

Have you ever experienced an unexpected change to your financial situation that impacted your ability to meet your financial obligations?

		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
<b>Base: All Respondents (unwtd)</b>	<b>2003</b>	<b>888</b>	<b>1115</b>	<b>544</b>	<b>807</b>	<b>652</b>	<b>51</b>	<b>315</b>	<b>852</b>	<b>785</b>
<b>Base: All Respondents (wtd)</b>	<b>2003</b>	<b>973</b>	<b>1030</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>126</b>	<b>784</b>	<b>785</b>	<b>308</b>
Yes	1035	489	546	304	381	350	68	422	410	135
	52%	50%	53%	56%	56%	45%	54%	54%	52%	44%
				E	E		*	I	I	
No	968	485	483	242	300	425	58	361	375	173
	48%	50%	47%	44%	44%	55%	46%	46%	48%	56%
						CD	*			GH
Sigma	2003	973	1030	547	681	775	126	784	785	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

How easy or difficult was it for you to cope with this change to your finances?

		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
<b>Base: All Answering (unwtd)</b>	<b>997</b>	<b>408</b>	<b>589</b>	<b>289</b>	<b>424</b>	<b>284</b>	<b>29</b>	<b>169</b>	<b>446</b>	<b>353</b>
<b>Base: All Answering (wtd)</b>	<b>1035</b>	<b>489</b>	<b>546</b>	<b>304</b>	<b>381</b>	<b>350</b>	<b>68</b>	<b>422</b>	<b>410</b>	<b>135</b>
Top 2 Box (Net)	262 25%	170 35%	92 17%	125 41%	67 18%	70 20%	6 9%	119 28%	93 23%	44 32%
		B		DE			**			H
Very easy	40 4%	31 6%	8 2%	28 9%	4 1%	8 2%	- -	19 4%	13 3%	8 6%
		B		DE			**			
Somewhat easy	222 21%	138 28%	84 15%	96 32%	63 16%	63 18%	6 9%	100 24%	79 19%	36 27%
		B		DE			**			H
Bottom 2 Box (Net)	773 75%	319 65%	454 83%	180 59%	314 82%	280 80%	62 91%	303 72%	317 77%	92 68%
			A		C	C	**		I	
Somewhat difficult	525 51%	228 47%	297 54%	139 46%	210 55%	176 50%	34 50%	194 46%	225 55%	72 53%
							**			
Very difficult	248 24%	91 19%	157 29%	41 14%	104 27%	103 30%	28 41%	109 26%	92 23%	19 14%
			A		C	C	**	I	I	
Sigma	1035 100%	489 100%	546 100%	304 100%	381 100%	350 100%	68 100%	422 100%	410 100%	135 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Thinking about your level of debt, would you say you have...

	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
<b>Base: All Respondents (unwtd)</b>	<b>2003</b>	<b>888</b>	<b>1115</b>	<b>544</b>	<b>807</b>	<b>652</b>	<b>51</b>	<b>315</b>	<b>852</b>	<b>785</b>
<b>Base: All Respondents (wtd)</b>	<b>2003</b>	<b>973</b>	<b>1030</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>126</b>	<b>784</b>	<b>785</b>	<b>308</b>
Top 2 Box (Net)	1151	582	569	338	461	353	75	473	454	151
	57%	60%	55%	62%	68%	45%	59%	60%	58%	49%
				E	E		*	I	I	
A lot of debt	290	141	149	79	122	89	14	129	104	44
	14%	14%	14%	14%	18%	11%	11%	16%	13%	14%
					E		*			
Some debt	862	442	420	259	339	264	61	344	350	107
	43%	45%	41%	47%	50%	34%	49%	44%	45%	35%
				E	E		*	I	I	
Bottom 2 Box (Net)	852	391	460	208	220	423	51	311	332	158
	43%	40%	45%	38%	32%	55%	41%	40%	42%	51%
						CD	*			GH
Very little debt	482	231	250	139	144	199	28	199	174	80
	24%	24%	24%	25%	21%	26%	22%	25%	22%	26%
							*			
I don't have any debt	370	160	210	69	77	224	23	112	158	78
	18%	16%	20%	13%	11%	29%	18%	14%	20%	25%
						CD	*		G	GH
Sigma	2003	973	1030	547	681	775	126	784	785	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

How do you feel about your current level of debt? Please select how you feel the most, and any other feelings you have. - Most

