

1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

	Total	Gender		AGE			EDUCATION			
		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)	2005	923	1082	488	801	716	74	329	866	736
Base: All Respondents (wtd)	2005	974	1031	547	682	776	168	742	786	309
1 - 100	145	57	88	43	49	53	18	34	73	20
	7%	6%	9%	8%	7%	7%	11%	5%	9%	7%
							*		G	
101 - 200	205	87	117	48	70	86	5	91	88	21
	10%	9%	11%	9%	10%	11%	3%	12%	11%	7%
							*	FI	FI	
201 - 300	141	84	58	32	50	59	11	60	55	15
	7%	9%	6%	6%	7%	8%	6%	8%	7%	5%
							*			
301 - 400	103	40	63	39	27	37	5	36	50	12
	5%	4%	6%	7%	4%	5%	3%	5%	6%	4%
							*			
401 - 500	213	94	119	56	72	84	16	77	83	37
	11%	10%	12%	10%	11%	11%	9%	10%	11%	12%
							*			
501 - 600	52	33	19	14	21	18	8	15	22	7
	3%	3%	2%	2%	3%	2%	5%	2%	3%	2%
							*			
601 - 700	36	18	19	16	7	14	6	16	9	5
	2%	2%	2%	3%	1%	2%	4%	2%	1%	2%
							*			
701 - 800	60	27	33	13	23	25	2	24	27	7
	3%	3%	3%	2%	3%	3%	1%	3%	3%	2%
							*			
801 - 900	10	4	6	3	1	6	-	3	6	2
	1%	*	1%	1%	*	1%	-	*	1%	1%
							*			
901 - 1000	154	70	84	37	50	68	1	61	51	41
	8%	7%	8%	7%	7%	9%	1%	8%	6%	13%
							*	F		FGH
1001 - 2000	241	140	102	54	77	110	16	76	96	53
	12%	14%	10%	10%	11%	14%	10%	10%	12%	17%
		B					*			GH
2001 - 3000	73	46	27	12	30	30	-	21	24	27
	4%	5%	3%	2%	4%	4%	-	3%	3%	9%
							*			FGH
3001 - 4000	23	11	12	2	10	11	-	2	14	7
	1%	1%	1%	*	2%	1%	-	*	2%	2%

							*			G
4001 - 5000	18	12	6	12	2	4	-	6	8	4
	1%	1%	1%	2%	*	1%	-	1%	1%	1%
				D			*			
5001 - 6000	6	6	*	-	4	3	-	3	2	2
	*	1%	*	-	1%	*	-	*	*	1%
							*			
6001 - 7000	3	3	*	1	-	2	-	-	1	2
	*	*	*	*	-	*	-	-	*	1%
							*			G
7001 - 8000	1	1	*	-	-	1	-	-	-	1
	*	*	*	-	-	*	-	-	-	*
							*			H
9001 - 10000	14	4	9	5	1	7	2	7	3	2
	1%	*	1%	1%	*	1%	1%	1%	*	1%
							*			
Insolvent (\$0/None)	506	237	269	159	188	159	78	208	176	44
	25%	24%	26%	29%	28%	21%	46%	28%	22%	14%
				E	E		GHI*	I	I	
Sigma	2005	974	1031	547	682	776	168	742	786	309
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>										
\$200 or less (Net)	349	144	205	91	119	139	23	125	161	41
	17%	15%	20%	17%	18%	18%	13%	17%	20%	13%
			A				*		I	
\$100 or less (Net)	145	57	88	43	49	53	18	34	73	20
	7%	6%	9%	8%	7%	7%	11%	5%	9%	7%
							*		G	
Mean (Incl. 0)	742.8	823.7	666.3	696.6	673	836.6	469	682.7	701.8	1140.7
		B				D	*			FGH
Std. Dev.	1235.66	1254.53	1213.2	1331.19	1018.32	1331.76	1229.36	1257.98	1087.59	1442.45
Std. Err.	27.6	40.19	37.79	56.9	39	47.81	94.72	46.19	38.79	82.09
Mean (Excl. 0)	993.6	1088.4	901.8	982.9	928.5	1052.5	873.8	948.9	905	1328.2
		B					*			GH
Std. Dev.	1339.2	1338.61	1334.24	1489.98	1092.6	1415.79	1572.43	1395.63	1158.3	1474.45
Std. Err.	34.59	49.3	48.35	75.65	49.15	57.01	165.35	60.41	46.92	90.55
Median	345.4	400	300	300	300	400	50	300	325.1	600

