

Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
1 - 100	202	92	111	35	82	86	19	80	78	25	-	202	-	36	95	71
	10%	9%	11%	6%	12%	11%	12%	11%	10%	8%	-	53%	-	12%	11%	9%
					C		*					JL				
101 - 200	181	90	91	34	66	81	14	53	90	24	-	181	-	23	98	61
	9%	9%	9%	6%	10%	10%	9%	7%	12%	8%	-	47%	-	7%	11%	7%
							*		GI			JL				
201 - 300	159	80	79	51	56	53	5	67	65	22	-	-	159	23	79	57
	8%	8%	8%	9%	8%	7%	3%	9%	8%	7%	-	-	15%	7%	9%	7%
							*						JK			
301 - 400	114	53	61	33	36	44	14	48	41	10	-	-	114	9	57	47
	6%	5%	6%	6%	5%	6%	9%	6%	5%	3%	-	-	11%	3%	6%	6%
							*						JK			
401 - 500	207	91	116	49	68	90	11	74	85	38	-	-	207	11	108	88
	10%	9%	11%	9%	10%	12%	7%	10%	11%	12%	-	-	20%	3%	12%	11%
							*						JK		M	M
501 - 600	53	27	26	18	22	13	10	17	19	8	-	-	53	1	31	20
	3%	3%	3%	3%	3%	2%	6%	2%	2%	2%	-	-	5%	*	4%	2%
							*						JK		M	
601 - 700	24	11	13	2	5	18	4	8	9	4	-	-	24	1	12	11
	1%	1%	1%	*	1%	2%	2%	1%	1%	1%	-	-	2%	*	1%	1%
							*						JK			
701 - 800	75	40	35	12	26	36	4	36	26	9	-	-	75	6	38	32
	4%	4%	3%	2%	4%	5%	3%	5%	3%	3%	-	-	7%	2%	4%	4%
							*						JK			
801 - 900	9	8	*	-	5	3	-	5	4	1	-	-	9	-	1	8
	*	1%	*	-	1%	*	-	1%	*	*	-	-	1%	-	*	1%
		B					*									
901 - 1000	157	84	73	39	44	73	4	49	69	35	-	-	157	8	44	105
	8%	9%	7%	7%	7%	9%	2%	6%	9%	11%	-	-	15%	2%	5%	13%
							*			FG			JK			MN
1001 - 2000	157	85	72	38	47	72	-	46	68	42	-	-	157	8	47	101
	8%	9%	7%	7%	7%	9%	-	6%	9%	14%	-	-	15%	3%	5%	13%
							*		F	FGH			JK			MN
2001 - 3000	49	37	12	9	20	20	1	12	20	16	-	-	49	-	8	41
	2%	4%	1%	2%	3%	3%	1%	2%	2%	5%	-	-	5%	-	1%	5%
		B					*			GH			JK			MN
3001 - 4000	18	10	8	6	4	8	-	2	9	7	-	-	18	-	7	11
	1%	1%	1%	1%	1%	1%	-	*	1%	2%	-	-	2%	-	1%	1%
							*			G			JK			
4001 - 5000	13	10	3	5	2	6	-	1	7	5	-	-	13	-	3	10
	1%	1%	*	1%	*	1%	-	*	1%	2%	-	-	1%	-	*	1%
							*			G						

5001 - 6000	2	2	*	-	1	2	-	-	1	1	-	-	2	-	1	2
	*	*	*	-	*	*	-	-	*	*	-	-	*	-	*	*
6001 - 7000	1	1	*	-	1	-	-	-	-	1	-	-	1	-	-	1
	*	*	*	-	*	-	-	-	-	*	-	-	*	-	-	*
7001 - 8000	2	1	*	1	*	*	-	-	-	2	-	-	2	-	-	2
	*	*	*	*	*	*	-	-	-	*	-	-	*	-	-	*
8001 - 9000	*	*	-	-	-	*	-	-	-	*	-	-	*	-	-	*
	*	*	-	-	-	*	-	-	-	*	-	-	*	-	-	*
9001 - 10000	4	4	*	1	3	-	-	-	-	4	-	-	4	-	2	3
	*	*	*	*	*	-	-	-	-	1%	-	-	*	-	*	*
Insolvent (\$0/None)	575	248	328	213	193	170	73	255	194	54	575	-	-	188	251	136
	29%	25%	32%	39%	28%	22%	46%	34%	25%	18%	100%	-	-	60%	29%	17%
			A	DE	E		HI*	HI	I		KL			NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
\$200 or less (Net)	383	182	201	69	148	166	33	133	169	49	-	383	-	59	193	131
	19%	19%	20%	13%	22%	21%	21%	18%	22%	16%	-	100%	-	19%	22%	16%
\$100 or less (Net)	202	92	111	35	82	86	19	80	78	25	-	202	-	36	95	71
	10%	9%	11%	6%	12%	11%	12%	11%	10%	8%	-	53%	-	12%	11%	9%
Mean (Incl. 0)	557.2	662.2	458	507.7	538.6	608.5	224.6	413.4	570.6	1043.9	-	132.8	1020.5	162.5	436.1	843.1
		B					*	F	FG	FGH		J	JK		M	MN
Std. Dev.	930.67	1094.23	730.48	964.34	978.9	858.98	359.02	593.44	831.62	1614.08	-	61.86	1099.55	337.27	744.65	1158.56
Std. Err.	20.8	35.08	22.77	41.25	37.52	30.86	28.55	21.66	29.69	91.92	-	3.16	34.04	19.02	25.1	40.78
Mean (Excl. 0)	782	888.4	671.9	830.8	751.6	779.5	415.7	625.7	757.5	1267.4	-	132.8	1020.5	402.6	610.6	1014.5
		B					*		FG	FGH			K	*	M	MN
Std. Dev.	1019.74	1185.63	799.53	1119.95	1085.17	901.11	399.32	632.66	881.31	1697.3	-	61.86	1099.55	430.91	818.5	1200.58
Std. Err.	27	44.03	30.19	61.28	49.14	36.64	43.2	28.4	36.25	106.51	-	3.16	34.04	38.24	32.64	46.35
Median	300	300	200	200	201.9	300	98.6	200	300	500	-	100	600	-	200	500

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			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	807	433	374	187	208	413	53	296	313	146	136	131	539	-	-	807
	40%	45%	36%	34%	30%	53%	34%	39%	40%	47%	24%	34%	52%	-	-	100%
		B				CD	*			GH		J	JK			MN
10 - Excellent (10)	365	198	167	73	85	208	23	117	154	71	42	48	276	-	-	365
	18%	20%	16%	13%	12%	27%	15%	16%	20%	23%	7%	12%	26%	-	-	45%
						CD	*			G		J	JK			MN
9	175	82	93	37	46	92	7	79	56	32	29	29	116	-	-	175
	9%	8%	9%	7%	7%	12%	5%	11%	7%	10%	5%	8%	11%	-	-	22%
						CD	*			H		J				MN
8	267	153	114	77	77	113	23	99	102	43	65	54	147	-	-	267
	13%	16%	11%	14%	11%	15%	15%	13%	13%	14%	11%	14%	14%	-	-	33%
		B					*									MN
7	227	99	127	59	94	74	16	75	91	44	44	53	130	-	227	-
	11%	10%	12%	11%	14%	9%	10%	10%	12%	14%	8%	14%	12%	-	26%	-
					E		*					J	J			MO
6	184	89	95	51	73	59	12	78	66	28	29	45	109	-	184	-
	9%	9%	9%	9%	11%	8%	8%	10%	8%	9%	5%	12%	10%	-	21%	-
							*					J	J			MO
5	331	150	181	105	125	102	35	137	117	41	127	57	147	-	331	-
	17%	15%	18%	19%	18%	13%	22%	18%	15%	13%	22%	15%	14%	-	38%	-
				E	E		*					KL				MO
4	139	64	74	51	54	33	14	37	68	20	51	37	50	-	139	-
	7%	7%	7%	9%	8%	4%	9%	5%	9%	6%	9%	10%	5%	-	16%	-
				E	E		*		G			L	L			MO
Bottom 3 Box (Net)	315	137	178	94	127	94	27	128	129	30	188	59	68	315	-	-
	16%	14%	17%	17%	19%	12%	17%	17%	16%	10%	33%	15%	6%	100%	-	-
				E			*	I	I		KL	L		NO		
3	153	64	88	51	54	48	8	68	60	16	79	24	49	153	-	-
	8%	7%	9%	9%	8%	6%	5%	9%	8%	5%	14%	6%	5%	49%	-	-
							*					KL		NO		
2	74	33	41	19	35	20	7	32	29	5	44	15	14	74	-	-
	4%	3%	4%	3%	5%	3%	5%	4%	4%	2%	8%	4%	1%	23%	-	-
				E			*	I	I		L	L		NO		
1 - Terrible (1)	88	40	49	24	38	27	12	28	39	8	64	20	5	88	-	-
	4%	4%	5%	4%	6%	3%	8%	4%	5%	3%	11%	5%	*	28%	-	-
							*		I		KL	L		NO		
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.5	6.7	6.3	6.1	6	7.1	6	6.4	6.4	7	5.1	6.2	7.3	2.2	5.6	9.1
		B				CD	*			FGH		J	JK		M	MN
Std Dev	2.64	2.62	2.64	2.54	2.57	2.62	2.68	2.6	2.7	2.46	2.67	2.53	2.28	0.85	1.04	0.88

