

2. On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?

	(Much/Somewhat) Less Affordable (NewWave19_1)						Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
	Total	None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 3 Box (Net)	776	362	206	156	52	23	62	29	9	28	32	294	144	28
	39%	60%	40%	33%	13%	10%	12%	40%	28%	12%	23%	36%	32%	28%
10 - Excellent (10)	367	187	98	67	14	8	6	7	4	7	10	99	48	8
	18%	31%	19%	14%	3%	3%	1%	10%	13%	3%	7%	12%	11%	8%
9	173	80	44	34	16	4	18	9	3	5	8	78	38	10
	9%	13%	8%	7%	4%	2%	4%	12%	9%	2%	6%	10%	8%	10%
8	236	95	64	55	22	11	38	13	2	16	14	117	58	11
	12%	16%	12%	12%	5%	5%	7%	18%	6%	7%	10%	14%	13%	11%
7	250	66	84	64	37	13	53	14	2	16	17	121	63	17
	13%	11%	16%	14%	9%	6%	10%	20%	5%	7%	12%	15%	14%	17%
6	176	49	55	42	30	17	37	6	3	21	12	67	49	7
	9%	8%	11%	9%	7%	8%	7%	9%	8%	9%	8%	8%	11%	7%
5	309	81	78	80	69	37	119	8	2	36	32	124	77	23
	15%	13%	15%	17%	17%	16%	23%	11%	5%	16%	23%	15%	17%	23%
4	170	27	38	56	49	27	74	7	5	29	12	79	49	11
	9%	4%	7%	12%	12%	14%	14%	9%	15%	13%	8%	10%	11%	11%
Bottom 3 Box (Net)	319	22	54	74	169	110	171	7	13	99	37	125	63	14
	16%	4%	11%	16%	42%	49%	33%	10%	39%	43%	26%	15%	14%	14%
3	147	11	27	42	68	39	77	2	4	37	14	53	35	8
	7%	2%	5%	9%	17%	17%	15%	3%	12%	16%	10%	6%	8%	8%
2	61	4	8	8	40	23	37	4	5	19	9	35	11	4
	3%	1%	2%	2%	10%	10%	7%	5%	14%	8%	6%	4%	2%	4%
1 - Terrible (1)	111	7	20	24	61	48	57	1	4	44	14	38	17	2
	6%	1%	4%	5%	15%	21%	11%	2%	13%	19%	10%	5%	4%	2%
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	6.4	7.7	6.7	6.2	4.4	4	4.6	6.6	5	4.2	5.3	6.3	6.2	6
Mean		BCDE	CDE	DE	E		I	FIJ*	**		FI			*
Std. Dev.	2.68	2.2	2.47	2.55	2.48	2.44	2.24	2.33	3.13	2.47	2.58	2.54	2.41	2.3
Std. Err.	0.06	0.09	0.11	0.12	0.12	0.16	0.1	0.28	0.55	0.16	0.22	0.09	0.11	0.23
Median	7	8	7	6	4	4	5	7	4	4	5	7	6	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

3_3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current ability to absorb an interest rate increase of 1 percentage point

	(Much/Somewhat) Less Affordable (NewWave19_1)						Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
	Total	None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 3 Box (Net)	473	221	146	78	28	10	52	17	7	15	15	197	89	18
	24%	36%	28%	17%	7%	5%	10%	24%	22%	7%	10%	24%	20%	18%
		BCDE	CDE	DE				FIJ*	**					*
10 - Much better (10)	203	97	61	31	15	8	17	6	*	2	6	65	28	4
	10%	16%	12%	6%	4%	3%	3%	8%	2%	1%	4%	8%	6%	4%
		CDE	CDE				I	I*	**		I			*
9	101	54	26	17	4	-	10	2	1	2	3	43	21	6
	5%	9%	5%	4%	1%	-	2%	2%	3%	1%	2%	5%	5%	6%
		BCDE	DE	DE	E			*	**					*
8	169	70	59	30	10	3	25	10	6	11	6	89	40	8
	8%	12%	11%	6%	2%	1%	5%	14%	18%	5%	4%	11%	9%	8%
		CDE	CDE	DE				FIJ*	**					*
7	231	79	66	64	22	11	34	19	2	7	15	103	64	18
	12%	13%	13%	14%	5%	5%	7%	26%	5%	3%	11%	13%	14%	18%
		DE	DE	DE				FIJ*	**		I			*
6	240	93	66	56	25	13	64	9	2	21	23	115	50	18
	12%	15%	13%	12%	6%	6%	12%	13%	7%	9%	16%	14%	11%	18%
		DE	DE	DE				*	**					*
5	486	167	125	113	81	45	127	9	6	43	34	158	107	13
	24%	28%	24%	24%	20%	20%	25%	13%	19%	19%	24%	19%	24%	13%
		D					G	*	**				KM	*
4	168	27	48	48	45	15	50	4	1	25	16	82	43	15
	8%	4%	9%	10%	11%	7%	10%	5%	2%	11%	11%	10%	10%	15%
			A	A	AE			*	**					*
Bottom 3 Box (Net)	402	18	66	112	206	133	188	14	15	117	38	155	92	18
	20%	3%	13%	24%	51%	58%	36%	19%	45%	51%	27%	19%	21%	18%
			A	AB	ABC	ABCD	G	*	**	FGJ				*
3	148	10	30	44	63	37	74	10	6	29	18	69	40	11
	7%	2%	6%	9%	16%	16%	14%	14%	19%	13%	13%	9%	9%	11%
			A	A	ABC	ABC		*	**					*
2	77	1	11	22	43	23	31	1	7	27	9	28	19	2
	4%	*	2%	5%	11%	10%	6%	1%	21%	12%	6%	3%	4%	2%
			A	A	ABC	ABC		*	**	FG				*
1 - Much worse (1)	177	6	25	47	99	73	82	3	1	61	11	58	34	5
	9%	1%	5%	10%	24%	32%	16%	5%	5%	27%	8%	7%	8%	5%
			A	AB	ABC	ABCD	GJ	*	**	FGJ				*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary														
Mean	5.6	6.8	6	5.2	3.7	3.4	4.4	6	4.7	3.6	4.9	5.7	5.5	5.6
		BCDE	CDE	DE	E		I	FIJ*	**		FI			*
Std. Dev.	2.54	2.06	2.37	2.42	2.36	2.32	2.33	2.29	2.5	2.24	2.2	2.44	2.38	2.21
Std. Err.	0.06	0.08	0.1	0.11	0.12	0.15	0.1	0.27	0.44	0.15	0.19	0.09	0.11	0.22
Median	5	6	6	5	3	3	5	6.5	5	3	5	6	5	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

