

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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
1 - 100	145	82	63	58	25
	7%	7%	8%	8%	5%
101 - 200	205	115	90	67	48
	10%	9%	12%	9%	9%
201 - 300	141	94	47	67	28
	7%	8%	6%	9%	5%
301 - 400	103	52	51	41	11
	5%	4%	7%	6%	2%
401 - 500	213	147	66	72	75
	11%	12%	9%	10%	14%
501 - 600	52	24	29	14	10
	3%	2%	4%	2%	2%
601 - 700	36	22	14	14	8
	2%	2%	2%	2%	2%
701 - 800	60	42	19	29	13
	3%	3%	2%	4%	2%
801 - 900	10	5	5	3	3
	1%	*	1%	*	1%
901 - 1000	154	115	39	63	52
	8%	9%	5%	9%	10%
1001 - 2000	241	207	34	109	98
	12%	17%	4%	15%	19%
2001 - 3000	73	61	11	26	35

	4%	5%	1%	4%	7%
		B			C
3001 - 4000	23	20	3	10	9
	1%	2%	*	1%	2%
4001 - 5000	18	11	7	4	7
	1%	1%	1%	1%	1%
5001 - 6000	6	6	-	3	4
	*	1%	-	*	1%
6001 - 7000	3	3	*	1	2
	*	*	*	*	*
7001 - 8000	1	1	-	1	-
	*	*	-	*	-
9001 - 10000	14	10	4	4	5
	1%	1%	1%	1%	1%
Insolvent (\$0/None)	506	221	285	131	90
	25%	18%	37%	18%	17%
			A		
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
\$200 or less (Net)	349	197	152	124	73
	17%	16%	20%	17%	14%
\$100 or less (Net)	145	82	63	58	25
	7%	7%	8%	8%	5%
Mean (Incl. 0)	742.8	922	453.5	805.2	1082.3
		B			C
Std. Dev.	1235.66	1330.11	1001.02	1206.3	1469.38
Std. Err.	27.6	37.81	36.14	45.09	64.32
Mean (Excl. 0)	993.6	1122.5	721.8	985.9	1307.4
		B			C
Std. Dev.	1339.2	1388.88	1184.03	1266.42	1521.24
Std. Err.	34.59	43.56	53.92	52.38	73.19

Median	345.4	500	200	400	500

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

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

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

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2_1. 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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	569	432	137	197	235
	28%	35%	18%	28%	45%
		B			C
10 - Much better (10)	280	201	79	71	131
	14%	16%	10%	10%	25%
		B			C
9	109	96	13	52	44
	5%	8%	2%	7%	8%
		B			
8	179	134	45	75	60
	9%	11%	6%	10%	11%
		B			
7	201	132	70	84	48
	10%	11%	9%	12%	9%
6	236	155	81	95	60
	12%	13%	11%	13%	11%
5	543	283	260	165	118
	27%	23%	34%	23%	23%
			A		
4	143	82	61	62	20
	7%	7%	8%	9%	4%
				D	
Bottom 3 Box (Net)	314	155	159	113	41
	16%	13%	21%	16%	8%
			A	D	
3	121	64	58	47	17
	6%	5%	8%	7%	3%
				D	
2	70	36	35	30	5
	4%	3%	5%	4%	1%
				D	
1 - Much worse (1)	122	55	67	36	19
	6%	4%	9%	5%	4%

			A		
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	6	6.4	5.3	5.9	7
		B			C
Std. Dev.	2.52	2.5	2.43	2.42	2.48
Std. Err.	0.06	0.07	0.09	0.09	0.11
Median	6	6	5	6	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

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

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

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2_2. 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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	496	378	118	171	207
	25%	31%	15%	24%	40%
		B			C
10 - Much better (10)	241	175	66	58	116
	12%	14%	9%	8%	22%
		B			C
9	111	95	17	52	42
	6%	8%	2%	7%	8%
		B			
8	144	108	36	60	48
	7%	9%	5%	8%	9%
		B			
7	159	103	56	62	41
	8%	8%	7%	9%	8%
6	209	145	64	85	59
	10%	12%	8%	12%	11%
5	428	251	177	137	115
	21%	20%	23%	19%	22%
4	173	116	57	86	29
	9%	9%	7%	12%	6%
				D	
Bottom 3 Box (Net)	540	245	295	175	70
	27%	20%	38%	24%	14%
			A	D	
3	176	93	83	67	26
	9%	8%	11%	9%	5%
				D	
2	130	59	71	47	12
	6%	5%	9%	7%	2%
			A	D	
1 - Much worse (1)	234	94	140	61	33
	12%	8%	18%	9%	6%