Std. Dev.																
Std. Err.	0.06	0.08	0.08	0.11	0.1	0.09	0.21	0.09	0.1	0.14	0.11	0.13	0.07	0.05	0.03	0.03
Median	7	7	6	6	6	8	6	6	7	7	5	6	8	2	5	9

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

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	538	253	285	160	156	222	34	233	194	77	69	94	375	13	145	381
	27%	26%	28%	29%	23%	29%	21%	31%	25%	25%	12%	25%	36%	4%	16%	47%
						D	*					J	JK		M	MN
10 - Much better (10)	233	113	120	73	64	96	15	95	92	31	27	39	166	7	40	186
	12%	12%	12%	13%	9%	12%	10%	13%	12%	10%	5%	10%	16%	2%	5%	23%
							*					J	JK			MN
9	112	49	63	47	20	45	10	58	31	13	22	25	65	4	25	83
	6%	5%	6%	9%	3%	6%	6%	8%	4%	4%	4%	6%	6%	1%	3%	10%
				D		D	*	H								MN
8	193	91	102	40	73	81	9	80	72	33	20	30	144	2	80	112
	10%	9%	10%	7%	11%	10%	6%	11%	9%	11%	3%	8%	14%	1%	9%	14%
							*					J	JK		M	MN
7	223	110	113	67	79	77	10	86	82	44	39	43	141	10	131	82
	11%	11%	11%	12%	12%	10%	7%	11%	10%	14%	7%	11%	13%	3%	15%	10%
							*			H			J		MO	M
6	212	113	98	68	68	76	19	67	85	40	66	37	109	23	123	65
	11%	12%	10%	12%	10%	10%	12%	9%	11%	13%	11%	10%	10%	7%	14%	8%
							*								MO	
5	610	293	317	130	216	264	53	229	235	93	190	123	297	69	297	244
	30%	30%	31%	24%	32%	34%	34%	30%	30%	30%	33%	32%	28%	22%	34%	30%
				C		C	*								M	M
4	156	85	71	43	57	56	16	40	76	25	52	38	66	42	94	20
	8%	9%	7%	8%	8%	7%	10%	5%	10%	8%	9%	10%	6%	13%	11%	3%
							*		G					O	O	
Bottom 3 Box (Net)	263	118	145	79	104	80	26	96	111	30	159	48	56	158	90	15
	13%	12%	14%	14%	15%	10%	17%	13%	14%	10%	28%	12%	5%	50%	10%	2%
				E			*		I		KL	L		NO	O	
3	130	66	64	31	56	43	13	45	57	14	69	30	31	64	59	6
	6%	7%	6%	6%	8%	6%	8%	6%	7%	4%	12%	8%	3%	20%	7%	1%
							*		I		L	L		NO	O	
2	38	11	26	11	9	18	-	11	21	5	24	4	10	27	9	2
	2%	1%	3%	2%	1%	2%	-	1%	3%	2%	4%	1%	1%	9%	1%	*
							*				KL			NO		
1 - Much worse (1)	96	41	54	37	40	19	13	40	32	11	66	14	15	67	22	7
	5%	4%	5%	7%	6%	2%	8%	5%	4%	3%	11%	4%	1%	21%	2%	1%
				E	E		*				KL	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6	6	6	6.1	5.7	6.1	5.6	6.1	5.8	6.1	4.8	5.9	6.6	3.7	5.7	7.2
Std Dev	2.36	2.3	2.41	2.53	2.3	2.26	2.4	2.42	2.34	2.18	2.3	2.27	2.17	2.09	1.88	2.15
						D	*					J	JK		M	MN

Std. Dev.																
Std. Err.	0.05	0.07	0.08	0.11	0.09	0.08	0.19	0.09	0.08	0.12	0.1	0.12	0.07	0.12	0.06	0.08
Median	5	5	5	6	5	5	5	6	5	6	5	5	6	3	5	7

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

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	705	342	363	188	226	292	41	275	277	112	96	133	477	32	224	450
	35%	35%	35%	34%	33%	38%	26%	37%	35%	36%	17%	35%	46%	10%	25%	56%
							*					J	JK		M	MN
10 - Much better (10)	336	155	181	108	89	140	19	133	135	49	45	58	234	15	82	240
	17%	16%	18%	20%	13%	18%	12%	18%	17%	16%	8%	15%	22%	5%	9%	30%
				D		D	*					J	JK			MN
9	148	76	72	48	49	51	9	58	61	20	21	36	92	9	47	92
	7%	8%	7%	9%	7%	7%	6%	8%	8%	7%	4%	9%	9%	3%	5%	11%
							*					J	J			MN
8	221	111	110	32	89	101	13	83	81	43	30	40	151	7	96	118
	11%	11%	11%	6%	13%	13%	8%	11%	10%	14%	5%	10%	14%	2%	11%	15%
				C		C	*			H		J	J		M	M
7	208	91	117	55	80	73	8	89	77	34	55	39	114	21	100	87
	10%	9%	11%	10%	12%	9%	5%	12%	10%	11%	10%	10%	11%	7%	11%	11%
							*									
6	167	82	85	36	54	77	17	58	61	30	42	30	95	10	97	60
	8%	8%	8%	7%	8%	10%	11%	8%	8%	10%	7%	8%	9%	3%	11%	7%
							*								M	M
5	395	202	192	98	129	168	45	145	146	59	125	82	188	32	208	155
	20%	21%	19%	18%	19%	22%	29%	19%	19%	19%	22%	21%	18%	10%	24%	19%
							*								M	M
4	147	76	71	40	55	52	14	46	65	22	61	25	61	23	104	20
	7%	8%	7%	7%	8%	7%	9%	6%	8%	7%	11%	7%	6%	7%	12%	2%
							*				L			O	O	
Bottom 3 Box (Net)	380	179	201	130	136	114	32	137	159	52	197	75	108	196	148	36
	19%	18%	20%	24%	20%	15%	21%	18%	20%	17%	34%	20%	10%	62%	17%	4%
				E		E	*				KL	L		NO	O	
3	136	71	64	31	59	45	12	59	49	16	52	35	49	49	67	20
	7%	7%	6%	6%	9%	6%	7%	8%	6%	5%	9%	9%	5%	16%	8%	2%
							*				L	L		NO	O	
2	84	46	38	33	23	28	7	21	44	12	49	14	21	43	29	12
	4%	5%	4%	6%	3%	4%	4%	3%	6%	4%	8%	4%	2%	14%	3%	2%
							*				KL			NO		
1 - Much worse (1)	161	62	99	66	54	41	14	57	66	24	96	26	38	104	52	4
	8%	6%	10%	12%	8%	5%	9%	8%	8%	8%	17%	7%	4%	33%	6%	*
			A		E		*				KL	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.1	6.1	6.1	5.9	6	6.3	5.6	6.2	6	6.2	4.7	6.1	6.9	3.5	5.7	7.5
Std Dev	2.77	2.71	2.83	3.04	2.68	2.63	2.63	2.75	2.84	2.7	2.7	2.71	2.53	2.67	2.42	2.24
						D	*				J	JK		M	MN	