5_3. 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 the impact of rising interest rates on my financial situation

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 3 Box (Net)	553	81	120	137	213	135	217	21	17	102	52	238	142	33
	28%	13%	23%	29%	52%	59%	42%	29%	51%	45%	37%	29%	32%	33%
		A	A	A	ABC	ABCD	G	*	**	G				*
10 - Strongly agree (10)	267	24	44	61	138	97	114	9	11	66	28	103	55	15
	13%	4%	9%	13%	34%	43%	22%	12%	34%	29%	20%	13%	12%	15%
		A	A	A	ABC	ABCD		*	**	FG				*
9	76	12	22	17	26	13	28	1	1	9	4	37	17	4
	4%	2%	4%	4%	6%	6%	6%	2%	4%	4%	3%	5%	4%	4%
		A	A	A	A	A		*	**					*
8	210	45	54	60	50	25	75	11	4	27	20	98	70	13
	11%	7%	11%	13%	12%	11%	15%	15%	12%	12%	14%	12%	16%	13%
		A	A	A	A	A		*	**				K	*
7	262	70	74	72	47	20	72	13	6	27	17	128	76	18
	13%	12%	14%	15%	11%	9%	14%	18%	18%	12%	12%	16%	17%	18%
		E	E	E	E	E		*	**					*
6	281	83	81	70	47	19	66	6	3	31	31	132	72	16
	14%	14%	16%	15%	12%	8%	13%	8%	8%	14%	22%	16%	16%	16%
		E	E	E	E	E		*	**		FG			*
5	334	126	95	74	40	21	76	16	3	26	21	119	69	22
	17%	21%	18%	16%	10%	9%	15%	22%	10%	12%	15%	15%	16%	22%
		DE	DE	D				I*	**					*
4	156	66	41	33	16	7	42	7	1	19	8	70	27	6
	8%	11%	8%	7%	4%	3%	8%	10%	2%	8%	6%	9%	6%	6%
		DE	DE	DE				*	**					*
Bottom 3 Box (Net)	414	178	106	86	44	25	42	9	4	22	12	124	60	6
	21%	29%	20%	18%	11%	11%	8%	13%	11%	10%	8%	15%	13%	6%
		BCDE	DE	DE				*	**			M		*
3	135	44	42	30	20	10	17	4	3	7	7	41	31	4
	7%	7%	8%	6%	5%	4%	3%	6%	8%	3%	5%	5%	7%	4%
								*	**					*
2	98	46	20	24	8	5	10	2	-	4	1	29	9	1
	5%	8%	4%	5%	2%	2%	2%	2%	-	2%	1%	4%	2%	1%
		BDE	D					*	**					*
1 - Strongly disagree (1)	181	89	44	32	16	10	15	3	1	11	4	54	20	1
	9%	15%	9%	7%	4%	5%	3%	4%	3%	5%	3%	7%	4%	1%
		BCDE	D					*	**			M		*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary														
Mean	5.8	4.8	5.7	6	7.3	7.6	6.8	6.1	7.4	7	6.7	6.1	6.3	6.6
		A	A	A	ABC	ABCD	G	*	**	G				*
Std. Dev.	2.67	2.45	2.49	2.56	2.63	2.74	2.42	2.36	2.54	2.63	2.32	2.51	2.34	2.1
Std. Err.	0.06	0.1	0.11	0.12	0.13	0.18	0.11	0.28	0.45	0.17	0.2	0.09	0.11	0.21
Median	6	5	6	6	8	8	7	6	7.8	7	6	6	6	6.7

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

7_1. To what extent do you agree or disagree with the following: - I am concerned that rising interest rates could move me towards bankruptcy

