



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				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 3 Box (Net)	713	356	357	130	196	387	64	227	291	131	114	95	504	31	165	517	33	144	161	375
	36%	37%	35%	24%	29%	50%	31%	32%	37%	42%	19%	27%	48%	12%	19%	59%	18%	27%	29%	52%
						CD	*			FGH		J	JK		M	MN	*		P	PQR
10 - Strongly agree (10)	421	215	206	79	109	233	39	144	166	72	64	47	310	24	54	343	22	80	95	224
	21%	22%	20%	14%	16%	30%	19%	20%	21%	23%	11%	13%	30%	9%	6%	39%	12%	15%	17%	31%
						CD	*						JK			MN	*			PQR
9	112	45	67	15	28	69	10	36	48	18	14	24	74	3	30	80	1	21	23	67
	6%	5%	7%	3%	4%	9%	5%	5%	6%	6%	2%	7%	7%	1%	3%	9%	1%	4%	4%	9%
						CD	*						J			MN	*			PQR
8	180	96	84	37	59	85	15	47	78	41	35	24	120	4	82	94	10	43	44	84
	9%	10%	8%	7%	9%	11%	7%	7%	10%	13%	6%	7%	12%	2%	10%	11%	5%	8%	8%	12%
						C	*			GH		J	J		M	M	*			S
7	215	98	117	46	96	73	7	63	104	41	46	49	120	15	109	91	13	55	79	67
	11%	10%	11%	8%	14%	9%	4%	9%	13%	13%	8%	14%	12%	6%	13%	10%	7%	10%	14%	9%
						CE	*			FG	FG	J	J		M		*			S
6	178	78	100	67	54	56	16	56	73	33	47	40	91	7	128	43	21	57	44	55
	9%	8%	10%	12%	8%	7%	8%	8%	9%	11%	8%	11%	9%	3%	15%	5%	12%	11%	8%	8%
						DE	*								MO		*			
5	334	181	153	108	118	108	49	139	111	35	129	72	133	37	205	92	52	91	94	97
	17%	19%	15%	20%	17%	14%	24%	20%	14%	11%	21%	21%	13%	14%	24%	10%	29%	17%	17%	13%
						E					L	L			MO		QRS*			
4	168	83	85	69	56	43	11	64	62	30	62	33	73	32	88	48	25	59	44	40
	8%	9%	8%	13%	8%	6%	5%	9%	8%	10%	10%	9%	7%	12%	10%	5%	14%	11%	8%	5%
						DE	*							O	O		S*	S		
Bottom 3 Box (Net)	394	177	217	127	160	108	59	154	143	38	209	63	122	145	157	92	37	131	138	89
	20%	18%	21%	23%	23%	14%	29%	22%	18%	12%	34%	18%	12%	54%	18%	10%	20%	24%	25%	12%
						E	E				KL	L		NO	O		S*	S	S	
3	105	51	53	32	37	36	13	39	39	13	48	15	41	23	60	21	12	33	25	34
	5%	5%	5%	6%	5%	5%	6%	5%	5%	4%	8%	4%	4%	9%	7%	2%	7%	6%	4%	5%
							*				L			O	O		*			
2	64	25	39	18	17	29	19	19	21	6	33	18	13	23	26	16	3	17	21	23
	3%	3%	4%	3%	2%	4%	9%	3%	3%	2%	5%	5%	1%	9%	3%	2%	2%	3%	4%	3%
							GHI*				L	L		NO			*			
1 - Strongly disagree (1)	225	101	125	77	106	43	27	97	83	19	127	30	68	99	71	55	22	81	91	31
	11%	10%	12%	14%	16%	6%	13%	14%	11%	6%	21%	9%	7%	37%	8%	6%	12%	15%	16%	4%
							E	E			KL			NO			S*	S	S	
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>																				
Mean	6.1	6.2	6	5.4	5.7	7	5.5	5.9	6.3	6.7	4.8	5.9	7	3.7	5.5	7.5	5.3	5.5	5.7	7.1
						CD	*		FG	FGH		J	JK		M	MN	*			PQR
Std. Dev.	2.94	2.9	2.97	2.8	2.94	2.82	3.07	3	2.89	2.68	2.85	2.66	2.76	2.86	2.33	2.79	2.56	2.89	3	2.74
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.1	0.21	0.11	0.1	0.15	0.12	0.14	0.09	0.17	0.08	0.09	0.19	0.12	0.13	0.1
Median	6	6	6	5	6	7	5	5	7	7	5	6	7	3	5	8	5	5	6	8

