

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

| | Total | Gender | | AGE | | | EDUCATION | | | |
|--------------------------------------|--------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| 1 - 100 | 214 11% | 85 9% | 129 13% | 54 10% | 69 10% | 91 12% | 37 19% | 69 10% | 81 10% | 26 9% |
| 101 - 200 | 206 10% | 97 10% | 109 11% | 58 11% | 84 12% | 64 8% | 20 10% | 71 10% | 94 12% | 22 7% |
| 201 - 300 | 140 7% | 72 7% | 68 7% | 48 9% | 44 6% | 48 6% | 25 13% | 38 5% | 59 8% | 18 6% |
| 301 - 400 | 85 4% | 38 4% | 47 5% | 15 3% | 41 6% | 29 4% | 12 6% | 26 4% | 35 4% | 11 4% |
| 401 - 500 | 217 11% | 102 10% | 115 11% | 44 8% | 65 10% | 108 14% | 14 7% | 71 10% | 94 12% | 38 12% |
| 501 - 600 | 41 2% | 21 2% | 20 2% | 14 3% | 13 2% | 14 2% | 2 1% | 17 2% | 13 2% | 9 3% |
| 601 - 700 | 12 1% | 4 * | 8 1% | 1 * | 5 1% | 6 1% | - * | - * | 9 1% | 2 1% |
| 701 - 800 | 32 2% | 18 2% | 14 1% | 3 1% | 9 1% | 21 3% | - * | 13 2% | 11 1% | 8 3% |
| 801 - 900 | 9 * | 4 * | 4 * | 2 * | 4 1% | 2 * | 2 1% | 4 1% | 2 * | 1 * |
| 901 - 1000 | 175 9% | 96 10% | 78 8% | 37 7% | 61 9% | 77 10% | 7 4% | 66 9% | 62 8% | 40 13% |
| 1001 - 2000 | 167 8% | 102 11% | 65 6% | 36 7% | 50 7% | 80 10% | 2 1% | 53 7% | 69 9% | 43 14% |
| 2001 - 3000 | 58 3% | 31 3% | 26 3% | 13 2% | 18 3% | 26 3% | 3 1% | 23 3% | 18 2% | 14 5% |
| 3001 - 4000 | 25 1% | 19 2% | 6 1% | 5 1% | 8 1% | 13 2% | - * | 13 2% | 7 1% | 5 2% |
| 4001 - 5000 | 24 1% | 21 2% | 3 * | 7 1% | 13 2% | 5 1% | - * | 11 2% | 8 1% | 5 2% |
| 5001 - 6000 | 6 * | 5 * | 2 * | 5 1% | * * | 1 * | 3 2% | 1 * | 1 * | * * |
| 6001 - 7000 | 1 * | 1 * | * * | 1 * | * * | - * | - * | - * | - * | 1 * |
| 7001 - 8000 | 3 * | 1 * | 1 * | 1 * | - * | 2 * | - * | - * | 2 * | 1 * |
| 8001 - 9000 | * * | * * | - * | - * | * * | - * | - * | - * | - * | * * |
| 9001 - 10000 | 7 * | 4 * | 3 * | 2 * | 3 * | 2 * | 1 1% | 2 * | 1 * | 3 1% |
| Insolvent (\$0/None) | 577 29% | 250 26% | 328 32% | 199 36% | 193 28% | 185 24% | 65 33% | 235 33% | 217 28% | 60 19% |
| Sigma | 2000 100% | 972 100% | 1028 100% | 546 100% | 680 100% | 774 100% | 194 100% | 714 100% | 784 100% | 308 100% |
| Summary | 420 | 182 | 238 | 113 | 153 | 155 | 57 | 140 | 175 | 48 |
| \$200 or less (Net) | 21% A | 19% A | 23% A | 21% A | 22% A | 20% A | 29% GI* | 20% I | 22% I | 16% I |
| \$100 or less (Net) | 11% A | 9% A | 13% A | 10% A | 10% A | 12% A | 19% GHI* | 10% I | 10% I | 9% I |
| Mean (Incl. 0) | 632.4 B | 776 B | 496.7 B | 563.3 B | 617.5 B | 694.2 B | 396.7 * | 624.7 * | 576.8 * | 940.6 FGH |
| Std. Dev. | 1120.48 | 1273.48 | 934.07 | 1170.77 | 1117.08 | 1084.8 | 1080.8 | 1103.89 | 964.05 | 1449.69 |
| Std. Err. | 25.05 | 40.85 | 29.13 | 50.1 | 42.84 | 38.99 | 77.55 | 41.32 | 34.43 | 82.6 |
| Mean (Excl. 0) | 889.1 B | 1044.3 B | 729.1 B | 887.1 B | 862.5 B | 912.4 B | 595.9 * | 932 * | 798 * | 1167.6 FGH |
| Std. Dev. | 1239.78 | 1379.42 | 1054.31 | 1368.45 | 1237.78 | 1160.98 | 1280.54 | 1237.84 | 1053.38 | 1531.26 |
| Std. Err. | 32.87 | 51.33 | 39.84 | 73.49 | 56.1 | 47.84 | 112.61 | 56.59 | 44.25 | 97.21 |
| Median | 250 | 300 | 200 | 200 | 200 | 300 | 100 | 200 | 215.5 | 500 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 469 | 209 | 260 | 123 | 152 | 193 | 50 | 178 | 166 | 75 |
| | 23% | 21% | 25% | 23% | 22% | 25% | 26% | 25% | 21% | 24% |
| | | | | | | | * | | | |
| 10 - Much better (10) | 234 | 105 | 128 | 69 | 63 | 102 | 35 | 93 | 73 | 33 |
| | 12% | 11% | 12% | 13% | 9% | 13% | 18% | 13% | 9% | 11% |
| | | | | | | D | H* | | | |
| 9 | 77 | 31 | 46 | 10 | 38 | 30 | - | 33 | 33 | 10 |
| | 4% | 3% | 4% | 2% | 6% | 4% | - | 5% | 4% | 3% |
| | | | | | C | | * | F | F | F |
| 8 | 158 | 73 | 86 | 45 | 52 | 62 | 15 | 52 | 60 | 31 |
| | 8% | 7% | 8% | 8% | 8% | 8% | 8% | 7% | 8% | 10% |
| | | | | | | | * | | | |
| 7 | 217 | 129 | 89 | 73 | 75 | 69 | 17 | 78 | 82 | 40 |
| | 11% | 13% | 9% | 13% | 11% | 9% | 9% | 11% | 11% | 13% |
| | | B | | E | | | * | | | |
| 6 | 216 | 97 | 119 | 34 | 86 | 95 | 12 | 79 | 91 | 34 |
| | 11% | 10% | 12% | 6% | 13% | 12% | 6% | 11% | 12% | 11% |
| | | | | | C | C | * | | | |
| 5 | 607 | 283 | 325 | 131 | 190 | 286 | 60 | 186 | 248 | 114 |
| | 30% | 29% | 32% | 24% | 28% | 37% | 31% | 26% | 32% | 37% |
| | | | | | | CD | * | | | GH |
| 4 | 184 | 99 | 85 | 67 | 60 | 57 | 20 | 69 | 77 | 19 |
| | 9% | 10% | 8% | 12% | 9% | 7% | 10% | 10% | 10% | 6% |
| | | | | E | | | * | | I | |
| Bottom 3 Box (Net) | 306 | 156 | 150 | 116 | 116 | 74 | 36 | 124 | 119 | 27 |
| | 15% | 16% | 15% | 21% | 17% | 10% | 19% | 17% | 15% | 9% |
| | | | | E | E | | I* | I | I | |
| 3 | 110 | 53 | 58 | 46 | 35 | 30 | 12 | 36 | 53 | 9 |
| | 6% | 5% | 6% | 8% | 5% | 4% | 6% | 5% | 7% | 3% |
| | | | | E | | | * | | I | |
| 2 | 64 | 36 | 27 | 20 | 24 | 20 | 11 | 24 | 23 | 6 |
| | 3% | 4% | 3% | 4% | 4% | 3% | 6% | 3% | 3% | 2% |
| | | | | | | | * | | | |
| 1 - Much worse (1) | 132 | 67 | 65 | 51 | 56 | 25 | 13 | 64 | 43 | 12 |
| | 7% | 7% | 6% | 9% | 8% | 3% | 7% | 9% | 5% | 4% |