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	692	139	160	156	238	145	275	22	23	133	73	297	150	48
	35%	23%	31%	33%	58%	64%	53%	31%	71%	58%	52%	37%	34%	48%
			A	A	ABC	ABCD	G	*	**	G	G			KL*
Strongly agree	194	23	36	29	106	70	92	7	11	59	16	89	37	9
	10%	4%	7%	6%	26%	31%	18%	10%	33%	26%	11%	11%	8%	9%
			A		ABC	ABCD		*	**	FGJ				*
Somewhat agree	498	116	124	127	132	75	184	15	13	73	57	208	113	40
	25%	19%	24%	27%	32%	33%	36%	21%	38%	32%	41%	26%	25%	40%
				A	AB	AB	G	*	**		G			KL*
Bottom 2 Box (Net)	1308	467	356	317	169	82	240	49	9	96	68	514	295	52
	65%	77%	69%	67%	42%	36%	47%	69%	29%	42%	48%	63%	66%	52%
		BCDE	DE	DE	E			FIJ*	**			M	M	*
Somewhat disagree	741	215	196	201	129	63	187	33	9	71	48	300	202	34
	37%	35%	38%	43%	32%	28%	36%	46%	29%	31%	34%	37%	45%	34%
			E	ADE				I*	**				KM	*
Strongly disagree	566	252	159	115	40	19	53	16	-	25	20	214	94	18
	28%	42%	31%	24%	10%	8%	10%	23%	-	11%	14%	26%	21%	18%
		BCDE	DE	DE				FI*	**			L		*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

7_2. 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	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	1077	204	248	293	332	188	398	44	24	182	99	495	283	71
	54%	34%	48%	62%	82%	83%	77%	61%	74%	80%	70%	61%	64%	71%
		A	AB	ABC	ABC	G	*	**	G					*
Strongly agree	286	26	55	60	145	91	127	6	8	73	30	122	57	17
	14%	4%	11%	13%	36%	40%	25%	9%	25%	32%	21%	15%	13%	17%
		A	A	ABC	ABC	G	*	**	FGJ	G				*
Somewhat agree	791	178	194	233	187	96	271	37	16	109	69	373	226	55
	40%	29%	38%	49%	46%	42%	53%	53%	50%	48%	49%	46%	51%	55%
		A	AB	AB	A		*	**						*
Bottom 2 Box (Net)	923	402	267	179	75	39	118	28	8	46	42	316	162	29
	46%	66%	52%	38%	18%	17%	23%	39%	26%	20%	30%	39%	36%	29%
		BCDE	CDE	DE				FI*	**					*
Somewhat disagree	605	243	183	129	50	26	94	22	8	40	33	219	127	23
	30%	40%	35%	27%	12%	12%	18%	31%	26%	17%	23%	27%	28%	23%
		CDE	CDE	DE				FI*	**					*
Strongly disagree	318	158	84	50	25	13	24	6	-	6	9	97	35	6
	16%	26%	16%	11%	6%	6%	5%	8%	-	3%	6%	12%	8%	6%
		BCDE	CDE					*	**			L		*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

7_3. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest rate increases

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	934	198	213	235	287	155	365	36	26	163	85	377	224	61
	47%	33%	41%	50%	71%	68%	71%	51%	81%	72%	61%	47%	50%	61%
			A	AB	ABC	ABC	GJ	*	**	GJ				K*
Strongly agree	216	30	40	32	114	81	104	8	4	48	23	84	42	12
	11%	5%	8%	7%	28%	36%	20%	11%	12%	21%	16%	10%	9%	12%
					ABC	ABCD		*	**					*
Somewhat agree	718	169	174	203	173	74	260	28	23	115	63	293	183	49
	36%	28%	34%	43%	42%	33%	51%	40%	69%	51%	45%	36%	41%	49%
				ABE	ABE			*	**					K*
Bottom 2 Box (Net)	1066	407	302	237	120	72	151	35	6	65	55	434	221	39
	53%	67%	59%	50%	29%	32%	29%	49%	19%	28%	39%	53%	50%	39%
		BCDE	CDE	DE				FI*	**		FI	M		*
Somewhat disagree	747	252	218	186	91	55	130	29	6	58	45	328	175	33
	37%	42%	42%	39%	22%	24%	25%	41%	19%	25%	32%	40%	39%	33%
		DE	DE	DE				FI*	**					*
Strongly disagree	319	155	85	51	29	17	21	6	-	7	10	105	45	6
	16%	26%	16%	11%	7%	7%	4%	8%	-	3%	7%	13%	10%	6%
		BCDE	CDE					*	**			M		*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

7_4. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate increases impact my financial situation

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	1501	474	401	326	299	168	388	62	27	158	103	655	368	81
	75%	78%	78%	69%	74%	74%	75%	87%	82%	69%	73%	81%	83%	81%
		C	C					FIJ*	**					*
Strongly agree	445	145	107	86	107	66	119	19	8	42	20	203	92	27
	22%	24%	21%	18%	26%	29%	23%	26%	24%	19%	15%	25%	21%	27%
					C	BC	J	*	**			L		*
Somewhat agree	1055	329	294	240	192	102	269	43	19	115	82	452	276	54
	53%	54%	57%	51%	47%	45%	52%	61%	57%	51%	58%	56%	62%	54%
		E	DE					*	**				K	*
Bottom 2 Box (Net)	499	131	115	146	108	59	127	9	6	70	38	156	77	19
	25%	22%	22%	31%	26%	26%	25%	13%	18%	31%	27%	19%	17%	19%
				AB			G	*	**	G	G			*
Somewhat disagree	385	113	91	105	75	42	101	8	4	50	26	121	58	15
	19%	19%	18%	22%	19%	19%	20%	11%	13%	22%	19%	15%	13%	15%
								*	**					*
Strongly disagree	115	18	23	41	32	17	26	2	2	20	12	35	19	4
	6%	3%	4%	9%	8%	7%	5%	2%	6%	9%	8%	4%	4%	4%
				AB	A	A		*	**	F				*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

