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

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	**2000**	**907**	**1093**	**542**	**736**	**722**	**92**	**364**	**852**	**692**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**184**	**724**	**784**	**308**
1 - 100	258	128	130	75	89	94	28	102	99	30
	13%	13%	13%	14%	13%	12%	15%	14%	13%	10%
							*	I		
101 - 200	225	98	128	54	79	92	19	91	85	31
	11%	10%	12%	10%	12%	12%	10%	13%	11%	10%
							*			
201 - 300	131	62	69	35	55	41	3	52	58	18
	7%	6%	7%	6%	8%	5%	2%	7%	7%	6%
							*	F	F	
301 - 400	100	49	51	28	38	34	6	44	37	12
	5%	5%	5%	5%	6%	4%	3%	6%	5%	4%
							*			
401 - 500	217	106	110	39	94	84	9	65	101	42
	11%	11%	11%	7%	14%	11%	5%	9%	13%	13%
					C		*		FG	FG
501 - 600	49	23	27	13	13	23	5	19	21	5
	2%	2%	3%	2%	2%	3%	3%	3%	3%	1%
							*			
601 - 700	17	8	8	5	4	7	-	8	6	3
	1%	1%	1%	1%	1%	1%	-	1%	1%	1%
							*			
701 - 800	46	23	23	10	12	24	2	13	19	12
	2%	2%	2%	2%	2%	3%	1%	2%	2%	4%
							*			G
801 - 900	13	5	8	5	5	4	3	4	6	1
	1%	1%	1%	1%	1%	*	1%	1%	1%	*
							*			
901 - 1000	161	81	80	26	50	85	4	60	62	35
	8%	8%	8%	5%	7%	11%	2%	8%	8%	11%
						CD	*			FH
1001 - 2000	183	103	80	46	61	77	13	57	72	41
	9%	11%	8%	8%	9%	10%	7%	8%	9%	13%
							*			GH
2001 - 3000	48	30	18	19	14	15	1	11	20	15
	2%	3%	2%	3%	2%	2%	1%	2%	3%	5%
							*			FGH
3001 - 4000	24	15	9	8	7	9	-	11	8	6
	1%	2%	1%	2%	1%	1%	-	1%	1%	2%
							*			
4001 - 5000	16	14	2	11	4	2	5	4	3	5
	1%	1%	*	2%	1%	*	3%	*	*	2%
		B		E			H*			H
5001 - 6000	3	2	1	2	-	1	2	-	-	1
	*	*	*	*	-	*	1%	-	-	*
							H*			H
6001 - 7000	1	1	*	-	1	-	-	-	-	1
	*	*	*	-	*	-	-	-	-	*
							*			H
7001 - 8000	1	1	*	*	-	1	-	-	-	1
	*	*	*	*	-	*	-	-	-	*
							*			H
8001 - 9000	1	1	-	-	-	1	-	-	-	1
	*	*	-	-	-	*	-	-	-	*
							*			
9001 - 10000	6	4	2	4	1	1	-	3	1	2
	*	*	*	1%	*	*	-	*	*	1%
							*			H
Insolvent ($0/None)	499	219	280	166	153	180	84	181	187	47
	25%	22%	27%	30%	22%	23%	46%	25%	24%	15%
			A	DE			GHI*	I	I	
Sigma	2000	972	1028	546	680	774	184	724	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
$200 or less (Net)	484	226	258	129	168	186	47	193	183	61
	24%	23%	25%	24%	25%	24%	25%	27%	23%	20%
							*	I		
$100 or less (Net)	258	128	130	75	89	94	28	102	99	30
	13%	13%	13%	14%	13%	12%	15%	14%	13%	10%
							*	I		
Mean (Incl. 0)	601.7	698.3	510.4	667.3	560.4	591.7	450.8	539.6	553.8	959.9
		B					*			FGH
Std. Dev.	1024.82	1159.35	869.65	1291.12	911.73	897.71	1054.69	944.84	837.16	1458.84
Std. Err.	22.92	37.19	27.12	55.25	34.96	32.27	77.71	35.12	29.9	83.13
Mean (Excl. 0)	801.8	900.9	701.8	958.7	722.6	771.7	829.9	719.2	727.6	1132.4
		B		DE			*			GH
Std. Dev.	1113.19	1245.75	951.75	1454.9	977.19	955.13	1318.87	1030.05	891.34	1521.85
