

Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt o do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial i

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
1 - 100	209	90	120	56	71
	10%	9%	11%	10%	10%
101 - 200	183	63	120	31	72
	9%	6%	11%	5%	10%
201 - 300	157	81	76	47	59
	7%	8%	7%	8%	8%
301 - 400	92	49	43	26	29
	4%	5%	4%	4%	4%
401 - 500	250	116	134	57	73
	12%	11%	12%	10%	10%
501 - 600	60	30	30	13	21
	3%	3%	3%	2%	3%
601 - 700	21	10	11	10	5
	1%	1%	1%	2%	1%
701 - 800	66	37	29	13	21
	3%	4%	3%	2%	3%
801 - 900	16	13	3	10	2
	1%	1%	*	2%	*
901 - 1000	171	91	80	44	45
	8%	9%	7%	8%	6%
1001 - 2000	227	135	92	66	80
	11%	13%	8%	11%	11%
2001 - 3000	66	40	26	21	24
	3%	4%	2%	4%	3%

3001 - 4000	25	20	6	8	9
	1%	2%	1%	1%	1%
		B			
4001 - 5000	20	14	5	6	4
	1%	1%	1%	1%	1%
5001 - 6000	8	7	1	4	3
	*	1%	*	1%	*
6001 - 7000	4	4	*	*	1
	*	*	*	*	*
7001 - 8000	2	2	-	1	1
	*	*	-	*	*
8001 - 9000	3	1	3	*	3
	*	*	*	*	*
9001 - 10000	7	6	1	6	1
	*	1%	*	1%	*
				E	
Insolvent (\$0/None)	522	216	305	157	195
	25%	21%	28%	27%	27%
			A	E	E
Sigma	2111	1026	1085	576	718
	100%	100%	100%	100%	100%
<b>Summary</b>					
\$200 or less (Net)	393	153	240	87	143
	19%	15%	22%	15%	20%
			A		
\$100 or less (Net)	209	90	120	56	71
	10%	9%	11%	10%	10%
Mean (Incl. 0)	699.4	872.5	535.8	786.3	659.8
		B			
Std. Dev.	1161.43	1353.93	915	1390	1138.23
Std. Err.	25.28	42.27	27.78	57.9	42.49
Mean (Excl. 0)	929.2	1105.8	745.8	1081.6	905.6
		B		E	
Std. Dev.	1256.45	1437.23	1004.45	1529.46	1247.42
Std. Err.	31.52	50.52	35.97	74.72	54.55
Median	300	500	200	300	300

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bligations each month, how much is left over? In other words, how much wiggle room  
nsolvency)?

55+	Q1			Q2		
	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
82	-	209	-	43	128	38
10%	-	53%	-	13%	13%	5%
		JL		O	O	
81	-	183	-	36	94	53
10%	-	47%	-	11%	10%	7%
C		JL		O	O	
51	-	-	157	17	77	63
6%	-	-	13%	5%	8%	8%
			JK			
37	-	-	92	15	48	30
5%	-	-	8%	4%	5%	4%
			JK			
119	-	-	250	19	120	112
15%	-	-	21%	6%	12%	14%
CD			JK		M	M
26	-	-	60	4	18	38
3%	-	-	5%	1%	2%	5%
			JK			MN
7	-	-	21	3	8	10
1%	-	-	2%	1%	1%	1%
			JK			
33	-	-	66	3	26	36
4%	-	-	6%	1%	3%	4%
			JK			M
4	-	-	16	-	8	8
1%	-	-	1%	-	1%	1%
			J			
82	-	-	171	5	54	112
10%	-	-	14%	1%	6%	14%
D			JK		M	MN
81	-	-	227	3	84	140
10%	-	-	19%	1%	9%	17%
			JK		M	MN
21	-	-	66	2	13	50
3%	-	-	5%	1%	1%	6%
			JK			MN