7_5. To what extent do you agree or disagree with the following: - With interest rates rising, I will be more careful with how I spend my money

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	1616	435	416	402	364	199	454	60	20	192	111	681	393	82
	81%	72%	81%	85%	89%	88%	88%	85%	61%	84%	79%	84%	88%	82%
			A	A	AB	AB	J	*	**				K	*
Strongly agree	514	80	124	146	164	94	159	25	11	85	49	220	154	30
	26%	13%	24%	31%	40%	41%	31%	35%	34%	37%	35%	27%	35%	30%
			A	AB	ABC	ABC		*	**				K	*
Somewhat agree	1102	355	292	256	199	105	295	35	9	107	62	461	239	52
	55%	59%	57%	54%	49%	46%	57%	49%	27%	47%	44%	57%	54%	52%
		DE	E				IJ	*	**					*
Bottom 2 Box (Net)	384	171	100	70	43	28	61	11	13	36	29	130	52	18
	19%	28%	19%	15%	11%	12%	12%	15%	39%	16%	21%	16%	12%	18%
		BCDE	DE					*	**		F	L		*
Somewhat disagree	279	115	78	56	30	19	49	9	9	32	28	99	47	15
	14%	19%	15%	12%	7%	8%	9%	13%	28%	14%	20%	12%	11%	15%
		CDE	DE					*	**		F			*
Strongly disagree	104	55	22	14	13	9	12	2	4	4	1	31	5	4
	5%	9%	4%	3%	3%	4%	2%	2%	11%	2%	1%	4%	1%	4%
		BCDE						*	**			L		*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

7_6. 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	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	935	174	222	236	304	181	388	30	31	172	86	402	240	61
	47%	29%	43%	50%	75%	80%	75%	43%	96%	75%	61%	50%	54%	61%
			A	A	ABC	ABCD	GJ	*	**	GJ	G			K*
Strongly agree	270	24	46	62	137	94	135	10	9	81	30	118	53	16
	13%	4%	9%	13%	34%	42%	26%	14%	28%	36%	21%	15%	12%	16%
			A	A	ABC	ABCD	G	*	**	FGJ				*
Somewhat agree	666	150	176	173	167	86	252	21	22	91	56	284	187	45
	33%	25%	34%	37%	41%	38%	49%	29%	68%	40%	40%	35%	42%	45%
			A	A	A	A	GI	*	**				K	*
Bottom 2 Box (Net)	1065	431	294	236	103	46	127	41	1	56	55	409	205	39
	53%	71%	57%	50%	25%	20%	25%	57%	4%	25%	39%	50%	46%	39%
		BCDE	DE	DE	E			FIJ*	**		FI	M		*
Somewhat disagree	707	245	203	178	80	34	109	33	1	46	44	284	161	31
	35%	41%	39%	38%	20%	15%	21%	47%	4%	20%	31%	35%	36%	31%
		DE	DE	DE	E			FIJ*	**		FI			*
Strongly disagree	357	186	91	58	22	13	19	8	-	10	11	124	44	8
	18%	31%	18%	12%	6%	6%	4%	11%	-	4%	8%	15%	10%	8%
		BCDE	CDE	DE				F*	**		F	L		*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

NEW_WAVE18_1_1. In the last year, have the following become more affordable or less affordable for your household? - Feeding yourself or your family

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	256	135	86	33	3	-	64	19	18	31	33	119	65	20
	13%	22%	17%	7%	1%	-	12%	27%	54%	14%	23%	15%	15%	20%
		BCDE	CDE	DE				FI*	**		FI			*
Much more affordable	72	51	14	4	1	-	10	8	7	7	7	25	19	7
	4%	8%	3%	1%	*	-	2%	11%	21%	3%	5%	3%	4%	7%
		BCDE	DE					FI*	**		F			K*
Somewhat more affordable	185	84	71	28	1	-	54	12	11	24	26	93	45	13
	9%	14%	14%	6%	*	-	10%	16%	33%	11%	18%	12%	10%	13%
		CDE	CDE	DE				*	**		F			*
No change	813	470	215	111	17	-	162	20	3	56	47	306	152	26
	41%	78%	42%	24%	4%	-	31%	28%	8%	24%	33%	38%	34%	26%
		BCDE	CDE	DE	E		I	*	**			M		*
Bottom 2 Box (Net)	930	-	216	328	387	227	289	32	12	141	61	385	228	54
	47%	-	42%	69%	95%	100%	56%	45%	38%	62%	43%	48%	51%	54%
			A	AB	ABC	ABCD	J	*	**	GJ				*
Somewhat less affordable	628	-	188	248	192	88	172	23	10	76	36	265	150	41
	31%	-	37%	53%	47%	39%	33%	33%	31%	33%	25%	33%	34%	41%
			A	ABE	ABE	A		*	**					*
Much less affordable	302	-	27	80	195	139	118	9	2	66	25	120	78	13
	15%	-	5%	17%	48%	61%	23%	12%	7%	29%	18%	15%	18%	13%
			A	AB	ABC	ABCD		*	**	GJ				*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

NEW_WAVE18_1_2. In the last year, have the following become more affordable or less affordable for your household? - Housing

