

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			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)	2001	904	1097	463	781	757	96	352	914	639
Base: All Respondents (wtd)	2001	972	1029	546	680	774	197	711	784	308
Top 3 Box (Net)	500	252	248	125	153	222	49	176	193	81
	25%	26%	24%	23%	23%	29%	25%	25%	25%	26%
						D	*			
10 - Much better (10)	224	126	99	57	66	101	20	79	89	37
	11%	13%	10%	10%	10%	13%	10%	11%	11%	12%
		B					*			
9	102	43	58	29	31	42	12	36	39	15
	5%	4%	6%	5%	5%	5%	6%	5%	5%	5%
							*			
8	174	83	91	39	56	79	18	61	65	30
	9%	9%	9%	7%	8%	10%	9%	9%	8%	10%
							*			
7	227	101	126	62	77	88	17	75	104	31
	11%	10%	12%	11%	11%	11%	9%	11%	13%	10%
							*			
6	219	121	98	62	76	81	22	71	83	43
	11%	12%	10%	11%	11%	10%	11%	10%	11%	14%
							*			H
5	616	302	313	168	194	253	64	211	238	103
	31%	31%	30%	31%	29%	33%	32%	30%	30%	33%
							*			
4	159	74	86	45	57	57	13	53	71	22
	8%	8%	8%	8%	8%	7%	7%	7%	9%	7%
							*			
Bottom 3 Box (Net)	280	122	158	84	122	74	32	126	95	28
	14%	13%	15%	15%	18%	10%	16%	18%	12%	9%
				E	E		*	HI		
3	98	50	48	26	39	32	9	38	37	13
	5%	5%	5%	5%	6%	4%	5%	5%	5%	4%
							*			
2	63	30	33	23	23	18	6	30	22	6
	3%	3%	3%	4%	3%	2%	3%	4%	3%	2%
							*			
1 - Much worse (1)	119	42	77	35	60	24	16	58	36	9
	6%	4%	7%	6%	9%	3%	8%	8%	5%	3%
			A	E	E		I*	HI		
Sigma	2001	972	1029	546	680	774	197	711	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.9	6	5.7	5.7	5.6	6.2	5.7	5.7	5.9	6.1
						CD	*			G
Std. Dev.	2.4	2.36	2.43	2.41	2.48	2.28	2.47	2.52	2.33	2.2
Std. Err.	0.05	0.08	0.08	0.1	0.1	0.08	0.18	0.09	0.08	0.13
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 (*)

2_1. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Felt anxiety over the arrival of your holiday-spending bills (i.e. credit cards)

		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)	2001	904	1097	463	781	757	96	352	914	639
Base: All Respondents (wtd)	2001	972	1029	546	680	774	197	711	784	308
Top 2 Box (Net)	614	294	320	208	236	170	67	233	222	92
	31%	30%	31%	38%	35%	22%	34%	33%	28%	30%
				E	E		*			
Strongly agree	141	68	73	43	59	39	13	58	47	23
	7%	7%	7%	8%	9%	5%	7%	8%	6%	8%
					E		*			
Somewhat agree	473	226	246	165	177	131	53	175	176	69
	24%	23%	24%	30%	26%	17%	27%	25%	22%	22%
				E	E		*			
Bottom 2 Box (Net)	1387	678	709	338	444	605	130	478	562	216
	69%	70%	69%	62%	65%	78%	66%	67%	72%	70%
						CD	*			
Somewhat disagree	666	326	341	186	217	263	57	241	268	100
	33%	33%	33%	34%	32%	34%	29%	34%	34%	33%
							*			
Strongly disagree	721	353	368	152	227	342	73	238	294	116
	36%	36%	36%	28%	33%	44%	37%	33%	37%	38%
						CD	*			
Sigma	2001	972	1029	546	680	774	197	711	784	308
	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 (*)

2_2. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Lost sleep because of over-spending on the holidays

		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)	2001	904	1097	463	781	757	96	352	914	639
Base: All Respondents (wtd)	2001	972	1029	546	680	774	197	711	784	308
Top 2 Box (Net)	442	234	208	158	188	95	60	170	165	47
	22%	24%	20%	29%	28%	12%	30%	24%	21%	15%
				E	E		HI*	I	I	
Strongly agree	120	58	62	38	46	35	13	57	37	12
	6%	6%	6%	7%	7%	5%	7%	8%	5%	4%
							*	HI		
Somewhat agree	322	176	146	120	142	60	47	113	127	35
	16%	18%	14%	22%	21%	8%	24%	16%	16%	11%
		B		E	E		I*		I	
Bottom 2 Box (Net)	1559	738	821	388	492	679	137	541	620	261
	78%	76%	80%	71%	72%	88%	70%	76%	79%	85%
						CD	*		F	FGH
Somewhat disagree	666	316	350	185	221	260	55	248	247	116
	33%	33%	34%	34%	32%	34%	28%	35%	31%	38%
							*			H
Strongly disagree	893	422	471	203	271	419	82	293	373	145
	45%	43%	46%	37%	40%	54%	42%	41%	48%	47%
						CD	*		G	
Sigma	2001	972	1029	546	680	774	197	711	784	308
	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 (*)

2_3. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Felt regret over how much I spent over the holidays.

