S1_1. Please respond yes or not to each of the following: - Do you own a home

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Yes	1309	639	671	238	489	582	68	494	505	242
	65%	66%	65%	44%	72%	75%	50%	64%	64%	78%
					C	C	*	F	F	FGH
No	694	335	359	309	192	193	69	278	280	67
	35%	34%	35%	56%	28%	25%	50%	36%	36%	22%
				DE			GHI*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	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
  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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S1_2. Please respond yes or not to each of the following: - Do you have a mortgage on your home

	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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Yes	715	330	386	171	337	207	40	219	306	150
	36%	34%	37%	31%	49%	27%	29%	28%	39%	49%
					CE		*		G	FGH
No	1288	644	644	375	344	568	98	553	479	158
	64%	66%	63%	69%	51%	73%	71%	72%	61%	51%
				D		D	I*	HI	I	
Sigma	2003	973	1030	547	681	775	138	772	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
  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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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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
	144	60	83	38	49	57	22	52	52	17
1 - 100	7%	6%	8%	7%	7%	7%	16%	7%	7%	5%
							GHI*			
	182	78	104	54	52	76	21	70	75	16
101 - 200	9%	8%	10%	10%	8%	10%	15%	9%	10%	5%
							I*	I	I	
	127	64	64	34	39	55	3	55	54	15
201 - 300	6%	7%	6%	6%	6%	7%	2%	7%	7%	5%
							*			
	88	36	52	25	34	30	7	41	33	7
301 - 400	4%	4%	5%	5%	5%	4%	5%	5%	4%	2%
							*			
	215	96	119	53	75	88	14	68	95	37
401 - 500	11%	10%	12%	10%	11%	11%	10%	9%	12%	12%
							*			
	67	38	29	18	21	28	1	28	31	7
501 - 600	3%	4%	3%	3%	3%	4%	1%	4%	4%	2%
							*			
	25	13	13	4	11	11	2	13	7	3
601 - 700	1%	1%	1%	1%	2%	1%	2%	2%	1%	1%
							*			
	62	34	28	20	15	27	-	14	37	10
701 - 800	3%	3%	3%	4%	2%	3%	-	2%	5%	3%
							*		G	
	36	24	12	15	14	8	-	25	8	3
801 - 900	2%	3%	1%	3%	2%	1%	-	3%	1%	1%
							*	H		
	197	85	112	34	72	91	8	76	75	38
901 - 1000	10%	9%	11%	6%	11%	12%	6%	10%	9%	12%
						C	*			
	239	141	99	57	92	91	2	91	92	54
1001 - 2000	12%	14%	10%	10%	13%	12%	1%	12%	12%	18%
		B					*	F	F	FGH
	60	40	21	14	19	28	-	15	25	20
2001 - 3000	3%	4%	2%	3%	3%	4%	-	2%	3%	7%
		B					*			FGH
	29	16	13	8	7	15	-	9	14	7
3001 - 4000	1%	2%	1%	1%	1%	2%	-	1%	2%	2%
							*			
	27	23	4	16	6	5	-	-	16	11
4001 - 5000	1%	2%	*	3%	1%	1%	-	-	2%	4%
		B		DE			*		G	G
	8	5	3	5	3	1	-	2	4	2
5001 - 6000	*	*	*	1%	*	*	-	*	1%	1%
							*			
	6	4	3	3	1	2	-	-	4	3
6001 - 7000	*	*	*	1%	*	*	-	-	*	1%
							*			G
	3	3	1	*	1	2	-	-	2	2
7001 - 8000	*	*	*	*	*	*	-	-	*	1%
							*			
	1	-	1	1	-	-	-	-	-	1
8001 - 9000	*	-	*	*	-	-	-	-	-	*
							*			
	6	5	1	2	3	1	-	1	-	4
9001 - 10000	*	*	*	*	*	*	-	*	-	1%
							*			GH
	480	211	269	147	170	163	57	210	162	50

Insolvent ($0/None)	24%	22%	26%	27%	25%	21%	42%	27%	21%	16%
							GHI*	HI	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
$200 or less (Net)	326	138	188	92	101	132	43	123	127	33
	16%	14%	18%	17%	15%	17%	31%	16%	16%	11%
							GHI*	I	I	
$100 or less (Net)	144	60	83	38	49	57	22	52	52	17
	7%	6%	8%	7%	7%	7%	16%	7%	7%	5%
							GHI*			
Mean (Incl. 0)	761.8	904.9	626.6	826	727.6	746.6	224.6	592	806.5	1312.6
		B					*	F	FG	FGH
Std. Dev.	1178.88	1352.96	967.86	1407.13	1129.25	1036.17	350.14	852.6	1160.05	1796.98
Std. Err.	26.34	43.36	30.16	60.17	43.27	37.22	29.86	30.69	41.4	102.32
Mean (Excl. 0)	1001.6	1154.7	848.1	1129	970.2	944.7	384.3	813.9	1016	1566.5
		B					*	F	FG	FGH
Std. Dev.	1259.83	1430.99	1039.36	1537.92	1210.53	1082.38	385.67	904.98	1217.66	1859.26
Std. Err.	32.28	51.81	37.69	76.89	53.56	43.73	43.02	38.2	48.78	115.65
Median	400	500	300	350	400	500	100	300	500	750

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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	801	447	354	195	235	371	20	316	306	159
	40%	46%	34%	36%	35%	48%	14%	41%	39%	52%
		B				CD	*	F	F	FGH
10 - Excellent (10)	365	205	159	73	84	207	12	130	142	81
	18%	21%	15%	13%	12%	27%	9%	17%	18%	26%
		B				CD	*			FGH
9	193	118	75	59	71	63	7	93	59	34
	10%	12%	7%	11%	10%	8%	5%	12%	8%	11%
		B					*	H		H
8	243	124	120	63	80	101	1	92	106	45
	12%	13%	12%	11%	12%	13%	1%	12%	13%	14%
							*	F	F	F
7	269	103	166	93	82	93	10	119	101	39
	13%	11%	16%	17%	12%	12%	7%	15%	13%	13%
			A				*			
6	182	77	105	50	68	65	15	77	66	25
	9%	8%	10%	9%	10%	8%	11%	10%	8%	8%
							*			
5	292	131	161	76	114	102	35	112	108	38
	15%	13%	16%	14%	17%	13%	25%	14%	14%	12%
							GHI*			
4	161	64	97	51	65	45	24	43	75	19
	8%	7%	9%	9%	10%	6%	18%	6%	10%	6%
					E		GI*		GI	
Bottom 3 Box (Net)	297	151	146	82	116	99	34	106	129	29
	15%	16%	14%	15%	17%	13%	25%	14%	16%	9%
							GI*		I	
3	132	59	72	37	60	36	24	39	57	12
	7%	6%	7%	7%	9%	5%	17%	5%	7%	4%
					E		GHI*		I	
2	62	32	29	17	20	24	1	26	29	6
	3%	3%	3%	3%	3%	3%	1%	3%	4%	2%
							*			
1 - Terrible (1)	104	59	44	29	36	39	10	41	43	10
	5%	6%	4%	5%	5%	5%	7%	5%	5%	3%
							*			
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.5	6.7	6.3	6.3	6.2	6.9	5.1	6.6	6.4	7.2
		B				CD	*	F	F	FGH
Std. Dev.	2.64	2.76	2.52	2.56	2.58	2.71	2.35	2.59	2.69	2.53
Std. Err.	0.06	0.09	0.08	0.11	0.1	0.1	0.2	0.09	0.1	0.14
Median	7	7	7	7	6	7	5	7	7	8
T3B - B3B	504	295	208	113	119	272	-15	210	178	131
	25%	30%	20%	21%	18%	35%	-11%	27%	23%	42%

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_1. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current debt situation compared to a year ago

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	559	304	256	166	198	196	30	239	209	82
	28%	31%	25%	30%	29%	25%	22%	31%	27%	27%
		B					*			
10 - Much better (10)	214	119	95	72	57	86	13	72	94	36
	11%	12%	9%	13%	8%	11%	9%	9%	12%	12%
							*			
9	121	65	56	34	47	40	8	62	34	16
	6%	7%	5%	6%	7%	5%	6%	8%	4%	5%
							*	H		
8	224	119	105	60	95	70	9	105	81	30
	11%	12%	10%	11%	14%	9%	6%	14%	10%	10%
					E		*			
7	226	95	131	67	65	94	14	90	87	35
	11%	10%	13%	12%	10%	12%	10%	12%	11%	11%
							*			
6	208	103	105	52	77	79	7	66	94	41
	10%	11%	10%	10%	11%	10%	5%	9%	12%	13%
							*			G
5	593	284	309	129	190	274	44	230	223	96
	30%	29%	30%	24%	28%	35%	32%	30%	28%	31%
						CD	*			
4	158	69	89	38	61	59	7	64	68	19
	8%	7%	9%	7%	9%	8%	5%	8%	9%	6%
							*			
Bottom 3 Box (Net)	259	119	140	95	90	74	35	84	105	35
	13%	12%	14%	17%	13%	10%	26%	11%	13%	11%
				E			GHI*			
3	130	53	76	62	37	31	23	40	46	20
	6%	5%	7%	11%	5%	4%	17%	5%	6%	7%
				DE			GHI*			
2	34	21	13	4	14	17	5	10	15	4
	2%	2%	1%	1%	2%	2%	4%	1%	2%	1%
							*			
1 - Much worse (1)	95	45	50	30	39	27	7	33	44	11
	5%	5%	5%	5%	6%	3%	5%	4%	6%	4%
							*			
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6	6.1	5.9	6	5.9	6	5.4	6.1	5.9	6.1
							*			
Std. Dev.	2.34	2.39	2.29	2.5	2.34	2.22	2.46	2.29	2.38	2.26
Std. Err.	0.05	0.08	0.07	0.11	0.09	0.08	0.21	0.08	0.09	0.13
Median	5	6	5	6	5.1	5	5	6	5	6
T3B - B3B	300	184	116	71	108	121	-5	155	104	47
	15%	19%	11%	13%	16%	16%	-4%	20%	13%	15%

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_2. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current debt situation compared to 5 years ago

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	705	371	334	196	234	276	39	291	268	107
	35%	38%	32%	36%	34%	36%	28%	38%	34%	35%
		B					*			
10 - Much better (10)	322	173	149	91	90	141	18	124	136	44
	16%	18%	14%	17%	13%	18%	13%	16%	17%	14%
						D	*			
9	158	97	61	32	67	59	12	66	50	30
	8%	10%	6%	6%	10%	8%	9%	9%	6%	10%
		B					*			H
8	226	101	124	73	77	75	9	101	83	32
	11%	10%	12%	13%	11%	10%	7%	13%	11%	10%
							*			
7	230	105	125	47	87	96	11	98	84	36
	11%	11%	12%	9%	13%	12%	8%	13%	11%	12%
							*			
6	207	94	113	51	80	76	15	75	84	33
	10%	10%	11%	9%	12%	10%	11%	10%	11%	11%
							*			
5	339	164	174	91	89	159	20	126	132	61
	17%	17%	17%	17%	13%	21%	15%	16%	17%	20%
						D	*			
4	158	85	73	41	61	57	16	56	65	22
	8%	9%	7%	7%	9%	7%	11%	7%	8%	7%
							*			
Bottom 3 Box (Net)	364	153	211	121	131	112	36	126	152	50
	18%	16%	20%	22%	19%	14%	26%	16%	19%	16%
			A	E	E		*			
3	101	34	67	30	40	30	7	31	44	19
	5%	4%	7%	6%	6%	4%	5%	4%	6%	6%
			A				*			
2	70	39	31	18	27	26	6	21	29	14
	4%	4%	3%	3%	4%	3%	5%	3%	4%	4%
							*			
1 - Much worse (1)	193	80	112	73	64	56	22	74	79	17
	10%	8%	11%	13%	9%	7%	16%	10%	10%	6%
				E			I*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.1	6.3	5.9	5.9	6.1	6.3	5.5	6.3	6	6.2
		B					*			
Std. Dev.	2.78	2.78	2.78	2.94	2.75	2.68	2.98	2.75	2.83	2.61
Std. Err.	0.06	0.09	0.09	0.13	0.11	0.1	0.25	0.1	0.1	0.15
Median	6	6	6	6	6	6	5	7	6	6
T3B - B3B	341	218	123	75	103	164	3	166	116	57
	17%	22%	12%	14%	15%	21%	2%	21%	15%	18%

