

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)?

	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)	2154	926	1228	467	788	899	90	435	972	657
Base: All Respondents (wtd)	2154	1047	1107	588	732	834	170	808	844	332
1 - 100	156 7%	81 8%	74 7%	37 6%	53 7%	66 8%	4 3%	58 7%	70 8%	23 7%
101 - 200	163 8%	60 6%	102 9%	42 7%	45 6%	76 9%	14 8%	71 9%	58 7%	19 6%
201 - 300	111 5%	53 5%	57 5%	25 4%	45 6%	41 5%	4 2%	29 4%	58 7%	20 6%
301 - 400	93 4%	42 4%	51 5%	29 5%	24 3%	40 5%	11 7%	32 4%	39 5%	11 3%
401 - 500	219 10%	95 9%	124 11%	45 8%	70 10%	104 12%	19 11%	72 9%	90 11%	39 12%
501 - 600	54 3%	25 2%	29 3%	4 1%	24 3%	27 3%	10 6%	18 2%	17 2%	9 3%
601 - 700	37 2%	14 1%	23 2%	19 3%	9 1%	9 1%	5 3%	13 2%	12 1%	7 2%
701 - 800	112 5%	76 7%	36 3%	71 12%	23 3%	18 2%	8 5%	73 9%	20 2%	11 3%
801 - 900	50 2%	35 3%	14 1%	31 5%	7 1%	12 1%	- -	37 5%	10 1%	2 1%
901 - 1000	189 9%	89 8%	100 9%	31 5%	61 8%	97 12%	3 2%	43 5%	93 11%	49 15%
1001 - 2000	179 8%	112 11%	67 6%	48 8%	51 7%	79 10%	6 4%	55 7%	74 9%	42 13%
2001 - 3000	59 3%	31 3%	28 3%	14 2%	20 3%	25 3%	3 2%	15 2%	25 3%	17 5%
3001 - 4000	25 1%	19 2%	6 1%	4 1%	8 1%	13 2%	- -	11 1%	7 1%	7 2%
4001 - 5000	14 1%	10 1%	4 *	2 *	6 1%	5 1%	- -	1 *	3 *	10 3%
5001 - 6000	4 *	2 *	2 *	2 *	1 *	- -	- -	- -	1 *	3 1%
6001 - 7000	3 *	1 *	2 *	- -	1 *	1 *	- -	- -	1 *	2 *
7001 - 8000	2 *	2 *	- -	- -	2 *	- -	- -	- -	2 *	- -
8001 - 9000	1 *	1 *	- -	1 *	- -	- -	- -	- -	1 *	- -
9001 - 10000	10 *	9 1%	1 *	3 1%	3 *	3 *	- -	2 *	4 *	4 1%
	674	288	386	181	277	216	82	276	259	57

Insolvent (\$0/None)	31%	28%	35%	31%	38%	26%	48%	34%	31%	17%
			A		CE		GHI*	I	I	
Sigma	2154	1047	1107	588	732	834	170	808	844	332
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
\$200 or less (Net)	318	142	176	78	98	141	19	129	128	42
	15%	14%	16%	13%	13%	17%	11%	16%	15%	13%
\$100 or less (Net)	156	81	74	37	53	66	4	58	70	23
	7%	8%	7%	6%	7%	8%	3%	7%	8%	7%
Mean (Incl. 0)	640.9	778.4	510.9	637.7	602.5	677	310.7	534.6	627.5	1103.5
		B					*	F	F	FGH
Std. Dev.	1101.61	1310.23	839.11	1109.08	1141.77	1059.76	456.07	875.15	1097.28	1598.9
Std. Err.	23.74	40.5	25.22	45.74	42.19	36.71	34.96	30.79	37.76	87.79
Mean (Excl. 0)	932.8	1074.4	783.9	920.7	969	914.1	596.3	812	905.5	1334.1
		B					*			FGH
Std. Dev.	1222.35	1432.43	930.91	1231.31	1320	1140.2	478.72	968.7	1219.09	1668.53
Std. Err.	31.77	52.01	34.66	61.01	61.86	45.89	50.84	42.01	50.4	100.73
Median	300	400	200	400	200	400	95.7	200	300	500

