

1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debts, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month?

		Gender		AGE	
	Total	Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
1 - 100	163	72	91	59	44
	8%	7%	9%	11%	6%
				D	
101 - 200	144	60	84	38	53
	7%	6%	8%	7%	8%
201 - 300	119	63	56	42	32
	6%	6%	5%	8%	5%
301 - 400	71	27	44	21	23
	4%	3%	4%	4%	3%
401 - 500	211	85	126	44	79
	11%	9%	12%	8%	12%
			A		
501 - 600	41	25	16	10	12
	2%	3%	2%	2%	2%
601 - 700	24	14	10	7	5
	1%	1%	1%	1%	1%
701 - 800	66	38	28	13	23
	3%	4%	3%	2%	3%
801 - 900	16	11	5	7	4
	1%	1%	*	1%	1%
901 - 1000	180	95	85	40	53
	9%	10%	8%	7%	8%
1001 - 2000	203	120	83	44	69
	10%	12%	8%	8%	10%
		B			
2001 - 3000	57	37	20	9	15
	3%	4%	2%	2%	2%
		B			

3001 - 4000	20	17	3	2	4
	1%	2%	*	*	1%
		B			
4001 - 5000	10	5	5	2	4
	1%	1%	1%	*	1%
5001 - 6000	2	2	*	1	*
	*	*	*	*	*
6001 - 7000	1	1	-	1	-
	*	*	-	*	-
7001 - 8000	3	3	-	2	1
	*	*	-	*	*
9001 - 10000	11	8	3	6	2
	1%	1%	*	1%	*
Insolvent (\$0/None)	660	290	369	198	257
	33%	30%	36%	36%	38%
			A	E	E
Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%
<b>Summary</b>					
\$200 or less (Net)	306	132	174	97	97
	15%	14%	17%	18%	14%
\$100 or less (Net)	163	72	91	59	44
	8%	7%	9%	11%	6%
				D	
Mean (Incl. 0)	630.7	770.6	498.5	588.3	546.1
		B			
Std. Dev.	1112.63	1303.61	875.71	1319.29	956.58
Std. Err.	24.87	41.8	27.31	56.45	36.67
Mean (Excl. 0)	940.9	1098.2	778	922.7	876.9
		B			
Std. Dev.	1247.05	1436.19	989.8	1556.7	1086.21
Std. Err.	34.05	54.98	38.56	83.41	52.77
Median	300	350	200	200	200

t obligations each month, how much is left over? In other month (which is called financial insolvency)?

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
59	13	78	56	15
8%	7%	11%	7%	5%
	*	HI		
53	8	47	68	21
7%	4%	7%	9%	7%
	*			
44	6	42	53	18
6%	3%	6%	7%	6%
	*			
27	5	23	34	9
3%	2%	3%	4%	3%
	*			
88	16	74	83	38
11%	8%	10%	11%	12%
	*			
20	4	17	16	4
3%	2%	2%	2%	1%
	*			
12	9	6	7	3
2%	4%	1%	1%	1%
	GHI*			
30	9	27	25	5
4%	5%	4%	3%	2%
	*			
5	4	8	3	1
1%	2%	1%	*	*
	*			
87	8	50	77	45
11%	4%	7%	10%	15%
	*			FGH
90	9	69	78	46
12%	5%	10%	10%	15%
	*			FGH
33	5	20	17	15
4%	2%	3%	2%	5%
C	*			H

14	2	7	5	7
2%	1%	1%	1%	2%
	*			H
5	-	2	4	4
1%	-	*	1%	1%
	*			
1	-	-	1	1
*	-	-	*	*
	*			
-	-	-	-	1
-	-	-	-	*
	*			H
-	-	-	2	1
-	-	-	*	*
	*			
3	2	2	2	5
*	1%	*	*	1%
	*			GH
205	97	241	253	70
26%	49%	34%	32%	23%
	GHI*	I	I	
774	197	711	784	308
100%	100%	100%	100%	100%
112	22	124	124	36
14%	11%	17%	16%	12%
	*	I	I	
59	13	78	56	15
8%	7%	11%	7%	5%
	*	HI		
735	498.5	542.2	592.9	1016
D	*			FGH
1073.31	1249.55	899.37	996.14	1574.83
38.57	88.97	33.72	35.57	89.71
999.6	978	819.3	874.7	1312.9
	*			GH
1141.27	1613.95	997.8	1103.56	1678.2
47.83	160.96	45.99	47.86	108.67
400	7.5	200	300	500