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

To what extent do you agree or disagree with the following: - I am concerned that rising interest rates could move me towards bankruptcy

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	684	366	318	279	271	133	92	257	242	93	326	130	229	186	356	143	88	262	214	120
	34%	38%	31%	51%	40%	17%	44%	37%	31%	30%	54%	37%	22%	69%	42%	16%	48%	49%	38%	17%
	B			DE	E		HI*				KL	L		NO	O		S*	RS	S	
Strongly agree	178	112	67	85	67	26	29	78	55	17	92	39	47	85	57	36	32	66	59	21
	9%	11%	6%	16%	10%	3%	14%	11%	7%	6%	15%	11%	5%	32%	7%	4%	17%	12%	11%	3%
	B			DE	E		HI*	HI			L	L		NO	O		S*	S	S	
Somewhat agree	506	254	251	194	204	108	63	179	187	76	233	91	182	101	298	107	56	196	155	99
	25%	26%	24%	36%	30%	14%	31%	26%	24%	25%	38%	26%	17%	37%	35%	12%	31%	36%	28%	14%
				E	E		*				KL	L		O	O		S*	RS	S	
Bottom 2 Box (Net)	1318	607	711	267	410	641	114	446	543	215	281	223	814	83	496	739	94	275	347	602
	66%	62%	69%	49%	60%	83%	56%	63%	69%	70%	46%	63%	78%	31%	58%	84%	52%	51%	62%	83%
				A	C	CD	*		F	F		J	JK		M	MN	*		Q	PQR
Somewhat disagree	683	297	386	178	223	282	51	244	286	102	193	136	354	66	353	264	68	169	187	259
	34%	31%	37%	33%	33%	36%	25%	35%	36%	33%	32%	39%	34%	25%	41%	30%	37%	32%	33%	36%
				A			*		F						MO		*			
Strongly disagree	635	310	325	89	186	360	64	202	256	113	88	87	460	17	143	476	26	105	160	343
	32%	32%	32%	16%	27%	46%	31%	29%	33%	37%	15%	25%	44%	6%	17%	54%	15%	20%	29%	47%
				C	CD	*			G			J	JK		M	MN	*		PQ	PQR
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	1012	500	512	349	381	282	107	386	379	141	416	201	395	226	521	265	114	331	309	258
	51%	51%	50%	64%	56%	36%	52%	55%	48%	46%	69%	57%	38%	84%	61%	30%	63%	62%	55%	36%
				DE	E		*	I			KL	L		NO	O		S*	S	S	
Strongly agree	268	143	125	103	106	59	26	108	104	31	136	56	77	115	115	38	31	96	92	50
	13%	15%	12%	19%	16%	8%	12%	15%	13%	10%	22%	16%	7%	43%	14%	4%	17%	18%	16%	7%
				E	E		*	I			L	L		NO	O		S*	S	S	
Somewhat agree	744	357	387	246	275	223	81	277	275	110	280	145	318	111	406	227	83	236	216	209
	37%	37%	38%	45%	40%	29%	39%	39%	35%	36%	46%	41%	31%	41%	48%	26%	46%	44%	39%	29%
				E	E		*				L	L		O	O		S*	S	S	
Bottom 2 Box (Net)	990	473	517	197	300	493	99	317	406	167	190	152	648	42	331	617	68	206	252	464
	49%	49%	50%	36%	44%	64%	48%	45%	52%	54%	31%	43%	62%	16%	39%	70%	37%	38%	45%	64%
				C	CD		*				G		J	JK		M	MN	*		PQR
Somewhat disagree	600	269	331	139	198	264	59	187	252	102	124	117	360	33	273	294	48	141	165	246
	30%	28%	32%	25%	29%	34%	29%	27%	32%	33%	20%	33%	35%	12%	32%	33%	27%	26%	30%	34%
				C			*				G		J	J		M	M	*		Q
Strongly disagree	389	204	186	59	102	229	40	130	154	65	67	35	288	9	58	323	19	65	87	219
	19%	21%	18%	11%	15%	30%	19%	18%	20%	21%	11%	10%	28%	3%	7%	37%	11%	12%	15%	30%
				CD	*								JK			MN	*			PQR
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	865	428	438	332	319	214	108	319	324	114	392	177	297	212	448	205	104	312	256	192
	43%	44%	43%	61%	47%	28%	52%	45%	41%	37%	65%	50%	28%	79%	53%	23%	57%	58%	46%	27%
				DE	E		HI*	I			KL	L		NO	O		RS*	RS	S	
Strongly agree	240	120	121	95	96	49	41	90	92	18	133	55	52	109	88	43	30	90	82	39
	12%	12%	12%	17%	14%	6%	20%	13%	12%	6%	22%	16%	5%	41%	10%	5%	16%	17%	15%	5%
				E	E		HI*	I	I		L	L		NO	O		S*	S	S	
Somewhat agree	625	308	317	236	224	165	67	229	232	96	259	121	245	103	360	162	74	223	175	153
	31%	32%	31%	43%	33%	21%	33%	33%	30%	31%	43%	34%	23%	38%	42%	18%	41%	41%	31%	21%
				DE	E		*				L	L		O	O		S*	RS	S	
Bottom 2 Box (Net)	1137	545	591	215	361	560	98	384	461	194	215	176	746	56	404	677	78	224	304	530
	57%	56%	57%	39%	53%	72%	48%	55%	59%	63%	35%	50%	72%	21%	47%	77%	43%	42%	54%	73%
				C	CD		*		F	FG		J	JK		M	MN	*		PQ	PQR
Somewhat disagree	684	303	381	159	238	288	50	248	272	114	151	135	397	44	320	319	59	153	200	271
	34%	31%	37%	29%	35%	37%	24%	35%	37%	25%	35%	38%	38%	17%	38%	36%	33%	28%	36%	38%
				A		C	*		F	F		J	J		M	M	*		Q	Q
Strongly disagree	453	242	211	56	124	273	48	136	189	80	63	41	349	11	84	358	19	71	104	259
	23%	25%	20%	10%	18%	35%	23%	19%	24%	26%	10%	12%	33%	4%	10%	41%	10%	13%	19%	36%
				C	CD		*		G			JK		M	MN	*			PQ	PQR
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - Low interest rates provide a good opportunity to buy things I might not otherwise be able to afford