Std. Dev.																
Std. Err.	0.06	0.09	0.09	0.13	0.1	0.09	0.21	0.1	0.1	0.15	0.11	0.14	0.08	0.15	0.08	0.08
Median	6	6	6	6	6	6	5	6	6	6	5	6	7	3	5	8

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

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	787	382	406	236	238	314	49	318	311	110	127	140	520	48	275	465
	39%	39%	39%	43%	35%	40%	31%	42%	40%	36%	22%	37%	50%	15%	31%	58%
							*					J	JK		M	MN
10 - Much better (10)	314	152	162	97	84	134	17	127	131	38	41	52	221	18	86	211
	16%	16%	16%	18%	12%	17%	11%	17%	17%	12%	7%	14%	21%	6%	10%	26%
						D	*		I			J	JK			MN
9	206	92	113	75	56	74	9	88	83	25	37	35	133	4	75	127
	10%	9%	11%	14%	8%	10%	6%	12%	11%	8%	6%	9%	13%	1%	8%	16%
				D			*					J			M	MN
8	268	137	130	64	98	106	23	102	96	46	49	53	166	27	114	127
	13%	14%	13%	12%	14%	14%	15%	14%	12%	15%	9%	14%	16%	8%	13%	16%
							*						J			M
7	230	108	122	65	90	74	7	86	93	44	57	40	133	23	135	72
	11%	11%	12%	12%	13%	10%	4%	11%	12%	14%	10%	10%	13%	7%	15%	9%
							*			F						MO
6	208	94	114	56	77	75	20	62	86	40	46	53	109	35	117	57
	10%	10%	11%	10%	11%	10%	13%	8%	11%	13%	8%	14%	10%	11%	13%	7%
							*			G		J			O	
5	470	242	228	112	157	201	44	168	179	79	172	83	214	74	229	166
	23%	25%	22%	21%	23%	26%	28%	22%	23%	26%	30%	22%	21%	24%	26%	21%
							*					KL				O
4	125	64	61	39	38	47	21	47	47	10	63	29	32	36	66	23
	6%	7%	6%	7%	6%	6%	13%	6%	6%	3%	11%	8%	3%	12%	7%	3%
							HI*		I		L	L		O	O	
Bottom 3 Box (Net)	182	83	99	38	80	64	16	71	70	26	109	39	34	99	59	25
	9%	9%	10%	7%	12%	8%	10%	9%	9%	8%	19%	10%	3%	31%	7%	3%
				E			*				KL	L		NO	O	
3	82	44	38	18	41	23	8	33	30	10	42	22	19	38	32	12
	4%	4%	4%	3%	6%	3%	5%	4%	4%	3%	7%	6%	2%	12%	4%	1%
				E			*				L	L		NO	O	
2	46	15	31	7	16	23	-	17	23	6	27	8	11	24	14	8
	2%	2%	3%	1%	2%	3%	-	2%	3%	2%	5%	2%	1%	8%	2%	1%
							*				L			NO		
1 - Much worse (1)	55	25	30	13	24	18	8	20	17	9	41	9	5	37	13	5
	3%	3%	3%	2%	3%	2%	5%	3%	2%	3%	7%	2%	*	12%	1%	1%
							*				KL	L		NO		
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.6	6.6	6.6	6.9	6.4	6.6	6	6.7	6.7	6.5	5.5	6.5	7.3	4.8	6.4	7.5
				D			*	F	F			J	JK		M	MN
Std Dev	2.37	2.34	2.4	2.35	2.35	2.38	2.33	2.42	2.37	2.22	2.41	2.32	2.1	2.42	2.08	2.17

Std. Dev.																
Std. Err.	0.05	0.07	0.07	0.1	0.09	0.09	0.19	0.09	0.08	0.13	0.1	0.12	0.07	0.14	0.07	0.08
Median	7	7	7	7	6	7	5	7	7	6	5	6	7	5	6	8

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

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	1004	482	521	309	318	377	54	408	399	144	195	182	626	98	401	505
	50%	50%	51%	57%	47%	49%	34%	54%	51%	47%	34%	48%	60%	31%	46%	63%
				D			*	FI	F			J	JK		M	MN
10 - Much better (10)	480	235	245	167	134	179	29	189	204	58	78	80	322	45	173	262
	24%	24%	24%	31%	20%	23%	18%	25%	26%	19%	14%	21%	31%	14%	20%	32%
				DE			*	I	I			J	JK			MN
9	225	112	112	62	79	84	4	74	108	39	38	42	145	16	91	117
	11%	12%	11%	11%	12%	11%	3%	10%	14%	13%	7%	11%	14%	5%	10%	15%
							*		F	F			J		M	MN
8	299	135	164	80	104	114	21	145	86	47	79	61	159	37	136	126
	15%	14%	16%	15%	15%	15%	13%	19%	11%	15%	14%	16%	15%	12%	15%	16%
							*	H		H						
7	211	106	104	62	73	76	27	66	78	40	64	38	108	26	124	60
	11%	11%	10%	11%	11%	10%	17%	9%	10%	13%	11%	10%	10%	8%	14%	7%
							*								O	
6	159	70	88	36	63	59	13	57	59	30	41	34	83	31	72	55
	8%	7%	9%	7%	9%	8%	8%	8%	7%	10%	7%	9%	8%	10%	8%	7%
							*									
5	364	187	177	78	121	165	34	126	139	66	139	72	153	52	176	137
	18%	19%	17%	14%	18%	21%	21%	17%	18%	21%	24%	19%	15%	16%	20%	17%
						C	*				L					
4	100	54	45	27	31	42	19	31	40	11	34	24	42	23	54	22
	5%	6%	4%	5%	5%	5%	12%	4%	5%	3%	6%	6%	4%	7%	6%	3%
							GHI*							O	O	
Bottom 3 Box (Net)	165	73	92	35	74	56	13	64	71	18	102	32	30	85	53	27
	8%	7%	9%	6%	11%	7%	8%	8%	9%	6%	18%	8%	3%	27%	6%	3%
				E			*		I		KL	L		NO	O	
3	70	27	44	19	34	17	5	30	28	8	40	14	17	33	25	13
	4%	3%	4%	3%	5%	2%	3%	4%	4%	2%	7%	4%	2%	10%	3%	2%
				E			*				L			NO		
2	34	16	18	2	15	17	-	14	16	4	22	5	7	16	9	9
	2%	2%	2%	*	2%	2%	-	2%	2%	1%	4%	1%	1%	5%	1%	1%
							*				L			NO		
1 - Much worse (1)	61	30	30	14	25	21	8	20	27	6	40	14	7	36	20	5
	3%	3%	3%	3%	4%	3%	5%	3%	3%	2%	7%	4%	1%	11%	2%	1%
							*				L	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	7.1	7.1	7.1	7.5	6.9	7	6.5	7.2	7.1	7.1	6.1	6.9	7.7	5.7	7	7.8
				DE			*	F			J	JK		M	MN	
Std Dev	2.47	2.47	2.47	2.4	2.51	2.45	2.43	2.44	2.56	2.26	2.63	2.46	2.16	2.87	2.3	2.2

Std. Dev.																
Std. Err.	0.06	0.08	0.08	0.1	0.1	0.09	0.19	0.09	0.09	0.13	0.11	0.13	0.07	0.16	0.08	0.08
Median	8	7	8	8	7	7	7	8	8	7	6	7	8	5	7	8

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Paying for your own or someone else's education

