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

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age				
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Top 3 Box (10/9/8) (Net)	1596	1185	1185	-	-	651	524	760	114	71	200	27	184	663	311	157	135	144	119	251	193	171	192	259
	47%	47%	100%	-	-	54%	41%	51%	42%	40%	50%	41%	40%	46%	58%	46%	43%	46%	44%	56%	46%	43%	46%	48%
			CD			F		HI				*		L	KLMO					RTUVW				
Top 2 Box (10/9) (Subnet)	1004	751	751	-	-	405	338	485	79	36	125	23	122	402	204	86	91	90	79	186	121	102	111	152
	30%	30%	63%	-	-	34%	26%	32%	29%	21%	31%	34%	26%	28%	38%	25%	29%	29%	30%	41%	29%	26%	26%	28%
			CD			F		I			I	*			LMO					RTUVW				
10 - Strongly agree (10)	657	496	496	-	-	262	230	312	62	21	85	18	91	262	126	58	51	61	57	134	78	70	66	91
	19%	20%	42%	-	-	22%	18%	21%	23%	12%	21%	27%	20%	18%	24%	17%	16%	19%	21%	30%	19%	18%	16%	17%
			CD			F		I	I		I	*			MO					RTUVW				
9	348	255	255	-	-	143	108	172	17	15	40	5	31	141	78	28	40	29	22	52	43	31	46	60
	10%	10%	22%	-	-	12%	8%	12%	6%	9%	10%	7%	7%	10%	15%	8%	13%	9%	8%	12%	10%	8%	11%	11%
			CD			F		H				*		L	LMO									
8	592	434	434	-	-	246	186	275	36	34	75	4	61	261	108	71	45	54	40	65	71	70	81	108
	17%	17%	37%	-	-	21%	15%	18%	13%	19%	19%	7%	13%	18%	20%	21%	14%	17%	15%	14%	17%	18%	19%	20%
			CD			F		H				*		KL	KL	KL								S
Mid 4 Box (7/6/5/4) (Net)	1522	1103	-	1103	-	477	616	625	127	90	178	31	220	656	196	155	151	147	128	170	184	190	192	240
	45%	44%	-	100%	-	40%	48%	42%	47%	51%	44%	48%	47%	46%	37%	46%	48%	47%	48%	38%	44%	48%	46%	44%
				BD			E			G		*	N	N		N			S			S	S	S
7	517	366	-	366	-	186	179	206	37	38	64	10	51	221	84	54	60	47	38	63	71	61	63	70
	15%	15%	-	33%	-	16%	14%	14%	13%	22%	16%	15%	11%	15%	16%	16%	19%	15%	14%	14%	17%	15%	15%	13%
				BD						GH		*		L	L	L	A							
6	434	322	-	322	-	143	176	192	40	14	57	5	79	185	53	46	42	35	44	51	46	57	53	70
	13%	13%	-	29%	-	12%	14%	13%	15%	8%	14%	7%	17%	13%	10%	14%	13%	11%	16%	11%	11%	14%	13%	13%
				BD					I			*	KMN						T					
5	424	311	-	311	-	106	201	169	39	32	39	13	68	184	46	41	40	39	34	41	52	55	54	75
	13%	12%	-	28%	-	9%	16%	11%	14%	18%	10%	20%	15%	13%	9%	12%	13%	12%	13%	9%	13%	14%	13%	14%
				BD			E			GJ		N*	N	N								S		S
4	146	104	-	104	-	43	60	59	11	7	18	3	23	66	12	14	9	26	12	16	14	16	22	24
	4%	4%	-	9%	-	4%	5%	4%	4%	4%	5%	5%	5%	5%	2%	4%	3%	8%	5%	3%	3%	4%	5%	5%
				BD								*	N	N				A						
Bottom 3 Box (3/2/1) (Net)	289	216	-	-	216	69	142	114	31	15	25	8	61	121	26	28	27	24	22	31	44	38	36	45
	9%	9%	-	-	100%	6%	11%	8%	11%	8%	6%	12%	13%	8%	5%	8%	9%	8%	8%	7%	11%	9%	9%	8%
					BC		E		GJ			N*	MNO	N										
3	84	61	-	-	61	15	46	35	6	6	7	1	13	37	11	5	10	10	4	9	13	9	12	15
	3%	2%	-	-	28%	1%	4%	2%	2%	4%	2%	1%	3%	3%	2%	2%	3%	3%	1%	2%	3%	2%	3%	3%
					BC		E					*												
Bottom 2 Box (2/1) (Subnet)	205	155	-	-	155	54	95	79	25	8	18	7	48	84	16	23	17	14	18	22	31	29	25	30
	6%	6%	-	-	72%	5%	7%	5%	9%	5%	5%	10%	10%	6%	3%	7%	5%	5%	7%	5%	7%	7%	6%	6%
					BC		E		GJ			N*	MN	N		N								
2	42	34	-	-	34	8	26	19	4	3	3	1	7	24	1	7	1	2	6	2	5	6	8	6
	1%	1%	-	-	16%	1%	2%	1%	1%	2%	1%	2%	2%	2%	0%	2%	0%	1%	2%	1%	1%	2%	2%	1%
					BC		E					*	N	N		N			S					
1 - Strongly disagree (1)	163	121	-	-	121	46	69	60	22	5	16	6	41	60	15	16	16	13	12	19	26	22	16	25
	5%	5%	-	-	56%	4%	5%	4%	8%	3%	4%	9%	9%	4%	3%	5%	5%	4%	4%	4%	6%	6%	4%	5%
					BC				GIJ			N*	MNO											
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	7	7.01	9.05	5.86	1.72	7.38	6.69	7.17	6.75	6.76	7.22	6.74	6.53	6.97	7.61	6.94	6.95	6.94	6.96	7.5	6.92	6.81	6.9	6.95
			CD	D		F		HI			HI	*		L	KLMO	L				RTUVW				
Std. Dev.	2.4	2.42	0.88	0.99	0.88	2.25	2.49	2.36	2.65	2.2	2.29	2.81	2.67	2.36	2.14	2.34	2.34	2.39	2.42	2.41	2.49	2.43	2.34	2.36
Std. Err.	0.04	0.05	0.03	0.03	0.06	0.06	0.07	0.06	0.16	0.17	0.11	0.35	0.12	0.06	0.09	0.13	0.13	0.13	0.15	0.11	0.12	0.12	0.11	0.1

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Top 2 Box (Net)	2638	1944	1141	748	56	992	940	1203	192	137	317	46	335	1092	471	252	253	236	196	360	325	301	321	441
	77%	78%	96%	68%	26%	83%	73%	80%	70%	78%	79%	70%	72%	76%	88%	74%	81%	75%	73%	80%	77%	76%	76%	81%
			CD	D		F		H			H	*			KLMO					R				RU
Very confident (4)	1035	790	675	98	17	444	340	518	88	31	122	22	129	398	240	103	78	81	77	185	141	109	107	170
	30%	32%	57%	9%	8%	37%	27%	35%	32%	18%	30%	34%	28%	28%	45%	30%	25%	26%	29%	41%	33%	27%	26%	31%
		P	CD			F		I	I		I	*			LMO					RTUVW	V			
Somewhat confident (3)	1602	1155	466	650	39	548	600	686	104	106	195	24	206	694	231	149	175	154	120	174	184	192	214	271
	47%	46%	39%	59%	18%	46%	47%	46%	38%	60%	48%	36%	44%	48%	43%	44%	56%	49%	45%	39%	44%	48%	51%	50%
			D	BD				H		GHJ	H	*					A					S	ST	S
Bottom 2 Box (Net)	769	560	45	355	160	206	342	296	81	39	86	20	130	348	62	88	61	80	72	92	96	98	99	103
	23%	22%	4%	32%	74%	17%	27%	20%	30%	22%	21%	30%	28%	24%	12%	26%	20%	25%	27%	20%	23%	25%	24%	19%
				B	BC		E		GJ			N*	N	N		N			SW			W		
Not very confident (2)	583	428	35	317	76	157	266	225	59	33	71	16	91	275	45	71	43	60	58	66	66	71	76	90
	17%	17%	3%	29%	35%	13%	21%	15%	22%	19%	18%	25%	20%	19%	9%	21%	14%	19%	22%	15%	16%	18%	18%	17%
				B	B		E		G			N*	N	N		N			ST					
Not at all confident (1)	186	132	10	38	84	49	77	71	22	5	15	3	39	72	17	17	19	20	14	26	30	27	23	12
	6%	5%	1%	4%	39%	4%	6%	5%	8%	3%	4%	5%	9%	5%	3%	5%	6%	6%	5%	6%	7%	7%	6%	2%
				B	BC		E		GIJ			*	MN						W	W	W	W	W	
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	3.02	3.04	3.52	2.73	1.95	3.16	2.94	3.1	2.95	2.93	3.05	2.98	2.91	2.99	3.3	2.99	2.99	2.94	2.97	3.15	3.04	2.96	2.96	3.1
			CD	D		F		HI				*			KLMO					RUV				RUV
Std. Dev.	0.83	0.83	0.6	0.67	0.94	0.8	0.84	0.82	0.93	0.7	0.79	0.9	0.9	0.82	0.76	0.85	0.79	0.84	0.84	0.87	0.88	0.85	0.81	0.75
Std. Err.	0.01	0.02	0.02	0.02	0.06	0.02	0.02	0.02	0.06	0.05	0.04	0.11	0.04	0.02	0.03	0.05	0.04	0.05	0.05	0.04	0.04	0.04	0.04	0.03

