

1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and deb is called financial insolvency)?

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
1 - 100	163	72	91	44	28
	8%	6%	11%	7%	5%
101 - 200	144	86	58	57	29
	7%	8%	7%	9%	5%
201 - 300	119	60	58	33	27
	6%	5%	7%	5%	5%
301 - 400	71	37	34	21	16
	4%	3%	4%	4%	3%
401 - 500	211	153	58	87	67
	11%	13%	7%	14%	12%
501 - 600	41	23	18	16	7
	2%	2%	2%	3%	1%
601 - 700	24	9	15	4	5
	1%	1%	2%	1%	1%
701 - 800	66	49	17	20	29
	3%	4%	2%	3%	5%
801 - 900	16	8	7	4	4
	1%	1%	1%	1%	1%
901 - 1000	180	130	50	57	72
	9%	11%	6%	9%	13%

1001 - 2000	203	153	50	68	85
	10%	13%	6%	11%	16%
		B			C
2001 - 3000	57	45	11	18	27
	3%	4%	1%	3%	5%
		B			
3001 - 4000	20	19	1	7	12
	1%	2%	*	1%	2%
		B			
4001 - 5000	10	10	1	3	7
	1%	1%	*	1%	1%
5001 - 6000	2	2	-	1	1
	*	*	-	*	*
6001 - 7000	1	1	-	-	1
	*	*	-	-	*
7001 - 8000	3	3	-	1	2
	*	*	-	*	*
9001 - 10000	11	10	1	2	8
	1%	1%	*	*	1%
		B			
Insolvent (\$0/None)	660	271	389	160	110
	33%	24%	45%	27%	20%
			A	D	
Sigma	2001	1142	859	603	539
	100%	100%	100%	100%	100%
Summary					
\$200 or less (Net)	306	157	149	101	57
	15%	14%	17%	17%	11%
				D	
\$100 or less (Net)	163	72	91	44	28
	8%	6%	11%	7%	5%
			A		
Mean (Incl. 0)	630.7	856.4	330.5	669.5	1065.5
		B			C
Std. Dev.	1112.63	1340.29	581.52	1060.37	1571.24
Std. Err.	24.87	39.65	19.85	43.17	67.67
Mean (Excl. 0)	940.9	1122.5	604	912	1339.8
		B			C
Std. Dev.	1247.05	1433.94	673.08	1144.96	1654.56

Std. Err.	34.05	48.57	31.05	54.41	79.91
Median	300	500	100	400	500

t obligations each month, how much is left over? In other words, how much wiggle room do you have before you w

AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation	
	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box
E	F	G	H	I	J	K	L	M
603	862	280	347	823	433	805	421	569
660	820	313	337	814	427	804	410	563
-	35	32	22	51	35	49	28	29
-	4%	10%	6%	6%	8%	6%	7%	5%
		F						
-	52	15	26	53	28	49	22	41
-	6%	5%	8%	7%	7%	6%	5%	7%
-	41	15	15	41	27	39	16	28
-	5%	5%	4%	5%	6%	5%	4%	5%
-	21	4	11	27	21	22	19	21
-	3%	1%	3%	3%	5%	3%	5%	4%
-	98	15	25	94	39	85	40	52
-	12%	5%	7%	12%	9%	11%	10%	9%
		G						
-	16	9	6	19	10	18	12	9
-	2%	3%	2%	2%	2%	2%	3%	2%
-	16	1	-	16	5	9	-	8
-	2%	*	-	2%	1%	1%	-	1%
				H				L
-	41	1	8	43	4	43	7	29
-	5%	*	2%	5%	1%	5%	2%	5%
		G				J		L
-	5	-	-	5	-	6	4	4
-	1%	-	-	1%	-	1%	1%	1%
-	115	5	12	102	22	98	26	56
-	14%	2%	4%	13%	5%	12%	6%	10%
		G		H		J		

