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				Q1		
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	$1-$200	$201+
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	**2000**	**867**	**1133**	**459**	**700**	**841**	**93**	**347**	**836**	**724**	**517**	**399**	**1084**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**194**	**714**	**784**	**308**	**577**	**420**	**1002**
	214	85	129	54	69	91	37	69	81	26	-	214	-
1 - 100	11%	9%	13%	10%	10%	12%	19%	10%	10%	9%	-	51%	-
			A				GHI*					JL	
	206	97	109	58	84	64	20	71	94	22	-	206	-
101 - 200	10%	10%	11%	11%	12%	8%	10%	10%	12%	7%	-	49%	-
					E		*		I			JL	
	140	72	68	48	44	48	25	38	59	18	-	-	140
201 - 300	7%	7%	7%	9%	6%	6%	13%	5%	8%	6%	-	-	14%
							GI*						JK
	85	38	47	15	41	29	12	26	35	11	-	-	85
301 - 400	4%	4%	5%	3%	6%	4%	6%	4%	4%	4%	-	-	9%
					C		*						JK
	217	102	115	44	65	108	14	71	94	38	-	-	217
401 - 500	11%	10%	11%	8%	10%	14%	7%	10%	12%	12%	-	-	22%
						CD	*						JK
	41	21	20	14	13	14	2	17	13	9	-	-	41
501 - 600	2%	2%	2%	3%	2%	2%	1%	2%	2%	3%	-	-	4%
							*						JK
	12	4	8	1	5	6	-	-	9	2	-	-	12
601 - 700	1%	*	1%	*	1%	1%	-	-	1%	1%	-	-	1%
							*		G	G			J
	32	18	14	3	9	21	-	13	11	8	-	-	32
701 - 800	2%	2%	1%	1%	1%	3%	-	2%	1%	3%	-	-	3%
						C	*						JK
	9	4	4	2	4	2	2	4	2	1	-	-	9
801 - 900	*	*	*	*	1%	*	1%	1%	*	*	-	-	1%
							*						
	175	96	78	37	61	77	7	66	62	40	-	-	175
901 - 1000	9%	10%	8%	7%	9%	10%	4%	9%	8%	13%	-	-	17%
							*			FH			JK
	167	102	65	36	50	80	2	53	69	43	-	-	167
1001 - 2000	8%	11%	6%	7%	7%	10%	1%	7%	9%	14%	-	-	17%
		B					*	F	F	FGH			JK
	58	31	26	13	18	26	3	23	18	14	-	-	58
2001 - 3000	3%	3%	3%	2%	3%	3%	1%	3%	2%	5%	-	-	6%
							*			H			JK
	25	19	6	5	8	13	-	13	7	5	-	-	25
3001 - 4000	1%	2%	1%	1%	1%	2%	-	2%	1%	2%	-	-	3%
		B					*						JK
	24	21	3	7	13	5	-	11	8	5	-	-	24
4001 - 5000	1%	2%	*	1%	2%	1%	-	2%	1%	2%	-	-	2%
		B					*						JK
	6	5	2	5	*	1	3	1	1	*	-	-	6
5001 - 6000	*	*	*	1%	*	*	2%	*	*	*	-	-	1%
							H*						
	1	1	*	1	*	-	-	-	-	1	-	-	1
6001 - 7000	*	*	*	*	*	-	-	-	-	*	-	-	*
							*			H			
	3	1	1	1	-	2	-	-	2	1	-	-	3
7001 - 8000	*	*	*	*	-	*	-	-	*	*	-	-	*
							*						
	*	*	-	-	*	-	-	-	-	*	-	-	*
8001 - 9000	*	*	-	-	*	-	-	-	-	*	-	-	*
							*						
	7	4	3	2	3	2	1	2	1	3	-	-	7
9001 - 10000	*	*	*	*	*	*	1%	*	*	1%	-	-	1%
							*			H			
	577	250	328	199	193	185	65	235	217	60	577	-	-
Insolvent ($0/None)	29%	26%	32%	36%	28%	24%	33%	33%	28%	19%	100%	-	-
			A	DE			I*	I	I		KL		
	2000	972	1028	546	680	774	194	714	784	308	577	420	1002
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
	420	182	238	113	153	155	57	140	175	48	-	420	-
$200 or less (Net)	21%	19%	23%	21%	22%	20%	29%	20%	22%	16%	-	100%	-
			A				GI*		I			JL	
	214	85	129	54	69	91	37	69	81	26	-	214	-
$100 or less (Net)	11%	9%	13%	10%	10%	12%	19%	10%	10%	9%	-	51%	-
			A				GHI*					JL	
Mean (Incl. 0)	632.4	776	496.7	563.3	617.5	694.2	396.7	624.7	576.8	940.6	-	129.2	1208
		B					*			FGH		J	JK
Std. Dev.	1120.48	1273.48	934.07	1170.77	1117.08	1084.8	1080.8	1103.89	964.05	1449.69	-	62.9	1355.22
Std. Err.	25.05	40.85	29.13	50.1	42.84	38.99	77.55	41.32	34.43	82.6	-	3.07	42.81
Mean (Excl. 0)	889.1	1044.3	729.1	887.1	862.5	912.4	595.9	932	798	1167.6	-	129.2	1208
		B					*			FGH			K
Std. Dev.	1239.78	1379.42	1054.31	1368.45	1237.78	1160.98	1280.54	1237.84	1053.38	1531.26	-	62.9	1355.22
Std. Err.	32.87	51.33	39.84	73.49	56.1	47.84	112.61	56.59	44.25	97.21	-	3.07	42.81
Median	250	300	200	200	200	300	100	200	215.5	500	-	100	800