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Top 2 Box (Net)	1585	1168	804	339	25	623	536	708	123	68	221	32	203	636	297	146	141	159	148	292	217	189	149	172
	47%	47%	68%	31%	12%	52%	42%	47%	45%	39%	55%	48%	44%	44%	56%	43%	45%	51%	55%	65%	52%	48%	36%	32%
			CD	D		F		I			GHI	*			LMO				VW	RTUVW	VW	VW		
Much more secure (5)	581	426	356	60	10	240	184	260	55	13	81	17	73	206	130	62	46	56	61	132	99	65	29	40
	17%	17%	30%	6%	5%	20%	14%	17%	20%	7%	20%	26%	16%	14%	24%	18%	15%	18%	23%	29%	24%	16%	7%	7%
			CD			F		I	I		I	LM*			LMO				UVW	UVW	UVW	VW		
Somewhat more secure (4)	1005	742	448	278	15	382	352	447	68	55	139	15	130	430	167	84	94	104	87	159	118	124	120	132
	30%	30%	38%	25%	7%	32%	28%	30%	25%	31%	35%	22%	28%	30%	31%	25%	30%	33%	32%	35%	28%	31%	29%	24%
			CD	D		F					H	*			O				W	TVW		W		
No change (3)	1124	820	306	456	58	366	448	496	91	72	103	17	170	470	162	117	121	91	66	88	126	123	167	249
	33%	33%	26%	41%	27%	31%	35%	33%	33%	41%	26%	27%	37%	33%	30%	35%	39%	29%	25%	20%	30%	31%	40%	46%
				BD			E	J	J	GJ		*	N								S	S	RSTU	RSTU
Bottom 2 Box (Net)	698	517	76	308	132	209	298	296	58	36	79	17	92	334	74	77	53	65	54	72	77	86	104	122
	21%	21%	6%	28%	61%	17%	23%	20%	21%	21%	20%	25%	20%	23%	14%	23%	17%	21%	20%	16%	18%	22%	25%	23%
				B	BC		E					N*	N	N		N						S	ST	S
Somewhat less secure (2)	489	356	56	244	56	149	203	210	38	25	53	7	53	243	54	56	36	48	37	44	46	57	74	98
	14%	14%	5%	22%	26%	12%	16%	14%	14%	14%	13%	11%	11%	17%	10%	17%	12%	15%	14%	10%	11%	14%	18%	18%
				B	B		E					*		LN		LN						S	ST	ST
Much less secure (1)	209	160	19	65	76	60	95	85	20	11	26	10	39	91	21	20	16	17	17	29	31	29	30	24
	6%	6%	2%	6%	35%	5%	7%	6%	7%	6%	7%	15%	8%	6%	4%	6%	5%	5%	6%	6%	7%	7%	7%	5%
				B	BC		E					MNO*	N	N										
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	3.37	3.37	3.9	3.02	2.2	3.5	3.26	3.39	3.37	3.19	3.49	3.35	3.31	3.29	3.62	3.33	3.38	3.42	3.51	3.72	3.49	3.35	3.11	3.12
			CD	D		F		I			I	*			LMO				VW	RTUVW	VW	VW		
Std. Dev.	1.11	1.11	0.94	0.96	1.14	1.1	1.11	1.1	1.17	0.99	1.14	1.36	1.12	1.1	1.08	1.13	1.04	1.11	1.17	1.17	1.18	1.13	1.01	0.94
Std. Err.	0.02	0.02	0.03	0.03	0.08	0.03	0.03	0.03	0.07	0.07	0.06	0.17	0.05	0.03	0.05	0.06	0.06	0.06	0.07	0.05	0.06	0.06	0.05	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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To what extent do the following cause you financial anxiety: - Anxiety Summary

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Your overall financial situation	2699	1957	799	964	194	911	1024	1141	208	140	353	58	379	1147	373	275	260	259	233	401	344	326	311	342
	79%	78%	67%	87%	90%	76%	80%	76%	76%	80%	88%	88%	82%	80%	70%	81%	83%	82%	87%	89%	82%	82%	74%	63%
				B	B		E				GHI	N*	N	N		N			VW	TUVW	VW	VW	W	
Housing costs	2228	1617	674	780	162	728	870	901	180	128	318	45	323	936	313	230	213	214	200	361	298	283	243	232
	65%	65%	57%	71%	75%	61%	68%	60%	66%	73%	79%	69%	70%	65%	59%	68%	68%	68%	74%	80%	71%	71%	58%	43%
				B	B		E		G	G	GH	*	N	N		N			VW	TUVW	VW	VW	W	
Student debt	1071	776	385	341	50	383	382	406	110	55	170	21	132	447	176	122	105	92	158	234	166	120	58	40
	31%	31%	33%	31%	23%	32%	30%	27%	41%	32%	42%	32%	28%	31%	33%	36%	34%	29%	59%	52%	39%	30%	14%	7%
			D	D					G		GI	*				L			TUVW	TUVW	UVW	VW	W	
Credit card debt	1686	1254	555	590	109	594	644	696	151	86	254	41	245	721	247	173	140	158	156	303	239	224	169	162
	50%	50%	47%	54%	51%	50%	50%	46%	55%	49%	63%	62%	53%	50%	46%	51%	45%	50%	58%	67%	57%	56%	40%	30%
				B					G		GI	MN*	N						VW	RTUVW	VW	VW	W	
Medical expenses	2222	1629	713	775	141	765	847	963	165	127	292	43	306	938	342	225	213	200	197	335	276	274	251	295
	65%	65%	60%	70%	66%	64%	66%	64%	61%	72%	72%	65%	66%	65%	64%	66%	68%	63%	74%	74%	66%	69%	60%	54%
				B						GH	GH	*							TVW	TVW	W	VW		
Family-related expenses	2281	1663	697	810	155	767	879	962	174	127	308	53	321	957	331	233	210	218	187	356	317	288	264	250
	67%	66%	59%	74%	72%	64%	69%	64%	64%	72%	76%	81%	69%	67%	62%	69%	67%	69%	70%	79%	76%	72%	63%	46%
				B	B		E			G	GH	MNO*	N						W	RUVW	VW	VW	W	
Keeping up with monthly bills	2096	1549	612	763	173	703	829	853	184	111	308	51	324	900	274	206	183	205	195	358	304	264	224	204
	62%	62%	52%	69%	80%	59%	65%	57%	68%	63%	76%	78%	70%	63%	51%	61%	58%	65%	73%	79%	72%	66%	53%	37%
				B	BC		E		G		GHI	MNO*	MNO	N		N			VW	RTUVW	VW	VW	W	
Fear of unknown expenses that may come up	2813	2057	897	970	190	972	1064	1218	220	156	350	52	375	1215	414	280	259	270	221	397	348	339	343	409
	83%	82%	76%	88%	88%	81%	83%	81%	81%	89%	87%	79%	81%	84%	78%	83%	82%	85%	82%	88%	83%	85%	82%	75%
				B	B					GH	GH	*		N					W	RTVW	W	W	W	
COVID-19	2299	1727	805	779	143	788	921	980	207	144	305	44	305	1000	378	230	195	189	179	348	306	273	265	357
	68%	69%	68%	71%	66%	66%	72%	65%	76%	82%	76%	67%	66%	70%	71%	68%	62%	60%	67%	77%	73%	69%	63%	66%
		PQ					E		G	G	G	*								RUVW	VW			

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

- Column Means:

Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

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To what extent do the following cause you financial anxiety: - Top 2 Box Summary