			A		
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	5.4	5.9	4.6	5.4	6.5
		B			C
Std. Dev.	2.78	2.7	2.72	2.59	2.71
Std. Err.	0.06	0.08	0.1	0.1	0.12
Median	5	6	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

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

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

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3_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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	515	385	130	172	213
	26%	31%	17%	24%	41%
		B			C
10 - Extremely confident (10)	289	218	72	87	131
	14%	18%	9%	12%	25%
		B			C
9	89	63	26	38	25
	4%	5%	3%	5%	5%
8	137	105	32	47	58
	7%	8%	4%	7%	11%
		B			C
7	156	104	52	52	51
	8%	8%	7%	7%	10%
6	156	108	48	77	31
	8%	9%	6%	11%	6%
				D	
5	366	232	134	146	86
	18%	19%	17%	20%	16%
4	151	100	52	73	27
	8%	8%	7%	10%	5%
				D	
Bottom 3 Box (Net)	661	309	351	196	114
	33%	25%	46%	27%	22%
			A		
3	133	77	55	56	21
	7%	6%	7%	8%	4%
				D	
2	121	53	68	33	20
	6%	4%	9%	5%	4%
			A		
1 - Not at all confident (1)	408	180	228	107	73

	20%	15%	30%	15%	14%
			A		
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	5.1	5.7	4.3	5.3	6.2
		B			C
Std. Dev.	3.07	3	3	2.83	3.13
Std. Err.	0.07	0.09	0.11	0.11	0.14
Median	5	5	4	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

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

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

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3_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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	595	433	162	196	237
	30%	35%	21%	27%	45%
		B			C
10 - Extremely confident (10)	306	225	81	82	143
	15%	18%	11%	11%	27%
		B			C
9	95	73	22	36	36
	5%	6%	3%	5%	7%
		B			
8	194	136	58	78	58
	10%	11%	8%	11%	11%
7	201	135	66	88	47
	10%	11%	9%	12%	9%
6	193	132	61	84	49
	10%	11%	8%	12%	9%
5	353	199	154	114	85
	18%	16%	20%	16%	16%
4	153	89	63	63	26
	8%	7%	8%	9%	5%
				D	
Bottom 3 Box (Net)	510	249	261	170	79
	25%	20%	34%	24%	15%
			A	D	
3	135	73	62	50	23
	7%	6%	8%	7%	4%
2	96	43	53	26	17
	5%	3%	7%	4%	3%
			A		
1 - Not at all confident (1)	279	133	146	95	38
	14%	11%	19%	13%	7%

			A	D	
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	5.6	6.1	4.9	5.6	6.7
		B			C
Std. Dev.	2.92	2.86	2.88	2.78	2.86
Std. Err.	0.07	0.08	0.1	0.1	0.12
Median	5	6	5	6	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

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

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

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3_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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	620	462	159	204	257
	31%	37%	21%	29%	49%
		B			C
10 - Extremely confident (10)	307	216	90	76	140
	15%	17%	12%	11%	27%
		B			C
9	129	108	21	55	53
	6%	9%	3%	8%	10%
		B			
8	185	138	47	74	64
	9%	11%	6%	10%	12%
		B			
7	201	129	72	79	50
	10%	10%	9%	11%	10%
6	201	124	77	83	41
	10%	10%	10%	12%	8%
5	341	212	129	133	79
	17%	17%	17%	19%	15%
4	144	93	51	66	27
	7%	7%	7%	9%	5%
				D	
Bottom 3 Box (Net)	498	219	279	151	68
	25%	18%	36%	21%	13%
			A	D	
3	136	74	62	53	21
	7%	6%	8%	7%	4%
2	116	51	65	38	13
	6%	4%	9%	5%	2%
			A		
1 - Not at all confident (1)	246	94	152	60	34
	12%	8%	20%	8%	6%