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	483	259	224	102	133	248	28	161	204	90	61	71	351	16	119	348
	24%	27%	22%	19%	20%	32%	18%	21%	26%	29%	11%	19%	34%	5%	14%	43%
						CD	*			G		J	JK		M	MN
10 - Extremely confident (10)	251	136	115	29	62	159	13	79	119	40	33	42	176	8	39	203
	13%	14%	11%	5%	9%	21%	8%	11%	15%	13%	6%	11%	17%	3%	4%	25%
						CD	*					J	JK			MN
9	89	41	48	31	25	33	-	37	35	17	9	10	71	1	29	60
	4%	4%	5%	6%	4%	4%	-	5%	4%	6%	2%	3%	7%	*	3%	7%
							*			F			JK		M	MN
8	143	82	61	41	46	56	15	45	50	33	19	20	104	7	51	85
	7%	8%	6%	8%	7%	7%	10%	6%	6%	11%	3%	5%	10%	2%	6%	11%
							*			GH			JK			MN
7	175	102	73	56	71	48	1	58	75	41	38	30	108	16	70	89
	9%	11%	7%	10%	10%	6%	1%	8%	10%	13%	7%	8%	10%	5%	8%	11%
		B			E		*		F	FGH						M
6	142	60	82	47	53	42	4	56	52	30	22	27	93	5	82	55
	7%	6%	8%	9%	8%	5%	3%	8%	7%	10%	4%	7%	9%	1%	9%	7%
							*			FH			J		M	M
5	346	192	155	82	125	139	35	138	128	46	104	66	176	30	210	106
	17%	20%	15%	15%	18%	18%	22%	18%	16%	15%	18%	17%	17%	9%	24%	13%
		B					*									MO
4	141	77	64	45	48	48	14	58	47	22	46	35	61	22	74	46
	7%	8%	6%	8%	7%	6%	9%	8%	6%	7%	8%	9%	6%	7%	8%	6%
							*									
Bottom 3 Box (Net)	714	282	432	215	251	248	77	279	279	80	304	155	254	227	324	163
	36%	29%	42%	39%	37%	32%	48%	37%	36%	26%	53%	41%	24%	72%	37%	20%
			A				I*	I	I		KL	L		NO	O	
3	145	60	85	37	64	43	3	54	66	22	34	28	83	29	78	38
	7%	6%	8%	7%	9%	6%	2%	7%	8%	7%	6%	7%	8%	9%	9%	5%
					E		*							O	O	
2	123	58	66	52	32	39	16	37	54	15	51	31	41	26	63	35
	6%	6%	6%	10%	5%	5%	10%	5%	7%	5%	9%	8%	4%	8%	7%	4%
				DE			*				L	L				
1 - Not at all confident (1)	446	164	282	126	154	166	57	188	159	42	220	96	130	173	183	90
	22%	17%	27%	23%	23%	21%	36%	25%	20%	14%	38%	25%	12%	55%	21%	11%
			A				HI*	I	I		KL	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5	5.3	4.6	4.6	4.8	5.4	3.8	4.8	5.1	5.6	3.6	4.5	5.9	2.6	4.5	6.4
		B				CD	*	F	F	FGH		J	JK		M	MN

Std. Dev.	3.06	2.98	3.11	2.86	2.9	3.29	2.92	3.02	3.13	2.88	2.76	2.98	2.94	2.33	2.59	3.05
Std. Err.	0.07	0.1	0.1	0.12	0.11	0.12	0.23	0.11	0.11	0.16	0.12	0.15	0.09	0.13	0.09	0.11
Median	5	5	5	5	5	5	4	5	5	6	3	5	6	1	5	7

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Having an illness and being unable to work for three months

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	581	326	255	125	131	324	35	212	235	99	93	89	399	21	147	413
	29%	33%	25%	23%	19%	42%	22%	28%	30%	32%	16%	23%	38%	7%	17%	51%
		B				CD	*				J	JK		M	MN	
10 - Extremely confident (10)	260	149	111	29	57	175	10	85	119	46	23	44	194	7	42	211
	13%	15%	11%	5%	8%	23%	6%	11%	15%	15%	4%	11%	19%	2%	5%	26%
		B				CD	*				J	JK			MN	
9	120	61	59	38	23	59	3	50	49	18	17	16	86	2	37	81
	6%	6%	6%	7%	3%	8%	2%	7%	6%	6%	3%	4%	8%	1%	4%	10%
						D	*					JK		M	MN	
8	201	116	85	59	52	90	22	77	66	36	52	29	119	12	67	122
	10%	12%	8%	11%	8%	12%	14%	10%	8%	12%	9%	8%	11%	4%	8%	15%
		B				D	*									MN
7	185	91	93	50	73	62	5	60	82	38	25	36	123	10	77	98
	9%	9%	9%	9%	11%	8%	3%	8%	10%	12%	4%	9%	12%	3%	9%	12%
						*				F		J	J		M	M
6	177	93	84	55	60	62	18	61	62	35	41	33	103	7	108	61
	9%	10%	8%	10%	9%	8%	11%	8%	8%	11%	7%	9%	10%	2%	12%	8%
						*				H					MO	M
5	321	158	163	93	113	115	26	148	108	39	124	61	137	41	181	98
	16%	16%	16%	17%	17%	15%	17%	20%	14%	13%	22%	16%	13%	13%	21%	12%
						*		HI			L				MO	
4	160	73	87	42	76	42	9	65	63	22	40	38	81	25	101	34
	8%	8%	8%	8%	11%	5%	6%	9%	8%	7%	7%	10%	8%	8%	11%	4%
					E		*								O	
Bottom 3 Box (Net)	579	232	347	181	228	170	64	204	236	75	252	126	200	210	266	102
	29%	24%	34%	33%	34%	22%	41%	27%	30%	24%	44%	33%	19%	67%	30%	13%
			A	E	E		GI*		I		KL	L		NO	O	
3	149	64	85	47	57	44	4	52	73	20	41	26	81	39	75	35
	7%	7%	8%	9%	8%	6%	2%	7%	9%	6%	7%	7%	8%	12%	9%	4%
						*								O	O	
2	100	45	55	36	39	25	11	30	44	15	46	22	32	32	54	14
	5%	5%	5%	7%	6%	3%	7%	4%	6%	5%	8%	6%	3%	10%	6%	2%
					E		*				L			O	O	
1 - Not at all confident (1)	330	123	207	98	132	100	50	122	119	40	165	78	87	139	137	54
	16%	13%	20%	18%	19%	13%	32%	16%	15%	13%	29%	20%	8%	44%	16%	7%
			A	E			GHI*				KL	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.4	5.8	5.1	5	4.9	6.2	4.4	5.4	5.5	5.8	4.2	5	6.3	2.9	4.8	7
		B				CD	*	F	F	FG		J	JK		M	MN

Std. Dev.	2.98	2.92	2.99	2.78	2.81	3.07	2.99	2.9	3.03	2.91	2.74	2.97	2.82	2.35	2.55	2.72
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.11	0.24	0.11	0.11	0.17	0.11	0.15	0.09	0.13	0.09	0.1
Median	5	6	5	5	5	6	5	5	5	6	4	5	7	2	5	8

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Unexpected auto repairs or purchase