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_3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current ability to absorb an interest rate increase of 1 percentage point

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	599	345	254	161	184	254	22	229	236	112
	30%	35%	25%	30%	27%	33%	16%	30%	30%	36%
		B					*	F	F	FGH
10 - Much better (10)	233	147	86	60	65	108	2	77	102	51
	12%	15%	8%	11%	10%	14%	2%	10%	13%	16%
		B				D	*		F	FG
9	132	72	59	36	46	50	6	58	43	24
	7%	7%	6%	7%	7%	6%	5%	7%	6%	8%
							*			
8	235	126	109	65	73	96	13	94	90	38
	12%	13%	11%	12%	11%	12%	10%	12%	11%	12%
							*			
7	225	122	103	68	82	76	9	84	93	39
	11%	13%	10%	12%	12%	10%	7%	11%	12%	13%
							*			
6	236	110	126	69	91	75	16	89	92	39
	12%	11%	12%	13%	13%	10%	11%	12%	12%	13%
							*			
5	451	169	282	118	154	180	40	192	163	56
	23%	17%	27%	22%	23%	23%	29%	25%	21%	18%
			A				*	I		
4	148	58	90	33	52	63	13	60	52	23
	7%	6%	9%	6%	8%	8%	9%	8%	7%	8%
							*			
Bottom 3 Box (Net)	344	170	174	97	118	129	38	119	149	38
	17%	17%	17%	18%	17%	17%	27%	15%	19%	12%
							GI*		I	
3	126	67	60	34	46	47	19	34	57	16
	6%	7%	6%	6%	7%	6%	14%	4%	7%	5%
							GI*			
2	65	26	40	11	22	32	6	28	23	9
	3%	3%	4%	2%	3%	4%	4%	4%	3%	3%
							*			
1 - Much worse (1)	152	77	74	51	51	50	13	56	69	13
	8%	8%	7%	9%	7%	6%	10%	7%	9%	4%
							*		I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.9	6.2	5.7	5.9	5.8	6	4.9	5.9	5.9	6.4
		B					*	F	F	FGH
Std. Dev.	2.56	2.67	2.42	2.58	2.48	2.6	2.24	2.5	2.64	2.5
Std. Err.	0.06	0.09	0.08	0.11	0.1	0.09	0.19	0.09	0.09	0.14
Median	6	6	5	6	6	6	5	6	6	6
T3B - B3B	255	175	80	65	66	125	-16	110	87	74
	13%	18%	8%	12%	10%	16%	-11%	14%	11%	24%

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_4. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current ability to absorb an additional $100 in interest payments on 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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	563	328	234	144	191	228	22	219	206	116
	28%	34%	23%	26%	28%	29%	16%	28%	26%	38%
		B					*			FGH
10 - Much better (10)	230	144	86	62	63	105	2	80	99	48
	11%	15%	8%	11%	9%	13%	2%	10%	13%	16%
		B				D	*	F	F	FG
9	110	50	59	26	39	44	5	35	42	28
	5%	5%	6%	5%	6%	6%	4%	5%	5%	9%
							*			GH
8	223	134	90	55	89	79	14	103	65	40
	11%	14%	9%	10%	13%	10%	10%	13%	8%	13%
		B					*	H		H
7	212	110	102	64	85	63	9	81	88	34
	11%	11%	10%	12%	12%	8%	7%	10%	11%	11%
					E		*			
6	171	67	104	42	66	63	7	54	79	30
	9%	7%	10%	8%	10%	8%	5%	7%	10%	10%
							*			
5	365	155	210	114	103	149	25	144	141	55
	18%	16%	20%	21%	15%	19%	18%	19%	18%	18%
							*			
4	178	90	88	46	53	79	18	78	59	23
	9%	9%	9%	8%	8%	10%	13%	10%	8%	7%
							*			
Bottom 3 Box (Net)	514	223	291	137	183	193	56	195	212	50
	26%	23%	28%	25%	27%	25%	41%	25%	27%	16%
			A				GHI*	I	I	
3	155	66	88	38	62	54	16	55	64	20
	8%	7%	9%	7%	9%	7%	12%	7%	8%	6%
							*			
2	130	49	81	38	38	54	10	55	49	16
	7%	5%	8%	7%	6%	7%	7%	7%	6%	5%
							*			
1 - Much worse (1)	229	107	122	61	83	85	30	85	99	14
	11%	11%	12%	11%	12%	11%	22%	11%	13%	5%
							GI*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.5	5.8	5.2	5.5	5.5	5.6	4.3	5.5	5.5	6.3
		B					*	F	F	FGH
Std. Dev.	2.79	2.86	2.69	2.76	2.77	2.84	2.58	2.76	2.84	2.63
Std. Err.	0.06	0.09	0.08	0.12	0.11	0.1	0.22	0.1	0.1	0.15
Median	5	6	5	5	6	5	4	5	5	6
T3B - B3B	49	106	-56	7	8	35	-34	23	-6	66
	2%	11%	-5%	1%	1%	5%	-25%	3%	-1%	21%

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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	775	384	391	229	265	280	46	308	297	124
	39%	39%	38%	42%	39%	36%	33%	40%	38%	40%
							*			
10 - Much better (10)	294	152	142	73	94	127	5	105	133	51
	15%	16%	14%	13%	14%	16%	3%	14%	17%	17%
							*	F	F	F
9	198	102	96	52	78	69	12	85	68	33
	10%	10%	9%	9%	11%	9%	9%	11%	9%	11%
							*			
8	282	130	153	104	94	84	30	117	96	40
	14%	13%	15%	19%	14%	11%	21%	15%	12%	13%
				E			*			
7	274	120	155	84	98	92	6	116	113	39
	14%	12%	15%	15%	14%	12%	5%	15%	14%	13%
							*	F	F	
6	224	109	115	71	72	81	9	83	91	41
	11%	11%	11%	13%	11%	10%	7%	11%	12%	13%
							*			
5	427	204	223	95	130	203	42	146	168	72
	21%	21%	22%	17%	19%	26%	31%	19%	21%	23%
						CD	*			
4	139	73	67	34	55	51	13	54	55	17
	7%	7%	6%	6%	8%	7%	10%	7%	7%	6%
							*			
Bottom 3 Box (Net)	163	85	78	34	61	68	21	64	62	16
	8%	9%	8%	6%	9%	9%	15%	8%	8%	5%
							I*			
3	61	34	28	20	24	18	1	26	27	7
	3%	3%	3%	4%	3%	2%	1%	3%	3%	2%
							*			
2	41	15	26	1	19	20	12	9	15	5
	2%	2%	2%	*	3%	3%	9%	1%	2%	2%
					C	C	GHI*			
1 - Much worse (1)	61	36	25	13	18	30	7	29	20	4
	3%	4%	2%	2%	3%	4%	5%	4%	3%	1%
							*			
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.6	6.6	6.6	6.8	6.6	6.5	5.7	6.7	6.7	6.8
							*	F	F	F
Std. Dev.	2.33	2.39	2.26	2.15	2.34	2.42	2.39	2.33	2.33	2.2
Std. Err.	0.05	0.08	0.07	0.09	0.09	0.09	0.2	0.08	0.08	0.13
Median	7	7	7	7	7	6	5	7	7	7
T3B - B3B	612	299	313	195	204	213	25	243	236	107
	31%	31%	30%	36%	30%	27%	18%	32%	30%	35%

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_6. 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 5 years 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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	1005	496	510	301	355	350	50	399	404	153
	50%	51%	49%	55%	52%	45%	36%	52%	51%	50%
				E	E		*	F	F	
10 - Much better (10)	471	217	253	138	149	183	18	176	201	76
	23%	22%	25%	25%	22%	24%	13%	23%	26%	25%
							*		F	F
9	232	121	111	68	100	64	17	96	82	38
	12%	12%	11%	12%	15%	8%	12%	12%	10%	12%
					E		*			
8	303	157	146	95	106	103	15	127	121	39
	15%	16%	14%	17%	15%	13%	11%	16%	15%	13%
							*			
7	208	86	122	60	76	72	15	60	92	41
	10%	9%	12%	11%	11%	9%	11%	8%	12%	13%
							*			G
6	205	105	101	62	78	65	24	81	65	35
	10%	11%	10%	11%	11%	8%	17%	11%	8%	11%
							H*			
5	347	171	175	68	97	182	18	139	136	53
	17%	18%	17%	12%	14%	24%	13%	18%	17%	17%
						CD	*			
4	89	46	43	25	25	38	11	34	35	9
	4%	5%	4%	5%	4%	5%	8%	4%	4%	3%
							*			
Bottom 3 Box (Net)	148	69	79	31	50	68	19	58	53	18
	7%	7%	8%	6%	7%	9%	14%	8%	7%	6%
							I*			
3	50	21	29	14	16	20	5	13	24	7
	2%	2%	3%	2%	2%	3%	4%	2%	3%	2%
							*			
2	43	16	27	7	15	22	7	20	10	6
	2%	2%	3%	1%	2%	3%	5%	3%	1%	2%
							*			
1 - Much worse (1)	56	32	24	10	19	26	7	25	18	5
	3%	3%	2%	2%	3%	3%	5%	3%	2%	2%
							*			
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	7.1	7.1	7.2	7.4	7.2	6.9	6.4	7.1	7.2	7.3
				E	E		*	F	F	F
Std. Dev.	2.42	2.42	2.42	2.28	2.37	2.53	2.56	2.46	2.38	2.3
Std. Err.	0.05	0.08	0.08	0.1	0.09	0.09	0.22	0.09	0.08	0.13
Median	8	8	7	8	8	7	6	8	8	7
T3B - B3B	857	427	431	270	305	282	31	340	351	135
	43%	44%	42%	49%	45%	36%	22%	44%	45%	44%

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. On a scale of 1 to 10, where 1 is "much worse" and 10 is "much better", how would you rate... - Top 3 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Your expected debt situation 5 years from now	1005	496	510	301	355	350	50	399	404	153
	50%	51%	49%	55%	52%	45%	36%	52%	51%	50%
				E	E		*	F	F	
Your expected debt situation one year from now	775	384	391	229	265	280	46	308	297	124
	39%	39%	38%	42%	39%	36%	33%	40%	38%	40%
							*			
Your current debt situation compared to 5 years ago	705	371	334	196	234	276	39	291	268	107
	35%	38%	32%	36%	34%	36%	28%	38%	34%	35%
		B					*			
Your current ability to absorb an interest rate increase of 1 percentage point	599	345	254	161	184	254	22	229	236	112
	30%	35%	25%	30%	27%	33%	16%	30%	30%	36%
		B					*	F	F	FGH
Your current ability to absorb an additional $100 in interest payments on debt	563	328	234	144	191	228	22	219	206	116
	28%	34%	23%	26%	28%	29%	16%	28%	26%	38%
		B					*			FGH
Your current debt situation compared to a year ago	559	304	256	166	198	196	30	239	209	82
	28%	31%	25%	30%	29%	25%	22%	31%	27%	27%
		B					*			