8	-	-	25	4	8	14
1%	-	-	2%	1%	1%	2%
			JK			
9	-	-	20	2	3	14
1%	-	-	2%	1%	*	2%
			JK			N
2	-	-	8	-	5	3
*	-	-	1%	-	1%	*
3	-	-	4	-	3	1
*	-	-	*	-	*	*
-	-	-	2	-	-	2
-	-	-	*	-	-	*
-	-	-	3	-	1	3
-	-	-	*	-	*	*
*	-	-	7	2	3	2
*	-	-	1%	1%	*	*
170	522	-	-	168	263	91
21%	100%	-	-	52%	27%	11%
	KL			NO	O	
817	522	393	1196	326	964	820
100%	100%	100%	100%	100%	100%	100%
163	-	393	-	79	223	92
20%	-	100%	-	24%	23%	11%
		JL		O	O	
82	-	209	-	43	128	38
10%	-	53%	-	13%	13%	5%
		JL		O	O	
672.9	-	129.7	1191.7	308	536.1	1047.1
		J	JK		M	MN
990.19	-	62.18	1348.02	1001.86	1016.27	1283.52
34.64	-	3.14	38.97	55.45	32.73	44.81
849.6	-	129.7	1191.7	635.3	737	1177.8
			K			MN
1043.04	-	62.18	1348.02	1366.59	1127.86	1303.54
41	-	3.14	38.97	108.63	42.59	48.27
400	-	100	800	-	200	600

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

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 3 Box (Net)	820	387	433	178	235
	39%	38%	40%	31%	33%
10 - Excellent (10)	385	178	207	85	83
	18%	17%	19%	15%	12%
9	161	75	86	32	48
	8%	7%	8%	5%	7%
8	274	134	140	61	104
	13%	13%	13%	11%	14%
7	243	133	110	80	80
	12%	13%	10%	14%	11%
6	209	107	102	66	73
	10%	10%	9%	11%	10%
5	340	160	180	99	129
	16%	16%	17%	17%	18%
4	173	88	85	57	71
	8%	9%	8%	10%	10%
				E	E
Bottom 3 Box (Net)	326	150	176	97	130
	15%	15%	16%	17%	18%
				E	E
3	161	82	78	47	64
	8%	8%	7%	8%	9%
2	60	26	34	20	20
	3%	3%	3%	3%	3%
1 - Terrible (1)	106	42	64	31	46
	5%	4%	6%	5%	6%
					E
	2111	1026	1085	576	718

Sigma	100%	100%	100%	100%	100%
<b>Summary</b>					
Mean	6.4	6.4	6.4	6.1	6
Std. Dev.	2.64	2.56	2.71	2.57	2.56
Std. Err.	0.06	0.08	0.08	0.11	0.1
Median	7	7	6.7	6	6

	Q1			Q2		
55+	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
408	91	92	638	-	-	820
50%	17%	23%	53%	-	-	100%
CD			JK			MN
217	51	30	304	-	-	385
27%	10%	8%	25%	-	-	47%
CD			JK			MN
82	13	19	129	-	-	161
10%	3%	5%	11%	-	-	20%
CD			JK			MN
109	27	43	204	-	-	274
13%	5%	11%	17%	-	-	33%
		J	JK			MN
83	36	43	164	-	243	-
10%	7%	11%	14%	-	25%	-
			J		MO	
70	49	48	112	-	209	-
9%	9%	12%	9%	-	22%	-
					MO	
112	101	98	141	-	340	-
14%	19%	25%	12%	-	35%	-
	L	L			MO	
45	76	34	62	-	173	-
5%	15%	9%	5%	-	18%	-
	KL	L			MO	
99	168	79	80	326	-	-
12%	32%	20%	7%	100%	-	-
	KL	L		NO		
50	74	40	47	161	-	-
6%	14%	10%	4%	49%	-	-
	L	L		NO		
20	31	17	11	60	-	-
2%	6%	4%	1%	18%	-	-
	L	L		NO		
29	64	21	21	106	-	-
4%	12%	5%	2%	32%	-	-
	KL	L		NO		
817	522	393	1196	326	964	820