-	55.24	67.07	149.88	44.27	96.81	52.47	103.03	67.43
-	500	-	-	500	100	500	100	500

wouldn't be able to pay all your bills and debt payments each month (which

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
19	59	29	56	29	40
7%	7%	5%	10%	4%	10%
			P		R
16	70	33	52	44	23
6%	8%	6%	9%	6%	5%
			P		
14	54	25	34	36	18
5%	6%	4%	6%	5%	4%
9	36	20	17	32	11
3%	4%	3%	3%	4%	3%
23	93	74	49	88	26
8%	10%	12%	9%	12%	6%
				S	
2	26	8	9	19	8
1%	3%	1%	2%	3%	2%
-	12	5	6	7	6
-	1%	1%	1%	1%	1%
11	36	32	14	40	7
4%	4%	5%	2%	6%	2%
		Q		S	
-	5	3	6	6	-
-	1%	*	1%	1%	-
17	103	74	28	96	23
6%	12%	12%	5%	14%	5%
	N	Q		S	

18	112	101	28	113	15
7%	13%	17%	5%	16%	4%
	N	Q		S	
7	33	28	12	29	7
2%	4%	5%	2%	4%	2%
		Q			
4	8	12	3	15	2
1%	1%	2%	1%	2%	*
3	6	7	2	6	2
1%	1%	1%	*	1%	*
1	1	2	-	2	-
*	*	*	-	*	-
1	-	1	-	1	-
*	-	*	-	*	-
1	2	3	-	3	-
1%	*	1%	-	*	-
4	5	4	1	5	2
1%	1%	1%	*	1%	*
128	234	136	246	134	231
46%	26%	23%	44%	19%	55%
O			P		R
277	893	601	563	704	421
100%	100%	100%	100%	100%	100%
35	128	63	108	73	63
13%	14%	10%	19%	10%	15%
			P		
19	59	29	56	29	40
7%	7%	5%	10%	4%	10%
			P		R
671.7	737.4	974.2	386.6	948.8	348.6
		Q		S	
1572.13	1147.8	1390.12	779.72	1310.19	916.36
94.52	38.4	56.72	32.86	49.38	44.68
1251.7	998.5	1260.3	686.8	1171.9	772.6
		Q		S	
1972.18	1234.33	1462.8	935.31	1363.47	1239.74

161.87	48.06	67.89	52.53	57.11	89.99
100	400	500	100	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

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 3 Box (Net)	337	180	157	123	57
	17%	16%	18%	20%	11%
				D	
10 - Strongly agree (10)	153	67	86	51	16
	8%	6%	10%	8%	3%
			A	D	
9	70	43	26	25	19
	3%	4%	3%	4%	3%
8	115	70	45	47	22
	6%	6%	5%	8%	4%
				D	
7	164	98	65	77	22
	8%	9%	8%	13%	4%
				D	
6	171	96	75	62	34
	9%	8%	9%	10%	6%
				D	
5	363	177	186	119	58
	18%	16%	22%	20%	11%
			A	D	
4	152	90	62	61	29
	8%	8%	7%	10%	5%
				D	
Bottom 3 Box (Net)	814	501	313	162	339
	41%	44%	36%	27%	63%
		B			C
3	186	110	77	65	45
	9%	10%	9%	11%	8%
	147	90	57	27	63

2	7%	8%	7%	5%	12%
					C
1 - Strongly disagree (1)	480	301	180	69	231
	24%	26%	21%	12%	43%
		B			C
Sigma	2001	1142	859	603	539
	100%	100%	100%	100%	100%
Summary					
Mean	4.5	4.3	4.7	5.3	3.3
			A	D	
Std. Dev.	2.85	2.83	2.86	2.61	2.69
Std. Err.	0.06	0.08	0.1	0.11	0.12
Median	5	4	5	5	2