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. On a scale of 1 to 10, where 1 is "much worse" and 10 is "much better", how would you rate... - Bottom 3 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Your current ability to absorb an additional $100 in interest payments on debt	514	223	291	137	183	193	56	195	212	50
	26%	23%	28%	25%	27%	25%	41%	25%	27%	16%
			A				GHI*	I	I	
Your current debt situation compared to 5 years ago	364	153	211	121	131	112	36	126	152	50
	18%	16%	20%	22%	19%	14%	26%	16%	19%	16%
			A	E	E		*			
Your current ability to absorb an interest rate increase of 1 percentage point	344	170	174	97	118	129	38	119	149	38
	17%	17%	17%	18%	17%	17%	27%	15%	19%	12%
							GI*		I	
Your current debt situation compared to a year ago	259	119	140	95	90	74	35	84	105	35
	13%	12%	14%	17%	13%	10%	26%	11%	13%	11%
				E			GHI*			
Your expected debt situation one year from now	163	85	78	34	61	68	21	64	62	16
	8%	9%	8%	6%	9%	9%	15%	8%	8%	5%
							I*			
Your expected debt situation 5 years from now	148	69	79	31	50	68	19	58	53	18
	7%	7%	8%	6%	7%	9%	14%	8%	7%	6%
							I*			

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. On a scale of 1 to 10, where 1 is "much worse" and 10 is "much better", how would you rate... - (T3B - B3B) Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Your current debt situation compared to a year ago	300	184	116	71	108	121	-5	155	104	47
	15%	19%	11%	13%	16%	16%	-4%	20%	13%	15%
Your current debt situation compared to 5 years ago	341	218	123	75	103	164	3	166	116	57
	17%	22%	12%	14%	15%	21%	2%	21%	15%	18%
Your current ability to absorb an interest rate increase of 1 percentage point	255	175	80	65	66	125	-16	110	87	74
	13%	18%	8%	12%	10%	16%	-11%	14%	11%	24%
Your current ability to absorb an additional $100 in interest payments on debt	49	106	-56	7	8	35	-34	23	-6	66
	2%	11%	-5%	1%	1%	5%	-25%	3%	-1%	21%
Your expected debt situation one year from now	612	299	313	195	204	213	25	243	236	107
	31%	31%	30%	36%	30%	27%	18%	32%	30%	35%
Your expected debt situation 5 years from now	857	427	431	270	305	282	31	340	351	135
	43%	44%	42%	49%	45%	36%	22%	44%	45%	44%

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

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	537	330	207	137	172	228	18	202	205	112
	27%	34%	20%	25%	25%	29%	13%	26%	26%	36%
		B					*	F	F	FGH
10 - Extremely confident (10)	249	151	98	48	58	142	5	84	109	52
	12%	16%	9%	9%	9%	18%	3%	11%	14%	17%
		B				CD	*		F	FG
9	114	82	31	38	47	29	8	45	32	28
	6%	8%	3%	7%	7%	4%	6%	6%	4%	9%
		B			E		*			H
8	174	96	78	50	67	57	5	73	64	32
	9%	10%	8%	9%	10%	7%	4%	9%	8%	10%
							*			
7	170	68	102	66	63	40	3	57	74	36
	8%	7%	10%	12%	9%	5%	2%	7%	9%	12%
				E	E		*			FG
6	155	73	83	44	58	53	7	63	55	31
	8%	7%	8%	8%	9%	7%	5%	8%	7%	10%
							*			H
5	305	142	163	80	100	125	26	97	136	45
	15%	15%	16%	15%	15%	16%	19%	13%	17%	15%
							*			
4	127	53	74	43	37	48	14	53	43	18
	6%	5%	7%	8%	5%	6%	10%	7%	5%	6%
							*			
Bottom 3 Box (Net)	709	309	400	176	252	281	71	300	273	66
	35%	32%	39%	32%	37%	36%	51%	39%	35%	21%
			A				HI*	I	I	
3	162	73	89	52	56	54	8	70	63	21
	8%	7%	9%	9%	8%	7%	6%	9%	8%	7%
							*			
2	131	54	77	33	63	36	18	55	45	13
	7%	6%	8%	6%	9%	5%	13%	7%	6%	4%
					E		HI*			
1 - Not at all confident (1)	416	182	234	92	133	191	45	174	165	32
	21%	19%	23%	17%	20%	25%	33%	23%	21%	10%
						C	HI*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.1	5.5	4.7	5.2	5	5.1	3.7	4.9	5.1	6.1
		B					*	F	F	FGH
Std. Dev.	3.08	3.17	2.95	2.9	2.99	3.29	2.72	3.09	3.09	2.88
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	3	5	5	6
T3B - B3B	-173	21	-193	-39	-80	-53	-53	-98	-68	46
	-9%	2%	-19%	-7%	-12%	-7%	-38%	-13%	-9%	15%

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

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	611	342	270	138	178	295	22	216	255	119
	31%	35%	26%	25%	26%	38%	16%	28%	32%	39%
		B				CD	*		F	FGH
10 - Extremely confident (10)	272	155	117	47	68	158	3	79	139	50
	14%	16%	11%	9%	10%	20%	2%	10%	18%	16%
		B				CD	*		FG	FG
9	123	75	49	40	43	41	6	38	47	32
	6%	8%	5%	7%	6%	5%	5%	5%	6%	10%
		B					*			GH
8	216	112	105	52	68	97	12	98	69	37
	11%	11%	10%	9%	10%	13%	9%	13%	9%	12%
							*			
7	211	95	116	72	81	58	15	83	78	34
	11%	10%	11%	13%	12%	8%	11%	11%	10%	11%
				E	E		*			
6	147	57	90	42	55	50	2	67	51	26
	7%	6%	9%	8%	8%	6%	2%	9%	7%	8%
							*			
5	287	140	148	75	96	116	31	107	106	43
	14%	14%	14%	14%	14%	15%	23%	14%	14%	14%
							*			
4	163	84	79	44	63	55	7	60	70	25
	8%	9%	8%	8%	9%	7%	5%	8%	9%	8%
							*			
Bottom 3 Box (Net)	584	256	327	175	209	200	59	239	225	61
	29%	26%	32%	32%	31%	26%	43%	31%	29%	20%
			A				HI*	I	I	
3	148	69	79	41	57	50	13	52	65	18
	7%	7%	8%	8%	8%	6%	10%	7%	8%	6%
							*			
2	97	42	54	18	40	38	9	43	32	13
	5%	4%	5%	3%	6%	5%	6%	6%	4%	4%
							*			
1 - Not at all confident (1)	339	145	194	115	111	113	37	143	128	30
	17%	15%	19%	21%	16%	15%	27%	19%	16%	10%
				E			I*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.5	5.7	5.2	5.2	5.3	5.9	4.3	5.3	5.6	6.2
		B				CD	*	F	F	FGH
Std. Dev.	3.02	3.05	2.98	2.96	2.91	3.12	2.74	2.96	3.11	2.87
Std. Err.	0.07	0.1	0.09	0.13	0.11	0.11	0.23	0.11	0.11	0.16
Median	5	6	5	5	5	6	5	5	5	6
T3B - B3B	28	85	-57	-37	-30	95	-37	-23	30	58
	1%	9%	-6%	-7%	-4%	12%	-27%	-3%	4%	19%

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

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	652	384	268	172	209	270	28	249	246	129
	33%	39%	26%	32%	31%	35%	20%	32%	31%	42%
		B					*			FGH
10 - Extremely confident (10)	276	155	121	53	80	143	15	91	114	57
	14%	16%	12%	10%	12%	18%	11%	12%	15%	18%
		B				CD	*			G
9	100	62	38	38	32	30	5	34	34	26
	5%	6%	4%	7%	5%	4%	4%	4%	4%	9%
		B					*			GH
8	276	167	108	81	97	98	8	124	98	46
	14%	17%	11%	15%	14%	13%	6%	16%	12%	15%
		B					*			
7	231	105	126	67	89	75	15	83	94	39
	12%	11%	12%	12%	13%	10%	11%	11%	12%	13%
							*			
6	185	67	118	54	64	67	11	61	86	26
	9%	7%	11%	10%	9%	9%	8%	8%	11%	9%
			A				*			
5	310	145	165	80	99	130	22	115	130	43
	15%	15%	16%	15%	15%	17%	16%	15%	17%	14%
							*			
4	143	63	80	39	47	57	12	57	50	23
	7%	6%	8%	7%	7%	7%	9%	7%	6%	7%
							*			
Bottom 3 Box (Net)	483	210	273	134	174	175	49	207	179	48
	24%	22%	27%	25%	25%	23%	36%	27%	23%	15%
							HI*	I	I	
3	155	71	84	43	52	60	17	63	58	17
	8%	7%	8%	8%	8%	8%	12%	8%	7%	5%
							*			
2	101	35	66	24	48	30	9	41	39	12
	5%	4%	6%	4%	7%	4%	7%	5%	5%	4%
			A		E		*			
1 - Not at all confident (1)	226	103	123	68	73	85	23	103	82	19
	11%	11%	12%	12%	11%	11%	17%	13%	10%	6%
							I*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.8	6.1	5.5	5.7	5.7	6	4.9	5.6	5.8	6.5
		B					*		F	FGH
Std. Dev.	2.84	2.86	2.78	2.78	2.8	2.9	2.86	2.87	2.79	2.7
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.1	0.24	0.1	0.1	0.15
Median	6	7	5	6	6	6	5	6	6	7
T3B - B3B	169	174	-5	38	36	95	-22	42	68	82
	8%	18%	-1%	7%	5%	12%	-16%	5%	9%	26%

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_4. 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: - The death of an immediate family member

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	610	348	262	158	178	274	23	244	230	114
	30%	36%	25%	29%	26%	35%	17%	32%	29%	37%
		B				D	*	F	F	FH
10 - Extremely confident (10)	271	155	116	60	70	141	4	111	109	48
	14%	16%	11%	11%	10%	18%	3%	14%	14%	15%
		B				CD	*	F	F	F
9	105	70	34	29	35	41	-	40	36	28
	5%	7%	3%	5%	5%	5%	-	5%	5%	9%
		B					*			FGH
8	234	123	112	69	73	92	19	92	85	38
	12%	13%	11%	13%	11%	12%	14%	12%	11%	12%
							*			
7	192	110	83	47	71	74	9	69	84	31
	10%	11%	8%	9%	10%	9%	6%	9%	11%	10%
							*			
6	159	68	91	42	68	48	6	69	53	31
	8%	7%	9%	8%	10%	6%	4%	9%	7%	10%
					E		*			H
5	309	141	168	74	101	135	31	114	120	44
	15%	15%	16%	13%	15%	17%	22%	15%	15%	14%
							*			
4	136	64	71	37	59	39	6	49	60	21
	7%	7%	7%	7%	9%	5%	4%	6%	8%	7%
					E		*			
Bottom 3 Box (Net)	597	242	355	188	203	206	64	227	239	69
	30%	25%	34%	34%	30%	27%	46%	29%	30%	22%
			A	E			GHI*	I	I	
3	140	54	86	45	49	45	20	52	47	20
	7%	6%	8%	8%	7%	6%	15%	7%	6%	6%
							GHI*			
2	107	48	58	25	43	39	7	34	47	19
	5%	5%	6%	5%	6%	5%	5%	4%	6%	6%
							*			
1 - Not at all confident (1)	351	140	211	118	111	121	36	140	145	30
	18%	14%	21%	22%	16%	16%	26%	18%	18%	10%
			A				I*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.4	5.9	5	5.2	5.3	5.8	4.2	5.5	5.4	6
		B				CD	*	F	F	FGH
Std. Dev.	3.03	3.02	2.99	3.07	2.89	3.09	2.62	3.06	3.06	2.88
Std. Err.	0.07	0.1	0.09	0.13	0.11	0.11	0.22	0.11	0.11	0.16
Median	5	6	5	5	5	6	4	5	5	6
T3B - B3B	13	106	-93	-30	-25	68	-41	17	-9	46
	1%	11%	-9%	-6%	-4%	9%	-30%	2%	-1%	15%

