

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)?

		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
1 - 100	196	80	116	61	56	80	26	89	63	19
	10%	8%	11%	11%	8%	10%	13%	12%	8%	6%
							I*	HI		
101 - 200	133	50	83	41	43	49	10	25	76	22
	7%	5%	8%	8%	6%	6%	5%	4%	10%	7%
			A				*		G	G
201 - 300	115	50	65	24	39	52	11	34	58	12
	6%	5%	6%	4%	6%	7%	6%	5%	7%	4%
							*		I	
301 - 400	93	46	47	24	31	38	9	31	40	12
	5%	5%	5%	4%	5%	5%	5%	4%	5%	4%
							*			
401 - 500	220	107	112	63	70	86	15	81	85	39
	11%	11%	11%	12%	10%	11%	8%	11%	11%	13%
							*			
501 - 600	51	21	29	12	22	16	9	19	15	8
	3%	2%	3%	2%	3%	2%	5%	3%	2%	2%
							*			
601 - 700	22	11	11	9	4	8	8	8	4	2
	1%	1%	1%	2%	1%	1%	4%	1%	1%	1%
							HI*			
701 - 800	56	35	21	15	18	23	5	17	28	6
	3%	4%	2%	3%	3%	3%	2%	2%	4%	2%
							*			
801 - 900	10	6	3	3	3	4	-	2	4	4
	*	1%	*	*	*	1%	-	*	*	1%
							*			
901 - 1000	204	110	94	53	72	80	16	79	70	39
	10%	11%	9%	10%	11%	10%	8%	11%	9%	13%
							*			H
1001 - 2000	214	124	90	53	65	96	7	70	94	43
	11%	13%	9%	10%	10%	12%	4%	10%	12%	14%
		B					*		F	FG
2001 - 3000	54	35	19	9	10	35	2	20	13	19
	3%	4%	2%	2%	1%	5%	1%	3%	2%	6%
		B				CD	*			FGH
3001 - 4000	23	15	7	4	7	13	5	2	3	14
	1%	2%	1%	1%	1%	2%	2%	*	*	4%
							GH*			GH

4001 - 5000	17	9	8	5	2	9	-	5	6	6
	1%	1%	1%	1%	*	1%	-	1%	1%	2%
							*			H
5001 - 6000	3	1	2	1	1	1	-	-	-	3
	*	*	*	*	*	*	-	-	-	1%
							*			GH
6001 - 7000	3	2	1	1	2	-	-	-	2	1
	*	*	*	*	*	-	-	-	*	*
							*			
8001 - 9000	1	1	1	-	1	1	-	-	1	1
	*	*	*	-	*	*	-	-	*	*
							*			
9001 - 10000	4	4	-	2	-	2	-	-	2	2
	*	*	-	*	-	*	-	-	*	1%
							*			G
Insolvent (\$0/None)	583	266	317	166	234	182	75	228	222	57
	29%	27%	31%	30%	34%	24%	38%	32%	28%	19%
				E	E		I*	I	I	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
\$200 or less (Net)	329	130	199	102	99	128	35	113	140	41
	16%	13%	19%	19%	15%	17%	18%	16%	18%	13%
			A				*		I	
\$100 or less (Net)	196	80	116	61	56	80	26	89	63	19
	10%	8%	11%	11%	8%	10%	13%	12%	8%	6%
							I*	HI		
Mean (Incl. 0)	640.1	743.8	542	601	547.7	748.8	429.3	541.1	597.1	1112.9
		B				CD	*			FGH
Std. Dev.	1000.28	1119.16	862.26	1038.55	873.64	1065.91	714.12	747.82	961.78	1502.22
Std. Err.	22.36	35.89	26.89	44.43	33.49	38.3	50.74	28.06	34.34	85.58
Mean (Excl. 0)	902.9	1023.6	783.1	864.1	835.1	978.9	692	796.8	833	1367
		B					*			FGH
Std. Dev.	1083.63	1198.99	941.08	1150.72	961.29	1122.62	800.81	787.33	1046.05	1557.31
Std. Err.	28.77	45.1	35.27	59.04	45.51	46.13	72.25	35.85	44.11	98.32
Median	300	400	200	300	250	400	100	300	300	500

Statistics:

Overlap formulae 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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2. On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?