Statistics:  
Overlap formula used  
- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Summary										
Mean	6	6.2	5.7	5.6	6	6.2	5.4	5.9	6	6.4
		B			C	C	*			FGH
Std. Dev.	2.52	2.55	2.48	2.32	2.49	2.66	2.4	2.54	2.55	2.42
Std. Err.	0.06	0.08	0.08	0.1	0.1	0.1	0.18	0.09	0.09	0.14
Median	6	6	5	5	6	6	5	5	6	6

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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Summary										
Mean	5.4	5.6	5.2	5.1	5.4	5.5	5.2	5.2	5.3	6
		B				C	*			FGH
Std. Dev.	2.78	2.8	2.74	2.43	2.81	2.96	2.64	2.76	2.83	2.66
Std. Err.	0.06	0.09	0.09	0.1	0.11	0.11	0.2	0.1	0.1	0.15
Median	5	5	5	5	5	5	5	5	5	6

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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Summary										
Mean	5.1	5.4	4.9	4.8	5.1	5.4	4.9	4.8	5.1	6.3
		B				C	*			FGH
Std. Dev.	3.07	3.11	3.03	2.72	3.05	3.3	3.03	3.08	3.06	2.85
Std. Err.	0.07	0.1	0.09	0.12	0.12	0.12	0.23	0.11	0.11	0.16
Median	5	5	5	5	5	5	5	5	5	6

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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Summary										
Mean	5.6	6.1	5.2	4.8	5.5	6.3	5.5	5.4	5.6	6.4
		B			C	CD	*			FGH
Std. Dev.	2.92	2.9	2.89	2.62	2.84	3.05	2.78	2.85	3.02	2.83
Std. Err.	0.07	0.09	0.09	0.11	0.11	0.11	0.21	0.1	0.11	0.16
Median	5	6	5	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

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

- Column Means:

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

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

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Summary										
Mean	5.7	6	5.4	5.2	5.7	6.1	5.2	5.5	5.7	6.6
		B			C	CD	*			FGH
Std. Dev.	2.91	2.93	2.87	2.58	2.94	3.06	2.86	2.99	2.9	2.61
Std. Err.	0.07	0.09	0.09	0.11	0.11	0.11	0.22	0.11	0.1	0.15
Median	6	6	5	5	6	6	5	5	6	7

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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Summary										
Mean	5.3	5.7	4.9	4.6	5.2	5.8	4.9	5	5.3	6.1
		B			C	CD	*			FGH
Std. Dev.	3	2.92	3.03	2.75	2.93	3.13	2.97	3.03	3	2.84
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.11	0.23	0.11	0.11	0.16
Median	5	5	5	5	5	5	5	5	5	6

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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Summary										
Mean	5.8	6	5.5	5.4	5.7	6.1	5.6	5.6	5.8	6.3
		B				C	*			GH
Std. Dev.	3.06	3.03	3.06	2.93	3	3.17	2.85	3.05	3.14	2.94
Std. Err.	0.07	0.1	0.1	0.13	0.11	0.11	0.22	0.11	0.11	0.17
Median	5	6	5	5	5.9	6	5	5	5	7

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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Summary										
Mean	5.3	5.7	5	4.6	4.9	6.2	4.9	5.2	5.3	5.9
		B				CD	*			FGH
Std. Dev.	3.02	3.02	2.99	2.61	2.88	3.2	2.79	3	3.08	2.97
Std. Err.	0.07	0.1	0.09	0.11	0.11	0.11	0.21	0.11	0.11	0.17
Median	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

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

- Column Means:

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

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

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Summary										
Mean	5.2	4.9	5.5	5.5	5.4	4.8	4.7	5.2	5.4	5
			A	E	E		*		FI	
Std. Dev.	2.75	2.77	2.7	2.48	2.65	2.96	2.75	2.75	2.69	2.82
Std. Err.	0.06	0.09	0.08	0.11	0.1	0.11	0.21	0.1	0.1	0.16
Median	5	5	5	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

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

- Column Means:

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

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

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Summary										
Mean	6.2	6.5	6	5.6	6.1	6.8	5.6	6	6.2	6.9
		B			C	CD	*			FGH
Std. Dev.	2.92	2.89	2.92	2.7	2.86	3.01	2.94	2.89	2.95	2.77
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.11	0.23	0.11	0.11	0.16
Median	6	7	6	5	6	7	5	6	6	7