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)

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	633	344	290	173	194	267	38	244	237	115
	32%	35%	28%	32%	28%	35%	28%	32%	30%	37%
		B				D	*			H
10 - Extremely confident (10)	337	181	156	92	86	159	20	117	146	55
	17%	19%	15%	17%	13%	20%	15%	15%	19%	18%
						D	*			
9	121	72	50	40	39	43	9	46	39	27
	6%	7%	5%	7%	6%	5%	7%	6%	5%	9%
							*			H
8	175	91	84	40	68	66	9	81	51	33
	9%	9%	8%	7%	10%	9%	6%	11%	7%	11%
							*	H		H
7	203	99	105	72	72	60	18	77	78	30
	10%	10%	10%	13%	11%	8%	13%	10%	10%	10%
				E			*			
6	165	77	88	54	61	50	4	61	65	35
	8%	8%	8%	10%	9%	6%	3%	8%	8%	11%
							*			FH
5	380	182	198	83	121	176	35	139	155	51
	19%	19%	19%	15%	18%	23%	26%	18%	20%	16%
						C	*			
4	118	57	61	34	47	37	6	45	53	14
	6%	6%	6%	6%	7%	5%	4%	6%	7%	5%
							*			
Bottom 3 Box (Net)	503	215	289	132	187	185	37	205	198	63
	25%	22%	28%	24%	27%	24%	27%	27%	25%	21%
			A				*		I	
3	115	49	66	28	47	40	2	33	54	26
	6%	5%	6%	5%	7%	5%	2%	4%	7%	8%
							*			G
2	101	54	47	26	34	41	10	47	32	12
	5%	6%	5%	5%	5%	5%	8%	6%	4%	4%
							*			
1 - Not at all confident (1)	287	112	175	78	106	104	24	125	112	26
	14%	11%	17%	14%	16%	13%	17%	16%	14%	8%
			A				I*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.7	6	5.5	5.8	5.5	5.9	5.5	5.6	5.7	6.2
		B				D	*			GH
Std. Dev.	2.99	2.96	3	2.99	2.93	3.04	3.04	3.03	3	2.82
Std. Err.	0.07	0.09	0.09	0.13	0.11	0.11	0.26	0.11	0.11	0.16
Median	5.8	6	5	6	5	5	5	5	5	6
T3B - B3B	130	129	1	41	7	83	1	39	38	52
	7%	13%	*	7%	1%	11%	1%	5%	5%	17%

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

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 3 Box (Net)	580	346	235	137	148	295	23	227	224	106
	29%	36%	23%	25%	22%	38%	17%	29%	29%	34%
		B				CD	*			FH
10 - Extremely confident (10)	262	151	110	44	52	166	11	86	111	54
	13%	16%	11%	8%	8%	21%	8%	11%	14%	17%
		B				CD	*			G
9	130	99	31	44	36	50	4	66	40	20
	6%	10%	3%	8%	5%	6%	3%	9%	5%	6%
		B					*			
8	189	95	94	48	61	80	8	75	73	33
	9%	10%	9%	9%	9%	10%	6%	10%	9%	11%
							*			
7	178	83	95	43	81	55	10	69	75	25
	9%	9%	9%	8%	12%	7%	7%	9%	9%	8%
					E		*			
6	151	62	88	51	55	45	5	60	56	29
	8%	6%	9%	9%	8%	6%	4%	8%	7%	9%
							*			
5	312	148	164	79	104	129	26	120	122	44
	16%	15%	16%	14%	15%	17%	19%	15%	16%	14%
							*			
4	134	50	84	48	42	45	4	45	59	27
	7%	5%	8%	9%	6%	6%	3%	6%	7%	9%
			A				*			
Bottom 3 Box (Net)	648	284	364	190	252	206	70	251	250	77
	32%	29%	35%	35%	37%	27%	51%	33%	32%	25%
			A	E	E		GHI*	I	I	
3	177	84	93	48	74	54	10	73	67	28
	9%	9%	9%	9%	11%	7%	7%	9%	9%	9%
					E		*			
2	112	57	55	42	43	27	4	49	42	17
	6%	6%	5%	8%	6%	3%	3%	6%	5%	5%
				E	E		*			
1 - Not at all confident (1)	359	144	216	100	134	125	56	129	141	33
	18%	15%	21%	18%	20%	16%	41%	17%	18%	11%
			A				GHI*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.3	5.7	4.9	5	4.9	5.9	4	5.3	5.3	5.8
		B				CD	*	F	F	FGH
Std. Dev.	3.05	3.09	2.95	2.93	2.88	3.18	3.06	3.01	3.05	2.95
Std. Err.	0.07	0.1	0.09	0.13	0.11	0.11	0.26	0.11	0.11	0.17
Median	5	6	5	5	5	6	3	5	5	6
T3B - B3B	-67	61	-129	-53	-103	89	-47	-24	-25	29
	-3%	6%	-13%	-10%	-15%	11%	-34%	-3%	-3%	9%

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. 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: - Top 3 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Unexpected auto repairs or purchase	652	384	268	172	209	270	28	249	246	129
	33%	39%	26%	32%	31%	35%	20%	32%	31%	42%
		B					*			FGH
A change in your relationship status (i.e. divorce, separation)	633	344	290	173	194	267	38	244	237	115
	32%	35%	28%	32%	28%	35%	28%	32%	30%	37%
		B				D	*			H
Having an illness and being unable to work for three months	611	342	270	138	178	295	22	216	255	119
	31%	35%	26%	25%	26%	38%	16%	28%	32%	39%
		B				CD	*		F	FGH
The death of an immediate family member	610	348	262	158	178	274	23	244	230	114
	30%	36%	25%	29%	26%	35%	17%	32%	29%	37%
		B				D	*	F	F	FH
Loss of employment / change in wage or seasonal work	580	346	235	137	148	295	23	227	224	106
	29%	36%	23%	25%	22%	38%	17%	29%	29%	34%
		B				CD	*			FH
Paying for your own or someone else's education	537	330	207	137	172	228	18	202	205	112
	27%	34%	20%	25%	25%	29%	13%	26%	26%	36%
		B					*	F	F	FGH

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. 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: - Bottom 3 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Paying for your own or someone else's education	709	309	400	176	252	281	71	300	273	66
	35%	32%	39%	32%	37%	36%	51%	39%	35%	21%
			A				HI*	I	I	
Loss of employment / change in wage or seasonal work	648	284	364	190	252	206	70	251	250	77
	32%	29%	35%	35%	37%	27%	51%	33%	32%	25%
			A	E	E		GHI*	I	I	
The death of an immediate family member	597	242	355	188	203	206	64	227	239	69
	30%	25%	34%	34%	30%	27%	46%	29%	30%	22%
			A	E			GHI*	I	I	
Having an illness and being unable to work for three months	584	256	327	175	209	200	59	239	225	61
	29%	26%	32%	32%	31%	26%	43%	31%	29%	20%
			A				HI*	I	I	
A change in your relationship status (i.e. divorce, separation)	503	215	289	132	187	185	37	205	198	63
	25%	22%	28%	24%	27%	24%	27%	27%	25%	21%
			A				*		I	
Unexpected auto repairs or purchase	483	210	273	134	174	175	49	207	179	48
	24%	22%	27%	25%	25%	23%	36%	27%	23%	15%
							HI*	I	I	

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. 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: - (T3B - B3B) Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Paying for your own or someone else's education	-173	21	-193	-39	-80	-53	-53	-98	-68	46
	-9%	2%	-19%	-7%	-12%	-7%	-38%	-13%	-9%	15%
Having an illness and being unable to work for three months	28	85	-57	-37	-30	95	-37	-23	30	58
	1%	9%	-6%	-7%	-4%	12%	-27%	-3%	4%	19%
Unexpected auto repairs or purchase	169	174	-5	38	36	95	-22	42	68	82
	8%	18%	-1%	7%	5%	12%	-16%	5%	9%	26%
The death of an immediate family member	13	106	-93	-30	-25	68	-41	17	-9	46
	1%	11%	-9%	-6%	-4%	9%	-30%	2%	-1%	15%
A change in your relationship status (i.e. divorce, separation)	130	129	1	41	7	83	1	39	38	52
	7%	13%	*	7%	1%	11%	1%	5%	5%	17%
Loss of employment / change in wage or seasonal work	-67	61	-129	-53	-103	89	-47	-24	-25	29
	-3%	6%	-13%	-10%	-15%	11%	-34%	-3%	-3%	9%

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_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 with the following: - I am concerned about my current level of 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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 5 Box (Net)	799	413	386	280	302	217	63	310	310	117
	40%	42%	38%	51%	44%	28%	45%	40%	40%	38%
				E	E		*			
Top 3 Box (Subnet)	428	231	198	155	165	109	39	158	166	65
	21%	24%	19%	28%	24%	14%	28%	21%	21%	21%
				E	E		*			
10 - Strongly agree (10)	179	88	91	55	66	57	21	57	77	23
	9%	9%	9%	10%	10%	7%	15%	7%	10%	8%
							*			
9	89	50	38	37	29	22	7	28	37	16
	4%	5%	4%	7%	4%	3%	5%	4%	5%	5%
				E			*			
8	161	93	68	62	69	30	11	73	53	25
	8%	10%	7%	11%	10%	4%	8%	9%	7%	8%
				E	E		*			
7	194	107	87	68	77	48	12	76	78	29
	10%	11%	8%	13%	11%	6%	8%	10%	10%	9%
				E	E		*			
6	177	76	101	57	61	60	12	76	66	23
	9%	8%	10%	10%	9%	8%	9%	10%	8%	8%
							*			
Bottom 5 Box (Net)	1204	561	643	267	379	558	75	462	475	192
	60%	58%	62%	49%	56%	72%	55%	60%	60%	62%
						CD	*			
5	313	133	179	68	129	115	28	115	133	36
	16%	14%	17%	12%	19%	15%	21%	15%	17%	12%
					C		*		I	
4	138	61	78	37	47	54	15	47	49	28
	7%	6%	8%	7%	7%	7%	11%	6%	6%	9%
							*			H
Bottom 3 Box (Subnet)	753	367	386	161	203	389	32	300	293	127
	38%	38%	38%	30%	30%	50%	23%	39%	37%	41%
						CD	*	F	F	F
3	160	68	91	39	49	72	3	61	67	28
	8%	7%	9%	7%	7%	9%	2%	8%	9%	9%
							*			
2	181	80	100	44	49	87	17	70	65	28
	9%	8%	10%	8%	7%	11%	12%	9%	8%	9%
						D	*			
1 - Strongly disagree (1)	413	218	195	79	104	230	12	169	161	71
	21%	22%	19%	14%	15%	30%	8%	22%	20%	23%
						CD	*	F	F	F
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	4.8	4.9	4.8	5.4	5.2	4	5.6	4.7	4.9	4.6
				E	E		GI*			
Std. Dev.	2.93	3.02	2.85	2.91	2.83	2.87	2.86	2.9	2.95	2.96
Std. Err.	0.07	0.1	0.09	0.12	0.11	0.1	0.24	0.1	0.11	0.17
Median	5	5	5	6	5	3	5	5	5	4

