	42%	32%	49%	38%	42%	30%
				**	F	F		RT	T	T	
Bottom 2 Box (Net)	696	382	311	3	134	175	387	65	149	166	316
	35%	39%	31%	21%	24%	26%	50%	24%	26%	29%	55%
		B		**			DE				QRS
Somewhat disagree	419	228	188	3	95	121	203	49	100	116	154
	21%	23%	18%	21%	17%	18%	26%	18%	17%	20%	27%
		B		**			DE				QRS
Strongly disagree	277	154	123	-	38	54	184	16	49	50	162
	14%	16%	12%	-	7%	8%	24%	6%	8%	9%	28%
				**			DE				QRS
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
Top 2 Box (Net)	1341	602	727	11	389	515	436	180	434	419	307
	67%	62%	71%	87%	71%	76%	56%	67%	75%	72%	53%
			A	**	F	F		T	T	T	
Strongly agree	582	246	334	2	167	255	160	68	218	183	113
	29%	25%	33%	13%	31%	37%	21%	25%	38%	32%	20%
			A	**	F	DF			QT	T	
Somewhat agree	759	356	393	10	222	260	277	112	216	236	194
	38%	37%	39%	74%	41%	38%	36%	42%	37%	41%	34%
				**							
Bottom 2 Box (Net)	662	371	290	2	158	166	339	87	145	161	269
	33%	38%	29%	13%	29%	24%	44%	33%	25%	28%	47%
		B		**			DE				QRS
Somewhat disagree	393	222	169	2	112	112	169	62	102	103	126
	20%	23%	17%	13%	20%	16%	22%	23%	18%	18%	22%
		B		**			E				
Strongly disagree	270	149	121	-	46	54	170	25	43	58	143
	13%	15%	12%	-	8%	8%	22%	9%	7%	10%	25%
				**			DE				QRS
Sigma	2003	973	1017	13	547	681	775	267	579	580	576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
I have a solid understanding of how interest rate increases impact my financial situation	1559	771	776	12	377	553	629	172	440	475	473
	78%	79%	76%	94%	69%	81%	81%	64%	76%	82%	82%
			**			D	D		Q	QR	QR
I desperately need interest rates to go down	1341	602	727	11	389	515	436	180	434	419	307
	67%	62%	71%	87%	71%	76%	56%	67%	75%	72%	53%
			A	**	F	F		T	T	T	
High interest rates have had a negative impact on my household's finances	1307	591	706	10	413	506	388	202	430	414	261
	65%	61%	69%	79%	76%	74%	50%	76%	74%	71%	45%
			A	**	F	F		T	T	T	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1151	521	619	11	367	474	311	175	409	364	204
	57%	54%	61%	84%	67%	70%	40%	66%	71%	63%	35%
			A	**	F	F		T	ST	T	
Even if interest rates decline, I'm concerned about my ability to repay my debts	993	491	493	10	355	379	258	172	342	312	167
	50%	50%	48%	75%	65%	56%	33%	64%	59%	54%	29%
			**		EF	F		ST	T	T	
I am concerned that rising interest rates could move me towards bankruptcy	920	436	475	10	329	377	215	165	333	287	136
	46%	45%	47%	75%	60%	55%	28%	62%	57%	49%	24%
			**		F	F		ST	ST	T	

Statistics:

Overlap formula 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			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)	2003	816	1174	13	496	795	712	215	643	605	540
Base: All Respondents (wtd)	2003	973	1017	13	547	681	775	267	579	580	576
I am concerned that rising interest rates could move me towards bankruptcy	1083	537	542	3	218	304	561	102	246	293	441
	54%	55%	53%	25%	40%	45%	72%	38%	43%	51%	76%
			**				DE			QR	QRS
Even if interest rates decline, I'm concerned about my ability to repay my debts	1010	483	524	3	191	302	517	95	237	268	409
	50%	50%	52%	25%	35%	44%	67%	36%	41%	46%	71%
			**			D	DE			Q	QRS
If interest rates go up much more, I'm afraid that I will be in financial trouble	852	452	398	2	180	207	465	92	170	216	373
	43%	46%	39%	16%	33%	30%	60%	34%	29%	37%	65%
		B		**			DE			R	QRS
High interest rates have had a negative impact on my household's finances	696	382	311	3	134	175	387	65	149	166	316
	35%	39%	31%	21%	24%	26%	50%	24%	26%	29%	55%
		B		**			DE				QRS
I desperately need interest rates to go down	662	371	290	2	158	166	339	87	145	161	269
	33%	38%	29%	13%	29%	24%	44%	33%	25%	28%	47%
		B		**			DE				QRS
I have a solid understanding of how interest rate increases impact my financial situation	444	202	241	1	170	128	146	95	140	106	103
	22%	21%	24%	6%	31%	19%	19%	36%	24%	18%	18%
				**	EF			RST	ST		

Statistics:

Overlap formula 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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