

Over the past year, would you say that your:

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Spending is increasing faster than your income	657	302	355	169	258	230	165	253	138	101
	33%	31%	34%	31%	38%	30%	61%	38%	26%	18%
					CE		KLM	LM	M	
Both are moving at the same rate	994	491	503	250	317	428	77	329	277	311
	50%	50%	49%	46%	46%	55%	28%	50%	53%	56%
						CD		J	J	J
Income is increasing faster than your spending	352	180	172	128	106	117	27	76	107	141
	18%	18%	17%	23%	16%	15%	10%	12%	20%	26%
				DE					JK	JK
Sigma	2003	973	1030	547	681	775	269	659	522	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
A lot/Some (Net)	928 46%	451 46%	477 46%	293 54%	363 53%	272 35%	269 100%	659 100%	- -	- -
				E	E		LM	LM		
A lot of debt	269 13%	132 14%	137 13%	81 15%	119 17%	68 9%	269 100%	- -	- -	- -
				E	E		KLM			
Some debt	659 33%	320 33%	340 33%	212 39%	244 36%	204 26%	- -	659 100%	- -	- -
				E	E			JLM		
Little/None (Net)	1075 54%	522 54%	553 54%	254 46%	318 47%	503 65%	- -	- -	522 100%	553 100%
						CD			JK	JK
Very little debt	522 26%	271 28%	251 24%	128 23%	180 26%	214 28%	- -	- -	522 100%	- -
									JKM	
I don't have any debt	553 28%	251 26%	302 29%	125 23%	138 20%	289 37%	- -	- -	- -	553 100%
						CD				JKL
Sigma	2003 100%	973 100%	1030 100%	547 100%	681 100%	775 100%	269 100%	659 100%	522 100%	553 100%

Statistics:

Overlap formulae used

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Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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Which of the following best describes how you feel about your current level of debt?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	1447	663	784	396	659	392	250	664	533	-
Base: All Answering (wtd)	1450	722	728	422	543	486	269	659	522	-
Stressed	439	181	258	134	195	111	138	250	51	-
	30%	25%	35%	32%	36%	23%	51%	38%	10%	-
Confident	300	178	123	88	99	113	19	112	170	-
	21%	25%	17%	21%	18%	23%	7%	17%	33%	-
Overwhelmed	163	66	97	70	67	25	80	77	6	-
	11%	9%	13%	17%	12%	5%	30%	12%	1%	-
Comfortable	527	294	233	125	172	230	28	208	292	-
	36%	41%	32%	30%	32%	47%	10%	31%	56%	-
Other	18	3	14	3	8	6	4	10	4	-
	1%	*	2%	1%	1%	1%	1%	2%	1%	-
Nothing	1	-	1	-	1	-	-	1	-	-
	*	-	*	-	*	-	-	*	-	-
Dk/ns	1	-	1	1	1	-	-	1	-	-
	*	-	*	*	*	-	-	*	-	-
Sigma	1450	722	728	422	543	486	269	659	522	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

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Which of the following best describes your current debt situation?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	1447	663	784	396	659	392	250	664	533	-
Base: All Answering (wtd)	1450	722	728	422	543	486	269	659	522	-
Going into debt was a good decision which allowed me to do things I otherwise wouldn't have been able to do	878	451	427	219	303	357	85	388	404	-
	61%	62%	59%	52%	56%	73%	32%	59%	77%	-
						CD		J	JK	
Going into debt was a regrettable decision and caused me to spend money on things I shouldn't have been spending money on	572	272	300	203	240	129	184	271	118	-
	39%	38%	41%	48%	44%	27%	68%	41%	23%	-
				E	E		KL	L		
Sigma	1450	722	728	422	543	486	269	659	522	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

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You indicated that going into debt was a ..., why did you say that? - Good Decision