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

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 5 Box (Net)	860	435	425	282	318	259	87	339	325	109
	43%	45%	41%	52%	47%	33%	63%	44%	41%	35%
				E	E		GHI*	I	I	
Top 3 Box (Subnet)	525	264	261	155	206	164	58	196	206	65
	26%	27%	25%	28%	30%	21%	42%	25%	26%	21%
				E	E		GHI*		I	
10 - Strongly agree (10)	281	132	149	81	109	91	33	107	113	28
	14%	14%	14%	15%	16%	12%	24%	14%	14%	9%
							I*	I	I	
9	105	59	45	33	46	26	11	34	42	19
	5%	6%	4%	6%	7%	3%	8%	4%	5%	6%
					E		*			
8	139	72	67	41	51	47	15	55	51	18
	7%	7%	6%	8%	8%	6%	11%	7%	7%	6%
							*			
7	180	96	84	65	71	44	15	71	77	17
	9%	10%	8%	12%	10%	6%	11%	9%	10%	6%
				E	E		*		I	
6	155	75	80	62	41	51	14	72	42	27
	8%	8%	8%	11%	6%	7%	10%	9%	5%	9%
				DE			*	H		H
Bottom 5 Box (Net)	1143	538	605	265	363	516	51	433	460	199
	57%	55%	59%	48%	53%	67%	37%	56%	59%	65%
						CD	*	F	F	FGH
5	297	124	173	72	110	116	16	116	125	40
	15%	13%	17%	13%	16%	15%	12%	15%	16%	13%
							*			
4	156	57	99	47	49	59	7	62	63	23
	8%	6%	10%	9%	7%	8%	5%	8%	8%	8%
			A				*			
Bottom 3 Box (Subnet)	690	358	332	146	204	341	27	255	272	136
	34%	37%	32%	27%	30%	44%	20%	33%	35%	44%
						CD	*		F	FGH
3	168	90	78	41	67	60	6	60	65	37
	8%	9%	8%	7%	10%	8%	5%	8%	8%	12%
							*			GH
2	142	76	67	26	47	69	14	46	53	29
	7%	8%	6%	5%	7%	9%	10%	6%	7%	9%
						C	*			
1 - Strongly disagree (1)	380	192	188	78	89	212	7	149	154	71
	19%	20%	18%	14%	13%	27%	5%	19%	20%	23%
						CD	*	F	F	F
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.2	5.2	5.2	5.6	5.6	4.5	6.5	5.2	5.1	4.6
				E	E		GHI*	I	I	
Std. Dev.	3.08	3.13	3.03	2.95	3.02	3.1	2.91	3.04	3.1	2.99
Std. Err.	0.07	0.1	0.09	0.13	0.12	0.11	0.25	0.11	0.11	0.17
Median	5	5	5	6	5	4	7	5	5	4

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_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 with the following: - I am concerned about the impact of rising interest rates on 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
Base: All Respondents (unwtd)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 5 Box (Net)	978	478	500	325	358	295	73	377	385	143
	49%	49%	49%	59%	53%	38%	53%	49%	49%	46%
				E	E		*			
Top 3 Box (Subnet)	505	251	255	186	183	136	42	206	191	65
	25%	26%	25%	34%	27%	18%	31%	27%	24%	21%
				E	E		*			
10 - Strongly agree (10)	210	99	111	73	74	63	19	84	82	25
	10%	10%	11%	13%	11%	8%	14%	11%	10%	8%
				E			*			
9	128	85	43	52	47	29	11	56	41	20
	6%	9%	4%	10%	7%	4%	8%	7%	5%	7%
		B		E	E		*			
8	167	67	100	61	62	44	13	66	68	20
	8%	7%	10%	11%	9%	6%	10%	9%	9%	6%
				E	E		*			
7	244	126	118	66	95	83	19	87	97	41
	12%	13%	11%	12%	14%	11%	14%	11%	12%	13%
							*			
6	229	101	127	72	81	75	11	84	98	36
	11%	10%	12%	13%	12%	10%	8%	11%	12%	12%
							*			
Bottom 5 Box (Net)	1025	496	529	222	323	480	64	395	400	166
	51%	51%	51%	41%	47%	62%	47%	51%	51%	54%
						CD	*			
5	346	159	187	91	115	140	33	132	131	49
	17%	16%	18%	17%	17%	18%	24%	17%	17%	16%
							*			
4	162	65	97	37	64	61	4	69	62	26
	8%	7%	9%	7%	9%	8%	3%	9%	8%	8%
							*			
Bottom 3 Box (Subnet)	517	272	245	95	143	279	27	193	206	91
	26%	28%	24%	17%	21%	36%	20%	25%	26%	29%
						CD	*			
3	140	69	71	32	47	60	5	53	57	25
	7%	7%	7%	6%	7%	8%	4%	7%	7%	8%
							*			
2	104	53	50	23	33	48	7	32	42	22
	5%	5%	5%	4%	5%	6%	5%	4%	5%	7%
							*			
1 - Strongly disagree (1)	274	149	124	40	64	170	15	108	107	44
	14%	15%	12%	7%	9%	22%	11%	14%	14%	14%
						CD	*			
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.5	5.4	5.5	6.2	5.7	4.7	5.9	5.5	5.4	5.2
				E	E		*			
Std. Dev.	2.79	2.88	2.71	2.64	2.66	2.84	2.77	2.82	2.77	2.76
Std. Err.	0.06	0.09	0.08	0.11	0.1	0.1	0.24	0.1	0.1	0.16
Median	5	5	5	6	6	5	6	5	5	5

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_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 with the following: - I am worried that me or someone in my household could lose their job

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 5 Box (Net)	659	333	326	261	244	153	47	272	231	109
	33%	34%	32%	48%	36%	20%	34%	35%	29%	35%
				DE	E		*			H
Top 3 Box (Subnet)	334	178	157	142	116	77	15	149	112	58
	17%	18%	15%	26%	17%	10%	11%	19%	14%	19%
				DE	E		*			H
10 - Strongly agree (10)	126	67	59	49	42	35	5	53	47	21
	6%	7%	6%	9%	6%	5%	4%	7%	6%	7%
				E			*			
9	70	43	27	31	26	14	4	30	18	18
	4%	4%	3%	6%	4%	2%	3%	4%	2%	6%
				E			*			H
8	138	68	71	63	48	27	6	66	47	20
	7%	7%	7%	11%	7%	4%	4%	9%	6%	6%
				E	E		*			
7	161	82	79	72	64	25	22	53	61	25
	8%	8%	8%	13%	9%	3%	16%	7%	8%	8%
				E	E		GH*			
6	163	73	90	47	65	51	10	70	57	26
	8%	8%	9%	9%	10%	7%	7%	9%	7%	8%
							*			
Bottom 5 Box (Net)	1344	640	704	285	437	622	91	500	554	199
	67%	66%	68%	52%	64%	80%	66%	65%	71%	65%
					C	CD	*		I	
5	324	152	172	92	114	118	27	130	128	39
	16%	16%	17%	17%	17%	15%	19%	17%	16%	13%
							*			
4	138	65	73	18	73	47	6	62	54	16
	7%	7%	7%	3%	11%	6%	4%	8%	7%	5%
					CE		*			
Bottom 3 Box (Subnet)	882	422	460	175	250	457	58	308	372	144
	44%	43%	45%	32%	37%	59%	42%	40%	47%	47%
						CD	*		G	
3	184	65	119	41	79	64	19	61	72	31
	9%	7%	12%	7%	12%	8%	14%	8%	9%	10%
			A				*			
2	179	87	92	37	64	78	10	52	84	33
	9%	9%	9%	7%	9%	10%	7%	7%	11%	11%
							*			
1 - Strongly disagree (1)	520	271	249	98	108	315	28	195	217	80
	26%	28%	24%	18%	16%	41%	21%	25%	28%	26%
						CD	*			
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	4.3	4.4	4.3	5.3	4.7	3.4	4.4	4.5	4.1	4.4
				DE	E		*	H		
Std. Dev.	2.85	2.95	2.75	2.92	2.67	2.67	2.61	2.88	2.8	2.97
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.1	0.22	0.1	0.1	0.17
Median	4	4	4	5	5	2	5	5	4	4