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION			
		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)	2005	923	1082	488	801	716	74	329	866	736
Base: All Respondents (wtd)	2005	974	1031	547	682	776	168	742	786	309
Top 2 Box (Net)	553	284	270	210	206	137	60	226	199	68
	28%	29%	26%	38%	30%	18%	35%	30%	25%	22%
				DE	E		I*	I		
Strongly agree	164	82	82	50	63	51	22	65	56	21
	8%	8%	8%	9%	9%	7%	13%	9%	7%	7%
							*			
Somewhat agree	389	202	188	161	143	86	37	161	143	48
	19%	21%	18%	29%	21%	11%	22%	22%	18%	15%
				DE	E		*	I		
Bottom 2 Box (Net)	1452	691	761	337	475	639	109	516	587	240
	72%	71%	74%	62%	70%	82%	65%	70%	75%	78%
				C	CD		*			FG
Somewhat disagree	603	261	342	182	197	224	49	220	250	85
	30%	27%	33%	33%	29%	29%	29%	30%	32%	27%
			A				*			
Strongly disagree	848	430	419	155	278	415	60	295	337	156
	42%	44%	41%	28%	41%	53%	36%	40%	43%	50%
				C	CD		*			FGH
Sigma	2005	974	1031	547	682	776	168	742	786	309
	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

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

- Column Means:

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

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

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5\_2. To what extent do you agree or disagree with the following: - As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be

	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)	2005	923	1082	488	801	716	74	329	866	736
Base: All Respondents (wtd)	2005	974	1031	547	682	776	168	742	786	309
Top 2 Box (Net)	930	453	476	286	328	316	75	370	358	127
	46%	47%	46%	52%	48%	41%	44%	50%	46%	41%
				E	E		*	I		
Strongly agree	234	107	127	68	77	89	25	102	83	24
	12%	11%	12%	12%	11%	12%	15%	14%	11%	8%
							*	I		
Somewhat agree	696	346	349	218	251	227	49	269	275	102
	35%	36%	34%	40%	37%	29%	29%	36%	35%	33%
				E	E		*			
Bottom 2 Box (Net)	1075	521	554	262	354	460	94	371	428	182
	54%	53%	54%	48%	52%	59%	56%	50%	54%	59%
						CD	*			G
Somewhat disagree	574	245	329	194	188	192	49	186	248	91
	29%	25%	32%	35%	28%	25%	29%	25%	32%	29%
			A	DE			*		G	
Strongly disagree	501	276	225	67	166	268	45	185	180	91
	25%	28%	22%	12%	24%	34%	27%	25%	23%	30%
		B			C	CD	*			H
Sigma	2005	974	1031	547	682	776	168	742	786	309
	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

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

- Column Means:

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

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

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5\_3. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest rate increases

	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)	2005	923	1082	488	801	716	74	329	866	736
Base: All Respondents (wtd)	2005	974	1031	547	682	776	168	742	786	309
Top 2 Box (Net)	703	323	380	219	253	231	65	291	258	90
	35%	33%	37%	40%	37%	30%	38%	39%	33%	29%
				E	E		*	I		
Strongly agree	171	83	88	55	50	66	14	80	56	21
	9%	9%	9%	10%	7%	8%	8%	11%	7%	7%
							*			
Somewhat agree	532	240	293	164	203	166	51	211	201	69
	27%	25%	28%	30%	30%	21%	30%	28%	26%	22%
				E	E		*			
Bottom 2 Box (Net)	1302	652	650	329	429	545	104	451	528	219
	65%	67%	63%	60%	63%	70%	62%	61%	67%	71%
						CD	*			G
Somewhat disagree	703	336	367	204	235	264	62	224	304	113
	35%	35%	36%	37%	34%	34%	37%	30%	39%	37%
							*		G	
Strongly disagree	599	316	283	125	194	280	42	228	224	105
	30%	32%	28%	23%	28%	36%	25%	31%	29%	34%
						CD	*			H
Sigma	2005	974	1031	547	682	776	168	742	786	309
	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

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

- Column Means:

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

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

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5\_4. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate increases impact my financial situation

	Total	Gender		AGE			EDUCATION			
		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)	2005	923	1082	488	801	716	74	329	866	736
Base: All Respondents (wtd)	2005	974	1031	547	682	776	168	742	786	309
Top 2 Box (Net)	1466	728	738	355	507	604	111	518	597	240
	73%	75%	72%	65%	74%	78%	66%	70%	76%	78%
				C	C		*			FG
Strongly agree	589	310	278	105	194	290	32	209	238	110
	29%	32%	27%	19%	28%	37%	19%	28%	30%	36%
				C	CD		*			FGH
Somewhat agree	878	418	460	250	313	315	79	309	360	130
	44%	43%	45%	46%	46%	41%	47%	42%	46%	42%
							*			
Bottom 2 Box (Net)	539	246	292	193	174	172	58	224	189	69
	27%	25%	28%	35%	26%	22%	34%	30%	24%	22%
				DE			I*	I		
Somewhat disagree	368	172	196	143	122	102	35	146	135	52
	18%	18%	19%	26%	18%	13%	20%	20%	17%	17%
				DE			*			
Strongly disagree	171	75	96	50	52	69	23	78	53	17
	9%	8%	9%	9%	8%	9%	14%	10%	7%	5%
							I*	I		
Sigma	2005	974	1031	547	682	776	168	742	786	309
	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

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

- Column Means:

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

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

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5\_5. To what extent do you agree or disagree with the following: - With interest rates rising, I will be more careful with how I spend my money.