		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	727	360	366	177	175	375	49	262	264	152
	36%	37%	36%	32%	26%	48%	25%	37%	34%	49%
				D		CD	*	F		FGH
10 - Excellent (10)	331	164	167	81	52	198	25	116	112	78
	17%	17%	16%	15%	8%	26%	13%	16%	14%	25%
				D		CD	*			FGH
9	150	66	84	40	48	63	6	50	65	30
	8%	7%	8%	7%	7%	8%	3%	7%	8%	10%
							*			F
8	245	130	116	57	75	114	19	96	86	44
	12%	13%	11%	10%	11%	15%	9%	14%	11%	14%
							*			
7	257	126	131	63	100	94	33	87	94	43
	13%	13%	13%	12%	15%	12%	17%	12%	12%	14%
							*			
6	184	87	97	50	83	51	12	63	79	30
	9%	9%	9%	9%	12%	7%	6%	9%	10%	10%
					E		*			
5	361	182	178	120	137	104	45	129	150	36
	18%	19%	17%	22%	20%	13%	23%	18%	19%	12%
				E	E		I*	I	I	
4	154	71	83	45	64	45	18	49	64	23
	8%	7%	8%	8%	9%	6%	9%	7%	8%	7%
					E		*			
Bottom 3 Box (Net)	319	146	173	91	122	106	41	121	133	24
	16%	15%	17%	17%	18%	14%	20%	17%	17%	8%
							I*	I	I	
3	166	74	92	43	58	64	23	59	73	11
	8%	8%	9%	8%	9%	8%	12%	8%	9%	3%
							I*	I	I	
2	67	36	32	19	24	24	5	34	23	5
	3%	4%	3%	3%	4%	3%	2%	5%	3%	2%
							*	I		
1 - Terrible (1)	86	36	50	29	39	18	12	28	37	8
	4%	4%	5%	5%	6%	2%	6%	4%	5%	3%
				E	E		*			
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary

Mean	6.3	6.4	6.3	6.1	5.8	6.9	5.8	6.3	6.2	7.2
						CD	*			FGH
Std. Dev.	2.59	2.55	2.61	2.59	2.4	2.62	2.53	2.6	2.57	2.45
Std. Err.	0.06	0.08	0.08	0.11	0.09	0.09	0.18	0.1	0.09	0.14
Median	6	6.2	6	6	6	7	5	6	6	7

Statistics:

Overlap formulae 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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3_5. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your expected debt situation one year from now

		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	669	318	351	176	213	280	60	216	273	120
	33%	33%	34%	32%	31%	36%	30%	30%	35%	39%
							*			G
10 - Much better (10)	288	143	145	84	76	128	25	102	110	52
	14%	15%	14%	15%	11%	17%	12%	14%	14%	17%
						D	*			
9	155	72	83	31	48	75	8	48	70	29
	8%	7%	8%	6%	7%	10%	4%	7%	9%	9%
						C	*			
8	226	103	123	60	89	76	27	65	93	40
	11%	11%	12%	11%	13%	10%	14%	9%	12%	13%
							*			
7	254	137	117	79	110	65	11	93	106	43
	13%	14%	11%	15%	16%	8%	6%	13%	14%	14%
				E	E		*		F	F
6	222	109	113	70	87	65	22	78	88	34
	11%	11%	11%	13%	13%	8%	11%	11%	11%	11%
				E	E		*			
5	513	260	253	125	156	232	63	197	179	73
	26%	27%	25%	23%	23%	30%	32%	28%	23%	24%
						CD	*			
4	138	62	76	37	50	51	16	50	54	18
	7%	6%	7%	7%	7%	7%	8%	7%	7%	6%
							*			
Bottom 3 Box (Net)	205	87	118	60	64	81	25	76	85	20
	10%	9%	12%	11%	9%	10%	13%	11%	11%	6%
							*	I	I	
3	80	33	47	19	24	37	8	19	44	9
	4%	3%	5%	4%	3%	5%	4%	3%	6%	3%
							*		GI	
2	53	21	32	27	8	18	9	25	12	6
	3%	2%	3%	5%	1%	2%	5%	4%	2%	2%
				DE			*	H		
1 - Much worse (1)	72	33	39	13	32	26	8	31	29	4
	4%	3%	4%	2%	5%	3%	4%	4%	4%	1%
							*	I	I	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										

