

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				AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2001	894	1107	519	762	720	59	336	805	801	136	635	549	681
Base: All Respondents (wtd)	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
1 - 100	207	89	118	85	59	62	14	89	75	29	42	64	42	58
	10%	9%	11%	16% DE	9%	8%	10%	12%	10%	10%	19% LM*	12% M	8%	8%
101 - 200	215	84	130	54	74	86	21	88	86	19	23	59	50	82
	11%	9%	13%	10%	11%	11%	15%	11%	11%	6%	10%	11%	10%	11%
201 - 300		A					I*	I	I		*			
	134	65	69	34	51	49	2	46	69	17	9	32	45	48
301 - 400	7%	7%	7%	6%	7%	6%	1%	6%	9%	6%	4%	6%	9%	6%
							*		FI		*			
401 - 500	84	34	50	16	27	41	5	24	41	14	6	17	23	38
	4%	3%	5%	3%	4%	5%	3%	3%	5%	5%	3%	3%	5%	5%
501 - 600							*				*			
	203	88	115	27	72	103	1	76	90	35	9	41	55	98
601 - 700	10%	9%	11%	5%	11%	13%	1%	10%	11%	11%	4%	8%	11%	13%
					C	C	*	F	F	F	*		J	JK
701 - 800	43	21	21	11	13	19	-	15	23	5	4	12	10	16
	2%	2%	2%	2%	2%	2%	-	2%	3%	2%	2%	2%	2%	2%
801 - 900							*				*			
	24	14	11	3	9	13	4	6	10	5	*	5	6	13
901 - 1000	1%	1%	1%	*	1%	2%	3%	1%	1%	1%	*	1%	1%	2%
							*				*			
1001 - 2000	50	25	24	15	11	24	5	17	19	8	1	17	8	24
	2%	3%	2%	3%	2%	3%	4%	2%	2%	3%	1%	3%	1%	3%
2001 - 3000							*				*			
	13	4	9	2	9	2	-	6	4	3	1	5	5	2
3001 - 4000	1%	*	1%	*	1%	*	-	1%	1%	1%	*	1%	1%	*
							*				*			
4001 - 5000	182	93	89	36	66	80	6	75	62	39	10	42	53	77
	9%	10%	9%	7%	10%	10%	4%	10%	8%	13%	4%	8%	10%	10%
5001 - 6000							*			FH	*			
	206	112	94	56	73	76	10	54	86	55	12	76	43	74
6001 - 7000	10%	12%	9%	10%	11%	10%	7%	7%	11%	18%	6%	14%	8%	10%
							*		G	FGH	*	JL		
7001 - 8000	53	34	19	14	19	19	6	11	20	16	3	16	15	19
	3%	3%	2%	3%	3%	2%	4%	1%	3%	5%	1%	3%	3%	3%
8001 - 9000							*			GH	*			
	19	11	8	8	6	5	-	3	9	7	-	11	4	5
9001 - 10000	1%	1%	1%	1%	1%	1%	-	*	1%	2%	-	2%	1%	1%
							*			GH	*			
Insolvent (\$0/None)	23	13	10	11	7	6	5	-	12	6	5	10	3	6
	1%	1%	1%	2%	1%	1%	3%	-	2%	2%	2%	2%	1%	1%
Sigma							G*		G	G	*			
	4	2	2	1	1	2	-	-	1	3	-	2	1	1
Summary	*	*	*	*	*	*	-	-	*	1%	-	*	*	*
							*			GH	*			
\$200 or less (Net)	4	1	3	2	1	1	-	-	3	1	2	-	1	1
	*	*	*	*	*	*	-	-	*	*	1%	-	*	*
\$100 or less (Net)							*				*			
	15	13	2	9	5	1	-	-	12	3	5	4	4	1
Mean (Incl. 0)	1%	1%	*	2%	1%	*	-	-	2%	1%	2%	1%	1%	*
		B		E			*		G	G	M*			
Std. Dev.	523	267	256	161	177	184	60	260	161	42	84	117	147	174
	26%	27%	25%	29%	26%	24%	43%	34%	21%	14%	39%	22%	28%	24%
Std. Err.							HI*	HI	I		KLM*		K	
	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
