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			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Insolvent ($0/None)	548	214	334	178	196	174	74	233	191	51	548	-	-	189	255	104	70	164	154	160
	27%	22%	33%	33%	29%	22%	37%	33%	24%	17%	100%	-	-	59%	28%	13%	37%	28%	29%	23%
			A	E	E		HI*	HI	I		KL			NO	O		S*	S	S	
Summary																				
$200 or less (Net)	379	171	208	102	120	156	36	151	151	40	-	379	-	65	210	104	28	107	95	149
	19%	18%	20%	19%	18%	20%	18%	21%	19%	13%	-	100%	-	20%	23%	13%	15%	19%	18%	21%
							*	I	I			JL		O	O		*			
$100 or less (Net)	176	66	109	49	56	70	23	63	71	18	-	176	-	36	98	41	17	46	48	66
	9%	7%	11%	9%	8%	9%	11%	9%	9%	6%	-	46%	-	11%	11%	5%	9%	8%	9%	9%
			A				*		I			JL		O	O		*			

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 (*)

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

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	482	235	247	115	168	199	51	149	204	78	75	64	344	8	125	349	39	147	114	182
	24%	24%	24%	21%	25%	26%	26%	21%	26%	25%	14%	17%	32%	3%	14%	45%	21%	25%	22%	26%
							*						JK		M	MN	*			
10 - Much better (10)	234	114	121	53	85	97	31	76	94	33	48	29	158	5	53	176	22	62	64	86
	12%	12%	12%	10%	13%	12%	15%	11%	12%	11%	9%	8%	15%	2%	6%	23%	12%	11%	12%	12%
							*						JK		M	MN	*			
9	74	35	38	16	20	37	2	29	30	12	10	7	56	*	16	58	6	20	11	36
	4%	4%	4%	3%	3%	5%	1%	4%	4%	4%	2%	2%	5%	*	2%	7%	3%	3%	2%	5%
							*						JK			MN	*			R
8	174	86	88	47	62	65	18	45	79	32	17	28	130	3	56	116	10	65	39	60
	9%	9%	9%	9%	9%	8%	9%	6%	10%	10%	3%	7%	12%	1%	6%	15%	5%	11%	7%	8%
							*		G	G		J	JK		M	MN	*			
7	200	114	86	66	72	62	15	54	86	45	38	31	131	11	123	67	20	71	55	54
	10%	12%	8%	12%	11%	8%	8%	8%	11%	15%	7%	8%	12%	3%	14%	9%	11%	12%	10%	8%
		B		E			*			GH			J		MO	M	*	S		
6	284	156	128	70	90	124	26	106	104	48	57	60	168	20	165	99	25	72	71	116
	14%	16%	12%	13%	13%	16%	13%	15%	13%	16%	10%	16%	16%	6%	18%	13%	13%	12%	14%	16%
		B					*					J	J		MO	M	*			
5	560	249	311	124	156	280	57	186	228	89	146	112	302	51	272	236	47	111	140	262
	28%	26%	30%	23%	23%	36%	28%	26%	29%	29%	27%	30%	28%	16%	30%	30%	25%	19%	27%	37%
						CD	*								M	M	*		Q	PQR
4	155	72	83	50	65	40	14	69	54	18	59	44	51	34	111	10	21	50	48	36
	8%	7%	8%	9%	10%	5%	7%	10%	7%	6%	11%	12%	5%	11%	12%	1%	11%	9%	9%	5%
				E	E		*	I			L	L		O	O		S*	S	S	
Bottom 3 Box (Net)	319	146	173	121	129	69	37	145	108	30	173	68	78	195	109	15	35	127	98	60
	16%	15%	17%	22%	19%	9%	18%	20%	14%	10%	32%	18%	7%	61%	12%	2%	19%	22%	19%	8%
				E	E		I*	HI	I		KL	L		NO	O		S*	S	S	
3	123	57	66	38	55	29	12	56	41	13	59	32	31	61	55	6	12	43	44	24
	6%	6%	6%	7%	8%	4%	6%	8%	5%	4%	11%	9%	3%	19%	6%	1%	6%	7%	8%	3%
				E	E		*	I			L	L		NO	O		*	S	S	
2	56	23	33	18	27	12	6	29	15	7	32	10	13	33	20	3	9	14	23	11
	3%	2%	3%	3%	4%	2%	3%	4%	2%	2%	6%	3%	1%	10%	2%	*	5%	2%	4%	2%
					E		*	H			L			NO	O		*		S	
1 - Much worse (1)	140	66	75	65	47	29	18	59	53	10	82	25	33	101	33	6	15	70	31	25
	7%	7%	7%	12%	7%	4%	9%	8%	7%	3%	15%	7%	3%	32%	4%	1%	8%	12%	6%	3%
				DE	E		I*	I	I		KL	L		NO	O		S*	RS		
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.8	5.9	5.7	5.4	5.7	6.1	5.7	5.5	5.9	6.1	4.7	5.4	6.4	3.2	5.5	7.1	5.5	5.6	5.6	6.1
						CD	*		G	G		J	JK		M	MN	*			PQR
Std. Dev.	2.44	2.41	2.47	2.58	2.52	2.22	2.62	2.5	2.41	2.17	2.56	2.24	2.22	2.06	1.97	2.11	2.53	2.66	2.44	2.19
Std. Err.	0.05	0.08	0.08	0.11	0.1	0.08	0.19	0.09	0.09	0.12	0.11	0.12	0.07	0.12	0.07	0.08	0.18	0.11	0.11	0.08
Median	5	6	5	5	5	5	5	5	6	6	5	5	6	3	5	7	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/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 (*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Paying for your own or someone else's education

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	428	231	197	86	119	223	39	119	172	98	57	50	321	11	116	302	30	95	92	211
	21%	24%	19%	16%	17%	29%	20%	17%	22%	32%	10%	13%	30%	3%	13%	39%	16%	16%	17%	30%
		B				CD	*		G	FGH			JK		M	MN	*			PQR
10 - Extremely confident (10)	231	117	114	35	51	145	20	66	102	43	33	27	171	6	52	173	19	32	41	139
	12%	12%	11%	6%	7%	19%	10%	9%	13%	14%	6%	7%	16%	2%	6%	22%	10%	5%	8%	20%
						CD	*			G			JK		M	MN	*			PQR
9	79	44	35	25	28	26	7	26	26	20	16	11	52	1	30	48	7	29	19	25
	4%	5%	3%	5%	4%	3%	4%	4%	3%	6%	3%	3%	5%	*	3%	6%	4%	5%	4%	3%
							*			GH					M	MN	*			
8	118	71	48	26	40	52	11	28	44	35	9	12	98	4	34	80	5	35	32	47
	6%	7%	5%	5%	6%	7%	6%	4%	6%	11%	2%	3%	9%	1%	4%	10%	2%	6%	6%	7%
		B					*			GH			JK			MN	*			
7	179	98	80	56	54	69	10	59	66	44	22	27	130	9	67	103	18	59	40	61
	9%	10%	8%	10%	8%	9%	5%	8%	8%	14%	4%	7%	12%	3%	7%	13%	10%	10%	8%	9%
							*			FGH			JK		M	MN	*			
6	213	128	86	66	68	80	9	67	96	41	43	40	130	16	107	91	25	62	56	70
	11%	13%	8%	12%	10%	10%	4%	9%	12%	13%	8%	11%	12%	5%	12%	12%	13%	11%	11%	10%
		B					*		F	F			J		M	M	*			
5	341	160	181	78	128	134	53	103	137	47	90	71	179	37	182	123	28	90	96	126
	17%	16%	18%	14%	19%	17%	27%	15%	18%	15%	16%	19%	17%	11%	20%	16%	15%	16%	18%	18%
							GHI*								M		*			
4	148	70	78	44	59	46	6	61	63	19	34	44	70	21	93	34	16	47	42	43
	7%	7%	8%	8%	9%	6%	3%	9%	8%	6%	6%	12%	7%	6%	10%	4%	8%	8%	8%	6%
							*					JL			O		*			
Bottom 3 Box (Net)	691	285	406	216	253	222	82	300	249	60	302	147	243	227	341	124	70	223	199	200
	35%	29%	40%	40%	37%	29%	41%	42%	32%	19%	55%	39%	23%	71%	38%	16%	37%	39%	38%	28%
			A	E	E		I*	HI	I		KL	L		NO	O		*	S	S	
3	171	72	98	56	64	51	13	71	66	20	64	33	74	32	111	28	18	54	57	42
	9%	7%	10%	10%	9%	7%	7%	10%	8%	7%	12%	9%	7%	10%	12%	4%	10%	9%	11%	6%
							*				L			O	O		*	S	S	
2	97	48	49	40	32	24	11	49	26	10	39	17	41	38	41	18	16	31	29	21
	5%	5%	5%	7%	5%	3%	6%	7%	3%	3%	7%	4%	4%	12%	5%	2%	8%	5%	5%	3%
				E			*	HI			L			NO	O		S*			
1 - Not at all confident (1)	424	165	259	120	157	147	57	180	157	30	198	97	129	158	189	77	36	138	113	137
	21%	17%	25%	22%	23%	19%	29%	25%	20%	10%	36%	26%	12%	49%	21%	10%	19%	24%	22%	19%
			A				I*	I	I		KL	L		NO	O		*			
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5	5.3	4.7	4.6	4.6	5.5	4.5	4.5	5.1	6	3.7	4.4	5.8	2.7	4.5	6.5	4.8	4.6	4.6	5.5
		B				CD	*		G	FGH		J	JK		M	MN	*			PQR
Std. Dev.	2.96	2.89	2.99	2.79	2.81	3.11	3.02	2.93	2.95	2.71	2.74	2.74	2.85	2.17	2.6	2.83	2.85	2.8	2.8	3.14
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.11	0.21	0.11	0.11	0.15	0.12	0.14	0.09	0.12	0.09	0.1	0.21	0.12	0.12	0.12
Median	5	5	5	5	5	5	5	4	5	6	3	4	6	2	5	7	5	5	5	5

