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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
1 - 100	222	95	128	63	58	101	19	80	90	32
	11%	9%	12%	11%	8%	13%	12%	10%	11%	10%
						D	*			
101 - 200	224	104	120	63	70	91	22	71	103	28
	11%	10%	11%	11%	10%	11%	14%	9%	13%	9%
							*		I	
201 - 300	133	51	83	38	38	57	5	75	38	16
	6%	5%	8%	7%	5%	7%	3%	10%	5%	5%
			A				*	HI		
301 - 400	83	28	55	21	27	35	-	23	48	11
	4%	3%	5%	4%	4%	4%	-	3%	6%	4%
			A				*		FG	
401 - 500	188	89	99	43	72	73	5	70	70	43
	9%	9%	9%	8%	10%	9%	3%	9%	9%	13%
							*			FGH
501 - 600	47	25	22	11	13	23	5	11	26	5
	2%	2%	2%	2%	2%	3%	3%	1%	3%	2%
							*			
601 - 700	32	11	22	11	7	15	1	18	12	2
	2%	1%	2%	2%	1%	2%	1%	2%	1%	1%
							*			
701 - 800	59	37	22	11	22	26	-	20	24	15
	3%	4%	2%	2%	3%	3%	-	3%	3%	5%
							*			F
801 - 900	17	13	4	2	3	12	3	4	8	3
	1%	1%	*	*	*	1%	2%	*	1%	1%
							*			
901 - 1000	171	82	89	49	53	70	8	60	60	43
	8%	8%	8%	9%	7%	9%	5%	8%	7%	13%
							*			FGH
1001 - 2000	188	125	63	46	68	74	7	70	68	42
	9%	12%	6%	8%	10%	9%	4%	9%	8%	13%
		B					*			FGH
2001 - 3000	73	58	14	27	27	19	1	30	28	13
	4%	6%	1%	5%	4%	2%	1%	4%	3%	4%
		B					*			
3001 - 4000	46	38	8	18	18	10	-	22	15	9
	2%	4%	1%	3%	3%	1%	-	3%	2%	3%
		B					*			
4001 - 5000	18	9	9	10	3	4	3	5	3	6
	1%	1%	1%	2%	*	1%	2%	1%	*	2%
							*			H
5001 - 6000	4	4	-	1	4	-	-	2	1	1
	*	*	-	*	1%	-	-	*	*	*
							*			
6001 - 7000	2	1	1	1	1	-	-	-	1	1
	*	*	*	*	*	-	-	-	*	*
							*			
7001 - 8000	2	2	-	-	2	-	-	1	-	*
	*	*	-	-	*	-	-	*	-	*
							*			
8001 - 9000	3	3	-	3	-	-	-	3	-	-
	*	*	-	1%	-	-	-	*	-	-
							*			
9001 - 10000	10	7	3	5	2	3	2	2	3	2
	*	1%	*	1%	*	*	1%	*	*	1%
							*			
	546	225	321	143	215	188	83	206	212	45

Insolvent ($0/None)	26%	22%	30%	25%	30%	24%	51%	27%	26%	14%
			A		E		GHI*	I	I	
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
$200 or less (Net)	447	199	247	126	128	192	42	152	193	60
	22%	20%	23%	22%	18%	24%	25%	20%	24%	19%
						D	*		I	
$100 or less (Net)	222	95	128	63	58	101	19	80	90	32
	11%	9%	12%	11%	8%	13%	12%	10%	11%	10%
						D	*			
Mean (Incl. 0)	698.6	911	497.8	846.5	691.2	600.8	453.6	713.3	622.7	983
		B		E			*			FGH
Std. Dev.	1198.82	1405.49	920.11	1501.02	1154.61	965.32	1315.14	1216.77	1042.74	1399.66
Std. Err.	26.35	44.31	28.21	63.14	43.52	34.11	102.41	43.71	36.61	78.39
Mean (Excl. 0)	949	1173.7	712.9	1133.8	994.5	785.5	917.9	971	842.9	1145.3
		B		E	E		*			H
Std. Dev.	1309.52	1495.68	1029.24	1641.06	1271.6	1036.09	1757.93	1328.77	1134.27	1448.16
Std. Err.	33.55	53.53	37.76	79.89	57.49	41.86	194.72	55.69	46.33	87.55
Median	300	424.5	200	300	250	300	-	300	250	500