	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)	2005	923	1082	488	801	716	74	329	866	736
Base: All Respondents (wtd)	2005	974	1031	547	682	776	168	742	786	309
Top 2 Box (Net)	1446	649	797	425	491	530	117	557	567	206
	72%	67%	77%	78%	72%	68%	69%	75%	72%	67%
			A	E			*	I	I	
Strongly agree	513	209	304	135	175	203	40	225	186	62
	26%	21%	30%	25%	26%	26%	24%	30%	24%	20%
			A				*	HI		
Somewhat agree	933	440	493	290	316	327	77	332	381	144
	47%	45%	48%	53%	46%	42%	46%	45%	48%	47%
				E			*			
Bottom 2 Box (Net)	559	325	233	123	190	246	52	185	219	103
	28%	33%	23%	22%	28%	32%	31%	25%	28%	33%
			B			C	*			GH
Somewhat disagree	327	184	144	83	118	126	39	103	120	65
	16%	19%	14%	15%	17%	16%	23%	14%	15%	21%
			B				*			GH
Strongly disagree	231	142	90	40	72	119	13	82	99	37
	12%	15%	9%	7%	11%	15%	8%	11%	13%	12%
			B			CD	*			
Sigma	2005	974	1031	547	682	776	168	742	786	309
	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

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

- Column Means:

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

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

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5\_6. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Total	Gender		AGE			EDUCATION			
		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)	2005	923	1082	488	801	716	74	329	866	736
Base: All Respondents (wtd)	2005	974	1031	547	682	776	168	742	786	309
Top 2 Box (Net)	802	362	440	268	304	230	63	325	309	104
	40%	37%	43%	49%	45%	30%	38%	44%	39%	34%
				E	E		*	I	I	
Strongly agree	209	93	116	67	67	74	23	88	76	21
	10%	10%	11%	12%	10%	10%	14%	12%	10%	7%
							*	I		
Somewhat agree	593	269	324	202	236	155	40	237	233	83
	30%	28%	31%	37%	35%	20%	24%	32%	30%	27%
				E	E		*			
Bottom 2 Box (Net)	1203	613	591	279	378	546	105	417	477	205
	60%	63%	57%	51%	55%	70%	62%	56%	61%	66%
						CD	*			GH
Somewhat disagree	623	305	318	188	192	243	63	209	255	95
	31%	31%	31%	34%	28%	31%	37%	28%	32%	31%
							*			
Strongly disagree	581	307	273	90	186	304	42	207	222	109
	29%	32%	27%	17%	27%	39%	25%	28%	28%	35%
					C	CD	*			GH
Sigma	2005	974	1031	547	682	776	168	742	786	309
	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

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

- Column Means:

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

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

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6. To what extent do you agree or disagree with the following: - My financial situation is the worst around the holidays more than any other time of 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)	2005	923	1082	488	801	716	74	329	866	736
Base: All Respondents (wtd)	2005	974	1031	547	682	776	168	742	786	309
Top 2 Box (Net)	900	414	486	286	324	290	71	348	348	132
	45%	43%	47%	52%	48%	37%	42%	47%	44%	43%
				E	E		*			
Strongly agree	311	135	176	102	126	83	31	138	111	31
	16%	14%	17%	19%	18%	11%	19%	19%	14%	10%
				E	E		*	I	I	
Somewhat agree	589	279	310	185	198	206	40	210	238	102
	29%	29%	30%	34%	29%	27%	23%	28%	30%	33%
				E			*			
Bottom 2 Box (Net)	1105	560	545	261	358	486	98	393	438	176
	55%	57%	53%	48%	52%	63%	58%	53%	56%	57%
						CD	*			
Somewhat disagree	603	293	310	159	201	243	62	201	247	94
	30%	30%	30%	29%	29%	31%	37%	27%	31%	30%
							*			
Strongly disagree	502	267	235	102	157	243	36	193	191	83
	25%	27%	23%	19%	23%	31%	21%	26%	24%	27%
						CD	*			
Sigma	2005	974	1031	547	682	776	168	742	786	309
	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

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

- Column Means:

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

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

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