

1. How confident are you in your ability to do the following: - Your understanding of credit scores - including knowing what yours is

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	1056	522	534	267	409	380	103	342	429	183
	70%	72%	69%	64%	74%	72%	68%	64%	73%	79%
Very confident (4)	449	223	226	106	189	154	53	115	195	87
	30%	31%	29%	25%	34%	29%	35%	22%	33%	37%
					C	C	*		G	GH
Somewhat confident (3)	607	299	308	161	220	225	50	227	233	96
	40%	41%	40%	39%	40%	43%	33%	43%	40%	42%
							*			
Bottom 2 Box (Net)	444	205	239	151	146	147	48	188	159	48
	30%	28%	31%	36%	26%	28%	32%	36%	27%	21%
				DE			*	HI	I	
Not very confident (2)	348	170	178	110	115	123	32	151	125	40
	23%	23%	23%	26%	21%	23%	21%	28%	21%	17%
							*	HI		
Not at all confident (1)	96	35	61	41	31	24	16	38	34	8
	6%	5%	8%	10%	6%	5%	11%	7%	6%	4%
				DE			I*			
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.9	3	2.9	2.8	3	3	2.9	2.8	3	3.1
					C	C	*		G	GH
Std. Dev.	0.89	0.86	0.91	0.93	0.88	0.84	0.99	0.86	0.88	0.82
Std. Err.	0.02	0.03	0.03	0.05	0.04	0.04	0.08	0.04	0.04	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. How confident are you in your ability to do the following: - Your understanding of the impact of interest rates on debt payments

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	1218	616	602	298	457	464	105	419	489	206
	81%	85%	78%	71%	82%	88%	70%	79%	83%	89%
Very confident (4)		B			C	CD	*		F	FGH
	582	322	260	122	229	231	39	183	244	116
	39%	44%	34%	29%	41%	44%	26%	35%	41%	50%
Somewhat confident (3)		B			C	C	*		F	FGH
	636	294	343	176	227	233	66	236	245	89
	42%	40%	44%	42%	41%	44%	44%	44%	42%	39%
Bottom 2 Box (Net)							*			
	282	111	170	120	98	63	46	111	99	25
	19%	15%	22%	29%	18%	12%	30%	21%	17%	11%
Not very confident (2)			A	DE	E		HI*	I	I	
	217	95	122	93	76	48	37	86	72	22
	14%	13%	16%	22%	14%	9%	25%	16%	12%	10%
Not at all confident (1)				DE			HI*	I		
	64	17	48	27	23	15	9	25	27	3
	4%	2%	6%	6%	4%	3%	6%	5%	5%	1%
Sigma			A	E			*	I	I	
	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	3.2	3.3	3.1	2.9	3.2	3.3	2.9	3.1	3.2	3.4
		B			C	C	*		F	FGH
Std. Dev.	0.82	0.77	0.86	0.88	0.82	0.75	0.85	0.83	0.83	0.71
Std. Err.	0.02	0.03	0.03	0.04	0.03	0.03	0.07	0.04	0.03	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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3. How confident are you in your ability to do the following: - Your understanding of the concepts of bankruptcy and insolvency

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	1045	557	488	246	415	384	104	356	414	171
	70%	77%	63%	59%	75%	73%	69%	67%	70%	74%
Very confident (4)	442	238	204	89	175	177	53	129	188	72
	29%	33%	26%	21%	32%	34%	35%	24%	32%	31%
Somewhat confident (3)	603	319	284	157	239	207	51	227	226	99
	40%	44%	37%	37%	43%	39%	34%	43%	38%	43%
Bottom 2 Box (Net)	455	171	284	173	140	142	46	175	174	60
	30%	23%	37%	41%	25%	27%	31%	33%	30%	26%
Not very confident (2)	341	134	207	127	107	107	23	135	131	52
	23%	18%	27%	30%	19%	20%	15%	25%	22%	22%
Not at all confident (1)	114	37	77	45	33	35	23	39	43	9
	8%	5%	10%	11%	6%	7%	15%	7%	7%	4%
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.9	3	2.8	2.7	3	3	2.9	2.8	3	3
		B			C	C	*			G
Std. Dev.	0.9	0.84	0.94	0.93	0.87	0.9	1.06	0.88	0.91	0.83
Std. Err.	0.02	0.03	0.03	0.05	0.04	0.04	0.09	0.04	0.04	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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4. How confident are you in your ability to do the following: - Your ability to create a rainy-day or emergency fund