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	209	111	74	22	2	-	51	13	16	28	22	105	60	20
	10%	18%	14%	5%	*	-	10%	19%	50%	12%	15%	13%	14%	20%
Much more affordable		CDE	CDE	DE				F*	**					*
	61	38	19	3	-	-	15	3	5	5	5	27	13	6
	3%	6%	4%	1%	-	-	3%	5%	15%	2%	3%	3%	3%	6%
Somewhat more affordable		CDE	CDE	DE				*	**					*
	148	73	55	18	2	-	35	10	12	23	17	78	47	14
	7%	12%	11%	4%	*	-	7%	14%	36%	10%	12%	10%	11%	14%
No change		CDE	CDE	DE				*	**					*
	1083	494	328	200	60	-	219	28	5	81	59	412	251	51
	54%	82%	64%	42%	15%	-	43%	40%	15%	36%	42%	51%	56%	51%
Bottom 2 Box (Net)		BCDE	CDE	DE	E			*	**				K	*
	709	-	114	250	345	227	245	30	11	118	60	294	133	29
	35%	-	22%	53%	85%	100%	48%	42%	35%	52%	43%	36%	30%	29%
Somewhat less affordable		A	AB	ABC	ABCD			*	**				L	*
	371	-	83	148	141	86	119	17	4	46	32	144	78	20
	19%	-	16%	31%	35%	38%	23%	24%	13%	20%	23%	18%	18%	20%
Much less affordable		A	AB	AB	AB			*	**					*
	337	-	31	102	204	141	126	13	7	72	28	150	55	8
	17%	-	6%	22%	50%	62%	24%	18%	22%	32%	20%	18%	12%	8%
Sigma		A	AB	ABC	ABCD			*	**	FGJ				*
	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

NEW_WAVE18_1_3. In the last year, have the following become more affordable or less affordable for your household? - Transportation needs

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	236	114	91	28	3	-	61	18	11	19	31	108	67	27
	12%	19%	18%	6%	1%	-	12%	26%	33%	8%	22%	13%	15%	27%
Much more affordable		CDE	CDE	DE	E			FI*	**		FI			KL*
	55	37	15	1	1	-	6	3	4	6	10	21	19	5
	3%	6%	3%	*	*	-	1%	4%	13%	3%	7%	3%	4%	5%
Somewhat more affordable		BCDE	CDE					*	**		F			*
	181	77	76	26	2	-	55	16	6	13	21	87	48	22
	9%	13%	15%	6%	1%	-	11%	22%	20%	6%	15%	11%	11%	22%
No change		CDE	CDE	DE			I	FI*	**		I			KL*
	1045	491	323	204	27	-	199	30	12	79	52	403	210	45
	52%	81%	63%	43%	7%	-	39%	42%	37%	35%	37%	50%	47%	45%
Bottom 2 Box (Net)		BCDE	CDE	DE	E			*	**					*
	719	-	102	240	377	227	254	23	10	130	58	300	168	28
	36%	-	20%	51%	93%	100%	49%	32%	30%	57%	41%	37%	38%	28%
Somewhat less affordable		A	AB	ABC	ABCD		G	*	**		FGJ			*
	509	-	95	200	214	107	159	15	9	78	37	204	127	24
	25%	-	18%	42%	53%	47%	31%	21%	29%	34%	26%	25%	29%	24%
Much less affordable		A	AB	ABCE	AB			*	**					*
	210	-	7	41	162	119	95	8	*	52	21	95	41	4
	11%	-	1%	9%	40%	53%	18%	11%	1%	23%	15%	12%	9%	4%
Sigma		A	AB	ABC	ABCD			*	**	G		M		*
	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

NEW_WAVE18_1_4. In the last year, have the following become more affordable or less affordable for your household? - Clothing and other household necessities

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	253	125	106	21	1	-	62	16	12	23	30	115	55	26
	13%	21%	21%	5%	*	-	12%	23%	36%	10%	22%	14%	12%	26%
		CDE	CDE	DE				FI*	**		FI			KL*
Much more affordable	52	34	15	3	-	-	5	4	2	2	9	20	13	7
	3%	6%	3%	1%	-	-	1%	6%	6%	1%	7%	2%	3%	7%
		BCDE	CDE					FI*	**		FI			KL*
Somewhat more affordable	201	91	91	18	1	-	57	12	10	20	21	95	42	19
	10%	15%	18%	4%	*	-	11%	17%	30%	9%	15%	12%	9%	19%
		CDE	CDE	DE				*	**					L*
No change	942	480	303	139	19	-	164	21	5	71	53	356	182	41
	47%	79%	59%	29%	5%	-	32%	29%	15%	31%	38%	44%	41%	41%
		BCDE	CDE	DE	E			*	**					*
Bottom 2 Box (Net)	805	-	107	312	386	227	290	34	16	135	57	340	208	33
	40%	-	21%	66%	95%	100%	56%	48%	49%	59%	41%	42%	47%	33%
			A	AB	ABC	ABCD	J	*	**	J			M	*
Somewhat less affordable	582	-	99	269	213	98	186	26	14	81	36	248	162	28
	29%	-	19%	57%	52%	43%	36%	37%	42%	36%	26%	31%	36%	28%
			A	ABE	ABE	AB	J	*	**				K	*
Much less affordable	223	-	7	42	173	129	104	8	2	53	21	92	46	5
	11%	-	1%	9%	43%	57%	20%	11%	7%	23%	15%	11%	10%	5%
			A	AB	ABC	ABCD		*	**	G				*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