| | | | | E | E | | * | HI | | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 5.7 | 5.7 | 5.8 | 5.5 | 5.6 | 6 | 5.7 | 5.7 | 5.6 | 6 |
| | | | | | | CD | * | | | H |
| Std. Dev. | 2.43 | 2.42 | 2.44 | 2.61 | 2.45 | 2.25 | 2.65 | 2.59 | 2.31 | 2.17 |
| Std. Err. | 0.05 | 0.08 | 0.08 | 0.11 | 0.09 | 0.08 | 0.19 | 0.1 | 0.08 | 0.12 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 646 | 326 | 321 | 156 | 218 | 272 | 67 | 229 | 243 | 107 |
| | 32% | 34% | 31% | 29% | 32% | 35% | 35% | 32% | 31% | 35% |
| | | | | | | C | * | | | |
| 10 - Much better (10) | 320 | 156 | 164 | 80 | 93 | 148 | 46 | 114 | 108 | 52 |
| | 16% | 16% | 16% | 15% | 14% | 19% | 24% | 16% | 14% | 17% |
| | | | | | | D | H* | | | |
| 9 | 134 | 62 | 72 | 30 | 58 | 46 | 9 | 56 | 50 | 19 |
| | 7% | 6% | 7% | 6% | 9% | 6% | 5% | 8% | 6% | 6% |
| | | | | | | | * | | | |
| 8 | 192 | 107 | 85 | 46 | 67 | 79 | 12 | 59 | 86 | 35 |
| | 10% | 11% | 8% | 8% | 10% | 10% | 6% | 8% | 11% | 11% |
| | | | | | | | * | | | |
| 7 | 183 | 92 | 91 | 43 | 77 | 63 | 21 | 62 | 67 | 33 |
| | 9% | 9% | 9% | 8% | 11% | 8% | 11% | 9% | 9% | 11% |
| | | | | | | | * | | | |
| 6 | 173 | 84 | 89 | 34 | 68 | 72 | 17 | 61 | 71 | 25 |
| | 9% | 9% | 9% | 6% | 10% | 9% | 9% | 9% | 9% | 8% |
| | | | | | | | * | | | |
| 5 | 436 | 201 | 235 | 116 | 137 | 182 | 40 | 148 | 173 | 75 |
| | 22% | 21% | 23% | 21% | 20% | 24% | 20% | 21% | 22% | 24% |
| | | | | | | | * | | | |
| 4 | 120 | 65 | 55 | 30 | 36 | 55 | 10 | 46 | 44 | 19 |
| | 6% | 7% | 5% | 5% | 5% | 7% | 5% | 7% | 6% | 6% |
| | | | | | | | * | | | |
| Bottom 3 Box (Net) | 441 | 205 | 236 | 167 | 145 | 130 | 39 | 168 | 185 | 48 |
| | 22% | 21% | 23% | 31% | 21% | 17% | 20% | 24% | 24% | 16% |
| | | | | DE | | | * | I | I | |
| 3 | 132 | 63 | 69 | 45 | 41 | 45 | 9 | 51 | 57 | 15 |
| | 7% | 6% | 7% | 8% | 6% | 6% | 5% | 7% | 7% | 5% |
| | | | | | | | * | | | |
| 2 | 84 | 34 | 51 | 28 | 25 | 31 | 12 | 29 | 33 | 11 |
| | 4% | 3% | 5% | 5% | 4% | 4% | 6% | 4% | 4% | 4% |
| | | | | | | | * | | | |
| 1 - Much worse (1) | 225 | 109 | 116 | 93 | 78 | 54 | 19 | 88 | 96 | 23 |
| | 11% | 11% | 11% | 17% | 12% | 7% | 10% | 12% | 12% | 7% |
| | | | | DE | E | | * | I | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 5.9 | 5.9 | 5.8 | 5.4 | 5.9 | 6.2 | 6.2 | 5.8 | 5.7 | 6.2 |
| | | | | | C | C | * | | | GH |
| Std. Dev. | 2.86 | 2.84 | 2.87 | 3.02 | 2.81 | 2.73 | 2.97 | 2.91 | 2.84 | 2.68 |
| Std. Err. | 0.06 | 0.09 | 0.09 | 0.13 | 0.11 | 0.1 | 0.21 | 0.11 | 0.1 | 0.15 |
| Median | 6 | 6 | 5 | 5 | 6 | 6 | 6 | 5 | 5 | 6 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 719 | 359 | 360 | 222 | 209 | 288 | 74 | 266 | 262 | 117 |
| | 36% | 37% | 35% | 41% | 31% | 37% | 38% | 37% | 33% | 38% |
| | | | | D | | D | * | | | |
| 10 - Much better (10) | 320 | 175 | 145 | 112 | 82 | 126 | 42 | 123 | 108 | 48 |
| | 16% | 18% | 14% | 21% | 12% | 16% | 22% | 17% | 14% | 15% |
| | | B | | D | | | * | | | |
| 9 | 145 | 67 | 78 | 36 | 46 | 64 | 12 | 47 | 63 | 24 |
| | 7% | 7% | 8% | 7% | 7% | 8% | 6% | 7% | 8% | 8% |
| | | | | | | | * | | | |
| 8 | 254 | 118 | 137 | 75 | 81 | 99 | 21 | 97 | 91 | 46 |
| | 13% | 12% | 13% | 14% | 12% | 13% | 11% | 14% | 12% | 15% |
| | | | | | | | * | | | |
| 7 | 215 | 114 | 101 | 62 | 83 | 70 | 20 | 70 | 85 | 39 |
| | 11% | 12% | 10% | 11% | 12% | 9% | 10% | 10% | 11% | 13% |
| | | | | | | | * | | | |
| 6 | 214 | 93 | 120 | 57 | 79 | 77 | 18 | 60 | 98 | 37 |
| | 11% | 10% | 12% | 10% | 12% | 10% | 9% | 8% | 12% | 12% |
| | | | | | | | * | | G | |
| 5 | 519 | 237 | 282 | 106 | 193 | 220 | 49 | 184 | 202 | 83 |
| | 26% | 24% | 27% | 19% | 28% | 28% | 25% | 26% | 26% | 27% |
| | | | | | C | C | * | | | |
| 4 | 114 | 62 | 52 | 33 | 46 | 35 | 10 | 48 | 45 | 12 |
| | 6% | 6% | 5% | 6% | 7% | 5% | 5% | 7% | 6% | 4% |
| | | | | | | | * | | | |
| Bottom 3 Box (Net) | 219 | 107 | 112 | 65 | 70 | 84 | 23 | 85 | 91 | 19 |
| | 11% | 11% | 11% | 12% | 10% | 11% | 12% | 12% | 12% | 6% |
| | | | | | | | * | I | I | |
| 3 | 81 | 41 | 40 | 30 | 24 | 27 | 9 | 31 | 33 | 9 |
| | 4% | 4% | 4% | 6% | 3% | 4% | 4% | 4% | 4% | 3% |
| | | | | | | | * | | | |
| 2 | 56 | 25 | 31 | 15 | 12 | 29 | 8 | 23 | 21 | 4 |
| | 3% | 3% | 3% | 3% | 2% | 4% | 4% | 3% | 3% | 1% |
| | | | | | | D | * | | | |
| 1 - Much worse (1) | 82 | 41 | 41 | 20 | 34 | 27 | 6 | 31 | 38 | 7 |
| | 4% | 4% | 4% | 4% | 5% | 4% | 3% | 4% | 5% | 2% |
| | | | | | | | * | | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 6.4 | 6.5 | 6.3 | 6.6 | 6.2 | 6.4 | 6.5 | 6.4 | 6.3 | 6.7 |
| | | | | D | | | * | | | H |
| Std. Dev. | 2.45 | 2.49 | 2.4 | 2.54 | 2.35 | 2.45 | 2.57 | 2.52 | 2.43 | 2.21 |
| Std. Err. | 0.05 | 0.08 | 0.07 | 0.11 | 0.09 | 0.09 | 0.18 | 0.09 | 0.09 | 0.13 |
| Median | 6 | 6 | 6 | 7 | 6 | 6 | 6 | 6 | 6 | 7 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 925 | 454 | 471 | 291 | 291 | 343 | 89 | 332 | 358 | 146 |
| | 46% | 47% | 46% | 53% | 43% | 44% | 46% | 47% | 46% | 48% |
| | | | | DE | | | * | | | |