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	1071	521	549	288	389	393	97	352	431	191
	71%	72%	71%	69%	70%	75%	64%	66%	73%	83%
Very confident (4)	503	248	256	122	185	197	34	167	197	105
	34%	34%	33%	29%	33%	37%	23%	31%	34%	45%
						C	*			FGH
Somewhat confident (3)	567	273	294	167	204	197	62	185	234	86
	38%	38%	38%	40%	37%	37%	41%	35%	40%	37%
							*			
Bottom 2 Box (Net)	429	206	223	130	166	133	54	179	157	40
	29%	28%	29%	31%	30%	25%	36%	34%	27%	17%
							I*	I	I	
Not very confident (2)	302	150	152	92	112	98	38	113	120	32
	20%	21%	20%	22%	20%	19%	25%	21%	20%	14%
							I*	I	I	
Not at all confident (1)	128	56	71	38	55	35	16	66	37	8
	9%	8%	9%	9%	10%	7%	11%	12%	6%	4%
							I*	HI	I	
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	3	3	3	2.9	2.9	3.1	2.8	2.9	3	3.2
						C	*		FG	FGH
Std. Dev.	0.94	0.93	0.95	0.93	0.96	0.91	0.93	1	0.89	0.82
Std. Err.	0.02	0.03	0.03	0.05	0.04	0.04	0.08	0.04	0.04	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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5. How confident are you in your ability to do the following: - Your ability to set and follow a budget

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	1244	595	649	328	457	459	122	419	496	208
	83%	82%	84%	78%	82%	87%	81%	79%	84%	90%
					C	C	*			FGH
Very confident (4)	603	279	323	134	232	236	54	201	237	111
	40%	38%	42%	32%	42%	45%	36%	38%	40%	48%
					C	C	*			GH
Somewhat confident (3)	642	316	326	194	225	222	68	219	258	97
	43%	43%	42%	46%	41%	42%	45%	41%	44%	42%
							*			
Bottom 2 Box (Net)	256	132	124	90	98	68	29	111	92	23
	17%	18%	16%	22%	18%	13%	19%	21%	16%	10%
				E			I*	I	I	
Not very confident (2)	204	109	96	67	77	60	22	83	80	19
	14%	15%	12%	16%	14%	11%	15%	16%	14%	8%
							*	I	I	
Not at all confident (1)	52	24	28	23	21	8	7	28	12	5
	3%	3%	4%	5%	4%	1%	5%	5%	2%	2%
				E			*	H		
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	3.2	3.2	3.2	3.1	3.2	3.3	3.1	3.1	3.2	3.4
					C	C	*			FGH
Std. Dev.	0.8	0.8	0.8	0.84	0.82	0.73	0.82	0.86	0.76	0.72
Std. Err.	0.02	0.03	0.03	0.04	0.03	0.03	0.07	0.04	0.03	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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6. How confident are you in your ability to do the following: - Your ability to pay down debt

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	1211	599	611	319	453	439	104	414	485	208
	81%	82%	79%	76%	82%	83%	69%	78%	82%	90%
Very confident (4)	672	338	334	141	244	286	60	211	269	131
	45%	46%	43%	34%	44%	54%	40%	40%	46%	57%
					C	CD	*		F	FGH
Somewhat confident (3)	539	262	277	178	208	153	44	203	216	77
	36%	36%	36%	42%	38%	29%	29%	38%	37%	33%
				E	E		*			
Bottom 2 Box (Net)	289	128	161	100	102	87	47	116	103	23
	19%	18%	21%	24%	18%	17%	31%	22%	18%	10%
				E			HI*	I	I	
Not very confident (2)	225	97	128	78	77	69	40	85	81	19
	15%	13%	17%	19%	14%	13%	26%	16%	14%	8%
							HI*	I	I	
Not at all confident (1)	65	31	33	22	25	18	7	31	22	4
	4%	4%	4%	5%	5%	3%	5%	6%	4%	2%
							*	I		
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	3.2	3.2	3.2	3	3.2	3.3	3	3.1	3.2	3.4
					C	CD	*			FGH
Std. Dev.	0.85	0.84	0.86	0.85	0.85	0.83	0.93	0.88	0.83	0.72
Std. Err.	0.02	0.03	0.03	0.04	0.04	0.04	0.08	0.04	0.03	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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7. To what extent do you agree or disagree with the following statements: - I am concerned about my current level of debt