	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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Positive (Net)	948	518	430	277	312	359	56	387	361	143
	58%	64%	52%	58%	52%	65%	54%	58%	58%	62%
		B				D	*			
Happy	58	38	20	28	10	20	3	27	19	9
	4%	5%	2%	6%	2%	4%	3%	4%	3%	4%
				D			*			
Confident	209	119	90	52	61	96	17	73	87	31
	13%	15%	11%	11%	10%	17%	17%	11%	14%	14%
						CD	*			
Relieved	38	27	11	22	10	7	-	18	16	5
	2%	3%	1%	5%	2%	1%	-	3%	3%	2%
		B		DE			*			
Optimistic	277	132	146	81	106	91	17	117	102	41
	17%	16%	18%	17%	17%	16%	17%	17%	16%	18%
							*			
Comfortable	366	202	164	94	127	145	18	153	137	58
	22%	25%	20%	20%	21%	26%	17%	23%	22%	25%
							*			
Negative (Net)	676	293	383	200	288	188	47	285	259	86
	41%	36%	47%	42%	48%	34%	46%	42%	41%	37%
			A		E		*			
Stressed/Anxious/Worried	440	181	259	122	183	134	36	173	174	56
	27%	22%	32%	26%	30%	24%	35%	26%	28%	24%
			A				*			
Afraid	43	28	15	17	18	8	2	17	18	6
	3%	3%	2%	4%	3%	1%	2%	3%	3%	3%
							*			
Depressed/Defeated	81	41	40	21	39	21	7	38	26	11
	5%	5%	5%	4%	7%	4%	6%	6%	4%	5%
							*			
Overwhelmed	112	43	69	39	47	26	2	56	42	12
	7%	5%	8%	8%	8%	5%	2%	8%	7%	5%
							*			
Other	8	2	5	1	4	3	-	-	7	1
	*	*	1%	*	1%	1%	-	-	1%	1%
							*		G	
Don't know	1	-	1	-	*	1	-	-	1	*
	*	-	*	-	*	*	-	-	*	*
							*			
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

How do you feel about your current level of debt? Please select how you feel the most, and any other feelings you have. - Other

	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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Positive (Net)	455 28%	264 32%	191 23%	119 25%	160 26%	176 32%	16 16%	162 24%	186 30%	90 39%
		B					*			FGH
Happy	124 8%	69 9%	55 7%	35 7%	41 7%	48 9%	5 5%	52 8%	51 8%	16 7%
							*			
Confident	206 13%	119 15%	87 11%	49 10%	83 14%	74 13%	5 4%	76 11%	89 14%	37 16%
							*			F
Relieved	127 8%	76 9%	52 6%	35 7%	47 8%	45 8%	3 3%	51 8%	53 8%	20 9%
							*			
Optimistic	189 12%	109 13%	80 10%	50 10%	55 9%	84 15%	3 3%	70 10%	79 13%	37 16%
						D	*			FG
Comfortable	162 10%	85 10%	77 9%	41 9%	62 10%	58 11%	14 13%	49 7%	69 11%	30 13%
							*			G
Negative (Net)	405 25%	177 22%	229 28%	124 26%	162 27%	120 22%	16 16%	160 24%	164 26%	65 28%
			A				*			
Stressed/Anxious/Worried	172 11%	75 9%	97 12%	56 12%	69 11%	48 9%	11 10%	62 9%	68 11%	32 14%
							*			G
Afraid	182 11%	80 10%	102 12%	54 11%	61 10%	67 12%	8 8%	71 11%	72 12%	31 13%
							*			
Depressed/Defeated	174 11%	78 10%	96 12%	56 12%	59 10%	58 11%	6 6%	65 10%	76 12%	26 11%
							*			
Overwhelmed	217 13%	98 12%	119 14%	57 12%	90 15%	69 13%	5 5%	93 14%	88 14%	30 13%
							*			
Other	9 1%	2 *	7 1%	1 *	4 1%	4 1%	2 2%	- -	4 1%	3 1%
							G*			G
Nothing	* *	- -	* *	- -	- -	* *	- -	- -	- -	* *
							*			
Don't know	4 *	2 *	2 *	- -	- -	4 1%	- -	- -	3 1%	* *
							*			
Sigma	1565 96%	792 97%	773 94%	433 91%	571 94%	561 102%	62 61%	589 88%	651 104%	262 114%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

How do you feel about your current level of debt? Please select how you feel the most, and any other feelings you have. - Total

