

1_1. To what extent do you agree or disagree with the following statements: - I am concerned that rising interest rates could move me towards bankruptcy

	Total	Gender		AGE			EDUCATION				\$0/none
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551	410
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231	469
Top 2 Box (Net)	530	267	264	199	203	128	71	212	185	62	245
	35%	37%	34%	48%	37%	24%	47%	40%	32%	27%	52%
				DE	E		HI*	HI			
Strongly agree (4)	178	86	92	76	68	33	40	49	69	20	91
	12%	12%	12%	18%	12%	6%	27%	9%	12%	9%	19%
				DE	E		GHI*				
Somewhat agree (3)	353	181	172	123	135	95	31	163	117	42	153
	24%	25%	22%	29%	24%	18%	20%	31%	20%	18%	33%
				E			*	HI			
Bottom 2 Box (Net)	970	461	509	219	352	398	80	318	403	169	225
	65%	63%	66%	52%	63%	76%	53%	60%	68%	73%	48%
					C	CD	*		FG	FG	
Somewhat disagree (2)	439	197	242	113	187	139	29	146	191	72	134
	29%	27%	31%	27%	34%	26%	20%	27%	33%	31%	28%
					CE		*		F	F	
Strongly disagree (1)	531	264	267	107	165	259	50	173	211	97	91
	35%	36%	35%	25%	30%	49%	33%	33%	36%	42%	19%
						CD	*			GH	
Sigma	1500	727	773	418	555	527	151	530	588	231	469
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	2.1	2.1	2.1	2.4	2.2	1.8	2.4	2.2	2.1	1.9	2.5
				DE	E		HI*	I	I		
Std. Dev.	1.02	1.03	1.02	1.06	1	0.94	1.2	0.99	1.01	0.98	1.01
Std. Err.	0.03	0.04	0.04	0.05	0.04	0.04	0.1	0.04	0.04	0.06	0.05

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

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1_2. To what extent do you agree or disagree with the following statements: - If interest rates rise, I'll be more concerned about my ability to repay my debts than I am now

	Total	Gender		AGE			EDUCATION				\$0/none
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551	410
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231	469
Top 2 Box (Net)	780	376	404	260	301	219	87	304	290	99	324
	52%	52%	52%	62%	54%	42%	58%	57%	49%	43%	69%
				DE	E		I*	HI	I		
Strongly agree (4)	313	139	174	111	122	80	43	119	114	37	158
	21%	19%	23%	27%	22%	15%	28%	23%	19%	16%	34%
				E	E		I*	I			
Somewhat agree (3)	467	237	229	149	179	139	45	185	175	62	166
	31%	33%	30%	36%	32%	26%	30%	35%	30%	27%	35%
				E			*	I			
Bottom 2 Box (Net)	720	351	369	158	254	307	63	226	298	132	145
	48%	48%	48%	38%	46%	58%	42%	43%	51%	57%	31%
					C	CD	*		G	FGH	
Somewhat disagree (2)	352	157	195	98	145	109	34	108	152	59	92
	23%	22%	25%	23%	26%	21%	22%	20%	26%	26%	20%
							*				
Strongly disagree (1)	368	194	174	60	109	198	30	119	147	73	54
	25%	27%	22%	14%	20%	38%	20%	22%	25%	32%	11%
					C	CD	*			FGH	
Sigma	1500	727	773	418	555	527	151	530	588	231	469
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	2.5	2.4	2.5	2.7	2.6	2.2	2.7	2.6	2.4	2.3	2.9
				DE	E		I*	I	I		
Std. Dev.	1.08	1.08	1.07	1.01	1.04	1.1	1.09	1.07	1.07	1.08	0.99
Std. Err.	0.03	0.04	0.04	0.05	0.04	0.05	0.09	0.05	0.04	0.07	0.05

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

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2. Over the last year, have the following decreased, increased or stayed the same: - The amount of borrowing capacity that you have (i.e. your credit limit on credit cards, lines of credit, home-equity line of credit, etc.)