Std. Err.	28.73	45.39	34.81	74.63	42.55	39.21	131.84	44.2	36.49	94.18
Median	250	300	200	200	300	300	100	200	300	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 '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

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	**2000**	**907**	**1093**	**542**	**736**	**722**	**92**	**364**	**852**	**692**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**184**	**724**	**784**	**308**
Top 3 Box (Net)	514	280	234	99	121	294	43	189	200	82
	26%	29%	23%	18%	18%	38%	23%	26%	26%	26%
		B				CD	*			
10 - Extremely confident (10)	273	152	121	61	44	169	31	110	96	36
	14%	16%	12%	11%	6%	22%	17%	15%	12%	12%
		B		D		CD	*			
9	86	47	39	15	25	46	6	26	37	17
	4%	5%	4%	3%	4%	6%	3%	4%	5%	6%
						C	*			
8	155	81	74	23	53	79	6	54	67	29
	8%	8%	7%	4%	8%	10%	3%	7%	9%	9%
					C	C	*			F
7	179	93	86	48	62	68	15	62	69	33
	9%	10%	8%	9%	9%	9%	8%	9%	9%	11%
							*			
6	194	91	103	66	62	66	18	67	71	38
	10%	9%	10%	12%	9%	9%	10%	9%	9%	12%
							*			H
5	354	178	176	86	123	145	44	127	131	52
	18%	18%	17%	16%	18%	19%	24%	17%	17%	17%
							*			
4	165	82	82	66	53	45	14	58	69	24
	8%	8%	8%	12%	8%	6%	7%	8%	9%	8%
				DE			*			
Bottom 3 Box (Net)	595	248	346	181	258	155	50	221	243	80
	30%	26%	34%	33%	38%	20%	27%	31%	31%	26%
			A	E	E		*		I	
3	177	79	98	63	72	42	12	69	64	32
	9%	8%	10%	12%	11%	5%	7%	10%	8%	10%
				E	E		*			
2	109	53	56	31	43	35	9	42	44	14
	5%	5%	5%	6%	6%	5%	5%	6%	6%	5%
							*			
1 - Not at all confident (1)	308	116	192	87	143	78	29	110	136	34
	15%	12%	19%	16%	21%	10%	16%	15%	17%	11%
			A	E	E		*		I	
Sigma	2000	972	1028	546	680	774	184	724	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.3	5.6	5	4.9	4.7	6.2	5.3	5.3	5.2	5.6
		B				CD	*			H
Std. Dev.	2.92	2.89	2.93	2.78	2.77	2.94	2.94	2.96	2.95	2.75
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.11	0.22	0.11	0.11	0.16
Median	5	5	5	5	5	6	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

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	**2000**	**907**	**1093**	**542**	**736**	**722**	**92**	**364**	**852**	**692**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**184**	**724**	**784**	**308**
Top 3 Box (Net)	471	234	237	144	187	139	57	167	192	55
	24%	24%	23%	26%	28%	18%	31%	23%	24%	18%
				E	E		I*		I	
10 - Strongly agree (10)	240	116	124	80	97	63	49	72	95	25
	12%	12%	12%	15%	14%	8%	27%	10%	12%	8%
				E	E		GHI*		I	
9	82	40	42	31	25	26	2	38	32	10
	4%	4%	4%	6%	4%	3%	1%	5%	4%	3%
							*			
8	149	78	71	33	66	50	6	57	65	21
	7%	8%	7%	6%	10%	6%	3%	8%	8%	7%
							*			
7	215	98	117	77	79	58	22	69	84	40
	11%	10%	11%	14%	12%	8%	12%	9%	11%	13%
				E	E		*			
6	246	119	127	60	100	86	24	97	89	36