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_5. 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 am confident I won't have any debt in 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
Base: All Respondents (unwtd)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 5 Box (Net)	1002	532	471	316	333	354	48	357	407	190
	50%	55%	46%	58%	49%	46%	35%	46%	52%	62%
		B		DE			*		F	FGH
Top 3 Box (Subnet)	644	353	291	183	206	255	23	237	257	127
	32%	36%	28%	33%	30%	33%	17%	31%	33%	41%
		B					*	F	F	FGH
10 - Strongly agree (10)	335	202	132	84	92	158	15	110	143	68
	17%	21%	13%	15%	14%	20%	11%	14%	18%	22%
		B				D	*			FG
9	140	75	65	46	46	48	2	69	45	24
	7%	8%	6%	8%	7%	6%	1%	9%	6%	8%
							*			
8	170	76	95	53	68	49	7	59	69	35
	8%	8%	9%	10%	10%	6%	5%	8%	9%	11%
					E		*			
7	194	103	91	76	58	61	8	79	74	33
	10%	11%	9%	14%	8%	8%	6%	10%	9%	11%
				DE			*			
6	164	76	88	57	69	38	17	40	76	30
	8%	8%	9%	10%	10%	5%	13%	5%	10%	10%
				E	E		G*		G	G
Bottom 5 Box (Net)	1001	442	559	231	348	422	89	415	378	118
	50%	45%	54%	42%	51%	54%	65%	54%	48%	38%
			A		C	C	HI*	I	I	
5	306	128	178	87	109	110	26	137	105	38
	15%	13%	17%	16%	16%	14%	19%	18%	13%	12%
							*	I		
4	154	79	75	40	52	62	3	78	56	16
	8%	8%	7%	7%	8%	8%	2%	10%	7%	5%
							*	I		
Bottom 3 Box (Subnet)	540	235	305	104	187	250	60	199	217	64
	27%	24%	30%	19%	27%	32%	43%	26%	28%	21%
			A		C	C	GHI*		I	
3	154	60	94	41	51	62	15	65	56	19
	8%	6%	9%	7%	7%	8%	11%	8%	7%	6%
							*			
2	113	51	62	12	43	57	12	41	43	16
	6%	5%	6%	2%	6%	7%	9%	5%	6%	5%
					C	C	*			
1 - Strongly disagree (1)	274	124	149	51	93	130	33	93	118	29
	14%	13%	14%	9%	14%	17%	24%	12%	15%	9%
						C	GI*		I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.7	6	5.4	6.1	5.6	5.5	4.5	5.6	5.7	6.4
		B		DE			*	F	F	FGH
Std. Dev.	3.02	3.08	2.94	2.75	2.94	3.24	2.93	2.93	3.08	2.96
Std. Err.	0.07	0.1	0.09	0.12	0.11	0.12	0.25	0.11	0.11	0.17
Median	6	6	5	6	5	5	5	5	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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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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 5 Box (Net)	1166	594	572	325	367	475	57	436	466	207
	58%	61%	56%	59%	54%	61%	41%	56%	59%	67%
						D	*	F	F	FGH
Top 3 Box (Subnet)	733	387	346	175	235	323	20	259	312	142
	37%	40%	34%	32%	34%	42%	15%	34%	40%	46%
		B				CD	*	F	F	FGH
10 - Strongly agree (10)	371	218	152	78	91	201	14	129	151	77
	18%	22%	15%	14%	13%	26%	10%	17%	19%	25%
		B				CD	*			FGH
9	132	67	65	32	60	39	2	42	57	31
	7%	7%	6%	6%	9%	5%	1%	5%	7%	10%
					E		*			FG
8	231	102	129	65	83	83	5	88	104	34
	12%	10%	13%	12%	12%	11%	3%	11%	13%	11%
							*		F	
7	227	117	110	71	66	90	9	103	84	31
	11%	12%	11%	13%	10%	12%	7%	13%	11%	10%
							*			
6	206	90	116	78	67	61	27	74	70	34
	10%	9%	11%	14%	10%	8%	20%	10%	9%	11%
				E			GH*			
Bottom 5 Box (Net)	837	379	458	222	314	301	81	336	319	101
	42%	39%	44%	41%	46%	39%	59%	44%	41%	33%
					E		GHI*	I	I	
5	277	130	147	77	96	105	26	108	102	42
	14%	13%	14%	14%	14%	14%	19%	14%	13%	13%
							*			
4	138	62	76	41	44	54	4	66	56	12
	7%	6%	7%	7%	6%	7%	3%	9%	7%	4%
							*	I	I	
Bottom 3 Box (Subnet)	422	188	234	105	175	142	51	162	161	48
	21%	19%	23%	19%	26%	18%	37%	21%	21%	16%
					E		GHI*		I	
3	135	64	71	37	58	40	6	63	48	17
	7%	7%	7%	7%	8%	5%	5%	8%	6%	5%
					E		*			
2	77	32	45	14	37	26	19	19	28	11
	4%	3%	4%	3%	5%	3%	14%	2%	4%	4%
							GHI*			
1 - Strongly disagree (1)	210	92	119	54	80	76	25	80	85	20
	11%	9%	12%	10%	12%	10%	18%	10%	11%	7%
							I*		I	
Sigma	2003	973	1030	547	681	775	138	772	785	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.1	6.4	5.9	6	5.8	6.5	4.7	6	6.2	6.8
		B				D	*	F	F	FGH
Std. Dev.	2.89	2.91	2.86	2.71	2.91	2.97	2.8	2.82	2.93	2.8
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.11	0.24	0.1	0.1	0.16
Median	6	7	6	6	6	7	5	6	7	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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5. 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: - Top 3 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
I will be able to cover all living and family expenses in the next 12 months without going into further debt	733	387	346	175	235	323	20	259	312	142
	37%	40%	34%	32%	34%	42%	15%	34%	40%	46%
		B				CD	*	F	F	FGH
I am confident I won't have any debt in retirement	644	353	291	183	206	255	23	237	257	127
	32%	36%	28%	33%	30%	33%	17%	31%	33%	41%
		B					*	F	F	FGH
I regret the amount of debt that I've taken on in my life	525	264	261	155	206	164	58	196	206	65
	26%	27%	25%	28%	30%	21%	42%	25%	26%	21%
				E	E		GHI*		I	
I am concerned about the impact of rising interest rates on my financial situation	505	251	255	186	183	136	42	206	191	65
	25%	26%	25%	34%	27%	18%	31%	27%	24%	21%
				E	E		*			
I am concerned about my current level of debt	428	231	198	155	165	109	39	158	166	65
	21%	24%	19%	28%	24%	14%	28%	21%	21%	21%
				E	E		*			
I am worried that me or someone in my household could lose their job	334	178	157	142	116	77	15	149	112	58
	17%	18%	15%	26%	17%	10%	11%	19%	14%	19%
				DE	E		*			H

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. 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: - Bottom 3 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
I am worried that me or someone in my household could lose their job	882	422	460	175	250	457	58	308	372	144
	44%	43%	45%	32%	37%	59%	42%	40%	47%	47%
						CD	*		G	
I am concerned about my current level of debt	753	367	386	161	203	389	32	300	293	127
	38%	38%	38%	30%	30%	50%	23%	39%	37%	41%
						CD	*	F	F	F
I regret the amount of debt that I've taken on in my life	690	358	332	146	204	341	27	255	272	136
	34%	37%	32%	27%	30%	44%	20%	33%	35%	44%
						CD	*		F	FGH
I am confident I won't have any debt in retirement	540	235	305	104	187	250	60	199	217	64
	27%	24%	30%	19%	27%	32%	43%	26%	28%	21%
			A		C	C	GHI*		I	
I am concerned about the impact of rising interest rates on my financial situation	517	272	245	95	143	279	27	193	206	91
	26%	28%	24%	17%	21%	36%	20%	25%	26%	29%
						CD	*			
I will be able to cover all living and family expenses in the next 12 months without going into further debt	422	188	234	105	175	142	51	162	161	48
	21%	19%	23%	19%	26%	18%	37%	21%	21%	16%
					E		GHI*		I	

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. 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: - Top 5 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1166	594	572	325	367	475	57	436	466	207
	58%	61%	56%	59%	54%	61%	41%	56%	59%	67%
						D	*	F	F	FGH
I am confident I won't have any debt in retirement	1002	532	471	316	333	354	48	357	407	190
	50%	55%	46%	58%	49%	46%	35%	46%	52%	62%
		B		DE			*		F	FGH
I am concerned about the impact of rising interest rates on my financial situation	978	478	500	325	358	295	73	377	385	143
	49%	49%	49%	59%	53%	38%	53%	49%	49%	46%
				E	E		*			
I regret the amount of debt that I've taken on in my life	860	435	425	282	318	259	87	339	325	109
	43%	45%	41%	52%	47%	33%	63%	44%	41%	35%
				E	E		GHI*	I	I	
I am concerned about my current level of debt	799	413	386	280	302	217	63	310	310	117
	40%	42%	38%	51%	44%	28%	45%	40%	40%	38%
				E	E		*			
I am worried that me or someone in my household could lose their job	659	333	326	261	244	153	47	272	231	109
	33%	34%	32%	48%	36%	20%	34%	35%	29%	35%
				DE	E		*			H

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. 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: - Bottom 5 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
I am worried that me or someone in my household could lose their job	1344	640	704	285	437	622	91	500	554	199
	67%	66%	68%	52%	64%	80%	66%	65%	71%	65%
					C	CD	*		I	
I am concerned about my current level of debt	1204	561	643	267	379	558	75	462	475	192
	60%	58%	62%	49%	56%	72%	55%	60%	60%	62%
						CD	*			
I regret the amount of debt that I've taken on in my life	1143	538	605	265	363	516	51	433	460	199
	57%	55%	59%	48%	53%	67%	37%	56%	59%	65%
						CD	*	F	F	FGH
I am concerned about the impact of rising interest rates on my financial situation	1025	496	529	222	323	480	64	395	400	166
	51%	51%	51%	41%	47%	62%	47%	51%	51%	54%
						CD	*			
I am confident I won't have any debt in retirement	1001	442	559	231	348	422	89	415	378	118
	50%	45%	54%	42%	51%	54%	65%	54%	48%	38%
			A		C	C	HI*	I	I	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	837	379	458	222	314	301	81	336	319	101
	42%	39%	44%	41%	46%	39%	59%	44%	41%	33%
					E		GHI*	I	I	

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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6_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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	682	385	297	251	260	171	61	294	237	90
	34%	40%	29%	46%	38%	22%	45%	38%	30%	29%
		B		E	E		HI*	HI		
Strongly agree	236	142	94	85	94	56	18	102	93	24
	12%	15%	9%	16%	14%	7%	13%	13%	12%	8%
		B		E	E		*	I	I	
Somewhat agree	446	242	204	166	166	115	43	192	144	66
	22%	25%	20%	30%	24%	15%	32%	25%	18%	21%
		B		E	E		H*	H		
Bottom 2 Box (Net)	1321	589	733	296	421	604	76	478	548	219
	66%	60%	71%	54%	62%	78%	55%	62%	70%	71%
			A			CD	*		FG	FG
Somewhat disagree	588	238	351	153	222	213	49	215	236	89
	29%	24%	34%	28%	33%	27%	36%	28%	30%	29%
			A				*			
Strongly disagree	733	351	382	142	199	391	27	263	312	130
	37%	36%	37%	26%	29%	50%	20%	34%	40%	42%
						CD	*	F	F	FG
Sigma	2003	973	1030	547	681	775	138	772	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
  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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6_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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1038	505	533	338	390	310	87	401	397	152
	52%	52%	52%	62%	57%	40%	64%	52%	51%	49%
				E	E		I*			
Strongly agree	364	196	168	136	133	95	27	151	145	41
	18%	20%	16%	25%	19%	12%	19%	20%	18%	13%
				E	E		*	I	I	
Somewhat agree	674	309	365	202	257	215	61	251	252	111
	34%	32%	35%	37%	38%	28%	44%	32%	32%	36%
				E	E		*			
Bottom 2 Box (Net)	965	468	497	209	291	465	50	370	389	156
	48%	48%	48%	38%	43%	60%	36%	48%	49%	51%
						CD	*			F
Somewhat disagree	578	269	310	143	200	236	36	235	222	85
	29%	28%	30%	26%	29%	30%	26%	30%	28%	28%
							*			
Strongly disagree	387	199	187	66	91	229	14	136	166	71
	19%	20%	18%	12%	13%	30%	10%	18%	21%	23%
						CD	*		F	F
Sigma	2003	973	1030	547	681	775	138	772	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
  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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6_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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	895	453	442	274	327	294	64	357	343	131
	45%	47%	43%	50%	48%	38%	46%	46%	44%	42%
				E	E		*			
Strongly agree	234	117	116	95	71	68	13	107	76	38
	12%	12%	11%	17%	10%	9%	10%	14%	10%	12%
				DE			*			
Somewhat agree	661	336	325	178	256	226	50	251	267	93
	33%	35%	32%	33%	38%	29%	37%	32%	34%	30%
					E		*			
Bottom 2 Box (Net)	1108	520	588	273	354	481	74	414	443	177
	55%	53%	57%	50%	52%	62%	54%	54%	56%	58%
						CD	*			
Somewhat disagree	681	293	388	188	232	261	56	254	269	102
	34%	30%	38%	34%	34%	34%	41%	33%	34%	33%
			A				*			
Strongly disagree	427	227	200	86	122	220	18	161	174	75
	21%	23%	19%	16%	18%	28%	13%	21%	22%	24%
						CD	*			F
Sigma	2003	973	1030	547	681	775	138	772	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
  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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6_7. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate increases impact 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
Base: All Respondents (unwtd)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1544	765	779	394	526	623	95	592	605	252
	77%	79%	76%	72%	77%	80%	69%	77%	77%	82%
						C	*			FH
Strongly agree	627	341	285	144	197	286	26	216	266	118
	31%	35%	28%	26%	29%	37%	19%	28%	34%	38%
		B				CD	*		F	FG
Somewhat agree	917	424	493	251	329	337	69	376	338	133
	46%	44%	48%	46%	48%	43%	50%	49%	43%	43%
							*			
Bottom 2 Box (Net)	459	208	251	152	155	152	43	179	181	57
	23%	21%	24%	28%	23%	20%	31%	23%	23%	18%
				E			I*		I	
Somewhat disagree	326	147	179	96	129	101	33	117	129	47
	16%	15%	17%	18%	19%	13%	24%	15%	16%	15%
					E		*			
Strongly disagree	134	61	72	56	26	51	9	63	51	10
	7%	6%	7%	10%	4%	7%	7%	8%	7%	3%
				D			*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	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
  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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6_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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1586	762	824	442	548	596	118	632	605	231
	79%	78%	80%	81%	81%	77%	86%	82%	77%	75%
							*	I		
Strongly agree	598	265	334	173	201	224	34	244	245	75
	30%	27%	32%	32%	30%	29%	25%	32%	31%	24%
							*	I	I	
Somewhat agree	987	497	490	269	347	372	84	387	360	156
	49%	51%	48%	49%	51%	48%	61%	50%	46%	51%
							H*			
Bottom 2 Box (Net)	417	211	206	105	133	180	20	140	180	77
	21%	22%	20%	19%	19%	23%	14%	18%	23%	25%
							*			G
Somewhat disagree	280	139	141	73	102	104	18	85	124	54
	14%	14%	14%	13%	15%	13%	13%	11%	16%	17%
							*		G	G
Strongly disagree	137	73	65	32	30	75	2	56	56	24
	7%	7%	6%	6%	4%	10%	1%	7%	7%	8%
						D	*			
Sigma	2003	973	1030	547	681	775	138	772	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
  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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6_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