	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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Positive (Net)	1084	598	487	318	367	398	63	444	413	164
	66%	73%	59%	67%	61%	72%	61%	66%	66%	71%
		B				D	*			H
Happy	182	107	75	63	51	68	8	79	70	25
	11%	13%	9%	13%	8%	12%	8%	12%	11%	11%
		B		D			*			
Confident	415	238	177	100	144	171	22	149	176	68
	25%	29%	22%	21%	24%	31%	21%	22%	28%	29%
		B				CD	*			G
Relieved	165	103	62	57	57	52	3	69	68	25
	10%	13%	8%	12%	9%	9%	3%	10%	11%	11%
		B					*			
Optimistic	466	240	226	130	160	175	21	187	180	78
	29%	30%	28%	27%	27%	32%	20%	28%	29%	34%
							*			
Comfortable	526	285	240	135	189	202	32	202	204	87
	32%	35%	29%	28%	31%	37%	31%	30%	33%	38%
						C	*			G
Negative (Net)	830	367	464	255	341	234	55	340	322	112
	51%	45%	57%	53%	56%	42%	54%	51%	51%	49%
			A	E	E		*			
Stressed/Anxious/Worried	608	255	353	178	251	179	47	232	241	88
	37%	31%	43%	37%	42%	32%	46%	35%	38%	38%
			A		E		*			
Afraid	225	108	117	72	79	75	10	88	90	38
	14%	13%	14%	15%	13%	14%	9%	13%	14%	16%
							*			
Depressed/Defeated	255	119	136	77	99	79	13	103	102	37
	16%	15%	17%	16%	16%	14%	13%	15%	16%	16%
							*			
Overwhelmed	328	141	188	96	138	95	7	149	130	42
	20%	17%	23%	20%	23%	17%	7%	22%	21%	18%
			A				*	F	F	
Other	17	4	12	2	7	7	2	-	11	4
	1%	1%	1%	*	1%	1%	2%	-	2%	2%
							G*		G	G
Don't know	1	-	1	-	-	1	-	-	1	-
	*	-	*	-	-	*	-	-	*	-
							*			
Sigma	3188	1601	1587	910	1174	1104	165	1258	1274	491
	195%	197%	194%	191%	194%	200%	161%	187%	203%	213%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Debt is causing issues in my relationship with my significant other

		Gender		AGE			EDUCATION				Amount of Debt			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
<b>Base: All Answering (unwtd)</b>	<b>1180</b>	<b>531</b>	<b>649</b>	<b>323</b>	<b>524</b>	<b>333</b>	<b>34</b>	<b>201</b>	<b>510</b>	<b>435</b>	<b>227</b>	<b>613</b>	<b>340</b>	<b>-</b>
<b>Base: All Answering (wtd)</b>	<b>1198</b>	<b>585</b>	<b>613</b>	<b>324</b>	<b>449</b>	<b>425</b>	<b>83</b>	<b>487</b>	<b>460</b>	<b>169</b>	<b>213</b>	<b>650</b>	<b>335</b>	<b>-</b>
Top 2 Box (Net)	364	190	175	139	138	87	23	165	130	46	120	204	40	-
	30%	32%	28%	43%	31%	21%	28%	34%	28%	27%	56%	31%	12%	-
				DE	E		*				KL	L		
Strongly agree	122	69	54	63	36	24	11	63	35	14	58	59	5	-
	10%	12%	9%	19%	8%	6%	14%	13%	8%	8%	27%	9%	2%	-
				DE			*	H			KL	L		
Somewhat agree	242	121	121	76	102	63	11	103	95	32	62	145	35	-
	20%	21%	20%	24%	23%	15%	14%	21%	21%	19%	29%	22%	10%	-
				E	E		*				L	L		
Bottom 2 Box (Net)	834	395	439	185	311	338	60	321	330	123	93	446	295	-
	70%	68%	72%	57%	69%	79%	72%	66%	72%	73%	44%	69%	88%	-
					C	CD	*					J	JK	
Somewhat disagree	354	184	171	98	144	112	23	124	154	53	58	211	86	-
	30%	31%	28%	30%	32%	26%	28%	25%	34%	32%	27%	32%	26%	-
							*		G					
Strongly disagree	480	211	268	87	168	225	37	198	176	69	36	236	209	-
	40%	36%	44%	27%	37%	53%	45%	41%	38%	41%	17%	36%	62%	-
			A		C	CD	*					J	JK	
Sigma	1198	585	613	324	449	425	83	487	460	169	213	650	335	-
	100%	100%	100%	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My significant other doesn't know how much debt I am in