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	577	336	241	135	161	280	19	208	246	104	64	79	434	16	139	421
	29%	35%	23%	25%	24%	36%	12%	28%	31%	34%	11%	21%	42%	5%	16%	52%
		B				CD	*	F	F	F		J	JK		M	MN
10 - Extremely confident (10)	251	153	98	45	66	140	7	77	122	44	22	34	195	5	32	214
	13%	16%	9%	8%	10%	18%	5%	10%	16%	14%	4%	9%	19%	1%	4%	27%
		B				CD	*		FG	F		J	JK			MN
9	130	85	44	37	33	59	4	56	49	19	18	22	89	1	45	84
	6%	9%	4%	7%	5%	8%	3%	8%	6%	6%	3%	6%	9%	*	5%	10%
		B					*						J		M	MN
8	196	97	99	53	61	81	7	74	75	40	24	22	150	11	62	123
	10%	10%	10%	10%	9%	10%	5%	10%	10%	13%	4%	6%	14%	4%	7%	15%
							*			F			JK			MN
7	219	115	104	40	80	99	13	76	83	47	22	41	156	12	99	108
	11%	12%	10%	7%	12%	13%	8%	10%	11%	15%	4%	11%	15%	4%	11%	13%
						C	*			GH		J	J		M	M
6	180	87	93	63	58	59	20	70	59	31	42	40	98	12	108	60
	9%	9%	9%	11%	9%	8%	13%	9%	7%	10%	7%	10%	9%	4%	12%	7%
							*									MO
5	324	148	176	90	123	110	35	123	127	40	111	63	149	31	213	80
	16%	15%	17%	17%	18%	14%	22%	16%	16%	13%	19%	16%	14%	10%	24%	10%
							*									MO
4	172	73	99	58	65	48	7	74	68	23	55	37	80	39	91	43
	9%	8%	10%	11%	10%	6%	4%	10%	9%	8%	10%	10%	8%	12%	10%	5%
					E		*							O	O	
Bottom 3 Box (Net)	532	214	317	160	194	178	65	201	202	63	281	124	126	205	231	96
	27%	22%	31%	29%	28%	23%	41%	27%	26%	21%	49%	32%	12%	65%	26%	12%
			A		E		GHI*		I		KL	L		NO	O	
3	156	58	98	43	62	51	6	66	66	18	61	38	58	41	90	26
	8%	6%	10%	8%	9%	7%	4%	9%	8%	6%	11%	10%	6%	13%	10%	3%
			A				*				L	L		O	O	
2	86	33	52	14	40	31	12	23	36	15	44	29	13	33	39	14
	4%	3%	5%	3%	6%	4%	8%	3%	5%	5%	8%	7%	1%	10%	4%	2%
							*				L	L		NO	O	
1 - Not at all confident (1)	289	123	167	103	91	96	47	112	100	30	176	58	55	131	102	56
	14%	13%	16%	19%	13%	12%	30%	15%	13%	10%	31%	15%	5%	42%	12%	7%
				E			GHI*	I			KL	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.5	6	5.1	5.1	5.3	6	4.2	5.4	5.7	6	3.8	5	6.7	2.9	5	7.1
		B				CD	*	F	F	FGH		J	JK		M	MN

Std. Dev.	2.9	2.92	2.82	2.84	2.76	2.98	2.75	2.84	2.94	2.78	2.61	2.8	2.55	2.22	2.39	2.71
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.11	0.22	0.1	0.11	0.16	0.11	0.14	0.08	0.13	0.08	0.1
Median	5	6	5	5	5	6	5	5	5	6	4	5	7	2	5	8

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - The death of an immediate family member

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	521	298	223	99	145	277	25	184	216	96	58	83	380	22	151	348
	26%	31%	22%	18%	21%	36%	16%	24%	28%	31%	10%	22%	36%	7%	17%	43%
		B				CD	*			FG		J	JK		M	MN
10 - Extremely confident (10)	210	119	91	24	53	133	8	59	105	38	25	31	153	7	33	170
	10%	12%	9%	4%	8%	17%	5%	8%	13%	12%	4%	8%	15%	2%	4%	21%
						CD	*		G	G			JK			MN
9	105	64	41	33	21	51	2	46	40	18	10	19	76	7	39	60
	5%	7%	4%	6%	3%	7%	1%	6%	5%	6%	2%	5%	7%	2%	4%	7%
		B				D	*					J	J			MN
8	206	115	91	42	71	93	15	79	72	40	23	33	151	8	80	118
	10%	12%	9%	8%	10%	12%	10%	11%	9%	13%	4%	9%	14%	3%	9%	15%
							*			H		J	JK		M	MN
7	192	81	111	40	72	80	7	76	70	39	33	44	115	8	88	96
	10%	8%	11%	7%	11%	10%	5%	10%	9%	13%	6%	11%	11%	3%	10%	12%
							*			FH		J	J		M	M
6	153	75	78	55	53	46	15	48	60	31	33	27	93	10	78	65
	8%	8%	8%	10%	8%	6%	10%	6%	8%	10%	6%	7%	9%	3%	9%	8%
							*								M	M
5	333	167	166	76	134	123	28	121	141	43	109	64	160	32	194	107
	17%	17%	16%	14%	20%	16%	17%	16%	18%	14%	19%	17%	15%	10%	22%	13%
							*								MO	
4	149	76	73	35	58	55	9	46	66	28	40	26	83	31	84	34
	7%	8%	7%	6%	9%	7%	6%	6%	8%	9%	7%	7%	8%	10%	9%	4%
							*							O	O	
Bottom 3 Box (Net)	654	276	378	241	219	195	74	276	233	72	303	139	212	211	286	158
	33%	28%	37%	44%	32%	25%	47%	37%	30%	23%	53%	36%	20%	67%	33%	20%
			A	DE	E		HI*	HI	I		KL	L		NO	O	
3	153	70	83	58	46	49	6	79	57	11	78	20	55	32	78	43
	8%	7%	8%	11%	7%	6%	4%	11%	7%	4%	14%	5%	5%	10%	9%	5%
							*	I	I		KL			O	O	
2	146	69	77	59	46	41	12	68	48	17	59	36	50	43	68	35
	7%	7%	7%	11%	7%	5%	8%	9%	6%	6%	10%	9%	5%	14%	8%	4%
				E			*				L	L		NO	O	
1 - Not at all confident (1)	355	137	218	124	127	105	56	128	127	44	165	84	106	136	140	79
	18%	14%	21%	23%	19%	14%	35%	17%	16%	14%	29%	22%	10%	43%	16%	10%
			A	E	E		GHI*				L	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.2	5.5	4.9	4.4	4.9	5.8	4	5	5.3	5.7	3.8	4.8	6	2.9	4.8	6.4
		B			C	CD	*	F	F	FGH		J	JK		M	MN

Std. Dev.	2.95	2.94	2.93	2.82	2.8	3.02	2.86	2.9	2.97	2.89	2.58	2.96	2.82	2.36	2.57	2.92
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.11	0.23	0.11	0.11	0.16	0.11	0.15	0.09	0.13	0.09	0.1
Median	5	5	5	4	5	6	4	5	5	6	3	5	6	2	5	7

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	627	321	306	158	187	282	35	236	243	113	107	111	409	49	194	384
	31%	33%	30%	29%	27%	36%	22%	31%	31%	37%	19%	29%	39%	16%	22%	48%
						D	*			FH		J	JK			MN
10 - Extremely confident (10)	348	165	182	89	89	169	15	135	146	52	56	75	217	29	92	226
	17%	17%	18%	16%	13%	22%	9%	18%	19%	17%	10%	19%	21%	9%	10%	28%
						D	*					J	J			MN
9	112	71	41	32	36	44	8	47	36	21	16	18	77	8	43	61
	6%	7%	4%	6%	5%	6%	5%	6%	5%	7%	3%	5%	7%	3%	5%	8%
		B					*						J			M
8	167	84	83	37	61	69	13	54	61	40	35	18	114	12	59	96
	8%	9%	8%	7%	9%	9%	8%	7%	8%	13%	6%	5%	11%	4%	7%	12%
							*			GH			JK			MN
7	147	73	73	39	50	58	2	42	68	34	27	30	89	6	64	77
	7%	8%	7%	7%	7%	7%	1%	6%	9%	11%	5%	8%	9%	2%	7%	9%
							*		F	FG			J		M	M
6	159	77	82	52	54	52	7	59	60	33	39	37	83	11	98	49
	8%	8%	8%	10%	8%	7%	5%	8%	8%	11%	7%	10%	8%	4%	11%	6%
							*									MO
5	394	205	189	101	145	148	34	160	149	52	135	64	196	51	226	118
	20%	21%	18%	19%	21%	19%	22%	21%	19%	17%	23%	17%	19%	16%	26%	15%
							*									MO
4	106	45	61	26	42	38	4	40	45	17	31	20	55	14	57	35
	5%	5%	6%	5%	6%	5%	2%	5%	6%	6%	5%	5%	5%	5%	6%	4%
							*									
Bottom 3 Box (Net)	570	253	317	170	203	197	76	214	220	60	237	122	211	183	242	145
	28%	26%	31%	31%	30%	25%	48%	28%	28%	19%	41%	32%	20%	58%	27%	18%
							GHI*	I	I		KL	L		NO	O	
3	117	52	65	26	50	41	7	47	49	14	27	35	55	25	60	32
	6%	5%	6%	5%	7%	5%	4%	6%	6%	5%	5%	9%	5%	8%	7%	4%
							*					L		O		
2	97	57	40	39	26	31	22	21	41	12	38	23	35	24	47	25
	5%	6%	4%	7%	4%	4%	14%	3%	5%	4%	7%	6%	3%	8%	5%	3%
							GHI*				L			O		
1 - Not at all confident (1)	356	144	213	105	126	125	47	145	130	33	171	64	121	134	135	88
	18%	15%	21%	19%	19%	16%	30%	19%	17%	11%	30%	17%	12%	42%	15%	11%
		A					HI*	I	I		KL	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.5	5.7	5.4	5.4	5.3	5.9	4.2	5.5	5.6	6.1	4.4	5.5	6.2	3.6	5.2	6.7
						D	*	F	F	FGH		J	JK		M	MN