	12%	12%	12%	11%	15%	11%	13%	13%	11%	12%
							*			
5	280	136	144	86	85	109	28	95	110	46
	14%	14%	14%	16%	13%	14%	15%	13%	14%	15%
							*			
4	162	78	84	45	55	63	6	59	70	28
	8%	8%	8%	8%	8%	8%	3%	8%	9%	9%
							*			F
Bottom 3 Box (Net)	626	306	320	133	173	319	47	236	240	103
	31%	32%	31%	24%	25%	41%	25%	33%	31%	33%
						CD	*			
3	148	74	75	41	46	61	13	53	53	29
	7%	8%	7%	8%	7%	8%	7%	7%	7%	10%
							*			
2	114	53	61	21	30	62	4	43	48	19
	6%	5%	6%	4%	4%	8%	2%	6%	6%	6%
						CD	*			
1 - Strongly disagree (1)	364	180	184	71	97	196	30	141	138	55
	18%	19%	18%	13%	14%	25%	16%	19%	18%	18%
						CD	*			
Sigma	2000	972	1028	546	680	774	184	724	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5.2	5.2	5.2	5.7	5.6	4.5	6	5.1	5.2	4.9
				E	E		GHI*		I	
Std. Dev.	2.94	2.95	2.93	2.86	2.88	2.92	3.16	2.93	2.94	2.77
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.1	0.23	0.11	0.11	0.16
Median	5	5	5	6	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

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	**2000**	**907**	**1093**	**542**	**736**	**722**	**92**	**364**	**852**	**692**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**184**	**724**	**784**	**308**
Top 3 Box (Net)	311	155	156	120	122	69	37	120	109	45
	16%	16%	15%	22%	18%	9%	20%	17%	14%	15%
				E	E		*			
10 - Strongly agree (10)	159	74	85	69	61	29	21	64	57	16
	8%	8%	8%	13%	9%	4%	12%	9%	7%	5%
				E	E		I*	I		
9	30	16	14	8	16	6	4	6	12	7
	1%	2%	1%	1%	2%	1%	2%	1%	2%	2%
					E		*			
8	122	66	56	43	45	35	11	50	39	23
	6%	7%	5%	8%	7%	4%	6%	7%	5%	7%
				E			*			
7	177	86	91	78	61	38	12	56	71	39
	9%	9%	9%	14%	9%	5%	6%	8%	9%	13%
				DE	E		*			GH
6	197	86	110	55	82	60	24	66	72	35
	10%	9%	11%	10%	12%	8%	13%	9%	9%	11%
					E		*			
5	320	159	161	81	119	121	20	131	125	45
	16%	16%	16%	15%	17%	16%	11%	18%	16%	14%
							*			
4	171	87	85	52	60	59	13	50	73	36
	9%	9%	8%	10%	9%	8%	7%	7%	9%	12%
							*			G
Bottom 3 Box (Net)	823	398	426	160	237	426	79	301	335	108
	41%	41%	41%	29%	35%	55%	43%	42%	43%	35%
						CD	*	I	I	
3	186	90	96	49	59	79	13	55	85	34
	9%	9%	9%	9%	9%	10%	7%	8%	11%	11%
							*			
2	137	74	63	25	45	67	8	47	63	19
	7%	8%	6%	5%	7%	9%	4%	7%	8%	6%
						C	*			
1 - Strongly disagree (1)	500	233	267	87	133	280	58	199	187	56
	25%	24%	26%	16%	20%	36%	32%	27%	24%	18%
						CD	I*	I	I	
Sigma	2000	972	1028	546	680	774	184	724	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	4.4	4.5	4.4	5.3	4.8	3.5	4.5	4.4	4.3	4.7
				DE	E		*			H
Std. Dev.	2.83	2.81	2.84	2.85	2.8	2.58	3.13	2.9	2.76	2.62
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.09	0.23	0.11	0.1	0.15
Median	5	5	5	5	5	3	4.6	5	4	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 (*)