100%	100%	100%	100%	100%	100%	100%
7	4.9	5.6	7.4	2.2	5.5	9.1
CD		J	JK		M	MN
2.63	2.62	2.37	2.3	0.89	1.05	0.89
0.09	0.11	0.12	0.07	0.05	0.03	0.03
7	5	5	8	2	5	9

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 t

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 3 Box (Net)	404	195	208	144	156
	19%	19%	19%	25%	22%
				E	E
10 - Strongly agree (10)	192	90	102	65	75
	9%	9%	9%	11%	10%
				E	E
9	78	31	47	26	36
	4%	3%	4%	5%	5%
				E	E
8	133	74	59	54	45
	6%	7%	5%	9%	6%
				E	
7	180	95	85	67	62
	9%	9%	8%	12%	9%
				E	
6	223	117	106	50	86
	11%	11%	10%	9%	12%
5	340	152	188	104	120
	16%	15%	17%	18%	17%
4	164	71	93	45	60
	8%	7%	9%	8%	8%
Bottom 3 Box (Net)	800	395	404	166	234
	38%	39%	37%	29%	33%
3	199	106	93	53	72
	9%	10%	9%	9%	10%
2	180	74	106	36	60
	9%	7%	10%	6%	8%
1 - Strongly disagree (1)	421	216	205	76	101
	20%	21%	19%	13%	14%
	2111	1026	1085	576	718

Sigma	100%	100%	100%	100%	100%
<b>Summary</b>					
Mean	4.8	4.7	4.8	5.4	5.1
				E	E
Std. Dev.	2.87	2.87	2.87	2.82	2.82
Std. Err.	0.06	0.09	0.09	0.12	0.11
Median	5	5	5	5	5

the following: - I am concerned about my current level of debt

	Q1			Q2		
55+	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
103	169	79	156	193	141	69
13%	32%	20%	13%	59%	15%	8%
	KL	L		NO	O	
53	92	34	66	117	45	30
6%	18%	9%	6%	36%	5%	4%
	KL			NO		
16	21	24	34	32	29	18
2%	4%	6%	3%	10%	3%	2%
		L		NO		
35	56	21	56	45	67	21
4%	11%	5%	5%	14%	7%	3%
	KL			NO	O	
52	58	35	88	26	128	26
6%	11%	9%	7%	8%	13%	3%
	L			O	MO	
87	57	53	114	26	159	38
11%	11%	13%	10%	8%	17%	5%
					MO	
116	91	76	172	31	235	74
14%	17%	19%	14%	9%	24%	9%
		L			MO	
59	34	39	91	13	103	49
7%	7%	10%	8%	4%	11%	6%
					MO	
400	113	111	575	38	197	565
49%	22%	28%	48%	12%	20%	69%
CD			JK		M	MN
74	42	47	110	12	93	95
9%	8%	12%	9%	4%	10%	12%
					M	M
84	16	23	141	9	55	115
10%	3%	6%	12%	3%	6%	14%
C			JK			MN
243	55	41	325	17	49	354
30%	11%	10%	27%	5%	5%	43%
CD			JK			MN
817	522	393	1196	326	964	820

100%	100%	100%	100%	100%	100%	100%
4	6	5.2	4.1	7.4	5.3	3
	KL	L		NO	O	
2.8	2.83	2.61	2.76	2.74	2.17	2.54
0.1	0.12	0.13	0.08	0.15	0.07	0.09
4	6	5	4	8	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 t without going into further debt

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 3 Box (Net)	737	366	371	159	197
	35%	36%	34%	28%	27%
10 - Strongly agree (10)	410	213	197	74	97
	19%	21%	18%	13%	14%
9	118	56	63	27	27
	6%	5%	6%	5%	4%
8	208	98	111	58	73
	10%	10%	10%	10%	10%
7	209	113	96	56	69
	10%	11%	9%	10%	10%
6	217	118	100	58	81
	10%	11%	9%	10%	11%
5	328	152	177	108	131
	16%	15%	16%	19%	18%
				E	E
4	134	58	77	51	48
	6%	6%	7%	9%	7%
				E	
Bottom 3 Box (Net)	485	219	265	145	192
	23%	21%	24%	25%	27%
				E	E
3	148	65	83	46	58
	7%	6%	8%	8%	8%
2	94	45	49	26	37
	4%	4%	5%	5%	5%
1 - Strongly disagree (1)	243	110	133	72	97
	12%	11%	12%	12%	13%
					E