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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2. On a scale of 1 to 10, where 1 is '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

	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)	2154	926	1228	467	788	899	90	435	972	657
Base: All Respondents (wtd)	2154	1047	1107	588	732	834	170	808	844	332
Top 5 Box (Net)	1193	628	566	336	346	512	66	452	466	209
	55%	60%	51%	57%	47%	61%	39%	56%	55%	63%
		B		D		D	*	F	F	FGH
Top 3 Box (Subnet)	808	443	365	222	211	376	38	319	300	151
	38%	42%	33%	38%	29%	45%	23%	40%	35%	46%
		B		D		CD	*	F	F	FH
10 - Strongly agree (10)	386	212	174	81	98	207	21	129	154	83
	18%	20%	16%	14%	13%	25%	12%	16%	18%	25%
		B				CD	*			FGH
9	199	120	79	75	41	83	4	102	62	31
	9%	11%	7%	13%	6%	10%	2%	13%	7%	9%
		B		D		D	*	FH		F
8	223	112	112	65	71	87	14	88	84	38
	10%	11%	10%	11%	10%	10%	8%	11%	10%	11%
							*			
7	230	109	121	64	78	88	20	90	86	35
	11%	10%	11%	11%	11%	11%	12%	11%	10%	11%
							*			
6	155	75	80	50	57	48	8	43	80	24
	7%	7%	7%	8%	8%	6%	5%	5%	9%	7%
							*		G	
Bottom 5 Box (Net)	961	419	541	252	386	322	104	356	379	122
	45%	40%	49%	43%	53%	39%	61%	44%	45%	37%
			A		CE		GHI*	I	I	
5	315	155	160	90	133	93	26	119	126	44
	15%	15%	14%	15%	18%	11%	15%	15%	15%	13%
					E		*			
4	146	69	77	31	55	61	19	34	69	25
	7%	7%	7%	5%	7%	7%	11%	4%	8%	7%
							G*		G	G
Bottom 3 Box (Subnet)	499	195	305	132	199	168	59	203	184	53
	23%	19%	28%	23%	27%	20%	35%	25%	22%	16%
			A		E		HI*	I	I	
3	163	72	90	49	63	51	12	74	53	24
	8%	7%	8%	8%	9%	6%	7%	9%	6%	7%
							*			
2	91	38	53	21	33	36	12	29	39	10
	4%	4%	5%	4%	5%	4%	7%	4%	5%	3%
							*			
1 - Strongly disagree (1)	246	85	161	62	103	81	35	100	93	18
	11%	8%	15%	11%	14%	10%	21%	12%	11%	6%
			A		E		GHI*	I	I	
Sigma	2154	1047	1107	588	732	834	170	808	844	332
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.1	6.4	5.7	6.1	5.5	6.5	4.9	6.1	6	6.7
		B		D		CD	*	F	F	FGH
Std. Dev.	2.97	2.87	3.03	2.87	2.9	3.04	3	3.01	2.93	2.81
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.11	0.23	0.11	0.1	0.15
Median	6	7	6	6	5	7	5	7	6	7

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	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)	2154	926	1228	467	788	899	90	435	972	657
Base: All Respondents (wtd)	2154	1047	1107	588	732	834	170	808	844	332
Top 2 Box (Net)	841	423	418	320	298	222	77	382	289	93
	39%	40%	38%	54%	41%	27%	45%	47%	34%	28%
				DE	E		HI*	HI	I	
Strongly agree	288	142	146	112	94	81	35	126	99	28
	13%	14%	13%	19%	13%	10%	20%	16%	12%	8%
				DE			HI*	I	I	
Somewhat agree	553	281	272	208	205	141	42	256	190	65
	26%	27%	25%	35%	28%	17%	25%	32%	22%	20%
				DE	E		*	HI		
Bottom 2 Box (Net)	1313	624	689	268	434	611	93	426	555	239
	61%	60%	62%	46%	59%	73%	55%	53%	66%	72%
					C	CD	*		FG	FGH
Somewhat disagree	635	304	332	166	229	241	48	223	263	101
	29%	29%	30%	28%	31%	29%	28%	28%	31%	31%
							*			
Strongly disagree	678	320	357	102	205	371	46	202	292	137
	31%	31%	32%	17%	28%	44%	27%	25%	35%	41%
					C	CD	*		G	FGH
Sigma	2154	1047	1107	588	732	834	170	808	844	332
	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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3_2. 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