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

AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation	
	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box
E	F	G	H	I	J	K	L	M
603	862	280	347	823	433	805	421	569
660	820	313	337	814	427	804	410	563
179	64	171	337	-	249	32	211	17
27%	8%	55%	100%	-	58%	4%	51%	3%
		F	I		K		M	
105	26	100	153	-	125	17	117	9
16%	3%	32%	45%	-	29%	2%	28%	2%
		F	I		K		M	
24	18	28	70	-	49	4	45	2
4%	2%	9%	21%	-	11%	*	11%	*
		F	I		K		M	
50	20	43	115	-	76	12	50	7
8%	2%	14%	34%	-	18%	1%	12%	1%
		F	I		K		M	
50	23	26	-	-	46	10	32	17
8%	3%	8%	-	-	11%	1%	8%	3%
		F			K		M	
57	39	20	-	-	29	38	29	19
9%	5%	6%	-	-	7%	5%	7%	3%
							M	
125	82	33	-	-	36	58	32	28
19%	10%	10%	-	-	8%	7%	8%	5%
60	31	10	-	-	16	41	21	27
9%	4%	3%	-	-	4%	5%	5%	5%
189	580	53	-	814	51	625	85	454
29%	71%	17%	-	100%	12%	78%	21%	81%
	G			H		J		L
43	79	15	-	186	18	115	16	71
6%	10%	5%	-	23%	4%	14%	4%	13%
	G			H		J		L
24	91	8	-	147	10	105	22	65

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
143	90	117	144	118	128
52%	10%	20%	26%	17%	31%
O			P		R
82	37	49	80	47	81
29%	4%	8%	14%	7%	19%
O			P		R
34	13	32	20	30	17
12%	1%	5%	4%	4%	4%
O					
28	40	36	44	40	30
10%	4%	6%	8%	6%	7%
O					
27	41	31	54	45	23
10%	5%	5%	10%	6%	5%
O			P		
12	54	17	49	37	21
4%	6%	3%	9%	5%	5%
			P		
13	82	26	70	48	32
5%	9%	4%	12%	7%	8%
	N		P		
14	50	25	33	29	28
5%	6%	4%	6%	4%	7%
69	575	384	213	427	188
25%	64%	64%	38%	61%	45%
	N	Q		S	
16	105	41	61	57	51
6%	12%	7%	11%	8%	12%
	N		P		
18	93	53	36	60	36

6%	10%	9%	6%	9%	8%
34	377	290	116	310	101
12%	42%	48%	21%	44%	24%
	N	Q		S	
277	893	601	563	704	421
100%	100%	100%	100%	100%	100%
6.6	3.3	3.6	5.1	3.6	5
O			P		R
3.3	2.67	3.23	3.11	3.09	3.4
0.2	0.09	0.13	0.13	0.12	0.17
8	2	2	5	2	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

		HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home		
		Total	Yes	No	Yes	No
			A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586	
Base: All Respondents (wtd)	2001	1142	859	603	539	
Top 3 Box (Net)	427	207	221	138	69	
	21%	18%	26%	23%	13%	
			A	D		
10 - Strongly agree (10)	220	90	130	66	23	
	11%	8%	15%	11%	4%	
			A	D		
9	93	55	38	31	24	
	5%	5%	4%	5%	4%	
8	115	63	52	41	22	
	6%	5%	6%	7%	4%	
7	162	92	69	76	16	
	8%	8%	8%	13%	3%	
				D		
6	154	95	59	53	42	
	8%	8%	7%	9%	8%	
5	310	162	148	90	72	
	15%	14%	17%	15%	13%	
4	144	90	54	58	32	
	7%	8%	6%	10%	6%	
				D		
Bottom 3 Box (Net)	804	496	308	187	309	
	40%	43%	36%	31%	57%	
		B			C	
3	184	118	66	70	47	
	9%	10%	8%	12%	9%	
	157	97	60	39	58	