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Your overall financial situation	1417	1038	381	514	143	466	560	589	127	62	203	38	225	584	190	149	128	132	132	262	196	178	152	117
	42%	42%	32%	47%	66%	39%	44%	39%	47%	35%	50%	59%	48%	41%	36%	44%	41%	42%	49%	58%	47%	45%	36%	22%
				B	BC		E		GI		GI	MNO*	MN			N			VW	RTUVW	VW	VW	W	
Housing costs	1276	950	371	459	120	421	516	517	115	74	194	36	204	538	171	126	105	123	134	237	192	179	132	76
	38%	38%	31%	42%	55%	35%	40%	35%	42%	42%	48%	55%	44%	37%	32%	37%	33%	39%	50%	53%	46%	45%	31%	14%
				B	BC		E		G		G	MNO*	MNO	N					VW	TUVW	VW	VW	W	
Student debt	680	484	238	208	38	236	242	251	74	29	108	17	79	268	121	83	76	55	111	155	95	71	34	18
	20%	19%	20%	19%	18%	20%	19%	17%	27%	16%	27%	25%	17%	19%	23%	24%	24%	17%	41%	34%	23%	18%	8%	3%
									GI		GI	*			L	ALM			TUVW	TUVW	VW	VW	W	
Credit card debt	907	676	302	296	78	292	374	385	84	35	137	23	143	379	130	94	74	79	91	192	133	117	83	60
	27%	27%	26%	27%	36%	24%	29%	26%	31%	20%	34%	35%	31%	26%	24%	28%	24%	25%	34%	43%	32%	29%	20%	11%
					BC		E		I		GI	*	N						VW	RTUVW	VW	VW	W	
Medical expenses	1139	851	361	396	94	384	456	484	95	51	177	34	154	507	155	112	102	98	129	215	148	118	128	113
	33%	34%	31%	36%	43%	32%	36%	32%	35%	29%	44%	52%	33%	35%	29%	33%	33%	31%	48%	48%	35%	30%	31%	21%
				B	BC						GHI	LMNO*		N					TUVW	TUVW	W	W	W	
Family-related expenses	1147	861	341	418	102	361	492	464	103	64	186	29	188	488	157	118	93	100	108	216	172	164	117	84
	34%	34%	29%	38%	47%	30%	38%	31%	38%	36%	46%	43%	41%	34%	29%	35%	30%	32%	40%	48%	41%	41%	28%	16%
				B	BC		E		G		GHI	N*	MN						VW	RTUVW	VW	VW	W	
Keeping up with monthly bills	1103	815	312	385	118	352	453	433	105	40	188	37	188	468	121	108	103	106	120	225	168	130	101	70
	32%	33%	26%	35%	55%	29%	35%	29%	39%	23%	47%	56%	41%	33%	23%	32%	33%	34%	45%	50%	40%	33%	24%	13%
				B	BC		E		GI		GHI	LMNO*	MNO	N		N			UVW	TUVW	UVW	VW	W	
Fear of unknown expenses that may come up	1615	1181	451	585	145	512	656	664	137	82	230	33	238	712	198	161	144	159	159	269	218	202	179	154
	47%	47%	38%	53%	67%	43%	51%	44%	50%	46%	57%	50%	51%	49%	37%	48%	46%	50%	59%	60%	52%	51%	43%	28%
				B	BC		E				GI	N*	N	N		N			UVW	TUVW	VW	VW	W	
COVID-19	1288	989	471	428	90	449	528	510	130	85	212	38	183	554	214	127	109	89	117	213	186	162	144	167
	38%	40%	40%	39%	42%	38%	41%	34%	48%	49%	53%	57%	40%	39%	40%	37%	35%	28%	44%	47%	44%	41%	34%	31%
		Q							G	G	G	LMNO*							VW	VW	VW	W		

Overlap formulae used

- Column Proportions:

  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

- Column Means:

  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

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To what extent do the following cause you financial anxiety: - Bottom 2 Box Summary

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Your overall financial situation	1990	1466	804	589	73	731	722	910	145	114	200	27	240	856	343	191	186	184	137	190	224	220	268	427
	58%	59%	68%	53%	34%	61%	56%	61%	53%	65%	50%	42%	52%	59%	64%	56%	59%	58%	51%	42%	53%	55%	64%	79%
			CD	D		F		HJ		HJ		*		KL	KLO	K			S		S	S	RSTU	RSTUV
Housing costs	2131	1554	814	644	96	776	765	982	157	102	209	30	260	901	363	214	209	192	134	215	229	220	289	468
	63%	62%	69%	58%	45%	65%	60%	66%	58%	58%	52%	45%	56%	63%	68%	63%	67%	61%	50%	48%	54%	55%	69%	86%
			CD	D		F		HJ				*		KL	KLM	KL					S	S	RSTU	RSTUV
Student debt	2727	2020	947	895	178	961	1039	1248	199	147	295	49	386	1172	413	257	238	261	158	297	325	327	387	526
	80%	81%	80%	81%	82%	80%	81%	83%	73%	84%	73%	75%	83%	81%	77%	76%	76%	83%	59%	66%	77%	82%	92%	97%
		O						HJ		HJ		*	NO	O							RS	RS	RSTU	RSTUV
Credit card debt	2500	1828	883	807	138	906	908	1114	188	141	267	43	322	1060	404	246	240	237	178	260	287	282	338	484
	73%	73%	75%	73%	64%	76%	71%	74%	69%	80%	66%	65%	69%	74%	76%	72%	76%	75%	66%	58%	68%	71%	80%	89%
			D	D		F		J		HJ		*			L				S		S	S	RSTU	RSTUV
Medical expenses	2268	1653	824	707	122	814	826	1015	177	125	226	32	310	933	378	228	212	218	140	237	273	281	292	431
	67%	66%	70%	64%	57%	68%	64%	68%	65%	71%	56%	48%	67%	65%	71%	67%	68%	69%	52%	52%	65%	71%	70%	79%
			CD	D				J	J	J		*	K	K	KM	K					RS	RS	RS	RSTUV
Family-related expenses	2260	1643	844	685	114	836	790	1035	169	112	218	37	277	952	377	222	221	216	160	235	248	235	304	460
	66%	66%	71%	62%	53%	70%	62%	69%	62%	64%	54%	57%	60%	66%	71%	65%	70%	68%	60%	52%	59%	59%	72%	85%
			CD	D		F		HJ	J	J		*		L	KL				S		S	S	RSTU	RSTUV
Keeping up with monthly bills	2304	1689	873	718	98	846	829	1066	168	136	215	29	276	972	412	232	211	210	149	226	252	268	320	474
	68%	68%	74%	65%	46%	71%	65%	71%	62%	77%	53%	44%	60%	68%	77%	68%	67%	66%	55%	50%	60%	67%	76%	87%
			CD	D		F		HJ	J	HJ		*	K	KL	KLMO	KL					S	RST	RSTU	RSTUV
Fear of unknown expenses that may come up	1792	1323	734	518	71	685	626	836	136	94	174	33	227	728	335	179	170	157	110	183	203	196	242	390
	53%	53%	62%	47%	33%	57%	49%	56%	50%	54%	43%	50%	49%	51%	63%	53%	54%	50%	41%	41%	48%	49%	58%	72%
			CD	D		F		J		J		*			KLMO						S	RS	RSTU	RSTUV
COVID-19	2119	1515	714	675	126	748	754	989	143	90	191	28	281	886	320	213	205	226	152	239	235	236	276	377
	62%	61%	60%	61%	58%	63%	59%	66%	52%	51%	47%	43%	61%	62%	60%	63%	65%	72%	57%	53%	56%	59%	66%	69%
								HIJ				*	K	K	K	K		A					RST	RSTU