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: Those Who Said Going Into Debt Was A Good Decision (unwtd)	915	417	498	220	396	299	85	404	426	-
Base: Those Who Said Going Into Debt Was A Good Decision (wtd)	878	451	427	219	303	357	85	388	404	-
To pay for my education	90 10%	37 8%	53 12%	64 29%	20 7%	6 2%	18 21%	42 11%	30 7%	-
To help a loved one	90 10%	44 10%	46 11%	17 8%	24 8%	49 14%	10 11%	39 10%	41 10%	-
To buy a home	264 30%	152 34%	112 26%	67 31%	106 35%	91 26%	21 25%	99 26%	144 36%	-
To renovate my home	192 22%	102 23%	89 21%	36 16%	66 22%	90 25%	16 19%	79 20%	97 24%	-
To fund our wedding, it was an amazing day and we have no regrets	19 2%	12 3%	7 2%	10 5%	8 3%	1 *	6 8%	7 2%	5 1%	-
Bought a car/ new car/ vehicle	84 10%	39 9%	45 11%	7 3%	24 8%	53 15%	1 1%	43 11%	40 10%	-
Divorce/ separation/ relationship dissolved	2 *	2 *	1 *	- -	1 *	1 *	- *	1 *	2 *	-
Could not work/ job loss/ reduced income	1 *	1 *	- -	- -	1 *	- -	- *	1 *	1 *	-
Travel	25 3%	10 2%	15 3%	5 2%	8 2%	12 3%	2 3%	12 3%	10 2%	-
Health related/ illness/ medical issues	4 *	1 *	3 1%	1 *	3 1%	1 *	2 3%	1 *	1 *	-
Investments	10 1%	7 2%	3 1%	3 1%	1 *	6 2%	3 4%	4 1%	3 1%	-
Business venture	6 1%	4 1%	3 1%	- -	4 1%	2 1%	- *	6 2%	- L	-
Life/ day to day expenses/ unexpected household emergencies	21 2%	11 2%	11 2%	1 *	8 3%	12 3%	3 4%	11 3%	7 2%	-
Other	65 7%	27 6%	38 9%	7 3%	26 8%	32 9%	3 3%	39 10%	23 6%	-
Dk/ns	4 *	2 *	3 1%	1 *	3 1%	- -	1 1%	4 1%	- -	-
Sigma	878 100%	451 100%	427 100%	219 100%	303 100%	357 100%	85 100%	388 100%	404 100%	-

Statistics:

Overlap formulae used

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You indicated that going into debt was a ..., why did you say that? - Regrettable Decision

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: Those Who Said Going Into Debt Was A Regrettable Decision (unwtd)	532	246	286	176	263	93	165	260	107	-
Base: Those Who Said Going Into Debt Was A Regrettable Decision (wtd)	572	272	300	203	240	129	184	271	118	-
To pay for my education	8 1%	2 1%	6 2%	6 3%	1 1%	- -	4 2%	1 *	2 2%	-
To help a loved one	2 *	- -	2 1%	- -	2 1%	1 *	1 1%	1 *	- -	-
To buy a home	2 *	2 1%	1 *	- -	1 *	2 1%	- -	- -	2 2%	-
Going into debt is a bad habit that I can't seem to break	111 19%	61 22%	51 17%	26 13%	61 25%	24 19%	48 26%	46 17%	18 15%	-
I went into debt because I started living beyond my means	218 38%	104 38%	114 38%	95 47%	91 38%	31 24%	62 34%	122 45%	33 28%	-
My debt is the result of too many costly outings with friends or family	68 12%	36 13%	32 11%	35 17%	28 12%	5 4%	9 5%	36 13%	23 20%	-
The house I bought was too big/expensive	35 6%	23 8%	13 4%	14 7%	13 5%	9 7%	10 5%	14 5%	12 10%	-
We spent too much on our wedding, it was great, but the short-term benefits do not outweigh the long-term costs	15 3%	8 3%	7 2%	9 5%	3 1%	3 2%	5 3%	6 2%	4 3%	-
Bought a car/ new car/ vehicle	6 1%	2 1%	4 1%	1 1%	1 *	3 3%	* *	1 1%	4 3%	-
Divorce/ separation/ relationship dissolved	5 1%	2 1%	3 1%	2 1%	2 1%	1 1%	2 1%	1 *	2 2%	-
Could not work/ job loss/ reduced income	15 3%	4 2%	11 4%	2 1%	11 4%	3 2%	8 5%	5 2%	1 1%	-
Health related/ illness/ medical issues	16 3%	8 3%	8 3%	1 *	6 2%	10 7%	10 5%	5 2%	1 1%	-
Investments	4 1%	3 1%	1 *	- -	1 1%	2 2%	2 1%	2 1%	- -	-
Business venture	7 1%	4 2%	3 1%	- -	1 1%	6 5%	3 1%	5 2%	- -	-
Life/ day to day expenses/ unexpected household emergencies	16 3%	2 1%	14 5%	2 1%	4 2%	10 8%	8 4%	9 3%	- -	-
Other	42 7%	12 4%	30 10%	9 4%	13 6%	19 15%	12 7%	15 5%	15 13%	-
Nothing	1 *	- -	1 *	- -	- -	1 1%	- -	1 *	- -	-
Dk/ns	1 *	1 *	1 *	1 *	1 *	- -	- -	1 *	1 1%	-
Sigma	572 100%	272 100%	300 100%	203 100%	240 100%	129 100%	184 100%	271 100%	118 100%	-