2	8%	8%	7%	6%	11%
					C
1 - Strongly disagree (1)	464	282	182	78	204
	23%	25%	21%	13%	38%
					C
Sigma	2001	1142	859	603	539
	100%	100%	100%	100%	100%
Summary					
Mean	4.7	4.5	5.1	5.3	3.6
			A	D	
Std. Dev.	3.03	2.92	3.14	2.82	2.79
Std. Err.	0.07	0.09	0.11	0.11	0.12
Median	5	4	5	5	3

with the following: - I regret the amount of debt that I've taken on in my life

AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation	
	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box
E	F	G	H	I	J	K	L	M
603	862	280	347	823	433	805	421	569
660	820	313	337	814	427	804	410	563
193	83	169	249	51	427	-	231	43
29%	10%	54%	74%	6%	100%	-	56%	8%
		F	I		K		M	
119	39	115	149	23	220	-	142	22
18%	5%	37%	44%	3%	51%	-	35%	4%
		F	I		K		M	
33	22	27	53	13	93	-	44	7
5%	3%	9%	16%	2%	22%	-	11%	1%
		F	I		K		M	
41	22	27	47	15	115	-	46	15
6%	3%	9%	14%	2%	27%	-	11%	3%
		F	I		K		M	
47	31	28	24	15	-	-	30	16
7%	4%	9%	7%	2%	-	-	7%	3%
		F	I				M	
42	42	12	14	25	-	-	24	18
6%	5%	4%	4%	3%	-	-	6%	3%
104	86	36	15	54	-	-	28	36
16%	10%	12%	4%	7%	-	-	7%	6%
41	44	12	2	44	-	-	11	23
6%	5%	4%	1%	5%	-	-	3%	4%
				H				
233	535	56	32	625	-	804	86	427
35%	65%	18%	10%	77%	-	100%	21%	76%
	G			H		J		L
53	76	16	6	112	-	184	17	58
8%	9%	5%	2%	14%	-	23%	4%	10%
				H		J		L
50	86	11	7	105	-	157	18	62

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
157	133	139	184	159	133
57%	15%	23%	33%	23%	32%
O			P		R
91	62	72	107	79	88
33%	7%	12%	19%	11%	21%
O			P		R
27	34	36	39	38	20
10%	4%	6%	7%	5%	5%
O					
40	36	31	38	43	25
14%	4%	5%	7%	6%	6%
O					
19	43	27	40	40	26
7%	5%	4%	7%	6%	6%
16	48	23	26	34	23
6%	5%	4%	5%	5%	5%
11	79	38	59	51	25
4%	9%	6%	10%	7%	6%
	N		P		
16	50	26	29	31	24
6%	6%	4%	5%	4%	6%
57	540	348	225	389	190
21%	60%	58%	40%	55%	45%
	N	Q		S	
9	101	41	66	54	49
3%	11%	7%	12%	8%	12%
	N		P		
8	94	54	42	60	35

3%	11%	9%	8%	9%	8%
	N				
40	345	253	117	275	106
14%	39%	42%	21%	39%	25%
	N	Q		S	
277	893	601	563	704	421
100%	100%	100%	100%	100%	100%
6.9	3.6	4	5.3	4.1	5
O			P		R
3.27	2.96	3.39	3.35	3.32	3.48
0.2	0.1	0.14	0.14	0.13	0.17
8	3	2	5	3	4

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

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 3 Box (Net)	601 30%	402 35%	198 23%	154 26%	248 46%
		B			C
10 - Strongly agree (10)	317 16%	216 19%	101 12%	60 10%	155 29%
		B			C
9	120 6%	84 7%	35 4%	39 6%	45 8%
		B			
8	164 8%	102 9%	62 7%	55 9%	47 9%
7	162 8%	107 9%	55 6%	54 9%	53 10%
6	148 7%	85 7%	62 7%	58 10%	27 5%
				D	
5	374 19%	173 15%	200 23%	114 19%	59 11%
			A	D	
4	153 8%	70 6%	84 10%	35 6%	34 6%
			A		
Bottom 3 Box (Net)	563 28%	305 27%	258 30%	187 31%	118 22%
				D	
3	151 8%	84 7%	67 8%	53 9%	31 6%
	121	77	44	48	29