NEW_WAVE18_1_5. In the last year, have the following become more affordable or less affordable for your household? - Putting money aside for savings

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	330	173	120	37	*	-	61	18	7	18	23	153	81	24
	16%	29%	23%	8%	*	-	12%	25%	20%	8%	16%	19%	18%	24%
		CDE	CDE	DE				FI*	**		I			*
Much more affordable	77	55	18	4	-	-	5	4	5	1	4	26	15	3
	4%	9%	4%	1%	-	-	1%	6%	16%	*	3%	3%	3%	3%
		BCDE	CDE					FI*	**					*
Somewhat more affordable	253	118	102	33	*	-	56	14	1	18	19	128	66	21
	13%	19%	20%	7%	*	-	11%	19%	4%	8%	13%	16%	15%	21%
		CDE	CDE	DE				I*	**					*
No change	788	432	226	121	9	-	112	24	9	41	43	281	136	35
	39%	71%	44%	26%	2%	-	22%	34%	26%	18%	31%	35%	31%	35%
		BCDE	CDE	DE	E			FI*	**		FI			*
Bottom 2 Box (Net)	882	-	170	314	397	227	342	30	17	168	75	376	228	41
	44%	-	33%	67%	98%	100%	66%	42%	54%	74%	53%	46%	51%	41%
			A	AB	ABC	ABCD	GJ	*	**	FGJ				*
Somewhat less affordable	481	-	141	208	132	53	148	20	11	56	45	215	140	29
	24%	-	27%	44%	33%	23%	29%	29%	34%	24%	32%	26%	31%	29%
			A	ABDE	AE	A		*	**				K	*
Much less affordable	401	-	30	106	265	174	194	9	6	112	30	161	88	13
	20%	-	6%	23%	65%	77%	38%	13%	19%	49%	21%	20%	20%	13%
			A	AB	ABC	ABCD	GJ	*	**	FGJ				*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

NEW_WAVE18_1_6. In the last year, have the following become more affordable or less affordable for your household? - Putting money towards paying down your debt

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Top 2 Box (Net)	362	160	142	57	3	-	72	22	11	28	35	189	104	21
	18%	26%	27%	12%	1%	-	14%	31%	34%	12%	25%	23%	23%	21%
		CDE	CDE	DE	E			FI*	**		FI			*
Much more affordable	73	40	25	8	*	-	7	3	6	6	7	32	13	4
	4%	7%	5%	2%	*	-	1%	4%	19%	2%	5%	4%	3%	4%
		CDE	CDE	D				*	**		F			*
Somewhat more affordable	290	121	117	49	3	-	65	19	5	23	28	157	91	17
	14%	20%	23%	10%	1%	-	13%	27%	15%	10%	20%	19%	20%	17%
		CDE	CDE	DE				FI*	**		FI			*
No change	1013	445	308	226	35	-	157	24	16	64	42	334	181	39
	51%	74%	60%	48%	9%	-	31%	33%	48%	28%	30%	41%	41%	39%
		BCDE	CDE	DE	E			*	**					*
Bottom 2 Box (Net)	624	-	66	189	369	227	286	25	6	136	64	288	159	39
	31%	-	13%	40%	91%	100%	56%	35%	18%	60%	45%	35%	36%	39%
			A	AB	ABC	ABCD	GJ	*	**	GJ				*
Somewhat less affordable	373	-	59	151	164	76	159	17	3	64	44	187	114	35
	19%	-	11%	32%	40%	33%	31%	24%	8%	28%	31%	23%	26%	35%
			A	AB	ABCE	AB		*	**					K*
Much less affordable	251	-	8	38	205	151	127	8	3	73	20	100	45	5
	13%	-	1%	8%	50%	67%	25%	11%	10%	32%	14%	12%	10%	5%
			A	AB	ABC	ABCD	GJ	*	**	FGJ		M		*
Sigma	2000	605	516	472	407	227	515	71	33	228	141	811	445	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

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

- Column Means:

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

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

NEW_WAVE18_1. In the last year, have the following become more affordable or less affordable for your household? - Top 2 Box Summary

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Feeding yourself or your family	256	135	86	33	3	-	64	19	18	31	33	119	65	20
	13%	22%	17%	7%	1%	-	12%	27%	54%	14%	23%	15%	15%	20%
		BCDE	CDE	DE				FJ*	**		FI			*
Housing	209	111	74	22	2	-	51	13	16	28	22	105	60	20
	10%	18%	14%	5%	*	-	10%	19%	50%	12%	15%	13%	14%	20%
		CDE	CDE	DE				F*	**					*
Transportation needs	236	114	91	28	3	-	61	18	11	19	31	108	67	27
	12%	19%	18%	6%	1%	-	12%	26%	33%	8%	22%	13%	15%	27%
		CDE	CDE	DE	E			FI*	**		FI			KL*
Clothing and other household necessities	253	125	106	21	1	-	62	16	12	23	30	115	55	26
	13%	21%	21%	5%	*	-	12%	23%	36%	10%	22%	14%	12%	26%
		CDE	CDE	DE				FI*	**		FI			KL*
Putting money aside for savings	330	173	120	37	*	-	61	18	7	18	23	153	81	24
	16%	29%	23%	8%	*	-	12%	25%	20%	8%	16%	19%	18%	24%
		CDE	CDE	DE				FI*	**		I			*
Putting money towards paying down your debt	362	160	142	57	3	-	72	22	11	28	35	189	104	21
	18%	26%	27%	12%	1%	-	14%	31%	34%	12%	25%	23%	23%	21%
		CDE	CDE	DE	E			FI*	**		FI			*