Statistics:
Overlap formulae used
- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 3 Box (Net)	814	411	403	217	231	366	66	272	309	167
	39%	41%	38%	38%	33%	46%	40%	35%	38%	52%
						CD	*			GH
10 - Excellent (10)	363	171	193	82	101	180	45	92	146	81
	18%	17%	18%	15%	14%	22%	27%	12%	18%	25%
						CD	G*		G	GH
9	146	76	69	40	36	70	6	50	54	35
	7%	8%	7%	7%	5%	9%	4%	6%	7%	11%
						D	*			FGH
8	305	164	141	95	94	116	16	129	108	51
	15%	16%	13%	17%	13%	14%	10%	17%	13%	16%
							*			
7	257	133	124	69	101	87	8	106	102	40
	12%	13%	12%	12%	14%	11%	5%	14%	13%	13%
							*	F	F	F
6	156	77	79	40	58	58	12	53	66	26
	8%	8%	7%	7%	8%	7%	7%	7%	8%	8%
							*			
5	313	146	167	77	117	119	24	125	127	37
	15%	15%	16%	14%	17%	15%	15%	16%	16%	12%
							*		I	
4	173	87	87	61	52	60	6	88	62	18
	8%	9%	8%	11%	7%	8%	4%	11%	8%	6%
							*	FHI		
Bottom 3 Box (Net)	357	152	205	101	145	111	49	131	146	31
	17%	15%	19%	18%	21%	14%	30%	17%	18%	10%
			A		E		GHI*	I	I	
3	157	65	92	47	60	49	16	69	56	16
	8%	6%	9%	8%	9%	6%	10%	9%	7%	5%
							*	I		
2	67	30	37	13	27	28	10	15	38	4
	3%	3%	4%	2%	4%	4%	6%	2%	5%	1%
							GI*		GI	
1 - Terrible (1)	133	57	76	41	58	33	23	47	53	10
	6%	6%	7%	7%	8%	4%	14%	6%	6%	3%
				E	E		GHI*		I	
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.3	6.4	6.2	6.2	6	6.7	6	6.1	6.3	7.2
						CD	*			FGH
Std. Dev.	2.71	2.64	2.77	2.69	2.71	2.67	3.28	2.55	2.74	2.5
Std. Err.	0.06	0.08	0.08	0.11	0.1	0.09	0.26	0.09	0.1	0.14
Median	7	7	6	7	6	7	6	6	7	8

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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 3 Box (Net)	488	246	242	123	171	194	44	179	182	84
	24%	24%	23%	22%	24%	24%	26%	23%	22%	26%
							*			
10 - Much better (10)	201	88	113	53	69	79	24	62	81	34
	10%	9%	11%	9%	10%	10%	15%	8%	10%	11%
							*			
9	89	44	45	19	27	43	6	30	33	21
	4%	4%	4%	3%	4%	5%	3%	4%	4%	6%
							*			H
8	198	113	85	51	76	72	14	87	68	29
	10%	11%	8%	9%	11%	9%	8%	11%	8%	9%
		B					*			
7	237	120	117	69	81	87	13	95	86	43
	11%	12%	11%	12%	11%	11%	8%	12%	11%	14%
							*			
6	231	115	116	75	80	77	17	87	87	40
	11%	11%	11%	13%	11%	10%	10%	11%	11%	13%
							*			
5	588	278	310	133	184	271	39	212	236	101
	28%	28%	29%	24%	26%	34%	24%	27%	29%	32%
						CD	*			
4	188	95	93	40	79	69	8	75	80	25
	9%	9%	9%	7%	11%	9%	5%	10%	10%	8%
					C		*			
Bottom 3 Box (Net)	337	152	185	124	110	104	45	126	140	26
	16%	15%	17%	22%	16%	13%	27%	16%	17%	8%
				DE			GHI*	I	I	
3	152	71	81	50	48	53	17	57	66	11
	7%	7%	8%	9%	7%	7%	11%	7%	8%	4%
							I*	I	I	
2	55	19	35	19	12	24	2	23	24	5
	3%	2%	3%	3%	2%	3%	2%	3%	3%	2%
							*			
1 - Much worse (1)	131	62	69	55	49	27	25	46	50	10
	6%	6%	6%	10%	7%	3%	15%	6%	6%	3%
				E	E		GHI*		I	
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.7	5.8	5.7	5.5	5.7	5.8	5.5	5.7	5.6	6.1
						C	*			FGH
Std. Dev.	2.38	2.34	2.43	2.52	2.4	2.26	2.87	2.32	2.39	2.18
Std. Err.	0.05	0.07	0.07	0.11	0.09	0.08	0.22	0.08	0.08	0.12
Median	5	5	5	5	5	5	5	5	5	6