	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)	2001	904	1097	463	781	757	96	352	914	639
Base: All Respondents (wtd)	2001	972	1029	546	680	774	197	711	784	308
Top 2 Box (Net)	626	312	314	225	233	168	61	231	232	101
	31%	32%	30%	41%	34%	22%	31%	32%	30%	33%
				DE	E		*			
Strongly agree	140	54	86	47	54	38	11	62	45	22
	7%	6%	8%	9%	8%	5%	5%	9%	6%	7%
			A	E	E		*			
Somewhat agree	486	258	228	177	179	130	51	169	187	80
	24%	27%	22%	32%	26%	17%	26%	24%	24%	26%
				E	E		*			
Bottom 2 Box (Net)	1375	660	715	322	447	606	136	480	553	207
	69%	68%	70%	59%	66%	78%	69%	68%	70%	67%
					C	CD	*			
Somewhat disagree	711	335	376	195	245	271	70	262	273	105
	36%	34%	37%	36%	36%	35%	36%	37%	35%	34%
							*			
Strongly disagree	665	325	339	127	203	336	65	218	279	102
	33%	33%	33%	23%	30%	43%	33%	31%	36%	33%
					C	CD	*			
Sigma	2001	972	1029	546	680	774	197	711	784	308
	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 (*)

2_4. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Made New Year's resolutions to get your finances back on track.

		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)	2001	904	1097	463	781	757	96	352	914	639
Base: All Respondents (wtd)	2001	972	1029	546	680	774	197	711	784	308
Top 2 Box (Net)	810	361	449	266	308	236	67	293	320	129
	40%	37%	44%	49%	45%	30%	34%	41%	41%	42%
			A	E	E		*			
Strongly agree	195	74	121	74	69	53	12	64	87	32
	10%	8%	12%	14%	10%	7%	6%	9%	11%	10%
			A	E	E		*			
Somewhat agree	614	287	328	192	239	183	55	230	233	97
	31%	29%	32%	35%	35%	24%	28%	32%	30%	31%
				E	E		*			
Bottom 2 Box (Net)	1191	612	580	281	372	538	130	418	464	179
	60%	63%	56%	51%	55%	70%	66%	59%	59%	58%
			B			CD	*			
Somewhat disagree	540	268	272	142	185	213	55	204	200	81
	27%	28%	26%	26%	27%	28%	28%	29%	26%	26%
							*			
Strongly disagree	651	343	308	139	187	325	75	214	264	98
	33%	35%	30%	25%	28%	42%	38%	30%	34%	32%
			B			CD	*			
Sigma	2001	972	1029	546	680	774	197	711	784	308
	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 (*)

2_5. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Increased your debt load on leisure or entertainment to combat boredom.

		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)	2001	904	1097	463	781	757	96	352	914	639
Base: All Respondents (wtd)	2001	972	1029	546	680	774	197	711	784	308
Top 2 Box (Net)	444	250	194	173	184	87	47	166	168	63
	22%	26%	19%	32%	27%	11%	24%	23%	21%	20%
		B		E	E		*			
Strongly agree	75	42	34	30	21	24	5	33	25	12
	4%	4%	3%	6%	3%	3%	3%	5%	3%	4%
							*			
Somewhat agree	369	208	161	143	163	63	41	133	144	50
	18%	21%	16%	26%	24%	8%	21%	19%	18%	16%
		B		E	E		*			
Bottom 2 Box (Net)	1557	723	834	373	497	688	151	545	616	246
	78%	74%	81%	68%	73%	89%	76%	77%	79%	80%
			A			CD	*			
Somewhat disagree	717	337	380	194	248	276	67	267	275	108
	36%	35%	37%	35%	36%	36%	34%	37%	35%	35%
							*			
Strongly disagree	840	385	454	179	249	412	84	278	341	137
	42%	40%	44%	33%	37%	53%	42%	39%	43%	44%
						CD	*			
Sigma	2001	972	1029	546	680	774	197	711	784	308
	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 (*)