Sigma	2111	1026	1085	576	718
	100%	100%	100%	100%	100%
Summary					
Mean	6	6.1	5.9	5.5	5.5
Std. Dev.	2.96	2.93	2.97	2.81	2.86
Std. Err.	0.06	0.09	0.09	0.12	0.11
Median	6	6	6	5	5

the following: - I will be able to cover all living and family expenses in the next 12 months

55+	Q1			Q2		
	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
381	81	95	560	37	213	487
47%	16%	24%	47%	11%	22%	59%
CD		J	JK		M	MN
239	42	44	325	15	89	306
29%	8%	11%	27%	5%	9%	37%
CD			JK		M	MN
64	9	13	96	4	32	82
8%	2%	3%	8%	1%	3%	10%
CD			JK			MN
77	31	39	139	18	92	99
9%	6%	10%	12%	5%	10%	12%
			J			M
84	46	39	125	16	110	83
10%	9%	10%	10%	5%	11%	10%
					M	M
79	36	58	123	25	135	57
10%	7%	15%	10%	8%	14%	7%
		JL			MO	
90	98	69	161	48	212	68
11%	19%	18%	13%	15%	22%	8%
	L			O	MO	
36	53	15	66	25	78	31
4%	10%	4%	5%	8%	8%	4%
	KL			O	O	
148	207	115	162	174	217	94
18%	40%	29%	14%	53%	22%	11%
	KL	L		NO	O	
43	40	52	56	37	81	29
5%	8%	13%	5%	11%	8%	3%
	L	JL		O	O	
31	38	22	33	25	53	15
4%	7%	6%	3%	8%	6%	2%
	L	L		O	O	
75	129	41	73	111	82	50
9%	25%	11%	6%	34%	8%	6%
	KL	L		NO		

817	522	393	1196	326	964	820
100%	100%	100%	100%	100%	100%	100%
6.7	4.4	5.4	6.9	3.7	5.5	7.5
CD		J	JK		M	MN
3	2.82	2.71	2.76	2.68	2.52	2.76
0.1	0.12	0.14	0.08	0.15	0.08	0.1
7	5	5	7	3	5	8

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I don't know

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 2 Box (Net)	626	307	318	245	230
	30%	30%	29%	43%	32%
				DE	E
Strongly agree	131	67	65	67	36
	6%	7%	6%	12%	5%
				DE	
Somewhat agree	494	240	254	178	194
	23%	23%	23%	31%	27%
				E	E
Bottom 2 Box (Net)	1485	719	767	331	487
	70%	70%	71%	57%	68%
					C
Somewhat disagree	868	416	452	237	315
	41%	41%	42%	41%	44%
Strongly disagree	618	303	315	94	172
	29%	30%	29%	16%	24%
					C
Sigma	2111	1026	1085	576	718
	100%	100%	100%	100%	100%

how to get out of debt or where to turn for help

	Q1			Q2		
55+	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
150	244	127	254	177	317	132
18%	47%	32%	21%	54%	33%	16%
	KL	L		NO	O	
28	57	22	52	58	40	33
3%	11%	6%	4%	18%	4%	4%
	KL			NO		
122	187	105	202	119	276	99
15%	36%	27%	17%	36%	29%	12%
	KL	L		NO	O	
667	278	266	942	149	647	689
82%	53%	68%	79%	46%	67%	84%
CD		J	JK		M	MN
316	197	179	492	117	443	308
39%	38%	46%	41%	36%	46%	38%
					MO	
352	81	87	450	33	204	380
43%	15%	22%	38%	10%	21%	46%
CD		J	JK		M	MN
817	522	393	1196	326	964	820
100%	100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I have difficul