Statistics:
Overlap formulae used
- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 3 Box (Net)	635	314	321	150	235	249	53	215	257	110
	31%	31%	30%	27%	33%	31%	32%	28%	32%	34%
					C		*			G
10 - Much better (10)	317	143	174	78	104	135	31	116	117	52
	15%	14%	16%	14%	15%	17%	19%	15%	14%	16%
							*			
9	134	71	63	30	47	57	6	44	61	23
	6%	7%	6%	5%	7%	7%	3%	6%	7%	7%
							*			
8	185	100	84	43	84	58	16	55	80	34
	9%	10%	8%	8%	12%	7%	10%	7%	10%	11%
					CE		*			G
7	213	105	108	41	73	99	9	93	67	44
	10%	10%	10%	7%	10%	12%	5%	12%	8%	14%
						C	*			FH
6	180	105	75	42	77	60	14	66	72	27
	9%	10%	7%	8%	11%	8%	8%	9%	9%	9%
		B					*			
5	396	178	218	106	117	174	35	142	151	69
	19%	18%	21%	19%	17%	22%	21%	18%	19%	22%
						D	*			
4	181	87	93	61	60	60	11	82	69	18
	9%	9%	9%	11%	9%	8%	7%	11%	9%	6%
							*	I	I	
Bottom 3 Box (Net)	465	216	249	165	142	158	43	177	195	51
	22%	21%	23%	29%	20%	20%	26%	23%	24%	16%
				DE			I*	I	I	
3	132	66	66	43	39	50	4	50	58	20
	6%	7%	6%	8%	6%	6%	2%	6%	7%	6%
							*			
2	110	54	57	36	34	41	11	54	35	11
	5%	5%	5%	6%	5%	5%	7%	7%	4%	3%
							*	I		
1 - Much worse (1)	223	97	126	86	69	67	28	73	101	20
	11%	10%	12%	15%	10%	8%	17%	9%	13%	6%
				DE			I*		I	
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.8	5.8	5.7	5.3	5.9	6	5.6	5.7	5.7	6.3
					C	C	*			GH
Std. Dev.	2.85	2.79	2.9	2.95	2.79	2.78	3.11	2.81	2.89	2.63
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.1	0.24	0.1	0.1	0.15
Median	5	6	5	5	6	6	5	5	5	6

Statistics:
Overlap formulae used
- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 3 Box (Net)	530	305	224	131	171	228	40	179	198	113
	26%	30%	21%	23%	24%	28%	24%	23%	24%	35%
		B					*			GH
10 - Much better (10)	228	130	98	44	73	111	26	67	91	43
	11%	13%	9%	8%	10%	14%	16%	9%	11%	13%
		B				C	*			G
9	102	60	42	36	26	40	7	30	40	25
	5%	6%	4%	6%	4%	5%	4%	4%	5%	8%
							*			GH
8	200	115	85	51	72	77	7	82	66	45
	10%	11%	8%	9%	10%	10%	4%	11%	8%	14%
		B					*			FH
7	241	118	123	50	92	99	11	95	92	43
	12%	12%	12%	9%	13%	12%	7%	12%	11%	13%
					C		*			
6	222	113	109	61	79	82	13	82	88	39
	11%	11%	10%	11%	11%	10%	8%	11%	11%	12%
							*			
5	453	194	259	143	136	174	38	167	183	65
	22%	19%	24%	25%	19%	22%	23%	22%	23%	20%
			A	D			*			
4	186	81	104	38	83	65	10	85	71	20
	9%	8%	10%	7%	12%	8%	6%	11%	9%	6%
					C		*	I		
Bottom 3 Box (Net)	439	195	244	143	144	152	52	167	180	40
	21%	19%	23%	25%	20%	19%	31%	22%	22%	13%
				E			I*	I	I	
3	150	64	85	40	51	58	10	56	61	22
	7%	6%	8%	7%	7%	7%	6%	7%	8%	7%
							*			
2	95	48	46	34	22	39	13	36	40	5
	5%	5%	4%	6%	3%	5%	8%	5%	5%	2%
				D			I*	I	I	
1 - Much worse (1)	195	82	113	68	71	55	29	74	79	12
	9%	8%	11%	12%	10%	7%	18%	10%	10%	4%
				E			HI*	I	I	
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.6	5.9	5.4	5.3	5.6	5.9	5.2	5.5	5.6	6.4
		B				C	*			FGH
Std. Dev.	2.62	2.66	2.56	2.64	2.59	2.62	3.04	2.54	2.64	2.4
Std. Err.	0.06	0.08	0.08	0.11	0.1	0.09	0.24	0.09	0.09	0.13
Median	5	6	5	5	5	6	5	5	5	6