Mean (Excl. 0)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Std. Dev.	421	174	248	140	133	148	35	177	161	49	65	123	93	141
	21%	18%	24%	26%	20%	19%	25%	23%	20%	16%	30%	23%	18%	19%
Std. Err.		A		DE			*	I	I		LM*			
	207	89	118	85	59	62	14	89	75	29	42	64	42	58
Median	10%	9%	11%	16%	9%	8%	10%	12%	10%	10%	19%	12%	8%	8%
				DE			*				LM*	M		
Median	687.3	789.8	590.4	771.4	688.3	627.1	565.8	424.2	807.5	1093.6	685	814.2	642.8	627.6
		B					*		G	FGH	*	M		
Std. Dev.	1232.07	1441.31	985.53	1576.71	1197.61	950.99	1104.53	604.21	1507.11	1499.97	1802.61	1327.15	1200.45	937.63
Std. Err.	27.54	46.22	30.73	67.46	45.91	34.17	94.05	21.77	53.81	85.45	122.55	57.56	52.82	34.55
Std. Err.	930.3	1088.6	785.8	1094.1	930.7	823.1	1001.3	639.7	1016.7	1264.9	1123.5	1044.7	898.3	821.8
		B		E			G*		G	GH	*	M		
Median	1352.35	1593.3	1067.43	1781.78	1309.33	1012.85	1315.1	642.47	1627.16	1544.73	2202.05	1421.17	1336.13	995.89
Median	35.17	59.98	38.4	90.79	58.37	41.7	148.97	28.42	65.19	94.64	191.73	69.82	69.5	41.99
Median	300	300	295.1	200	300	373.1	100	200	325.1	500	100	300	300	379.5

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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				AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2001	894	1107	519	762	720	59	336	805	801	136	635	549	681
Base: All Respondents (wtd)	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
Top 3 Box (Net)	411	185	226	107	182	122	23	162	167	59	24	148	126	112
	21%	19%	22%	20%	27%	16%	17%	21%	21%	19%	11%	28%	24%	15%
					CE		*				*	JM	JM	
10 - Strongly agree (10)	174	86	88	46	67	62	15	84	59	16	10	50	57	58
	9%	9%	9%	8%	10%	8%	11%	11%	7%	5%	5%	9%	11%	8%
							*	I			*			
9	83	32	50	27	41	15	5	24	39	14	8	41	24	10
	4%	3%	5%	5%	6%	2%	3%	3%	5%	5%	4%	8%	5%	1%
				E	E		*				*	M	M	
8	154	66	88	34	74	45	3	53	69	28	6	58	46	44
	8%	7%	9%	6%	11%	6%	2%	7%	9%	9%	3%	11%	9%	6%
					CE		*				*	JM	JM	
7	218	110	107	69	83	65	10	97	79	31	35	66	54	63
	11%	11%	10%	13%	12%	8%	8%	13%	10%	10%	16%	12%	10%	9%
					E		*				M*			
6	222	127	95	61	81	79	34	65	91	32	20	59	66	77
	11%	13%	9%	11%	12%	10%	24%	8%	12%	10%	9%	11%	13%	10%
		B					GHI*				*			
5	297	133	164	94	102	101	19	117	114	48	38	79	81	100
	15%	14%	16%	17%	15%	13%	14%	15%	14%	15%	17%	15%	16%	14%
							*				*			
4	186	89	97	69	64	53	12	71	75	29	30	61	44	51
	9%	9%	9%	13%	9%	7%	9%	9%	10%	9%	14%	11%	8%	7%
				E			*				M*	M		
Bottom 3 Box (Net)	667	328	340	146	167	354	40	258	259	110	69	118	146	334
	33%	34%	33%	27%	25%	46%	29%	34%	33%	36%	32%	22%	28%	45%