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	1149	572	576	361	398	389	122	396	449	181	373	217	558	171	516	462	122	328	345	354
	57%	59%	56%	66%	59%	50%	59%	56%	57%	59%	62%	62%	54%	64%	61%	52%	67%	61%	61%	49%
				DE	E		*				L	L		O	O		S*	S	S	
Strongly agree	233	128	105	89	85	59	25	87	86	35	91	36	106	45	108	80	30	77	72	53
	12%	13%	10%	16%	12%	8%	12%	12%	11%	11%	15%	10%	10%	13%	9%	17%	14%	13%	7%	
				E	E		*				L			O	O		S*	S	S	
Somewhat agree	916	444	472	272	314	330	98	310	363	146	282	181	452	127	408	382	91	251	273	301
	46%	46%	46%	50%	46%	43%	47%	44%	46%	47%	47%	51%	43%	47%	48%	43%	50%	47%	49%	42%
				E			*				L						*		S	
Bottom 2 Box (Net)	853	401	453	185	282	386	84	306	336	128	234	135	485	97	336	420	60	209	216	368
	43%	41%	44%	34%	41%	50%	41%	44%	43%	41%	38%	38%	46%	36%	39%	48%	33%	39%	39%	51%
				C	CD		*						JK			MN	*			PQR
Somewhat disagree	622	287	335	137	202	283	59	237	229	98	174	107	341	62	275	285	46	151	152	273
	31%	29%	33%	25%	30%	36%	28%	34%	29%	32%	29%	30%	33%	23%	32%	32%	25%	28%	27%	38%
						CD	*								M	M	*			PQR
Strongly disagree	231	114	117	48	80	103	25	70	107	30	60	28	143	35	61	135	14	58	64	95
	12%	12%	11%	9%	12%	13%	12%	10%	14%	10%	10%	8%	14%	13%	7%	15%	8%	11%	11%	13%
						C	*		I				K	N		N	*			
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - With interest rates so low, I'm more relaxed about carrying debt than I usually am

