

Q.1 To what extent do you agree or disagree that you are making real financial progress?

	Making Real Financial Progress				Gender		Race/ Ethnicity					Education			
	Total US	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	
Base: Total answering	2503	1216	1067	220	1223	1268	1649	296	202	241	67	442	1471	523	
Base: Total answering (wtd)	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560	
Top 3 Box (10/9/8) (Net)	1261	1261	-	-	678	582	822	135	69	198	21	179	709	352	
	50%	100%	-	-	56%	45%	53%	47%	44%	50%	32%	43%	49%	63%	
Top 2 Box (10/9) (Subnet)	S	CD			F	I				*		K	KLM		
	770	770	-	-	407	362	501	80	39	128	13	112	402	243	
10 - Strongly agree (10)	31%	61%	-	-	34%	28%	32%	28%	25%	32%	21%	27%	28%	43%	
	SU	CD			F	I				*				KLM	
9	497	497	-	-	248	248	326	49	23	81	10	70	256	160	
	20%	39%	-	-	21%	19%	21%	17%	15%	21%	16%	17%	18%	29%	
8	U	CD			I					*				KLM	
	273	273	-	-	159	114	175	30	16	47	3	42	146	83	
7	11%	22%	-	-	13%	9%	11%	11%	10%	12%	5%	10%	10%	15%	
	CD				F					*				KLM	
6	492	492	-	-	271	220	322	55	30	71	8	68	307	110	
	20%	39%	-	-	23%	17%	21%	19%	19%	18%	12%	16%	21%	20%	
5	CD				F					*				L	
	1041	-	1041	-	458	574	597	135	79	172	34	196	634	177	
4	42%	-	100%	-	38%	45%	39%	47%	51%	43%	51%	47%	43%	32%	
	BD				E			G	G		N*	N	N		
3	346	-	346	-	180	164	211	47	33	43	7	48	225	66	
	14%	-	33%	-	15%	13%	14%	16%	21%	11%	10%	12%	15%	12%	
2	BD							GJ			*		N		
	279	-	279	-	131	146	155	32	23	55	5	52	171	51	
1	11%	-	27%	-	11%	11%	10%	11%	15%	14%	8%	13%	12%	9%	
	BD									*					
Strongly disagree (3/2/1) (Net)	305	-	305	-	106	196	174	43	17	45	15	69	177	45	
	12%	-	29%	-	9%	15%	11%	15%	11%	11%	23%	17%	12%	8%	
Strongly disagree (2/1) (Subnet)	BD				E						MN*	MN	N		
	112	-	112	-	41	68	58	12	6	29	7	27	61	16	
Strongly disagree (3/2/1) (Net)	5%	-	11%	-	3%	5%	4%	4%	4%	7%	11%	7%	4%	3%	
	BD				E					G	MN*	N			
3	201	-	-	201	66	132	130	18	8	27	11	42	118	30	
	8%	-	-	100%	6%	10%	8%	6%	5%	7%	17%	10%	8%	5%	
2	BC				E						MN*	N			
	64	-	-	64	23	40	46	8	3	6	2	8	41	12	
Strongly disagree (2/1) (Subnet)	3%	-	-	32%	2%	3%	3%	3%	2%	1%	4%	2%	3%	2%	
	BC										*				
1	137	-	-	137	44	92	84	10	5	21	9	34	77	18	
	6%	-	-	68%	4%	7%	5%	3%	3%	5%	13%	8%	5%	3%	
Strongly disagree (2/1) (Subnet)	BC				E						MN*	MN			
	37	-	-	37	12	25	25	2	1	8	4	9	19	4	
1 - Strongly disagree (1)	2%	-	-	18%	1%	2%	2%	1%	0%	2%	6%	2%	1%	1%	
	BC										MN*				
Sigma	100	-	-	100	32	67	59	8	5	14	4	24	57	14	
	4%	-	-	50%	3%	5%	4%	3%	3%	4%	7%	6%	4%	3%	
Mean	BC				E						*	N			
	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560	
Std. Dev.	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
	7.11	9	5.83	1.82	7.44	6.82	7.2	7.07	7.07	7.08	5.97	6.68	7.04	7.74	
Std. Err.	SU	CD	D		F						*	K	KL	KLM	
	2.37	0.89	1.01	0.89	2.17	2.51	2.38	2.2	2.09	2.38	2.7	2.51	2.32	2.22	
Std. Err.	0.05	0.02	0.03	0.06	0.06	0.07	0.06	0.13	0.17	0.12	0.33	0.12	0.06	0.09	

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

Q.2 Generally, how confident do you feel about your financial situation right now?