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	725	348	377	226	289	211	83	269	293	80
	48%	48%	49%	54%	52%	40%	55%	51%	50%	35%
Strongly agree (4)	254	111	143	89	108	57	34	87	103	30
	17%	15%	19%	21%	19%	11%	23%	16%	17%	13%
				E	E		I*	I	I	
Somewhat agree (3)	471	238	233	137	180	153	49	182	190	50
	31%	33%	30%	33%	32%	29%	33%	34%	32%	21%
							*	I	I	
Bottom 2 Box (Net)	775	379	396	193	266	316	68	261	295	151
	52%	52%	51%	46%	48%	60%	45%	49%	50%	65%
						CD	*			FGH
Somewhat disagree (2)	325	144	181	93	142	90	23	113	127	63
	22%	20%	23%	22%	26%	17%	15%	21%	22%	27%
					E		*			FH
Strongly disagree (1)	449	235	215	100	124	226	45	148	168	88
	30%	32%	28%	24%	22%	43%	30%	28%	29%	38%
						CD	*			GH
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.4	2.3	2.4	2.5	2.5	2.1	2.5	2.4	2.4	2.1
				E	E		I*	I	I	
Std. Dev.	1.08	1.08	1.08	1.07	1.04	1.07	1.14	1.06	1.08	1.06
Std. Err.	0.03	0.04	0.04	0.05	0.04	0.05	0.09	0.05	0.04	0.07

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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8. To what extent do you agree or disagree with the following statements: - I regret the amount of debt that I've taken on in my life

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	742	354	389	213	303	227	84	277	294	88
	49%	49%	50%	51%	55%	43%	55%	52%	50%	38%
					E		I*	I	I	
Strongly agree (4)	331	144	187	105	136	90	40	123	140	28
	22%	20%	24%	25%	24%	17%	26%	23%	24%	12%
				E	E		I*	I	I	
Somewhat agree (3)	412	210	202	108	167	137	44	155	154	59
	27%	29%	26%	26%	30%	26%	29%	29%	26%	26%
							*			
Bottom 2 Box (Net)	758	374	384	206	252	300	67	253	294	143
	51%	51%	50%	49%	45%	57%	45%	48%	50%	62%
						D	*			FGH
Somewhat disagree (2)	308	142	166	89	124	95	22	101	129	57
	21%	20%	22%	21%	22%	18%	14%	19%	22%	25%
							*			
Strongly disagree (1)	449	232	217	117	128	205	45	152	166	87
	30%	32%	28%	28%	23%	39%	30%	29%	28%	37%
						CD	*			GH
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.4	2.4	2.5	2.5	2.6	2.2	2.5	2.5	2.5	2.1
				E	E		I*	I	I	
Std. Dev.	1.13	1.13	1.14	1.15	1.09	1.14	1.18	1.13	1.14	1.05
Std. Err.	0.03	0.04	0.04	0.06	0.05	0.05	0.1	0.05	0.05	0.07

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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9. To what extent do you agree or disagree with the following statements: - I have sought professional help for my debt situation

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
	A	B	C	D	E	F	G	H	I	
Base: Insolvent at Q1 (unwtd)	391	157	234	124	198	69	29	89	176	97
Base: Insolvent at Q1 (wtd)	444	201	243	129	181	134	56	190	159	40
Top 2 Box (Net)	159	73	87	55	68	37	14	73	59	14
	36%	36%	36%	42%	37%	27%	25%	38%	37%	34%
				*		*	**	*		*
Strongly agree (4)	56	28	28	12	32	12	7	20	23	7
	13%	14%	12%	9%	18%	9%	12%	10%	15%	17%
				*		*	**	*		*
Somewhat agree (3)	103	45	58	43	35	25	8	53	36	7
	23%	22%	24%	33%	20%	18%	14%	28%	22%	17%
				D*		*	**	*		*
Bottom 2 Box (Net)	285	129	157	74	113	98	42	117	100	26
	64%	64%	64%	58%	63%	73%	75%	62%	63%	66%
				*		*	**	*		*
Somewhat disagree (2)	119	67	52	33	39	47	20	56	31	12
	27%	33%	21%	26%	21%	35%	35%	30%	19%	31%
		B		*		*	**	*		H*
Strongly disagree (1)	166	62	105	41	74	51	22	61	69	14
	37%	31%	43%	32%	41%	38%	39%	32%	44%	35%
			A	*		*	**	*		*
Sigma	444	201	243	129	181	134	56	190	159	40
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.1	2.2	2	2.2	2.1	2	2	2.2	2.1	2.2
				*		*	**	*		*
Std. Dev.	1.05	1.03	1.07	1	1.14	0.96	1.01	1	1.12	1.1
Std. Err.	0.05	0.07	0.07	0.09	0.09	0.08	0.13	0.07	0.09	0.17

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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10. To what extent do you agree or disagree with the following statements: - I regret the amount of debt I've taken on in the last year

