

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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
1 - 100	201 10%	90 9%	111 11%	64 12%	64 9%	73 9%	14 9%	84 11%	80 10%	23 7%
101 - 200	223 11%	99 10%	124 12%	53 10%	106 16%	64 8%	17 10%	88 12%	93 12%	25 8%
201 - 300	158 8%	80 8%	78 8%	49 9%	47 7%	62 8%	11 6%	70 9%	62 8%	15 5%
301 - 400	78 4%	37 4%	41 4%	16 3%	26 4%	36 5%	4 2%	26 3%	39 5%	10 3%
401 - 500	253 13%	113 12%	140 14%	32 6%	102 15%	119 15%	6 3%	103 14%	108 14%	36 12%
501 - 600	55 3%	33 3%	23 2%	14 3%	16 2%	25 3%	4 2%	23 3%	23 3%	6 2%
601 - 700	21 1%	13 1%	8 1%	7 1%	2 *	12 2%	3 2%	9 1%	4 1%	5 2%
701 - 800	51 3%	23 2%	28 3%	10 2%	18 3%	24 3%	1 1%	18 2%	22 3%	11 3%
801 - 900	20 1%	9 1%	11 1%	7 1%	1 *	12 2%	2 1%	12 2%	6 1%	1 *
901 - 1000	156 8%	68 7%	88 9%	40 7%	46 7%	71 9%	8 5%	44 6%	65 8%	39 12%
1001 - 2000	198 10%	97 10%	101 10%	60 11%	66 10%	71 9%	12 7%	58 8%	79 10%	48 15%
2001 - 3000	66 3%	41 4%	25 2%	13 2%	24 4%	29 4%	- *	27 4%	20 3%	19 6%
3001 - 4000	29 1%	18 2%	11 1%	6 1%	7 1%	17 2%	- *	13 2%	12 1%	5 2%
4001 - 5000	25 1%	19 2%	6 1%	13 2%	6 1%	5 1%	- *	7 1%	12 1%	6 2%
5001 - 6000	4 *	3 *	1 *	- *	1 *	3 *	- *	- *	1 *	3 1%
6001 - 7000	6 *	4 *	3 *	5 1%	1 *	1 *	3 2%	- *	1 *	3 1%
7001 - 8000	2 *	2 *	1 *	1 *	1 *	1 *	- *	- *	1 *	1 *
9001 - 10000	16 1%	15 2%	1 *	13 2%	2 *	2 *	- *	6 1%	7 1%	3 1%
Insolvent (\$0/None)	438 22%	209 21%	229 22%	144 26%	145 21%	148 19%	83 50%	155 21%	150 19%	50 16%
Sigma	2001 100%	973 100%	1028 100%	546 100%	680 100%	774 100%	166 100%	742 100%	784 100%	308 100%
Summary										
\$200 or less (Net)	424 21%	189 19%	235 23%	117 21%	170 25%	137 18%	31 19%	172 23%	173 22%	48 16%
\$100 or less (Net)	201 10%	90 9%	111 11%	64 12%	64 9%	73 9%	14 9%	84 11%	80 10%	23 7%
Mean (Incl. 0)	749.7	900.4	607.2	922.3	637.9	726.1	390.6	678.1	749.3	1116.8
Std. Dev.	1309.57	1603.33	930.46	1819.81	1029.76	1065.84	967.88	1209.17	1300.91	1612.76
Std. Err.	29.28	51.41	29.01	77.86	39.48	38.3	75.05	44.39	46.45	91.87
Mean (Excl. 0)	959.6	1146.2	781.2	1251.9	811.4	898.3	779.2	857.2	926.4	1331.8
Std. Dev.	1412.07	1729.52	989	2020.99	1099.22	1118.46	1254.43	1301.97	1388.78	1678.16
Std. Err.	35.71	62.57	34.98	100.74	47.53	44.7	137.37	53.74	55.14	104.4
Median	300	400	300	251.7	300	450	7.2	300	400	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 'terrible' and 10 is 'excellent', how would you rate your personal debt 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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
Top 3 Box (Net)	868	403	466	190	251	427	48	328	330	163
	43%	41%	45%	35%	37%	55%	29%	44%	42%	53%
						CD	*	F	F	FGH
10 - Excellent (10)	409	201	208	84	89	235	28	172	137	72
	20%	21%	20%	15%	13%	30%	17%	23%	17%	23%
						CD	*	H		H
9	201	94	106	51	59	91	8	70	84	39
	10%	10%	10%	9%	9%	12%	5%	9%	11%	13%
							*			F
8	259	108	152	55	103	101	12	86	109	52
	13%	11%	15%	10%	15%	13%	7%	12%	14%	17%
			A		C		*			FG
7	266	142	124	86	98	82	20	97	108	42
	13%	15%	12%	16%	14%	11%	12%	13%	14%	13%