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 (*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Having an illness and being unable to work for three months

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	496	257	239	87	123	286	45	142	209	101	75	56	364	25	122	349	38	86	98	274
	25%	26%	23%	16%	18%	37%	22%	20%	27%	33%	14%	15%	34%	8%	14%	45%	20%	15%	19%	39%
						CD	*		G	FGH			JK		M	MN	*			PQR
10 - Extremely confident (10)	258	134	125	40	55	164	23	72	115	47	39	27	193	10	48	199	21	36	44	157
	13%	14%	12%	7%	8%	21%	12%	10%	15%	15%	7%	7%	18%	3%	5%	26%	11%	6%	8%	22%
						CD	*		G	G			JK			MN	*			PQR
9	81	47	34	19	22	39	7	22	36	15	14	8	58	7	24	50	10	15	20	35
	4%	5%	3%	4%	3%	5%	4%	3%	5%	5%	3%	2%	5%	2%	3%	6%	5%	3%	4%	5%
							*						JK			MN	*			
8	157	76	81	28	46	83	14	47	57	38	22	21	113	7	50	99	7	34	34	82
	8%	8%	8%	5%	7%	11%	7%	7%	7%	12%	4%	6%	11%	2%	6%	13%	4%	6%	6%	12%
						CD	*			GH			JK			MN	*			PQR
7	183	101	82	44	65	74	12	53	80	38	26	31	127	13	87	83	15	56	45	67
	9%	10%	8%	8%	10%	10%	6%	8%	10%	12%	5%	8%	12%	4%	10%	11%	8%	10%	8%	9%
							*			G			J		M	M	*			
6	196	113	83	60	64	72	18	71	74	33	35	49	113	12	102	82	20	51	63	63
	10%	12%	8%	11%	9%	9%	9%	10%	9%	11%	6%	13%	10%	4%	11%	11%	11%	9%	12%	9%
		B					*					J	J		M	M	*			
5	332	159	173	72	137	123	41	118	125	48	97	64	171	37	174	121	21	90	106	115
	17%	16%	17%	13%	20%	16%	21%	17%	16%	16%	18%	17%	16%	12%	19%	16%	11%	16%	20%	16%
					C		*								M		*		P	
4	156	74	81	51	54	50	12	72	44	27	46	40	70	20	94	42	19	52	39	46
	8%	8%	8%	9%	8%	6%	6%	10%	6%	9%	8%	11%	6%	6%	10%	5%	10%	9%	7%	7%
							*	H		H		L			O		*			
Bottom 3 Box (Net)	637	268	369	231	237	169	72	252	252	60	268	139	230	212	326	99	73	242	176	146
	32%	28%	36%	42%	35%	22%	36%	36%	32%	20%	49%	37%	21%	66%	36%	13%	39%	42%	33%	21%
			A	DE	E		I*	I	I		KL	L		NO	O		S*	RS	S	
3	173	68	105	74	61	39	8	59	85	21	56	34	84	46	97	30	20	74	43	35
	9%	7%	10%	13%	9%	5%	4%	8%	11%	7%	10%	9%	8%	15%	11%	4%	11%	13%	8%	5%
			A	DE	E		*		FI					O	O		S*	RS	S	
2	113	49	65	34	48	32	14	60	27	12	53	18	42	31	65	17	13	32	45	23
	6%	5%	6%	6%	7%	4%	7%	8%	3%	4%	10%	5%	4%	10%	7%	2%	7%	5%	9%	3%
					E		*	HI			KL			O	O		*		S	
1 - Not at all confident (1)	350	151	199	123	129	98	50	133	140	27	159	87	104	135	164	51	40	136	87	87
	18%	16%	19%	23%	19%	13%	25%	19%	18%	9%	29%	23%	10%	42%	18%	7%	21%	24%	17%	12%
				E	E		I*	I	I		L	L		NO	O		S*	RS		
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.2	5.4	5	4.5	4.8	6.1	4.8	4.8	5.3	6	4	4.6	6	3.1	4.6	6.8	4.8	4.4	4.9	6.2
		B				CD	*		G	FGH		J	JK		M	MN	*		Q	PQR
Std. Dev.	2.96	2.92	2.97	2.8	2.77	3.01	3.06	2.87	3.02	2.74	2.8	2.73	2.84	2.5	2.58	2.73	3	2.75	2.75	3
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.11	0.22	0.11	0.11	0.16	0.12	0.14	0.09	0.14	0.09	0.1	0.22	0.11	0.12	0.11
Median	5	5	5	4	5	6	5	5	5	6	4	5	6	2	5	7	5	4	5	6

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 (*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Unexpected auto repairs or purchase