		Gender		AGE	
	Total	Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 2 Box (Net)	1098	533	565	335	388
	52%	52%	52%	58%	54%
				E	E
Strongly agree	242	131	111	103	70
	11%	13%	10%	18%	10%
				DE	
Somewhat agree	856	403	453	232	318
	41%	39%	42%	40%	44%
					E
Bottom 2 Box (Net)	1013	492	520	241	330
	48%	48%	48%	42%	46%
Somewhat disagree	713	338	375	181	248
	34%	33%	35%	31%	35%
Strongly disagree	300	155	145	60	82
	14%	15%	13%	10%	11%
Sigma	2111	1026	1085	576	718
	100%	100%	100%	100%	100%

ity trusting professional companies to help me get out of debt

	Q1			Q2		
55+	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
375	326	209	563	218	550	330
46%	62%	53%	47%	67%	57%	40%
	KL			NO	O	
69	98	32	113	74	108	60
8%	19%	8%	9%	23%	11%	7%
	KL			NO	O	
306	228	178	450	145	442	269
37%	44%	45%	38%	44%	46%	33%
	L	L		O	O	
442	196	183	634	108	414	491
54%	38%	47%	53%	33%	43%	60%
CD		J	J		M	MN
284	142	148	424	70	335	309
35%	27%	38%	35%	21%	35%	38%
		J	J		M	M
158	54	36	210	38	79	182
19%	10%	9%	18%	12%	8%	22%
CD			JK			MN
817	522	393	1196	326	964	820
100%	100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - The stigma of

		Gender		AGE	
	Total	Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 2 Box (Net)	650 31%	335 33%	315 29%	241 42%	243 34%
Strongly agree	120 6%	71 7%	49 5%	49 8%	35 5%
Somewhat agree	530 25%	264 26%	266 24%	192 33%	208 29%
Bottom 2 Box (Net)	1461 69%	691 67%	770 71%	336 58%	474 66%
Somewhat disagree	812 38%	369 36%	442 41%	231 40%	278 39%
Strongly disagree	650 31%	322 31%	328 30%	105 18%	196 27%
Sigma	2111 100%	1026 100%	1085 100%	576 100%	718 100%

f bankruptcy prevents me from seeking help with my debt

	Q1			Q2		
55+	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
166	194	137	319	154	347	149
20%	37%	35%	27%	47%	36%	18%
	L	L		NO	O	
36	36	19	65	43	45	31
4%	7%	5%	5%	13%	5%	4%
				NO		
130	158	118	253	111	301	118
16%	30%	30%	21%	34%	31%	14%
	L	L		O	O	
651	328	256	878	172	618	672
80%	63%	65%	73%	53%	64%	82%
CD			JK		M	MN
302	216	172	424	105	420	287
37%	41%	44%	35%	32%	44%	35%
		L			MO	
349	112	84	454	67	198	385
43%	21%	21%	38%	20%	21%	47%
CD			JK			MN
817	522	393	1196	326	964	820
100%	100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I think those

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 2 Box (Net)	789	412	377	220	283
	37%	40%	35%	38%	39%
		B			
Strongly agree	131	75	56	44	46
	6%	7%	5%	8%	6%
Somewhat agree	658	337	321	176	237
	31%	33%	30%	31%	33%
Bottom 2 Box (Net)	1322	614	708	356	435
	63%	60%	65%	62%	61%
			A		
Somewhat disagree	895	411	484	235	290
	42%	40%	45%	41%	40%
Strongly disagree	427	202	224	121	145
	20%	20%	21%	21%	20%
Sigma	2111	1026	1085	576	718
	100%	100%	100%	100%	100%

who declare bankruptcy are looking for the easy way out of their financial problems