	Total	Gender		AGE			EDUCATION				\$0/none
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551	410
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231	469
Top 2 Box (Net)	443	234	209	128	180	135	37	130	188	87	103
	30%	32%	27%	30%	32%	26%	25%	25%	32%	38%	22%
							*		G	FGH	
Increased significantly (5)	86	47	39	24	31	31	9	26	33	18	24
	6%	6%	5%	6%	6%	6%	6%	5%	6%	8%	5%
							*				
Increased (4)	357	187	169	104	149	104	28	104	155	69	79
	24%	26%	22%	25%	27%	20%	19%	20%	26%	30%	17%
					E		*		G	G	
Stayed the same (3)	873	410	463	242	306	325	94	332	323	124	293
	58%	56%	60%	58%	55%	62%	63%	63%	55%	54%	63%
							*	HI			
Bottom 2 Box (Net)	184	83	101	49	69	66	19	69	77	20	73
	12%	11%	13%	12%	12%	13%	13%	13%	13%	8%	15%
							*		I		
Decreased (2)	105	43	62	26	46	33	6	44	42	13	39
	7%	6%	8%	6%	8%	6%	4%	8%	7%	5%	8%
							*				
Decreased significantly (1)	79	40	39	23	23	33	13	25	35	7	34
	5%	5%	5%	6%	4%	6%	8%	5%	6%	3%	7%
							*		I		
Sigma	1500	727	773	418	555	527	151	530	588	231	469
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	3.1	3.2	3.1	3.1	3.2	3.1	3	3.1	3.1	3.3	3
							*			FGH	
Std. Dev.	0.75	0.76	0.74	0.76	0.74	0.75	0.79	0.71	0.78	0.7	0.77
Std. Err.	0.02	0.03	0.03	0.04	0.03	0.03	0.06	0.03	0.03	0.05	0.04

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

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3_1. To what extent do you agree or disagree with the following statements: - I am more free with my spending now that my borrowing capacity has increased .

	Total	Gender		AGE			EDUCATION				\$0/none
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	
		A	B	C	D	E	F	G	H	I	J
Base: All Answering (unwtd)	494	223	271	164	245	85	17	60	208	209	100
Base: All Answering (wtd)	443	234	209	128	180	135	37	130	188	87	103
Top 2 Box (Net)	166	89	77	62	72	32	24	44	67	31	45
	38%	38%	37%	49%	40%	24%	65%	34%	36%	35%	44%
				E	E	*	**	*			
Strongly agree (4)	51	35	17	18	21	12	5	14	24	8	18
	12%	15%	8%	14%	12%	9%	14%	11%	13%	9%	18%
						*	**	*			
Somewhat agree (3)	115	54	60	44	50	20	19	30	43	23	27
	26%	23%	29%	34%	28%	15%	50%	23%	23%	26%	26%
				E	E	*	**	*			
Bottom 2 Box (Net)	277	145	131	66	108	102	13	86	121	57	58
	62%	62%	63%	51%	60%	76%	35%	66%	64%	65%	56%
						CD*	**	*			
Somewhat disagree (2)	168	95	73	46	69	54	9	54	72	33	24
	38%	41%	35%	36%	38%	40%	25%	41%	38%	38%	23%
						*	**	*			
Strongly disagree (1)	108	50	58	20	40	49	4	32	49	23	35
	24%	21%	28%	16%	22%	36%	10%	25%	26%	27%	33%
						CD*	**	*			
Sigma	443	234	209	128	180	135	37	130	188	87	103
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	2.2	2.3	2.2	2.5	2.3	2	2.7	2.2	2.2	2.2	2.3
				E	E	*	**	*			
Std. Dev.	0.95	0.97	0.93	0.92	0.94	0.94	0.85	0.94	0.98	0.93	1.11
Std. Err.	0.05	0.06	0.06	0.08	0.07	0.08	0.14	0.08	0.07	0.1	0.11

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

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3_2. To what extent do you agree or disagree with the following statements: - If interest rates decrease, I'll be more comfortable with my debt load.