						CD	*				K*			JKL
3	145	59	86	43	38	63	4	58	55	28	26	26	35	57
	7%	6%	8%	8%	6%	8%	3%	7%	7%	9%	12%	5%	7%	8%
							*				K*			
2	118	54	64	27	31	60	9	42	49	18	13	22	28	54
	6%	6%	6%	5%	5%	8%	6%	5%	6%	6%	6%	4%	5%	7%
					D		*				*			
1 - Strongly disagree (1)	405	216	189	76	98	231	28	159	155	63	30	70	83	222
	20%	22%	18%	14%	14%	30%	20%	21%	20%	21%	14%	13%	16%	30%
						CD	*				*			JKL
Sigma	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary														
Mean	4.9	4.9	5	5.2	5.5	4.3	5	5	4.9	4.8	4.8	5.6	5.3	4.2
				E	E		*				*	JM	M	
Std. Dev.	2.87	2.88	2.85	2.67	2.79	2.93	2.84	2.94	2.84	2.76	2.47	2.76	2.86	2.91
Std. Err.	0.06	0.09	0.09	0.11	0.11	0.11	0.24	0.11	0.1	0.16	0.17	0.12	0.13	0.11
Median	5	5	5	5	6	4	5	5	5	5	5	6	5	4

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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				AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2001	894	1107	519	762	720	59	336	805	801	136	635	549	681
Base: All Respondents (wtd)	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
Top 3 Box (Net)	507	238	269	143	197	167	39	210	196	63	31	185	133	157
	25%	25%	26%	26%	29%	22%	28%	27%	25%	20%	15%	35%	26%	21%
				E			*	I	I		*	JLM	J	
10 - Strongly agree (10)	249	116	132	65	84	99	21	115	92	22	7	89	58	94
	12%	12%	13%	12%	12%	13%	15%	15%	12%	7%	3%	17%	11%	13%
							I*	I	I		*	JL	J	J
9	68	28	40	21	36	11	7	19	29	13	8	29	23	8
	3%	3%	4%	4%	5%	1%	5%	2%	4%	4%	4%	5%	4%	1%
				E	E		*				*	M	M	
8	190	94	96	56	77	57	11	76	75	28	17	67	52	55
	10%	10%	9%	10%	11%	7%	8%	10%	10%	9%	8%	13%	10%	7%
					E		*				*	M		
7	206	100	105	56	85	65	17	52	100	37	20	62	66	57
	10%	10%	10%	10%	12%	8%	12%	7%	13%	12%	9%	12%	13%	8%
					E		*		G	G	*		M	
6	200	112	87	62	62	76	8	88	72	31	33	47	48	72
	10%	12%	8%	11%	9%	10%	6%	11%	9%	10%	15%	9%	9%	10%
							*				*			
5	314	136	178	96	120	98	30	124	115	45	51	73	96	94
	16%	14%	17%	18%	18%	13%	22%	16%	15%	14%	23%	14%	19%	13%
					E		*				KM*		M	
4	127	61	66	42	41	44	5	39	58	25	18	34	31	44
	6%	6%	6%	8%	6%	6%	4%	5%	7%	8%	8%	6%	6%	6%
							*				*			
Bottom 3 Box (Net)	648	324	324	147	176	325	39	258	243	108	63	130	143	312
	32%	33%	31%	27%	26%	42%	28%	33%	31%	35%	29%	24%	28%	42%
						CD	*				*			JKL
3	134	54	80	34	41	59	2	50	55	27	9	34	34	56
	7%	6%	8%	6%	6%	8%	1%	6%	7%	9%	4%	6%	7%	8%
							*			F	*			
2	109	59	50	18	32	58	5	38	50	17	5	23	26	55
	5%	6%	5%	3%	5%	8%	3%	5%	6%	5%	2%	4%	5%	7%
						C	*				*			
1 - Strongly disagree (1)	405	211	194	95	103	208	33	171	138	64	48	73	83	201