Statistics:

Overlap formulae used

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Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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How would you describe your comfort level with the following... - The amount you owe on your mortgage

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	813	379	434	200	442	171	134	402	277	-
Base: All Answering (wtd)	765	383	382	197	351	217	143	352	271	-
Very/Somewhat comfortable (Net)	599	306	293	158	278	163	96	272	231	-
	78%	80%	77%	80%	79%	75%	67%	77%	85%	-
Very comfortable	160	80	80	44	70	47	26	62	72	-
	21%	21%	21%	22%	20%	22%	18%	18%	27%	-
Somewhat comfortable	439	226	213	114	208	117	70	210	159	-
	57%	59%	56%	58%	59%	54%	49%	60%	59%	-
Not very/Not at all comfortable (Net)	166	77	89	39	73	53	46	80	40	-
	22%	20%	23%	20%	21%	25%	33%	23%	15%	-
Not very comfortable	143	63	79	35	57	50	31	73	38	-
	19%	17%	21%	18%	16%	23%	22%	21%	14%	-
Not at all comfortable	23	13	10	4	16	3	16	6	1	-
	3%	4%	3%	2%	5%	1%	11%	2%	1%	-
Sigma	765	383	382	197	351	217	143	352	271	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

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- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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How would you describe your comfort level with the following... - Your mortgage payments

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	813	379	434	200	442	171	134	402	277	-
Base: All Answering (wtd)	765	383	382	197	351	217	143	352	271	-
Very/Somewhat comfortable (Net)	648	325	323	170	297	181	113	294	241	-
	85%	85%	85%	86%	85%	84%	79%	84%	89%	-
Very comfortable	216	108	108	56	98	61	38	93	85	-
	28%	28%	28%	28%	28%	28%	27%	26%	31%	-
Somewhat comfortable	432	218	215	114	199	120	75	201	156	-
	57%	57%	56%	58%	57%	55%	53%	57%	58%	-
Not very/Not at all comfortable (Net)	117	58	59	27	54	36	29	58	30	-
	15%	15%	15%	14%	15%	16%	21%	16%	11%	-
Not very comfortable	104	53	51	25	47	33	22	55	28	-
	14%	14%	13%	13%	13%	15%	15%	16%	10%	-
Not at all comfortable	13	5	8	3	7	3	7	3	2	-
	2%	1%	2%	1%	2%	1%	5%	1%	1%	-
Sigma	765	383	382	197	351	217	143	352	271	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

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If you wanted to pay off your debt faster, which of the following would you most likely give up first to help you reduce your debt?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	1447	663	784	396	659	392	250	664	533	-
Base: All Answering (wtd)	1450	722	728	422	543	486	269	659	522	-
Ride-share services (e.g. Uber, Lyft) or taxis	19	11	7	14	4	1	4	5	9	-
	1%	2%	1%	3%	1%	*	1%	1%	2%	-
				DE						
Dining out	361	163	198	138	139	84	57	178	125	-
	25%	23%	27%	33%	26%	17%	21%	27%	24%	-
				DE	E					
Travelling	280	169	111	46	118	116	44	107	128	-
	19%	23%	15%	11%	22%	24%	16%	16%	25%	-
		B			C	C			JK	
Shopping (not including groceries or household items)	329	113	217	114	129	87	67	159	103	-
	23%	16%	30%	27%	24%	18%	25%	24%	20%	-
			A	E						
Entertainment (e.g. concerts, sporting events)	187	102	86	59	65	63	32	90	65	-
	13%	14%	12%	14%	12%	13%	12%	14%	12%	-
Regular outings with friends	66	42	24	28	25	12	18	27	21	-
	5%	6%	3%	7%	5%	3%	7%	4%	4%	-
				E						
Other	62	28	34	14	23	24	14	37	11	-
	4%	4%	5%	3%	4%	5%	5%	6%	2%	-
								L		
None of the above	146	94	52	8	40	99	33	55	58	-
	10%	13%	7%	2%	7%	20%	12%	8%	11%	-
		B			C	CD				
Sigma	1450	722	728	422	543	486	269	659	522	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