				E			*			
6	173	86	88	63	63	47	16	55	77	24
	9%	9%	9%	12%	9%	6%	10%	7%	10%	8%
				E			*			
5	294	144	149	75	116	103	40	102	117	34
	15%	15%	15%	14%	17%	13%	24%	14%	15%	11%
							GHI*		I	
4	160	73	88	59	64	37	18	64	57	20
	8%	7%	9%	11%	9%	5%	11%	9%	7%	7%
				E	E		*			
Bottom 3 Box (Net)	240	125	115	74	88	78	24	96	95	25
	12%	13%	11%	14%	13%	10%	14%	13%	12%	8%
							*	I	I	
3	127	65	63	41	44	42	13	54	48	12
	6%	7%	6%	8%	6%	5%	8%	7%	6%	4%
							*	I		
2	52	21	31	12	22	18	10	14	21	7
	3%	2%	3%	2%	3%	2%	6%	2%	3%	2%
							G*			
1 - Terrible (1)	60	39	21	21	22	18	-	28	26	6
	3%	4%	2%	4%	3%	2%	-	4%	3%	2%
		B					*			
Sigma	2001	973	1028	546	680	774	166	742	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.8	6.7	6.8	6.4	6.4	7.3	6.1	6.8	6.7	7.2
						CD	*			FGH
Std. Dev.	2.54	2.59	2.5	2.51	2.44	2.56	2.44	2.63	2.5	2.4
Std. Err.	0.06	0.08	0.08	0.11	0.09	0.09	0.19	0.1	0.09	0.14
Median	7	7	7	7	7	8	6	7	7	8

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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
Top 3 Box (Net)	549	258	291	163	159	226	43	208	212	86
	27%	27%	28%	30%	23%	29%	26%	28%	27%	28%
				D		D	*			
10 - Much better (10)	251	112	139	77	58	116	21	106	88	36
	13%	12%	14%	14%	9%	15%	13%	14%	11%	12%
				D		D	*			
9	93	40	53	26	22	44	9	32	37	15
	5%	4%	5%	5%	3%	6%	6%	4%	5%	5%
							*			
8	205	106	99	60	79	66	13	70	87	35
	10%	11%	10%	11%	12%	9%	8%	9%	11%	12%
							*			
7	265	131	134	75	98	92	15	115	94	41
	13%	14%	13%	14%	14%	12%	9%	15%	12%	13%
							*			
6	281	146	134	69	100	112	26	85	121	49
	14%	15%	13%	13%	15%	15%	15%	11%	15%	16%
							*			G
5	509	245	264	118	167	224	41	191	198	79
	25%	25%	26%	22%	25%	29%	24%	26%	25%	26%
						C	*			
4	185	98	87	51	83	52	12	79	71	23
	9%	10%	8%	9%	12%	7%	7%	11%	9%	8%
					E		*			
Bottom 3 Box (Net)	212	93	119	71	75	67	30	65	88	30
	11%	10%	12%	13%	11%	9%	18%	9%	11%	10%
							G1*			
3	102	46	57	28	42	32	14	31	43	14
	5%	5%	6%	5%	6%	4%	9%	4%	5%	5%
							*			
2	45	17	27	14	13	17	10	7	20	7
	2%	2%	3%	3%	2%	2%	6%	1%	3%	2%
							G*			
1 - Much worse (1)	65	30	35	28	19	18	5	26	25	9
	3%	3%	3%	5%	3%	2%	3%	4%	3%	3%
				E			*			
Sigma	2001	973	1028	546	680	774	166	742	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.1	6.1	6.1	6.1	5.9	6.3	5.9	6.2	6.1	6.2
						D	*			
Std. Dev.	2.28	2.22	2.34	2.45	2.14	2.27	2.47	2.29	2.26	2.21
Std. Err.	0.05	0.07	0.07	0.11	0.08	0.08	0.19	0.08	0.08	0.13
Median	6	6	6	6	6	6	6	6	6	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 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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
Top 3 Box (Net)	694	338	356	173	226	296	48	267	269	111
	35%	35%	35%	32%	33%	38%	29%	36%	34%	36%
							*			
10 - Much better (10)	344	160	184	101	92	150	30	130	131	53
	17%	16%	18%	19%	14%	19%	18%	17%	17%	17%
						D	*			
9	123	58	65	21	46	56	5	52	45	22
	6%	6%	6%	4%	7%	7%	3%	7%	6%	7%
							*			
8	228	121	107	50	88	90	12	85	93	37
	11%	12%	10%	9%	13%	12%	8%	11%	12%	12%
							*			