2	6%	7%	5%	8%	5%
1 - Strongly disagree (1)	292	144	148	86	58
	15%	13%	17%	14%	11%
			A		
Sigma	2001	1142	859	603	539
	100%	100%	100%	100%	100%
Summary					
Mean	5.5	5.9	5.1	5.3	6.5
		B			C
Std. Dev.	3.01	3.07	2.86	2.86	3.16
Std. Err.	0.07	0.09	0.1	0.12	0.14
Median	5	6	5	5	7

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

AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation	
	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box
E	F	G	H	I	J	K	L	M
603	862	280	347	823	433	805	421	569
660	820	313	337	814	427	804	410	563
136	422	45	117	384	139	348	152	271
21%	51%	14%	35%	47%	33%	43%	37%	48%
	G			H		J		L
64	255	21	56	231	71	206	80	172
10%	31%	7%	17%	28%	16%	26%	20%	31%
	G			H		J		L
33	73	10	26	70	34	68	36	47
5%	9%	3%	8%	9%	8%	8%	9%	8%
	G							
39	94	15	35	83	35	73	35	52
6%	12%	5%	10%	10%	8%	9%	9%	9%
	G							
40	77	19	11	61	23	60	12	37
6%	9%	6%	3%	8%	5%	8%	3%	7%
				H				L
52	53	9	16	31	16	40	20	14
8%	6%	3%	5%	4%	4%	5%	5%	2%
140	91	47	32	81	36	85	46	48
21%	11%	15%	9%	10%	8%	11%	11%	8%
45	45	15	18	44	29	47	22	28
7%	6%	5%	5%	5%	7%	6%	5%	5%
246	131	178	144	213	184	225	158	165
37%	16%	57%	43%	26%	43%	28%	39%	29%
		F	I		K		M	
51	33	30	25	58	42	56	26	34
8%	4%	9%	7%	7%	10%	7%	6%	6%
		F						
44	24	29	19	41	37	42	25	36

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
107	351	601	-	441	61
39%	39%	100%	-	63%	15%
		Q		S	
58	205	317	-	258	28
21%	23%	53%	-	37%	7%
		Q		S	
25	66	120	-	90	13
9%	7%	20%	-	13%	3%
		Q		S	
24	80	164	-	93	21
9%	9%	27%	-	13%	5%
		Q		S	
15	60	-	-	35	11
5%	7%	-	-	5%	3%
18	37	-	-	24	13
7%	4%	-	-	3%	3%
25	94	-	-	61	32
9%	10%	-	-	9%	7%
7	61	-	-	35	32
2%	7%	-	-	5%	8%
	N				
106	290	-	563	107	272
38%	32%	-	100%	15%	65%
			P		R
16	75	-	151	33	53
6%	8%	-	27%	5%	13%
			P		R
21	60	-	121	27	43

8%	7%	-	21%	4%	10%
			P		R
68	155	-	292	48	176
25%	17%	-	52%	7%	42%
O			P		R
277	893	601	563	704	421
100%	100%	100%	100%	100%	100%
5.5	5.8	9.3	1.7	7.3	3.4
		Q		S	
3.53	3.36	0.86	0.85	2.97	2.88
0.21	0.11	0.04	0.04	0.11	0.14
6	6	10	1	8	2

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

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 3 Box (Net)	704	485	219	192	293
	35%	42%	26%	32%	54%
		B			C
10 - Strongly agree (10)	373	272	101	90	182
	19%	24%	12%	15%	34%
		B			C
9	130	81	49	30	51
	7%	7%	6%	5%	9%
					C
8	201	132	69	73	59
	10%	12%	8%	12%	11%
		B			
7	191	128	63	76	52
	10%	11%	7%	13%	10%
		B			
6	168	95	73	62	32
	8%	8%	9%	10%	6%
				D	
5	378	172	206	110	62
	19%	15%	24%	18%	11%
			A	D	
4	139	77	61	51	26
	7%	7%	7%	8%	5%
				D	
Bottom 3 Box (Net)	421	185	235	111	74
	21%	16%	27%	18%	14%
			A		
3	133	57	76	40	17
	7%	5%	9%	7%	3%
			A	D	