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Which of the following types of debt/loans do you have?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	1447	663	784	396	659	392	250	664	533	-
Base: All Answering (wtd)	1450	722	728	422	543	486	269	659	522	-
Mortgage	768	385	383	200	351	217	144	354	271	-
	53%	53%	53%	48%	65%	45%	53%	54%	52%	-
					CE					
Credit cards that carry a balance	698	327	370	208	293	197	176	366	156	-
	48%	45%	51%	49%	54%	40%	65%	56%	30%	-
				E	E		KL	L		
Line of credit	490	240	251	135	185	170	123	217	150	-
	34%	33%	34%	32%	34%	35%	46%	33%	29%	-
							KL			
Home Equity Line of Credit	316	187	128	69	124	123	52	150	114	-
	22%	26%	18%	16%	23%	25%	19%	23%	22%	-
		B			C	C				
Car loan	502	256	246	119	213	169	92	241	169	-
	35%	35%	34%	28%	39%	35%	34%	37%	32%	-
					C					
Student loan	163	81	82	113	44	6	50	75	38	-
	11%	11%	11%	27%	8%	1%	19%	11%	7%	-
				DE	E		KL			
Personal Loan	277	134	142	100	117	61	79	143	55	-
	19%	19%	20%	24%	21%	13%	29%	22%	10%	-
				E	E		L	L		
No other debts aside from my mortgage	56	26	30	9	26	21	2	13	41	-
	4%	4%	4%	2%	5%	4%	1%	2%	8%	-
									JK	
Other	60	30	30	26	12	22	16	27	16	-
	4%	4%	4%	6%	2%	4%	6%	4%	3%	-
				D						
Nothing	2	-	2	2	-	1	2	-	1	-
	*	-	*	*	-	*	1%	-	*	-
Sigma	3331	1666	1665	980	1364	987	736	1587	1009	-
	230%	231%	229%	233%	251%	203%	274%	241%	193%	-

Statistics:

Overlap formulae used

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- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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How would you rate the progress you are making towards paying down your debt?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	1447	663	784	396	659	392	250	664	533	-
Base: All Answering (wtd)	1450	722	728	422	543	486	269	659	522	-
Top 2 Box (Net)	1073	550	523	303	372	398	130	458	485	-
	74%	76%	72%	72%	69%	82%	48%	70%	93%	-
						CD		J	JK	
I'm making excellent progress, ahead of how long I thought it would take	238	140	97	70	68	100	21	55	162	-
	16%	19%	13%	16%	13%	21%	8%	8%	31%	-
		B				D			JK	
I'm doing okay, on pace with where I thought I'd be	836	410	426	233	304	298	109	404	323	-
	58%	57%	58%	55%	56%	61%	41%	61%	62%	-
								J	J	
Bottom 2 Box (Net)	377	172	205	119	171	88	139	201	37	-
	26%	24%	28%	28%	31%	18%	52%	30%	7%	-
				E	E		KL	L		
I'm doing poorly and it's taking me longer than I thought	277	127	149	85	117	75	78	165	34	-
	19%	18%	21%	20%	21%	15%	29%	25%	6%	-
							L	L		
I'm doing terribly and feel like I'll never have my debt paid off	100	45	55	33	54	13	61	36	4	-
	7%	6%	8%	8%	10%	3%	23%	5%	1%	-
				E	E		KL	L		
Sigma	1450	722	728	422	543	486	269	659	522	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Again, thinking about your current level of debt, which of the following best describes your feelings?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	1447	663	784	396	659	392	250	664	533	-
Base: All Answering (wtd)	1450	722	728	422	543	486	269	659	522	-
Debt is causing tension in my relationship with my significant other	138	70	67	42	69	27	59	53	25	-
	9%	10%	9%	10%	13%	5%	22%	8%	5%	-
					E		KL			
My level of debt is negatively impacting my mental health	240	112	128	98	107	35	103	114	23	-
	17%	16%	18%	23%	20%	7%	38%	17%	4%	-
				E	E		KL	L		
My current debt limits what I can do with family & friends	326	140	186	119	145	62	100	177	49	-
	22%	19%	26%	28%	27%	13%	37%	27%	9%	-
			A	E	E		KL	L		
My current debt has negatively impacted my overall physical health	177	80	97	67	70	40	70	85	21	-
	12%	11%	13%	16%	13%	8%	26%	13%	4%	-
				E			KL	L		
My debt makes it impossible to spend money on entertainment (i.e., movies, concerts, sporting events, fancy dinners, outings with friends, etc.)	256	119	136	85	107	64	99	123	34	-
	18%	17%	19%	20%	20%	13%	37%	19%	6%	-
				E	E		KL	L		
It is too difficult for me to manage my personal finances, on my own	104	65	38	54	43	7	42	51	10	-
	7%	9%	5%	13%	8%	2%	16%	8%	2%	-
		B		DE	E		KL	L		
I derive joy from seeing my debt paid off	527	267	260	150	206	171	96	249	183	-
	36%	37%	36%	36%	38%	35%	36%	38%	35%	-
My debt has allowed me to do things I wouldn't have otherwise been able to do	323	164	159	106	119	98	51	162	109	-
	22%	23%	22%	25%	22%	20%	19%	25%	21%	-
My debt is not really affecting me, at all	315	170	145	69	96	150	15	93	207	-
	22%	23%	20%	16%	18%	31%	6%	14%	40%	-
						CD		J	JK	
Sigma	2405	1187	1218	790	962	653	637	1108	661	-
	166%	164%	167%	187%	177%	134%	237%	168%	127%	-