7	253	128	125	56	116	81	15	99	100	40
	13%	13%	12%	10%	17%	10%	9%	13%	13%	13%
					CE		*			
6	209	115	94	61	74	74	18	61	97	33
	10%	12%	9%	11%	11%	10%	11%	8%	12%	11%
							*		G	
5	368	178	190	94	104	170	25	148	138	57
	18%	18%	19%	17%	15%	22%	15%	20%	18%	19%
						D	*			
4	166	79	87	59	56	51	14	67	60	24
	8%	8%	8%	11%	8%	7%	9%	9%	8%	8%
				E			*			
Bottom 3 Box (Net)	311	134	176	104	105	102	47	101	120	43
	16%	14%	17%	19%	15%	13%	28%	14%	15%	14%
				E			GHI*			
3	127	56	70	38	44	45	20	38	50	18
	6%	6%	7%	7%	6%	6%	12%	5%	6%	6%
							G*			
2	45	20	25	13	16	16	10	9	17	9
	2%	2%	2%	2%	2%	2%	6%	1%	2%	3%
							G*			
1 - Much worse (1)	139	58	80	53	45	41	17	53	52	16
	7%	6%	8%	10%	7%	5%	10%	7%	7%	5%
				E			*			
Sigma	2001	973	1028	546	680	774	166	742	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.2	6.3	6.2	6	6.2	6.5	5.6	6.3	6.3	6.4
						C	*	F		F
Std. Dev.	2.65	2.56	2.73	2.8	2.55	2.6	2.92	2.63	2.61	2.58
Std. Err.	0.06	0.08	0.08	0.12	0.1	0.09	0.23	0.1	0.09	0.15
Median	6	6	6	6	7	6	5	6	6	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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
Top 3 Box (Net)	670	332	338	177	203	291	60	239	264	106
	33%	34%	33%	32%	30%	38%	36%	32%	34%	35%
						D	*			
10 - Much better (10)	293	142	151	78	76	138	30	108	115	40
	15%	15%	15%	14%	11%	18%	18%	15%	15%	13%
						D	*			
9	128	56	73	34	37	58	12	41	52	23
	6%	6%	7%	6%	5%	7%	7%	6%	7%	7%
							*			
8	248	134	114	65	89	95	18	90	97	43
	12%	14%	11%	12%	13%	12%	11%	12%	12%	14%
							*			
7	288	124	164	87	103	98	13	116	117	43
	14%	13%	16%	16%	15%	13%	8%	16%	15%	14%
							*			
6	286	144	142	77	121	89	18	85	129	55
	14%	15%	14%	14%	18%	12%	11%	11%	16%	18%
					E		*		G	G
5	400	180	220	82	138	180	34	149	151	66
	20%	18%	21%	15%	20%	23%	20%	20%	19%	22%
					C	C	*			
4	146	83	63	64	41	41	15	62	54	15
	7%	9%	6%	12%	6%	5%	9%	8%	7%	5%
				DE			*	I		
Bottom 3 Box (Net)	211	110	100	60	74	76	27	91	70	23
	11%	11%	10%	11%	11%	10%	16%	12%	9%	7%
							I*	I		
3	93	52	41	25	39	29	9	42	30	13
	5%	5%	4%	5%	6%	4%	5%	6%	4%	4%
							*			
2	56	28	29	17	13	27	10	22	19	6
	3%	3%	3%	3%	2%	3%	6%	3%	2%	2%
							*			
1 - Much worse (1)	61	30	31	18	22	21	8	27	21	4
	3%	3%	3%	3%	3%	3%	5%	4%	3%	1%
							*	I		
Sigma	2001	973	1028	546	680	774	166	742	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.4	6.4	6.5	6.3	6.3	6.6	6.2	6.3	6.5	6.6
						D	*			
Std. Dev.	2.35	2.38	2.32	2.4	2.23	2.41	2.71	2.41	2.28	2.13
Std. Err.	0.05	0.08	0.07	0.1	0.09	0.09	0.21	0.09	0.08	0.12
Median	6	6	6	6	6	7	6	6	6	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 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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
Top 3 Box (Net)	848	394	454	224	282	342	54	295	361	138
	42%	41%	44%	41%	41%	44%	32%	40%	46%	45%
							*		F	F
10 - Much better (10)	406	201	205	111	123	171	36	132	181	58
	20%	21%	20%	20%	18%	22%	21%	18%	23%	19%
							*		GI	
9	168	65	102	38	54	76	12	53	72	31
	8%	7%	10%	7%	8%	10%	7%	7%	9%	10%