Mean	6.4	6.4	6.3	6.4	6.3	6.4	6	6.2	6.4	6.8
							*			FGH
Std. Dev.	2.38	2.33	2.43	2.38	2.29	2.46	2.39	2.42	2.38	2.24
Std. Err.	0.05	0.07	0.08	0.1	0.09	0.09	0.17	0.09	0.08	0.13
Median	6	6	6	6	6	6	5	6	6	7

Statistics:

Overlap formulae 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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Mean	6.9	7	6.9	7.1	6.9	6.8	6.7	6.8	7.1	7.2
							*			FG
Std. Dev.	2.55	2.5	2.61	2.49	2.47	2.66	2.57	2.59	2.58	2.36
Std. Err.	0.06	0.08	0.08	0.11	0.09	0.1	0.18	0.1	0.09	0.13
Median	7	7	7	7	7	7	7	7	8	7.6

Statistics:

Overlap formulae 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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4_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	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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	477	281	196	101	132	245	48	151	180	98
	24%	29%	19%	18%	19%	32%	24%	21%	23%	32%
		B				CD	*			GH
10 - Extremely confident (10)	238	146	92	48	57	133	31	68	93	47
	12%	15%	9%	9%	8%	17%	16%	10%	12%	15%
		B				CD	*			G
9	100	61	39	16	27	57	11	36	36	18
	5%	6%	4%	3%	4%	7%	5%	5%	5%	6%
		B				CD	*			
8	139	74	64	37	47	55	6	47	52	34
	7%	8%	6%	7%	7%	7%	3%	7%	7%	11%
							*			FGH
7	163	81	82	35	70	58	11	54	62	35
	8%	8%	8%	6%	10%	8%	6%	8%	8%	11%
					C		*			H
6	132	63	69	36	56	39	8	43	43	39
	7%	6%	7%	7%	8%	5%	4%	6%	5%	12%
					E		*			FGH
5	398	219	179	112	150	136	48	145	156	49
	20%	23%	17%	21%	22%	17%	24%	20%	20%	16%
		B					*			
4	130	62	68	38	54	38	7	48	56	18
	6%	6%	7%	7%	8%	5%	3%	7%	7%	6%
					E		*			
Bottom 3 Box (Net)	701	266	435	224	218	259	76	268	287	70
	35%	27%	42%	41%	32%	33%	38%	38%	37%	23%
			A	DE			I*	I	I	
3	166	61	105	50	63	53	9	67	68	22
	8%	6%	10%	9%	9%	7%	5%	9%	9%	7%
			A				*			
2	134	61	73	45	43	46	16	51	52	15
	7%	6%	7%	8%	6%	6%	8%	7%	7%	5%
							*			
1 - Not at all confident (1)	402	144	257	129	112	160	51	151	168	32
	20%	15%	25%	24%	16%	21%	26%	21%	21%	10%
			A	D			I*	I	I	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										

Mean	5	5.5	4.5	4.5	5	5.4	4.9	4.8	4.9	5.9
		B			C	CD	*			FGH
Std. Dev.	3	2.98	2.95	2.89	2.74	3.24	3.23	2.93	3.01	2.82
Std. Err.	0.07	0.1	0.09	0.12	0.11	0.12	0.23	0.11	0.11	0.16
Median	5	5	5	5	5	5	5	5	5	6

Statistics:

Overlap formulae 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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4_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	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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	567	305	262	116	133	318	55	195	214	103
	28%	31%	25%	21%	20%	41%	28%	27%	27%	33%
		B				CD	*			H
10 - Extremely confident (10)	281	153	128	59	58	164	29	100	98	53
	14%	16%	12%	11%	9%	21%	15%	14%	13%	17%
						CD	*			H
9	123	66	57	16	32	75	13	49	45	16
	6%	7%	6%	3%	5%	10%	6%	7%	6%	5%
						CD	*			
8	163	86	77	42	43	79	13	45	72	34
	8%	9%	7%	8%	6%	10%	7%	6%	9%	11%
						D	*			G
7	210	100	110	43	88	79	11	76	83	41
	10%	10%	11%	8%	13%	10%	6%	11%	11%	13%
					C		*			F
6	169	103	66	48	75	46	13	64	61	31
	8%	11%	6%	9%	11%	6%	6%	9%	8%	10%
		B			E		*			
5	342	175	167	90	127	125	47	131	118	46
	17%	18%	16%	16%	19%	16%	24%	18%	15%	15%
							HI*			
4	134	76	58	51	49	33	10	53	52	18
	7%	8%	6%	9%	7%	4%	5%	7%	7%	6%
				E	E		*			
Bottom 3 Box (Net)	580	214	366	199	207	174	62	192	256	69
	29%	22%	36%	36%	30%	22%	32%	27%	33%	22%
			A	E	E		*		I	
3	155	60	95	54	55	46	8	58	70	19
	8%	6%	9%	10%	8%	6%	4%	8%	9%	6%
			A	E			*		I	
2	111	48	62	30	40	40	11	46	41	13
	6%	5%	6%	6%	6%	5%	5%	6%	5%	4%
							*			
1 - Not at all confident (1)	314	106	208	115	112	88	44	88	145	37
	16%	11%	20%	21%	16%	11%	22%	12%	18%	12%
			A	E	E		GI*		GI	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										

Mean	5.5	5.8	5.1	4.8	5.1	6.2	5.2	5.5	5.3	6
		B				CD	*			FGH
Std. Dev.	2.98	2.85	3.06	2.92	2.77	3.04	3.13	2.9	3.02	2.9
Std. Err.	0.07	0.09	0.1	0.13	0.11	0.11	0.22	0.11	0.11	0.17
Median	5	6	5	5	5	7	5	5	5	6

Statistics:

Overlap formulae 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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4_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	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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	562	310	252	122	159	281	44	192	208	117
	28%	32%	24%	22%	23%	36%	22%	27%	27%	38%
		B				CD	*			FGH
10 - Extremely confident (10)	261	154	107	59	69	133	22	88	101	50
	13%	16%	10%	11%	10%	17%	11%	12%	13%	16%
		B				CD	*			
9	110	59	51	17	30	63	9	45	33	24
	5%	6%	5%	3%	4%	8%	4%	6%	4%	8%
						CD	*			H
8	191	97	94	46	60	85	14	59	74	44
	10%	10%	9%	8%	9%	11%	7%	8%	9%	14%
							*			FGH
7	198	92	106	48	75	75	7	78	79	34
	10%	9%	10%	9%	11%	10%	4%	11%	10%	11%
							*	F	F	F
6	198	109	89	44	83	71	20	71	70	37
	10%	11%	9%	8%	12%	9%	10%	10%	9%	12%
							*			H
5	393	195	198	108	149	136	45	150	150	47
	20%	20%	19%	20%	22%	18%	23%	21%	19%	15%
							*	I		
4	144	65	79	59	46	40	7	57	56	25
	7%	7%	8%	11%	7%	5%	3%	8%	7%	8%
				DE			*			
Bottom 3 Box (Net)	506	202	304	165	169	173	75	162	221	48
	25%	21%	30%	30%	25%	22%	38%	23%	28%	16%
			A	E			GI*	I	I	
3	170	73	97	54	62	54	32	44	76	18
	9%	8%	9%	10%	9%	7%	16%	6%	10%	6%
							GI*		GI	
2	95	42	53	25	35	36	8	38	40	10
	5%	4%	5%	5%	5%	5%	4%	5%	5%	3%
							*			
1 - Not at all confident (1)	241	87	154	85	72	83	35	80	106	20
	12%	9%	15%	16%	11%	11%	17%	11%	13%	6%
			A	DE			I*	I	I	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										