Statistics:
Overlap formulae used
- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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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 $130 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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 3 Box (Net)	463	275	188	126	156	181	35	151	169	108
	22%	27%	18%	22%	22%	23%	21%	20%	21%	34%
		B					*			FGH
10 - Much better (10)	206	123	83	42	69	95	23	64	81	37
	10%	12%	8%	7%	10%	12%	14%	8%	10%	12%
		B				C	*			
9	100	66	34	38	33	29	6	27	40	28
	5%	7%	3%	7%	5%	4%	4%	3%	5%	9%
		B		E			*			GH
8	157	87	71	46	55	57	6	60	48	43
	8%	9%	7%	8%	8%	7%	3%	8%	6%	14%
							*			FGH
7	190	97	93	44	78	68	6	74	79	32
	9%	10%	9%	8%	11%	9%	4%	9%	10%	10%
							*			
6	172	93	79	51	54	66	15	56	68	33
	8%	9%	7%	9%	8%	8%	9%	7%	8%	10%
							*			
5	393	176	216	117	127	148	32	142	152	66
	19%	18%	20%	21%	18%	19%	20%	18%	19%	21%
							*			
4	185	82	104	46	74	65	16	69	81	20
	9%	8%	10%	8%	11%	8%	10%	9%	10%	6%
							*		I	
Bottom 3 Box (Net)	666	283	383	180	214	272	61	283	262	60
	32%	28%	36%	32%	30%	34%	37%	37%	32%	19%
			A				I*	I	I	
3	174	73	101	40	60	74	6	72	69	27
	8%	7%	10%	7%	8%	9%	3%	9%	9%	8%
							*			
2	170	63	107	43	51	77	14	82	61	13
	8%	6%	10%	8%	7%	10%	9%	11%	8%	4%
			A				*	I	I	
1 - Much worse (1)	323	148	175	98	103	122	41	130	132	20
	16%	15%	16%	17%	15%	15%	25%	17%	16%	6%
							I*	I	I	
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.1	5.4	4.7	5	5.1	5	4.7	4.8	5	6
		B					*			FGH
Std. Dev.	2.84	2.91	2.73	2.81	2.8	2.89	3.11	2.8	2.83	2.6
Std. Err.	0.06	0.09	0.08	0.12	0.11	0.1	0.24	0.1	0.1	0.15
Median	5	5	5	5	5	5	5	5	5	6

Statistics:
Overlap formulae used
- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 3 Box (Net)	718	366	352	204	238	277	53	265	275	125
	35%	36%	33%	36%	34%	35%	32%	34%	34%	39%
							*			H
10 - Much better (10)	307	160	147	77	98	132	29	120	112	46
	15%	16%	14%	14%	14%	16%	18%	16%	14%	14%
							*			
9	160	86	74	40	58	62	6	50	69	34
	8%	9%	7%	7%	8%	8%	4%	6%	9%	11%
							*			FG
8	251	121	131	87	81	83	18	95	94	45
	12%	12%	12%	15%	12%	10%	11%	12%	12%	14%
				E			*			
7	265	123	141	72	96	96	22	105	94	43
	13%	12%	13%	13%	14%	12%	13%	14%	12%	13%
							*			
6	233	119	114	65	88	80	16	72	100	45
	11%	12%	11%	11%	12%	10%	10%	9%	12%	14%
							*			G
5	430	187	243	105	138	187	32	143	186	69
	21%	19%	23%	19%	20%	23%	20%	18%	23%	22%
							*			
4	164	84	79	44	52	68	14	76	58	16
	8%	8%	7%	8%	7%	8%	8%	10%	7%	5%
							*	I		
Bottom 3 Box (Net)	260	126	135	75	92	93	28	113	99	21
	13%	12%	13%	13%	13%	12%	17%	15%	12%	7%
							I*	I	I	
3	94	44	49	20	32	42	1	46	36	11
	5%	4%	5%	4%	4%	5%	1%	6%	4%	3%
							*			
2	74	40	34	23	25	26	4	35	30	6
	4%	4%	3%	4%	4%	3%	2%	4%	4%	2%
							*			
1 - Much worse (1)	93	41	51	32	35	26	23	32	33	5
	4%	4%	5%	6%	5%	3%	14%	4%	4%	1%
							GHI*	I	I	
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.3	6.4	6.3	6.3	6.3	6.4	6	6.3	6.3	6.8
							*			FGH
Std. Dev.	2.49	2.52	2.46	2.52	2.49	2.47	2.86	2.55	2.45	2.2
Std. Err.	0.05	0.08	0.08	0.11	0.09	0.09	0.22	0.09	0.09	0.12
Median	6	6	6	6	6	6	6	6	6	7