| 10 - Much better (10) | 485 | 253 | 233 | 184 | 132 | 168 | 62 | 173 | 180 | 70 |
| | 24% | 26% | 23% | 34% | 19% | 22% | 32% | 24% | 23% | 23% |
| | | | | DE | | | * | | | |
| 9 | 208 | 90 | 117 | 50 | 74 | 84 | 14 | 69 | 89 | 37 |
| | 10% | 9% | 11% | 9% | 11% | 11% | 7% | 10% | 11% | 12% |
| | | | | | | | * | | | |
| 8 | 232 | 111 | 121 | 57 | 85 | 90 | 13 | 90 | 90 | 40 |
| | 12% | 11% | 12% | 10% | 13% | 12% | 7% | 13% | 11% | 13% |
| | | | | | | | * | | | |
| 7 | 173 | 82 | 91 | 39 | 70 | 64 | 17 | 42 | 84 | 30 |
| | 9% | 8% | 9% | 7% | 10% | 8% | 9% | 6% | 11% | 10% |
| | | | | | | | * | | G | G |
| 6 | 147 | 72 | 75 | 36 | 62 | 49 | 18 | 44 | 57 | 28 |
| | 7% | 7% | 7% | 7% | 9% | 6% | 9% | 6% | 7% | 9% |
| | | | | | | | * | | | |
| 5 | 458 | 212 | 245 | 94 | 166 | 197 | 44 | 177 | 166 | 71 |
| | 23% | 22% | 24% | 17% | 24% | 26% | 22% | 25% | 21% | 23% |
| | | | | | C | C | * | | | |
| 4 | 97 | 55 | 42 | 29 | 35 | 32 | 10 | 47 | 30 | 10 |
| | 5% | 6% | 4% | 5% | 5% | 4% | 5% | 7% | 4% | 3% |
| | | | | | | | * | I | | |
| Bottom 3 Box (Net) | 200 | 97 | 103 | 57 | 55 | 87 | 16 | 72 | 89 | 23 |
| | 10% | 10% | 10% | 11% | 8% | 11% | 8% | 10% | 11% | 8% |
| | | | | | | | * | | I | |
| 3 | 60 | 29 | 31 | 23 | 19 | 18 | 3 | 18 | 29 | 10 |
| | 3% | 3% | 3% | 4% | 3% | 2% | 2% | 2% | 4% | 3% |
| | | | | | | | * | | | |
| 2 | 49 | 23 | 25 | 13 | 6 | 30 | 3 | 21 | 20 | 5 |
| | 2% | 2% | 2% | 2% | 1% | 4% | 1% | 3% | 3% | 2% |
| | | | | | | D | * | | | |
| 1 - Much worse (1) | 91 | 44 | 47 | 22 | 30 | 39 | 10 | 33 | 41 | 8 |
| | 5% | 5% | 5% | 4% | 4% | 5% | 5% | 5% | 5% | 3% |
| | | | | | | | * | | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 6.9 | 6.9 | 6.8 | 7.2 | 6.8 | 6.7 | 7 | 6.8 | 6.8 | 7 |
| | | | | DE | | | * | | | |
| Std. Dev. | 2.62 | 2.64 | 2.59 | 2.72 | 2.46 | 2.66 | 2.67 | 2.66 | 2.64 | 2.42 |
| Std. Err. | 0.06 | 0.08 | 0.08 | 0.12 | 0.09 | 0.1 | 0.19 | 0.1 | 0.09 | 0.14 |
| Median | 7 | 7 | 7 | 8 | 7 | 7 | 7 | 7 | 7 | 7 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 471 | 243 | 228 | 116 | 146 | 209 | 32 | 174 | 167 | 99 |
| | 24% | 25% | 22% | 21% | 21% | 27% | 16% | 24% | 21% | 32% |
| | | | | | | D | * | | | FGH |
| 10 - Extremely confident (10) | 255 | 126 | 129 | 64 | 65 | 126 | 18 | 97 | 91 | 49 |
| | 13% | 13% | 13% | 12% | 10% | 16% | 10% | 14% | 12% | 16% |
| | | | | | | D | * | | | H |
| 9 | 95 | 52 | 43 | 22 | 37 | 37 | 9 | 40 | 30 | 16 |
| | 5% | 5% | 4% | 4% | 5% | 5% | 4% | 6% | 4% | 5% |
| | | | | | | | * | | | |
| 8 | 120 | 64 | 56 | 30 | 44 | 47 | 4 | 37 | 46 | 34 |
| | 6% | 7% | 5% | 5% | 6% | 6% | 2% | 5% | 6% | 11% |
| | | | | | | | * | | | FGH |
| 7 | 156 | 86 | 70 | 47 | 59 | 50 | 18 | 39 | 69 | 31 |
| | 8% | 9% | 7% | 9% | 9% | 6% | 9% | 5% | 9% | 10% |
| | | | | | | | * | | G | G |
| 6 | 151 | 77 | 74 | 40 | 54 | 57 | 15 | 50 | 59 | 28 |
| | 8% | 8% | 7% | 7% | 8% | 7% | 8% | 7% | 8% | 9% |
| | | | | | | | * | | | |
| 5 | 375 | 199 | 177 | 95 | 120 | 160 | 37 | 146 | 138 | 54 |
| | 19% | 20% | 17% | 17% | 18% | 21% | 19% | 21% | 18% | 17% |
| | | | | | | | * | | | |
| 4 | 144 | 73 | 71 | 49 | 54 | 42 | 18 | 46 | 61 | 19 |
| | 7% | 7% | 7% | 9% | 8% | 5% | 9% | 6% | 8% | 6% |
| | | | | E | | | * | | | |
| Bottom 3 Box (Net) | 703 | 295 | 407 | 200 | 247 | 256 | 76 | 259 | 289 | 78 |
| | 35% | 30% | 40% | 37% | 36% | 33% | 39% | 36% | 37% | 25% |
| | | | A | | | | I* | I | I | |
| 3 | 128 | 44 | 84 | 38 | 51 | 39 | 11 | 48 | 54 | 16 |
| | 6% | 5% | 8% | 7% | 7% | 5% | 6% | 7% | 7% | 5% |
| | | | A | | | | * | | | |
| 2 | 125 | 61 | 63 | 38 | 31 | 56 | 19 | 37 | 50 | 18 |
| | 6% | 6% | 6% | 7% | 5% | 7% | 10% | 5% | 6% | 6% |
| | | | | | | | * | | | |
| 1 - Not at all confident (1) | 450 | 190 | 260 | 123 | 166 | 161 | 46 | 174 | 186 | 44 |
| | 23% | 20% | 25% | 23% | 24% | 21% | 24% | 24% | 24% | 14% |
| | | | A | | | | I* | I | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Summary

| | | | | | | | | | | |
|-----------|------|------|-----|------|------|------|------|------|------|------|
| Mean | 5 | 5.2 | 4.7 | 4.8 | 4.8 | 5.2 | 4.5 | 4.9 | 4.8 | 5.7 |
| | | B | | | | D | * | | | FGH |
| Std. Dev. | 3.06 | 3.01 | 3.1 | 3.01 | 2.99 | 3.15 | 2.92 | 3.12 | 3.03 | 2.99 |
| Std. Err. | 0.07 | 0.1 | 0.1 | 0.13 | 0.11 | 0.11 | 0.21 | 0.12 | 0.11 | 0.17 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 550 | 294 | 256 | 115 | 154 | 281 | 35 | 192 | 221 | 102 |
| | 27% | 30% | 25% | 21% | 23% | 36% | 18% | 27% | 28% | 33% |
| | | B | | | | CD | * | | F | FGH |
| 10 - Extremely confident (10) | 298 | 160 | 138 | 70 | 55 | 172 | 20 | 123 | 101 | 54 |
| | 15% | 16% | 13% | 13% | 8% | 22% | 11% | 17% | 13% | 17% |
| | | | | D | | CD | * | | | H |
| 9 | 98 | 59 | 40 | 21 | 34 | 43 | 9 | 19 | 50 | 20 |
| | 5% | 6% | 4% | 4% | 5% | 6% | 5% | 3% | 6% | 7% |
| | | | | | | | * | | G | G |
| 8 | 153 | 76 | 78 | 23 | 64 | 66 | 5 | 51 | 69 | 28 |
| | 8% | 8% | 8% | 4% | 9% | 8% | 3% | 7% | 9% | 9% |
| | | | | C | | C | * | | F | F |
| 7 | 165 | 89 | 77 | 34 | 68 | 64 | 10 | 53 | 60 | 42 |