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	2699	1957	799	964	194	911	1024	1141	208	140	353	58	379	1147	373	275	260	259	233	401	344	326	311	342
	79%	78%	67%	87%	90%	76%	80%	76%	76%	80%	88%	88%	82%	80%	70%	81%	83%	82%	87%	89%	82%	82%	74%	63%
				B	B		E				GHI	N*	N	N		N			VW	TUVW	VW	VW	W	
Top 2 Box (Subnet)	1417	1038	381	514	143	466	560	589	127	62	203	38	225	584	190	149	128	132	132	262	196	178	152	117
	42%	42%	32%	47%	66%	39%	44%	39%	47%	35%	50%	59%	48%	41%	36%	44%	41%	42%	49%	58%	47%	45%	36%	22%
				B	BC		E		GI		GI	MNO*	MN			N			VW	RTUVW	VW	VW	W	
A lot of anxiety (4)	545	406	160	155	91	189	209	233	59	18	77	16	102	206	82	57	47	49	57	123	86	73	42	24
	16%	16%	14%	14%	42%	16%	16%	16%	22%	10%	19%	24%	22%	14%	15%	17%	15%	16%	21%	27%	21%	18%	10%	5%
					BC				GI		I	M*	MN						VW	TUVW	VW	VW	W	
Some anxiety (3)	872	632	221	359	52	278	350	356	68	44	126	23	123	378	109	92	80	83	75	139	110	106	110	93
	26%	25%	19%	33%	24%	23%	27%	24%	25%	25%	31%	35%	26%	26%	20%	27%	26%	26%	28%	31%	26%	27%	26%	17%
				BD			E				G	N*	N	N		N			W	W	W	W	W	
A little anxiety (2)	1282	919	418	450	52	445	465	553	81	78	150	19	154	563	183	126	133	127	101	139	148	148	158	226
	38%	37%	35%	41%	24%	37%	36%	37%	30%	45%	37%	29%	33%	39%	34%	37%	42%	40%	38%	31%	35%	37%	38%	42%
			D	BD				H		H		*		L									S	S
No anxiety at all (1)	708	547	386	139	22	286	257	358	64	35	50	8	85	293	161	65	54	56	36	51	76	72	110	202
	21%	22%	33%	13%	10%	24%	20%	24%	24%	20%	12%	12%	18%	20%	30%	19%	17%	18%	13%	11%	18%	18%	26%	37%
			CD			F		J	J	J		*			KLMO						S	S	RSTU	RSTUV
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	1990	1466	804	589	73	731	722	910	145	114	200	27	240	856	343	191	186	184	137	190	224	220	268	427
	58%	59%	68%	53%	34%	61%	56%	61%	53%	65%	50%	42%	52%	59%	64%	56%	59%	58%	51%	42%	53%	55%	64%	79%
			CD	D		F		HJ		HJ		*		KL	KLO	K			S		S	S	RSTU	RSTUV
Mean	2.37	2.36	2.13	2.48	2.98	2.31	2.4	2.31	2.45	2.25	2.57	2.7	2.52	2.35	2.21	2.42	2.39	2.4	2.57	2.74	2.49	2.45	2.2	1.89
				B	BC		E		GI		GI	MNO*	MN	N		N			VW	RTUVW	VW	VW	W	
Std. Dev.	0.98	1	1.02	0.89	1.03	1	0.98	1	1.07	0.89	0.94	0.97	1.03	0.96	1.04	0.98	0.94	0.95	0.97	0.98	1.01	0.99	0.94	0.84
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.07	0.07	0.05	0.12	0.05	0.03	0.04	0.05	0.05	0.05	0.06	0.05	0.05	0.05	0.05	0.04

Overlap formulae used

- Column Proportions:

  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

- Column Means:

  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

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To what extent do the following cause you financial anxiety: - Housing costs

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	2228	1617	674	780	162	728	870	901	180	128	318	45	323	936	313	230	213	214	200	361	298	283	243	232
	65%	65%	57%	71%	75%	61%	68%	60%	66%	73%	79%	69%	70%	65%	59%	68%	68%	68%	74%	80%	71%	71%	58%	43%
				B	B		E		G	G	GH	*	N	N		N			VW	TUVW	VW	VW	W	
Top 2 Box (Subnet)	1276	950	371	459	120	421	516	517	115	74	194	36	204	538	171	126	105	123	134	237	192	179	132	76
	38%	38%	31%	42%	55%	35%	40%	35%	42%	42%	48%	55%	44%	37%	32%	37%	33%	39%	50%	53%	46%	45%	31%	14%
				B	BC		E		G		G	MNO*	MNO	N					VW	TUVW	VW	VW	W	
A lot of anxiety (4)	512	392	146	168	78	173	211	210	54	25	82	17	94	218	64	48	44	40	63	102	89	60	57	21
	15%	16%	12%	15%	36%	15%	17%	14%	20%	14%	20%	26%	20%	15%	12%	14%	14%	13%	24%	23%	21%	15%	14%	4%
				B	BC				G		G	MNO*	MNO						UVW	UVW	UVW	W	W	
Some anxiety (3)	765	557	225	291	42	248	305	308	61	49	112	19	111	321	107	78	61	83	71	135	103	119	74	55
	22%	22%	19%	26%	19%	21%	24%	21%	23%	28%	28%	28%	24%	22%	20%	23%	19%	26%	27%	30%	24%	30%	18%	10%
				BD						G	G	*							VW	VW	VW	VW	W	
A little anxiety (2)	952	667	303	322	42	307	353	383	65	54	123	9	119	397	142	104	108	91	65	124	107	104	112	156
	28%	27%	26%	29%	20%	26%	28%	26%	24%	31%	31%	14%	26%	28%	27%	31%	34%	29%	24%	27%	25%	26%	27%	29%
				D								*	K	K	K	K	A							
No anxiety at all (1)	1179	887	511	322	54	469	412	598	92	48	86	21	142	504	221	110	101	101	69	91	122	115	177	312
	35%	35%	43%	29%	25%	39%	32%	40%	34%	27%	21%	31%	31%	35%	41%	32%	32%	32%	26%	20%	29%	29%	42%	57%
			CD			F		HIJ	J			*			LMO						S	S	RSTU	RSTUV
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	2131	1554	814	644	96	776	765	982	157	102	209	30	260	901	363	214	209	192	134	215	229	220	289	468
	63%	62%	69%	58%	45%	65%	60%	66%	58%	58%	52%	45%	56%	63%	68%	63%	67%	61%	50%	48%	54%	55%	69%	86%
			CD	D		F		HJ				*		KL	KLM	KL					S	S	RSTU	RSTUV
Mean	2.18	2.18	2.01	2.28	2.67	2.1	2.25	2.09	2.28	2.29	2.47	2.49	2.34	2.18	2.03	2.19	2.15	2.2	2.48	2.55	2.38	2.31	2.03	1.6
				B	BC		E		G	G	GH	MNO*	MN	N		N			UVW	TUVW	VW	VW	W	
Std. Dev.	1.07	1.08	1.06	1.04	1.2	1.08	1.08	1.08	1.13	1.02	1.04	1.19	1.11	1.07	1.05	1.04	1.03	1.03	1.11	1.05	1.11	1.05	1.07	0.82
Std. Err.	0.02	0.02	0.03	0.03	0.08	0.03	0.03	0.03	0.07	0.08	0.05	0.15	0.05	0.03	0.05	0.06	0.06	0.06	0.07	0.05	0.05	0.05	0.05	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

- Column Means:

Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

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To what extent do the following cause you financial anxiety: - Student debt

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	1071	776	385	341	50	383	382	406	110	55	170	21	132	447	176	122	105	92	158	234	166	120	58	40
	31%	31%	33%	31%	23%	32%	30%	27%	41%	32%	42%	32%	28%	31%	33%	36%	34%	29%	59%	52%	39%	30%	14%	7%
			D	D					G		GI	*				L			TUVW	TUVW	UVW	VW	W	
Top 2 Box (Subnet)	680	484	238	208	38	236	242	251	74	29	108	17	79	268	121	83	76	55	111	155	95	71	34	18
	20%	19%	20%	19%	18%	20%	19%	17%	27%	16%	27%	25%	17%	19%	23%	24%	24%	17%	41%	34%	23%	18%	8%	3%
									GI		GI	*			L	ALM			TUVW	TUVW	VW	VW	W	
A lot of anxiety (4)	290	210	113	77	21	103	105	116	32	9	43	10	27	116	58	29	34	26	52	68	47	26	12	5
	9%	8%	10%	7%	10%	9%	8%	8%	12%	5%	11%	15%	6%	8%	11%	9%	11%	8%	19%	15%	11%	7%	3%	1%
			C						GI		I	L*			L				TUVW	UVW	UVW	VW	W	
Some anxiety (3)	390	274	125	131	17	133	138	136	41	20	66	7	52	152	63	54	42	29	59	87	48	45	22	12
	11%	11%	11%	12%	8%	11%	11%	9%	15%	11%	16%	11%	11%	11%	12%	16%	13%	9%	22%	19%	12%	11%	5%	2%
									G		G	*				AM			TUVW	TUVW	VW	VW	W	
A little anxiety (2)	391	291	146	133	12	147	140	154	37	26	62	5	53	179	55	39	30	38	47	79	71	49	24	22
	12%	12%	12%	12%	6%	12%	11%	10%	14%	15%	15%	7%	11%	12%	10%	12%	9%	12%	18%	18%	17%	12%	6%	4%
			D	D							G	*							VW	UVW	VW	VW		
No anxiety at all (1)	2336	1728	801	762	166	814	899	1093	162	120	233	44	333	993	358	217	209	223	111	218	255	278	363	504
	69%	69%	68%	69%	77%	68%	70%	73%	59%	69%	58%	68%	72%	69%	67%	64%	67%	71%	41%	48%	61%	70%	86%	93%
					BC			HJ		J		*	O								RS	RST	RSTU	RSTUV
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	2727	2020	947	895	178	961	1039	1248	199	147	295	49	386	1172	413	257	238	261	158	297	325	327	387	526
	80%	81%	80%	81%	82%	80%	81%	83%	73%	84%	73%	75%	83%	81%	77%	76%	76%	83%	59%	66%	77%	82%	92%	97%
		O						HJ		HJ		*	NO	O							RS	RS	RSTU	RSTUV
Mean	1.6	1.59	1.62	1.57	1.5	1.6	1.57	1.52	1.8	1.53	1.8	1.72	1.51	1.58	1.67	1.69	1.68	1.55	2.2	2.01	1.73	1.55	1.25	1.12
									GI		GI	*			L	L			STUVW	TUVW	UVW	VW	W	
Std. Dev.	0.99	0.98	1.01	0.95	1	0.99	0.98	0.95	1.09	0.89	1.06	1.14	0.91	0.97	1.06	1.02	1.06	0.96	1.17	1.13	1.05	0.93	0.68	0.46
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.02	0.07	0.07	0.05	0.14	0.04	0.03	0.05	0.06	0.06	0.05	0.07	0.05	0.05	0.05	0.03	0.02