		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
<b>Base: All Answering (unwtd)</b>	<b>1180</b>	<b>531</b>	<b>649</b>	<b>323</b>	<b>524</b>	<b>333</b>	<b>34</b>	<b>201</b>	<b>510</b>	<b>435</b>
<b>Base: All Answering (wtd)</b>	<b>1198</b>	<b>585</b>	<b>613</b>	<b>324</b>	<b>449</b>	<b>425</b>	<b>83</b>	<b>487</b>	<b>460</b>	<b>169</b>
Top 2 Box (Net)	243	145	98	111	77	55	10	116	81	36
	20%	25%	16%	34%	17%	13%	12%	24%	18%	21%
		B		DE			*			
Strongly agree	97	63	33	58	21	17	7	50	23	17
	8%	11%	5%	18%	5%	4%	8%	10%	5%	10%
		B		DE			*	H		H
Somewhat agree	146	81	65	53	56	38	4	66	58	19
	12%	14%	11%	16%	12%	9%	4%	14%	13%	11%
				E			*			
Bottom 2 Box (Net)	955	440	515	213	372	371	72	371	379	133
	80%	75%	84%	66%	83%	87%	88%	76%	82%	79%
			A		C	C	*			
Somewhat disagree	221	127	93	53	88	80	19	78	92	32
	18%	22%	15%	16%	19%	19%	23%	16%	20%	19%
		B					*			
Strongly disagree	735	313	422	160	284	290	54	294	287	100
	61%	53%	69%	49%	63%	68%	65%	60%	62%	60%
			A		C	C	*			
Sigma	1198	585	613	324	449	425	83	487	460	169
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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



Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I worry about paying my bills, including debt payments, each month

		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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	712	346	365	245	278	188	53	310	262	86
	44%	43%	45%	51%	46%	34%	52%	46%	42%	37%
				E	E		*	I		
Strongly agree	246	125	122	96	87	63	24	114	82	25
	15%	15%	15%	20%	14%	11%	24%	17%	13%	11%
				DE			I*	I		
Somewhat agree	465	222	243	148	191	126	29	196	179	61
	28%	27%	30%	31%	32%	23%	28%	29%	29%	26%
				E	E		*			
Bottom 2 Box (Net)	922	467	454	233	326	363	49	362	366	145
	56%	57%	55%	49%	54%	66%	48%	54%	58%	63%
						CD	*			G
Somewhat disagree	516	269	246	147	207	161	20	206	209	81
	32%	33%	30%	31%	34%	29%	19%	31%	33%	35%
							*			F
Strongly disagree	406	198	208	85	119	202	30	155	157	64
	25%	24%	25%	18%	20%	37%	29%	23%	25%	28%
						CD	*			
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is impacting my ability to save for retirement

		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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	880	423	456	260	366	253	60	374	330	116
	54%	52%	56%	55%	61%	46%	59%	56%	53%	50%
				E	E		*			
Strongly agree	339	158	181	109	126	105	17	145	138	39
	21%	19%	22%	23%	21%	19%	16%	22%	22%	17%
							*		I	
Somewhat agree	541	265	276	152	240	149	43	229	193	76
	33%	33%	34%	32%	40%	27%	42%	34%	31%	33%
					CE		*			
Bottom 2 Box (Net)	753	390	363	217	238	298	43	299	297	115
	46%	48%	44%	45%	39%	54%	41%	44%	47%	50%
						CD	*			
Somewhat disagree	456	258	198	143	167	145	36	177	175	68
	28%	32%	24%	30%	28%	26%	35%	26%	28%	30%
		B					*			
Strongly disagree	297	132	165	74	71	153	7	121	123	47
	18%	16%	20%	15%	12%	28%	6%	18%	20%	20%
						CD	*		F	F
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is negatively impacting my mental health (e.g. anxiety, depression)

		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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	648	319	330	236	244	168	44	302	228	75
	40%	39%	40%	49%	40%	30%	42%	45%	36%	32%
				DE	E		*	HI		
Strongly agree	173	92	81	77	56	40	12	79	59	22
	11%	11%	10%	16%	9%	7%	12%	12%	9%	9%
				DE			*			
Somewhat agree	475	226	249	160	188	127	31	223	168	53
	29%	28%	30%	33%	31%	23%	30%	33%	27%	23%
				E	E		*	I		
Bottom 2 Box (Net)	985	495	490	241	360	384	59	370	400	156
	60%	61%	60%	51%	60%	70%	58%	55%	64%	68%
					C	CD	*		G	G
Somewhat disagree	501	274	227	147	203	151	15	203	208	75
	31%	34%	28%	31%	34%	27%	14%	30%	33%	33%
		B					*	F	F	F
Strongly disagree	484	221	263	94	157	232	44	167	192	81
	30%	27%	32%	20%	26%	42%	43%	25%	31%	35%
						CD	G*			G
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Worrying about my debt keeps me up at night