	Making Real Financial Progress				Gender		Race/ Ethnicity				Education			
	Total US	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Total answering	2503	1216	1067	220	1223	1268	1649	296	202	241	67	442	1471	523
Base: Total answering (wtd)	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
Top 2 Box (Net)	2003	1213	745	46	1025	969	1266	222	126	307	45	304	1162	492
	80%	96%	72%	23%	85%	75%	82%	77%	81%	77%	69%	73%	80%	88%
	S	CD	D	F							*		KL	KLM
Very confident (4)	836	729	91	16	461	374	558	100	32	124	15	100	453	268
	33%	58%	9%	8%	38%	29%	36%	35%	20%	31%	24%	24%	31%	48%
	SU	CD		F			I	I		I	*		L	KLM
Somewhat confident (3)	1167	484	654	29	564	595	708	122	95	183	30	204	709	224
	47%	38%	63%	15%	47%	46%	46%	42%	61%	46%	45%	49%	49%	40%
		D	BD						GHJ		*	N	N	
Bottom 2 Box (Net)	500	49	296	155	178	320	283	66	30	90	20	114	298	68
	20%	4%	28%	77%	15%	25%	18%	23%	19%	23%	31%	27%	20%	12%
			B	BC		E					MN*	MN	N	
Not very confident (2)	387	40	267	80	140	245	215	58	24	73	17	83	231	57
	16%	3%	26%	40%	12%	19%	14%	20%	15%	19%	25%	20%	16%	10%
			B	BC		E		G			N*	N	N	
Not at all confident (1)	113	8	30	75	38	75	67	8	6	17	4	31	67	10
	5%	1%	3%	37%	3%	6%	4%	3%	4%	4%	6%	8%	5%	2%
			B	BC		E					*	MN	N	
Sigma	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	3.09	3.53	2.77	1.94	3.2	2.98	3.13	3.09	2.97	3.04	2.87	2.89	3.06	3.34
	S	CD	D	F			I				*		L	KLM
Std. Dev.	0.81	0.59	0.64	0.92	0.76	0.84	0.81	0.8	0.72	0.82	0.84	0.85	0.81	0.74
Std. Err.	0.02	0.02	0.02	0.06	0.02	0.02	0.02	0.05	0.06	0.04	0.1	0.04	0.02	0.03

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

Q.3 Are you more or less financially secure today than you were a year ago?

	Total US	Making Real Financial Progress			Gender		Race/ Ethnicity				Education			
		Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Total answering	2503	1216	1067	220	1223	1268	1649	296	202	241	67	442	1471	523
Base: Total answering (wtd)	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
Top 2 Box (Net)	1275	875	373	27	688	582	776	154	77	229	31	191	733	320
	51%	69%	36%	13%	57%	45%	50%	54%	49%	58%	47%	46%	50%	57%
		CD	D		F					G	*			LM
Much more secure (5)	438	375	56	7	250	188	257	63	13	94	11	60	230	137
	18%	30%	5%	3%	21%	15%	17%	22%	9%	24%	17%	14%	16%	24%
		CD			F		I	GI		GI	*			LM
Somewhat more secure (4)	837	500	317	20	438	394	519	91	64	135	20	131	503	184
	34%	40%	31%	10%	36%	31%	34%	32%	41%	34%	30%	31%	35%	33%
		CD	D		F				GH		*			
No change (3)	845	325	452	69	370	471	543	89	62	104	22	154	488	181
	34%	26%	43%	34%	31%	37%	35%	31%	39%	26%	34%	37%	34%	32%
			BD	B		E	J		J		*			
Bottom 2 Box (Net)	382	62	216	105	146	235	230	45	18	65	12	73	238	59
	15%	5%	21%	52%	12%	18%	15%	16%	11%	16%	19%	18%	16%	11%
			B	BC		E					*	N	N	
Somewhat less secure (2)	258	51	162	45	104	153	156	34	13	39	7	42	163	46
	10%	4%	16%	22%	9%	12%	10%	12%	9%	10%	10%	10%	11%	8%
			B	BC		E					*			
Much less secure (1)	124	11	53	60	42	82	74	10	5	26	6	31	76	12
	5%	1%	5%	30%	4%	6%	5%	4%	3%	7%	8%	7%	5%	2%
			B	BC		E					N*	N	N	
Sigma	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	3.48	3.93	3.15	2.35	3.62	3.35	3.47	3.56	3.44	3.58	3.36	3.35	3.44	3.69
	S	CD	D		F						*			KLM
Std. Dev.	1.05	0.89	0.93	1.11	1.02	1.07	1.03	1.07	0.87	1.14	1.14	1.08	1.05	1
Std. Err.	0.02	0.03	0.03	0.08	0.03	0.03	0.03	0.06	0.07	0.06	0.14	0.05	0.03	0.04