	20%	22%	19%	17%	15%	27%	24%	22%	18%	21%	22%	14%	16%	27%
						CD	*				K*			KL
Sigma	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary														
Mean	5.2	5.1	5.3	5.4	5.6	4.7	5.4	5.2	5.3	4.9	4.7	5.9	5.4	4.6
				E	E		*		I		*	JLM	JM	
Std. Dev.	3.01	3.03	2.99	2.89	2.89	3.12	3.16	3.11	2.94	2.84	2.57	2.98	2.87	3.12
Std. Err.	0.07	0.1	0.09	0.12	0.11	0.11	0.27	0.11	0.11	0.16	0.17	0.13	0.13	0.11
Median	5	5	5	5	6	5	5	5	5	5	5	6	5	5

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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				AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2001	894	1107	519	762	720	59	336	805	801	136	635	549	681
Base: All Respondents (wtd)	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
Top 3 Box (Net)	369	155	214	133	137	99	18	135	143	73	44	149	88	89
	18%	16%	21%	24%	20%	13%	13%	18%	18%	24%	20%	28%	17%	12%
			A	E	E		*			GH	M*	LM	M	
10 - Strongly agree (10)	139	59	79	55	50	33	9	46	62	21	15	60	32	31
	7%	6%	8%	10%	7%	4%	7%	6%	8%	7%	7%	11%	6%	4%
				E	E		*				*	LM		
9	63	22	41	23	28	12	2	20	27	14	5	32	15	10
	3%	2%	4%	4%	4%	2%	1%	3%	3%	5%	2%	6%	3%	1%
				E	E		*				*	LM		
8	167	73	94	55	58	54	8	68	54	37	23	56	40	47
	8%	8%	9%	10%	9%	7%	5%	9%	7%	12%	11%	11%	8%	6%
							*			H	*	M		
7	207	95	112	52	103	52	12	65	86	45	20	63	76	48
	10%	10%	11%	9%	15%	7%	9%	8%	11%	14%	9%	12%	15%	7%
					CE		*			GH	*	M	M	
6	213	110	103	70	77	66	13	79	91	31	34	50	67	63
	11%	11%	10%	13%	11%	9%	9%	10%	12%	10%	16%	9%	13%	8%
							*				M*		M	
5	281	147	134	93	99	90	26	99	115	41	43	72	78	89
	14%	15%	13%	17%	15%	12%	19%	13%	15%	13%	20%	14%	15%	12%
				E			*				M*			
4	145	66	79	46	48	51	7	42	66	29	15	50	33	47
	7%	7%	8%	8%	7%	7%	5%	5%	8%	9%	7%	9%	6%	6%
							*			G	*			
Bottom 3 Box (Net)	786	400	386	153	216	416	61	350	284	90	61	148	176	401
	39%	41%	38%	28%	32%	54%	44%	45%	36%	29%	28%	28%	34%	54%
						CD	I*	HI	I		*			JKL
3	178	91	87	55	59	64	12	75	69	22	20	50	49	58
	9%	9%	8%	10%	9%	8%	9%	10%	9%	7%	9%	9%	9%	8%
							*				*			
2	127	65	63	22	41	65	10	45	56	16	11	25	29	62
	6%	7%	6%	4%	6%	8%	8%	6%	7%	5%	5%	5%	6%	8%
						C	*				*			K
1 - Strongly disagree (1)	481	244	237	76	117	288	39	230	159	52	29	73	98	281
	24%	25%	23%	14%	17%	37%	28%	30%	20%	17%	14%	14%	19%	38%
						CD	I*	HI			*			JKL
Sigma	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary														
Mean	4.6	4.5	4.8	5.3	5.1	3.7	4.2	4.3	4.8	5.2	5.2	5.5	4.9	3.7
				E	E		*		G	FGH	M*	LM	M	
Std. Dev.	2.87	2.8	2.92	2.76	2.78	2.8	2.8	2.91	2.83	2.79	2.59	2.86	2.73	2.78