		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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	524	270	254	186	205	133	36	245	178	66
	32%	33%	31%	39%	34%	24%	35%	36%	28%	28%
				E	E		*	HI		
Strongly agree	127	70	58	48	46	33	5	66	44	12
	8%	9%	7%	10%	8%	6%	5%	10%	7%	5%
							*	I		
Somewhat agree	397	200	197	138	159	100	30	179	134	54
	24%	25%	24%	29%	26%	18%	29%	27%	21%	23%
				E	E		*			
Bottom 2 Box (Net)	1109	544	565	292	399	418	67	427	450	165
	68%	67%	69%	61%	66%	76%	65%	64%	72%	72%
						CD	*		G	G
Somewhat disagree	507	255	252	157	195	155	29	184	222	72
	31%	31%	31%	33%	32%	28%	29%	27%	35%	31%
							*		G	
Strongly disagree	602	290	313	134	204	264	38	243	228	93
	37%	36%	38%	28%	34%	48%	37%	36%	36%	40%
						CD	*			
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My debt is preventing me from doing the things I want

	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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	941	459	482	308	357	276	62	391	363	126
	58%	56%	59%	65%	59%	50%	60%	58%	58%	55%
				E	E		*			
Strongly agree	315	155	160	106	115	93	21	136	118	40
	19%	19%	20%	22%	19%	17%	21%	20%	19%	17%
							*			
Somewhat agree	626	304	322	202	242	183	40	255	245	87
	38%	37%	39%	42%	40%	33%	39%	38%	39%	38%
				E			*			
Bottom 2 Box (Net)	692	355	337	169	247	275	41	281	265	105
	42%	44%	41%	35%	41%	50%	40%	42%	42%	45%
						CD	*			
Somewhat disagree	426	242	184	120	163	144	27	185	157	57
	26%	30%	22%	25%	27%	26%	27%	28%	25%	25%
		B					*			
Strongly disagree	265	112	153	50	84	132	14	96	108	48
	16%	14%	19%	10%	14%	24%	13%	14%	17%	21%
			A			CD	*			G
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is causing me stress

	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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	820	391	429	288	312	221	48	360	304	107
	50%	48%	52%	60%	52%	40%	47%	54%	48%	47%
				DE	E		*			
Strongly agree	250	132	119	97	86	67	22	109	87	33
	15%	16%	14%	20%	14%	12%	21%	16%	14%	14%
				DE			*			
Somewhat agree	570	259	310	190	226	154	26	251	218	75
	35%	32%	38%	40%	37%	28%	26%	37%	35%	32%
				E	E		*			
Bottom 2 Box (Net)	813	423	391	190	292	331	54	312	323	123
	50%	52%	48%	40%	48%	60%	53%	46%	52%	53%
					C	CD	*			
Somewhat disagree	478	276	202	127	193	157	36	191	178	73
	29%	34%	25%	27%	32%	29%	35%	28%	28%	32%
		B					*			
Strongly disagree	336	147	189	63	99	174	19	121	145	51
	21%	18%	23%	13%	16%	31%	18%	18%	23%	22%
						CD	*			
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I often feel overwhelmed by my financial 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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	775 47%	361 44%	414 51%	266 56%	297 49%	212 38%	56 54%	330 49%	295 47%	94 41%
Strongly agree	246 15%	114 14%	132 16%	96 20%	77 13%	73 13%	24 23%	108 16%	85 14%	29 12%
Somewhat agree	529 32%	247 30%	282 34%	170 36%	220 36%	139 25%	32 31%	222 33%	210 33%	65 28%
Bottom 2 Box (Net)	858 53%	453 56%	406 49%	211 44%	307 51%	340 62%	47 46%	342 51%	332 53%	137 59%
Somewhat disagree	515 32%	289 36%	226 28%	150 31%	218 36%	147 27%	26 25%	202 30%	204 32%	84 36%
Strongly disagree	343 21%	163 20%	180 22%	62 13%	89 15%	192 35%	22 21%	140 21%	129 20%	53 23%
Sigma	1633 100%	814 100%	819 100%	477 100%	604 100%	552 100%	103 100%	672 100%	628 100%	231 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)

		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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	887	429	458	292	358	237	63	380	339	104
	54%	53%	56%	61%	59%	43%	62%	57%	54%	45%
				E	E		I*	I	I	
Strongly agree	341	155	186	129	117	95	18	158	127	38
	21%	19%	23%	27%	19%	17%	17%	24%	20%	16%
				DE			*	I		
Somewhat agree	546	274	272	163	241	142	45	222	213	66
	33%	34%	33%	34%	40%	26%	44%	33%	34%	29%
				E	E		*			
Bottom 2 Box (Net)	746	385	361	185	247	314	40	292	288	127
	46%	47%	44%	39%	41%	57%	38%	43%	46%	55%
						CD	*			FGH
Somewhat disagree	489	255	234	133	176	179	27	201	178	83
	30%	31%	29%	28%	29%	32%	26%	30%	28%	36%
							*			H
Strongly disagree	257	130	127	52	70	135	12	91	110	44
	16%	16%	16%	11%	12%	24%	12%	14%	18%	19%
						CD	*			G
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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



Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Top 2 Box Summary

	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
<b>Base: Total Respondents(Unweighted)</b>	<b>2003</b>	<b>888</b>	<b>1115</b>	<b>544</b>	<b>807</b>	<b>652</b>	<b>51</b>	<b>315</b>	<b>852</b>	<b>785</b>
Debt is causing issues in my relationship with my significant other	364	190	175	139	138	87	23	165	130	46
	30%	32%	28%	43%	31%	21%	28%	34%	28%	27%
				DE	E		*			
My significant other doesn't know how much debt I am in	243	145	98	111	77	55	10	116	81	36
	20%	25%	16%	34%	17%	13%	12%	24%	18%	21%
		B		DE			*			
I worry about paying my bills, including debt payments, each month	712	346	365	245	278	188	53	310	262	86
	44%	43%	45%	51%	46%	34%	52%	46%	42%	37%
				E	E		*	I		
My level of debt is impacting my ability to save for retirement	880	423	456	260	366	253	60	374	330	116
	54%	52%	56%	55%	61%	46%	59%	56%	53%	50%
				E	E		*			
My level of debt is negatively impacting my mental health (e.g. anxiety, depression)	648	319	330	236	244	168	44	302	228	75
	40%	39%	40%	49%	40%	30%	42%	45%	36%	32%
				DE	E		*	HI		
Worrying about my debt keeps me up at night	524	270	254	186	205	133	36	245	178	66
	32%	33%	31%	39%	34%	24%	35%	36%	28%	28%
				E	E		*	HI		
My debt is preventing me from doing the things I want	941	459	482	308	357	276	62	391	363	126
	58%	56%	59%	65%	59%	50%	60%	58%	58%	55%
				E	E		*			
My level of debt is causing me stress	820	391	429	288	312	221	48	360	304	107
	50%	48%	52%	60%	52%	40%	47%	54%	48%	47%
				DE	E		*			
I often feel overwhelmed by my financial situation	775	361	414	266	297	212	56	330	295	94
	47%	44%	51%	56%	49%	38%	54%	49%	47%	41%
				E	E		*	I	I	
I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)	887	429	458	292	358	237	63	380	339	104
	54%	53%	56%	61%	59%	43%	62%	57%	54%	45%
				E	E		I*	I	I	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Bottom 2 Box Summary

	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
<b>Base: Total Respondents(Unweighted)</b>	<b>2003</b>	<b>888</b>	<b>1115</b>	<b>544</b>	<b>807</b>	<b>652</b>	<b>51</b>	<b>315</b>	<b>852</b>	<b>785</b>
Debt is causing issues in my relationship with my significant other	834	395	439	185	311	338	60	321	330	123
	70%	68%	72%	57%	69%	79%	72%	66%	72%	73%
					C	CD	*			
My significant other doesn't know how much debt I am in	955	440	515	213	372	371	72	371	379	133
	80%	75%	84%	66%	83%	87%	88%	76%	82%	79%
			A		C	C	*			
I worry about paying my bills, including debt payments, each month	922	467	454	233	326	363	49	362	366	145
	56%	57%	55%	49%	54%	66%	48%	54%	58%	63%
						CD	*			G
My level of debt is impacting my ability to save for retirement	753	390	363	217	238	298	43	299	297	115
	46%	48%	44%	45%	39%	54%	41%	44%	47%	50%
						CD	*			
My level of debt is negatively impacting my mental health (e.g. anxiety, depression)	985	495	490	241	360	384	59	370	400	156
	60%	61%	60%	51%	60%	70%	58%	55%	64%	68%
					C	CD	*		G	G
Worrying about my debt keeps me up at night	1109	544	565	292	399	418	67	427	450	165
	68%	67%	69%	61%	66%	76%	65%	64%	72%	72%
						CD	*		G	G
My debt is preventing me from doing the things I want	692	355	337	169	247	275	41	281	265	105
	42%	44%	41%	35%	41%	50%	40%	42%	42%	45%
						CD	*			
My level of debt is causing me stress	813	423	391	190	292	331	54	312	323	123
	50%	52%	48%	40%	48%	60%	53%	46%	52%	53%
					C	CD	*			
I often feel overwhelmed by my financial situation	858	453	406	211	307	340	47	342	332	137
	53%	56%	49%	44%	51%	62%	46%	51%	53%	59%
						CD	*			GH
I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)	746	385	361	185	247	314	40	292	288	127
	46%	47%	44%	39%	41%	57%	38%	43%	46%	55%
						CD	*			FGH

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

How often do you talk about money with your significant other?