Statistics:
Overlap formulae used
- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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3_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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 3 Box (Net)	926	447	480	263	308	355	67	350	354	156
	45%	44%	45%	47%	44%	44%	40%	45%	44%	49%
							*			H
10 - Much better (10)	486	232	255	152	161	174	44	183	188	71
	24%	23%	24%	27%	23%	22%	27%	24%	23%	22%
							*			
9	191	93	99	45	67	79	8	76	69	39
	9%	9%	9%	8%	9%	10%	5%	10%	9%	12%
							*			FH
8	249	123	126	66	81	102	15	91	96	46
	12%	12%	12%	12%	12%	13%	9%	12%	12%	15%
							*			
7	234	98	136	58	90	87	21	85	89	40
	11%	10%	13%	10%	13%	11%	13%	11%	11%	12%
							*			
6	176	97	79	39	75	62	12	58	74	32
	9%	10%	7%	7%	11%	8%	7%	8%	9%	10%
							*			
5	362	173	189	99	110	153	22	122	156	61
	17%	17%	18%	18%	16%	19%	14%	16%	19%	19%
							*			
4	129	71	59	32	49	48	9	61	51	9
	6%	7%	6%	6%	7%	6%	5%	8%	6%	3%
							*	I	I	
Bottom 3 Box (Net)	242	120	121	73	72	97	34	100	88	20
	12%	12%	11%	13%	10%	12%	20%	13%	11%	6%
							HI*	I	I	
3	81	43	38	26	20	35	5	40	28	8
	4%	4%	4%	5%	3%	4%	3%	5%	3%	3%
							*			
2	57	27	30	11	21	25	3	26	22	6
	3%	3%	3%	2%	3%	3%	2%	3%	3%	2%
							*			
1 - Much worse (1)	103	50	53	36	31	37	26	34	38	6
	5%	5%	5%	6%	4%	5%	16%	4%	5%	2%
							GHI*		I	
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.8	6.7	6.8	6.8	6.8	6.7	6.3	6.8	6.8	7.2
							*			FGH
Std. Dev.	2.65	2.66	2.64	2.76	2.58	2.63	3.16	2.69	2.61	2.31
Std. Err.	0.06	0.08	0.08	0.12	0.1	0.09	0.25	0.1	0.09	0.13
Median	7	7	7	7	7	7	7	7	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_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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 4 Box (Net)	592	294	298	188	218	186	51	212	246	83
	29%	29%	28%	33%	31%	23%	31%	27%	30%	26%
				E	E		*			
Top 3 Box (Subnet)	417	194	223	121	163	132	38	150	172	57
	20%	19%	21%	21%	23%	17%	23%	19%	21%	18%
					E		*			
10 - Strongly agree (10)	188	73	114	45	82	60	22	56	88	22
	9%	7%	11%	8%	12%	8%	13%	7%	11%	7%
			A		E		*		I	
9	91	46	45	28	39	24	8	42	29	12
	4%	5%	4%	5%	5%	3%	5%	5%	4%	4%
							*			
8	138	74	64	47	43	48	8	52	55	24
	7%	7%	6%	8%	6%	6%	5%	7%	7%	7%
							*			
7	176	101	75	67	55	54	13	62	75	25
	8%	10%	7%	12%	8%	7%	8%	8%	9%	8%
				DE			*			
6	196	101	94	60	69	67	7	91	68	29
	9%	10%	9%	11%	10%	8%	4%	12%	8%	9%
							*			
5	273	146	128	80	96	97	16	115	110	33
	13%	14%	12%	14%	14%	12%	10%	15%	14%	10%
							*			
4	228	98	130	61	76	91	16	88	92	32
	11%	10%	12%	11%	11%	11%	10%	11%	11%	10%
							*			
Bottom 3 Box (Net)	780	366	414	176	244	360	74	269	295	142
	38%	36%	39%	31%	35%	45%	45%	35%	36%	45%
						CD	*			GH
3	180	75	105	40	63	78	16	70	61	34
	9%	7%	10%	7%	9%	10%	10%	9%	7%	11%
							*			H
2	158	69	90	47	57	54	10	53	64	31
	8%	7%	8%	8%	8%	7%	6%	7%	8%	10%
							*			
1 - Strongly disagree (1)	441	222	219	89	124	228	48	146	170	77
	21%	22%	21%	16%	18%	28%	29%	19%	21%	24%
						CD	*			
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	4.7	4.7	4.7	5.1	5	4.2	4.6	4.8	4.8	4.4
				E	E		*	I	I	
Std. Dev.	2.91	2.87	2.96	2.8	2.96	2.89	3.24	2.79	2.97	2.88
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.1	0.25	0.1	0.1	0.16
Median	5	5	4	5	5	4	4	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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 4 Box (Net)	697	343	354	189	256	253	63	265	283	86
	34%	34%	33%	33%	36%	32%	38%	34%	35%	27%
							I*	I	I	
Top 3 Box (Subnet)	500	237	263	129	185	186	50	172	221	58
	24%	24%	25%	23%	26%	23%	30%	22%	27%	18%
							I*		I	
10 - Strongly agree (10)	262	109	153	59	99	104	25	103	106	27
	13%	11%	14%	10%	14%	13%	15%	13%	13%	9%
							*	I	I	
9	92	46	46	27	33	32	11	26	44	11
	4%	5%	4%	5%	5%	4%	6%	3%	5%	4%
							*			
8	147	82	65	44	53	50	14	42	71	20
	7%	8%	6%	8%	8%	6%	8%	5%	9%	6%
							*		G	
7	197	106	91	59	70	67	13	94	62	27
	10%	11%	9%	11%	10%	8%	8%	12%	8%	9%
							*	H		
6	150	73	77	34	58	58	6	64	60	21
	7%	7%	7%	6%	8%	7%	4%	8%	7%	6%
							*			
5	300	149	151	87	115	98	29	116	114	41
	14%	15%	14%	15%	16%	12%	18%	15%	14%	13%