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
	484	252	232	90	138	256	37	136	196	115	60	58	366	22	112	350	29	105	106	243
Top 3 Box (Net)	24%	26%	23%	16%	20%	33%	18%	19%	25%	37%	11%	15%	34%	7%	12%	45%	16%	18%	20%	34%
						CD	*		G	FGH			JK		M	MN	*			PQR
	235	124	111	40	57	138	19	71	97	48	28	24	183	8	44	183	10	44	48	133
10 - Extremely confident (10)	12%	13%	11%	7%	8%	18%	10%	10%	12%	16%	5%	6%	17%	2%	5%	24%	5%	8%	9%	19%
						CD	*			G			JK			MN	*			PQR
	76	38	38	13	24	39	5	16	35	20	13	13	50	5	10	61	4	22	15	35
9	4%	4%	4%	2%	3%	5%	3%	2%	4%	6%	2%	3%	5%	2%	1%	8%	2%	4%	3%	5%
						C	*			G						MN	*			
	173	90	83	37	57	78	12	50	64	47	18	21	134	9	58	106	16	39	43	75
8	9%	9%	8%	7%	8%	10%	6%	7%	8%	15%	3%	6%	12%	3%	6%	14%	8%	7%	8%	11%
							*			FGH			JK		M	MN	*			Q
	265	149	116	77	88	101	18	89	111	47	37	39	189	15	129	121	29	81	67	88
7	13%	15%	11%	14%	13%	13%	9%	13%	14%	15%	7%	10%	18%	5%	14%	16%	16%	14%	13%	12%
		B					*						JK		M	M	*			
	242	126	116	71	84	88	22	85	93	41	46	43	154	14	123	105	19	84	55	84
6	12%	13%	11%	13%	12%	11%	11%	12%	12%	13%	8%	11%	14%	5%	14%	13%	10%	15%	11%	12%
							*						J		M	M	*			
	324	156	168	72	123	128	38	136	110	40	90	73	161	34	205	85	27	78	103	116
5	16%	16%	16%	13%	18%	17%	19%	19%	14%	13%	16%	19%	15%	11%	23%	11%	15%	14%	20%	16%
							*	HI							MO		*		Q	
	169	72	96	69	51	48	25	38	82	25	62	47	59	27	104	38	24	61	40	43
4	8%	7%	9%	13%	8%	6%	12%	5%	10%	8%	11%	12%	6%	8%	11%	5%	13%	11%	8%	6%
				DE			G*		G		L	L			O		S*	S		
	516	218	299	168	196	153	60	224	192	40	252	120	144	208	232	76	57	168	155	136
Bottom 3 Box (Net)	26%	22%	29%	31%	29%	20%	30%	32%	25%	13%	46%	32%	13%	65%	26%	10%	30%	29%	30%	19%
			A	E	E		I*	HI	I		KL	L		NO	O		S*	S	S	
	156	65	92	48	59	49	10	72	60	14	48	48	61	33	90	34	19	45	51	42
3	8%	7%	9%	9%	9%	6%	5%	10%	8%	5%	9%	13%	6%	10%	10%	4%	10%	8%	10%	6%
							*	I	I			L		O	O		*		S	
	102	47	55	39	36	27	14	42	36	9	54	20	27	48	40	14	15	33	29	25
2	5%	5%	5%	7%	5%	3%	7%	6%	5%	3%	10%	5%	3%	15%	4%	2%	8%	6%	6%	3%
				E			*	I			KL	L		NO	O		*			
	258	106	152	81	100	78	36	110	97	16	150	52	57	128	103	28	24	90	75	69
1 - Not at all confident (1)	13%	11%	15%	15%	15%	10%	18%	15%	12%	5%	27%	14%	5%	40%	11%	4%	13%	16%	14%	10%
			A	E	E		I*	I	I		KL	L		NO	O		*	S	S	
	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.5	5.7	5.2	5	5.2	6.1	4.9	5.1	5.6	6.5	4	4.8	6.4	3.1	5	7	4.9	5.1	5.2	6.1
		B				CD	*		FG	FGH		J	JK		M	MN	*			PQR
Std. Dev.	2.77	2.72	2.8	2.64	2.7	2.81	2.78	2.75	2.78	2.51	2.66	2.54	2.49	2.42	2.32	2.46	2.54	2.7	2.71	2.81
Std. Err.	0.06	0.09	0.09	0.11	0.1	0.1	0.2	0.1	0.1	0.14	0.11	0.13	0.08	0.14	0.08	0.09	0.19	0.11	0.12	0.11
Median	5	6	5	5	5	6	5	5	6	7	4	5	7	2	5	7	5	5	5	6

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 (*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - The death of an immediate family member

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	444	240	204	77	131	237	32	128	189	95	45	60	339	20	117	308	25	98	97	225
	22%	25%	20%	14%	19%	31%	16%	18%	24%	31%	8%	16%	32%	6%	13%	40%	13%	17%	18%	32%
		B				CD	*		G	FGH		J	JK		M	MN	*			PQR
10 - Extremely confident (10)	213	115	99	35	53	126	15	72	86	40	25	28	161	14	40	159	12	37	45	120
	11%	12%	10%	6%	8%	16%	8%	10%	11%	13%	4%	7%	15%	4%	4%	20%	6%	6%	8%	17%
						CD	*						JK			MN	*			PQR
9	69	27	42	14	21	34	2	10	39	18	8	13	48	2	15	52	3	18	14	33
	3%	3%	4%	3%	3%	4%	1%	1%	5%	6%	1%	3%	4%	1%	2%	7%	2%	3%	3%	5%
							*		G	FG			J			MN	*			
8	162	98	64	29	56	77	15	46	64	37	13	19	130	4	61	97	10	43	38	72
	8%	10%	6%	5%	8%	10%	7%	7%	8%	12%	2%	5%	12%	1%	7%	13%	5%	7%	7%	10%
		B				C	*			GH			JK		M	MN	*			
7	216	124	92	52	64	100	17	76	81	42	37	46	133	15	101	101	10	66	59	82
	11%	13%	9%	9%	9%	13%	8%	11%	10%	14%	7%	12%	12%	5%	11%	13%	5%	11%	11%	11%
		B					*			H		J	J		M	M	*			
6	183	100	83	44	62	77	15	55	77	36	35	35	112	15	93	75	17	44	49	72
	9%	10%	8%	8%	9%	10%	7%	8%	10%	12%	6%	9%	10%	5%	10%	10%	9%	8%	9%	10%
							*			G			J		M	M	*			
5	330	149	182	103	116	111	34	118	129	50	92	65	173	39	186	105	31	98	97	104
	17%	15%	18%	19%	17%	14%	17%	17%	16%	16%	17%	17%	16%	12%	21%	14%	17%	17%	18%	15%
							*								MO		*			
4	177	83	94	48	79	50	9	76	69	22	51	39	87	21	102	54	27	51	52	48
	9%	9%	9%	9%	12%	6%	5%	11%	9%	7%	9%	10%	8%	7%	11%	7%	14%	9%	10%	7%
					E		*								O		S*			
Bottom 3 Box (Net)	649	275	374	222	228	199	92	255	239	63	287	134	228	209	305	134	78	219	172	180
	32%	28%	36%	41%	34%	26%	46%	36%	30%	21%	52%	35%	21%	66%	34%	17%	42%	38%	33%	25%
			A	DE	E		HI*	I	I		KL	L		NO	O		S*	S	S	
3	172	83	89	53	63	57	26	58	62	25	62	43	67	39	98	35	17	56	46	53
	9%	9%	9%	10%	9%	7%	13%	8%	8%	8%	11%	11%	6%	12%	11%	5%	9%	10%	9%	7%
							*				L	L		O	O		*			
2	107	43	65	32	44	31	8	47	43	9	45	19	44	36	50	21	5	37	37	29
	5%	4%	6%	6%	6%	4%	4%	7%	5%	3%	8%	5%	4%	11%	5%	3%	3%	6%	7%	4%
							*	I	I		L			NO	O		*		S	
1 - Not at all confident (1)	370	149	221	137	122	111	58	149	133	30	180	72	117	134	158	78	55	126	90	98
	18%	15%	21%	25%	18%	14%	29%	21%	17%	10%	33%	19%	11%	42%	18%	10%	30%	22%	17%	14%
			A	DE			HI*	I	I		KL	L		NO	O		RS*	S		
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.1	5.4	4.8	4.4	4.8	5.7	4.3	4.7	5.2	5.9	3.7	4.8	5.9	3.1	4.6	6.4	4.1	4.6	4.9	5.8
		B			C	CD	*		FG	FGH		J	JK		M	MN	*		P	PQR
Std. Dev.	2.89	2.84	2.9	2.75	2.75	2.96	2.88	2.87	2.89	2.7	2.59	2.73	2.8	2.49	2.5	2.85	2.72	2.78	2.75	2.97
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.11	0.2	0.11	0.1	0.15	0.11	0.14	0.09	0.14	0.08	0.1	0.2	0.12	0.12	0.11
Median	5	5	5	5	5	6	4	5	5	6	3	5	6	2	5	7	4	5	5	6