		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
<b>Base: All Answering (unwtd)</b>	<b>1180</b>	<b>531</b>	<b>649</b>	<b>323</b>	<b>524</b>	<b>333</b>	<b>34</b>	<b>201</b>	<b>510</b>	<b>435</b>
<b>Base: All Answering (wtd)</b>	<b>1198</b>	<b>585</b>	<b>613</b>	<b>324</b>	<b>449</b>	<b>425</b>	<b>83</b>	<b>487</b>	<b>460</b>	<b>169</b>
Top 2 Box (Net)	1008	483	525	289	385	334	74	401	389	143
	84%	83%	86%	89%	86%	79%	90%	82%	85%	85%
				E	E		*			
Often	474	230	244	139	173	162	36	202	169	67
	40%	39%	40%	43%	38%	38%	44%	41%	37%	40%
							*			
Sometimes	534	253	281	151	212	171	38	200	220	77
	45%	43%	46%	47%	47%	40%	46%	41%	48%	45%
							*			
Bottom 2 Box (Net)	190	102	88	34	64	91	9	86	71	25
	16%	17%	14%	11%	14%	21%	10%	18%	15%	15%
						CD	*			
Not very often	169	91	78	26	58	85	6	80	60	23
	14%	16%	13%	8%	13%	20%	7%	17%	13%	13%
						CD	*			
Never	21	10	10	8	7	6	3	5	10	3
	2%	2%	2%	2%	2%	1%	3%	1%	2%	1%
							*			
Sigma	1198	585	613	324	449	425	83	487	460	169
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Do these conversations ever cause tension/issues in your relationship?

		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
<b>Base: All Answering (unwtd)</b>	<b>1159</b>	<b>519</b>	<b>640</b>	<b>315</b>	<b>515</b>	<b>329</b>	<b>33</b>	<b>197</b>	<b>499</b>	<b>430</b>
<b>Base: All Answering (wtd)</b>	<b>1177</b>	<b>574</b>	<b>603</b>	<b>316</b>	<b>442</b>	<b>419</b>	<b>80</b>	<b>482</b>	<b>449</b>	<b>166</b>
Top 2 Box (Net)	578	287	292	184	227	167	31	262	207	79
	49%	50%	48%	58%	51%	40%	38%	54%	46%	48%
				E	E		*			
Always	123	50	74	56	42	25	8	60	40	15
	10%	9%	12%	18%	9%	6%	10%	12%	9%	9%
				DE			*			
Sometimes	455	237	218	128	186	142	22	202	167	64
	39%	41%	36%	40%	42%	34%	28%	42%	37%	38%
							*			
Bottom 2 Box (Net)	599	287	311	132	215	252	50	220	242	87
	51%	50%	52%	42%	49%	60%	62%	46%	54%	52%
						CD	*			
Rarely	394	190	204	92	150	151	29	136	168	61
	33%	33%	34%	29%	34%	36%	36%	28%	37%	37%
							*		G	G
Never	205	98	108	40	65	101	21	84	75	26
	17%	17%	18%	13%	15%	24%	26%	17%	17%	16%
						CD	*			
Sigma	1177	574	603	316	442	419	80	482	449	166
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Have you ever made a large purchase and hidden the cost from loved ones?