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	898	469	428	291	285	322	101	293	361	142	242	171	484	89	416	393	96	268	240	294
	45%	48%	42%	53%	42%	42%	49%	42%	46%	46%	40%	49%	46%	33%	49%	45%	53%	50%	43%	41%
		B		DE			*					J	J		M	M	S*	RS		
Strongly agree	163	92	71	70	48	45	20	61	61	21	50	31	81	25	68	70	24	55	40	43
	8%	9%	7%	13%	7%	6%	10%	9%	8%	7%	8%	9%	8%	9%	8%	8%	13%	10%	7%	6%
				DE			*										S*	S		
Somewhat agree	735	378	357	221	237	277	82	232	300	121	192	140	403	64	349	322	71	213	200	251
	37%	39%	35%	40%	35%	36%	40%	33%	38%	39%	32%	40%	39%	24%	41%	37%	39%	40%	36%	35%
							*						J		M	M	*			
Bottom 2 Box (Net)	1104	504	601	256	396	453	105	410	424	166	364	181	559	180	435	489	86	269	321	429
	55%	52%	58%	47%	58%	58%	51%	58%	54%	60%	60%	51%	54%	67%	51%	55%	47%	50%	57%	59%
			A		C	C	*					KL			NO		*		Q	PQ
Somewhat disagree	725	320	405	176	256	293	60	280	274	112	244	125	357	101	346	279	67	170	204	285
	36%	33%	39%	32%	38%	38%	29%	40%	35%	36%	40%	35%	34%	38%	41%	32%	37%	32%	36%	39%
			A				*								O		*			Q
Strongly disagree	379	184	195	80	139	160	45	130	149	54	121	56	202	79	90	211	20	99	117	144
	19%	19%	19%	15%	20%	21%	22%	19%	19%	18%	20%	16%	19%	29%	11%	24%	11%	18%	21%	20%
				C	C		*							N		N	*		P	P
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

Which of the following best describes your situation?

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
I own a home - and I still have a good amount of money left over after I pay mortgage/bills related to my home	776	389	387	94	248	434	63	265	310	138	92	109	575	21	225	531	16	125	223	412
	39%	40%	38%	17%	36%	56%	31%	38%	40%	45%	15%	31%	55%	8%	26%	60%	9%	23%	40%	57%
				C	CD	*			FGH		J	JK		M	MN	*	P	PQ	PQR	
I own a home - but I don't have much left over after I pay mortgage/bills (i.e., I feel 'house poor')	358	168	190	67	139	153	21	115	164	58	144	91	123	63	215	81	15	78	125	140
	18%	17%	18%	12%	20%	20%	10%	16%	21%	19%	24%	26%	12%	23%	25%	9%	8%	14%	22%	19%
				C	C	*			F	F	L	L		O	O		*		PQ	P
I don't own a home - but am on track to buy one when/if the time is right for me	184	100	84	122	50	12	21	56	72	36	54	13	118	6	105	74	50	87	38	8
	9%	10%	8%	22%	7%	2%	10%	8%	9%	12%	9%	4%	11%	2%	12%	8%	28%	16%	7%	1%
				DE	E	*				K		K		MO	M	QRS*	RS	S		
I don't own a home - and I'm worried I won't ever be able to afford one	398	179	219	198	160	39	68	143	134	54	197	76	125	121	178	99	72	189	105	32
	20%	18%	21%	36%	24%	5%	33%	20%	17%	17%	32%	22%	12%	45%	21%	11%	40%	35%	19%	4%
				DE	E		GHI*				KL	L		NO	O		RS*	RS	S	
I don't own a home - and am not interested in ever owning one	285	137	148	65	84	136	33	124	104	23	120	63	101	58	130	96	28	58	69	131
	14%	14%	14%	12%	12%	18%	16%	18%	13%	7%	20%	18%	10%	22%	15%	11%	15%	11%	12%	18%
				CD	I*	I	I			L	L		O	O		*			QR	
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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



To what extent do you agree or disagree with the following: - My debt situation is better now than before the pandemic started

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	982	496	486	273	315	394	78	349	388	167	198	160	624	51	366	566	82	269	260	372
	49%	51%	47%	50%	46%	51%	38%	50%	49%	54%	33%	45%	60%	19%	43%	64%	45%	50%	46%	51%
							*		F	F		J	JK		M	MN	*			
Strongly agree	232	139	93	64	69	99	22	79	90	40	40	34	158	7	58	167	20	66	50	96
	12%	14%	9%	12%	10%	13%	11%	11%	11%	13%	7%	10%	15%	3%	7%	19%	11%	12%	9%	13%
							*						JK		M	MN	*			R
Somewhat agree	750	357	393	209	246	295	55	270	298	127	158	126	466	44	308	398	62	203	210	276
	37%	37%	38%	38%	36%	38%	27%	38%	38%	41%	26%	36%	45%	17%	36%	45%	34%	38%	37%	38%
							*		F	F		J	JK		M	MN	*			
Bottom 2 Box (Net)	1020	477	543	273	365	381	128	353	396	142	408	192	419	217	486	316	100	268	301	351
	51%	49%	53%	50%	54%	49%	62%	50%	51%	46%	67%	55%	40%	81%	57%	36%	55%	50%	54%	49%
							HI*					KL	L		NO	O	*			
Somewhat disagree	703	328	376	184	227	292	79	250	270	104	248	147	308	100	379	225	76	161	194	271
	35%	34%	37%	34%	33%	38%	38%	36%	34%	34%	41%	42%	30%	37%	44%	25%	42%	30%	35%	38%
							*					L	L		O	O	Q*			Q
Strongly disagree	316	149	167	89	138	89	49	103	126	38	160	45	111	117	108	91	24	106	106	79
	16%	15%	16%	16%	20%	11%	24%	15%	16%	12%	26%	13%	11%	44%	13%	10%	13%	20%	19%	11%
				E	E		GI*		I		KL			NO		*	S	S		
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - My debt situation is worse now than before the pandemic started