Overlap formulae used

- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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To what extent do the following cause you financial anxiety: - Credit card debt

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	1686	1254	555	590	109	594	644	696	151	86	254	41	245	721	247	173	140	158	156	303	239	224	169	162
	50%	50%	47%	54%	51%	50%	50%	46%	55%	49%	63%	62%	53%	50%	46%	51%	45%	50%	58%	67%	57%	56%	40%	30%
				B					G		GI	MN*	N						VW	RTUVW	VW	VW	W	
Top 2 Box (Subnet)	907	676	302	296	78	292	374	385	84	35	137	23	143	379	130	94	74	79	91	192	133	117	83	60
	27%	27%	26%	27%	36%	24%	29%	26%	31%	20%	34%	35%	31%	26%	24%	28%	24%	25%	34%	43%	32%	29%	20%	11%
					BC		E		I		GI	*	N						VW	RTUVW	VW	VW	W	
A lot of anxiety (4)	360	275	128	102	46	115	153	154	34	13	59	12	63	151	50	36	31	27	42	73	60	54	27	18
	11%	11%	11%	9%	21%	10%	12%	10%	13%	7%	15%	18%	14%	11%	9%	11%	10%	8%	16%	16%	14%	14%	6%	3%
					BC						GI	N*	N						VW	VW	VW	VW	W	
Some anxiety (3)	547	401	174	194	32	176	221	231	50	22	77	11	80	228	80	58	44	52	48	119	73	62	56	42
	16%	16%	15%	18%	15%	15%	17%	15%	18%	12%	19%	17%	17%	16%	15%	17%	14%	17%	18%	26%	17%	16%	13%	8%
												*							W	RTUVW	W	W	W	
A little anxiety (2)	779	578	253	294	32	303	271	311	66	51	118	18	102	341	117	78	65	80	66	111	106	107	86	101
	23%	23%	21%	27%	15%	25%	21%	21%	24%	29%	29%	27%	22%	24%	22%	23%	21%	25%	25%	25%	25%	27%	21%	19%
			D	BD		F				G	G	*								W	W	VW		
No anxiety at all (1)	1721	1250	631	513	107	603	637	803	122	90	149	25	220	719	287	167	174	157	113	149	181	174	251	383
	51%	50%	53%	47%	49%	50%	50%	54%	45%	51%	37%	38%	47%	50%	54%	49%	56%	50%	42%	33%	43%	44%	60%	70%
			C					HJ		J		*		K	KL				S		S	S	RSTU	RSTUV
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	2500	1828	883	807	138	906	908	1114	188	141	267	43	322	1060	404	246	240	237	178	260	287	282	338	484
	73%	73%	75%	73%	64%	76%	71%	74%	69%	80%	66%	65%	69%	74%	76%	72%	76%	75%	66%	58%	68%	71%	80%	89%
			D	D		F		J		HJ		*			L				S		S	S	RSTU	RSTUV
Mean	1.87	1.88	1.83	1.9	2.08	1.84	1.91	1.82	1.99	1.76	2.12	2.15	1.97	1.87	1.8	1.89	1.78	1.83	2.07	2.26	2.03	1.99	1.66	1.44
					BC				GI		GI	MN*	N						VW	RTUVW	VW	VW	W	
Std. Dev.	1.03	1.04	1.04	1	1.22	1.01	1.07	1.03	1.07	0.94	1.07	1.12	1.09	1.03	1.01	1.04	1.02	0.99	1.11	1.08	1.09	1.07	0.94	0.78
Std. Err.	0.02	0.02	0.03	0.03	0.08	0.03	0.03	0.03	0.06	0.07	0.05	0.14	0.05	0.03	0.04	0.06	0.06	0.06	0.07	0.05	0.05	0.05	0.05	0.03

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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To what extent do the following cause you financial anxiety: - Medical expenses

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	2222	1629	713	775	141	765	847	963	165	127	292	43	306	938	342	225	213	200	197	335	276	274	251	295
	65%	65%	60%	70%	66%	64%	66%	64%	61%	72%	72%	65%	66%	65%	64%	66%	68%	63%	74%	74%	66%	69%	60%	54%
				B						GH	GH	*							TVW	TVW	W	VW		
Top 2 Box (Subnet)	1139	851	361	396	94	384	456	484	95	51	177	34	154	507	155	112	102	98	129	215	148	118	128	113
	33%	34%	31%	36%	43%	32%	36%	32%	35%	29%	44%	52%	33%	35%	29%	33%	33%	31%	48%	48%	35%	30%	31%	21%
				B	BC						GHI	LMNO*		N					TUVW	TUVW	W	W	W	
A lot of anxiety (4)	455	330	142	134	54	144	181	188	43	21	62	20	62	191	58	52	42	43	64	90	64	42	45	26
	13%	13%	12%	12%	25%	12%	14%	13%	16%	12%	15%	30%	13%	13%	11%	15%	13%	14%	24%	20%	15%	11%	11%	5%
					BC							LMNO*							TUVW	UVW	UW	W	W	
Some anxiety (3)	684	520	219	262	39	239	275	296	52	30	115	14	93	316	97	60	60	55	65	125	83	76	83	88
	20%	21%	19%	24%	18%	20%	22%	20%	19%	17%	29%	22%	20%	22%	18%	18%	19%	18%	24%	28%	20%	19%	20%	16%
				B							GHI	*							W	TUVW				
A little anxiety (2)	1083	779	352	379	48	381	391	478	70	76	114	9	152	431	187	113	111	101	68	121	129	157	123	181
	32%	31%	30%	34%	22%	32%	31%	32%	26%	43%	28%	13%	33%	30%	35%	33%	35%	32%	26%	27%	31%	39%	29%	33%
			D	BD				H		GHJ		*	K	K	KM	K						RSTV		RS
No anxiety at all (1)	1185	875	472	328	75	432	435	537	107	49	112	23	158	502	192	115	101	116	71	116	144	124	170	250
	35%	35%	40%	30%	35%	36%	34%	36%	39%	28%	28%	35%	34%	35%	36%	34%	32%	37%	27%	26%	34%	31%	40%	46%
			C					IJ	IJ			*									RS		RSU	RSTU
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	2268	1653	824	707	122	814	826	1015	177	125	226	32	310	933	378	228	212	218	140	237	273	281	292	431
	67%	66%	70%	64%	57%	68%	64%	68%	65%	71%	56%	48%	67%	65%	71%	67%	68%	69%	52%	52%	65%	71%	70%	79%
			CD	D				J	J	J		*	K	K	KM	K					RS	RS	RS	RSTUV
Mean	2.12	2.12	2.03	2.18	2.34	2.08	2.16	2.09	2.12	2.13	2.32	2.47	2.12	2.14	2.04	2.15	2.14	2.08	2.45	2.42	2.16	2.09	2.01	1.8
				B	BC						GH	LMNO*							TUVW	TUVW	VW	W	W	
Std. Dev.	1.03	1.03	1.03	0.99	1.19	1.02	1.05	1.02	1.1	0.96	1.04	1.25	1.03	1.04	0.99	1.05	1.01	1.04	1.12	1.08	1.06	0.96	1.02	0.88
Std. Err.	0.02	0.02	0.03	0.03	0.08	0.03	0.03	0.03	0.07	0.07	0.05	0.15	0.05	0.03	0.04	0.06	0.06	0.06	0.07	0.05	0.05	0.05	0.05	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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To what extent do the following cause you financial anxiety: - Family-related expenses