			A		
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	5.7	6.2	4.9	5.7	6.9
		B			C
Std. Dev.	2.91	2.76	2.96	2.65	2.78
Std. Err.	0.07	0.08	0.11	0.1	0.12
Median	6	6	5	6	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

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

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

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3_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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	534	385	149	178	207
	27%	31%	19%	25%	40%
		B			C
10 - Extremely confident (10)	273	199	74	79	120
	14%	16%	10%	11%	23%
		B			C
9	88	65	23	34	30
	4%	5%	3%	5%	6%
8	172	121	51	65	56
	9%	10%	7%	9%	11%
7	185	135	50	77	58
	9%	11%	7%	11%	11%
		B			
6	155	102	53	68	33
	8%	8%	7%	10%	6%
5	370	221	149	140	81
	18%	18%	19%	20%	16%
4	130	86	44	53	32
	6%	7%	6%	7%	6%
Bottom 3 Box (Net)	632	309	323	199	110
	32%	25%	42%	28%	21%
			A	D	
3	161	87	74	52	35
	8%	7%	10%	7%	7%
2	114	66	48	42	24
	6%	5%	6%	6%	5%
1 - Not at all confident (1)	357	156	201	105	51

	18%	13%	26%	15%	10%
			A	D	
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	5.3	5.7	4.5	5.3	6.3
		B			C
Std. Dev.	3	2.93	2.97	2.83	2.98
Std. Err.	0.07	0.08	0.11	0.11	0.13
Median	5	6	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

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

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

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3_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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	665	424	242	198	225
	33%	34%	31%	28%	43%
					C
10 - Extremely confident (10)	384	237	147	96	141
	19%	19%	19%	13%	27%
					C
9	99	68	31	35	33
	5%	6%	4%	5%	6%
8	182	119	63	67	52
	9%	10%	8%	9%	10%
7	185	110	75	73	37
	9%	9%	10%	10%	7%
6	135	95	41	52	43
	7%	8%	5%	7%	8%
5	378	214	165	125	88
	19%	17%	21%	18%	17%
4	124	78	46	56	22
	6%	6%	6%	8%	4%
				D	
Bottom 3 Box (Net)	517	318	200	211	106
	26%	26%	26%	30%	20%
				D	
3	133	102	31	75	27
	7%	8%	4%	10%	5%
		B		D	
2	85	55	30	30	25
	4%	4%	4%	4%	5%
1 - Not at all confident (1)	299	161	139	106	55
	15%	13%	18%	15%	11%

			A		
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	5.8	5.8	5.6	5.4	6.4
					C
Std. Dev.	3.06	3.02	3.11	2.92	3.06
Std. Err.	0.07	0.09	0.11	0.11	0.13
Median	5	6	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

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

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

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3_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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	555	398	156	152	246
	28%	32%	20%	21%	47%
		B			C
10 - Extremely confident (10)	297	220	77	72	148
	15%	18%	10%	10%	28%
		B			C
9	98	78	21	39	39
	5%	6%	3%	5%	7%
		B			
8	159	101	58	42	60
	8%	8%	8%	6%	11%
					C
7	162	117	45	68	49
	8%	9%	6%	10%	9%
		B			
6	157	104	53	69	34
	8%	8%	7%	10%	7%
5	378	221	157	138	83
	19%	18%	20%	19%	16%
4	138	85	53	60	26
	7%	7%	7%	8%	5%
Bottom 3 Box (Net)	615	312	303	228	84
	31%	25%	39%	32%	16%
			A	D	
3	158	87	70	59	29
	8%	7%	9%	8%	6%
2	115	64	51	49	15
	6%	5%	7%	7%	3%
				D	
1 - Not at all confident (1)	342	161	181	120	40

	17%	13%	24%	17%	8%
			A	D	
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	5.3	5.8	4.6	5.1	6.8
		B			C
Std. Dev.	3.02	2.99	2.94	2.85	2.91
Std. Err.	0.07	0.08	0.11	0.11	0.13
Median	5	5.8	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