2	56	26	30	12	14
	3%	2%	4%	2%	3%
1 - Strongly disagree (1)	231	103	129	60	43
	12%	9%	15%	10%	8%
Sigma	2001	1142	859	603	539
	100%	100%	100%	100%	100%
Summary					
Mean	6	6.5	5.3	6	7.1
		B			C
Std. Dev.	2.91	2.87	2.83	2.71	2.92
Std. Err.	0.07	0.08	0.1	0.11	0.13
Median	6	7	5	6	8

with the following: - I will be able to cover all living and family expenses in the next 12 months without going into fu

AMOUNT LEFT OVER AFTER PAY BILLS	PERSONAL DEBT SITUATION		I am concerned about my current level of debt		I regret the amount of debt that I've taken on in my life		I am concerned about the impact of rising interest rates on my financial situation	
	Insolvent	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box
E	F	G	H	I	J	K	L	M
603	862	280	347	823	433	805	421	569
660	820	313	337	814	427	804	410	563
134	476	45	118	427	159	389	179	303
20%	58%	14%	35%	52%	37%	48%	44%	54%
	G			H		J		L
55	289	14	49	279	69	252	79	207
8%	35%	4%	15%	34%	16%	31%	19%	37%
	G			H		J		L
28	82	5	27	68	33	58	43	40
4%	10%	2%	8%	8%	8%	7%	11%	7%
	G							
50	105	26	42	80	58	79	57	56
8%	13%	8%	12%	10%	13%	10%	14%	10%
38	67	19	27	55	40	60	27	29
6%	8%	6%	8%	7%	9%	8%	7%	5%
46	53	15	14	49	29	58	12	30
7%	6%	5%	4%	6%	7%	7%	3%	5%
160	90	57	36	58	48	67	57	29
24%	11%	18%	11%	7%	11%	8%	14%	5%
		F					M	
51	28	24	14	37	19	40	23	26
8%	3%	8%	4%	5%	4%	5%	6%	5%
		F						
231	106	154	128	188	133	190	112	146
35%	13%	49%	38%	23%	31%	24%	27%	26%
		F	I		K			
64	26	38	36	49	42	48	26	43
10%	3%	12%	11%	6%	10%	6%	6%	8%
		F	I		K			

Further debt

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
109	426	441	107	704	-
40%	48%	73%	19%	100%	-
	N	Q		S	
52	262	272	53	373	-
19%	29%	45%	9%	53%	-
	N	Q		S	
25	70	80	13	130	-
9%	8%	13%	2%	19%	-
		Q		S	
33	94	90	42	201	-
12%	10%	15%	7%	29%	-
		Q		S	
22	62	28	39	-	-
8%	7%	5%	7%	-	-
10	59	26	33	-	-
4%	7%	4%	6%	-	-
27	84	36	75	-	-
10%	9%	6%	13%	-	-
			P		
15	46	7	36	-	-
5%	5%	1%	6%	-	-
			P		
93	216	61	272	-	421
34%	24%	10%	48%	-	100%
O			P		R
26	63	18	76	-	133
10%	7%	3%	13%	-	32%
			P		R

9	28	8	35	-	56
3%	3%	1%	6%	-	13%
			P		R
58	125	35	162	-	231
21%	14%	6%	29%	-	55%
O			P		R
277	893	601	563	704	421
100%	100%	100%	100%	100%	100%
5.7	6.5	8	4.3	9.2	1.8
	N	Q		S	
3.34	3.26	2.65	3	0.87	0.9
0.2	0.11	0.11	0.13	0.03	0.04
6	7	9	4	10	1