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	2281	1663	697	810	155	767	879	962	174	127	308	53	321	957	331	233	210	218	187	356	317	288	264	250
	67%	66%	59%	74%	72%	64%	69%	64%	64%	72%	76%	81%	69%	67%	62%	69%	67%	69%	70%	79%	76%	72%	63%	46%
				B	B		E			G	GH	MNO*	N						W	RUVW	VW	VW	W	
Top 2 Box (Subnet)	1147	861	341	418	102	361	492	464	103	64	186	29	188	488	157	118	93	100	108	216	172	164	117	84
	34%	34%	29%	38%	47%	30%	38%	31%	38%	36%	46%	43%	41%	34%	29%	35%	30%	32%	40%	48%	41%	41%	28%	16%
				B	BC		E		G		GHI	N*	MN						VW	RTUVW	VW	VW	W	
A lot of anxiety (4)	391	307	141	115	50	145	157	173	42	12	65	12	70	169	56	35	35	29	46	96	62	54	34	15
	12%	12%	12%	11%	23%	12%	12%	12%	15%	7%	16%	18%	15%	12%	10%	10%	11%	9%	17%	21%	15%	14%	8%	3%
					BC				I		GI	*	NO						VW	TUVW	VW	VW	W	
Some anxiety (3)	756	554	200	303	51	217	336	291	61	52	121	17	118	319	101	83	58	71	62	121	110	109	82	69
	22%	22%	17%	27%	24%	18%	26%	19%	22%	30%	30%	25%	25%	22%	19%	24%	19%	22%	23%	27%	26%	28%	20%	13%
				B	B		E			G	GH	*	N						W	VW	VW	VW	W	
A little anxiety (2)	1134	801	356	392	53	406	387	498	71	63	122	24	133	469	174	114	117	118	79	140	145	124	147	166
	33%	32%	30%	36%	25%	34%	30%	33%	26%	36%	30%	37%	29%	33%	33%	34%	37%	37%	29%	31%	35%	31%	35%	31%
				BD		F		H		H		*												
No anxiety at all (1)	1126	841	488	292	61	430	403	537	98	49	96	13	144	483	202	107	104	98	81	96	103	110	157	294
	33%	34%	41%	27%	28%	36%	31%	36%	36%	28%	24%	19%	31%	34%	38%	32%	33%	31%	30%	21%	25%	28%	37%	54%
			CD			F		IJ	J			*		K	KL	K			S			S	STU	RSTUV
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	2260	1643	844	685	114	836	790	1035	169	112	218	37	277	952	377	222	221	216	160	235	248	235	304	460
	66%	66%	71%	62%	53%	70%	62%	69%	62%	64%	54%	57%	60%	66%	71%	65%	70%	68%	60%	52%	59%	59%	72%	85%
			CD	D		F		HJ	J	J		*		L	KL				S		S	S	RSTU	RSTUV
Mean	2.12	2.13	2	2.22	2.42	2.06	2.19	2.07	2.17	2.15	2.38	2.42	2.25	2.12	2.02	2.14	2.07	2.1	2.27	2.48	2.31	2.27	1.99	1.64
				B	BC		E				GHI	MNO*	MN						VW	RTUVW	VW	VW	W	
Std. Dev.	1	1.02	1.03	0.95	1.13	1.01	1.01	1	1.08	0.91	1.02	1	1.05	1.01	0.99	0.98	0.98	0.95	1.07	1.05	1	1.01	0.95	0.81
Std. Err.	0.02	0.02	0.03	0.03	0.08	0.03	0.03	0.03	0.07	0.07	0.05	0.12	0.05	0.03	0.04	0.05	0.06	0.05	0.07	0.05	0.05	0.05	0.05	0.03

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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To what extent do the following cause you financial anxiety: - Keeping up with monthly bills

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	2096	1549	612	763	173	703	829	853	184	111	308	51	324	900	274	206	183	205	195	358	304	264	224	204
	62%	62%	52%	69%	80%	59%	65%	57%	68%	63%	76%	78%	70%	63%	51%	61%	58%	65%	73%	79%	72%	66%	53%	37%
				B	BC		E		G		GHI	MNO*	MNO	N		N			VW	RTUVW	VW	VW	W	
Top 2 Box (Subnet)	1103	815	312	385	118	352	453	433	105	40	188	37	188	468	121	108	103	106	120	225	168	130	101	70
	32%	33%	26%	35%	55%	29%	35%	29%	39%	23%	47%	56%	41%	33%	23%	32%	33%	34%	45%	50%	40%	33%	24%	13%
				B	BC		E		GI		GHI	LMNO*	MNO	N		N			UVW	TUVW	UVW	VW	W	
A lot of anxiety (4)	439	338	134	131	73	149	185	177	41	13	82	14	87	195	41	37	43	34	53	98	74	53	40	19
	13%	14%	11%	12%	34%	12%	14%	12%	15%	7%	20%	21%	19%	14%	8%	11%	14%	11%	20%	22%	18%	13%	10%	3%
					BC				I		GI	NO*	MNO	N					UVW	UVW	VW	W	W	
Some anxiety (3)	664	477	179	254	44	203	268	256	64	27	106	23	101	272	80	70	59	72	67	127	94	77	60	51
	20%	19%	15%	23%	21%	17%	21%	17%	23%	15%	26%	35%	22%	19%	15%	21%	19%	23%	25%	28%	22%	19%	14%	9%
				B	B		E		GI		GI	LMNO*	N			N			VW	UVW	VW	W	W	
A little anxiety (2)	993	734	300	379	56	351	376	419	79	71	120	14	135	432	152	98	81	98	75	133	136	133	123	134
	29%	29%	25%	34%	26%	29%	29%	28%	29%	41%	30%	22%	29%	30%	29%	29%	26%	31%	28%	29%	32%	34%	29%	25%
				BD						GHJ		*									W	W		
No anxiety at all (1)	1311	955	573	340	43	494	453	646	88	65	95	15	141	540	260	134	130	111	73	94	116	135	197	340
	39%	38%	48%	31%	20%	41%	35%	43%	32%	37%	24%	22%	30%	38%	49%	39%	42%	35%	27%	21%	28%	34%	47%	63%
			CD	D		F		HJ	J	J		*		KL	KLMO	KL			S		S	S	RSTU	RSTUV
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	2304	1689	873	718	98	846	829	1066	168	136	215	29	276	972	412	232	211	210	149	226	252	268	320	474
	68%	68%	74%	65%	46%	71%	65%	71%	62%	77%	53%	44%	60%	68%	77%	68%	67%	66%	55%	50%	60%	67%	76%	87%
			CD	D		F		HJ	J	HJ		*	K	KL	KLMO	KL					S	RST	RSTU	RSTUV
Mean	2.07	2.08	1.89	2.16	2.69	2	2.14	1.98	2.21	1.93	2.43	2.55	2.29	2.09	1.82	2.03	2.05	2.09	2.37	2.51	2.3	2.12	1.87	1.54
				B	BC		E		GI		GHI	MNO*	MNO	N		N			UVW	TUVW	UVW	VW	W	
Std. Dev.	1.04	1.05	1.04	0.99	1.14	1.04	1.06	1.04	1.06	0.9	1.06	1.07	1.09	1.05	0.96	1.02	1.08	1	1.08	1.05	1.06	1.03	0.99	0.8
Std. Err.	0.02	0.02	0.03	0.03	0.08	0.03	0.03	0.03	0.06	0.07	0.05	0.13	0.05	0.03	0.04	0.06	0.06	0.06	0.07	0.05	0.05	0.05	0.05	0.03

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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To what extent do the following cause you financial anxiety: - Fear of unknown expenses that may come up