| | 8% | 9% | 7% | 6% | 10% | 8% | 5% | 7% | 8% | 14% |
| | | | | | | | * | | | FGH |
| 6 | 170 | 80 | 90 | 54 | 60 | 56 | 18 | 65 | 61 | 25 |
| | 9% | 8% | 9% | 10% | 9% | 7% | 10% | 9% | 8% | 8% |
| | | | | | | | * | | | |
| 5 | 377 | 177 | 199 | 106 | 116 | 155 | 39 | 164 | 125 | 48 |
| | 19% | 18% | 19% | 19% | 17% | 20% | 20% | 23% | 16% | 16% |
| | | | | | | | * | HI | | |
| 4 | 137 | 70 | 67 | 46 | 52 | 40 | 16 | 43 | 56 | 23 |
| | 7% | 7% | 7% | 8% | 8% | 5% | 8% | 6% | 7% | 7% |
| | | | | | | | * | | | |
| Bottom 3 Box (Net) | 600 | 261 | 339 | 191 | 231 | 179 | 76 | 196 | 260 | 68 |
| | 30% | 27% | 33% | 35% | 34% | 23% | 39% | 27% | 33% | 22% |
| | | | A | E | E | | GI* | | I | |
| 3 | 147 | 75 | 72 | 57 | 54 | 36 | 15 | 48 | 69 | 14 |
| | 7% | 8% | 7% | 10% | 8% | 5% | 8% | 7% | 9% | 4% |
| | | | | E | E | | * | | I | |
| 2 | 106 | 51 | 54 | 30 | 39 | 36 | 18 | 31 | 40 | 16 |
| | 5% | 5% | 5% | 6% | 6% | 5% | 9% | 4% | 5% | 5% |
| | | | | | | | * | | | |
| 1 - Not at all confident (1) | 348 | 135 | 213 | 104 | 138 | 106 | 42 | 117 | 151 | 38 |
| | 17% | 14% | 21% | 19% | 20% | 14% | 22% | 16% | 19% | 12% |
| | | | A | E | E | | I* | | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 5.4 | 5.6 | 5.1 | 4.9 | 5 | 6 | 4.6 | 5.4 | 5.2 | 5.9 |
| | | B | | | | CD | * | F | | FGH |
| Std. Dev. | 3.02 | 2.99 | 3.03 | 2.94 | 2.89 | 3.08 | 2.93 | 2.98 | 3.06 | 2.95 |
| Std. Err. | 0.07 | 0.1 | 0.09 | 0.13 | 0.11 | 0.11 | 0.21 | 0.11 | 0.11 | 0.17 |
| Median | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 |

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 572 | 296 | 276 | 125 | 185 | 262 | 33 | 213 | 217 | 108 |
| | 29% | 31% | 27% | 23% | 27% | 34% | 17% | 30% | 28% | 35% |
| | | | | | | CD | * | F | F | FH |
| 10 - Extremely confident (10) | 280 | 150 | 130 | 62 | 76 | 142 | 18 | 110 | 102 | 50 |
| | 14% | 15% | 13% | 11% | 11% | 18% | 9% | 15% | 13% | 16% |
| | | | | | | CD | * | | | |
| 9 | 128 | 59 | 70 | 33 | 54 | 41 | 14 | 50 | 40 | 24 |
| | 6% | 6% | 7% | 6% | 8% | 5% | 7% | 7% | 5% | 8% |
| | | | | | | | * | | | H |
| 8 | 164 | 87 | 76 | 30 | 55 | 79 | 1 | 53 | 75 | 34 |
| | 8% | 9% | 7% | 6% | 8% | 10% | 1% | 7% | 10% | 11% |
| | | | | | | C | * | F | F | F |
| 7 | 185 | 98 | 87 | 44 | 72 | 68 | 11 | 58 | 79 | 37 |
| | 9% | 10% | 8% | 8% | 11% | 9% | 5% | 8% | 10% | 12% |
| | | | | | | | * | | | |
| 6 | 189 | 96 | 93 | 60 | 57 | 72 | 22 | 53 | 73 | 40 |
| | 9% | 10% | 9% | 11% | 8% | 9% | 12% | 7% | 9% | 13% |
| | | | | | | | * | | | GH |
| 5 | 381 | 181 | 200 | 105 | 128 | 149 | 41 | 154 | 134 | 53 |
| | 19% | 19% | 19% | 19% | 19% | 19% | 21% | 22% | 17% | 17% |
| | | | | | | | * | | | |
| 4 | 171 | 87 | 84 | 55 | 64 | 53 | 26 | 61 | 65 | 19 |
| | 9% | 9% | 8% | 10% | 9% | 7% | 13% | 9% | 8% | 6% |
| | | | | | | | I* | | | |
| Bottom 3 Box (Net) | 502 | 214 | 288 | 157 | 174 | 170 | 61 | 174 | 216 | 51 |
| | 25% | 22% | 28% | 29% | 26% | 22% | 32% | 24% | 28% | 16% |
| | | | A | E | | | I* | I | I | |
| 3 | 148 | 69 | 79 | 45 | 45 | 59 | 35 | 36 | 63 | 14 |
| | 7% | 7% | 8% | 8% | 7% | 8% | 18% | 5% | 8% | 5% |
| | | | | | | | GHI* | | I | |
| 2 | 85 | 45 | 40 | 31 | 23 | 31 | 13 | 32 | 32 | 8 |
| | 4% | 5% | 4% | 6% | 3% | 4% | 7% | 4% | 4% | 3% |
| | | | | | | | * | | | |
| 1 - Not at all confident (1) | 269 | 100 | 169 | 81 | 106 | 81 | 14 | 106 | 121 | 28 |
| | 13% | 10% | 16% | 15% | 16% | 10% | 7% | 15% | 15% | 9% |
| | | | A | E | | | * | I | FI | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Summary

| | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|
| Mean | 5.6 | 5.8 | 5.4 | 5.2 | 5.5 | 5.9 | 5 | 5.6 | 5.5 | 6.2 |
| | | B | | | | CD | * | | | FGH |
| Std. Dev. | 2.88 | 2.82 | 2.93 | 2.83 | 2.88 | 2.88 | 2.55 | 2.96 | 2.91 | 2.72 |
| Std. Err. | 0.06 | 0.09 | 0.09 | 0.12 | 0.11 | 0.1 | 0.18 | 0.11 | 0.1 | 0.15 |
| Median | 5 | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 520 | 288 | 232 | 105 | 164 | 252 | 27 | 179 | 213 | 101 |
| | 26% | 30% | 23% | 19% | 24% | 33% | 14% | 25% | 27% | 33% |
| | | B | | | | CD | * | F | F | FGH |
| 10 - Extremely confident (10) | 270 | 151 | 119 | 60 | 73 | 138 | 14 | 99 | 109 | 48 |
| | 14% | 16% | 12% | 11% | 11% | 18% | 7% | 14% | 14% | 16% |
| | | B | | | | CD | * | | | F |
| 9 | 103 | 53 | 50 | 19 | 38 | 46 | 11 | 33 | 43 | 16 |
| | 5% | 5% | 5% | 4% | 6% | 6% | 6% | 5% | 5% | 5% |
| | | | | | | | * | | | |
| 8 | 147 | 83 | 64 | 26 | 53 | 68 | 1 | 48 | 61 | 37 |
| | 7% | 9% | 6% | 5% | 8% | 9% | 1% | 7% | 8% | 12% |
| | | | | | | C | * | F | F | FGH |
| 7 | 181 | 91 | 90 | 46 | 67 | 69 | 13 | 61 | 70 | 37 |
| | 9% | 9% | 9% | 8% | 10% | 9% | 7% | 9% | 9% | 12% |
| | | | | | | | * | | | |
| 6 | 171 | 80 | 91 | 38 | 65 | 67 | 13 | 64 | 69 | 25 |
| | 9% | 8% | 9% | 7% | 10% | 9% | 7% | 9% | 9% | 8% |
| | | | | | | | * | | | |
| 5 | 400 | 203 | 197 | 102 | 131 | 167 | 51 | 156 | 140 | 53 |
| | 20% | 21% | 19% | 19% | 19% | 22% | 26% | 22% | 18% | 17% |
| | | | | | | | I* | | | |