							*			
4	172	83	89	49	64	59	11	77	56	29
	8%	8%	8%	9%	9%	7%	6%	10%	7%	9%
							*			
Bottom 3 Box (Net)	750	357	393	206	211	334	56	254	299	143
	36%	35%	37%	36%	30%	42%	34%	33%	37%	45%
				D		D	*			GH
3	172	79	93	57	49	67	7	58	77	29
	8%	8%	9%	10%	7%	8%	4%	8%	9%	9%
							*			
2	130	59	72	40	48	42	9	39	47	36
	6%	6%	7%	7%	7%	5%	5%	5%	6%	11%
							*			GH
1 - Strongly disagree (1)	448	220	229	110	113	225	39	156	175	78
	22%	22%	22%	19%	16%	28%	24%	20%	22%	24%
						CD	*			
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5	5	5	4.9	5.3	4.7	5.2	5.1	5.1	4.4
					E		I*	I	I	
Std. Dev.	3.07	3.02	3.12	2.96	2.98	3.19	3.24	3	3.12	2.95
Std. Err.	0.07	0.1	0.1	0.12	0.11	0.11	0.25	0.11	0.11	0.17
Median	5	5	5	5	5	5	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_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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
	759	345	414	232	278	249	70	278	291	121
Top 4 Box (Net)	37%	34%	39%	41%	40%	31%	43%	36%	36%	38%
				E	E		*			
	512	222	291	147	201	165	57	184	193	78
Top 3 Box (Subnet)	25%	22%	27%	26%	29%	21%	35%	24%	24%	24%
			A		E		H*			
	232	81	151	65	87	80	37	71	97	27
10 - Strongly agree (10)	11%	8%	14%	12%	12%	10%	23%	9%	12%	8%
			A				GHI*		I	
	91	49	42	26	34	31	6	33	41	12
9	4%	5%	4%	5%	5%	4%	4%	4%	5%	4%
							*			
	189	91	98	56	80	53	14	81	55	40
8	9%	9%	9%	10%	11%	7%	9%	10%	7%	12%
					E		*	H		H
	247	124	123	85	78	84	13	93	98	43
7	12%	12%	12%	15%	11%	11%	8%	12%	12%	13%
				E			*			
	223	113	109	59	80	84	11	89	91	32
6	11%	11%	10%	10%	11%	10%	7%	11%	11%	10%
							*			
	343	176	167	89	130	124	22	137	140	44
5	17%	17%	16%	16%	18%	15%	14%	18%	17%	14%
							*			
	179	80	98	50	59	69	18	66	65	30
4	9%	8%	9%	9%	8%	9%	11%	8%	8%	9%
							*			
	567	292	275	135	156	276	43	206	225	92
Bottom 3 Box (Net)	27%	29%	26%	24%	22%	34%	26%	27%	28%	29%
						CD	*			
	164	73	91	47	52	65	2	60	69	33
3	8%	7%	9%	8%	7%	8%	1%	8%	8%	10%
							*	F	F	F
	89	39	49	25	28	36	3	30	38	17
2	4%	4%	5%	4%	4%	4%	2%	4%	5%	5%
							*			
	314	179	135	63	76	175	39	116	118	42
1 - Strongly disagree (1)	15%	18%	13%	11%	11%	22%	23%	15%	15%	13%
		B				CD	I*			
	2070	1006	1064	565	704	801	165	775	811	319
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.4	5.2	5.6	5.6	5.7	4.9	5.6	5.3	5.4	5.3
			A	E	E		*			
Std. Dev.	2.83	2.79	2.85	2.73	2.72	2.93	3.33	2.74	2.84	2.73
Std. Err.	0.06	0.09	0.09	0.11	0.1	0.1	0.26	0.1	0.1	0.15
Median	5	5	5	6	6	5	5	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 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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 4 Box (Net)	957	508	449	231	288	438	73	349	360	175
	46%	50%	42%	41%	41%	55%	44%	45%	44%	55%
		B				CD	*			GH
Top 3 Box (Subnet)	767	406	361	174	226	367	57	286	284	140
	37%	40%	34%	31%	32%	46%	35%	37%	35%	44%
		B				CD	*			GH
10 - Strongly agree (10)	381	198	183	73	95	212	40	125	147	68
	18%	20%	17%	13%	14%	26%	25%	16%	18%	21%
						CD	*			
9	161	91	70	33	59	68	4	68	61	28
	8%	9%	7%	6%	8%	9%	2%	9%	7%	9%
							*			F
8	225	117	109	67	72	86	13	93	75	45
	11%	12%	10%	12%	10%	11%	8%	12%	9%	14%
							*			H
7	190	102	88	57	62	72	16	63	76	35
	9%	10%	8%	10%	9%	9%	10%	8%	9%	11%
							*			
6	203	85	118	53	82	68	-	91	84	28
	10%	8%	11%	9%	12%	8%	-	12%	10%	9%
							*	F	F	F
5	295	140	155	93	107	95	29	106	119	41
	14%	14%	15%	16%	15%	12%	18%	14%	15%	13%
							*			
4	166	75	91	40	73	53	15	71	61	19
	8%	7%	9%	7%	10%	7%	9%	9%	8%	6%
					E		*			
Bottom 3 Box (Net)	449	198	251	148	155	146	48	158	187	56
	22%	20%	24%	26%	22%	18%	29%	20%	23%	18%
				E			I*		I	
3	136	52	84	50	47	39	8	45	62	20
	7%	5%	8%	9%	7%	5%	5%	6%	8%	6%
			A	E			*			
2	78	38	40	28	26	24	8	26	36	7
	4%	4%	4%	5%	4%	3%	5%	3%	4%	2%
							*		I	
1 - Strongly disagree (1)	235	107	128	70	82	83	31	87	88	28
	11%	11%	12%	12%	12%	10%	19%	11%	11%	9%
							HI*			
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.1	6.3	5.9	5.6	5.8	6.6	5.6	6	6	6.5
		B				CD	*			FGH
Std. Dev.	2.94	2.94	2.93	2.86	2.84	3.02	3.32	2.89	2.94	2.85
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.11	0.26	0.1	0.1	0.16
Median	6	7	6	6	6	7	5	6	6	7