	Q1			Q2		
55+	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
286	202	121	466	117	360	312
35%	39%	31%	39%	36%	37%	38%
	K		K			
41	34	16	82	24	58	49
5%	6%	4%	7%	7%	6%	6%
244	169	105	384	94	301	263
30%	32%	27%	32%	29%	31%	32%
531	320	272	731	209	605	508
65%	61%	69%	61%	64%	63%	62%
		JL				
370	201	190	504	116	429	350
45%	38%	48%	42%	35%	45%	43%
		J			M	
161	119	81	227	93	175	158
20%	23%	21%	19%	29%	18%	19%
				NO		
817	522	393	1196	326	964	820
100%	100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I would be er

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 2 Box (Net)	962	452	511	324	327
	46%	44%	47%	56%	46%
Strongly agree	242	117	126	82	73
	11%	11%	12%	14%	10%
Somewhat agree	720	335	385	242	254
	34%	33%	35%	42%	35%
Bottom 2 Box (Net)	1149	574	574	252	391
	54%	56%	53%	44%	54%
Somewhat disagree	666	331	335	160	229
	32%	32%	31%	28%	32%
Strongly disagree	483	243	240	93	161
	23%	24%	22%	16%	22%
Sigma	2111	1026	1085	576	718
	100%	100%	100%	100%	100%

embarrassed to seek help if my financial situation was bad enough to consider bankruptcy

55+	Q1			Q2		
	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
311	281	190	491	200	452	310
38%	54%	48%	41%	61%	47%	38%
	L	L		NO	O	
87	75	44	123	66	94	82
11%	14%	11%	10%	20%	10%	10%
	L			NO		
224	206	146	368	134	358	228
27%	39%	37%	31%	41%	37%	28%
	L	L		O	O	
506	241	203	705	126	512	510
62%	46%	52%	59%	39%	53%	62%
CD			JK		M	MN
277	146	126	394	81	330	255
34%	28%	32%	33%	25%	34%	31%
C					M	
228	95	76	311	45	182	255
28%	18%	19%	26%	14%	19%	31%
CD			JK			MN
817	522	393	1196	326	964	820
100%	100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - There is no st

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Respondents (unwtd)</b>	<b>2111</b>	<b>976</b>	<b>1135</b>	<b>612</b>	<b>703</b>
<b>Base: All Respondents (wtd)</b>	<b>2111</b>	<b>1026</b>	<b>1085</b>	<b>576</b>	<b>718</b>
Top 2 Box (Net)	1807	876	931	455	625
	86%	85%	86%	79%	87%
					C
Strongly agree	838	435	404	225	263
	40%	42%	37%	39%	37%
		B			
Somewhat agree	969	441	528	230	362
	46%	43%	49%	40%	50%
			A		C
Bottom 2 Box (Net)	304	150	154	121	93
	14%	15%	14%	21%	13%
				DE	
Somewhat disagree	251	116	134	92	78
	12%	11%	12%	16%	11%
				DE	
Strongly disagree	53	34	19	29	15
	3%	3%	2%	5%	2%
				DE	
Sigma	2111	1026	1085	576	718
	100%	100%	100%	100%	100%

name in seeking financial help with one's debt

55+	Q1			Q2		
	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>796</b>	<b>460</b>	<b>368</b>	<b>1283</b>	<b>279</b>	<b>939</b>	<b>893</b>
<b>817</b>	<b>522</b>	<b>393</b>	<b>1196</b>	<b>326</b>	<b>964</b>	<b>820</b>
727	416	336	1055	261	799	747
89%	80%	86%	88%	80%	83%	91%
C			J			MN
350	157	137	545	111	322	405
43%	30%	35%	46%	34%	33%	49%
D			JK			MN
377	259	200	510	150	478	342
46%	50%	51%	43%	46%	50%	42%
C	L	L			O	
90	106	56	142	65	165	74
11%	20%	14%	12%	20%	17%	9%
	L			O	O	
80	86	50	115	43	146	61
10%	17%	13%	10%	13%	15%	7%
	L			O	O	
9	20	6	27	22	19	12
1%	4%	2%	2%	7%	2%	2%
				NO		
817	522	393	1196	326	964	820
100%	100%	100%	100%	100%	100%	100%

Do you have a Home Equity Line of Credit (HELOC)?