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 (*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	549	260	289	125	171	253	53	150	248	98	97	78	374	40	178	331	42	139	131	237
	27%	27%	28%	23%	25%	33%	27%	21%	32%	32%	18%	21%	35%	12%	20%	43%	23%	24%	25%	33%
						CD	*		G	G			JK		M	MN	*			PQR
10 - Extremely confident (10)	314	139	174	64	93	157	26	91	145	52	59	40	215	24	89	201	25	68	76	145
	16%	14%	17%	12%	14%	20%	13%	13%	19%	17%	11%	11%	20%	7%	10%	26%	13%	12%	14%	20%
						CD	*		G				JK			MN	*			QR
9	69	30	40	17	29	23	6	18	29	16	13	13	43	3	20	46	3	23	22	21
	3%	3%	4%	3%	4%	3%	3%	3%	4%	5%	2%	3%	4%	1%	2%	6%	2%	4%	4%	3%
							*			G						MN	*			
8	166	91	75	43	50	73	22	41	74	29	25	24	116	13	70	83	14	48	33	71
	8%	9%	7%	8%	7%	9%	11%	6%	9%	10%	5%	6%	11%	4%	8%	11%	8%	8%	6%	10%
							*		G	G			JK			M	*			R
7	174	97	77	46	47	82	10	70	58	36	24	38	112	12	81	81	14	42	49	69
	9%	10%	7%	8%	7%	11%	5%	10%	7%	12%	4%	10%	10%	4%	9%	10%	8%	7%	9%	10%
						D	*			FH		J	J		M	M	*			
6	189	95	94	52	62	75	7	59	88	35	43	31	115	21	85	83	25	44	49	70
	9%	10%	9%	9%	9%	10%	4%	8%	11%	11%	8%	8%	11%	7%	9%	11%	13%	8%	9%	10%
							*		F	F							*			
5	404	215	189	111	138	156	54	152	140	58	124	82	198	61	205	138	41	114	109	140
	20%	22%	18%	20%	20%	20%	27%	21%	18%	19%	23%	22%	18%	19%	23%	18%	22%	20%	21%	20%
							H*								O		*			
4	130	74	56	47	45	38	14	52	40	24	34	30	66	18	88	24	15	42	36	36
	7%	8%	5%	9%	7%	5%	7%	7%	5%	8%	6%	8%	6%	6%	10%	3%	8%	7%	7%	5%
				E			*			H					O		*			
Bottom 3 Box (Net)	554	231	323	166	218	171	60	226	210	58	227	120	207	168	267	119	49	195	152	157
	28%	24%	31%	30%	32%	22%	30%	32%	27%	19%	41%	32%	19%	53%	30%	15%	26%	34%	29%	22%
			A	E	E		I*	I	I		KL	L		NO	O		*	S	S	
3	151	62	88	47	53	50	10	53	65	22	45	28	78	25	84	42	12	52	38	49
	8%	6%	9%	9%	8%	6%	5%	7%	8%	7%	8%	7%	7%	8%	9%	5%	7%	9%	7%	7%
							*								O		*			
2	97	39	58	35	34	29	8	43	36	10	31	30	36	35	42	20	17	25	30	24
	5%	4%	6%	6%	5%	4%	4%	6%	5%	3%	6%	8%	3%	11%	5%	3%	9%	4%	6%	3%
							*					L		NO			S*			
1 - Not at all confident (1)	306	130	177	83	131	92	42	130	109	26	151	62	94	108	141	57	20	118	84	84
	15%	13%	17%	15%	19%	12%	21%	18%	14%	8%	28%	16%	9%	34%	16%	7%	11%	20%	16%	12%
			A		E		I*	I	I		KL	L		NO	O		*	PS		
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.5	5.6	5.4	5.2	5.2	6	5.1	5.1	5.7	6	4.4	5	6.1	3.8	5	6.7	5.3	5	5.3	6
						CD	*		G	FGH		J	JK		M	MN	*			PQR
Std. Dev.	2.95	2.82	3.07	2.84	3	2.92	2.99	2.91	3	2.73	2.95	2.83	2.81	2.81	2.71	2.8	2.74	2.97	2.94	2.93
Std. Err.	0.07	0.09	0.1	0.12	0.12	0.11	0.21	0.11	0.11	0.16	0.13	0.15	0.09	0.16	0.09	0.1	0.2	0.12	0.13	0.11
Median	5	5	5	5	5	6	5	5	6	6	5	5	6	3	5	7	5	5	5	6

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 (*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Loss of employment / change in wage or seasonal work

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	462	238	224	75	102	284	52	135	192	83	72	54	336	21	107	334	27	78	87	271
	23%	24%	22%	14%	15%	37%	26%	19%	24%	27%	13%	14%	31%	7%	12%	43%	14%	13%	16%	38%
						CD	*		G	G			JK		M	MN	*			PQR
10 - Extremely confident (10)	259	125	134	33	48	178	24	84	107	43	40	27	191	13	40	206	13	33	43	170
	13%	13%	13%	6%	7%	23%	12%	12%	14%	14%	7%	7%	18%	4%	4%	27%	7%	6%	8%	24%
						CD	*						JK			MN	*			PQR
9	75	43	32	11	23	41	10	17	39	9	13	10	52	3	25	47	3	17	16	39
	4%	4%	3%	2%	3%	5%	5%	2%	5%	3%	2%	3%	5%	1%	3%	6%	2%	3%	3%	6%
						C	*		G							MN	*			
8	128	70	58	31	31	65	18	34	46	30	19	16	93	5	42	80	10	28	28	62
	6%	7%	6%	6%	5%	8%	9%	5%	6%	10%	3%	4%	9%	2%	5%	10%	6%	5%	5%	9%
						D	*			GH			JK		M	MN	*			QR
7	157	93	64	28	50	79	10	36	73	37	21	27	108	7	66	84	9	36	40	72
	8%	10%	6%	5%	7%	10%	5%	5%	9%	12%	4%	7%	10%	2%	7%	11%	5%	6%	8%	10%
		B				C	*		G	FG			J		M	MN	*			Q
6	219	111	108	78	69	72	20	84	81	35	47	51	122	15	126	78	38	63	51	67
	11%	11%	11%	14%	10%	9%	10%	12%	10%	11%	9%	13%	11%	5%	14%	10%	20%	11%	10%	9%
				E			*								MO	M	QRS*			
5	358	170	188	90	129	139	41	136	128	52	92	75	190	28	195	135	28	99	104	126
	18%	18%	18%	16%	19%	18%	21%	19%	16%	17%	17%	20%	18%	9%	22%	17%	15%	17%	20%	18%
							*								M	M	*			
4	154	69	85	55	66	33	9	59	60	26	42	29	84	25	84	45	21	56	47	31
	8%	7%	8%	10%	10%	4%	4%	8%	8%	8%	8%	8%	8%	8%	9%	6%	11%	10%	9%	4%
				E	E		*								O		S*	S	S	
Bottom 3 Box (Net)	651	291	360	220	264	166	68	258	249	75	274	143	234	224	326	100	64	245	197	144
	33%	30%	35%	40%	39%	21%	34%	36%	32%	24%	50%	38%	22%	70%	36%	13%	34%	43%	38%	20%
			A	E	E		*	I	I		KL	L		NO	O		S*	S	S	
3	157	68	89	48	67	42	13	54	60	31	51	28	79	28	90	39	21	49	50	38
	8%	7%	9%	9%	10%	5%	7%	8%	8%	10%	9%	7%	7%	9%	10%	5%	11%	8%	9%	5%
					E		*								O		S*		S	
2	125	56	69	43	54	28	10	58	45	11	53	35	37	39	73	13	11	45	44	25
	6%	6%	7%	8%	8%	4%	5%	8%	6%	4%	10%	9%	3%	12%	8%	2%	6%	8%	8%	3%
				E	E		*	I			L	L		O	O		*	S	S	
1 - Not at all confident (1)	368	166	202	129	143	96	44	146	144	33	170	81	118	157	164	48	32	151	104	82
	18%	17%	20%	24%	21%	12%	22%	21%	18%	11%	31%	21%	11%	49%	18%	6%	17%	26%	20%	11%
				E	E		I*	I	I		KL	L		NO	O		*	RS	S	
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.1	5.3	4.9	4.3	4.5	6.2	5	4.7	5.2	5.6	3.9	4.5	5.9	2.8	4.5	6.7	4.7	4.2	4.6	6.3
		B				CD	*		G	GH		J	JK		M	MN	*		Q	PQR
Std. Dev.	2.95	2.94	2.96	2.69	2.73	3.02	3.05	2.91	3	2.76	2.82	2.72	2.86	2.44	2.5	2.73	2.59	2.73	2.76	2.99
Std. Err.	0.07	0.09	0.09	0.11	0.1	0.11	0.22	0.11	0.11	0.16	0.12	0.14	0.09	0.14	0.08	0.1	0.19	0.11	0.12	0.11
Median	5	5	5	4	5	6	5	5	5	6	3.9	5	6	2	5	7	5	4	5	6