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	598	327	272	230	247	122	77	214	224	83	289	113	197	189	304	105	79	221	192	106
	30%	34%	26%	42%	36%	16%	37%	30%	29%	27%	48%	32%	19%	70%	36%	12%	43%	41%	34%	15%
		B		E	E		*				KL	L		NO	O		S*	RS	S	
Strongly agree	187	96	91	78	81	28	21	69	73	24	117	26	44	99	59	29	23	76	65	24
	9%	10%	9%	14%	12%	4%	10%	10%	9%	8%	19%	7%	4%	37%	7%	3%	13%	14%	12%	3%
				E	E		*				KL			NO	O		S*	S	S	
Somewhat agree	411	231	180	151	165	95	56	145	151	59	171	87	153	90	245	77	56	145	127	83
	21%	24%	18%	28%	24%	12%	27%	21%	19%	19%	28%	25%	15%	33%	29%	9%	31%	27%	23%	11%
		B		E	E		*				L	L		O	O		S*	S	S	
Bottom 2 Box (Net)	1404	646	757	317	434	653	129	489	561	225	318	240	846	79	548	777	103	316	368	616
	70%	66%	74%	58%	64%	84%	63%	70%	71%	73%	52%	68%	81%	30%	64%	88%	57%	59%	66%	85%
			A		CD		*					J	JK		M	MN	*		Q	PQR
Somewhat disagree	792	345	447	210	236	346	63	291	310	128	223	169	400	65	417	310	65	205	198	325
	40%	35%	43%	38%	35%	45%	30%	41%	40%	41%	37%	48%	38%	24%	49%	35%	36%	38%	35%	45%
			A		D		*			F		JL			MO	M	*			R
Strongly disagree	611	302	310	107	198	306	67	197	250	97	95	71	446	15	131	466	38	111	171	292
	31%	31%	30%	20%	29%	40%	32%	28%	32%	32%	16%	20%	43%	5%	15%	53%	21%	21%	30%	40%
				C	CD		*					JK			M	MN	*		Q	PQR
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - I plan to spend more than I normally would as I re-engage with the economy (i.e. travel, dining, entertainment)

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	645	363	282	223	201	221	64	205	244	132	186	96	363	55	258	331	79	202	153	210
	32%	37%	27%	41%	30%	29%	31%	29%	31%	43%	31%	27%	35%	21%	30%	38%	43%	38%	27%	29%
	B			DE			*			FGH			K		M	MN	RS*	RS		
Strongly agree	94	68	26	49	25	21	5	32	40	18	32	10	53	9	32	53	20	35	21	19
	5%	7%	3%	9%	4%	3%	2%	5%	5%	6%	5%	3%	5%	3%	4%	6%	11%	6%	4%	3%
	B			DE			*										RS*	S		
Somewhat agree	550	295	255	174	177	200	59	174	204	113	154	86	311	47	226	278	59	168	133	191
	27%	30%	25%	32%	26%	26%	29%	25%	26%	37%	25%	24%	30%	17%	27%	31%	32%	31%	24%	26%
	B						*			GH					M	M	*	R		
Bottom 2 Box (Net)	1357	610	747	324	479	554	142	497	541	177	421	257	680	213	594	551	103	335	407	512
	68%	63%	73%	59%	70%	71%	69%	71%	69%	57%	69%	73%	65%	79%	70%	62%	57%	62%	73%	71%
				A	C	C	I*	I	I				L		NO	O	*		PQ	PQ
Somewhat disagree	927	420	508	218	322	387	78	353	365	131	267	168	493	125	434	369	72	218	278	358
	46%	43%	49%	40%	47%	50%	38%	50%	46%	43%	44%	48%	47%	47%	51%	42%	40%	41%	50%	50%
				A	C	C	*	FI							O		*		Q	Q
Strongly disagree	430	190	240	106	157	167	64	144	176	45	154	89	187	88	160	182	31	116	129	154
	21%	20%	23%	19%	23%	22%	31%	21%	22%	15%	25%	25%	18%	33%	19%	21%	17%	22%	23%	21%
							GI*	I	I		L	L		NO			*			
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