2\_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 v debt

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 3 Box (Net)	337	163	174	87	140
	17%	17%	17%	16%	21%
					E
10 - Strongly agree (10)	153	69	84	33	63
	8%	7%	8%	6%	9%
9	70	38	32	23	26
	3%	4%	3%	4%	4%
8	115	56	59	30	51
	6%	6%	6%	6%	8%
					E
7	164	66	97	40	79
	8%	7%	9%	7%	12%
					CE
6	171	93	78	48	67
	9%	10%	8%	9%	10%
5	363	181	182	126	117
	18%	19%	18%	23%	17%
				DE	
4	152	66	86	56	55
	8%	7%	8%	10%	8%
				E	
Bottom 3 Box (Net)	814	403	411	190	222
	41%	41%	40%	35%	33%
3	186	96	90	52	54
	9%	10%	9%	9%	8%
2	147	72	75	36	43
	7%	7%	7%	7%	6%
1 - Strongly disagree (1)	480	235	246	102	126
	24%	24%	24%	19%	19%

Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%
Summary					
Mean	4.5	4.5	4.5	4.6	5
				E	E
Std. Dev.	2.85	2.83	2.86	2.65	2.85
Std. Err.	0.06	0.09	0.09	0.11	0.11
Median	5	5	5	5	5

with the following: - I am concerned about my current level of

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
111	27	120	135	55
14%	14%	17%	17%	18%
	*			
56	14	55	63	21
7%	7%	8%	8%	7%
	*			
21	7	27	26	10
3%	3%	4%	3%	3%
	*			
33	7	38	45	24
4%	3%	5%	6%	8%
	*			
45	5	63	73	23
6%	2%	9%	9%	8%
	*	F	F	F
56	17	57	73	24
7%	9%	8%	9%	8%
	*			
120	43	125	145	50
16%	22%	18%	19%	16%
	*			
40	17	58	55	21
5%	9%	8%	7%	7%
	*			
402	88	288	304	134
52%	45%	40%	39%	44%
CD	*			
81	22	65	72	28
10%	11%	9%	9%	9%
	*			
69	8	55	57	27
9%	4%	8%	7%	9%
	*			
252	59	168	174	79
33%	30%	24%	22%	26%
CD	*			

774	197	711	784	308
100%	100%	100%	100%	100%
4	4.1	4.5	4.6	4.4
	*			
2.89	2.76	2.86	2.84	2.88
0.1	0.2	0.11	0.1	0.16
3	4	5	5	4



2\_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 v on in my life

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 3 Box (Net)	427	207	221	99	173
	21%	21%	21%	18%	25%
					CE
10 - Strongly agree (10)	220	103	116	49	89
	11%	11%	11%	9%	13%
9	93	44	49	15	37
	5%	4%	5%	3%	5%
8	115	60	55	35	47
	6%	6%	5%	6%	7%
					E
7	162	82	80	44	78
	8%	8%	8%	8%	11%
					E
6	154	90	64	44	52
	8%	9%	6%	8%	8%
		B			
5	310	141	169	102	111
	15%	14%	16%	19%	16%
				E	
4	144	53	91	44	50
	7%	5%	9%	8%	7%
			A		
Bottom 3 Box (Net)	804	400	404	214	217
	40%	41%	39%	39%	32%
				D	
3	184	102	82	51	58
	9%	10%	8%	9%	8%
2	157	79	77	46	41
	8%	8%	7%	8%	6%
1 - Strongly disagree (1)	464	219	245	116	119
	23%	23%	24%	21%	17%

Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%
Summary					
Mean	4.7	4.7	4.7	4.6	5.3
					CE
Std. Dev.	3.03	3.02	3.04	2.85	2.99
Std. Err.	0.07	0.1	0.09	0.12	0.11
Median	5	5	5	5	5

with the following: - I regret the amount of debt that I've taken

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
156	41	147	185	55
20%	21%	21%	24%	18%
	*		I	
83	23	80	93	24
11%	12%	11%	12%	8%
	*		I	
41	9	37	37	10
5%	4%	5%	5%	3%
	*			
32	9	30	56	20
4%	5%	4%	7%	6%
	*			
40	9	68	59	26
5%	5%	10%	8%	8%
	*			
58	13	58	60	23
7%	6%	8%	8%	7%
	*			
97	33	103	121	52
13%	17%	15%	15%	17%
	*			
51	10	60	57	17
7%	5%	8%	7%	5%
	*			
373	91	276	301	136
48%	46%	39%	38%	44%
CD	*			H
75	18	69	71	26
10%	9%	10%	9%	8%
	*			
70	16	48	61	31
9%	8%	7%	8%	10%
	*			
228	57	158	169	79
30%	29%	22%	22%	26%
CD	*			