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 (*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Top 3 Box Summary

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
A change in your relationship status (i.e. divorce, separation)	549	260	289	125	171	253	53	150	248	98	97	78	374	40	178	331	42	139	131	237
	27%	27%	28%	23%	25%	33%	27%	21%	32%	32%	18%	21%	35%	12%	20%	43%	23%	24%	25%	33%
						CD	*		G	G			JK		M	MN	*			PQR
Having an illness and being unable to work for three months	496	257	239	87	123	286	45	142	209	101	75	56	364	25	122	349	38	86	98	274
	25%	26%	23%	16%	18%	37%	22%	20%	27%	33%	14%	15%	34%	8%	14%	45%	20%	15%	19%	39%
						CD	*		G	FGH			JK		M	MN	*			PQR
Unexpected auto repairs or purchase	484	252	232	90	138	256	37	136	196	115	60	58	366	22	112	350	29	105	106	243
	24%	26%	23%	16%	20%	33%	18%	19%	25%	37%	11%	15%	34%	7%	12%	45%	16%	18%	20%	34%
						CD	*		G	FGH			JK		M	MN	*			PQR
Loss of employment / change in wage or seasonal work	462	238	224	75	102	284	52	135	192	83	72	54	336	21	107	334	27	78	87	271
	23%	24%	22%	14%	15%	37%	26%	19%	24%	27%	13%	14%	31%	7%	12%	43%	14%	13%	16%	38%
						CD	*		G	G			JK		M	MN	*			PQR
The death of an immediate family member	444	240	204	77	131	237	32	128	189	95	45	60	339	20	117	308	25	98	97	225
	22%	25%	20%	14%	19%	31%	16%	18%	24%	31%	8%	16%	32%	6%	13%	40%	13%	17%	18%	32%
		B				CD	*		G	FGH		J	JK		M	MN	*			PQR
Paying for your own or someone else's education	428	231	197	86	119	223	39	119	172	98	57	50	321	11	116	302	30	95	92	211
	21%	24%	19%	16%	17%	29%	20%	17%	22%	32%	10%	13%	30%	3%	13%	39%	16%	16%	17%	30%
		B				CD	*		G	FGH			JK		M	MN	*			PQR

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 (*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Bottom 3 Box Summary

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Paying for your own or someone else's education	691	285	406	216	253	222	82	300	249	60	302	147	243	227	341	124	70	223	199	200
	35%	29%	40%	40%	37%	29%	41%	42%	32%	19%	55%	39%	23%	71%	38%	16%	37%	39%	38%	28%
			A	E	E		I*	HI	I		KL	L		NO	O		*	S	S	
Loss of employment / change in wage or seasonal work	651	291	360	220	264	166	68	258	249	75	274	143	234	224	326	100	64	245	197	144
	33%	30%	35%	40%	39%	21%	34%	36%	32%	24%	50%	38%	22%	70%	36%	13%	34%	43%	38%	20%
			A	E	E		*	I	I		KL	L		NO	O		S*	S	S	
The death of an immediate family member	649	275	374	222	228	199	92	255	239	63	287	134	228	209	305	134	78	219	172	180
	32%	28%	36%	41%	34%	26%	46%	36%	30%	21%	52%	35%	21%	66%	34%	17%	42%	38%	33%	25%
			A	DE	E		HI*	I	I		KL	L		NO	O		S*	S	S	
Having an illness and being unable to work for three months	637	268	369	231	237	169	72	252	252	60	268	139	230	212	326	99	73	242	176	146
	32%	28%	36%	42%	35%	22%	36%	36%	32%	20%	49%	37%	21%	66%	36%	13%	39%	42%	33%	21%
			A	DE	E		I*	I	I		KL	L		NO	O		S*	RS	S	
A change in your relationship status (i.e. divorce, separation)	554	231	323	166	218	171	60	226	210	58	227	120	207	168	267	119	49	195	152	157
	28%	24%	31%	30%	32%	22%	30%	32%	27%	19%	41%	32%	19%	53%	30%	15%	26%	34%	29%	22%
			A	E	E		I*	I	I		KL	L		NO	O		*	S	S	
Unexpected auto repairs or purchase	516	218	299	168	196	153	60	224	192	40	252	120	144	208	232	76	57	168	155	136
	26%	22%	29%	31%	29%	20%	30%	32%	25%	13%	46%	32%	13%	65%	26%	10%	30%	29%	30%	19%
			A	E	E		I*	HI	I		KL	L		NO	O		S*	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 (*)

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

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	412	182	230	149	162	101	38	157	170	47	195	78	139	194	154	64	47	149	131	84
	21%	19%	22%	27%	24%	13%	19%	22%	22%	15%	36%	20%	13%	61%	17%	8%	25%	26%	25%	12%
				E	E		*	I	I		KL	L		NO	O		S*	S	S	
10 - Strongly agree (10)	221	84	136	83	85	53	27	91	89	13	129	36	55	128	74	19	34	78	64	45
	11%	9%	13%	15%	12%	7%	14%	13%	11%	4%	24%	9%	5%	40%	8%	2%	18%	13%	12%	6%
			A	E	E		I*	I	I		KL	L		NO	O		S*	S	S	
9	54	28	26	19	22	14	3	17	22	13	20	12	23	25	17	12	5	23	14	13
	3%	3%	3%	3%	3%	2%	1%	2%	3%	4%	4%	3%	2%	8%	2%	2%	3%	4%	3%	2%
							*							NO			*	S		
8	137	70	67	47	55	34	8	48	59	21	45	30	61	41	63	33	8	48	54	26
	7%	7%	7%	9%	8%	4%	4%	7%	8%	7%	8%	8%	6%	13%	7%	4%	4%	8%	10%	4%
				E	E		*							NO	O		*	S	S	
7	211	112	99	55	97	59	15	80	82	33	72	46	93	43	132	36	14	74	74	48
	11%	11%	10%	10%	14%	8%	8%	11%	10%	11%	13%	12%	9%	13%	15%	5%	8%	13%	14%	7%
					E		*				L			O	O		*	S	S	
6	232	110	121	73	77	82	5	96	91	40	58	49	125	14	174	44	23	68	63	77
	12%	11%	12%	13%	11%	11%	2%	14%	12%	13%	11%	13%	12%	4%	19%	6%	12%	12%	12%	11%
							*	F	F	F					MO		*			
5	280	145	134	83	96	100	47	88	110	34	81	69	130	25	191	63	39	74	75	92
	14%	15%	13%	15%	14%	13%	24%	12%	14%	11%	15%	18%	12%	8%	21%	8%	21%	13%	14%	13%
							GHI*					L			MO		QS*			
4	194	92	102	43	77	74	15	84	67	29	36	39	119	17	113	65	16	49	62	68
	10%	9%	10%	8%	11%	10%	8%	12%	9%	9%	7%	10%	11%	5%	12%	8%	8%	8%	12%	10%
							*						J		MO		*			
Bottom 3 Box (Net)	672	331	341	143	171	358	79	204	263	126	107	98	467	28	141	503	48	162	122	341
	34%	34%	33%	26%	25%	46%	40%	29%	34%	41%	20%	26%	43%	9%	16%	65%	26%	28%	23%	48%
						CD	G*			GH			JK		M	MN	*			PQR
3	181	97	83	42	57	82	21	52	75	32	23	38	120	3	78	99	17	52	37	75
	9%	10%	8%	8%	8%	11%	11%	7%	10%	11%	4%	10%	11%	1%	9%	13%	9%	9%	7%	11%
							*					J	J		M	MN	*			
2	136	71	66	42	29	66	23	35	51	28	18	14	104	4	27	105	11	38	24	63
	7%	7%	6%	8%	4%	8%	11%	5%	6%	9%	3%	4%	10%	1%	3%	14%	6%	7%	5%	9%
				D		D	G*			GH			JK			MN	*			R
1 - Strongly disagree (1)	355	163	192	60	85	210	35	117	138	65	67	45	243	21	35	299	19	72	61	203
	18%	17%	19%	11%	13%	27%	17%	17%	18%	21%	12%	12%	23%	6%	4%	38%	10%	12%	12%	29%
						CD	*						JK			MN	*			PQR
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5	4.9	5.1	5.6	5.5	4.2	4.7	5.2	5.1	4.5	6.2	5.3	4.3	7.6	5.6	3.2	5.6	5.5	5.6	4
				E	E		*	I	I		KL	L		NO	O		S*	S	S	
Std. Dev.	2.87	2.77	2.97	2.85	2.77	2.78	2.93	2.88	2.89	2.72	2.98	2.62	2.67	2.7	2.17	2.48	2.85	2.86	2.72	2.75
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.1	0.21	0.11	0.1	0.15	0.13	0.13	0.08	0.15	0.07	0.09	0.21	0.12	0.12	0.1
Median	5	5	5	6	5	4	5	5	5	4	6	5	4	8	6	2	5	6	6	4