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	561	273	287	189	217	155	76	207	215	63
	37%	38%	37%	45%	39%	29%	50%	39%	37%	27%
Strongly agree (4)				E	E		HI*	I	I	
	202	99	104	79	76	47	36	66	81	20
	13%	14%	13%	19%	14%	9%	24%	13%	14%	8%
Somewhat agree (3)				DE			GHI*		I	
	358	175	183	110	141	107	40	140	134	44
	24%	24%	24%	26%	25%	20%	27%	26%	23%	19%
Bottom 2 Box (Net)							*	I		
	939	454	485	230	338	372	75	323	373	168
	63%	62%	63%	55%	61%	71%	50%	61%	63%	73%
Somewhat disagree (2)						CD	*		F	FGH
	398	195	203	112	175	111	29	142	163	64
	27%	27%	26%	27%	32%	21%	19%	27%	28%	28%
Strongly disagree (1)					E		*			
	541	259	282	118	163	260	46	181	210	104
	36%	36%	37%	28%	29%	49%	30%	34%	36%	45%
Sigma						CD	*			FGH
	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.1	2.2	2.1	2.4	2.2	1.9	2.4	2.2	2.1	1.9
				E	E		HI*	I	I	
Std. Dev.	1.06	1.06	1.06	1.08	1.02	1.02	1.15	1.04	1.06	0.99
Std. Err.	0.03	0.04	0.04	0.05	0.04	0.04	0.09	0.05	0.04	0.06

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

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	410	204	206	154	153	102	54	142	159	54
	27%	28%	27%	37%	28%	19%	36%	27%	27%	23%
				DE	E		I*			
Increased significantly (5)	94	44	50	41	34	19	19	21	40	13
	6%	6%	6%	10%	6%	4%	13%	4%	7%	6%
				E			G*			
Increased (4)	316	160	156	114	119	84	35	121	120	41
	21%	22%	20%	27%	21%	16%	23%	23%	20%	18%
				E			*			
Stayed the same (3)	723	338	386	196	269	258	65	271	263	123
	48%	46%	50%	47%	48%	49%	43%	51%	45%	53%
							*			H
Bottom 2 Box (Net)	367	186	181	68	133	166	31	117	165	54
	24%	26%	23%	16%	24%	32%	20%	22%	28%	23%
				C	CD		*			
Decreased (2)	267	134	134	44	104	119	13	93	121	40
	18%	18%	17%	11%	19%	23%	8%	18%	21%	17%
				C	C		*		F	F
Decreased significantly (1)	100	53	47	24	29	47	18	23	44	14
	7%	7%	6%	6%	5%	9%	12%	4%	7%	6%
							G*			
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	3	3	3	3.2	3	2.8	3	3	2.9	2.9
				DE	E		*			
Std. Dev.	0.85	0.87	0.83	0.82	0.82	0.86	0.97	0.79	0.88	0.81
Std. Err.	0.02	0.03	0.03	0.04	0.03	0.04	0.08	0.03	0.04	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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12. To what extent do you agree or disagree with the following statements: - When it comes to my debt situation, if I could go back and do things differently, I would.

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1500	637	863	479	723	298	72	242	635	551
Base: All Respondents (wtd)	1500	727	773	418	555	527	151	530	588	231
Top 2 Box (Net)	871	415	456	252	351	268	100	325	335	110
	58%	57%	59%	60%	63%	51%	66%	61%	57%	48%
Strongly agree (4)	372	158	213	113	154	104	44	139	150	38
	25%	22%	28%	27%	28%	20%	29%	26%	26%	16%
Somewhat agree (3)	499	257	243	139	197	164	56	186	184	73
	33%	35%	31%	33%	35%	31%	37%	35%	31%	31%
Bottom 2 Box (Net)	629	313	316	166	204	259	51	205	253	121
	42%	43%	41%	40%	37%	49%	34%	39%	43%	52%
Somewhat disagree (2)	352	178	174	112	125	115	29	119	144	59
	23%	24%	23%	27%	23%	22%	19%	23%	25%	25%
Strongly disagree (1)	277	135	142	54	79	144	21	85	109	62
	18%	19%	18%	13%	14%	27%	14%	16%	19%	27%
Sigma	1500	727	773	418	555	527	151	530	588	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.6	2.6	2.7	2.7	2.8	2.4	2.8	2.7	2.6	2.4
				E	E		I*	I	I	
Std. Dev.	1.05	1.02	1.07	1	1.01	1.09	1.01	1.03	1.06	1.05
Std. Err.	0.03	0.04	0.04	0.05	0.04	0.05	0.08	0.04	0.04	0.07

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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