	Total	Gender		AGE			EDUCATION				\$0/none
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551	410
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231	469
Top 2 Box (Net)	878	417	462	280	313	286	95	310	352	121	290
	59%	57%	60%	67%	56%	54%	63%	58%	60%	53%	62%
				DE			*		I		
Strongly agree (4)	237	104	133	96	84	58	27	86	88	35	77
	16%	14%	17%	23%	15%	11%	18%	16%	15%	15%	16%
				DE			*				
Somewhat agree (3)	641	312	329	184	229	228	68	223	264	86	213
	43%	43%	43%	44%	41%	43%	45%	42%	45%	37%	45%
							*		I		
Bottom 2 Box (Net)	622	311	311	139	242	241	56	220	236	110	179
	41%	43%	40%	33%	44%	46%	37%	42%	40%	47%	38%
					C	C	*			H	
Somewhat disagree (2)	361	181	181	98	150	113	28	141	137	56	124
	24%	25%	23%	23%	27%	21%	18%	27%	23%	24%	26%
							*				
Strongly disagree (1)	260	130	130	41	91	128	28	79	100	54	55
	17%	18%	17%	10%	16%	24%	19%	15%	17%	23%	12%
					C	CD	*			GH	
Sigma	1500	727	773	418	555	527	151	530	588	231	469
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	2.6	2.5	2.6	2.8	2.6	2.4	2.6	2.6	2.6	2.4	2.7
				DE			*		I		
Std. Dev.	0.95	0.95	0.96	0.9	0.94	0.97	0.99	0.93	0.94	1.01	0.89
Std. Err.	0.02	0.04	0.03	0.04	0.04	0.04	0.08	0.04	0.04	0.07	0.04

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

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3_3. To what extent do you agree or disagree with the following statements: - If interest rates decrease, I'll be more comfortable with increasing my debt load.

	Total	Gender		AGE			EDUCATION				\$0/none
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551	410
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231	469
Top 2 Box (Net)	463	239	224	181	175	106	63	159	172	69	165
	31%	33%	29%	43%	32%	20%	42%	30%	29%	30%	35%
				DE	E		H*				
Strongly agree (4)	116	58	58	49	48	20	20	40	38	18	42
	8%	8%	8%	12%	9%	4%	13%	8%	6%	8%	9%
				E	E		H*				
Somewhat agree (3)	347	182	165	132	128	87	43	119	134	51	123
	23%	25%	21%	32%	23%	16%	28%	22%	23%	22%	26%
				DE	E		*				
Bottom 2 Box (Net)	1037	488	549	238	380	420	88	371	416	162	304
	69%	67%	71%	57%	68%	80%	58%	70%	71%	70%	65%
					C	CD	*		F		
Somewhat disagree (2)	569	284	286	152	212	205	47	210	229	84	176
	38%	39%	37%	36%	38%	39%	31%	40%	39%	36%	38%
							*				
Strongly disagree (1)	468	205	263	85	167	215	41	161	187	78	128
	31%	28%	34%	20%	30%	41%	27%	30%	32%	34%	27%
					C	CD	*				
Sigma	1500	727	773	418	555	527	151	530	588	231	469
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	2.1	2.1	2	2.3	2.1	1.8	2.3	2.1	2	2	2.2
				DE	E		H*				
Std. Dev.	0.92	0.91	0.93	0.93	0.93	0.83	1.01	0.91	0.9	0.93	0.93
Std. Err.	0.02	0.03	0.03	0.05	0.04	0.04	0.08	0.04	0.04	0.06	0.04

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

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3_4. To what extent do you agree or disagree with the following statements: - The current low interest-rate environment has caused me to take on more debt than I otherwise would have if interest rates were higher.

	Total	Gender		AGE			EDUCATION				\$0/none
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551	410
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231	469
Top 2 Box (Net)	423	237	186	153	168	101	60	157	148	57	183
	28%	33%	24%	37%	30%	19%	40%	30%	25%	25%	39%
Strongly agree (4)	96	59	37	46	30	21	24	32	31	9	42
	6%	8%	5%	11%	5%	4%	16%	6%	5%	4%	9%
Somewhat agree (3)	326	178	149	107	139	81	36	125	117	48	141
	22%	24%	19%	26%	25%	15%	24%	24%	20%	21%	30%
Bottom 2 Box (Net)	1077	491	587	266	387	425	90	373	440	174	286
	72%	67%	76%	63%	70%	81%	60%	70%	75%	75%	61%
Somewhat disagree (2)	524	244	279	162	192	170	47	183	214	80	155
	35%	34%	36%	39%	35%	32%	31%	34%	36%	35%	33%
Strongly disagree (1)	554	246	307	104	195	255	44	191	226	94	131
	37%	34%	40%	25%	35%	48%	29%	36%	38%	41%	28%
Sigma	1500	727	773	418	555	527	151	530	588	231	469
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	2	2.1	1.9	2.2	2	1.7	2.3	2	1.9	1.9	2.2
Std. Dev.	0.92	0.95	0.88	0.95	0.9	0.86	1.05	0.92	0.89	0.87	0.95
Std. Err.	0.02	0.04	0.03	0.05	0.04	0.04	0.09	0.04	0.04	0.06	0.04

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J

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

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