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

	Total	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 2 Box (Net)	633 32%	300 26%	333 39%	218 36%	82 15%
			A	D	
Strongly agree	200 10%	89 8%	111 13%	71 12%	18 3%
			A	D	
Somewhat agree	433 22%	211 19%	221 26%	147 24%	64 12%
			A	D	
Bottom 2 Box (Net)	1368 68%	842 74%	526 61%	385 64%	457 85%
		B			C
Somewhat disagree	660 33%	358 31%	303 35%	204 34%	154 29%
Strongly disagree	708 35%	484 42%	223 26%	182 30%	302 56%
		B			C
Sigma	2001 100%	1142 100%	859 100%	603 100%	539 100%

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
150	157	119	230	115	189
54%	18%	20%	41%	16%	45%
O			P		R
68	62	43	111	44	100
25%	7%	7%	20%	6%	24%
O			P		R
82	95	76	118	71	89
30%	11%	13%	21%	10%	21%
O			P		R
127	737	482	334	589	231
46%	82%	80%	59%	84%	55%
	N	Q		S	
64	269	124	171	160	119
23%	30%	21%	30%	23%	28%
			P		
62	467	358	163	429	112
23%	52%	60%	29%	61%	27%
	N	Q		S	
277	893	601	563	704	421
100%	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	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 2 Box (Net)	980 49%	518 45%	463 54%	364 60%	153 28%
			A	D	
Strongly agree	282 14%	133 12%	149 17%	96 16%	37 7%
			A	D	
Somewhat agree	698 35%	385 34%	314 37%	268 44%	117 22%
				D	
Bottom 2 Box (Net)	1021 51%	625 55%	396 46%	239 40%	386 72%
		B			C
Somewhat disagree	591 30%	349 31%	242 28%	172 29%	177 33%
Strongly disagree	429 21%	275 24%	154 18%	67 11%	209 39%
		B			C
Sigma	2001 100%	1142 100%	859 100%	603 100%	539 100%

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
180	318	185	364	197	277
65%	36%	31%	65%	28%	66%
O			P		R
87	101	54	156	62	131
31%	11%	9%	28%	9%	31%
O			P		R
92	217	131	208	135	146
33%	24%	22%	37%	19%	35%
O			P		R
97	575	416	199	507	143
35%	64%	69%	35%	72%	34%
	N	Q		S	
57	275	164	117	215	86
20%	31%	27%	21%	31%	20%
	N	Q		S	
41	300	252	82	292	57
15%	34%	42%	15%	41%	14%
	N	Q		S	
277	893	601	563	704	421
100%	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	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 2 Box (Net)	769 38%	394 35%	375 44%	273 45%	122 23%
			A	D	
Strongly agree	190 9%	92 8%	97 11%	71 12%	22 4%
			A	D	
Somewhat agree	579 29%	302 26%	277 32%	202 33%	100 19%
			A	D	
Bottom 2 Box (Net)	1232 62%	748 65%	484 56%	331 55%	417 77%
		B			C
Somewhat disagree	773 39%	454 40%	319 37%	235 39%	218 40%
Strongly disagree	459 23%	294 26%	165 19%	95 16%	199 37%
		B			C
Sigma	2001 100%	1142 100%	859 100%	603 100%	539 100%

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
163	231	145	288	160	230
59%	26%	24%	51%	23%	55%
O			P		R
74	57	38	97	37	92
27%	6%	6%	17%	5%	22%
O			P		R
89	174	107	192	124	138
32%	19%	18%	34%	18%	33%
O			P		R
114	662	455	275	544	191
41%	74%	76%	49%	77%	45%
	N	Q		S	
75	340	201	176	246	118
27%	38%	33%	31%	35%	28%
	N			S	
39	323	255	99	298	73
14%	36%	42%	18%	42%	17%
	N	Q		S	
277	893	601	563	704	421
100%	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	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 2 Box (Net)	1488 74%	936 82%	552 64%	491 81%	445 83%
Strongly agree	536 27%	350 31%	186 22%	169 28%	181 34%
Somewhat agree	952 48%	586 51%	366 43%	322 53%	264 49%
Bottom 2 Box (Net)	513 26%	206 18%	306 36%	112 19%	94 17%
Somewhat disagree	360 18%	156 14%	204 24%	89 15%	67 12%
Strongly disagree	153 8%	50 4%	103 12%	23 4%	27 5%
Sigma	2001 100%	1142 100%	859 100%	603 100%	539 100%