| 4 | 138 | 71 | 67 | 42 | 53 | 42 | 13 | 46 | 59 | 20 |
| | 7% | 7% | 7% | 8% | 8% | 5% | 7% | 6% | 7% | 7% |
| | | | | | | | * | | | |
| Bottom 3 Box (Net) | 589 | 239 | 350 | 212 | 200 | 177 | 77 | 208 | 232 | 71 |
| | 29% | 25% | 34% | 39% | 29% | 23% | 40% | 29% | 30% | 23% |
| | | | A | DE | E | | I* | | I | |
| 3 | 134 | 64 | 70 | 41 | 51 | 41 | 19 | 42 | 55 | 18 |
| | 7% | 7% | 7% | 8% | 8% | 5% | 10% | 6% | 7% | 6% |
| | | | | | | | * | | | |
| 2 | 94 | 34 | 60 | 31 | 21 | 42 | 15 | 22 | 43 | 14 |
| | 5% | 3% | 6% | 6% | 3% | 5% | 8% | 3% | 6% | 5% |
| | | | A | | | | * | | | |
| 1 - Not at all confident (1) | 361 | 142 | 220 | 139 | 128 | 94 | 43 | 144 | 134 | 39 |
| | 18% | 15% | 21% | 26% | 19% | 12% | 22% | 20% | 17% | 13% |
| | | | A | DE | E | | I* | I | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 5.3 | 5.6 | 5 | 4.6 | 5.2 | 5.8 | 4.4 | 5.3 | 5.4 | 5.8 |
| | | B | | | C | CD | * | F | F | FGH |
| Std. Dev. | 2.98 | 2.93 | 2.99 | 3 | 2.89 | 2.94 | 2.75 | 3 | 3 | 2.91 |
| Std. Err. | 0.07 | 0.09 | 0.09 | 0.13 | 0.11 | 0.11 | 0.2 | 0.11 | 0.11 | 0.17 |
| Median | 5 | 5 | 5 | 5 | 5 | 5.9 | 5 | 5 | 5 | 6 |

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 658 | 322 | 336 | 176 | 215 | 267 | 49 | 229 | 265 | 115 |
| | 33% | 33% | 33% | 32% | 32% | 35% | 25% | 32% | 34% | 37% |
| | | | | | | | * | | | F |
| 10 - Extremely confident (10) | 382 | 179 | 203 | 109 | 115 | 158 | 28 | 140 | 155 | 60 |
| | 19% | 18% | 20% | 20% | 17% | 20% | 14% | 20% | 20% | 19% |
| | | | | | | | * | | | |
| 9 | 112 | 60 | 51 | 28 | 42 | 42 | 11 | 35 | 45 | 21 |
| | 6% | 6% | 5% | 5% | 6% | 5% | 6% | 5% | 6% | 7% |
| | | | | | | | * | | | |
| 8 | 164 | 83 | 81 | 39 | 58 | 67 | 10 | 54 | 66 | 34 |
| | 8% | 9% | 8% | 7% | 9% | 9% | 5% | 8% | 8% | 11% |
| | | | | | | | * | | | |
| 7 | 138 | 57 | 81 | 36 | 53 | 50 | 9 | 49 | 52 | 28 |
| | 7% | 6% | 8% | 7% | 8% | 6% | 5% | 7% | 7% | 9% |
| | | | | | | | * | | | |
| 6 | 152 | 87 | 65 | 44 | 54 | 54 | 21 | 59 | 51 | 21 |
| | 8% | 9% | 6% | 8% | 8% | 7% | 11% | 8% | 7% | 7% |
| | | | | | | | * | | | |
| 5 | 435 | 228 | 207 | 123 | 124 | 188 | 38 | 173 | 164 | 58 |
| | 22% | 23% | 20% | 22% | 18% | 24% | 20% | 24% | 21% | 19% |
| | | | | | | D | * | | | |
| 4 | 122 | 68 | 54 | 41 | 37 | 43 | 25 | 30 | 47 | 20 |
| | 6% | 7% | 5% | 8% | 5% | 6% | 13% | 4% | 6% | 6% |
| | | | | | | | GH* | | | |
| Bottom 3 Box (Net) | 496 | 210 | 285 | 126 | 197 | 172 | 52 | 173 | 204 | 66 |
| | 25% | 22% | 28% | 23% | 29% | 22% | 27% | 24% | 26% | 21% |
| | | | A | | E | | * | | I | |
| 3 | 98 | 53 | 45 | 20 | 42 | 37 | 8 | 31 | 44 | 15 |
| | 5% | 5% | 4% | 4% | 6% | 5% | 4% | 4% | 6% | 5% |
| | | | | | | | * | | | |
| 2 | 101 | 46 | 55 | 34 | 31 | 36 | 12 | 41 | 32 | 16 |
| | 5% | 5% | 5% | 6% | 5% | 5% | 6% | 6% | 4% | 5% |
| | | | | | | | * | | | |
| 1 - Not at all confident (1) | 296 | 111 | 185 | 73 | 125 | 99 | 32 | 101 | 128 | 35 |
| | 15% | 11% | 18% | 13% | 18% | 13% | 17% | 14% | 16% | 11% |
| | | | A | | E | | * | | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Summary

| | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|
| Mean | 5.7 | 5.9 | 5.6 | 5.8 | 5.5 | 5.9 | 5.2 | 5.8 | 5.7 | 6.1 |
| | | | | | | | * | | | FH |
| Std. Dev. | 3.05 | 2.92 | 3.17 | 3.02 | 3.12 | 3 | 2.96 | 3.03 | 3.11 | 2.97 |
| Std. Err. | 0.07 | 0.09 | 0.1 | 0.13 | 0.12 | 0.11 | 0.21 | 0.11 | 0.11 | 0.17 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 545 | 290 | 255 | 111 | 138 | 296 | 42 | 199 | 209 | 95 |
| | 27% | 30% | 25% | 20% | 20% | 38% | 21% | 28% | 27% | 31% |
| | | B | | | | CD | * | | | |
| 10 - Extremely confident (10) | 294 | 163 | 131 | 57 | 59 | 178 | 20 | 115 | 111 | 48 |
| | 15% | 17% | 13% | 10% | 9% | 23% | 10% | 16% | 14% | 16% |
| | | B | | | | CD | * | | | |
| 9 | 104 | 55 | 48 | 18 | 35 | 51 | 19 | 26 | 41 | 18 |
| | 5% | 6% | 5% | 3% | 5% | 7% | 10% | 4% | 5% | 6% |
| | | | | | | C | G* | | | |
| 8 | 148 | 71 | 76 | 36 | 44 | 68 | 3 | 59 | 57 | 29 |
| | 7% | 7% | 7% | 7% | 6% | 9% | 1% | 8% | 7% | 9% |
| | | | | | | | * | F | F | F |
| 7 | 144 | 79 | 66 | 31 | 65 | 48 | 13 | 55 | 50 | 27 |
| | 7% | 8% | 6% | 6% | 10% | 6% | 7% | 8% | 6% | 9% |
| | | | | | E | | * | | | |
| 6 | 135 | 62 | 73 | 47 | 45 | 43 | 17 | 41 | 52 | 25 |
| | 7% | 6% | 7% | 9% | 7% | 6% | 9% | 6% | 7% | 8% |
| | | | | | | | * | | | |
| 5 | 401 | 211 | 190 | 118 | 118 | 165 | 38 | 161 | 150 | 52 |
| | 20% | 22% | 18% | 22% | 17% | 21% | 19% | 23% | 19% | 17% |
| | | | | | | | * | I | | |
| 4 | 154 | 75 | 79 | 54 | 55 | 44 | 19 | 56 | 53 | 26 |
| | 8% | 8% | 8% | 10% | 8% | 6% | 10% | 8% | 7% | 8% |
| | | | | E | | | * | | | |
| Bottom 3 Box (Net) | 621 | 256 | 366 | 185 | 258 | 178 | 67 | 202 | 270 | 83 |
| | 31% | 26% | 36% | 34% | 38% | 23% | 34% | 28% | 34% | 27% |
| | | | A | E | E | | * | | GI | |
| 3 | 137 | 67 | 70 | 43 | 61 | 33 | 17 | 31 | 67 | 21 |
| | 7% | 7% | 7% | 8% | 9% | 4% | 9% | 4% | 9% | 7% |
| | | | | E | E | | * | | G | |
| 2 | 107 | 53 | 55 | 28 | 47 | 32 | 9 | 40 | 43 | 15 |