Mean	5.6	5.9	5.3	5.1	5.5	6	4.9	5.6	5.4	6.3
		B				CD	*	F		FGH
Std. Dev.	2.81	2.76	2.82	2.79	2.64	2.91	2.87	2.76	2.85	2.65
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.1	0.2	0.1	0.1	0.15
Median	5	6	5	5	5	6	5	5	5	6

Statistics:

Overlap formulae 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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		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	511	285	226	96	156	259	43	184	183	101
	26%	29%	22%	18%	23%	33%	22%	26%	23%	33%
		B				CD	*			FGH
10 - Extremely confident (10)	237	133	105	49	54	134	16	84	89	48
	12%	14%	10%	9%	8%	17%	8%	12%	11%	16%
		B				CD	*			H
9	88	44	45	11	30	48	12	31	28	18
	4%	5%	4%	2%	4%	6%	6%	4%	4%	6%
						C	*			H
8	185	109	77	37	73	76	15	69	67	35
	9%	11%	7%	7%	11%	10%	7%	10%	9%	11%
		B			C		*			
7	195	86	109	42	78	75	11	71	77	36
	10%	9%	11%	8%	11%	10%	5%	10%	10%	12%
							*			
6	153	84	69	42	59	52	13	57	52	31
	8%	9%	7%	8%	9%	7%	6%	8%	7%	10%
							*			H
5	417	226	192	110	141	166	61	160	148	49
	21%	23%	19%	20%	21%	21%	31%	22%	19%	16%
		B					HI*	I		
4	131	61	70	41	54	37	8	45	56	23
	7%	6%	7%	7%	8%	5%	4%	6%	7%	7%
					E		*			
Bottom 3 Box (Net)	594	231	363	216	192	186	63	194	268	68
	30%	24%	35%	40%	28%	24%	32%	27%	34%	22%
			A	DE			*		GI	
3	155	65	90	42	55	58	10	54	71	20
	8%	7%	9%	8%	8%	7%	5%	8%	9%	6%
							*			
2	110	41	69	30	44	37	12	39	46	13
	6%	4%	7%	5%	6%	5%	6%	5%	6%	4%
			A				*			
1 - Not at all confident (1)	328	124	204	144	93	91	40	101	151	36
	16%	13%	20%	26%	14%	12%	20%	14%	19%	12%
			A	DE			I*		GI	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										

Mean	5.3	5.6	4.9	4.5	5.2	5.9	4.9	5.4	5	5.9
		B			C	CD	*			FGH
Std. Dev.	2.9	2.82	2.93	2.9	2.7	2.93	2.84	2.83	2.94	2.86
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.11	0.2	0.11	0.11	0.16
Median	5	5	5	5	5	5	5	5	5	6

Statistics:

Overlap formulae 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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4_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	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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	638	333	305	163	176	299	61	220	248	109
	32%	34%	30%	30%	26%	39%	31%	31%	32%	35%
						CD	*			
10 - Extremely confident (10)	334	180	154	86	80	168	27	118	127	63
	17%	18%	15%	16%	12%	22%	13%	17%	16%	20%
						CD	*			H
9	121	49	72	21	38	61	19	46	42	14
	6%	5%	7%	4%	6%	8%	9%	6%	5%	5%
						C	*			
8	184	104	80	56	58	70	15	56	80	32
	9%	11%	8%	10%	9%	9%	8%	8%	10%	10%
							*			
7	159	64	95	52	54	53	10	53	55	42
	8%	7%	9%	9%	8%	7%	5%	7%	7%	14%
							*			FGH
6	156	92	64	42	66	48	11	60	62	23
	8%	9%	6%	8%	10%	6%	6%	8%	8%	7%
		B			E		*			
5	404	212	193	89	158	157	48	147	161	47
	20%	22%	19%	16%	23%	20%	24%	21%	21%	15%
					C		I*	I	I	
4	139	64	75	43	57	39	21	56	42	20
	7%	7%	7%	8%	8%	5%	10%	8%	5%	6%
					E		*			
Bottom 3 Box (Net)	504	208	296	157	169	178	47	174	216	67
	25%	21%	29%	29%	25%	23%	24%	24%	28%	22%
			A				*		I	
3	133	58	75	44	48	41	14	49	49	21
	7%	6%	7%	8%	7%	5%	7%	7%	6%	7%
							*			
2	105	49	57	25	37	44	9	35	50	12
	5%	5%	6%	5%	5%	6%	4%	5%	6%	4%
							*			
1 - Not at all confident (1)	266	101	165	88	84	93	25	90	118	33
	13%	10%	16%	16%	12%	12%	13%	13%	15%	11%
			A				*		I	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary

Mean	5.7	5.9	5.5	5.5	5.4	6.1	5.6	5.7	5.6	6.1
		B				CD	*			GH
Std. Dev.	2.97	2.88	3.03	3.02	2.77	3.07	2.88	2.94	3.02	2.94
Std. Err.	0.07	0.09	0.09	0.13	0.11	0.11	0.2	0.11	0.11	0.17
Median	5	6	5	5	5	6	5	5	5	6

Statistics:

Overlap formulae 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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4_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	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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	524	300	223	88	116	320	47	196	188	92
	26%	31%	22%	16%	17%	41%	24%	28%	24%	30%
		B				CD	*			H
10 - Extremely confident (10)	253	139	114	38	42	173	23	91	94	45
	13%	14%	11%	7%	6%	22%	12%	13%	12%	15%
						CD	*			
9	96	54	42	11	23	61	11	36	31	18
	5%	6%	4%	2%	3%	8%	6%	5%	4%	6%
						CD	*			
8	175	107	67	38	51	85	13	69	63	29
	9%	11%	7%	7%	8%	11%	7%	10%	8%	9%
		B				CD	*			
7	150	69	82	40	66	45	7	52	57	34
	8%	7%	8%	7%	10%	6%	4%	7%	7%	11%
					E		*			FGH
6	162	90	73	49	61	52	18	59	56	29
	8%	9%	7%	9%	9%	7%	9%	8%	7%	10%
							*			
5	405	208	197	119	144	142	43	178	136	48
	20%	21%	19%	22%	21%	18%	22%	25%	17%	16%
							*	HI		
4	129	61	68	42	58	28	8	36	57	27
	6%	6%	7%	8%	9%	4%	4%	5%	7%	9%
				E	E		*			G
Bottom 3 Box (Net)	631	245	386	208	235	189	75	189	290	77
	32%	25%	38%	38%	35%	24%	38%	27%	37%	25%
			A	E	E		GI*		GI	
3	159	62	97	46	64	49	17	47	73	22
	8%	6%	9%	8%	9%	6%	9%	7%	9%	7%
			A				*			
2	131	58	73	36	48	48	13	47	53	17
	7%	6%	7%	7%	7%	6%	7%	7%	7%	6%
							*			
1 - Not at all confident (1)	341	125	216	125	123	92	45	95	163	37
	17%	13%	21%	23%	18%	12%	23%	13%	21%	12%
			A	E	E		GI*		GI	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Summary

Mean	5.2	5.6	4.8	4.5	4.7	6.1	4.8	5.4	4.9	5.7
		B				CD	*	H		FH
Std. Dev.	2.96	2.89	2.97	2.75	2.68	3.1	3.04	2.85	3.02	2.9
Std. Err.	0.07	0.09	0.09	0.12	0.1	0.11	0.22	0.11	0.11	0.17
Median	5	5	5	5	5	6	5	5	5	6

Statistics:

Overlap formulae 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. 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