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

Which of the following apply to you in the last year? I have...

		Gender		AGE			EDUCATION				Q1		
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	$1-$200	$201+
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	**2000**	**867**	**1133**	**459**	**700**	**841**	**93**	**347**	**836**	**724**	**517**	**399**	**1084**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**194**	**714**	**784**	**308**	**577**	**420**	**1002**
Extended the repayment terms on a debt to lower my monthly payments	107	52	55	29	57	21	17	37	38	14	42	26	39
	5%	5%	5%	5%	8%	3%	9%	5%	5%	5%	7%	6%	4%
				E	E		*				L		
Used a reverse mortgage to access the equity in my home	23	15	8	11	6	6	1	6	9	7	6	5	12
	1%	2%	1%	2%	1%	1%	1%	1%	1%	2%	1%	1%	1%
							*			G			
Paid only the minimum balance on my credit card	411	197	214	118	174	119	45	142	177	47	160	90	160
	21%	20%	21%	22%	26%	15%	23%	20%	23%	15%	28%	22%	16%
				E	E		*		I		L	L	
Paid only the minimum balance on my line of credit	271	124	147	63	114	94	24	90	122	36	98	64	110
	14%	13%	14%	12%	17%	12%	12%	13%	16%	12%	17%	15%	11%
					CE		*		I		L		
Got an auto loan or purchase-financed an auto for a term of longer than 5 years	122	60	62	38	51	33	16	34	58	14	28	28	65
	6%	6%	6%	7%	8%	4%	8%	5%	7%	5%	5%	7%	7%
					E		*		I				
Added to the value of my mortgage	68	27	41	18	28	22	7	18	34	9	19	15	33
	3%	3%	4%	3%	4%	3%	3%	3%	4%	3%	3%	4%	3%
							*						
Got a mortgage for larger than I can afford	33	21	12	15	14	3	3	11	13	5	12	8	13
	2%	2%	1%	3%	2%	*	2%	2%	2%	2%	2%	2%	1%
				E	E		*						
Borrowed money that I can't afford to pay back quickly	234	109	125	97	79	59	32	62	113	28	101	51	82
	12%	11%	12%	18%	12%	8%	16%	9%	14%	9%	17%	12%	8%
				DE	E		G*		GI		L		
Made a major purchase on credit, such as a vacation, without paying it off right away	212	91	121	73	81	57	17	69	98	29	61	42	109
	11%	9%	12%	13%	12%	7%	9%	10%	12%	9%	11%	10%	11%
				E	E		*						
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc)	161	98	63	66	46	49	19	48	70	24	44	38	79
	8%	10%	6%	12%	7%	6%	10%	7%	9%	8%	8%	9%	8%
		B		DE			*						
Used my home-equity line of credit to buy things I want but don't need	57	35	22	13	27	17	8	16	23	11	19	8	30
	3%	4%	2%	2%	4%	2%	4%	2%	3%	3%	3%	2%	3%
							*						
Was lured in by deals or offers by companies on days such as boxing day	301	150	151	134	118	49	28	84	129	59	61	76	164
	15%	15%	15%	25%	17%	6%	15%	12%	17%	19%	11%	18%	16%
				DE	E		*		G	G		J	J
Spent money I shouldn't have in order to 'keep up with the Jones'	226	123	103	137	68	22	40	66	85	35	78	45	103
	11%	13%	10%	25%	10%	3%	20%	9%	11%	11%	14%	11%	10%
				DE	E		GHI*						
None of the above	947	455	492	187	279	481	86	380	326	155	250	179	518
	47%	47%	48%	34%	41%	62%	44%	53%	42%	50%	43%	43%	52%
						CD	*	H		H			JK
Sigma	3172	1557	1615	1000	1142	1030	342	1061	1295	474	980	675	1517
	159%	160%	157%	183%	168%	133%	176%	149%	165%	154%	170%	161%	151%

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

How long do you think it will take for you to be debt free?