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	897	435	462	293	370	235	79	363	336	119
	45%	45%	45%	54%	54%	30%	58%	47%	43%	39%
				E	E		HI*	I		
Strongly agree	312	162	150	114	116	83	28	126	116	42
	16%	17%	15%	21%	17%	11%	20%	16%	15%	14%
				E	E		*			
Somewhat agree	585	273	312	179	254	152	51	237	220	77
	29%	28%	30%	33%	37%	20%	37%	31%	28%	25%
				E	E		*			
Bottom 2 Box (Net)	1106	538	567	254	311	541	58	409	449	189
	55%	55%	55%	46%	46%	70%	42%	53%	57%	61%
						CD	*		F	FG
Somewhat disagree	662	285	377	171	201	289	44	257	256	105
	33%	29%	37%	31%	30%	37%	32%	33%	33%	34%
			A			D	*			
Strongly disagree	444	253	191	83	110	252	14	152	193	84
	22%	26%	19%	15%	16%	32%	10%	20%	25%	27%
		B				CD	*		F	FG
Sigma	2003	973	1030	547	681	775	138	772	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
  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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6. To what extent do you agree or disagree with the following: - Top 2 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
With interest rates rising, I will be more careful with how I spend my money.	1586	762	824	442	548	596	118	632	605	231
	79%	78%	80%	81%	81%	77%	86%	82%	77%	75%
							*	I		
I have a solid understanding of how interest rate increases impact my financial situation	1544	765	779	394	526	623	95	592	605	252
	77%	79%	76%	72%	77%	80%	69%	77%	77%	82%
						C	*			FH
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	1038	505	533	338	390	310	87	401	397	152
	52%	52%	52%	62%	57%	40%	64%	52%	51%	49%
				E	E		I*			
If interest rates go up much more, I'm afraid that I will be in financial trouble	897	435	462	293	370	235	79	363	336	119
	45%	45%	45%	54%	54%	30%	58%	47%	43%	39%
				E	E		HI*	I		
I'm already beginning to feel the effects of interest rate increases	895	453	442	274	327	294	64	357	343	131
	45%	47%	43%	50%	48%	38%	46%	46%	44%	42%
				E	E		*			
I am concerned that rising interest rates could move me towards bankruptcy	682	385	297	251	260	171	61	294	237	90
	34%	40%	29%	46%	38%	22%	45%	38%	30%	29%
		B		E	E		HI*	HI		

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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6. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
I am concerned that rising interest rates could move me towards bankruptcy	1321	589	733	296	421	604	76	478	548	219
	66%	60%	71%	54%	62%	78%	55%	62%	70%	71%
			A			CD	*		FG	FG
I'm already beginning to feel the effects of interest rate increases	1108	520	588	273	354	481	74	414	443	177
	55%	53%	57%	50%	52%	62%	54%	54%	56%	58%
						CD	*			
If interest rates go up much more, I'm afraid that I will be in financial trouble	1106	538	567	254	311	541	58	409	449	189
	55%	55%	55%	46%	46%	70%	42%	53%	57%	61%
						CD	*		F	FG
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	965	468	497	209	291	465	50	370	389	156
	48%	48%	48%	38%	43%	60%	36%	48%	49%	51%
						CD	*			F
I have a solid understanding of how interest rate increases impact my financial situation	459	208	251	152	155	152	43	179	181	57
	23%	21%	24%	28%	23%	20%	31%	23%	23%	18%
				E			I*		I	
With interest rates rising, I will be more careful with how I spend my money.	417	211	206	105	133	180	20	140	180	77
	21%	22%	20%	19%	19%	23%	14%	18%	23%	25%
							*			G

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_1. To what extent do you agree or disagree with the following statements: - I have a solid understanding of how inflation impacts 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
Base: All Respondents (unwtd)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1616	811	805	389	552	675	104	612	646	255
	81%	83%	78%	71%	81%	87%	76%	79%	82%	83%
		B			C	CD	*			
Strongly agree	529	291	237	116	160	254	26	185	218	100
	26%	30%	23%	21%	23%	33%	19%	24%	28%	33%
		B				CD	*			FG
Somewhat agree	1088	520	568	273	393	422	78	427	428	154
	54%	53%	55%	50%	58%	54%	57%	55%	54%	50%
							*			
Bottom 2 Box (Net)	387	162	224	158	129	100	34	160	139	54
	19%	17%	22%	29%	19%	13%	24%	21%	18%	17%
			A	DE	E		*			
Somewhat disagree	287	119	168	95	113	79	31	107	104	44
	14%	12%	16%	17%	17%	10%	23%	14%	13%	14%
				E	E		*			
Strongly disagree	100	44	56	62	16	21	2	53	35	10
	5%	4%	5%	11%	2%	3%	1%	7%	5%	3%
				DE			*	I		
Sigma	2003	973	1030	547	681	775	138	772	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
  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_2. To what extent do you agree or disagree with the following statements: - I have a solid understand of how inflation impacts my savings

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1586	821	765	391	521	674	97	612	624	253
	79%	84%	74%	71%	77%	87%	71%	79%	79%	82%
		B				CD	*			F
Strongly agree	548	323	224	123	166	258	22	213	210	102
	27%	33%	22%	23%	24%	33%	16%	28%	27%	33%
		B				CD	*			FH
Somewhat agree	1038	498	541	267	355	416	75	398	414	152
	52%	51%	53%	49%	52%	54%	54%	52%	53%	49%
							*			
Bottom 2 Box (Net)	417	152	265	156	160	101	40	160	161	55
	21%	16%	26%	29%	23%	13%	29%	21%	21%	18%
			A	E	E		I*			
Somewhat disagree	323	120	204	103	137	83	28	122	129	44
	16%	12%	20%	19%	20%	11%	21%	16%	16%	14%
			A	E	E		*			
Strongly disagree	94	33	61	53	23	18	12	38	32	12
	5%	3%	6%	10%	3%	2%	9%	5%	4%	4%
			A	DE			*			
Sigma	2003	973	1030	547	681	775	138	772	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
  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_3. To what extent do you agree or disagree with the following statements: - I have a solid understanding of how inflation impacts cost of living, wage growth

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1635	821	814	405	541	689	113	622	639	261
	82%	84%	79%	74%	80%	89%	82%	81%	81%	85%
		B				CD	*			
Strongly agree	598	333	265	150	194	254	34	244	216	103
	30%	34%	26%	27%	28%	33%	25%	32%	28%	33%
		B					*			H
Somewhat agree	1038	488	550	255	348	436	79	378	422	158
	52%	50%	53%	47%	51%	56%	58%	49%	54%	51%
						C	*			
Bottom 2 Box (Net)	368	152	215	142	140	86	24	149	146	47
	18%	16%	21%	26%	20%	11%	18%	19%	19%	15%
			A	E	E		*			
Somewhat disagree	272	107	165	86	123	64	14	102	116	41
	14%	11%	16%	16%	18%	8%	10%	13%	15%	13%
			A	E	E		*			
Strongly disagree	95	45	50	57	16	22	11	47	31	6
	5%	5%	5%	10%	2%	3%	8%	6%	4%	2%
				DE			I*	I		
Sigma	2003	973	1030	547	681	775	138	772	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
  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 statements: - I have considered inflation when planning future expenses / financial planning

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1211	638	573	316	387	508	80	465	461	205
	60%	66%	56%	58%	57%	66%	58%	60%	59%	67%
		B				CD	*			H
Strongly agree	330	189	141	97	107	126	13	132	122	63
	16%	19%	14%	18%	16%	16%	9%	17%	16%	20%
		B					*			FH
Somewhat agree	881	449	432	219	280	382	67	333	339	142
	44%	46%	42%	40%	41%	49%	49%	43%	43%	46%
						CD	*			
Bottom 2 Box (Net)	792	335	457	231	294	267	58	307	324	103
	40%	34%	44%	42%	43%	34%	42%	40%	41%	33%
			A	E	E		*		I	
Somewhat disagree	592	243	349	153	238	201	43	224	242	82
	30%	25%	34%	28%	35%	26%	31%	29%	31%	27%
			A		E		*			
Strongly disagree	200	92	108	78	55	67	14	82	83	21
	10%	9%	10%	14%	8%	9%	10%	11%	11%	7%
				DE			*		I	
Sigma	2003	973	1030	547	681	775	138	772	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
  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 statements: - I am concerned about inflation's impact on 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
Base: All Respondents (unwtd)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1404	664	740	373	501	530	97	553	545	210
	70%	68%	72%	68%	74%	68%	70%	72%	69%	68%
							*			
Strongly agree	430	212	218	140	149	142	31	179	161	59
	21%	22%	21%	26%	22%	18%	23%	23%	20%	19%
				E			*			
Somewhat agree	974	452	522	233	352	389	66	374	384	151
	49%	46%	51%	43%	52%	50%	48%	48%	49%	49%
					C		*			
Bottom 2 Box (Net)	599	309	290	174	180	245	41	219	240	99
	30%	32%	28%	32%	26%	32%	30%	28%	31%	32%
							*			
Somewhat disagree	455	226	229	136	146	173	38	158	184	75
	23%	23%	22%	25%	21%	22%	28%	21%	23%	24%
							*			
Strongly disagree	143	83	60	38	34	72	3	60	57	23
	7%	9%	6%	7%	5%	9%	2%	8%	7%	8%
						D	*			
Sigma	2003	973	1030	547	681	775	138	772	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
  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 statements: - I'm feeling the effects of rising inflation

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1323	636	687	357	462	504	90	514	524	196
	66%	65%	67%	65%	68%	65%	65%	67%	67%	63%
							*			
Strongly agree	401	218	184	125	148	128	28	170	155	48
	20%	22%	18%	23%	22%	17%	21%	22%	20%	16%
				E	E		*	I		
Somewhat agree	922	419	503	232	314	376	62	344	369	147
	46%	43%	49%	42%	46%	48%	45%	45%	47%	48%
							*			
Bottom 2 Box (Net)	680	337	343	190	219	271	48	258	261	113
	34%	35%	33%	35%	32%	35%	35%	33%	33%	37%
							*			
Somewhat disagree	520	243	278	147	183	190	43	195	198	84
	26%	25%	27%	27%	27%	25%	32%	25%	25%	27%
							*			
Strongly disagree	159	94	65	43	36	81	4	63	63	29
	8%	10%	6%	8%	5%	10%	3%	8%	8%	9%
		B				D	*			
Sigma	2003	973	1030	547	681	775	138	772	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
  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. To what extent do you agree or disagree with the following statements: - Top 2 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
I have a solid understanding of how inflation impacts cost of living, wage growth	1635	821	814	405	541	689	113	622	639	261
	82%	84%	79%	74%	80%	89%	82%	81%	81%	85%
		B				CD	*			
I have a solid understanding of how inflation impacts my financial situation	1616	811	805	389	552	675	104	612	646	255
	81%	83%	78%	71%	81%	87%	76%	79%	82%	83%
		B			C	CD	*			
I have a solid understand of how inflation impacts my savings	1586	821	765	391	521	674	97	612	624	253
	79%	84%	74%	71%	77%	87%	71%	79%	79%	82%
		B				CD	*			F
I am concerned about inflation's impact on my financial situation	1404	664	740	373	501	530	97	553	545	210
	70%	68%	72%	68%	74%	68%	70%	72%	69%	68%
							*			
I'm feeling the effects of rising inflation	1323	636	687	357	462	504	90	514	524	196
	66%	65%	67%	65%	68%	65%	65%	67%	67%	63%
							*			
I have considered inflation when planning future expenses / financial planning	1211	638	573	316	387	508	80	465	461	205
	60%	66%	56%	58%	57%	66%	58%	60%	59%	67%
		B				CD	*			H