		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 3 Box (Net)	709	360	349	149	184	377	52	266	258	132
	35%	37%	34%	27%	27%	49%	26%	37%	33%	43%
						CD	*			FH
10 - Strongly agree (10)	366	186	181	76	79	211	31	135	128	72
	18%	19%	18%	14%	12%	27%	16%	19%	16%	23%
						CD	*			H
9	157	86	71	26	47	84	8	64	54	31
	8%	9%	7%	5%	7%	11%	4%	9%	7%	10%
						CD	*			H
8	186	89	97	48	57	81	13	67	76	29
	9%	9%	9%	9%	8%	10%	7%	9%	10%	10%
							*			
7	209	112	98	33	105	71	6	79	90	33
	10%	11%	9%	6%	15%	9%	3%	11%	11%	11%
					CE		*	F	F	F
6	162	77	84	55	63	44	9	58	60	34
	8%	8%	8%	10%	9%	6%	4%	8%	8%	11%
				E	E		*			FH
5	351	174	177	117	136	97	46	128	135	41
	18%	18%	17%	21%	20%	13%	23%	18%	17%	13%
				E	E		I*		I	
4	139	68	71	44	54	41	24	32	67	16
	7%	7%	7%	8%	8%	5%	12%	5%	9%	5%
							GI*		GI	
Bottom 3 Box (Net)	431	182	250	148	139	145	60	146	173	51
	22%	19%	24%	27%	20%	19%	31%	21%	22%	17%
			A	DE			GI*		I	
3	136	81	55	40	47	49	23	49	47	17
	7%	8%	5%	7%	7%	6%	12%	7%	6%	6%
		B					HI*			
2	76	23	54	22	26	28	6	23	37	11
	4%	2%	5%	4%	4%	4%	3%	3%	5%	3%
			A				*			
1 - Strongly disagree (1)	219	78	141	86	66	68	31	75	90	23
	11%	8%	14%	16%	10%	9%	16%	11%	11%	8%
			A	DE			I*		I	
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										

Mean	6	6.3	5.8	5.4	5.8	6.7	5.2	6.2	5.9	6.6
		B			C	CD	*	F	F	FGH
Std. Dev.	2.92	2.8	3.01	2.91	2.66	3.01	2.96	2.91	2.9	2.84
Std. Err.	0.07	0.09	0.09	0.12	0.1	0.11	0.21	0.11	0.1	0.16
Median	6	6	6	5	6	7	5	6	6	7

Statistics:

Overlap formulae 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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7_4. To what extent do you agree or disagree with the following: - I am concerned that rising interest rates could move me towards bankruptcy

		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 2 Box (Net)	665	337	328	248	239	178	71	248	253	93
	33%	35%	32%	45%	35%	23%	36%	35%	32%	30%
				DE	E		*			
Strongly agree	232	114	118	95	80	58	19	90	97	27
	12%	12%	12%	17%	12%	8%	10%	13%	12%	9%
				DE	E		*		I	
Somewhat agree	432	223	209	154	160	119	52	158	156	66
	22%	23%	20%	28%	23%	15%	26%	22%	20%	21%
				E	E		*			
Bottom 2 Box (Net)	1336	635	701	298	441	597	127	463	531	215
	67%	65%	68%	55%	65%	77%	64%	65%	68%	70%
					C	CD	*			
Somewhat disagree	620	303	317	159	242	219	60	218	255	87
	31%	31%	31%	29%	36%	28%	30%	31%	33%	28%
					CE		*			
Strongly disagree	716	332	384	139	199	377	67	244	276	128
	36%	34%	37%	26%	29%	49%	34%	34%	35%	42%
						CD	*			GH
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae 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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7_5. 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