			A				*			
8	274	128	146	75	104	95	6	110	109	49
	14%	13%	14%	14%	15%	12%	4%	15%	14%	16%
							*	F	F	F
7	260	134	126	73	105	82	15	97	100	48
	13%	14%	12%	13%	15%	11%	9%	13%	13%	16%
					E		*			
6	246	112	135	76	84	86	21	91	96	39
	12%	11%	13%	14%	12%	11%	13%	12%	12%	13%
							*			
5	356	183	173	80	117	159	40	135	137	44
	18%	19%	17%	15%	17%	21%	24%	18%	18%	14%
						C	I*			
4	90	52	39	29	36	25	5	34	33	18
	5%	5%	4%	5%	5%	3%	3%	5%	4%	6%
							*			
Bottom 3 Box (Net)	200	97	103	64	56	81	32	90	57	21
	10%	10%	10%	12%	8%	10%	19%	12%	7%	7%
							HI*	HI		
3	103	51	53	30	32	41	19	43	31	10
	5%	5%	5%	6%	5%	5%	11%	6%	4%	3%
							HI*			
2	41	19	22	9	11	21	3	19	14	6
	2%	2%	2%	2%	2%	3%	2%	3%	2%	2%
							*			
1 - Much worse (1)	56	28	28	25	13	18	11	27	12	5
	3%	3%	3%	4%	2%	2%	7%	4%	2%	2%
				D			HI*			
Sigma	2001	973	1028	546	680	774	166	742	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.8	6.8	6.9	6.7	6.8	6.9	6.2	6.6	7.1	7
							*		FG	FG
Std. Dev.	2.42	2.43	2.41	2.51	2.28	2.47	2.75	2.46	2.33	2.26
Std. Err.	0.05	0.08	0.08	0.11	0.09	0.09	0.21	0.09	0.08	0.13
Median	7	7	7	7	7	7	6	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 '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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
Top 3 Box (Net)	359	184	175	103	144	111	24	132	153	50
	18%	19%	17%	19%	21%	14%	14%	18%	19%	16%
					E		*			
10 - Strongly agree (10)	142	69	73	45	48	49	14	61	53	14
	7%	7%	7%	8%	7%	6%	8%	8%	7%	4%
							*	I		
9	57	37	20	16	33	8	6	14	25	13
	3%	4%	2%	3%	5%	1%	3%	2%	3%	4%
		B		E	E		*			G
8	160	78	82	42	63	55	4	57	74	24
	8%	8%	8%	8%	9%	7%	3%	8%	9%	8%
							*		F	
7	220	105	115	71	92	56	24	86	76	34
	11%	11%	11%	13%	14%	7%	14%	12%	10%	11%
				E	E		*			
6	215	112	103	66	86	63	19	74	88	34
	11%	12%	10%	12%	13%	8%	12%	10%	11%	11%
					E		*			
5	293	147	147	81	112	100	25	118	113	37
	15%	15%	14%	15%	16%	13%	15%	16%	14%	12%
							*			
4	168	81	88	51	45	72	9	53	76	30
	8%	8%	9%	9%	7%	9%	6%	7%	10%	10%
							*			
Bottom 3 Box (Net)	746	344	402	173	200	372	65	280	278	123
	37%	35%	39%	32%	29%	48%	39%	38%	35%	40%
						CD	*			
3	196	80	116	49	70	77	19	67	74	37
	10%	8%	11%	9%	10%	10%	11%	9%	9%	12%
							*			
2	159	77	81	33	47	79	8	53	72	26
	8%	8%	8%	6%	7%	10%	5%	7%	9%	8%
						C	*			
1 - Strongly disagree (1)	391	187	204	92	83	216	38	161	133	60
	20%	19%	20%	17%	12%	28%	23%	22%	17%	20%
						CD	*			
Sigma	2001	973	1028	546	680	774	166	742	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	4.7	4.8	4.7	5	5.3	4.1	4.7	4.7	4.8	4.6
				E	E		*			
Std. Dev.	2.78	2.8	2.77	2.75	2.65	2.79	2.85	2.84	2.75	2.71
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.1	0.22	0.1	0.1	0.15
Median	5	5	5	5	5	4	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 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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
Top 3 Box (Net)	457	216	241	136	163	158	37	167	199	54
	23%	22%	23%	25%	24%	20%	22%	23%	25%	17%
							*		I	