Std. Dev.	3.1	3.04	3.16	3.14	2.98	3.16	3.1	3.14	3.1	2.84	2.99	3.15	2.97	3.02	2.76	3.03
Std. Err.	0.07	0.1	0.1	0.13	0.11	0.11	0.25	0.11	0.11	0.16	0.12	0.16	0.09	0.17	0.09	0.11
Median	5	5	5	5	5	6	4	5	5	6	5	5	6	2.2	5	7

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Loss of employment / change in wage or seasonal work

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	534	295	239	96	123	315	32	210	216	76	76	90	368	18	133	383
	27%	30%	23%	18%	18%	41%	20%	28%	27%	25%	13%	23%	35%	6%	15%	47%
		B				CD	*					J	JK		M	MN
10 - Extremely confident (10)	274	161	113	27	56	191	10	96	131	37	30	45	199	6	50	218
	14%	17%	11%	5%	8%	25%	6%	13%	17%	12%	5%	12%	19%	2%	6%	27%
		B				CD	*		FI			J	JK			MN
9	105	58	47	31	26	48	5	42	41	16	15	17	73	4	42	59
	5%	6%	5%	6%	4%	6%	3%	6%	5%	5%	3%	5%	7%	1%	5%	7%
							*						J			M
8	154	75	79	38	41	76	17	71	43	23	31	27	96	8	41	105
	8%	8%	8%	7%	6%	10%	11%	9%	6%	8%	5%	7%	9%	3%	5%	13%
						D	*	H								MN
7	167	84	83	45	63	60	3	65	59	40	25	37	105	9	70	89
	8%	9%	8%	8%	9%	8%	2%	9%	7%	13%	4%	10%	10%	3%	8%	11%
							*			FGH		J	J		M	M
6	145	79	66	41	58	45	11	42	68	24	31	24	90	6	75	64
	7%	8%	6%	8%	9%	6%	7%	6%	9%	8%	5%	6%	9%	2%	9%	8%
							*								M	M
5	348	168	180	101	119	128	31	144	121	51	119	64	165	31	214	103
	17%	17%	18%	19%	17%	17%	20%	19%	15%	17%	21%	17%	16%	10%	24%	13%
							*								MO	
4	148	70	77	45	65	37	13	56	59	20	43	28	77	11	96	41
	7%	7%	8%	8%	10%	5%	8%	7%	8%	6%	8%	7%	7%	3%	11%	5%
					E		*								MO	
Bottom 3 Box (Net)	661	277	384	217	253	190	69	234	262	96	281	140	239	239	293	128
	33%	28%	37%	40%	37%	25%	43%	31%	33%	31%	49%	37%	23%	76%	33%	16%
			A	E	E		*				KL	L		NO	O	
3	160	65	95	54	58	48	8	55	68	30	31	36	92	37	88	35
	8%	7%	9%	10%	9%	6%	5%	7%	9%	10%	5%	10%	9%	12%	10%	4%
							*							O	O	
2	119	55	64	44	46	29	16	38	49	16	70	23	26	45	56	18
	6%	6%	6%	8%	7%	4%	10%	5%	6%	5%	12%	6%	2%	14%	6%	2%
				E	E		*				KL	L		NO	O	
1 - Not at all confident (1)	381	156	226	120	148	113	45	141	145	51	180	81	121	157	149	76
	19%	16%	22%	22%	22%	15%	28%	19%	19%	16%	31%	21%	12%	50%	17%	9%
			A	E	E		I*				KL	L		NO	O	
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.2	5.5	4.9	4.5	4.7	6.1	4.2	5.3	5.3	5.3	3.9	5	6	2.6	4.7	6.8
		B				CD	*	F	F	F		J	JK		M	MN

Std. Dev.	3.05	3.06	3.01	2.77	2.84	3.18	2.9	3.02	3.13	2.93	2.75	3.02	2.95	2.26	2.59	2.91
Std. Err.	0.07	0.1	0.09	0.12	0.11	0.11	0.23	0.11	0.11	0.17	0.11	0.15	0.09	0.13	0.09	0.1
Median	5	5	5	5	5	6	4	5	5	5	4	5	6	1.8	5	7

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

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	491	203	287	156	190	144	51	179	206	55	182	108	201	181	214	96
	25%	21%	28%	29%	28%	19%	32%	24%	26%	18%	32%	28%	19%	58%	24%	12%
			A	E	E		I*		I		L	L		NO	O	
10 - Strongly agree (10)	260	106	154	85	96	79	27	100	112	22	102	63	95	117	95	48
	13%	11%	15%	16%	14%	10%	17%	13%	14%	7%	18%	17%	9%	37%	11%	6%
			A				I*	I	I		L	L		NO	O	
9	89	41	48	17	47	25	6	34	37	12	31	19	39	29	47	13
	4%	4%	5%	3%	7%	3%	4%	4%	5%	4%	5%	5%	4%	9%	5%	2%
					E		*							O	O	
8	141	56	85	54	47	40	18	45	57	22	49	25	67	35	71	36
	7%	6%	8%	10%	7%	5%	11%	6%	7%	7%	9%	7%	6%	11%	8%	4%
					E		*							O	O	
7	172	72	100	54	76	42	22	54	71	24	44	43	85	23	105	44
	9%	7%	10%	10%	11%	5%	14%	7%	9%	8%	8%	11%	8%	7%	12%	5%
					E	E	*								O	
6	159	83	75	46	56	57	13	48	65	34	41	32	85	21	102	36
	8%	9%	7%	8%	8%	7%	8%	6%	8%	11%	7%	8%	8%	7%	12%	4%
							*			G					O	
5	300	176	124	89	99	112	26	126	105	43	117	61	122	36	178	86
	15%	18%	12%	16%	15%	14%	17%	17%	13%	14%	20%	16%	12%	11%	20%	11%
							*				L				MO	
4	132	71	61	27	54	51	10	51	52	19	35	25	71	10	83	39
	7%	7%	6%	5%	8%	7%	6%	7%	7%	6%	6%	6%	7%	3%	9%	5%
							*								MO	
Bottom 3 Box (Net)	750	368	382	175	204	370	36	294	287	133	156	114	479	44	198	507
	37%	38%	37%	32%	30%	48%	23%	39%	37%	43%	27%	30%	46%	14%	23%	63%
						CD	*	F	F	FH			JK		M	MN
3	154	64	91	26	62	66	5	57	63	28	32	28	94	10	71	73
	8%	7%	9%	5%	9%	9%	3%	8%	8%	9%	5%	7%	9%	3%	8%	9%
							*								M	M
2	185	100	85	58	47	80	8	82	61	33	47	26	112	17	70	98
	9%	10%	8%	11%	7%	10%	5%	11%	8%	11%	8%	7%	11%	5%	8%	12%
						D	*									MN
1 - Strongly disagree (1)	411	204	207	92	95	223	23	154	162	72	78	59	274	18	57	336
	21%	21%	20%	17%	14%	29%	14%	21%	21%	23%	14%	16%	26%	6%	6%	42%
						CD	*						JK			MN
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5	4.8	5.2	5.4	5.5	4.3	5.8	4.9	5.1	4.5	5.6	5.5	4.4	7.3	5.6	3.4
			A	E	E		GI*		I		L	L		NO	O	