		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 2 Box (Net)	1026	470	557	334	364	329	107	341	426	152
	51%	48%	54%	61%	53%	42%	54%	48%	54%	49%
			A	DE	E		*		G	
Strongly agree	340	139	201	124	109	107	37	109	151	43
	17%	14%	19%	23%	16%	14%	19%	15%	19%	14%
			A	DE			*		I	
Somewhat agree	687	330	356	210	255	222	70	232	275	109
	34%	34%	35%	38%	37%	29%	36%	33%	35%	36%
				E	E		*			
Bottom 2 Box (Net)	975	503	472	212	316	446	91	370	358	156
	49%	52%	46%	39%	47%	58%	46%	52%	46%	51%
		B			C	CD	*	H		
Somewhat disagree	551	286	265	134	213	204	37	234	202	79
	28%	29%	26%	25%	31%	26%	18%	33%	26%	26%
					C		*	FHI		
Strongly disagree	423	217	206	78	103	242	54	136	157	77
	21%	22%	20%	14%	15%	31%	27%	19%	20%	25%
						CD	*			GH
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae 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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7_6. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest rate increases

		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 2 Box (Net)	870	412	458	267	318	285	86	331	336	117
	43%	42%	45%	49%	47%	37%	43%	47%	43%	38%
				E	E		*	I		
Strongly agree	230	111	120	89	73	69	24	87	93	26
	12%	11%	12%	16%	11%	9%	12%	12%	12%	8%
				DE			*		I	
Somewhat agree	640	301	339	178	246	216	62	244	243	91
	32%	31%	33%	33%	36%	28%	31%	34%	31%	29%
					E		*			
Bottom 2 Box (Net)	1131	561	570	280	362	489	112	379	448	191
	57%	58%	55%	51%	53%	63%	57%	53%	57%	62%
						CD	*			G
Somewhat disagree	703	339	365	188	255	260	61	241	290	111
	35%	35%	35%	35%	38%	34%	31%	34%	37%	36%
							*			
Strongly disagree	427	222	205	91	107	229	51	138	158	80
	21%	23%	20%	17%	16%	30%	26%	19%	20%	26%
						CD	*			GH
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae 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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7_8. 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.

		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	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 2 Box (Net)	1563	727	836	436	550	578	154	562	616	231
	78%	75%	81%	80%	81%	75%	78%	79%	79%	75%
			A		E		*			
Strongly agree	609	258	351	160	207	242	58	234	242	76
	30%	27%	34%	29%	30%	31%	29%	33%	31%	25%
			A				*	I	I	
Somewhat agree	954	469	485	275	344	336	96	328	375	155
	48%	48%	47%	50%	50%	43%	49%	46%	48%	50%
				E	E		*			
Bottom 2 Box (Net)	438	245	193	111	130	197	44	149	168	77
	22%	25%	19%	20%	19%	25%	22%	21%	21%	25%
		B				D	*			
Somewhat disagree	280	154	126	83	95	103	23	98	109	50
	14%	16%	12%	15%	14%	13%	12%	14%	14%	16%
		B					*			
Strongly disagree	157	91	67	27	36	94	21	51	59	27
	8%	9%	6%	5%	5%	12%	11%	7%	7%	9%
		B				CD	*			
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae 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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7_9. 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)	2001	897	1104	476	757	768	92	353	919	637
Base: All Respondents (wtd)	2001	972	1029	546	680	774	198	710	784	308
Top 2 Box (Net)	882	406	476	305	323	254	104	308	346	123
	44%	42%	46%	56%	48%	33%	53%	43%	44%	40%
				DE	E		I*			
Strongly agree	284	115	170	108	95	82	35	100	115	34
	14%	12%	17%	20%	14%	11%	18%	14%	15%	11%
			A	DE			*		I	
Somewhat agree	598	291	307	197	229	173	69	208	231	89
	30%	30%	30%	36%	34%	22%	35%	29%	30%	29%
				E	E		*			
Bottom 2 Box (Net)	1119	567	552	242	357	520	94	402	438	185
	56%	58%	54%	44%	52%	67%	47%	57%	56%	60%
					C	CD	*			F
Somewhat disagree	630	296	334	156	231	243	47	231	259	93
	32%	30%	33%	29%	34%	31%	24%	32%	33%	30%
							*			
Strongly disagree	488	271	218	85	126	277	47	171	179	91
	24%	28%	21%	16%	18%	36%	24%	24%	23%	30%
		B				CD	*			H
Sigma	2001	972	1029	546	680	774	198	710	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae 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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