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	2813	2057	897	970	190	972	1064	1218	220	156	350	52	375	1215	414	280	259	270	221	397	348	339	343	409
	83%	82%	76%	88%	88%	81%	83%	81%	81%	89%	87%	79%	81%	84%	78%	83%	82%	85%	82%	88%	83%	85%	82%	75%
				B	B					GH	GH	*		N					W	RTVW	W	W	W	
Top 2 Box (Subnet)	1615	1181	451	585	145	512	656	664	137	82	230	33	238	712	198	161	144	159	159	269	218	202	179	154
	47%	47%	38%	53%	67%	43%	51%	44%	50%	46%	57%	50%	51%	49%	37%	48%	46%	50%	59%	60%	52%	51%	43%	28%
				B	BC		E				GI	N*	N	N		N			UVW	TUVW	VW	VW	W	
A lot of anxiety (4)	674	503	174	231	97	204	290	289	62	29	93	19	128	288	68	54	61	70	75	125	91	84	74	53
	20%	20%	15%	21%	45%	17%	23%	19%	23%	17%	23%	28%	28%	20%	13%	16%	19%	22%	28%	28%	22%	21%	18%	10%
				B	BC		E					NO*	MNO	N					UVW	TUVW	W	W	W	
Some anxiety (3)	941	678	276	354	48	308	366	375	75	52	137	14	110	424	130	107	83	89	84	144	127	118	105	101
	28%	27%	23%	32%	22%	26%	29%	25%	28%	30%	34%	22%	24%	30%	24%	32%	27%	28%	31%	32%	30%	30%	25%	19%
				BD							G	*		LN		LN			W	VW	W	W	W	
A little anxiety (2)	1198	876	447	385	44	460	408	554	83	74	121	19	138	503	215	119	115	111	62	128	130	137	164	255
	35%	35%	38%	35%	21%	39%	32%	37%	31%	42%	30%	30%	30%	35%	40%	35%	37%	35%	23%	28%	31%	34%	39%	47%
			D	D		F		HJ		HJ		*		L	LM						R	R	RST	RSTUV
No anxiety at all (1)	594	447	288	133	26	225	218	281	52	20	53	14	89	225	120	60	55	46	48	55	73	60	78	135
	17%	18%	24%	12%	12%	19%	17%	19%	19%	11%	13%	21%	19%	16%	22%	18%	18%	15%	18%	12%	17%	15%	19%	25%
			CD					IJ	IJ			*			M				S		S		S	RSTUV
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	1792	1323	734	518	71	685	626	836	136	94	174	33	227	728	335	179	170	157	110	183	203	196	242	390
	53%	53%	62%	47%	33%	57%	49%	56%	50%	54%	43%	50%	49%	51%	63%	53%	54%	50%	41%	41%	48%	49%	58%	72%
			CD	D		F		J		J		*			KLMO						S	RS	RSTU	RSTUV
Mean	2.5	2.49	2.28	2.62	3	2.41	2.57	2.45	2.54	2.52	2.67	2.57	2.59	2.54	2.28	2.46	2.48	2.58	2.7	2.75	2.56	2.57	2.42	2.13
				B	BC		E				G	N*	N	N		N			VW	TUVW	VW	VW	W	
Std. Dev.	1	1	0.99	0.95	1.07	0.98	1.02	1	1.04	0.9	0.97	1.11	1.09	0.98	0.95	0.96	1	0.99	1.06	0.99	1.01	0.99	0.98	0.9
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.06	0.07	0.05	0.14	0.05	0.03	0.04	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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To what extent do the following cause you financial anxiety: - COVID-19

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Anxiety (Net)	2299	1727	805	779	143	788	921	980	207	144	305	44	305	1000	378	230	195	189	179	348	306	273	265	357
	68%	69%	68%	71%	66%	66%	72%	65%	76%	82%	76%	67%	66%	70%	71%	68%	62%	60%	67%	77%	73%	69%	63%	66%
		PQ					E		G	G	G	*								RUVW	VW			
Top 2 Box (Subnet)	1288	989	471	428	90	449	528	510	130	85	212	38	183	554	214	127	109	89	117	213	186	162	144	167
	38%	40%	40%	39%	42%	38%	41%	34%	48%	49%	53%	57%	40%	39%	40%	37%	35%	28%	44%	47%	44%	41%	34%	31%
		Q							G	G	G	LMNO*							VW	VW	VW	W		
A lot of anxiety (4)	529	420	207	166	46	198	219	212	62	34	93	20	90	231	79	51	33	35	53	103	83	63	62	57
	16%	17%	18%	15%	21%	17%	17%	14%	23%	19%	23%	31%	19%	16%	15%	15%	11%	11%	20%	23%	20%	16%	15%	11%
		PQ			C				G		G	LMNO*							W	UVW	W	W		
Some anxiety (3)	759	569	263	261	44	251	309	298	67	51	119	17	94	323	135	76	75	55	64	110	103	100	82	109
	22%	23%	22%	24%	20%	21%	24%	20%	25%	29%	30%	27%	20%	22%	25%	22%	24%	17%	24%	24%	25%	25%	20%	20%
		Q								G	G	*												
A little anxiety (2)	1011	738	335	351	53	339	394	471	77	59	93	6	122	446	164	103	86	100	62	135	121	110	121	190
	30%	30%	28%	32%	24%	28%	31%	31%	28%	34%	23%	10%	26%	31%	31%	30%	27%	32%	23%	30%	29%	28%	29%	35%
				D				J		J		*	K	KL	K	K								RTUV
No anxiety at all (1)	1108	777	380	324	73	410	360	519	65	31	98	22	160	440	156	109	119	127	90	104	114	126	156	187
	33%	31%	32%	29%	34%	34%	28%	35%	24%	18%	24%	33%	34%	31%	29%	32%	38%	40%	33%	23%	27%	32%	37%	34%
						F		HIJ				*					A	A	S			S	ST	ST
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																								
Bottom 2 Box (Net)	2119	1515	714	675	126	748	754	989	143	90	191	28	281	886	320	213	205	226	152	239	235	236	276	377
	62%	61%	60%	61%	58%	63%	59%	66%	52%	51%	47%	43%	61%	62%	60%	63%	65%	72%	57%	53%	56%	59%	66%	69%
								HIJ				*	K	K	K	K		A					RST	RSTU
Mean	2.21	2.25	2.25	2.25	2.29	2.2	2.3	2.14	2.47	2.5	2.51	2.55	2.24	2.24	2.26	2.2	2.07	1.99	2.3	2.47	2.37	2.25	2.12	2.07
		PQ					E		G	G	G	LMNO*							VW	RUVW	VW	W		
Std. Dev.	1.06	1.07	1.09	1.04	1.15	1.08	1.06	1.05	1.09	1	1.1	1.24	1.12	1.06	1.04	1.05	1.02	1.01	1.13	1.08	1.08	1.07	1.07	0.98
Std. Err.	0.02	0.02	0.03	0.03	0.08	0.03	0.03	0.03	0.07	0.08	0.05	0.15	0.05	0.03	0.04	0.06	0.06	0.06	0.07	0.05	0.05	0.05	0.05	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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Which of these prevent you from making real progress with your finances right now? (check as many as apply)

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Housing costs	854	639	255	305	79	310	322	358	86	56	108	18	114	391	116	89	72	72	68	154	136	115	97	70
	25%	26%	22%	28%	36%	26%	25%	24%	32%	32%	27%	28%	25%	27%	22%	26%	23%	23%	25%	34%	32%	29%	23%	13%
				B	BC				G	G		*		N					W	RVW	RVW	W	W	
Student debt	377	271	124	122	25	125	141	139	44	15	57	3	33	173	62	43	41	34	67	85	57	33	12	17
	11%	11%	11%	11%	12%	10%	11%	9%	16%	9%	14%	5%	7%	12%	12%	13%	13%	11%	25%	19%	14%	8%	3%	3%
									GI		G	*		L	L	L			STUVW	TUVW	UVW	VW		
Credit card debt	795	591	273	262	56	280	306	329	76	29	124	13	121	341	116	79	61	78	53	135	114	115	83	91
	23%	24%	23%	24%	26%	23%	24%	22%	28%	17%	31%	19%	26%	24%	22%	23%	19%	25%	20%	30%	27%	29%	20%	17%
									GI		GI	*								RVW	RVW	RVW		
Medical expenses/bills	696	513	251	205	57	247	262	314	59	27	91	12	94	296	111	64	61	71	51	120	98	82	82	80
	20%	21%	21%	19%	27%	21%	21%	21%	22%	16%	23%	19%	20%	21%	21%	19%	19%	22%	19%	27%	23%	21%	20%	15%
					C							*								RUVW	W	W		
Family-related expenses	728	529	235	245	50	252	274	306	54	39	105	8	88	301	133	79	62	70	57	111	120	96	79	68
	21%	21%	20%	22%	23%	21%	21%	20%	20%	22%	26%	13%	19%	21%	25%	23%	20%	22%	21%	25%	28%	24%	19%	13%
											G	*			KL				W	VW	RVW	W	W	
Keeping up with monthly bills	976	734	266	361	107	322	404	404	102	46	143	25	165	435	109	96	71	92	84	156	158	134	111	91
	29%	29%	22%	33%	50%	27%	32%	27%	37%	26%	36%	38%	36%	30%	21%	28%	23%	29%	31%	35%	38%	34%	26%	17%
		P		B	BC		E		GI		GI	N*	MNO	N		N			W	VW	VW	VW	W	
Uncertainty about my financial future	1017	733	278	366	88	366	359	440	80	62	113	15	121	448	149	102	110	92	71	126	118	126	128	166
	30%	29%	24%	33%	41%	31%	28%	29%	29%	35%	28%	23%	26%	31%	28%	30%	35%	29%	26%	28%	28%	32%	30%	30%
				B	BC							*		L			A							
Impulse shopping	573	405	214	170	21	211	189	230	44	32	83	10	80	227	88	67	58	59	63	117	81	57	41	46
	17%	16%	18%	15%	10%	18%	15%	15%	16%	18%	21%	15%	17%	16%	17%	20%	19%	19%	24%	26%	19%	14%	10%	8%
			D	D							G	*							UVW	TUVW	VW	VW		
Other	708	534	281	202	50	252	275	354	41	37	49	13	90	301	130	62	71	53	40	43	66	65	115	204
	21%	21%	24%	18%	23%	21%	22%	24%	15%	21%	12%	19%	19%	21%	24%	18%	23%	17%	15%	10%	16%	16%	27%	38%
			C					HJ		J		*			O				S		S	S	RSTU	RSTUV
Sigma	6724	4949	2178	2238	533	2365	2532	2873	586	342	873	117	906	2911	1014	681	608	620	553	1046	948	821	748	833
	197%	198%	184%	203%	247%	198%	198%	192%	215%	195%	217%	178%	195%	202%	190%	200%	194%	196%	206%	232%	225%	206%	178%	153%