Std. Dev.	3.08	2.98	3.17	3.09	2.98	3.04	2.97	3.1	3.13	2.89	3.04	3.05	3.02	2.9	2.59	2.82
Std. Err.	0.07	0.1	0.1	0.13	0.11	0.11	0.24	0.11	0.11	0.16	0.13	0.16	0.09	0.16	0.09	0.1
Median	5	5	5	5	5	4	6	5	5	5	5	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 the following: - I am concerned about the impact of rising interest rates on my financial situation

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	452	183	269	149	159	144	36	168	181	67	198	92	162	144	164	143
	23%	19%	26%	27%	23%	19%	23%	22%	23%	22%	34%	24%	16%	46%	19%	18%
			A	E			*				KL	L		NO		
10 - Strongly agree (10)	186	67	119	59	67	60	19	69	73	25	84	40	62	83	60	43
	9%	7%	12%	11%	10%	8%	12%	9%	9%	8%	15%	10%	6%	26%	7%	5%
			A				*				L	L		NO		
9	97	46	52	34	36	27	7	52	28	9	46	14	37	23	32	41
	5%	5%	5%	6%	5%	4%	5%	7%	4%	3%	8%	4%	4%	7%	4%	5%
							*	HI			KL					
8	169	71	98	56	56	57	10	46	79	33	67	39	63	38	72	59
	8%	7%	9%	10%	8%	7%	6%	6%	10%	11%	12%	10%	6%	12%	8%	7%
							*		G	G	L	L				
7	257	120	137	89	93	75	14	118	90	35	71	58	129	45	133	79
	13%	12%	13%	16%	14%	10%	9%	16%	11%	12%	12%	15%	12%	14%	15%	10%
				E	E		*								O	
6	238	120	118	55	107	76	23	69	105	41	49	45	144	29	148	62
	12%	12%	11%	10%	16%	10%	15%	9%	13%	13%	8%	12%	14%	9%	17%	8%
					E		*					J			MO	
5	372	174	199	107	124	142	33	150	136	54	111	76	186	29	207	137
	19%	18%	19%	20%	18%	18%	21%	20%	17%	18%	19%	20%	18%	9%	24%	17%
							*								MO	M
4	148	72	76	38	55	55	9	54	58	27	32	31	84	15	85	47
	7%	7%	7%	7%	8%	7%	6%	7%	7%	9%	6%	8%	8%	5%	10%	6%
							*								O	
Bottom 3 Box (Net)	535	304	231	108	143	283	43	193	216	83	116	82	337	53	143	339
	27%	31%	22%	20%	21%	37%	27%	26%	28%	27%	20%	21%	32%	17%	16%	42%
		B				CD	*						JK			MN
3	126	68	58	33	35	57	5	49	50	23	20	29	76	18	57	51
	6%	7%	6%	6%	5%	7%	3%	6%	6%	7%	4%	8%	7%	6%	7%	6%
							*					J	J			
2	123	62	61	24	35	64	5	48	51	20	32	22	70	17	41	65
	6%	6%	6%	4%	5%	8%	3%	6%	6%	6%	5%	6%	7%	5%	5%	8%
						D	*									N
1 - Strongly disagree (1)	286	174	112	51	73	162	33	96	116	40	64	31	191	18	45	223
	14%	18%	11%	9%	11%	21%	21%	13%	15%	13%	11%	8%	18%	6%	5%	28%
		B				CD	*						JK			MN
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.3	5	5.6	5.8	5.6	4.7	5.2	5.4	5.3	5.3	6	5.7	4.8	6.8	5.6	4.4
			A	E	E		*				L	L		NO	O	

Std. Dev.	2.75	2.74	2.72	2.63	2.62	2.83	2.94	2.74	2.76	2.66	2.84	2.56	2.67	2.83	2.23	2.9
Std. Err.	0.06	0.09	0.08	0.11	0.1	0.1	0.23	0.1	0.1	0.15	0.12	0.13	0.08	0.16	0.08	0.1
Median	5	5	6	6	6	5	5	5	5	5	6	6	5	7	6	5

On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am worried that me or someone in my household could lose their job

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	275	112	163	101	104	70	12	96	118	49	106	59	110	73	109	94
	14%	12%	16%	19%	15%	9%	8%	13%	15%	16%	18%	15%	11%	23%	12%	12%
			A	E	E		*				L	L		NO		
10 - Strongly agree (10)	118	40	78	41	48	29	7	43	50	18	46	27	46	40	31	47
	6%	4%	8%	7%	7%	4%	4%	6%	6%	6%	8%	7%	4%	13%	4%	6%
			A	E	E		*				L			NO		
9	63	22	41	21	19	24	3	20	29	12	22	15	26	16	32	15
	3%	2%	4%	4%	3%	3%	2%	3%	4%	4%	4%	4%	3%	5%	4%	2%
							*							O		
8	93	50	43	40	36	17	3	33	39	19	38	16	38	16	46	31
	5%	5%	4%	7%	5%	2%	2%	4%	5%	6%	7%	4%	4%	5%	5%	4%
				E	E		*									
7	165	86	79	70	58	38	11	60	63	30	56	40	70	23	90	52
	8%	9%	8%	13%	8%	5%	7%	8%	8%	10%	10%	10%	7%	7%	10%	6%
				E	E		*								O	
6	143	56	87	43	65	35	8	35	72	27	25	33	85	16	75	52
	7%	6%	8%	8%	10%	4%	5%	5%	9%	9%	4%	9%	8%	5%	8%	6%
				E			*	G	G		J	J				
5	334	176	158	92	145	97	34	128	123	50	135	61	138	53	194	86
	17%	18%	15%	17%	21%	13%	21%	17%	16%	16%	24%	16%	13%	17%	22%	11%
				E			*				KL			O	O	
4	140	75	65	36	63	41	4	64	50	22	48	28	64	16	89	36
	7%	8%	6%	7%	9%	5%	2%	8%	6%	7%	8%	7%	6%	5%	10%	4%
				E			*								MO	
Bottom 3 Box (Net)	945	468	477	204	246	494	89	368	359	129	206	163	576	134	324	487
	47%	48%	46%	37%	36%	64%	56%	49%	46%	42%	36%	43%	55%	43%	37%	60%
						CD	I*					JK			MN	
3	207	88	119	75	69	64	17	82	76	33	39	38	129	33	96	78
	10%	9%	12%	14%	10%	8%	11%	11%	10%	11%	7%	10%	12%	10%	11%	10%
				E			*					J				
2	166	80	87	42	42	83	12	65	63	26	48	27	91	41	60	65
	8%	8%	8%	8%	6%	11%	7%	9%	8%	9%	8%	7%	9%	13%	7%	8%
						D	*							N		
1 - Strongly disagree (1)	571	300	271	88	136	348	60	221	219	70	118	98	355	60	168	343
	29%	31%	26%	16%	20%	45%	38%	29%	28%	23%	21%	26%	34%	19%	19%	43%
						CD	I*	I	I				JK			MN
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	4.1	3.9	4.3	4.9	4.6	3.2	3.6	4	4.2	4.5	4.7	4.4	3.7	4.8	4.5	3.5
			A	E	E		*			FG	L	L		O	O	