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. To what extent do you agree or disagree with the following statements: - Bottom 2 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
I have considered inflation when planning future expenses / financial planning	792	335	457	231	294	267	58	307	324	103
	40%	34%	44%	42%	43%	34%	42%	40%	41%	33%
			A	E	E		*		I	
I'm feeling the effects of rising inflation	680	337	343	190	219	271	48	258	261	113
	34%	35%	33%	35%	32%	35%	35%	33%	33%	37%
							*			
I am concerned about inflation's impact on my financial situation	599	309	290	174	180	245	41	219	240	99
	30%	32%	28%	32%	26%	32%	30%	28%	31%	32%
							*			
I have a solid understand of how inflation impacts my savings	417	152	265	156	160	101	40	160	161	55
	21%	16%	26%	29%	23%	13%	29%	21%	21%	18%
			A	E	E		I*			
I have a solid understanding of how inflation impacts my financial situation	387	162	224	158	129	100	34	160	139	54
	19%	17%	22%	29%	19%	13%	24%	21%	18%	17%
			A	DE	E		*			
I have a solid understanding of how inflation impacts cost of living, wage growth	368	152	215	142	140	86	24	149	146	47
	18%	16%	21%	26%	20%	11%	18%	19%	19%	15%
			A	E	E		*			

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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8_1. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - Canadians have strong financial literacy skills

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	703	388	314	257	240	205	60	306	242	95
	35%	40%	31%	47%	35%	26%	43%	40%	31%	31%
		B		DE	E		*	HI		
Strongly agree	123	85	38	74	40	9	8	64	28	23
	6%	9%	4%	13%	6%	1%	6%	8%	4%	7%
		B		DE	E		*	H		H
Somewhat agree	579	303	276	183	200	196	51	242	214	73
	29%	31%	27%	34%	29%	25%	37%	31%	27%	24%
				E			I*	I		
Bottom 2 Box (Net)	1300	585	715	290	441	570	78	466	543	213
	65%	60%	69%	53%	65%	74%	57%	60%	69%	69%
			A		C	CD	*		G	G
Somewhat disagree	1018	463	555	215	348	455	67	382	404	165
	51%	48%	54%	39%	51%	59%	49%	49%	51%	54%
			A		C	CD	*			
Strongly disagree	283	122	160	75	93	115	11	85	139	48
	14%	13%	16%	14%	14%	15%	8%	11%	18%	16%
							*		G	
Sigma	2003	973	1030	547	681	775	138	772	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
  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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8_2. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - I personally have strong financial literacy skills

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1222	640	581	319	421	482	54	445	500	223
	61%	66%	56%	58%	62%	62%	39%	58%	64%	72%
		B					*	F	F	FGH
Strongly agree	317	190	126	91	107	119	11	109	115	83
	16%	20%	12%	17%	16%	15%	8%	14%	15%	27%
		B					*			FGH
Somewhat agree	905	450	455	228	313	363	43	336	385	141
	45%	46%	44%	42%	46%	47%	31%	44%	49%	46%
							*		F	F
Bottom 2 Box (Net)	781	333	448	228	260	293	84	327	285	85
	39%	34%	44%	42%	38%	38%	61%	42%	36%	28%
			A				GHI*	I	I	
Somewhat disagree	614	260	354	164	210	240	65	252	225	72
	31%	27%	34%	30%	31%	31%	47%	33%	29%	23%
			A				GHI*	I	I	
Strongly disagree	167	74	94	64	50	53	19	75	61	13
	8%	8%	9%	12%	7%	7%	14%	10%	8%	4%
				E			I*	I	I	
Sigma	2003	973	1030	547	681	775	138	772	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
  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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8_3. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - There is a lack of financial literacy skills among Canadians

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1699	810	889	449	578	671	114	662	659	265
	85%	83%	86%	82%	85%	87%	83%	86%	84%	86%
							*			
Strongly agree	705	338	367	192	244	268	38	279	280	108
	35%	35%	36%	35%	36%	35%	28%	36%	36%	35%
							*			
Somewhat agree	994	472	522	257	334	403	76	383	379	157
	50%	48%	51%	47%	49%	52%	55%	50%	48%	51%
							*			
Bottom 2 Box (Net)	304	164	140	98	103	104	24	110	127	43
	15%	17%	14%	18%	15%	13%	17%	14%	16%	14%
							*			
Somewhat disagree	279	149	130	88	94	96	22	101	116	40
	14%	15%	13%	16%	14%	12%	16%	13%	15%	13%
							*			
Strongly disagree	26	15	10	10	8	7	2	9	10	4
	1%	2%	1%	2%	1%	1%	2%	1%	1%	1%
							*			
Sigma	2003	973	1030	547	681	775	138	772	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
  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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8_4. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - A lack of financial literacy skills contributes to Canada's consumer debt problem

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
	1736	843	893	464	576	696	119	652	692	273
Top 2 Box (Net)	87%	87%	87%	85%	85%	90%	87%	84%	88%	88%
						D	*			
	800	406	394	224	266	309	40	316	315	129
Strongly agree	40%	42%	38%	41%	39%	40%	29%	41%	40%	42%
							*			
	936	437	499	239	310	387	79	336	377	144
Somewhat agree	47%	45%	48%	44%	46%	50%	58%	44%	48%	47%
							*			
	267	130	137	83	105	79	18	120	93	36
Bottom 2 Box (Net)	13%	13%	13%	15%	15%	10%	13%	16%	12%	12%
					E		*			
	237	113	124	78	94	66	17	108	82	31
Somewhat disagree	12%	12%	12%	14%	14%	9%	12%	14%	10%	10%
				E	E		*			
	29	17	12	5	11	13	2	12	11	5
Strongly disagree	1%	2%	1%	1%	2%	2%	1%	2%	1%	2%
							*			
	2003	973	1030	547	681	775	138	772	785	308
Sigma	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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8_5. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - I wish I learned more about financial literacy, personal finance and the economy in school

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1698	803	895	478	581	640	112	655	683	248
	85%	82%	87%	87%	85%	83%	82%	85%	87%	81%
			A				*		I	
Strongly agree	906	413	493	292	300	314	57	351	376	122
	45%	42%	48%	53%	44%	40%	42%	46%	48%	40%
				DE			*		I	
Somewhat agree	792	390	402	185	281	326	55	304	307	126
	40%	40%	39%	34%	41%	42%	40%	39%	39%	41%
						C	*			
Bottom 2 Box (Net)	305	171	134	69	100	136	25	117	102	60
	15%	18%	13%	13%	15%	17%	18%	15%	13%	19%
		B					*			H
Somewhat disagree	251	140	112	54	88	109	21	94	84	52
	13%	14%	11%	10%	13%	14%	15%	12%	11%	17%
							*			H
Strongly disagree	54	31	23	15	12	27	5	23	18	8
	3%	3%	2%	3%	2%	3%	3%	3%	2%	3%
							*			
Sigma	2003	973	1030	547	681	775	138	772	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
  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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8_6. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - Canada’s schools need to do a better job at teaching financial literacy skills to children

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Top 2 Box (Net)	1885	918	968	496	637	753	128	725	744	287
	94%	94%	94%	91%	94%	97%	93%	94%	95%	93%
						CD	*			
Strongly agree	1084	513	571	300	347	437	76	414	443	151
	54%	53%	55%	55%	51%	56%	55%	54%	56%	49%
							*		I	
Somewhat agree	801	405	397	196	290	316	53	311	301	136
	40%	42%	39%	36%	43%	41%	38%	40%	38%	44%
							*			H
Bottom 2 Box (Net)	118	56	62	51	44	22	9	47	41	21
	6%	6%	6%	9%	6%	3%	7%	6%	5%	7%
				E	E		*			
Somewhat disagree	95	44	51	38	43	15	5	39	34	17
	5%	5%	5%	7%	6%	2%	4%	5%	4%	5%
				E	E		*			
Strongly disagree	23	12	11	13	1	8	4	8	6	4
	1%	1%	1%	2%	*	1%	3%	1%	1%	1%
				D			*			
Sigma	2003	973	1030	547	681	775	138	772	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
  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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8. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - Top 2 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Canada's schools need to do a better job at teaching financial literacy skills to children	1885	918	968	496	637	753	128	725	744	287
	94%	94%	94%	91%	94%	97%	93%	94%	95%	93%
						CD	*			
A lack of financial literacy skills contributes to Canada's consumer debt problem	1736	843	893	464	576	696	119	652	692	273
	87%	87%	87%	85%	85%	90%	87%	84%	88%	88%
						D	*			
There is a lack of financial literacy skills among Canadians	1699	810	889	449	578	671	114	662	659	265
	85%	83%	86%	82%	85%	87%	83%	86%	84%	86%
							*			
I wish I learned more about financial literacy, personal finance and the economy in school	1698	803	895	478	581	640	112	655	683	248
	85%	82%	87%	87%	85%	83%	82%	85%	87%	81%
			A				*		I	
I personally have strong financial literacy skills	1222	640	581	319	421	482	54	445	500	223
	61%	66%	56%	58%	62%	62%	39%	58%	64%	72%
		B					*	F	F	FGH
Canadians have strong financial literacy skills	703	388	314	257	240	205	60	306	242	95
	35%	40%	31%	47%	35%	26%	43%	40%	31%	31%
		B		DE	E		*	HI		

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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8. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - Bottom 2 Box Summary

		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)	**2003**	**830**	**1173**	**429**	**733**	**841**	**68**	**357**	**852**	**726**
Base: All Respondents (wtd)	**2003**	**973**	**1030**	**547**	**681**	**775**	**138**	**772**	**785**	**308**
Canadians have strong financial literacy skills	1300	585	715	290	441	570	78	466	543	213
	65%	60%	69%	53%	65%	74%	57%	60%	69%	69%
			A		C	CD	*		G	G
I personally have strong financial literacy skills	781	333	448	228	260	293	84	327	285	85
	39%	34%	44%	42%	38%	38%	61%	42%	36%	28%
			A				GHI*	I	I	
I wish I learned more about financial literacy, personal finance and the economy in school	305	171	134	69	100	136	25	117	102	60
	15%	18%	13%	13%	15%	17%	18%	15%	13%	19%
		B					*			H
There is a lack of financial literacy skills among Canadians	304	164	140	98	103	104	24	110	127	43
	15%	17%	14%	18%	15%	13%	17%	14%	16%	14%
							*			
A lack of financial literacy skills contributes to Canada's consumer debt problem	267	130	137	83	105	79	18	120	93	36
	13%	13%	13%	15%	15%	10%	13%	16%	12%	12%
					E		*			
Canada’s schools need to do a better job at teaching financial literacy skills to children	118	56	62	51	44	22	9	47	41	21
	6%	6%	6%	9%	6%	3%	7%	6%	5%	7%
				E	E		*			

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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