Statistics:
Overlap formulae used
- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

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6_1. 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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 2 Box (Net)	718	381	337	272	254	192	67	269	290	92
	35%	38%	32%	48%	36%	24%	41%	35%	36%	29%
		B		DE	E		I*		I	
Strongly agree	250	139	112	96	84	69	25	97	97	30
	12%	14%	10%	17%	12%	9%	15%	13%	12%	9%
				DE			*			
Somewhat agree	468	242	226	176	170	123	42	171	192	63
	23%	24%	21%	31%	24%	15%	25%	22%	24%	20%
				DE	E		*			
Bottom 2 Box (Net)	1352	625	727	293	450	609	98	506	522	226
	65%	62%	68%	52%	64%	76%	59%	65%	64%	71%
			A		C	CD	*			FH
Somewhat disagree	595	261	334	143	222	230	37	227	238	93
	29%	26%	31%	25%	32%	29%	22%	29%	29%	29%
			A		C		*			
Strongly disagree	757	364	393	150	227	379	61	279	283	134
	37%	36%	37%	27%	32%	47%	37%	36%	35%	42%
						CD	*			H
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	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_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

		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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 2 Box (Net)	1119	509	610	322	423	374	91	427	445	156
	54%	51%	57%	57%	60%	47%	55%	55%	55%	49%
			A	E	E		*		I	
Strongly agree	351	151	199	97	135	118	22	137	152	39
	17%	15%	19%	17%	19%	15%	14%	18%	19%	12%
							*	I	I	
Somewhat agree	768	358	411	225	288	256	68	290	293	117
	37%	36%	39%	40%	41%	32%	42%	37%	36%	37%
				E	E		*			
Bottom 2 Box (Net)	951	497	454	243	281	427	74	348	367	163
	46%	49%	43%	43%	40%	53%	45%	45%	45%	51%
		B				CD	*			H
Somewhat disagree	541	288	253	177	152	212	42	217	193	88
	26%	29%	24%	31%	22%	26%	26%	28%	24%	28%
		B		D			*			
Strongly disagree	410	209	201	66	129	215	32	130	173	75
	20%	21%	19%	12%	18%	27%	19%	17%	21%	23%
					C	CD	*			G
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	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_3. 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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 2 Box (Net)	1616	747	869	426	572	617	117	629	627	243
	78%	74%	82%	75%	81%	77%	71%	81%	77%	76%
			A		C		*			
Strongly agree	616	257	359	159	226	230	63	229	236	87
	30%	26%	34%	28%	32%	29%	38%	30%	29%	27%
			A				*			
Somewhat agree	1000	490	510	267	346	387	55	399	391	155
	48%	49%	48%	47%	49%	48%	33%	52%	48%	49%
							*	F	F	F
Bottom 2 Box (Net)	454	259	195	139	131	184	48	146	185	76
	22%	26%	18%	25%	19%	23%	29%	19%	23%	24%
		B		D			*			
Somewhat disagree	274	152	122	99	84	90	26	91	110	47
	13%	15%	11%	18%	12%	11%	16%	12%	14%	15%
		B		DE			*			
Strongly disagree	180	107	73	40	47	93	21	55	75	30
	9%	11%	7%	7%	7%	12%	13%	7%	9%	9%
		B				CD	*			
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	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_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