		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
<b>Base: All Answering (unwtd)</b>	<b>1599</b>	<b>717</b>	<b>882</b>	<b>460</b>	<b>705</b>	<b>434</b>	<b>42</b>	<b>270</b>	<b>692</b>	<b>595</b>
<b>Base: All Answering (wtd)</b>	<b>1633</b>	<b>814</b>	<b>819</b>	<b>477</b>	<b>604</b>	<b>552</b>	<b>103</b>	<b>672</b>	<b>628</b>	<b>231</b>
Top 2 Box (Net)	352	212	140	175	114	63	16	148	135	54
	22%	26%	17%	37%	19%	11%	15%	22%	22%	23%
		B		DE	E		*			
Yes, I hid the purchase completely	192	130	62	117	56	19	3	91	73	25
	12%	16%	8%	24%	9%	3%	3%	14%	12%	11%
		B		DE	E		*			
Yes, I lied about the real cost	160	82	79	59	57	44	13	57	62	29
	10%	10%	10%	12%	9%	8%	13%	8%	10%	12%
							*			
No	1281	602	679	302	491	488	87	524	493	177
	78%	74%	83%	63%	81%	89%	85%	78%	78%	77%
			A		C	CD	*			
Sigma	1633	814	819	477	604	552	103	672	628	231
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Approximately how much was the total cost of the 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
<b>Base: All Answering (unwtd)</b>	<b>338</b>	<b>174</b>	<b>164</b>	<b>153</b>	<b>139</b>	<b>46</b>	<b>6</b>	<b>54</b>	<b>144</b>	<b>134</b>
<b>Base: All Answering (wtd)</b>	<b>352</b>	<b>212</b>	<b>140</b>	<b>175</b>	<b>114</b>	<b>63</b>	<b>16</b>	<b>148</b>	<b>135</b>	<b>54</b>
Under \$500	131	67	64	70	42	18	3	58	57	13
	37%	31%	46%	40%	37%	29%	16%	39%	42%	25%
\$500 to \$999	92	57	36	47	29	16	10	46	26	10
	26%	27%	25%	27%	26%	26%	67%	31%	19%	19%
\$1000 to \$2,999	58	37	21	27	19	12	-	24	23	11
	16%	18%	15%	15%	17%	19%	-	17%	17%	20%
\$3,000 to \$4,999	23	17	6	10	7	6	-	6	10	8
	7%	8%	4%	6%	6%	10%	-	4%	7%	14%
\$5,000 to \$9,999	15	10	5	8	6	2	3	3	5	4
	4%	5%	4%	5%	5%	3%	17%	2%	4%	8%
\$10,000 to \$14,999	5	3	1	3	2	-	-	-	2	3
	1%	2%	1%	2%	2%	-	-	-	1%	5%
\$15,000+	22	17	5	8	6	8	-	9	9	4
	6%	8%	4%	5%	6%	12%	-	6%	7%	8%
Don't know	6	4	2	2	3	1	-	3	3	-
	2%	2%	2%	1%	2%	2%	-	2%	2%	-
Sigma	352	212	140	175	114	63	16	148	135	54
	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Have you spoken to your financial advisor about how rising interest rates would impact your financial 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
<b>Base: All Respondents (unwtd)</b>	<b>2003</b>	<b>888</b>	<b>1115</b>	<b>544</b>	<b>807</b>	<b>652</b>	<b>51</b>	<b>315</b>	<b>852</b>	<b>785</b>
<b>Base: All Respondents (wtd)</b>	<b>2003</b>	<b>973</b>	<b>1030</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>126</b>	<b>784</b>	<b>785</b>	<b>308</b>
Yes	220	158	62	88	55	76	3	98	80	38
	11%	16%	6%	16%	8%	10%	3%	12%	10%	12%
		B		DE			*	F		F
No, but I plan to	363	183	180	133	120	111	16	137	145	65
	18%	19%	18%	24%	18%	14%	13%	17%	18%	21%
				DE			*			
No	822	384	439	155	280	386	55	296	338	133
	41%	39%	43%	28%	41%	50%	43%	38%	43%	43%
				C	CD		*			
I don't have a financial advisor	598	249	349	171	226	202	51	253	222	71
	30%	26%	34%	31%	33%	26%	41%	32%	28%	23%
		A		E			I*	I	I	
Sigma	2003	973	1030	547	681	775	126	784	785	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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

Are you currently using any products or features that allow for financial flexibility (e.g. adjusting your payment terms, Home Equity Line of Credit, etc.) to help manage your cash flow if interest rates increase?

		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
<b>Base: All Respondents (unwtd)</b>	<b>2003</b>	<b>888</b>	<b>1115</b>	<b>544</b>	<b>807</b>	<b>652</b>	<b>51</b>	<b>315</b>	<b>852</b>	<b>785</b>
<b>Base: All Respondents (wtd)</b>	<b>2003</b>	<b>973</b>	<b>1030</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>126</b>	<b>784</b>	<b>785</b>	<b>308</b>
Yes	380	236	145	132	103	145	14	164	143	59
	19%	24%	14%	24%	15%	19%	11%	21%	18%	19%
		B		D			*			
No, but I am interested	411	228	183	149	168	94	27	132	170	82
	21%	23%	18%	27%	25%	12%	21%	17%	22%	26%
		B		E	E		*			GH
No	1212	510	702	265	411	536	84	487	472	168
	61%	52%	68%	49%	60%	69%	67%	62%	60%	55%
			A		C	CD	*	I	I	
Sigma	2003	973	1030	547	681	775	126	784	785	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,J/K/L/M

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M

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