774	197	711	784	308
100%	100%	100%	100%	100%
4.3	4.4	4.8	4.9	4.4
	*		l	
3.12	3.13	3.01	3.05	2.93
0.11	0.22	0.11	0.11	0.17
4	4	5	5	5

2\_3. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree v retirement

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 3 Box (Net)	601	307	294	145	182
	30%	32%	29%	27%	27%
10 - Strongly agree (10)	317	158	159	65	86
	16%	16%	15%	12%	13%
9	120	58	61	27	45
	6%	6%	6%	5%	7%
8	164	90	74	53	51
	8%	9%	7%	10%	8%
7	162	85	77	38	71
	8%	9%	8%	7%	10%
					E
6	148	81	66	49	56
	7%	8%	6%	9%	8%
				E	
5	374	181	193	142	132
	19%	19%	19%	26%	19%
				DE	E
4	153	44	109	59	53
	8%	5%	11%	11%	8%
			A	E	
Bottom 3 Box (Net)	563	275	289	113	186
	28%	28%	28%	21%	27%
					C
3	151	70	80	40	52
	8%	7%	8%	7%	8%
2	121	74	47	21	33
	6%	8%	5%	4%	5%
		B			
1 - Strongly disagree (1)	292	130	161	53	101
	15%	13%	16%	10%	15%
					C

Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%
<b>Summary</b>					
Mean	5.5	5.6	5.4	5.6	5.4
Std. Dev.	3.01	3.01	3	2.64	2.9
Std. Err.	0.07	0.1	0.09	0.11	0.11
Median	5	5	5	5	5

with the following: - I am confident I won't have any debt in

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
273	42	194	247	118
35%	21%	27%	32%	38%
CD	*		F	FGH
166	27	105	127	58
21%	14%	15%	16%	19%
CD	*			
47	7	37	51	26
6%	3%	5%	6%	8%
	*			
60	9	52	70	34
8%	4%	7%	9%	11%
	*			F
53	11	52	71	28
7%	6%	7%	9%	9%
	*			
43	10	56	58	24
5%	5%	8%	7%	8%
	*			
100	46	124	146	57
13%	23%	17%	19%	19%
	*			
41	11	61	61	20
5%	6%	9%	8%	7%
	*			
264	76	225	201	60
34%	39%	32%	26%	20%
CD	HI*	HI	I	
59	25	42	61	23
8%	13%	6%	8%	7%
	G*			
67	12	60	38	11
9%	6%	8%	5%	4%
CD	*	HI		
138	40	124	102	26
18%	20%	17%	13%	9%
C	I*	I	I	

774	197	711	784	308
100%	100%	100%	100%	100%
5.6	4.8	5.2	5.7	6.2
	*		FG	FGH
3.33	2.99	3.06	2.96	2.85
0.12	0.21	0.11	0.11	0.16
5	5	5	5	6



2\_4. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree v expenses in the next 12 months without going into further debt

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 3 Box (Net)	704	373	331	144	207
	35%	38%	32%	26%	30%
		B			
10 - Strongly agree (10)	373	202	171	65	93
	19%	21%	17%	12%	14%
		B			
9	130	67	63	29	36
	7%	7%	6%	5%	5%
8	201	105	96	50	78
	10%	11%	9%	9%	11%
7	191	97	94	45	73
	10%	10%	9%	8%	11%
6	168	80	89	51	54
	8%	8%	9%	9%	8%
5	378	176	203	122	142
	19%	18%	20%	22%	21%
				E	E
4	139	60	79	53	49
	7%	6%	8%	10%	7%
				E	
Bottom 3 Box (Net)	421	187	234	131	155
	21%	19%	23%	24%	23%
				E	E
3	133	56	77	50	50
	7%	6%	7%	9%	7%
				E	E
2	56	25	32	18	11
	3%	3%	3%	3%	2%
1 - Strongly disagree (1)	231	106	125	63	95
	12%	11%	12%	12%	14%
					E

Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%
<b>Summary</b>					
Mean	6	6.2	5.8	5.5	5.7
		B			
Std. Dev.	2.91	2.92	2.89	2.73	2.84
Std. Err.	0.07	0.09	0.09	0.12	0.11
Median	6	6	5	5	5

with the following: - I will be able to cover all living and family

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
353	47	243	281	133
46%	24%	34%	36%	43%
CD	*		F	FGH
215	28	127	147	71
28%	14%	18%	19%	23%
CD	*			F
65	5	44	54	28
8%	2%	6%	7%	9%
D	*			F
73	15	73	79	35
9%	8%	10%	10%	11%
	*			
73	10	63	83	35
9%	5%	9%	11%	11%
	*			
64	18	50	75	26
8%	9%	7%	10%	8%
	*			
114	49	142	139	48
15%	25%	20%	18%	16%
	I*			
37	17	56	48	17
5%	9%	8%	6%	5%
	*			
135	56	157	159	49
17%	28%	22%	20%	16%
	I*	I	I	
33	14	58	47	14
4%	7%	8%	6%	5%
	*	I		
28	9	13	22	12
4%	5%	2%	3%	4%
D	*			G
73	32	87	90	23
9%	16%	12%	11%	7%
	I*	I	I	

774	197	711	784	308
100%	100%	100%	100%	100%
6.7	5.2	5.9	6.1	6.6
CD	*	F	F	FGH
2.99	2.87	2.91	2.9	2.83
0.11	0.2	0.11	0.1	0.16
7	5	6	6	7

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

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 2 Box (Net)	633	320	313	205	260
	32%	33%	30%	37%	38%
				E	E
Strongly agree	200	98	102	52	91
	10%	10%	10%	9%	13%
					E
Somewhat agree	433	222	211	153	169
	22%	23%	20%	28%	25%
				E	E
Bottom 2 Box (Net)	1368	652	716	342	420
	68%	67%	70%	63%	62%
Somewhat disagree	660	300	361	206	219
	33%	31%	35%	38%	32%
				E	
Strongly disagree	708	352	355	135	201
	35%	36%	35%	25%	30%
Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%

me towards bankruptcy

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
168	69	255	227	82
22%	35%	36%	29%	27%
	*	HI		
58	23	90	65	22
7%	11%	13%	8%	7%
	*	HI		
111	46	164	162	60
14%	24%	23%	21%	19%
	*			
606	128	456	557	226
78%	65%	64%	71%	73%
CD	*		G	G
235	71	231	261	98
30%	36%	32%	33%	32%
	*			
371	57	226	296	128
48%	29%	32%	38%	42%
CD	*			FG
774	197	711	784	308
100%	100%	100%	100%	100%

3\_2. To what extent do you agree or disagree with the following: - As interest rates rise, I'm more concerned about my

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 2 Box (Net)	980	461	519	303	382
	49%	47%	50%	56%	56%
				E	E
Strongly agree	282	125	157	69	117
	14%	13%	15%	13%	17%
					E
Somewhat agree	698	336	362	235	265
	35%	35%	35%	43%	39%
				E	E
Bottom 2 Box (Net)	1021	511	509	243	298
	51%	53%	50%	44%	44%
Somewhat disagree	591	283	308	152	190
	30%	29%	30%	28%	28%
Strongly disagree	429	228	201	91	108
	21%	23%	20%	17%	16%
Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%

ability to repay my debts than I used to be

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
295	100	365	379	135
38%	51%	51%	48%	44%
	*	I		
97	38	118	96	30
12%	19%	17%	12%	10%
	I*	I		
198	62	247	284	105
26%	32%	35%	36%	34%
	*			
480	97	346	405	173
62%	49%	49%	52%	56%
CD	*			G
250	61	202	233	95
32%	31%	28%	30%	31%
	*			
230	37	144	172	77
30%	19%	20%	22%	25%
CD	*			
774	197	711	784	308
100%	100%	100%	100%	100%



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

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 2 Box (Net)	769	360	409	223	309
	38%	37%	40%	41%	45%
				E	E
Strongly agree	190	88	102	45	76
	9%	9%	10%	8%	11%
Somewhat agree	579	272	307	178	234
	29%	28%	30%	33%	34%
				E	E
Bottom 2 Box (Net)	1232	613	620	323	371
	62%	63%	60%	59%	55%
Somewhat disagree	773	370	402	219	239
	39%	38%	39%	40%	35%
Strongly disagree	459	242	217	104	132
	23%	25%	21%	19%	19%
Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%

ate increases

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
236	95	269	299	105
31%	48%	38%	38%	34%
	I*			
69	29	70	64	27
9%	15%	10%	8%	9%
	H*			
167	66	199	236	78
22%	33%	28%	30%	25%
	*			
538	102	442	485	203
69%	52%	62%	62%	66%
CD	*			F
314	61	290	301	120
41%	31%	41%	38%	39%
	*			
224	41	152	184	83
29%	21%	21%	23%	27%
CD	*			
774	197	711	784	308
100%	100%	100%	100%	100%