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.1	0.24	0.1	0.1	0.16	0.18	0.12	0.12	0.1
Median	5	5	5	5	5	3	4.7	4	5	5	5	5	5	3

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

		Gender		AGE			EDUCATION				AGE GROUP			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2001	894	1107	519	762	720	59	336	805	801	136	635	549	681
Base: All Respondents (wtd)	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
Top 3 Box (Net)	739	387	352	140	216	383	33	301	273	132	42	163	164	369
	37%	40%	34%	26%	32%	49%	24%	39%	35%	43%	20%	31%	32%	50%
		B				CD	*	F		FH	*	J	J	JKL
10 - Strongly agree (10)	384	219	165	65	92	227	21	162	134	67	19	66	78	220
	19%	23%	16%	12%	14%	29%	15%	21%	17%	22%	9%	12%	15%	30%
		B				CD	*			H	*			JKL
9	124	51	73	9	39	76	2	55	48	19	-	23	29	72
	6%	5%	7%	2%	6%	10%	2%	7%	6%	6%	-	4%	6%	10%
				C		CD	*				*	J	J	JKL
8	231	116	114	66	84	80	9	84	91	46	23	74	57	77
	12%	12%	11%	12%	12%	10%	7%	11%	12%	15%	11%	14%	11%	10%
							*			H	*			
7	261	124	137	62	115	84	24	72	117	49	28	70	82	82
	13%	13%	13%	11%	17%	11%	17%	9%	15%	16%	13%	13%	16%	11%
				CE			*		G	G	*		M	
6	216	112	104	75	72	70	13	81	83	39	33	62	55	66
	11%	12%	10%	14%	11%	9%	10%	10%	11%	13%	15%	12%	11%	9%
				E			*				*			
5	306	145	162	103	103	100	31	114	123	38	41	88	83	95
	15%	15%	16%	19%	15%	13%	23%	15%	16%	12%	19%	16%	16%	13%
				E			I*				*			
4	118	53	66	41	41	36	2	43	53	21	21	36	29	33
	6%	5%	6%	8%	6%	5%	2%	6%	7%	7%	10%	7%	6%	4%
							*				M*			
Bottom 3 Box (Net)	360	153	208	125	134	102	34	160	136	29	52	113	104	91
	18%	16%	20%	23%	20%	13%	25%	21%	17%	10%	24%	21%	20%	12%
			A	E	E		I*	I	I		M*	M	M	
3	138	66	72	58	50	30	11	61	52	14	29	50	32	26
	7%	7%	7%	11%	7%	4%	8%	8%	7%	5%	14%	9%	6%	4%
				E	E		*				LM*	M		
2	53	19	35	17	20	17	3	27	17	5	8	10	18	17
	3%	2%	3%	3%	3%	2%	2%	4%	2%	2%	4%	2%	3%	2%
							*				*			
1 - Strongly disagree (1)	169	69	101	50	64	55	20	72	67	10	14	53	54	48
	8%	7%	10%	9%	9%	7%	15%	9%	9%	3%	6%	10%	10%	7%
							I*	I	I		*		M	
Sigma	2001	972	1029	546	680	774	138	771	784	308	216	532	516	737
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary														
Mean	6.3	6.5	6.1	5.6	6.1	7	5.6	6.3	6.2	6.9	5.4	5.9	6	7.1
		B			C	CD	*			FGH	*		J	JKL
Std. Dev.	2.77	2.73	2.79	2.6	2.69	2.81	2.84	2.91	2.71	2.43	2.39	2.67	2.77	2.77
Std. Err.	0.06	0.09	0.09	0.11	0.1	0.1	0.24	0.1	0.1	0.14	0.16	0.12	0.12	0.1
Median	6	7	6	6	6	7	6	6	6	7	5	6	6	8

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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