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To what extent do you agree or disagree with the following: - I have used the pandemic as an opportunity to reduce the amount of money I spend

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	1299	609	690	349	418	532	119	431	529	221	327	237	736	140	551	608	113	344	342	500
	65%	63%	67%	64%	61%	69%	58%	61%	67%	72%	54%	67%	71%	52%	65%	69%	62%	64%	61%	69%
						D	*			FG		J	J		M	M	*			R
Strongly agree	300	147	153	109	96	95	28	82	133	56	57	52	190	29	106	164	34	101	77	87
	15%	15%	15%	20%	14%	12%	14%	12%	17%	18%	9%	15%	18%	11%	12%	19%	19%	19%	14%	12%
				DE			*		G	G		J			MN	*	S			
Somewhat agree	1000	462	538	240	323	437	91	349	395	165	270	185	545	111	445	444	79	243	265	413
	50%	48%	52%	44%	47%	56%	44%	50%	50%	53%	44%	52%	52%	41%	52%	50%	43%	45%	47%	57%
				CD			*					J			M	M	*			PQR
Bottom 2 Box (Net)	703	364	339	197	262	243	87	272	256	87	280	116	307	128	301	274	69	192	219	223
	35%	37%	33%	36%	39%	31%	42%	39%	33%	28%	46%	33%	29%	48%	35%	31%	38%	36%	39%	31%
				E			I*	I				KL			NO		*			S
Somewhat disagree	520	263	258	148	197	175	53	198	197	72	199	90	232	71	263	187	55	139	167	159
	26%	27%	25%	27%	29%	23%	26%	28%	25%	23%	33%	26%	22%	26%	31%	21%	30%	26%	30%	22%
				E			*					L			O		*			S
Strongly disagree	182	101	81	49	65	68	34	74	60	15	81	26	75	57	38	87	13	53	52	64
	9%	10%	8%	9%	10%	9%	16%	10%	8%	5%	13%	7%	7%	21%	4%	10%	7%	10%	9%	9%
							HI*	I	I			KL			N		*			
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - The pandemic created more debt burden for myself/my family

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Respondents (unwtd)</b>	<b>2002</b>	<b>971</b>	<b>1031</b>	<b>531</b>	<b>773</b>	<b>698</b>	<b>88</b>	<b>298</b>	<b>874</b>	<b>742</b>	<b>525</b>	<b>306</b>	<b>1171</b>	<b>227</b>	<b>842</b>	<b>933</b>	<b>133</b>	<b>590</b>	<b>626</b>	<b>653</b>
<b>Base: All Respondents (wtd)</b>	<b>2002</b>	<b>973</b>	<b>1029</b>	<b>547</b>	<b>681</b>	<b>775</b>	<b>206</b>	<b>703</b>	<b>785</b>	<b>308</b>	<b>607</b>	<b>352</b>	<b>1043</b>	<b>268</b>	<b>852</b>	<b>882</b>	<b>182</b>	<b>537</b>	<b>561</b>	<b>723</b>
Top 2 Box (Net)	699	366	333	271	266	161	96	239	270	94	339	119	241	189	351	158	101	248	198	152
	35%	38%	32%	50%	39%	21%	47%	34%	34%	30%	56%	34%	23%	71%	41%	18%	55%	46%	35%	21%
		B		DE	E		GHI*				KL	L		NO	O		RS*	RS	S	
Strongly agree	199	107	92	87	83	29	26	75	76	23	115	31	54	91	64	44	36	74	63	27
	10%	11%	9%	16%	12%	4%	13%	11%	10%	7%	19%	9%	5%	34%	8%	5%	20%	14%	11%	4%
				E	E		*				KL			NO			RS*	S	S	
Somewhat agree	499	259	240	184	183	132	70	164	194	71	224	88	187	98	287	114	65	174	136	125
	25%	27%	23%	34%	27%	17%	34%	23%	25%	23%	37%	25%	18%	37%	34%	13%	36%	32%	24%	17%
				DE	E		GI*				KL	L		O	O		RS*	RS	S	
Bottom 2 Box (Net)	1303	607	696	275	414	614	110	464	515	214	268	234	802	79	501	723	81	289	362	571
	65%	62%	68%	50%	61%	79%	53%	66%	66%	70%	44%	66%	77%	29%	59%	82%	45%	54%	65%	79%
			A		C	CD	*	F	F	F		J	JK		M	MN	*		PQ	PQR
Somewhat disagree	723	317	406	181	226	316	47	281	271	125	180	162	382	53	383	287	52	184	199	289
	36%	33%	39%	33%	33%	41%	23%	40%	34%	40%	30%	46%	37%	20%	45%	33%	40%	28%	34%	35%
			A			CD	*	F	F	FH		JL	J		MO	M	*			P
Strongly disagree	580	289	291	94	188	298	63	183	244	90	88	72	420	26	117	436	30	105	164	281
	29%	30%	28%	17%	28%	38%	30%	26%	31%	29%	14%	20%	40%	10%	14%	49%	16%	20%	29%	39%
				C	CD		*					JK			MN	*			PQ	PQR
Sigma	2002	973	1029	547	681	775	206	703	785	308	607	352	1043	268	852	882	182	537	561	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - I regret the amount of debt I took on to buy my home