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

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

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4_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 the impact of rising interest rates on my financial situation

	Total	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	442	263	178	180	83
	22%	21%	23%	25%	16%
				D	
10 - Strongly agree (10)	191	112	79	71	41
	10%	9%	10%	10%	8%
9	82	60	21	44	16
	4%	5%	3%	6%	3%
				D	
8	169	91	77	65	27
	8%	7%	10%	9%	5%
				D	
7	203	131	72	99	31
	10%	11%	9%	14%	6%
				D	
6	222	125	97	94	31
	11%	10%	13%	13%	6%
				D	
5	404	218	186	134	84
	20%	18%	24%	19%	16%
			A		
4	149	110	39	67	43
	7%	9%	5%	9%	8%
		B			
Bottom 3 Box (Net)	585	391	194	141	250
	29%	32%	25%	20%	48%
		B			C
3	187	120	67	66	53
	9%	10%	9%	9%	10%
2	101	69	32	28	42
	5%	6%	4%	4%	8%
					C
1 - Strongly disagree (1)	297	202	95	47	155
	15%	16%	12%	7%	30%

					C
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	5.2	5.1	5.4	5.8	4.1
				D	
Std. Dev.	2.75	2.8	2.65	2.51	2.9
Std. Err.	0.06	0.08	0.1	0.09	0.13
Median	5	5	5	6	4

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

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

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

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4_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 will be able to cover all living and family expenses in the next 12 months without going into further debt

	Total	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 3 Box (Net)	753	539	214	245	295
	38%	44%	28%	34%	56%
		B			C
10 - Strongly agree (10)	422	308	114	121	187
	21%	25%	15%	17%	36%
		B			C
9	131	95	35	45	50
	7%	8%	5%	6%	10%
		B			
8	200	136	64	78	58
	10%	11%	8%	11%	11%
7	205	135	70	103	32
	10%	11%	9%	14%	6%
				D	
6	186	110	76	72	38
	9%	9%	10%	10%	7%
5	329	177	153	109	68
	16%	14%	20%	15%	13%
			A		
4	144	86	58	63	22
	7%	7%	8%	9%	4%
				D	
Bottom 3 Box (Net)	388	191	197	124	67
	19%	15%	26%	17%	13%
			A		
3	110	59	52	37	22
	6%	5%	7%	5%	4%
2	71	33	38	22	11
	4%	3%	5%	3%	2%
1 - Strongly disagree (1)	207	100	107	65	34
	10%	8%	14%	9%	7%

			A		
Sigma	2005	1238	767	716	522
	100%	100%	100%	100%	100%
Summary					
Mean	6.2	6.6	5.5	6.2	7.2
		B			C
Std. Dev.	2.92	2.85	2.9	2.75	2.87
Std. Err.	0.07	0.08	0.1	0.1	0.13
Median	6	7	5	6	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

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

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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 2 Box (Net)	553	311	242	225	87
	28%	25%	32%	31%	17%
			A	D	
Strongly agree	164	81	83	48	33
	8%	7%	11%	7%	6%
			A		
Somewhat agree	389	231	159	177	54
	19%	19%	21%	25%	10%
				D	
Bottom 2 Box (Net)	1452	926	525	491	435
	72%	75%	68%	69%	83%
		B			C
Somewhat disagree	603	338	266	233	104
	30%	27%	35%	33%	20%
			A	D	
Strongly disagree	848	589	260	258	331
	42%	48%	34%	36%	63%
		B			C
Sigma	2005	1238	767	716	522
	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