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

Q.5 To what extent do the following cause you financial anxiety: - Your overall financial situation

	Total US	Making Real Financial Progress			Gender		Race/ Ethnicity				Education			
		Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Total answering	2503	1216	1067	220	1223	1268	1649	296	202	241	67	442	1471	523
Base: Total answering (wtd)	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
Anxiety (Net)	1860	797	878	185	872	977	1115	216	122	323	52	324	1090	394
	74%	63%	84%	92%	73%	76%	72%	75%	78%	81%	79%	78%	75%	70%
			B	BC						G	*	N		
Top 2 Box (Subnet)	970	394	434	141	448	514	571	103	58	191	32	175	549	213
	39%	31%	42%	71%	37%	40%	37%	36%	37%	48%	50%	42%	38%	38%
			B	BC						GHI	*			
A lot of anxiety (4)	340	138	116	86	146	192	211	34	13	67	15	57	187	82
	14%	11%	11%	43%	12%	15%	14%	12%	8%	17%	22%	14%	13%	15%
			BC				I			I	M*			
Some anxiety (3)	630	256	319	55	302	322	360	70	45	124	18	118	363	131
	25%	20%	31%	27%	25%	25%	23%	24%	29%	31%	27%	28%	25%	23%
			B	B						G	*			
A little anxiety (2)	890	403	444	44	424	463	544	113	64	131	19	149	541	181
	36%	32%	43%	22%	35%	36%	35%	39%	41%	33%	29%	36%	37%	32%
		D	BD								*			
No anxiety at all (1)	643	464	163	16	331	311	433	72	35	75	14	93	370	166
	26%	37%	16%	8%	28%	24%	28%	25%	22%	19%	21%	22%	25%	30%
	STU	CD	D				J				*			L
Sigma	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary														
Bottom 2 Box (Net)	1533	867	607	59	755	774	978	185	99	206	33	243	911	347
	61%	69%	58%	30%	63%	60%	63%	64%	63%	52%	50%	58%	62%	62%
	S	CD	D				J	J	J		*			
Mean	2.27	2.05	2.37	3.06	2.22	2.31	2.23	2.22	2.23	2.46	2.51	2.33	2.25	2.23
			B	BC		E				GHI	M*			
Std. Dev.	0.99	1	0.88	0.98	0.98	1	1	0.95	0.89	0.98	1.06	0.97	0.98	1.03
Std. Err.	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.06	0.07	0.05	0.13	0.05	0.03	0.04

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

Q.14 To what extent do you agree or disagree with the following: - I actively take steps to improve my financial situation