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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What, if anything, could help you more effectively control your debts?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	1139	513	626	334	542	263	236	579	324	-
Base: All Answering (wtd)	1136	553	583	353	447	336	254	567	315	-
Help from a financial advisor	182	110	72	82	77	23	52	95	35	-
	16%	20%	12%	23%	17%	7%	20%	17%	11%	-
More effective ways to keep track of my debts		B		E	E		L			
	274	145	129	110	112	51	80	149	44	-
	24%	26%	22%	31%	25%	15%	32%	26%	14%	-
Information on ways to curb spending/reduce debts				E	E		L	L		
	275	139	136	100	115	61	66	145	65	-
	24%	25%	23%	28%	26%	18%	26%	26%	20%	-
Information on products or services from my financial institution(s) that can help				E						
	187	101	86	80	70	37	54	101	32	-
	16%	18%	15%	23%	16%	11%	21%	18%	10%	-
Emotional support from loved ones				DE			L	L		
	146	88	58	69	65	13	57	71	17	-
	13%	16%	10%	19%	14%	4%	23%	13%	6%	-
Less access to credit cards		B		E	E		KL	L		
	193	90	104	58	83	52	61	88	45	-
	17%	16%	18%	16%	19%	16%	24%	15%	14%	-
Nothing, my debts are under control							KL			
	323	152	171	75	109	139	30	146	147	-
	28%	28%	29%	21%	24%	41%	12%	26%	47%	-
Another/ better paying job/ higher income				CD			J	JK		
	43	12	31	7	20	15	19	18	6	-
	4%	2%	5%	2%	5%	5%	8%	3%	2%	-
Other		A					KL			
	37	12	25	10	12	15	9	22	6	-
	3%	2%	4%	3%	3%	4%	3%	4%	2%	-
Dk/ns	6	1	6	1	5	-	1	6	-	-
	1%	*	1%	*	1%	-	*	1%	-	-
Sigma	1667	850	817	592	668	406	430	839	398	-
	147%	154%	140%	168%	149%	121%	169%	148%	126%	-

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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To what extent does your debt impact you on a daily basis?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Answering (unwtd)	1447	663	784	396	659	392	250	664	533	-
Base: All Answering (wtd)	1450	722	728	422	543	486	269	659	522	-
A lot/Some (Net)	531 37%	264 37%	267 37%	196 46%	220 41%	115 24%	191 71%	264 40%	75 14%	-
A lot	170 12%	96 13%	74 10%	68 16%	82 15%	20 4%	101 38%	60 9%	8 2%	-
Somewhat	361 25%	168 23%	193 27%	128 30%	139 26%	95 19%	90 34%	204 31%	67 13%	-
Little/None (Net)	919 63%	459 63%	461 63%	226 54%	323 59%	371 76%	78 29%	395 60%	447 86%	-
A little	538 37%	268 37%	270 37%	159 38%	216 40%	163 34%	63 23%	297 45%	178 34%	-
Not at all	381 26%	191 26%	191 26%	67 16%	106 20%	208 43%	15 5%	98 15%	269 51%	-
Sigma	1450 100%	722 100%	728 100%	422 100%	543 100%	486 100%	269 100%	659 100%	522 100%	-
Summary										
Any daily impact	1069 74%	532 74%	537 74%	354 84%	437 80%	278 57%	254 95%	561 85%	253 49%	-