| | 5% | 5% | 5% | 5% | 7% | 4% | 5% | 6% | 5% | 5% |
| | | | | | E | | * | | | |
| 1 - Not at all confident (1) | 377 | 136 | 241 | 114 | 150 | 114 | 40 | 130 | 161 | 46 |
| | 19% | 14% | 23% | 21% | 22% | 15% | 21% | 18% | 21% | 15% |
| | | | A | E | E | | * | | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Summary

| | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|
| Mean | 5.2 | 5.6 | 4.9 | 4.8 | 4.7 | 6 | 4.9 | 5.3 | 5.1 | 5.6 |
| | | B | | | | CD | * | | | H |
| Std. Dev. | 3.05 | 2.99 | 3.08 | 2.87 | 2.93 | 3.14 | 2.97 | 3.05 | 3.09 | 3 |
| Std. Err. | 0.07 | 0.1 | 0.1 | 0.12 | 0.11 | 0.11 | 0.21 | 0.11 | 0.11 | 0.17 |
| Median | 5 | 5 | 5 | 5 | 5 | 5.1 | 5 | 5 | 5 | 5 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about my current level of debt

| | Total | Gender | | AGE | | | EDUCATION | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 373 | 172 | 201 | 108 | 165 | 100 | 39 | 130 | 159 | 44 |
| | 19% | 18% | 20% | 20% | 24% | 13% | 20% | 18% | 20% | 14% |
| | | | | E | E | | * | | I | |
| 10 - Strongly agree (10) | 164 | 67 | 98 | 47 | 76 | 42 | 13 | 60 | 75 | 16 |
| | 8% | 7% | 10% | 9% | 11% | 5% | 7% | 8% | 10% | 5% |
| | | | | | E | | * | | I | |
| 9 | 76 | 34 | 43 | 26 | 36 | 14 | 7 | 29 | 30 | 11 |
| | 4% | 3% | 4% | 5% | 5% | 2% | 4% | 4% | 4% | 4% |
| | | | | E | E | | * | | | |
| 8 | 132 | 72 | 61 | 35 | 53 | 44 | 19 | 42 | 54 | 17 |
| | 7% | 7% | 6% | 6% | 8% | 6% | 10% | 6% | 7% | 5% |
| | | | | | | | * | | | |
| 7 | 160 | 84 | 76 | 48 | 55 | 56 | 18 | 49 | 67 | 26 |
| | 8% | 9% | 7% | 9% | 8% | 7% | 9% | 7% | 9% | 8% |
| | | | | | | | * | | | |
| 6 | 172 | 89 | 83 | 46 | 74 | 51 | 14 | 57 | 70 | 30 |
| | 9% | 9% | 8% | 8% | 11% | 7% | 7% | 8% | 9% | 10% |
| | | | | | E | | * | | | |
| 5 | 348 | 169 | 179 | 106 | 121 | 120 | 51 | 123 | 130 | 45 |
| | 17% | 17% | 17% | 19% | 18% | 16% | 26% | 17% | 17% | 14% |
| | | | | | | | HI* | | | |
| 4 | 180 | 89 | 91 | 60 | 68 | 52 | 13 | 84 | 61 | 21 |
| | 9% | 9% | 9% | 11% | 10% | 7% | 7% | 12% | 8% | 7% |
| | | | | E | | | * | HI | | |
| Bottom 3 Box (Net) | 768 | 369 | 399 | 177 | 197 | 394 | 59 | 269 | 297 | 143 |
| | 38% | 38% | 39% | 32% | 29% | 51% | 31% | 38% | 38% | 46% |
| | | | | | | CD | * | | | FGH |
| 3 | 173 | 95 | 77 | 61 | 41 | 71 | 15 | 56 | 74 | 28 |
| | 9% | 10% | 8% | 11% | 6% | 9% | 8% | 8% | 9% | 9% |
| | | | | D | | D | * | | | |
| 2 | 165 | 83 | 83 | 20 | 55 | 89 | 8 | 55 | 72 | 30 |
| | 8% | 9% | 8% | 4% | 8% | 12% | 4% | 8% | 9% | 10% |
| | | | | | C | C | * | | | |
| 1 - Strongly disagree (1) | 431 | 191 | 239 | 96 | 101 | 233 | 36 | 157 | 152 | 86 |
| | 22% | 20% | 23% | 18% | 15% | 30% | 19% | 22% | 19% | 28% |
| | | | | | | CD | * | | | GH |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 4.6 | 4.6 | 4.6 | 4.9 | 5.2 | 3.9 | 4.9 | 4.6 | 4.8 | 4.2 |
| | | | | E | E | | I* | I | I | |
| Std. Dev. | 2.86 | 2.76 | 2.94 | 2.76 | 2.86 | 2.77 | 2.71 | 2.85 | 2.9 | 2.81 |
| Std. Err. | 0.06 | 0.09 | 0.09 | 0.12 | 0.11 | 0.1 | 0.19 | 0.11 | 0.1 | 0.16 |
| Median | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 4 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 502 | 243 | 258 | 147 | 199 | 156 | 66 | 176 | 209 | 50 |
| | 25% | 25% | 25% | 27% | 29% | 20% | 34% | 25% | 27% | 16% |
| | | | | E | E | | I* | I | I | |
| 10 - Strongly agree (10) | 256 | 124 | 132 | 80 | 101 | 75 | 31 | 97 | 106 | 23 |
| | 13% | 13% | 13% | 15% | 15% | 10% | 16% | 14% | 14% | 7% |
| | | | | E | E | | I* | I | I | |
| 9 | 98 | 48 | 50 | 21 | 48 | 30 | 13 | 37 | 41 | 8 |
| | 5% | 5% | 5% | 4% | 7% | 4% | 6% | 5% | 5% | 3% |
| | | | | | E | | * | | I | |
| 8 | 147 | 71 | 76 | 46 | 50 | 51 | 23 | 42 | 62 | 20 |
| | 7% | 7% | 7% | 8% | 7% | 7% | 12% | 6% | 8% | 6% |
| | | | | | | | * | | | |
| 7 | 142 | 70 | 72 | 35 | 51 | 56 | 7 | 45 | 65 | 24 |
| | 7% | 7% | 7% | 6% | 7% | 7% | 4% | 6% | 8% | 8% |
| | | | | | | | * | | | |
| 6 | 136 | 78 | 58 | 33 | 56 | 48 | 9 | 51 | 52 | 24 |
| | 7% | 8% | 6% | 6% | 8% | 6% | 5% | 7% | 7% | 8% |
| | | | | | | | * | | | |
| 5 | 356 | 163 | 194 | 111 | 104 | 141 | 48 | 145 | 125 | 38 |
| | 18% | 17% | 19% | 20% | 15% | 18% | 25% | 20% | 16% | 12% |
| | | | | | | | HI* | I | | |
| 4 | 159 | 71 | 88 | 38 | 60 | 61 | 9 | 67 | 59 | 24 |
| | 8% | 7% | 9% | 7% | 9% | 8% | 5% | 9% | 8% | 8% |
| | | | | | | | * | | | |
| Bottom 3 Box (Net) | 705 | 347 | 358 | 183 | 210 | 312 | 54 | 229 | 274 | 148 |
| | 35% | 36% | 35% | 33% | 31% | 40% | 28% | 32% | 35% | 48% |
| | | | | | | CD | * | | | FGH |
| 3 | 146 | 70 | 75 | 43 | 56 | 47 | 4 | 41 | 70 | 30 |
| | 7% | 7% | 7% | 8% | 8% | 6% | 2% | 6% | 9% | 10% |
| | | | | | | | * | | F | FG |
| 2 | 158 | 90 | 68 | 49 | 44 | 64 | 20 | 44 | 58 | 35 |
| | 8% | 9% | 7% | 9% | 6% | 8% | 10% | 6% | 7% | 11% |
| | | | | | | | * | | | GH |
| 1 - Strongly disagree (1) | 402 | 186 | 215 | 90 | 111 | 201 | 30 | 144 | 145 | 83 |
| | 20% | 19% | 21% | 17% | 16% | 26% | 15% | 20% | 18% | 27% |