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
<b>Base: All Answering (unwtd)</b>	<b>1205</b>	<b>590</b>	<b>615</b>	<b>185</b>	<b>481</b>	<b>539</b>	<b>35</b>	<b>165</b>	<b>533</b>	<b>472</b>	<b>236</b>	<b>175</b>	<b>794</b>	<b>81</b>	<b>474</b>	<b>650</b>	<b>31</b>	<b>259</b>	<b>409</b>	<b>506</b>
<b>Base: All Answering (wtd)</b>	<b>1135</b>	<b>557</b>	<b>577</b>	<b>161</b>	<b>386</b>	<b>587</b>	<b>84</b>	<b>380</b>	<b>474</b>	<b>196</b>	<b>236</b>	<b>200</b>	<b>698</b>	<b>83</b>	<b>439</b>	<b>612</b>	<b>32</b>	<b>203</b>	<b>348</b>	<b>552</b>
Top 2 Box (Net)	222	129	93	55	92	75	18	76	88	40	63	51	108	49	133	41	11	58	87	67
	20%	23%	16%	34%	24%	13%	21%	20%	19%	20%	27%	26%	16%	59%	30%	7%	34%	29%	25%	12%
	B			DE	E		*				L	L		NO*	O		**	S	S	
Strongly agree	43	31	12	15	18	10	3	11	18	10	11	12	19	15	17	10	1	17	18	6
	4%	6%	2%	9%	5%	2%	3%	3%	4%	5%	5%	6%	3%	19%	4%	2%	5%	8%	5%	1%
	B			E	E		*							NO*			**	S	S	
Somewhat agree	180	98	81	40	75	65	15	65	70	30	52	39	89	33	116	31	9	41	69	60
	16%	18%	14%	25%	19%	11%	18%	17%	15%	15%	22%	20%	13%	40%	26%	5%	30%	20%	20%	11%
				E	E		*				L			NO*	O		**	S	S	
Bottom 2 Box (Net)	912	428	484	106	294	512	66	304	386	156	173	149	590	34	307	571	21	145	261	485
	80%	77%	84%	66%	76%	87%	79%	80%	81%	80%	73%	74%	84%	41%	70%	93%	66%	71%	75%	88%
				A	C	CD	*						JK	*	M	MN	**			QR
Somewhat disagree	387	187	200	56	136	195	31	132	151	73	91	89	207	17	191	180	15	73	118	181
	34%	34%	35%	35%	35%	33%	36%	35%	32%	37%	39%	44%	30%	20%	43%	29%	46%	36%	34%	33%
							*				L	L		*	MO		**			
Strongly disagree	525	241	284	49	158	317	35	172	235	83	82	60	383	18	116	391	6	71	143	305
	46%	43%	49%	31%	41%	54%	42%	45%	50%	42%	35%	30%	55%	21%	26%	64%	19%	35%	41%	55%
				C	CD		*		I				JK	*		MN	**			QR
Sigma	1135	557	577	161	386	587	84	380	474	196	236	200	698	83	439	612	32	203	348	552
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - Top 2 Box Summary