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Please rank the following -- where 1 is highest and 5 is lowest, in terms of how much joy they would give you. - Being debt free

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Ranked 1/2 (Net)	1362	642	721	348	462	552	204	462	315	382
	68%	66%	70%	64%	68%	71%	76%	70%	60%	69%
Rank 1	871	423	448	223	308	340	150	314	174	233
	44%	43%	44%	41%	45%	44%	56%	48%	33%	42%
Rank 2	491	219	272	125	154	212	54	147	141	149
	25%	22%	26%	23%	23%	27%	20%	22%	27%	27%
Rank 3	335	162	173	95	110	130	30	105	114	86
	17%	17%	17%	17%	16%	17%	11%	16%	22%	16%
Ranked 4/5 (Net)	305	170	136	104	109	93	35	93	93	84
	15%	17%	13%	19%	16%	12%	13%	14%	18%	15%
Rank 4	191	109	82	67	64	60	25	55	55	56
	10%	11%	8%	12%	9%	8%	9%	8%	11%	10%
Rank 5	115	61	54	37	45	32	11	37	38	28
	6%	6%	5%	7%	7%	4%	4%	6%	7%	5%
Sigma	2003	973	1030	547	681	775	269	659	522	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.1	2.1	2	2.2	2.1	2	1.9	2	2.3	2.1
Std. Dev.	1.22	1.26	1.18	1.28	1.26	1.14	1.18	1.22	1.24	1.2
Std. Err.	0.03	0.04	0.04	0.05	0.05	0.04	0.07	0.05	0.05	0.05
Median	2	2	2	2	2	2	1	2	2	2

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Please rank the following -- where 1 is highest and 5 is lowest, in terms of how much joy they would give you. - Having debt that is under control but allows me to do things that enhance my life. like travelling and going out with friends

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Ranked 1/2 (Net)	663	336	327	181	226	256	130	243	188	102
	33%	34%	32%	33%	33%	33%	48%	37%	36%	18%
							KLM	M	M	
Rank 1	259	144	114	69	83	108	50	101	79	30
	13%	15%	11%	13%	12%	14%	18%	15%	15%	5%
							M	M	M	
Rank 2	404	191	213	112	143	149	80	142	109	73
	20%	20%	21%	21%	21%	19%	30%	22%	21%	13%
							KLM	M	M	
Rank 3	487	249	237	119	164	204	64	160	133	130
	24%	26%	23%	22%	24%	26%	24%	24%	25%	23%
Ranked 4/5 (Net)	853	388	465	247	291	315	75	256	201	321
	43%	40%	45%	45%	43%	41%	28%	39%	38%	58%
								J	J	JKL
Rank 4	482	213	269	140	153	189	36	150	131	166
	24%	22%	26%	26%	23%	24%	13%	23%	25%	30%
								J	J	JK
Rank 5	371	175	196	107	137	127	39	106	70	155
	19%	18%	19%	20%	20%	16%	15%	16%	13%	28%
										JKL
Sigma	2003	973	1030	547	681	775	269	659	522	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	3.2	3.1	3.2	3.2	3.2	3.1	2.8	3	3	3.6
								J		JKL
Std. Dev.	1.3	1.31	1.28	1.31	1.3	1.28	1.3	1.3	1.27	1.18
Std. Err.	0.03	0.04	0.04	0.06	0.05	0.05	0.08	0.05	0.06	0.05
Median	3	3	3	3	3	3	3	3	3	4

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Please rank the following -- where 1 is highest and 5 is lowest, in terms of how much joy they would give you. - Buying a home