| | | | | | | CD | * | | | FGH |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 5 | 5 | 5 | 5.2 | 5.4 | 4.6 | 5.5 | 5.1 | 5.1 | 4.2 |
| | | | | E | E | | I* | I | I | |
| Std. Dev. | 3.05 | 3.05 | 3.05 | 3.03 | 3.06 | 3 | 3.09 | 3.03 | 3.06 | 2.9 |
| Std. Err. | 0.07 | 0.1 | 0.1 | 0.13 | 0.12 | 0.11 | 0.22 | 0.11 | 0.11 | 0.17 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 457 | 220 | 237 | 149 | 170 | 138 | 51 | 163 | 185 | 57 |
| | 23% | 23% | 23% | 27% | 25% | 18% | 26% | 23% | 24% | 19% |
| | | | | E | E | | * | | I | |
| 10 - Strongly agree (10) | 216 | 98 | 118 | 74 | 84 | 59 | 22 | 92 | 83 | 19 |
| | 11% | 10% | 11% | 13% | 12% | 8% | 11% | 13% | 11% | 6% |
| | | | | E | E | | * | | I | |
| 9 | 84 | 44 | 39 | 21 | 41 | 21 | 8 | 25 | 39 | 12 |
| | 4% | 5% | 4% | 4% | 6% | 3% | 4% | 3% | 5% | 4% |
| | | | | E | | | * | | | |
| 8 | 157 | 78 | 80 | 54 | 45 | 58 | 21 | 46 | 63 | 27 |
| | 8% | 8% | 8% | 10% | 7% | 7% | 11% | 7% | 8% | 9% |
| | | | | | | | * | | | |
| 7 | 198 | 100 | 98 | 48 | 82 | 68 | 20 | 75 | 68 | 35 |
| | 10% | 10% | 10% | 9% | 12% | 9% | 10% | 10% | 9% | 11% |
| | | | | | | | * | | | |
| 6 | 248 | 110 | 138 | 73 | 108 | 66 | 32 | 88 | 96 | 32 |
| | 12% | 11% | 13% | 13% | 16% | 9% | 17% | 12% | 12% | 10% |
| | | | | E | E | | * | | | |
| 5 | 411 | 207 | 205 | 132 | 123 | 156 | 46 | 150 | 157 | 59 |
| | 21% | 21% | 20% | 24% | 18% | 20% | 24% | 21% | 20% | 19% |
| | | | | D | | | * | | | |
| 4 | 151 | 75 | 76 | 37 | 50 | 65 | 9 | 62 | 58 | 23 |
| | 8% | 8% | 7% | 7% | 7% | 8% | 5% | 9% | 7% | 7% |
| | | | | | | | * | | | |
| Bottom 3 Box (Net) | 535 | 260 | 275 | 107 | 146 | 282 | 36 | 177 | 221 | 102 |
| | 27% | 27% | 27% | 20% | 22% | 36% | 18% | 25% | 28% | 33% |
| | | | | | | CD | * | | | FGH |
| 3 | 141 | 69 | 72 | 44 | 47 | 50 | 9 | 37 | 71 | 23 |
| | 7% | 7% | 7% | 8% | 7% | 6% | 5% | 5% | 9% | 8% |
| | | | | | | | * | | G | |
| 2 | 110 | 63 | 47 | 20 | 32 | 58 | 8 | 30 | 46 | 26 |
| | 5% | 6% | 5% | 4% | 5% | 7% | 4% | 4% | 6% | 8% |
| | | | | | | C | * | | | G |
| 1 - Strongly disagree (1) | 284 | 128 | 156 | 44 | 67 | 174 | 18 | 110 | 103 | 53 |
| | 14% | 13% | 15% | 8% | 10% | 22% | 9% | 15% | 13% | 17% |
| | | | | | | CD | * | | | FH |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Summary

| | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|
| Mean | 5.3 | 5.3 | 5.3 | 5.8 | 5.7 | 4.6 | 5.8 | 5.4 | 5.3 | 4.9 |
| | | | | E | E | | I* | I | I | |
| Std. Dev. | 2.76 | 2.73 | 2.79 | 2.6 | 2.67 | 2.82 | 2.56 | 2.81 | 2.76 | 2.72 |
| Std. Err. | 0.06 | 0.09 | 0.09 | 0.11 | 0.1 | 0.1 | 0.18 | 0.11 | 0.1 | 0.15 |
| Median | 5 | 5 | 5 | 5 | 6 | 5 | 6 | 5 | 5 | 5 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 278 | 118 | 161 | 78 | 133 | 67 | 33 | 97 | 108 | 41 |
| | 14% | 12% | 16% | 14% | 20% | 9% | 17% | 14% | 14% | 13% |
| | | | | E | E | | * | | | |
| 10 - Strongly agree (10) | 115 | 43 | 72 | 29 | 61 | 25 | 13 | 44 | 45 | 13 |
| | 6% | 4% | 7% | 5% | 9% | 3% | 7% | 6% | 6% | 4% |
| | | | A | | E | | * | | | |
| 9 | 55 | 32 | 23 | 16 | 28 | 11 | 5 | 19 | 23 | 8 |
| | 3% | 3% | 2% | 3% | 4% | 1% | 3% | 3% | 3% | 2% |
| | | | | | E | | * | | | |
| 8 | 108 | 42 | 66 | 33 | 44 | 31 | 15 | 34 | 39 | 20 |
| | 5% | 4% | 6% | 6% | 6% | 4% | 8% | 5% | 5% | 7% |
| | | | | | | | * | | | |
| 7 | 134 | 82 | 52 | 40 | 59 | 34 | 16 | 45 | 49 | 24 |
| | 7% | 8% | 5% | 7% | 9% | 4% | 8% | 6% | 6% | 8% |
| | | B | | | E | | * | | | |
| 6 | 128 | 59 | 69 | 31 | 52 | 44 | 12 | 38 | 57 | 21 |
| | 6% | 6% | 7% | 6% | 8% | 6% | 6% | 5% | 7% | 7% |
| | | | | | | | * | | | |
| 5 | 408 | 202 | 206 | 126 | 142 | 140 | 41 | 155 | 160 | 53 |
| | 20% | 21% | 20% | 23% | 21% | 18% | 21% | 22% | 20% | 17% |
| | | | | | | | * | | | |
| 4 | 184 | 89 | 94 | 70 | 70 | 43 | 17 | 75 | 69 | 23 |
| | 9% | 9% | 9% | 13% | 10% | 6% | 9% | 11% | 9% | 7% |
| | | | | E | E | | * | | | |
| Bottom 3 Box (Net) | 868 | 422 | 446 | 200 | 224 | 445 | 74 | 304 | 343 | 147 |
| | 43% | 43% | 43% | 37% | 33% | 57% | 38% | 43% | 44% | 48% |
| | | | | | | CD | * | | | |
| 3 | 192 | 92 | 100 | 51 | 62 | 79 | 17 | 72 | 70 | 33 |
| | 10% | 9% | 10% | 9% | 9% | 10% | 9% | 10% | 9% | 11% |
| | | | | | | | * | | | |
| 2 | 155 | 82 | 74 | 43 | 37 | 75 | 16 | 42 | 66 | 32 |
| | 8% | 8% | 7% | 8% | 5% | 10% | 8% | 6% | 8% | 10% |
| | | | | | | D | * | | | G |
| 1 - Strongly disagree (1) | 521 | 249 | 272 | 106 | 124 | 291 | 42 | 191 | 207 | 81 |
| | 26% | 26% | 26% | 19% | 18% | 38% | 21% | 27% | 26% | 26% |
| | | | | | | CD | * | | | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Summary

| | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|
| Mean | 4.2 | 4.2 | 4.2 | 4.4 | 4.9 | 3.4 | 4.5 | 4.2 | 4.2 | 4.1 |
| | | | | E | CE | | * | | | |
| Std. Dev. | 2.72 | 2.65 | 2.78 | 2.59 | 2.79 | 2.55 | 2.76 | 2.71 | 2.73 | 2.7 |
| Std. Err. | 0.06 | 0.09 | 0.09 | 0.11 | 0.11 | 0.09 | 0.2 | 0.1 | 0.1 | 0.15 |
| Median | 4 | 4 | 4 | 5 | 5 | 3 | 5 | 4 | 4 | 4 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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 | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 681 | 346 | 335 | 214 | 187 | 280 | 67 | 243 | 244 | 127 |