	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)	2154	926	1228	467	788	899	90	435	972	657
Base: All Respondents (wtd)	2154	1047	1107	588	732	834	170	808	844	332
Top 2 Box (Net)	1227	597	630	413	428	386	109	497	463	159
	57%	57%	57%	70%	58%	46%	64%	61%	55%	48%
				DE	E		I*	HI	I	
Strongly agree	488	244	245	196	139	153	50	235	157	47
	23%	23%	22%	33%	19%	18%	29%	29%	19%	14%
				DE			HI*	HI	I	
Somewhat agree	739	353	385	216	289	233	59	262	306	111
	34%	34%	35%	37%	40%	28%	35%	32%	36%	34%
				E	E		*			
Bottom 2 Box (Net)	927	450	477	175	304	448	61	311	382	173
	43%	43%	43%	30%	42%	54%	36%	39%	45%	52%
					C	CD	*		G	FGH
Somewhat disagree	554	269	285	127	193	234	39	200	218	97
	26%	26%	26%	22%	26%	28%	23%	25%	26%	29%
						C	*			
Strongly disagree	373	181	192	49	111	214	23	111	164	76
	17%	17%	17%	8%	15%	26%	13%	14%	19%	23%
					C	CD	*		G	FG
Sigma	2154	1047	1107	588	732	834	170	808	844	332
	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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3_3. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest rate increases

	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)	2154	926	1228	467	788	899	90	435	972	657
Base: All Respondents (wtd)	2154	1047	1107	588	732	834	170	808	844	332
Top 2 Box (Net)	1106 51%	544 52%	561 51%	370 63%	383 52%	353 42%	99 58%	458 57%	407 48%	142 43%
Strongly agree	378 18%	180 17%	198 18%	144 24%	117 16%	118 14%	39 23%	187 23%	120 14%	32 10%
Somewhat agree	727 34%	365 35%	363 33%	226 38%	266 36%	236 28%	60 35%	271 34%	287 34%	110 33%
Bottom 2 Box (Net)	1048 49%	502 48%	546 49%	218 37%	350 48%	480 58%	71 42%	350 43%	437 52%	190 57%
Somewhat disagree	650 30%	304 29%	346 31%	154 26%	227 31%	269 32%	36 21%	226 28%	271 32%	117 35%
Strongly disagree	399 19%	198 19%	200 18%	65 11%	123 17%	211 25%	36 21%	124 15%	166 20%	73 22%
Sigma	2154 100%	1047 100%	1107 100%	588 100%	732 100%	834 100%	170 100%	808 100%	844 100%	332 100%

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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3_4. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	2154	926	1228	467	788	899	90	435	972	657
Base: All Respondents (wtd)	2154	1047	1107	588	732	834	170	808	844	332
Top 2 Box (Net)	1075	515	560	378	382	316	96	466	389	125
	50%	49%	51%	64%	52%	38%	56%	58%	46%	38%
				DE	E		I*	HI	I	
Strongly agree	372	153	219	130	124	118	37	177	123	36
	17%	15%	20%	22%	17%	14%	22%	22%	15%	11%
			A	E			I*	HI	I	
Somewhat agree	704	362	342	247	258	198	59	289	266	89
	33%	35%	31%	42%	35%	24%	35%	36%	32%	27%
				DE	E		*	I		
Bottom 2 Box (Net)	1079	532	547	210	350	518	74	342	456	207
	50%	51%	49%	36%	48%	62%	44%	42%	54%	62%
					C	CD	*		G	FGH
Somewhat disagree	620	305	315	149	213	257	44	198	260	119
	29%	29%	28%	25%	29%	31%	26%	24%	31%	36%
							*		G	GH
Strongly disagree	459	227	232	62	137	261	31	144	196	88
	21%	22%	21%	10%	19%	31%	18%	18%	23%	27%
					C	CD	*		G	G
Sigma	2154	1047	1107	588	732	834	170	808	844	332
	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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