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

NEW_WAVE18_1. In the last year, have the following become more affordable or less affordable for your household? - Bottom 2 Box Summary

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Feeding yourself or your family	930	-	216	328	387	227	289	32	12	141	61	385	228	54
	47%	-	42%	69%	95%	100%	56%	45%	38%	62%	43%	48%	51%	54%
			A	AB	ABC	ABCD	J	*	**	GJ				*
Housing	709	-	114	250	345	227	245	30	11	118	60	294	133	29
	35%	-	22%	53%	85%	100%	48%	42%	35%	52%	43%	36%	30%	29%
			A	AB	ABC	ABCD	*	**				L		*
Transportation needs	719	-	102	240	377	227	254	23	10	130	58	300	168	28
	36%	-	20%	51%	93%	100%	49%	32%	30%	57%	41%	37%	38%	28%
			A	AB	ABC	ABCD	G	*	**	FGJ				*
Clothing and other household necessities	805	-	107	312	386	227	290	34	16	135	57	340	208	33
	40%	-	21%	66%	95%	100%	56%	48%	49%	59%	41%	42%	47%	33%
			A	AB	ABC	ABCD	J	*	**	J			M	*
Putting money aside for savings	882	-	170	314	397	227	342	30	17	168	75	376	228	41
	44%	-	33%	67%	98%	100%	66%	42%	54%	74%	53%	46%	51%	41%
			A	AB	ABC	ABCD	GJ	*	**	FGJ				*
Putting money towards paying down your debt	624	-	66	189	369	227	286	25	6	136	64	288	159	39
	31%	-	13%	40%	91%	100%	56%	35%	18%	60%	45%	35%	36%	39%
			A	AB	ABC	ABCD	GJ	*	**	GJ				*

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

NEW_WAVE18_1. In the last year, have the following become more affordable or less affordable for your household? - Custom Table

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
0 items	605	605	-	-	-	-	83	13	6	24	30	215	109	28
	30%	100%	-	-	-	-	16%	19%	20%	10%	21%	27%	24%	28%
		BCDE					I	*	**		I			*
1-2 items	516	-	516	-	-	-	107	24	15	47	45	226	116	32
	26%	-	100%	-	-	-	21%	34%	45%	20%	32%	28%	26%	32%
			ACDE					FI*	**		FI			*
3-4 items	472	-	-	472	-	-	137	22	7	61	30	192	131	21
	24%	-	-	100%	-	-	27%	31%	21%	27%	22%	24%	30%	21%
				ABDE				*	**				K	*
5-6 items	407	-	-	-	407	227	188	12	5	97	36	177	89	20
	20%	-	-	-	100%	100%	37%	16%	14%	43%	25%	22%	20%	20%
					ABC	ABC	GJ	*	**	GJ				*
All 6 Items	227	-	-	-	227	227	109	2	4	56	21	100	44	11
	11%	-	-	-	56%	100%	21%	3%	11%	25%	15%	12%	10%	11%
					ABC	ABCD	G	*	**	GJ	G			*
Sigma	2227	605	516	472	634	454	624	73	36	285	162	910	489	111
	111%	100%	100%	100%	156%	200%	121%	103%	111%	125%	115%	112%	110%	111%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