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

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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have		AMOUNT	PERSONAL DEBT	
		Yes	No	Yes	No	Insolvent	Top 3 Box	Bottom 3 Box
		A	B	C	D	E	F	G
Base: All Respondents (unwtd)	2005	1361	644	794	567	426	846	258
Base: All Respondents (wtd)	2005	1238	767	716	522	506	805	268
Top 2 Box (Net)	930	549	381	405	144	305	167	202
	46%	44%	50%	57%	28%	60%	21%	75%
				D				F
Strongly agree	234	127	108	85	42	103	27	98
	12%	10%	14%	12%	8%	20%	3%	36%
								F
Somewhat agree	696	422	274	320	102	202	139	104
	35%	34%	36%	45%	20%	40%	17%	39%
				D				F
Bottom 2 Box (Net)	1075	689	386	311	378	201	638	66
	54%	56%	50%	43%	72%	40%	79%	25%
					C		G	
Somewhat disagree	574	337	237	199	138	121	244	49
	29%	27%	31%	28%	27%	24%	30%	18%
							G	
Strongly disagree	501	352	149	112	239	80	394	17
	25%	28%	19%	16%	46%	16%	49%	6%
		B			C		G	
Sigma	2005	1238	767	716	522	506	805	268
	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

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

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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 2 Box (Net)	703	417	286	283	134
	35%	34%	37%	40%	26%
Strongly agree	171	103	68	67	36
	9%	8%	9%	9%	7%
Somewhat agree	532	314	218	216	98
	27%	25%	28%	30%	19%
Bottom 2 Box (Net)	1302	821	481	433	388
	65%	66%	63%	60%	74%
Somewhat disagree	703	411	292	271	140
	35%	33%	38%	38%	27%
Strongly disagree	599	410	189	161	249
	30%	33%	25%	23%	48%
Sigma	2005	1238	767	716	522
	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

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

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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 2 Box (Net)	1466	981	486	545	435
	73%	79%	63%	76%	83%
Strongly agree	589	425	163	198	227
	29%	34%	21%	28%	43%
Somewhat agree	878	555	323	347	208
	44%	45%	42%	48%	40%
Bottom 2 Box (Net)	539	257	282	171	86
	27%	21%	37%	24%	17%
Somewhat disagree	368	187	180	135	52
	18%	15%	24%	19%	10%
Strongly disagree	171	70	101	36	34
	9%	6%	13%	5%	7%
Sigma	2005	1238	767	716	522
	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

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

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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 2 Box (Net)	1446	889	557	589	301
	72%	72%	73%	82%	58%
				D	
Strongly agree	513	307	206	206	101
	26%	25%	27%	29%	19%
				D	
Somewhat agree	933	582	351	382	200
	47%	47%	46%	53%	38%
				D	
Bottom 2 Box (Net)	559	348	210	127	221
	28%	28%	27%	18%	42%
					C
Somewhat disagree	327	201	126	90	112
	16%	16%	16%	13%	21%
					C
Strongly disagree	231	147	84	38	110
	12%	12%	11%	5%	21%
					C
Sigma	2005	1238	767	716	522
	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

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

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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 2 Box (Net)	802	430	371	319	112
	40%	35%	48%	44%	21%
Strongly agree	209	115	94	80	35
	10%	9%	12%	11%	7%
Somewhat agree	593	316	278	239	77
	30%	25%	36%	33%	15%
Bottom 2 Box (Net)	1203	807	396	397	410
	60%	65%	52%	56%	79%
Somewhat disagree	623	391	232	239	152
	31%	32%	30%	33%	29%
Strongly disagree	581	417	164	158	258
	29%	34%	21%	22%	50%
Sigma	2005	1238	767	716	522
	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

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

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	HOME OWNERSHIP - Own		HOME OWNERSHIP - Have	
		Yes A	No B	Yes C	No D
Base: All Respondents (unwtd)	2005	1361	644	794	567
Base: All Respondents (wtd)	2005	1238	767	716	522
Top 2 Box (Net)	900	531	369	364	167
	45%	43%	48%	51%	32%
				D	
Strongly agree	311	165	146	116	49
	16%	13%	19%	16%	9%
			A	D	
Somewhat agree	589	366	223	248	118
	29%	30%	29%	35%	23%
				D	
Bottom 2 Box (Net)	1105	706	399	351	355
	55%	57%	52%	49%	68%
					C
Somewhat disagree	603	373	230	221	151
	30%	30%	30%	31%	29%
Strongly disagree	502	333	169	130	203
	25%	27%	22%	18%	39%
					C
Sigma	2005	1238	767	716	522
	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

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

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

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