3\_4. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate inc

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 2 Box (Net)	1488	736	752	344	509
	74%	76%	73%	63%	75%
					C
Strongly agree	536	278	259	92	181
	27%	29%	25%	17%	27%
					C
Somewhat agree	952	458	494	252	329
	48%	47%	48%	46%	48%
Bottom 2 Box (Net)	513	237	276	202	171
	26%	24%	27%	37%	25%
				DE	E
Somewhat disagree	360	166	195	145	116
	18%	17%	19%	27%	17%
				DE	E
Strongly disagree	153	71	82	57	55
	8%	7%	8%	10%	8%
				E	
Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%

reases impact my financial situation

55+	EDUCATION			
	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
634	137	495	620	236
82%	69%	70%	79%	77%
CD	*		FG	G
264	46	175	221	94
34%	23%	25%	28%	30%
CD	*			
371	91	320	399	142
48%	46%	45%	51%	46%
	*			
140	60	216	164	72
18%	31%	30%	21%	23%
	H*	HI		
99	39	160	112	50
13%	20%	23%	14%	16%
	*	HI		
41	22	56	53	23
5%	11%	8%	7%	7%
	*			
774	197	711	784	308
100%	100%	100%	100%	100%

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

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 2 Box (Net)	1537	723	814	407	522
	77%	74%	79%	74%	77%
			A		
Strongly agree	483	225	259	115	170
	24%	23%	25%	21%	25%
Somewhat agree	1053	498	555	292	352
	53%	51%	54%	53%	52%
Bottom 2 Box (Net)	464	250	215	140	158
	23%	26%	21%	26%	23%
		B			
Somewhat disagree	298	168	130	98	107
	15%	17%	13%	18%	16%
		B		E	
Strongly disagree	167	82	85	42	51
	8%	8%	8%	8%	7%
Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%

how I spend my money.

	EDUCATION			
55+	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
608	158	552	614	213
78%	80%	78%	78%	69%
	I*	I	I	
198	53	175	194	61
26%	27%	25%	25%	20%
	*		I	
409	105	377	420	152
53%	53%	53%	54%	49%
	*			
167	40	159	170	96
22%	20%	22%	22%	31%
	*			FGH
92	33	95	106	63
12%	17%	13%	14%	20%
	*			GH
74	6	64	64	33
10%	3%	9%	8%	11%
	*			F
774	197	711	784	308
100%	100%	100%	100%	100%

3\_6. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I w

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>904</b>	<b>1097</b>	<b>463</b>	<b>781</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>972</b>	<b>1029</b>	<b>546</b>	<b>680</b>
Top 2 Box (Net)	846	385	461	271	341
	42%	40%	45%	50%	50%
			A	E	E
Strongly agree	261	115	145	68	111
	13%	12%	14%	12%	16%
					E
Somewhat agree	585	270	316	203	230
	29%	28%	31%	37%	34%
				E	E
Bottom 2 Box (Net)	1155	588	567	275	339
	58%	60%	55%	50%	50%
		B			
Somewhat disagree	653	323	330	181	212
	33%	33%	32%	33%	31%
Strongly disagree	502	265	237	94	127
	25%	27%	23%	17%	19%
Sigma	2001	972	1029	546	680
	100%	100%	100%	100%	100%

ill be in financial trouble

55+	EDUCATION			
	<HS	HS	Post Sec	Univ Grad
E	F	G	H	I
<b>757</b>	<b>96</b>	<b>352</b>	<b>914</b>	<b>639</b>
<b>774</b>	<b>197</b>	<b>711</b>	<b>784</b>	<b>308</b>
234	101	317	316	112
30%	51%	45%	40%	36%
	HI*	I		
81	32	111	92	26
11%	16%	16%	12%	8%
	I*	I	I	
152	69	206	224	86
20%	35%	29%	29%	28%
	*			
541	96	394	468	197
70%	49%	55%	60%	64%
CD	*		F	FG
260	54	228	260	110
34%	28%	32%	33%	36%
	*			
281	41	167	208	86
36%	21%	23%	26%	28%
CD	*			
774	197	711	784	308
100%	100%	100%	100%	100%