Std. Dev.	2.8	2.7	2.89	2.76	2.69	2.67	2.65	2.76	2.85	2.79	2.82	2.86	2.7	3.08	2.52	2.86
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.1	0.21	0.1	0.1	0.16	0.12	0.15	0.08	0.17	0.08	0.1
Median	4	4	4	5	5	2	3	4	4	5	5	4.9	3	5	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 am confident I won't have any debt in retirement

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	655	335	319	169	172	314	46	231	268	110	98	106	451	30	181	444
	33%	34%	31%	31%	25%	40%	29%	31%	34%	36%	17%	28%	43%	10%	21%	55%
						CD	*					J	JK		M	MN
10 - Strongly agree (10)	320	168	152	68	73	179	31	92	146	50	35	48	237	14	65	241
	16%	17%	15%	12%	11%	23%	20%	12%	19%	16%	6%	12%	23%	4%	7%	30%
						CD	*		G			J	JK			MN
9	145	74	71	42	35	68	5	61	50	29	23	20	102	5	37	104
	7%	8%	7%	8%	5%	9%	3%	8%	6%	10%	4%	5%	10%	2%	4%	13%
						D	*			H			JK			MN
8	189	93	96	59	64	67	10	78	72	30	39	38	112	12	79	99
	9%	10%	9%	11%	9%	9%	6%	10%	9%	10%	7%	10%	11%	4%	9%	12%
							*								M	M
7	175	86	89	52	79	44	8	59	70	39	34	18	123	18	90	67
	9%	9%	9%	10%	12%	6%	5%	8%	9%	13%	6%	5%	12%	6%	10%	8%
					E		*			GH			JK			
6	131	65	66	44	52	36	3	37	64	28	25	30	76	6	83	42
	7%	7%	6%	8%	8%	5%	2%	5%	8%	9%	4%	8%	7%	2%	9%	5%
					E		*			FG					MO	
5	332	144	189	105	122	105	21	153	118	40	112	72	148	54	191	88
	17%	15%	18%	19%	18%	14%	13%	20%	15%	13%	19%	19%	14%	17%	22%	11%
					E		*	I						O	O	
4	159	91	69	57	49	52	21	58	55	24	61	26	72	13	96	51
	8%	9%	7%	11%	7%	7%	13%	8%	7%	8%	11%	7%	7%	4%	11%	6%
							*								MO	
Bottom 3 Box (Net)	550	253	297	120	207	223	60	213	209	67	245	131	174	193	240	117
	27%	26%	29%	22%	30%	29%	38%	28%	27%	22%	43%	34%	17%	61%	27%	14%
					C		I*	I	I		L	L		NO	O	
3	164	75	88	45	67	52	10	75	55	24	58	42	64	33	95	35
	8%	8%	9%	8%	10%	7%	6%	10%	7%	8%	10%	11%	6%	11%	11%	4%
							*				L	L		O	O	
2	113	61	51	23	49	41	13	32	58	9	51	26	35	47	49	16
	6%	6%	5%	4%	7%	5%	8%	4%	7%	3%	9%	7%	3%	15%	6%	2%
							*			I		L	L	NO	O	
1 - Strongly disagree (1)	273	116	157	51	92	130	37	106	97	33	136	62	75	113	95	65
	14%	12%	15%	9%	13%	17%	24%	14%	12%	11%	24%	16%	7%	36%	11%	8%
						C	HI*				KL	L		NO		
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.7	5.8	5.5	5.7	5.3	5.9	4.9	5.5	5.8	6.1	4.3	5.2	6.6	3.4	5.2	7.1
Std Dev	3.02	3.01	3.01	2.75	2.84	3.31	3.34	2.93	3.05	2.89	2.78	2.97	2.83	2.63	2.56	2.91
						D	*		F	FG		J	JK		M	MN

Std. Dev.																
Std. Err.	0.07	0.1	0.09	0.12	0.11	0.12	0.27	0.11	0.11	0.16	0.12	0.15	0.09	0.15	0.09	0.1
Median	5	5	5	5	5	6	4	5	6	6	4	5	7	2	5	8

On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I will be able to cover all living and family expenses in the next 12 months without going into further debt

	Total	Gender		AGE			EDUCATION				Q1			Q2		
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2002	977	1025	288	699	1015	72	348	892	690	457	400	1145	267	826	909
Base: All Respondents (wtd)	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
Top 3 Box (Net)	743	391	352	174	184	385	37	293	306	107	105	115	524	47	190	505
	37%	40%	34%	32%	27%	50%	23%	39%	39%	35%	18%	30%	50%	15%	22%	63%
		B				CD	*	F	F			J	JK			MN
10 - Strongly agree (10)	370	204	166	63	86	221	20	113	182	55	41	43	286	20	66	284
	18%	21%	16%	12%	13%	28%	13%	15%	23%	18%	7%	11%	27%	6%	8%	35%
		B				CD	*		GI				JK			MN
9	166	75	91	51	36	80	8	90	45	23	32	39	96	19	42	105
	8%	8%	9%	9%	5%	10%	5%	12%	6%	7%	5%	10%	9%	6%	5%	13%
						D	*	HI				J				MN
8	207	112	95	60	62	85	9	89	79	30	32	33	142	9	82	116
	10%	12%	9%	11%	9%	11%	6%	12%	10%	10%	6%	9%	14%	3%	9%	14%
							*						JK		M	MN
7	180	91	88	44	64	71	18	53	75	34	32	28	120	10	98	71
	9%	9%	9%	8%	9%	9%	11%	7%	10%	11%	5%	7%	12%	3%	11%	9%
							*			G			J		M	M
6	163	71	92	46	64	53	8	46	63	46	52	33	78	19	105	40
	8%	7%	9%	9%	9%	7%	5%	6%	8%	15%	9%	9%	7%	6%	12%	5%
							*			FGH						MO
5	322	152	170	97	126	99	40	132	106	44	116	67	138	27	217	78
	16%	16%	17%	18%	19%	13%	25%	18%	14%	14%	20%	18%	13%	9%	25%	10%
					E		HI*					L				MO
4	125	60	66	33	54	39	9	39	57	21	46	41	38	26	81	19
	6%	6%	6%	6%	8%	5%	6%	5%	7%	7%	8%	11%	4%	8%	9%	2%
							*				L	L		O	O	
Bottom 3 Box (Net)	469	208	260	153	189	127	46	189	177	56	225	99	144	185	189	94
	23%	21%	25%	28%	28%	16%	29%	25%	23%	18%	39%	26%	14%	59%	21%	12%
				E	E		*	I	I		KL	L		NO	O	
3	150	69	80	53	55	41	7	65	55	23	59	31	60	44	84	21
	7%	7%	8%	10%	8%	5%	4%	9%	7%	7%	10%	8%	6%	14%	10%	3%
				E			*				L			O	O	
2	96	49	47	26	40	30	8	33	43	12	49	19	28	40	37	18
	5%	5%	5%	5%	6%	4%	5%	4%	5%	4%	9%	5%	3%	13%	4%	2%
							*				L			NO		
1 - Strongly disagree (1)	224	90	134	73	94	56	32	92	79	21	118	50	56	100	68	55
	11%	9%	13%	13%	14%	7%	20%	12%	10%	7%	20%	13%	5%	32%	8%	7%
		A	E	E			HI*	I	I		KL	L		NO		
Sigma	2002	973	1029	547	681	775	158	751	785	308	575	383	1043	315	880	807
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6	6.2	5.8	5.6	5.4	6.9	5.2	5.9	6.2	6.2	4.6	5.5	7	3.7	5.5	7.5
		B				CD	*		F	F		J	JK		M	MN

Std. Dev.	2.97	2.95	2.98	2.91	2.87	2.92	2.98	2.99	3.03	2.71	2.8	2.87	2.73	2.88	2.43	2.77
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.1	0.24	0.11	0.11	0.15	0.12	0.15	0.08	0.16	0.08	0.1
Median	6	6	6	5	5	7	5	6	6	6	5	5	8	3	5	8