8. Which of the following apply to you in the last year? I have...

	(Much/Somewhat) Less Affordable (NewWave19_1)						Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
	Total	None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Extended the repayment terms on a debt to lower my monthly payments	93	11	25	27	30	19	55	6	9	32	18	59	28	12
	5%	2%	5%	6%	7%	8%	11%	9%	26%	14%	13%	7%	6%	12%
			A	A	A	A		*	**					*
Used a reverse mortgage to access the equity in my home	25	5	9	7	4	2	9	3	1	2	6	19	16	8
	1%	1%	2%	1%	1%	1%	2%	4%	4%	1%	4%	2%	4%	8%
								*	**					KL*
Minimum Balance (Net)	515	83	107	137	188	109	515	24	15	126	60	272	138	43
	26%	14%	21%	29%	46%	48%	100%	33%	47%	55%	42%	34%	31%	43%
			A	AB	ABC	ABC	GU	*	**	GJ				L*
Paid only the minimum balance on my credit card	420	63	87	109	162	91	420	21	14	107	54	206	109	25
	21%	10%	17%	23%	40%	40%	82%	29%	42%	47%	39%	25%	24%	25%
			A	AB	ABC	ABC	GU	*	**	G				*
Paid only the minimum balance on my line of credit	216	33	41	63	79	52	216	9	7	63	26	162	72	26
	11%	5%	8%	13%	20%	23%	42%	12%	20%	28%	18%	20%	16%	26%
			AB	ABC	ABC	ABC	GU	*	**	G				L*
Got an auto loan or purchase-financed an auto for a term of longer than 5 years	115	26	26	32	32	19	45	3	4	11	7	52	43	13
	6%	4%	5%	7%	8%	8%	9%	5%	12%	5%	5%	6%	10%	13%
						A		*	**					K
						A		*	**					K*
Added to the value of my mortgage	71	13	24	22	12	2	24	71	2	8	13	51	38	10
	4%	2%	5%	5%	3%	1%	5%	100%	7%	3%	10%	6%	8%	10%
			E	E	E			FJ*	**		FI			*
Got a mortgage for larger than I can afford	33	6	15	7	5	4	15	2	33	9	8	23	14	8
	2%	1%	3%	1%	1%	2%	3%	3%	100%	4%	6%	3%	3%	8%
								*	**					KL*
Borrowed money that I can't afford to pay back quickly	228	24	47	61	97	56	126	8	9	228	30	121	54	13
	11%	4%	9%	13%	24%	25%	24%	11%	26%	100%	21%	15%	12%	13%
			A	A	ABC	ABC	G	*	**	FGJ				*
Made a major purchase on credit, such as a vacation, without paying it off right away	141	30	45	30	36	21	60	13	8	30	141	85	47	21
	7%	5%	9%	6%	9%	9%	12%	19%	26%	13%	100%	11%	11%	21%
			A		A	A		*	**		FGI			KL*
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc)	185	36	64	36	49	26	81	11	5	44	26	114	56	19
	9%	6%	12%	8%	12%	11%	16%	15%	15%	19%	19%	14%	13%	19%
			AC		A	A		*	**					*
Used my home-equity line of credit to buy things I want but don't need	50	11	18	11	10	5	18	8	4	6	12	43	17	8
	3%	2%	3%	2%	2%	2%	4%	11%	11%	3%	8%	5%	4%	8%
								FI*	**		FI			*
Was lured in by deals or offers by companies on days such as boxing day	244	40	61	80	63	34	86	15	6	45	22	124	64	18
	12%	7%	12%	17%	15%	15%	17%	21%	18%	20%	16%	15%	14%	18%
			A	A	A	A		*	**					*
Spent money I shouldn't have in order to 'keep up with the Jones'	156	20	50	37	49	29	84	10	8	51	36	80	30	12
	8%	3%	10%	8%	12%	13%	16%	15%	25%	22%	25%	10%	7%	12%
			A	A	A	A		*	**	F	F	L		*
None of the above	993	417	247	206	124	71	-	-	-	-	-	289	179	22
	50%	69%	48%	44%	30%	31%	-	-	-	-	-	36%	40%	22%
		BCDE	DE	DE				*	**		M	M		*
Sigma	2970	735	757	727	751	431	1239	180	108	636	400	1427	766	214
	149%	121%	147%	154%	185%	190%	241%	253%	333%	279%	284%	176%	172%	213%

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

NewWave19_3. Which of the following statements apply to your household's financial situation?

	Total	(Much/Somewhat) Less Affordable (NewWave19_1)					Bad Habits (NewWave19_2)					Interest Rates (NewWave19_3)		
		None	1-2	3-4	5-6	6	Minimum balance (Net)	Added to Mortgage	Larger mortgage	Borrow money	Major purchase	Variable	Fixed	Will renew mortgage
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2000	625	513	467	395	217	497	80	32	216	151	858	505	109
Base: All Respondents (wtd)	2000	605	516	472	407	227	515	71	33	228	141	811	445	100
Variable (Net)	811	215	226	192	177	100	272	51	23	121	85	811	198	68
	41%	36%	44%	41%	44%	44%	53%	71%	71%	53%	61%	100%	44%	68%
		A	A		A			FI*	**			LM		L*
I have an adjustable/variable rate mortgage	121	35	39	29	18	10	39	19	7	6	14	121	10	17
	6%	6%	7%	6%	4%	4%	8%	26%	22%	3%	10%	15%	2%	17%
							I	FIJ*	**		I	L		L*
I have a home equity line of credit	207	62	57	52	35	20	60	24	6	17	18	207	80	28
	10%	10%	11%	11%	9%	9%	12%	33%	18%	7%	13%	25%	18%	28%
								FIJ*	**			L		L*
I have a line of credit	518	141	139	128	110	56	169	26	13	77	56	518	146	41
	26%	23%	27%	27%	27%	25%	33%	37%	40%	34%	39%	64%	33%	41%
								*	**			LM		*
I have another type of debt that has a variable rate	130	15	27	31	57	35	71	7	6	51	20	130	20	16
	6%	2%		7%	14%	15%	14%	10%	18%	22%	14%	16%	5%	16%
			A	A	ABC	ABC		*	**	FG		L		L*
I have a fixed-rate mortgage	445	109	116	131	89	44	138	38	14	54	47	198	445	47
	22%	18%	22%	28%	22%	20%	27%	53%	43%	24%	33%	24%	100%	47%
				AE				FIJ*	**				KM	K*
I will renew my mortgage in the next year	100	28	32	21	20	11	43	10	8	13	21	68	47	100
	5%	5%	6%	4%	5%	5%	8%	13%	25%	6%	15%	8%	11%	100%
								*	**		FI			KL*
My household finances have been impacted by natural disasters (e.g., fires, flooding, snowstorms, etc.)	59	3	13	20	23	19	26	1	3	17	11	25	10	9
	3%	1%	2%	4%	6%	8%	5%	2%	8%	8%	8%	3%	2%	9%
			A	A	AB	ABD		*	**					KL*
None of the above	890	318	218	185	168	95	171	1	-	72	21	-	-	-
	44%	53%	42%	39%	41%	42%	33%	2%	-	31%	15%	-	-	-
		BCDE					GJ	*	**	GJ	G			*
Sigma	2468	711	640	598	519	289	717	126	57	306	206	1265	758	258
	123%	117%	124%	127%	128%	127%	139%	176%	175%	134%	147%	156%	170%	258%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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