	Making Real Financial Progress				Gender		Race/ Ethnicity				Education			
	Total US	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Total answering	2503	1216	1067	220	1223	1268	1649	296	202	241	67	442	1471	523
Base: Total answering (wtd)	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
Strongly/somewhat agree (Net)	2099	1160	825	114	1039	1051	1328	242	131	306	38	321	1234	506
	84%	92%	79%	57%	86%	82%	86%	84%	84%	77%	59%	77%	85%	90%
Strongly agree (4)	S	CD	D	F	F	J	J			*	K	KL	KLM	
	699	518	159	23	369	326	445	87	33	108	9	78	398	214
	28%	41%	15%	11%	31%	25%	29%	30%	21%	27%	14%	19%	27%	38%
Somewhat agree (3)	S	CD		F	I	I				*		KL	KLM	
	1400	643	666	91	669	726	884	156	98	199	29	242	836	293
	56%	51%	64%	46%	56%	56%	57%	54%	62%	50%	45%	58%	57%	52%
Somewhat/strongly disagree (Net)			BD				J		J		*			
	404	101	216	86	164	237	220	46	26	91	27	97	226	54
	16%	8%	21%	43%	14%	18%	14%	16%	16%	23%	41%	23%	16%	10%
Somewhat disagree (2)			B	BC		E				GH	LMN*	MN	N	
	310	83	177	50	133	175	174	33	22	70	20	76	172	41
	12%	7%	17%	25%	11%	14%	11%	12%	14%	18%	31%	18%	12%	7%
Strongly disagree (1)			B	BC						G	LMN*	MN	N	
	94	18	39	36	31	61	47	12	4	21	7	21	53	12
	4%	1%	4%	18%	3%	5%	3%	4%	2%	5%	11%	5%	4%	2%
Sigma			B	BC		E					MN*	N		
	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
Mean	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	3.08	3.32	2.91	2.5	3.14	3.02	3.11	3.1	3.02	2.99	2.62	2.9	3.08	3.26
Std. Dev.	STU	CD	D		F		J				*	K	KL	KLM
	0.74	0.66	0.68	0.92	0.71	0.76	0.71	0.76	0.67	0.81	0.86	0.75	0.73	0.69
Std. Err.	0.01	0.02	0.02	0.06	0.02	0.02	0.02	0.04	0.05	0.04	0.11	0.04	0.02	0.03

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

Q.14 To what extent do you agree or disagree with the following: - I have enough savings to get me through an unexpected emergency

	Making Real Financial Progress				Gender		Race/ Ethnicity				Education			
	Total US	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Total answering	2503	1216	1067	220	1223	1268	1649	296	202	241	67	442	1471	523
Base: Total answering (wtd)	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
Strongly/somewhat agree (Net)	1821	1092	664	65	941	872	1177	197	113	259	27	247	1076	471
	73%	87%	64%	32%	78%	68%	76%	69%	72%	65%	42%	59%	74%	84%
Strongly agree (4)	SU	CD	D		F		HJ				*	K	KL	KLM
	804	602	182	20	430	373	539	87	42	106	8	83	460	252
	32%	48%	18%	10%	36%	29%	35%	30%	27%	27%	13%	20%	32%	45%
Somewhat agree (3)	S	CD	D		F		IJ				*		KL	KLM
	1017	491	482	44	511	499	638	110	71	152	19	163	616	219
	41%	39%	46%	22%	43%	39%	41%	38%	46%	38%	29%	39%	42%	39%
Somewhat/strongly disagree (Net)		D	BD								*		K	
	682	169	377	136	262	416	372	91	43	139	38	171	384	89
	27%	13%	36%	68%	22%	32%	24%	32%	28%	35%	58%	41%	26%	16%
Somewhat disagree (2)			B	BC		E		G		G	LMN*	MN	N	
	382	113	229	41	175	205	208	49	35	72	19	89	210	64
	15%	9%	22%	20%	15%	16%	14%	17%	22%	18%	29%	21%	14%	12%
Strongly disagree (1)			B	B					G		MN*	MN		
	300	56	148	95	87	211	163	42	9	67	19	82	174	24
	12%	5%	14%	48%	7%	16%	11%	15%	5%	17%	30%	20%	12%	4%
Sigma			B	BC		E	I	GI		GI	MN*	MN	N	
	2503	1261	1041	201	1203	1288	1549	288	157	397	65	418	1460	560
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.93	3.3	2.67	1.95	3.07	2.8	3	2.84	2.94	2.75	2.25	2.59	2.93	3.25
	SU	CD	D		F		HJ				*	K	KL	KLM
Std. Dev.	0.97	0.81	0.93	1.05	0.89	1.03	0.95	1.02	0.84	1.03	1.03	1.02	0.97	0.82
Std. Err.	0.02	0.02	0.03	0.07	0.03	0.03	0.02	0.06	0.07	0.05	0.13	0.05	0.03	0.03

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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