		Gender		AGE			EDUCATION				Q1		
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	$1-$200	$201+
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	**2000**	**867**	**1133**	**459**	**700**	**841**	**93**	**347**	**836**	**724**	**517**	**399**	**1084**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**194**	**714**	**784**	**308**	**577**	**420**	**1002**
1	1	-	1	-	-	1	-	-	1	-	-	-	1
	*	-	*	-	-	*	-	-	*	-	-	-	*
							*						
2	14	8	6	8	1	4	-	9	3	2	4	3	7
	1%	1%	1%	2%	*	1%	-	1%	*	1%	1%	1%	1%
				D			*						
3	8	4	5	3	3	2	3	-	4	1	3	1	4
	*	*	*	1%	1%	*	1%	-	1%	*	1%	*	*
							G*						
4	3	-	3	2	-	1	-	2	1	*	2	-	1
	*	-	*	*	-	*	-	*	*	*	*	-	*
							*						
5	5	2	2	-	2	3	-	2	2	-	1	1	3
	*	*	*	-	*	*	-	*	*	-	*	*	*
							*						
6	14	8	6	4	4	6	-	8	5	1	5	4	6
	1%	1%	1%	1%	1%	1%	-	1%	1%	*	1%	1%	1%
							*						
7	*	-	*	-	-	*	-	-	-	*	-	-	*
	*	-	*	-	-	*	-	-	-	*	-	-	*
							*						
8	7	4	2	3	2	2	5	-	1	1	2	-	5
	*	*	*	1%	*	*	2%	-	*	*	*	-	*
							GH*						
9	4	-	4	3	1	-	-	4	-	-	1	-	3
	*	-	*	*	*	-	-	1%	-	-	*	-	*
							*						
10	4	1	3	-	1	3	-	2	2	-	1	-	3
	*	*	*	-	*	*	-	*	*	-	*	-	*
							*						
12-18	117	67	50	60	24	33	16	33	53	15	29	33	55
	6%	7%	5%	11%	3%	4%	8%	5%	7%	5%	5%	8%	5%
				DE			*						
19-24	93	42	51	29	35	29	10	33	35	15	25	16	51
	5%	4%	5%	5%	5%	4%	5%	5%	4%	5%	4%	4%	5%
							*						
25-35	47	26	21	24	7	16	9	20	12	6	5	13	29
	2%	3%	2%	4%	1%	2%	5%	3%	1%	2%	1%	3%	3%
				D			H*					J	J
36-47	99	43	56	28	43	28	4	41	41	13	21	16	62
	5%	4%	5%	5%	6%	4%	2%	6%	5%	4%	4%	4%	6%
					E		*						
48-59	55	27	28	18	18	19	10	16	19	9	15	21	19
	3%	3%	3%	3%	3%	2%	5%	2%	2%	3%	3%	5%	2%
							*					L	
60-71	190	87	103	41	76	73	7	69	87	27	37	40	112
	9%	9%	10%	8%	11%	9%	4%	10%	11%	9%	6%	9%	11%
							*		F				J
72+	345	179	167	78	186	82	30	89	167	59	82	84	180
	17%	18%	16%	14%	27%	11%	15%	12%	21%	19%	14%	20%	18%
					CE		*		G	G			
I am already debt-free	640	299	341	181	143	315	61	245	207	126	139	122	378
	32%	31%	33%	33%	21%	41%	32%	34%	26%	41%	24%	29%	38%
				D		CD	*	H		GH			JK
I will never be debt-free	355	176	179	64	135	157	39	141	143	32	205	66	84
	18%	18%	17%	12%	20%	20%	20%	20%	18%	10%	36%	16%	8%
					C	C	I*	I	I		KL	L	
Sigma	2000	972	1028	546	680	774	194	714	784	308	577	420	1002
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	81.8	83.4	80.3	74.6	98.4	66.9	89.4	66.7	90.4	85.1	81.4	88.4	79.2
					CE		*		G	G			
Std. Dev.	87.37	89	85.8	97.83	87.15	71.82	124.44	67.67	92.68	77.77	101.92	92.94	77.57
Std. Err.	2.76	3.99	3.81	5.64	4.34	4.13	12.85	3.74	4.45	6.34	6.67	6.11	3.34
Median	60	60	60	36	65.3	60	45.9	48	60	60	60	60	60

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