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Answering (unwtd)</b>	<b>1228</b>	<b>566</b>	<b>662</b>	<b>246</b>	<b>435</b>
<b>Base: All Answering (wtd)</b>	<b>1119</b>	<b>532</b>	<b>587</b>	<b>192</b>	<b>398</b>
Yes	407	214	193	63	138
	36%	40%	33%	33%	35%
No		B			
	712	318	394	129	259
	64%	60%	67%	67%	65%
Sigma		A			
	1119	532	587	192	398
	100%	100%	100%	100%	100%

	Q1			Q2		
55+	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>547</b>	<b>178</b>	<b>200</b>	<b>850</b>	<b>115</b>	<b>515</b>	<b>598</b>
<b>529</b>	<b>180</b>	<b>198</b>	<b>741</b>	<b>122</b>	<b>476</b>	<b>521</b>
206	63	66	278	50	181	175
39%	35%	33%	38%	41%	38%	34%
				*		
324	117	132	463	72	295	345
61%	65%	67%	62%	59%	62%	66%
				*		
529	180	198	741	122	476	521
100%	100%	100%	100%	100%	100%	100%

What has been the impact of your HELOC on your financial situation and attitudes:

	Total	Gender		AGE	
		Male	Female	18-34	35-54
		A	B	C	D
<b>Base: All Answering (unwtd)</b>	<b>444</b>	<b>223</b>	<b>221</b>	<b>79</b>	<b>161</b>
<b>Base: All Answering (wtd)</b>	<b>407</b>	<b>214</b>	<b>193</b>	<b>63</b>	<b>138</b>
I've used my HELOC to pay down other debts	109	58	51	16	43
	27%	27%	27%	25%	31%
				*	
My HELOC has allowed me to do things I otherwise wouldn't have been able to do, such as renovations to my home	146	84	62	14	42
	36%	39%	32%	23%	30%
				*	
I've used my HELOC to fund discretionary purchases, such as a vacation or new car	56	37	19	10	16
	14%	17%	10%	15%	12%
				*	
I'm concerned about being able to paying off my HELOC	57	33	24	12	22
	14%	15%	13%	19%	16%
				*	
A HELOC has allowed me to invest or speculate in other real estate investments	38	21	17	9	11
	9%	10%	9%	14%	8%
				*	
I regret the amount I've borrowed against my home	56	34	21	13	21
	14%	16%	11%	20%	15%
				*	
None of the above	116	55	61	14	40
	29%	26%	32%	22%	29%
				*	
Sigma	576	322	254	87	195
	142%	150%	132%	138%	141%

	Q1			Q2		
55+	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
E	J	K	L	M	N	O
<b>204</b>	<b>60</b>	<b>65</b>	<b>319</b>	<b>41</b>	<b>205</b>	<b>198</b>
<b>206</b>	<b>63</b>	<b>66</b>	<b>278</b>	<b>50</b>	<b>181</b>	<b>175</b>
50	25	28	56	22	64	23
24%	40%	42%	20%	44%	35%	13%
	L*	L*		O*	O	
90	20	28	98	14	78	54
44%	32%	43%	35%	27%	43%	31%
CD	*	*		*	O	
30	5	12	39	3	26	27
15%	8%	19%	14%	5%	15%	15%
	*	*		*		
23	18	12	27	17	34	7
11%	28%	18%	10%	33%	19%	4%
	L*	*		O*	O	
18	3	4	31	-	15	22
9%	5%	6%	11%	-	8%	13%
	*	*		*		M
22	11	16	29	22	24	10
11%	18%	23%	10%	43%	13%	6%
	*	L*		NO*	O	
62	17	5	93	5	39	73
30%	28%	8%	34%	10%	21%	42%
	K*	*	K	*		MN
295	99	105	372	82	280	215
143%	158%	159%	134%	162%	155%	122%