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
My debt situation is better now than before the pandemic started	982	496	486	273	315	394	78	349	388	167	198	160	624	51	366	566	82	269	260	372
	49%	51%	47%	50%	46%	51%	38%	50%	49%	54%	33%	45%	60%	19%	43%	64%	45%	50%	46%	51%
							*	F	F	F	J	JK	J	M	MN	MN	*			
My debt situation is worse now than before the pandemic started	598	327	272	230	247	122	77	214	224	83	289	113	197	189	304	105	79	221	192	106
	30%	34%	26%	42%	36%	16%	37%	30%	29%	27%	48%	32%	19%	70%	36%	12%	43%	41%	34%	15%
		B	B	E	E		*				KL	L		NO	O		S*	RS	S	
I plan to spend more than I normally would as I re-engage with the economy (i.e. travel, dining, entertainment)	645	363	282	223	201	221	64	205	244	132	186	96	363	55	258	331	79	202	153	210
	32%	37%	27%	41%	30%	29%	31%	29%	31%	43%	31%	27%	35%	21%	30%	38%	43%	38%	27%	29%
		B	B	DE	DE		*			FGH			K		M	MN	RS*	RS		
I have used the pandemic as an opportunity to reduce the amount of money I spend	1299	609	690	349	418	532	119	431	529	221	327	237	736	140	551	608	113	344	342	500
	65%	63%	67%	64%	61%	69%	58%	61%	67%	72%	54%	67%	71%	52%	65%	69%	62%	64%	61%	69%
						D	*			FG		J	J		M	M	*			R
The pandemic created more debt burden for myself/my family	699	366	333	271	266	161	96	239	270	94	339	119	241	189	351	158	101	248	198	152
	35%	38%	32%	50%	39%	21%	47%	34%	34%	30%	56%	34%	23%	71%	41%	18%	55%	46%	35%	21%
		B	B	DE	E		GHI*				KL	L		NO	O		RS*	RS	S	
I regret the amount of debt I took on to buy my home	222	129	93	55	92	75	18	76	88	40	63	51	108	49	133	41	11	58	87	67
	20%	23%	16%	34%	24%	13%	21%	20%	19%	20%	27%	26%	16%	59%	30%	7%	34%	29%	25%	12%
		B	B	DE	E		*				L	L		NO*	O		**	S	S	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
My debt situation is better now than before the pandemic started	1020	477	543	273	365	381	128	353	396	142	408	192	419	217	486	316	100	268	301	351
	51%	49%	53%	50%	54%	49%	62%	50%	51%	46%	67%	55%	40%	81%	57%	36%	55%	50%	54%	49%
							HI*				KL	L		NO	O		*			
My debt situation is worse now than before the pandemic started	1404	646	757	317	434	653	129	489	561	225	318	240	846	79	548	777	103	316	368	616
	70%	66%	74%	58%	64%	84%	63%	70%	71%	73%	52%	68%	81%	30%	64%	88%	57%	59%	66%	85%
			A			CD	*					J	JK		M	MN	*		Q	PQR
I plan to spend more than I normally would as I re-engage with the economy (i.e. travel, dining, entertainment)	1357	610	747	324	479	554	142	497	541	177	421	257	680	213	594	551	103	335	407	512
	68%	63%	73%	59%	70%	71%	69%	71%	69%	57%	69%	73%	65%	79%	70%	62%	57%	62%	73%	71%
			A		C	C	I*	I	I			L		NO	O		*		PQ	PQ
I have used the pandemic as an opportunity to reduce the amount of money I spend	703	364	339	197	262	243	87	272	256	87	280	116	307	128	301	274	69	192	219	223
	35%	37%	33%	36%	39%	31%	42%	39%	33%	28%	46%	33%	29%	48%	35%	31%	38%	36%	39%	31%
				E			I*	I			KL			NO			*		S	
The pandemic created more debt burden for myself/my family	1303	607	696	275	414	614	110	464	515	214	268	234	802	79	501	723	81	289	362	571
	65%	62%	68%	50%	61%	79%	53%	66%	66%	70%	44%	66%	77%	29%	59%	82%	45%	54%	65%	79%
			A		C	CD	*	F	F	F		J	JK		M	MN	*		PQ	PQR
I regret the amount of debt I took on to buy my home	912	428	484	106	294	512	66	304	386	156	173	149	590	34	307	571	21	145	261	485
	80%	77%	84%	66%	76%	87%	79%	80%	81%	80%	73%	74%	84%	41%	70%	93%	66%	71%	75%	88%
			A		C	CD	*						JK	*	M	MN	**			QR

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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