10 - Strongly agree (10)	231	115	115	77	78	75	25	84	98	24
	12%	12%	11%	14%	12%	10%	15%	11%	12%	8%
							*		I	
9	61	24	37	16	25	21	8	18	28	8
	3%	2%	4%	3%	4%	3%	5%	2%	4%	3%
							*			
8	165	76	89	43	60	62	4	66	74	21
	8%	8%	9%	8%	9%	8%	2%	9%	9%	7%
							*		F	
7	234	114	119	59	99	76	24	79	93	37
	12%	12%	12%	11%	15%	10%	15%	11%	12%	12%
					E		*			
6	177	88	89	53	72	52	16	60	72	30
	9%	9%	9%	10%	11%	7%	9%	8%	9%	10%
					E		*			
5	249	133	116	74	87	89	30	88	92	40
	12%	14%	11%	14%	13%	11%	18%	12%	12%	13%
							*			
4	166	82	84	41	64	61	7	57	78	24
	8%	8%	8%	7%	9%	8%	4%	8%	10%	8%
							*			
Bottom 3 Box (Net)	718	339	379	183	196	339	53	291	251	123
	36%	35%	37%	34%	29%	44%	32%	39%	32%	40%
						CD	*	H		H
3	188	93	95	52	72	64	15	78	63	32
	9%	10%	9%	9%	11%	8%	9%	11%	8%	10%
							*			
2	148	75	73	34	37	77	4	61	56	26
	7%	8%	7%	6%	5%	10%	3%	8%	7%	8%
							D	*		
1 - Strongly disagree (1)	382	171	211	97	86	198	33	152	131	65
	19%	18%	21%	18%	13%	26%	20%	20%	17%	21%
				D		CD	*			H
Sigma	2001	973	1028	546	680	774	166	742	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	5	5	5	5.2	5.4	4.5	5.3	4.9	5.2	4.7
				E	E		*		I	
Std. Dev.	2.98	2.93	3.01	3.01	2.8	3.04	3.03	3	2.97	2.85
Std. Err.	0.07	0.09	0.09	0.13	0.11	0.11	0.24	0.11	0.11	0.16
Median	5	5	5	5	5	4	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 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)	2001	968	1033	537	771	693	73	327	800	801
Base: All Respondents (wtd)	2001	973	1028	546	680	774	166	742	784	308
Top 3 Box (Net)	746	388	359	150	192	404	44	278	291	133
	37%	40%	35%	27%	28%	52%	27%	37%	37%	43%
						CD	*			FH
10 - Strongly agree (10)	371	203	168	66	75	229	21	143	137	69
	19%	21%	16%	12%	11%	30%	13%	19%	18%	22%
		B				CD	*			FH
9	156	77	79	26	53	77	14	58	61	23
	8%	8%	8%	5%	8%	10%	8%	8%	8%	8%
						C	*			
8	219	108	112	58	63	98	9	77	93	40
	11%	11%	11%	11%	9%	13%	6%	10%	12%	13%
							*			
7	232	114	118	62	92	79	19	73	102	38
	12%	12%	11%	11%	13%	10%	12%	10%	13%	12%
							*			
6	237	115	122	74	91	72	20	85	93	38
	12%	12%	12%	14%	13%	9%	12%	12%	12%	12%
					E		*			
5	255	115	140	82	109	64	20	98	100	37
	13%	12%	14%	15%	16%	8%	12%	13%	13%	12%
				E	E		*			
4	157	68	88	47	58	51	19	54	61	22
	8%	7%	9%	9%	9%	7%	12%	7%	8%	7%
							*			
Bottom 3 Box (Net)	374	173	201	131	138	104	42	154	137	40
	19%	18%	20%	24%	20%	13%	26%	21%	17%	13%
				E	E		I*	I	I	
3	136	56	81	46	44	47	8	61	50	17
	7%	6%	8%	8%	6%	6%	5%	8%	6%	6%
							*			
2	60	32	28	14	33	13	7	22	25	6
	3%	3%	3%	3%	5%	2%	4%	3%	3%	2%
					E		*			
1 - Strongly disagree (1)	177	86	92	72	61	45	27	71	62	17
	9%	9%	9%	13%	9%	6%	16%	10%	8%	6%
				E			HI*	I		
Sigma	2001	973	1028	546	680	774	166	742	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Mean	6.3	6.4	6.1	5.6	5.8	7.1	5.5	6.2	6.3	6.7
						CD	*		F	FGH
Std. Dev.	2.81	2.84	2.78	2.78	2.66	2.77	2.95	2.88	2.74	2.65
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.1	0.23	0.11	0.1	0.15
Median	6	7	6	6	6	8	6	6	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 (*)