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
211	681	483	411	563	300
76%	76%	80%	73%	80%	71%
		Q		S	
100	283	239	166	276	137
36%	32%	40%	29%	39%	32%
		Q			
111	398	243	245	287	164
40%	45%	40%	44%	41%	39%
65	212	118	152	141	120
24%	24%	20%	27%	20%	29%
			P		R
39	125	57	107	85	74
14%	14%	9%	19%	12%	18%
			P		R
26	88	61	45	56	47
9%	10%	10%	8%	8%	11%
277	893	601	563	704	421
100%	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	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 2 Box (Net)	1537 77%	879 77%	658 77%	506 84%	373 69%
Strongly agree	483 24%	264 23%	219 26%	161 27%	102 19%
Somewhat agree	1053 53%	615 54%	438 51%	345 57%	270 50%
Bottom 2 Box (Net)	464 23%	264 23%	201 23%	97 16%	166 31%
Somewhat disagree	298 15%	160 14%	138 16%	70 12%	90 17%
Strongly disagree	167 8%	104 9%	63 7%	28 5%	76 14%
Sigma	2001 100%	1142 100%	859 100%	603 100%	539 100%

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
227	661	408	474	505	332
82%	74%	68%	84%	72%	79%
O			P		R
111	215	147	189	170	139
40%	24%	24%	34%	24%	33%
O			P		R
115	446	261	285	335	193
42%	50%	43%	51%	48%	46%
	N		P		
50	232	193	89	199	89
18%	26%	32%	16%	28%	21%
	N	Q		S	
26	127	96	57	99	61
9%	14%	16%	10%	14%	14%
		Q			
24	105	97	33	100	28
9%	12%	16%	6%	14%	7%
		Q		S	
277	893	601	563	704	421
100%	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	HOME OWNERSHIP - Own a home		HOME OWNERSHIP - Have a mortgage on home	
		Yes	No	Yes	No
		A	B	C	D
Base: All Respondents (unwtd)	2001	1265	736	679	586
Base: All Respondents (wtd)	2001	1142	859	603	539
Top 2 Box (Net)	846 42%	408 36%	438 51%	294 49%	113 21%
Strongly agree	261 13%	107 9%	154 18%	85 14%	22 4%
Somewhat agree	585 29%	301 26%	285 33%	210 35%	91 17%
Bottom 2 Box (Net)	1155 58%	735 64%	420 49%	309 51%	426 79%
Somewhat disagree	653 33%	393 34%	260 30%	215 36%	178 33%
Strongly disagree	502 25%	342 30%	160 19%	94 16%	248 46%
Sigma	2001 100%	1142 100%	859 100%	603 100%	539 100%

I am worried that me or someone in my household could lose their job		I am confident I won't have any debt in retirement		I will be able to cover all living and family expenses in the next 12 months without going into further debt	
Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box	Top 3 Box	Bottom 3 Box
N	O	P	Q	R	S
287	915	646	525	756	389
277	893	601	563	704	421
172	257	137	321	149	254
62%	29%	23%	57%	21%	60%
O			P		R
84	87	50	142	53	125
31%	10%	8%	25%	8%	30%
O			P		R
87	170	87	179	96	129
32%	19%	14%	32%	14%	31%
O			P		R
105	636	463	242	555	166
38%	71%	77%	43%	79%	40%
	N	Q		S	
59	280	172	144	212	97
21%	31%	29%	26%	30%	23%
	N			S	
46	356	291	98	343	69
17%	40%	48%	17%	49%	16%
	N	Q		S	
277	893	601	563	704	421
100%	100%	100%	100%	100%	100%