| | 34% | 36% | 33% | 39% | 28% | 36% | 35% | 34% | 31% | 41% |
| | | | | D | | D | * | | | GH |
| 10 - Strongly agree (10) | 363 | 170 | 193 | 110 | 88 | 165 | 36 | 147 | 114 | 66 |
| | 18% | 18% | 19% | 20% | 13% | 21% | 19% | 21% | 15% | 21% |
| | | | | D | | D | * | H | | H |
| 9 | 132 | 69 | 63 | 37 | 39 | 56 | 17 | 43 | 49 | 23 |
| | 7% | 7% | 6% | 7% | 6% | 7% | 9% | 6% | 6% | 8% |
| | | | | | | | * | | | |
| 8 | 186 | 107 | 78 | 68 | 59 | 59 | 14 | 54 | 80 | 38 |
| | 9% | 11% | 8% | 12% | 9% | 8% | 7% | 8% | 10% | 12% |
| | | B | | E | | | * | | | G |
| 7 | 129 | 66 | 63 | 30 | 57 | 42 | 9 | 30 | 62 | 29 |
| | 6% | 7% | 6% | 6% | 8% | 5% | 5% | 4% | 8% | 9% |
| | | | | | | | * | | G | G |
| 6 | 143 | 73 | 70 | 49 | 58 | 36 | 16 | 56 | 49 | 22 |
| | 7% | 7% | 7% | 9% | 9% | 5% | 8% | 8% | 6% | 7% |
| | | | | E | E | | * | | | |
| 5 | 325 | 154 | 171 | 97 | 123 | 105 | 39 | 111 | 132 | 42 |
| | 16% | 16% | 17% | 18% | 18% | 14% | 20% | 16% | 17% | 14% |
| | | | | E | | | * | | | |
| 4 | 154 | 77 | 77 | 46 | 51 | 57 | 17 | 55 | 58 | 24 |
| | 8% | 8% | 7% | 8% | 8% | 7% | 9% | 8% | 7% | 8% |
| | | | | | | | * | | | |
| Bottom 3 Box (Net) | 568 | 255 | 312 | 110 | 204 | 254 | 46 | 218 | 239 | 64 |
| | 28% | 26% | 30% | 20% | 30% | 33% | 24% | 31% | 30% | 21% |
| | | | | | C | C | * | I | I | |
| 3 | 175 | 86 | 89 | 38 | 66 | 71 | 18 | 70 | 66 | 20 |
| | 9% | 9% | 9% | 7% | 10% | 9% | 9% | 10% | 8% | 7% |
| | | | | | | | * | | | |
| 2 | 123 | 57 | 66 | 23 | 46 | 54 | 10 | 48 | 52 | 12 |
| | 6% | 6% | 6% | 4% | 7% | 7% | 5% | 7% | 7% | 4% |
| | | | | | | | * | | I | |
| 1 - Strongly disagree (1) | 270 | 112 | 157 | 48 | 92 | 129 | 17 | 100 | 121 | 31 |
| | 13% | 12% | 15% | 9% | 14% | 17% | 9% | 14% | 15% | 10% |
| | | | A | | C | C | * | | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 5.7 | 5.8 | 5.6 | 6.1 | 5.4 | 5.6 | 5.9 | 5.6 | 5.4 | 6.3 |
| | | | | DE | | | * | | | GH |
| Std. Dev. | 3.07 | 3 | 3.14 | 2.9 | 2.91 | 3.29 | 2.93 | 3.16 | 3.04 | 2.98 |
| Std. Err. | 0.07 | 0.1 | 0.1 | 0.12 | 0.11 | 0.12 | 0.21 | 0.12 | 0.11 | 0.17 |
| Median | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 5 | 5 | 7 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

| | Total | Gender | | AGE | | | EDUCATION | | | |
|--------------------------------------|-------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2000 | 867 | 1133 | 459 | 700 | 841 | 93 | 347 | 836 | 724 |
| Base: All Respondents (wtd) | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| Top 3 Box (Net) | 681 | 351 | 330 | 142 | 203 | 336 | 65 | 246 | 240 | 130 |
| | 34% | 36% | 32% | 26% | 30% | 43% | 33% | 34% | 31% | 42% |
| | | | | | | CD | * | | | GH |
| 10 - Strongly agree (10) | 343 | 165 | 178 | 72 | 95 | 176 | 28 | 113 | 127 | 76 |
| | 17% | 17% | 17% | 13% | 14% | 23% | 14% | 16% | 16% | 25% |
| | | | | | | CD | * | | | FGH |
| 9 | 137 | 73 | 64 | 22 | 55 | 61 | 17 | 45 | 52 | 23 |
| | 7% | 8% | 6% | 4% | 8% | 8% | 9% | 6% | 7% | 8% |
| | | | | | C | C | * | | | |
| 8 | 201 | 112 | 88 | 49 | 53 | 98 | 20 | 88 | 62 | 30 |
| | 10% | 12% | 9% | 9% | 8% | 13% | 10% | 12% | 8% | 10% |
| | | | | | | D | * | H | | |
| 7 | 175 | 107 | 68 | 55 | 67 | 53 | 8 | 61 | 69 | 37 |
| | 9% | 11% | 7% | 10% | 10% | 7% | 4% | 9% | 9% | 12% |
| | | B | | | | | * | | | FH |
| 6 | 161 | 78 | 83 | 49 | 56 | 56 | 16 | 40 | 70 | 35 |
| | 8% | 8% | 8% | 9% | 8% | 7% | 8% | 6% | 9% | 11% |
| | | | | | | | * | | | G |
| 5 | 369 | 175 | 194 | 106 | 130 | 132 | 38 | 146 | 146 | 39 |
| | 18% | 18% | 19% | 19% | 19% | 17% | 19% | 20% | 19% | 13% |
| | | | | | | | * | I | I | |
| 4 | 159 | 70 | 89 | 68 | 51 | 40 | 19 | 64 | 61 | 14 |
| | 8% | 7% | 9% | 12% | 8% | 5% | 10% | 9% | 8% | 5% |
| | | | | DE | | | * | I | I | |
| Bottom 3 Box (Net) | 456 | 193 | 263 | 126 | 172 | 158 | 48 | 157 | 198 | 52 |
| | 23% | 20% | 26% | 23% | 25% | 20% | 25% | 22% | 25% | 17% |
| | | | A | | | | * | | I | |
| 3 | 143 | 65 | 78 | 37 | 56 | 51 | 21 | 56 | 49 | 17 |
| | 7% | 7% | 8% | 7% | 8% | 7% | 11% | 8% | 6% | 6% |
| | | | | | | | * | | | |
| 2 | 82 | 34 | 47 | 22 | 28 | 32 | 5 | 20 | 47 | 10 |
| | 4% | 4% | 5% | 4% | 4% | 4% | 3% | 3% | 6% | 3% |
| | | | | | | | * | | GI | |
| 1 - Strongly disagree (1) | 231 | 93 | 138 | 68 | 89 | 75 | 23 | 81 | 102 | 25 |
| | 12% | 10% | 13% | 12% | 13% | 10% | 12% | 11% | 13% | 8% |
| | | | A | | | | * | | I | |
| Sigma | 2000 | 972 | 1028 | 546 | 680 | 774 | 194 | 714 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | |
| Mean | 5.9 | 6.1 | 5.7 | 5.5 | 5.7 | 6.4 | 5.7 | 5.9 | 5.7 | 6.6 |
| | | B | | | | CD | * | | | FGH |
| Std. Dev. | 2.92 | 2.83 | 2.99 | 2.78 | 2.9 | 2.98 | 2.89 | 2.87 | 2.96 | 2.86 |
| Std. Err. | 0.07 | 0.09 | 0.09 | 0.12 | 0.11 | 0.11 | 0.21 | 0.11 | 0.11 | 0.16 |
| Median | 6 | 6 | 5 | 5 | 5 | 7 | 5 | 5 | 5 | 7 |

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