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Ranked 1/2 (Net)	596	277	320	252	206	138	51	211	152	183
	30%	28%	31%	46%	30%	18%	19%	32%	29%	33%
				DE	E			J	J	J
Rank 1	307	139	168	134	107	66	29	98	100	81
	15%	14%	16%	25%	16%	9%	11%	15%	19%	15%
				DE	E				J	
Rank 2	289	137	151	118	99	72	23	113	51	102
	14%	14%	15%	22%	15%	9%	8%	17%	10%	18%
				DE	E			JL		JL
Rank 3	290	135	155	106	109	74	56	85	66	83
	14%	14%	15%	19%	16%	10%	21%	13%	13%	15%
				E	E		KL			
Ranked 4/5 (Net)	1117	562	555	188	365	563	162	364	304	287
	56%	58%	54%	34%	54%	73%	60%	55%	58%	52%
					C	CD				
Rank 4	387	185	202	85	137	166	45	135	91	116
	19%	19%	20%	15%	20%	21%	17%	21%	17%	21%
						C				
Rank 5	730	377	353	104	229	398	117	228	213	171
	36%	39%	34%	19%	34%	51%	44%	35%	41%	31%
					C	CD	M		M	
Sigma	2003	973	1030	547	681	775	269	659	522	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	3.5	3.5	3.4	2.8	3.4	4	3.7	3.4	3.5	3.4
					C	CD	KM			
Std. Dev.	1.48	1.47	1.48	1.44	1.47	1.32	1.37	1.47	1.56	1.45
Std. Err.	0.03	0.05	0.05	0.06	0.06	0.05	0.08	0.06	0.07	0.06
Median	4	4	4	3	4	5	4	4	4	4

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Please rank the following -- where 1 is highest and 5 is lowest, in terms of how much joy they would give you. - Leaving money to my children/family

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Ranked 1/2 (Net)	366	184	182	120	114	133	54	140	94	78
	18%	19%	18%	22%	17%	17%	20%	21%	18%	14%
								M		
Rank 1	145	66	79	59	47	39	15	62	42	25
	7%	7%	8%	11%	7%	5%	6%	9%	8%	5%
				DE				M		
Rank 2	222	118	103	61	67	93	39	78	52	52
	11%	12%	10%	11%	10%	12%	15%	12%	10%	9%
Rank 3	391	212	179	90	129	171	34	115	108	133
	20%	22%	17%	17%	19%	22%	13%	17%	21%	24%
									J	JK
Ranked 4/5 (Net)	1246	578	668	337	438	471	180	404	320	342
	62%	59%	65%	62%	64%	61%	67%	61%	61%	62%
			A							
Rank 4	601	290	311	130	197	275	97	187	159	158
	30%	30%	30%	24%	29%	35%	36%	28%	31%	29%
						CD				
Rank 5	644	287	357	207	241	197	83	217	161	184
	32%	30%	35%	38%	35%	25%	31%	33%	31%	33%
				E	E					
Sigma	2003	973	1030	547	681	775	269	659	522	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	3.7	3.6	3.7	3.7	3.8	3.6	3.7	3.6	3.7	3.8
Std. Dev.	1.23	1.21	1.24	1.36	1.22	1.13	1.2	1.3	1.24	1.15
Std. Err.	0.03	0.04	0.04	0.06	0.05	0.04	0.07	0.05	0.05	0.05
Median	4	4	4	4	4	4	4	4	4	4

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Please rank the following -- where 1 is highest and 5 is lowest, in terms of how much joy they would give you. - Having a sufficient nest egg for retirement

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Ranked 1/2 (Net)	1018	509	509	193	354	471	99	263	295	361
	51%	52%	49%	35%	52%	61%	37%	40%	57%	65%
					C	CD			JK	JKL
Rank 1	421	201	220	62	136	222	26	84	127	184
	21%	21%	21%	11%	20%	29%	10%	13%	24%	33%
					C	CD			JK	JKL
Rank 2	597	308	289	131	217	249	73	179	169	177
	30%	32%	28%	24%	32%	32%	27%	27%	32%	32%
					C	C				
Rank 3	500	215	285	137	168	196	86	194	101	121
	25%	22%	28%	25%	25%	25%	32%	29%	19%	22%
			A				LM	LM		
Ranked 4/5 (Net)	485	249	235	217	159	108	85	203	126	71
	24%	26%	23%	40%	23%	14%	31%	31%	24%	13%
				DE	E		M	LM	M	
Rank 4	341	177	165	125	130	86	66	132	86	57
	17%	18%	16%	23%	19%	11%	25%	20%	16%	10%
				E	E		LM	M	M	
Rank 5	143	73	71	92	29	22	19	71	40	14
	7%	7%	7%	17%	4%	3%	7%	11%	8%	3%
				DE			M	M	M	
Sigma	2003	973	1030	547	681	775	269	659	522	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	2.6	2.6	2.6	3.1	2.6	2.3	2.9	2.9	2.5	2.2
				DE	E		LM	LM	M	
Std. Dev.	1.2	1.21	1.18	1.26	1.14	1.08	1.08	1.18	1.24	1.08
Std. Err.	0.03	0.04	0.04	0.05	0.04	0.04	0.07	0.05	0.05	0.05
Median	2	2	3	3	2	2	3	3	2	2