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 (*)

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

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	530	263	266	173	190	167	53	195	225	57	197	110	223	188	236	106	50	192	142	146
	26%	27%	26%	32%	28%	22%	27%	28%	29%	18%	36%	29%	21%	59%	26%	14%	27%	33%	27%	21%
				E	E		*	I	I		L	L		NO	O		*	RS	S	
10 - Strongly agree (10)	294	126	167	92	122	80	41	99	132	21	134	57	103	134	116	43	28	108	87	71
	15%	13%	16%	17%	18%	10%	21%	14%	17%	7%	24%	15%	10%	42%	13%	6%	15%	19%	17%	10%
				E	E		I*	I	I		KL	L		NO	O		*	S	S	
9	69	35	34	23	23	23	5	22	30	12	20	13	36	19	31	19	3	29	16	21
	3%	4%	3%	4%	3%	3%	3%	3%	4%	4%	4%	3%	3%	6%	3%	2%	1%	5%	3%	3%
							*							O			*			
8	167	102	65	57	46	64	7	73	62	24	43	40	84	34	88	44	19	55	38	54
	8%	10%	6%	11%	7%	8%	3%	10%	8%	8%	8%	11%	8%	11%	10%	6%	10%	10%	7%	8%
		B		D			*	F						O	O		*			
7	209	102	107	50	98	61	12	89	82	26	60	45	104	27	137	45	18	60	80	52
	10%	10%	10%	9%	14%	8%	6%	13%	10%	8%	11%	12%	10%	8%	15%	6%	9%	10%	15%	7%
					CE		*	I							MO		*		QS	
6	176	88	87	49	74	52	5	65	73	33	53	39	83	21	106	48	15	53	59	48
	9%	9%	8%	9%	11%	7%	2%	9%	9%	11%	10%	10%	8%	7%	12%	6%	8%	9%	11%	7%
					E		*	F	F	F					MO		*		S	
5	285	129	156	78	108	99	40	97	111	37	91	59	135	30	182	73	34	72	87	91
	14%	13%	15%	14%	16%	13%	20%	14%	14%	12%	17%	16%	13%	9%	20%	9%	18%	13%	17%	13%
							I*								MO		*			
4	195	93	103	57	59	80	24	72	72	26	34	45	117	14	99	82	25	49	50	71
	10%	10%	10%	10%	9%	10%	12%	10%	9%	9%	6%	12%	11%	4%	11%	11%	13%	8%	10%	10%
							*					J	J		M	M	*			
Bottom 3 Box (Net)	606	297	308	138	151	317	65	191	221	129	115	80	411	40	144	422	45	150	108	302
	30%	31%	30%	25%	22%	41%	33%	27%	28%	42%	21%	21%	38%	12%	16%	54%	24%	26%	21%	43%
						CD	*			GH			JK			MN	*			PQR
3	146	71	75	43	39	63	9	46	51	40	21	27	97	11	55	80	13	42	30	59
	7%	7%	7%	8%	6%	8%	4%	7%	6%	13%	4%	7%	9%	3%	6%	10%	7%	7%	6%	8%
							*			FGH			J			MN	*			
2	107	67	40	24	27	57	24	21	35	27	14	11	82	8	27	72	3	34	16	54
	5%	7%	4%	4%	4%	7%	12%	3%	5%	9%	3%	3%	8%	3%	3%	9%	2%	6%	3%	8%
		B				D	GH*			GH			JK			MN	*			PR
1 - Strongly disagree (1)	353	160	193	71	85	197	32	124	135	62	80	42	231	21	62	270	28	74	61	189
	18%	16%	19%	13%	13%	25%	16%	17%	17%	20%	15%	11%	22%	7%	7%	35%	15%	13%	12%	27%
						CD	*						JK			MN	*			PQR
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.3	5.3	5.3	5.7	5.8	4.6	5.2	5.5	5.5	4.6	6.1	5.8	4.7	7.4	5.9	3.7	5.4	5.8	5.8	4.5
				E	E		*	I	I		L	L		NO	O		S*	S	S	
Std. Dev.	3.01	2.97	3.05	2.96	2.89	3.03	3.19	2.96	3.06	2.82	3.08	2.78	2.94	2.89	2.51	2.82	2.86	3.03	2.8	3.02
Std. Err.	0.07	0.1	0.1	0.13	0.11	0.11	0.23	0.11	0.11	0.16	0.13	0.14	0.09	0.16	0.08	0.1	0.21	0.13	0.12	0.11
Median	5	5	5	5	6	4	5	5	5	4	6	6	5	8	6	3	5	6	6	4

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 (*)