		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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
Top 2 Box (Net)	974	455	520	325	351	298	79	390	381	125
	47%	45%	49%	57%	50%	37%	48%	50%	47%	39%
				DE	E		*	I	I	
Strongly agree	321	154	167	100	124	97	31	114	140	36
	15%	15%	16%	18%	18%	12%	19%	15%	17%	11%
				E	E		*		I	
Somewhat agree	654	301	353	225	227	201	48	276	241	90
	32%	30%	33%	40%	32%	25%	29%	36%	30%	28%
				DE	E		*	I		
Bottom 2 Box (Net)	1096	552	544	240	353	503	86	385	431	194
	53%	55%	51%	43%	50%	63%	52%	50%	53%	61%
					C	CD	*			GH
Somewhat disagree	612	303	308	157	224	231	46	224	237	105
	30%	30%	29%	28%	32%	29%	28%	29%	29%	33%
							*			
Strongly disagree	484	248	236	84	128	272	41	161	194	89
	23%	25%	22%	15%	18%	34%	25%	21%	24%	28%
						CD	*			G
Sigma	2070	1006	1064	565	704	801	165	775	811	319
	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. Who do you blame for the amount of consumer (non-mortgage) debt that you currently have?

		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)	**2070**	**976**	**1094**	**555**	**760**	**755**	**80**	**390**	**932**	**668**
Base: All Respondents (wtd)	**2070**	**1006**	**1064**	**565**	**704**	**801**	**165**	**775**	**811**	**319**
I don't have any consumer debt	675	318	357	168	200	307	59	231	258	127
	33%	32%	34%	30%	28%	38%	36%	30%	32%	40%
						CD	*			GH
Myself	853	429	423	258	304	290	61	332	356	104
	41%	43%	40%	46%	43%	36%	37%	43%	44%	33%
				E	E		*	I	I	
Government taxation	355	189	166	102	130	123	33	152	131	40
	17%	19%	16%	18%	19%	15%	20%	20%	16%	12%
							*	I		
Bank of Canada interest rates	164	93	70	55	58	51	12	70	60	22
	8%	9%	7%	10%	8%	6%	7%	9%	7%	7%
							*			
My bank or credit union	81	55	26	40	33	9	3	29	37	13
	4%	5%	2%	7%	5%	1%	2%	4%	5%	4%
		B		E	E		*			
Payday lenders	51	27	24	17	22	12	4	21	19	6
	2%	3%	2%	3%	3%	2%	3%	3%	2%	2%
							*			
A failed business I lost	53	38	15	14	20	19	4	26	14	9
	3%	4%	1%	2%	3%	2%	3%	3%	2%	3%
		B					*			
My spouse	165	70	95	39	64	62	7	54	76	28
	8%	7%	9%	7%	9%	8%	4%	7%	9%	9%
							*			
Bad advice from a financial advisor	74	49	25	29	24	20	12	24	27	11
	4%	5%	2%	5%	3%	3%	7%	3%	3%	3%
		B		E			*			
My poor investment decisions	152	90	62	63	54	35	20	56	54	23
	7%	9%	6%	11%	8%	4%	12%	7%	7%	7%
		B		E	E		*			
My friends	59	37	22	44	12	2	6	28	20	4
	3%	4%	2%	8%	2%	*	4%	4%	3%	1%
				DE	E		*	I		
My parents	39	13	26	27	12	*	8	11	14	6
	2%	1%	2%	5%	2%	*	5%	1%	2%	2%
				DE	E		*			
My kids	48	22	27	19	26	4	-	20	19	9
	2%	2%	2%	3%	4%	*	-	3%	2%	3%
				E	E		*			
Get-rich-quick schemes	40	31	9	19	17	4	3	14	18	5
	2%	3%	1%	3%	2%	*	2%	2%	2%	2%
		B		E	E		*			
Everyday living costs	555	214	342	141	226	188	37	210	231	78
	27%	21%	32%	25%	32%	23%	23%	27%	28%	24%
			A		CE		*			
Other	157	71	86	29	62	66	10	62	58	27
	8%	7%	8%	5%	9%	8%	6%	8%	7%	8%
					C		*			
Sigma	3521	1746	1775	1063	1264	1194	279	1338	1393	510
	170%	174%	167%	188%	180%	149%	169%	173%	172%	160%

Statistics:
Overlap formulae used
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  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
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  Minimum Base: 30 (**), Small Base: 100 (*)

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