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Please rank the following -- where 1 is highest and 5 is lowest, in terms of how much joy they would give you. - Ranked 1/2 Summary

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Being debt free	1362	642	721	348	462	552	204	462	315	382
	68%	66%	70%	64%	68%	71%	76%	70%	60%	69%
						C	L	L		L
Having debt that is under control but allows me to do things that enhance my life, like travelling and going out with friends	663	336	327	181	226	256	130	243	188	102
	33%	34%	32%	33%	33%	33%	48%	37%	36%	18%
							KLM	M	M	
Buying a home	596	277	320	252	206	138	51	211	152	183
	30%	28%	31%	46%	30%	18%	19%	32%	29%	33%
				DE	E			J	J	J
Leaving money to my children/family	366	184	182	120	114	133	54	140	94	78
	18%	19%	18%	22%	17%	17%	20%	21%	18%	14%
								M		
Having a sufficient nest egg for retirement	1018	509	509	193	354	471	99	263	295	361
	51%	52%	49%	35%	52%	61%	37%	40%	57%	65%
					C	CD			JK	JKL

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Please rank the following -- where 1 is highest and 5 is lowest, in terms of how much joy they would give you. - Ranked 4/5 Summary

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Being debt free	305 15%	170 17%	136 13%	104 19%	109 16%	93 12%	35 13%	93 14%	93 18%	84 15%
Having debt that is under control but allows me to do things that enhance my life, like travelling and going out with friends	853 43%	388 40%	465 45%	247 45%	291 43%	315 41%	75 28%	256 39%	201 38%	321 58%
Buying a home	1117 56%	562 58%	555 54%	188 34%	365 54%	563 73%	162 60%	364 55%	304 58%	287 52%
Leaving money to my children/family	1246 62%	578 59%	668 65%	337 62%	438 64%	471 61%	180 67%	404 61%	320 61%	342 62%
Having a sufficient nest egg for retirement	485 24%	249 26%	235 23%	217 40%	159 23%	108 14%	85 31%	203 31%	126 24%	71 13%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Please rank the following -- where 1 is highest and 5 is lowest, in terms of how much joy they would give you. - Mean Summary

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
Being debt free	2.1	2.1	2	2.2	2.1	2	1.9	2	2.3	2.1
				E					JKM	J
Having debt that is under control but allows me to do things that enhance my life, like travelling and going out with friends	3.2	3.1	3.2	3.2	3.2	3.1	2.8	3	3	3.6
								J		JKL
Buying a home	3.5	3.5	3.4	2.8	3.4	4	3.7	3.4	3.5	3.4
					C	CD	KM			
Leaving money to my children/family	3.7	3.6	3.7	3.7	3.8	3.6	3.7	3.6	3.7	3.8
Having a sufficient nest egg for retirement	2.6	2.6	2.6	3.1	2.6	2.3	2.9	2.9	2.5	2.2
				DE	E		LM	LM	M	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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Which of the below statements best describes how you track your spending?

	Total	Gender		AGE			Amount of Debt			
		Male	Female	18-34	35-54	55+	A lot	Some	Very little	None
		A	B	C	D	E	J	K	L	M
Base: All Respondents (unwtd)	2003	900	1103	513	854	636	250	664	533	556
Base: All Respondents (wtd)	2003	973	1030	547	681	775	269	659	522	553
I'm aware of every dollar & cent that goes in-and-out of my bank account	957	498	459	205	293	458	133	260	233	332
	48%	51%	45%	38%	43%	59%	49%	39%	45%	60%
		B				CD	K			JKL
I track most, but not all of my monthly spending	607	254	353	190	199	218	68	231	172	136
	30%	26%	34%	35%	29%	28%	25%	35%	33%	25%
			A					JM	M	
I just track the big purchases, if any, that are made	259	136	123	95	96	68	27	103	77	52
	13%	14%	12%	17%	14%	9%	10%	16%	15%	9%
				E	E			M	M	
I have no clue how much I spend, on average, every month	181	86	95	57	93	31	42	66	40	33
	9%	9%	9%	10%	14%	4%	15%	10%	8%	6%
				E	E		LM	M		
Sigma	2003	973	1030	547	681	775	269	659	522	553
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L/M,N/O/P/Q,R/S,T/U,V/W/X

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

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