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				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 3 Box (Net)	666	320	345	137	161	367	56	187	283	140	99	80	487	27	164	475	53	133	134	345
	33%	33%	34%	25%	24%	47%	28%	26%	36%	45%	18%	21%	45%	8%	18%	61%	29%	23%	25%	49%
						CD	*		G	FGH			JK		M	MN	*			PQR
10 - Strongly agree (10)	384	183	200	57	83	243	27	117	163	76	56	37	291	5	70	309	22	59	72	231
	19%	19%	19%	10%	12%	31%	14%	17%	21%	25%	10%	10%	27%	2%	8%	40%	12%	10%	14%	33%
						CD	*			FG			JK		M	MN	*			PQR
9	101	53	48	22	29	51	9	23	49	20	15	14	73	5	24	72	11	25	17	49
	5%	5%	5%	4%	4%	7%	5%	3%	6%	7%	3%	4%	7%	2%	3%	9%	6%	4%	3%	7%
							*		G	G			J			MN	*			R
8	181	84	97	58	49	73	19	47	71	43	28	29	124	16	70	94	21	49	46	65
	9%	9%	9%	11%	7%	9%	10%	7%	9%	14%	5%	8%	12%	5%	8%	12%	11%	8%	9%	9%
							*			GH			J			MN	*			
7	260	153	107	61	104	95	19	89	108	44	42	45	172	26	141	92	16	82	77	85
	13%	16%	10%	11%	15%	12%	9%	13%	14%	14%	8%	12%	16%	8%	16%	12%	8%	14%	15%	12%
		B					*						J		M		*			
6	189	92	97	48	66	75	10	71	71	36	50	36	103	19	110	60	16	49	54	70
	9%	10%	9%	9%	10%	10%	5%	10%	9%	12%	9%	10%	10%	6%	12%	8%	9%	8%	10%	10%
							*			F					MO		*			
5	312	151	161	98	112	102	41	133	102	36	94	84	134	29	206	77	32	104	84	92
	16%	16%	16%	18%	16%	13%	21%	19%	13%	12%	17%	22%	12%	9%	23%	10%	17%	18%	16%	13%
							I*	HI			L	L			MO		*	S		
4	157	79	78	60	61	37	17	62	62	16	49	46	62	32	105	21	25	52	47	33
	8%	8%	8%	11%	9%	5%	9%	9%	8%	5%	9%	12%	6%	10%	12%	3%	13%	9%	9%	5%
				E	E		*	I	I			L		O	O		S*	S	S	
Bottom 3 Box (Net)	417	177	240	143	175	98	56	167	157	37	214	86	116	187	178	51	45	158	129	85
	21%	18%	23%	26%	26%	13%	28%	24%	20%	12%	39%	23%	11%	59%	20%	7%	24%	27%	25%	12%
			A	E	E		I*	I	I		KL	L		NO	O		S*	S	S	
3	137	52	85	53	49	35	19	49	55	14	53	38	46	42	73	22	18	49	39	30
	7%	5%	8%	10%	7%	4%	9%	7%	7%	5%	10%	10%	4%	13%	8%	3%	10%	8%	8%	4%
			A	E			*				L	L		NO	O		S*	S	S	
2	77	36	41	29	37	12	12	32	26	8	42	13	22	27	36	14	15	26	25	12
	4%	4%	4%	5%	5%	2%	6%	4%	3%	3%	8%	3%	2%	9%	4%	2%	8%	5%	5%	2%
				E	E		*				KL			NO	O		S*	S	S	
1 - Strongly disagree (1)	202	89	113	61	90	51	26	86	76	14	119	35	48	118	69	15	11	83	65	43
	10%	9%	11%	11%	13%	7%	13%	12%	10%	5%	22%	9%	4%	37%	8%	2%	6%	14%	12%	6%
				E	E		I*	I	I		KL	L		NO	O		*	PS	S	
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	6.1	6.2	5.9	5.4	5.5	7	5.4	5.7	6.2	6.9	4.6	5.4	7	3.4	5.5	7.8	5.6	5.3	5.6	7.1
						CD	*		FG	FGH		J	JK		M	MN	*			PQR
Std. Dev.	2.87	2.8	2.94	2.71	2.8	2.78	2.89	2.85	2.9	2.6	2.89	2.55	2.6	2.53	2.37	2.39	2.68	2.77	2.8	2.76
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.1	0.2	0.11	0.1	0.15	0.12	0.13	0.08	0.14	0.08	0.09	0.2	0.12	0.12	0.1
Median	6	6	6	5	5	7	5	5	6	7	5	5	7	3	5	8	5	5	6	7

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

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 2 Box (Net)	1176	573	603	357	402	418	120	425	453	179	316	204	656	175	574	428	124	366	302	384
	59%	59%	59%	65%	59%	54%	60%	60%	58%	58%	58%	54%	61%	55%	63%	55%	67%	63%	58%	54%
				E			*						K		MO		S*	S		
Strongly agree	199	103	96	75	64	60	22	61	90	26	57	30	112	38	80	81	35	62	48	54
	10%	11%	9%	14%	9%	8%	11%	9%	11%	9%	10%	8%	10%	12%	9%	10%	18%	11%	9%	8%
				E			*										QRS*			
Somewhat agree	977	471	507	282	337	358	98	364	363	153	259	174	544	138	493	347	90	303	255	330
	49%	48%	49%	52%	50%	46%	49%	51%	46%	50%	47%	46%	51%	43%	55%	45%	48%	53%	48%	46%
							*								MO		*			
Bottom 2 Box (Net)	824	399	425	189	278	356	80	284	331	129	232	175	417	144	331	348	63	211	223	327
	41%	41%	41%	35%	41%	46%	40%	40%	42%	42%	42%	46%	39%	45%	37%	45%	33%	37%	42%	46%
						C	*					L		N		N	*			PQ
Somewhat disagree	592	299	294	147	209	236	56	218	229	90	160	142	290	100	268	224	45	167	165	216
	30%	31%	29%	27%	31%	30%	28%	31%	29%	29%	29%	38%	27%	31%	30%	29%	24%	29%	31%	30%
							*					JL					*			
Strongly disagree	231	100	131	42	69	120	24	66	103	38	72	32	127	45	63	124	18	44	58	111
	12%	10%	13%	8%	10%	16%	12%	9%	13%	12%	13%	9%	12%	14%	7%	16%	9%	8%	11%	16%
						CD	*							N		N	*			QR
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	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 (*)

In the last year, have the following become more affordable or less affordable for your household? - Putting money aside for savings

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 2 Box (Net)	330	173	157	110	109	110	26	96	135	73	42	37	250	11	129	190	43	120	69	98
	16%	18%	15%	20%	16%	14%	13%	14%	17%	24%	8%	10%	23%	3%	14%	24%	23%	21%	13%	14%
				E			*			FGH			JK		M	MN	RS*	RS		
Much more affordable	77	41	36	19	29	29	14	24	22	17	19	5	53	1	17	59	9	27	17	24
	4%	4%	4%	4%	4%	4%	7%	3%	3%	6%	3%	1%	5%	*	2%	8%	5%	5%	3%	3%
							H*			H			K			MN	*			
Somewhat more affordable	253	133	120	91	81	81	12	72	114	56	23	33	197	10	112	131	34	93	52	74
	13%	14%	12%	17%	12%	10%	6%	10%	15%	18%	4%	9%	18%	3%	12%	17%	18%	16%	10%	10%
				DE			*		FG	FG		J	JK		M	MN	RS*	RS		
No change	788	424	364	196	227	366	91	279	292	127	166	132	491	53	324	411	72	186	188	342
	39%	44%	35%	36%	33%	47%	46%	39%	37%	41%	30%	35%	46%	17%	36%	53%	38%	32%	36%	48%
		B				CD	*						JK		M	MN	*			QR
Bottom 2 Box (Net)	882	375	507	240	344	298	82	334	357	108	339	210	333	255	452	175	72	271	269	270
	44%	39%	49%	44%	51%	38%	41%	47%	46%	35%	62%	55%	31%	80%	50%	23%	39%	47%	51%	38%
			A		E		*	I	I		L	L		NO	O		*	S	PS	
Somewhat less affordable	481	231	249	130	171	180	34	174	197	76	126	120	236	82	276	123	39	146	133	164
	24%	24%	24%	24%	25%	23%	17%	25%	25%	25%	23%	32%	22%	26%	30%	16%	21%	25%	25%	23%
							*					JL		O	O		*			
Much less affordable	401	143	258	110	173	118	48	160	160	32	214	90	97	173	176	52	34	125	136	106
	20%	15%	25%	20%	25%	15%	24%	23%	20%	11%	39%	24%	9%	54%	19%	7%	18%	22%	26%	15%
			A		E		I*	I	I		KL	L		NO	O		*	S	S	
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	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 (*)

In the last year, have the following become more affordable or less affordable for your household? - Putting money towards paying down your debt

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Top 2 Box (Net)	362	183	179	130	122	111	27	121	144	71	49	57	256	23	175	165	48	132	86	96
	18%	19%	17%	24%	18%	14%	14%	17%	18%	23%	9%	15%	24%	7%	19%	21%	26%	23%	16%	13%
				DE			*			FGH		J	JK		M	M	RS*	RS		
Much more affordable	73	41	32	26	23	25	8	27	25	13	14	7	52	4	23	46	14	22	13	24
	4%	4%	3%	5%	3%	3%	4%	4%	3%	4%	3%	2%	5%	1%	2%	6%	8%	4%	2%	3%
							*						K			MN	R*			
Somewhat more affordable	290	143	147	104	99	86	19	94	119	58	35	50	204	19	153	118	34	110	73	72
	14%	15%	14%	19%	15%	11%	10%	13%	15%	19%	6%	13%	19%	6%	17%	15%	18%	19%	14%	10%
				E			*			FG		J	JK		M	M	S*	RS		
No change	1013	539	475	236	298	480	115	351	379	168	221	188	605	72	407	535	82	240	240	452
	51%	55%	46%	43%	44%	62%	58%	50%	48%	55%	40%	50%	56%	22%	45%	69%	44%	42%	46%	64%
		B				CD	*			H		J	J		M	MN	*			PQR
Bottom 2 Box (Net)	624	250	374	180	261	183	57	237	262	69	278	134	212	225	323	76	56	205	200	163
	31%	26%	36%	33%	38%	24%	28%	33%	33%	22%	51%	35%	20%	70%	36%	10%	30%	36%	38%	23%
			A	E	E		*	I	I		KL	L		NO	O		*	S	S	
Somewhat less affordable	373	145	228	94	156	123	29	132	161	52	136	74	163	89	224	60	29	115	121	108
	19%	15%	22%	17%	23%	16%	14%	19%	21%	17%	25%	20%	15%	28%	25%	8%	16%	20%	23%	15%
			A		CE		*				L			O	O		*		S	
Much less affordable	251	104	147	86	105	60	28	105	101	17	143	59	49	136	99	16	27	90	79	55
	13%	11%	14%	16%	15%	8%	14%	15%	13%	6%	26%	16%	5%	43%	11%	2%	14%	16%	15%	8%
			A	E	E		I*	I	I		KL	L		NO	O		S*	S	S	
Sigma	2000	972	1028	546	680	774	199	709	784	308	548	379	1073	319	904	776	187	577	526	711
	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 apply to you in the last year? I have...

		Gender		AGE			EDUCATION				Q1			Q2			Age 1			
	Total	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
Base: All Respondents (unwtd)	**2000**	**893**	**1107**	**487**	**766**	**747**	**98**	**365**	**827**	**710**	**483**	**355**	**1162**	**277**	**885**	**838**	**128**	**605**	**590**	**677**
Base: All Respondents (wtd)	**2000**	**972**	**1028**	**546**	**680**	**774**	**199**	**709**	**784**	**308**	**548**	**379**	**1073**	**319**	**904**	**776**	**187**	**577**	**526**	**711**
Extended the repayment terms on a debt to lower my monthly payments	93	46	47	40	34	19	3	29	44	16	29	13	50	28	50	15	19	33	23	18
	5%	5%	5%	7%	5%	3%	2%	4%	6%	5%	5%	3%	5%	9%	6%	2%	10%	6%	4%	2%
				E	E		*							O	O		RS*	S		
Used a reverse mortgage to access the equity in my home	25	21	5	9	13	3	-	7	11	7	3	1	21	6	11	9	3	12	8	3
	1%	2%	*	2%	2%	*	-	1%	1%	2%	1%	*	2%	2%	1%	1%	2%	2%	1%	*
		B		E	E		*										*	S		
Paid only the minimum balance on my credit card	420	181	239	148	185	88	32	160	179	49	164	85	171	154	222	44	41	168	136	75
	21%	19%	23%	27%	27%	11%	16%	23%	23%	16%	30%	23%	16%	48%	25%	6%	22%	29%	26%	10%
			A	E	E		*	I	I		KL	L		NO	O		S*	S	S	
Paid only the minimum balance on my line of credit	216	84	131	68	89	59	16	72	96	32	75	51	90	66	122	28	14	82	68	52
	11%	9%	13%	12%	13%	8%	8%	10%	12%	10%	14%	13%	8%	21%	14%	4%	7%	14%	13%	7%
			A	E	E		*				L	L		NO	O		*	S	S	
Got an auto loan or purchase-financed an auto for a term of longer than 5 years	115	52	64	42	45	28	13	36	49	18	24	28	64	18	62	36	10	48	30	27
	6%	5%	6%	8%	7%	4%	7%	5%	6%	6%	4%	7%	6%	6%	7%	5%	6%	8%	6%	4%
				E	E		*										*	S		
Added to the value of my mortgage	71	46	25	31	26	15	6	16	35	15	13	8	50	7	35	29	13	22	21	15
	4%	5%	2%	6%	4%	2%	3%	2%	4%	5%	2%	2%	5%	2%	4%	4%	7%	4%	4%	2%
		B		E			*			G							S*			
Got a mortgage for larger than I can afford	33	18	14	16	11	6	4	9	13	6	8	4	21	13	11	9	9	10	8	5
	2%	2%	1%	3%	2%	1%	2%	1%	2%	2%	1%	1%	2%	4%	1%	1%	5%	2%	1%	1%
				E			*							NO			S*			
Borrowed money that I can't afford to pay back quickly	228	94	135	97	94	38	29	83	96	20	110	49	68	99	101	28	32	100	64	33
	11%	10%	13%	18%	14%	5%	15%	12%	12%	7%	20%	13%	6%	31%	11%	4%	17%	17%	12%	5%
			A	E	E		I*	I	I		KL	L		NO	O		S*	RS	S	
Made a major purchase on credit, such as a vacation, without paying it off right away	141	75	65	57	59	25	13	45	55	27	39	26	76	37	72	32	20	63	37	21
	7%	8%	6%	10%	9%	3%	6%	6%	7%	9%	7%	7%	7%	12%	8%	4%	11%	11%	7%	3%
				E	E		*							O	O		S*	RS	S	
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc)	185	88	97	65	75	45	7	78	69	31	47	28	110	52	89	43	27	69	50	39
	9%	9%	9%	12%	11%	6%	3%	11%	9%	10%	9%	7%	10%	16%	10%	6%	14%	12%	9%	6%
				E	E		*	F		F				NO	O		S*	S	S	
Used my home-equity line of credit to buy things I want but don't need	50	27	23	14	20	16	2	15	21	12	7	6	37	6	31	12	8	14	13	15
	3%	3%	2%	3%	3%	2%	1%	2%	3%	4%	1%	1%	3%	2%	3%	2%	4%	3%	2%	2%
							*						J		O		*			
Was lured in by deals or offers by companies on days such as boxing day	244	119	125	125	80	39	17	85	93	48	54	35	155	51	115	78	47	119	49	29
	12%	12%	12%	23%	12%	5%	9%	12%	12%	16%	10%	9%	14%	16%	13%	10%	25%	21%	9%	4%
				DE	E		*			H			JK	O			RS*	RS	S	
Spent money I shouldn't have in order to 'keep up with the Jones'	156	67	90	81	60	15	19	57	58	23	46	34	76	50	83	24	31	76	37	12
	8%	7%	9%	15%	9%	2%	9%	8%	7%	7%	8%	9%	7%	16%	9%	3%	17%	13%	7%	2%
				DE	E		*							NO	O		RS*	RS	S	
None of the above	993	482	510	183	281	529	114	341	380	157	242	186	565	83	372	538	56	205	238	493
	50%	50%	50%	33%	41%	68%	57%	48%	49%	51%	44%	49%	53%	26%	41%	69%	30%	36%	45%	69%
					C	CD	*						J		M	MN	*		PQ	PQR
Sigma	2970	1401	1570	975	1071	924	276	1033	1200	461	859	556	1556	669	1378	924	330	1023	781	837
	149%	144%	153%	179%	158%	119%	138%	146%	153%	150%	157%	147%	145%	209%	152%	119%	177%	177%	148%	118%

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