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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Please respond yes or no to each of the following: - Yes Summary

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
I set a yearly household budget	1385	1038	637	342	60	577	454	608	107	64	210	23	155	593	268	142	103	129	117	225	203	165	155	173
	41%	42%	54%	31%	28%	48%	35%	41%	39%	37%	52%	34%	33%	41%	50%	42%	33%	41%	44%	50%	48%	41%	37%	32%
		P	CD			F					GHI	*		L	KLMO	L			W	UVW	VW	W		
I have a written financial plan	1197	914	630	245	39	525	380	546	88	55	186	19	117	517	261	119	90	93	119	190	166	136	122	181
	35%	37%	53%	22%	18%	44%	30%	36%	33%	32%	46%	29%	25%	36%	49%	35%	29%	30%	44%	42%	40%	34%	29%	33%
		PQ	CD			F					GHI	*		L	KLMO	L			UVW	UVW	VW			
I have a professional financial advisor	1223	895	610	260	25	510	376	599	65	47	144	14	95	485	301	112	116	114	99	154	142	127	137	234
	36%	36%	51%	24%	12%	43%	29%	40%	24%	27%	36%	21%	20%	34%	57%	33%	37%	36%	37%	34%	34%	32%	33%	43%
			CD	D		F		HI			H	*		KL	KLMO	L								STUV
I set financial goals for myself	2485	1845	1002	739	104	941	890	1105	200	129	326	39	281	1089	436	248	212	221	197	356	317	295	300	380
	73%	74%	85%	67%	48%	79%	69%	74%	74%	73%	81%	59%	61%	76%	82%	73%	68%	70%	73%	79%	75%	74%	71%	70%
		P	CD	D		F					GH	*		KL	KLMO	KL				VW				

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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Please respond yes or no to each of the following: - No Summary

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
I set a yearly household budget	2022	1466	548	761	156	621	828	891	166	111	193	43	310	847	265	198	211	187	152	227	218	233	266	371
	59%	59%	46%	69%	72%	52%	65%	59%	61%	63%	48%	66%	67%	59%	50%	58%	67%	59%	56%	50%	52%	59%	63%	68%
				B	B		E	J	J	J		N*	MNO	N		N	A					S	ST	RSTU
I have a written financial plan	2210	1590	555	858	177	672	902	953	184	120	217	47	348	923	272	221	224	222	150	262	254	263	298	363
	65%	64%	47%	78%	82%	56%	70%	64%	68%	69%	54%	71%	75%	64%	51%	65%	71%	70%	56%	58%	60%	66%	71%	67%
				B	B		E	J	J	J		N*	MNO	N		N	A	A				RS	RST	RST
I have a professional financial advisor	2184	1609	575	843	191	687	905	901	207	128	259	52	370	955	232	228	198	201	170	297	278	271	283	310
	64%	64%	49%	77%	88%	57%	71%	60%	76%	73%	64%	79%	80%	66%	44%	67%	63%	64%	63%	66%	66%	68%	67%	57%
				B	BC		E		GJ	G		MN*	MNO	N		N				W	W	W	W	
I set financial goals for myself	922	659	183	363	112	256	392	395	72	47	77	27	184	351	97	92	102	95	72	96	104	103	120	164
	27%	26%	15%	33%	52%	21%	31%	26%	27%	27%	19%	41%	40%	24%	18%	27%	32%	30%	27%	21%	25%	26%	29%	30%
				B	BC		E	J	J			MNO*	MNO	N		N	A						S	S

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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Please respond yes or no to each of the following: - I set a yearly household budget

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Yes	1385	1038	637	342	60	577	454	608	107	64	210	23	155	593	268	142	103	129	117	225	203	165	155	173
	41%	42%	54%	31%	28%	48%	35%	41%	39%	37%	52%	34%	33%	41%	50%	42%	33%	41%	44%	50%	48%	41%	37%	32%
		P	CD			F					GHI	*		L	KLMO	L			W	UVW	VW	W		
No	2022	1466	548	761	156	621	828	891	166	111	193	43	310	847	265	198	211	187	152	227	218	233	266	371
	59%	59%	46%	69%	72%	52%	65%	59%	61%	63%	48%	66%	67%	59%	50%	58%	67%	59%	56%	50%	52%	59%	63%	68%
				B	B		E	J	J	J		N*	MNO	N		N	A					S	ST	RSTU
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

- Column Means:

  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e

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

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Please respond yes or no to each of the following: - I have a written financial plan

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Yes	1197	914	630	245	39	525	380	546	88	55	186	19	117	517	261	119	90	93	119	190	166	136	122	181
	35%	37%	53%	22%	18%	44%	30%	36%	33%	32%	46%	29%	25%	36%	49%	35%	29%	30%	44%	42%	40%	34%	29%	33%
		PQ	CD			F					GHI	*		L	KLMO	L			UVW	UVW	VW			
No	2210	1590	555	858	177	672	902	953	184	120	217	47	348	923	272	221	224	222	150	262	254	263	298	363
	65%	64%	47%	78%	82%	56%	70%	64%	68%	69%	54%	71%	75%	64%	51%	65%	71%	70%	56%	58%	60%	66%	71%	67%
				B	B		E	J	J	J		N*	MNO	N		N	A	A				RS	RST	RST
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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Please respond yes or no to each of the following: - I have a professional financial advisor

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Yes	1223	895	610	260	25	510	376	599	65	47	144	14	95	485	301	112	116	114	99	154	142	127	137	234
	36%	36%	51%	24%	12%	43%	29%	40%	24%	27%	36%	21%	20%	34%	57%	33%	37%	36%	37%	34%	34%	32%	33%	43%
			CD	D		F		HI			H	*		KL	KLMO	L								STUV
No	2184	1609	575	843	191	687	905	901	207	128	259	52	370	955	232	228	198	201	170	297	278	271	283	310
	64%	64%	49%	77%	88%	57%	71%	60%	76%	73%	64%	79%	80%	66%	44%	67%	63%	64%	63%	66%	66%	68%	67%	57%
				B	BC		E		GJ	G		MN*	MNO	N		N				W	W	W	W	
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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Please respond yes or no to each of the following: - I set financial goals for myself

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Yes	2485	1845	1002	739	104	941	890	1105	200	129	326	39	281	1089	436	248	212	221	197	356	317	295	300	380
	73%	74%	85%	67%	48%	79%	69%	74%	74%	73%	81%	59%	61%	76%	82%	73%	68%	70%	73%	79%	75%	74%	71%	70%
		P	CD	D		F					GH	*		KL	KLMO	KL				VW				
No	922	659	183	363	112	256	392	395	72	47	77	27	184	351	97	92	102	95	72	96	104	103	120	164
	27%	26%	15%	33%	52%	21%	31%	26%	27%	27%	19%	41%	40%	24%	18%	27%	32%	30%	27%	21%	25%	26%	29%	30%
				B	BC		E	J	J			MNO*	MNO	N		N	A						S	S
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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Which of the following are a part of your financial goals? (Check all that apply)

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**2437**	**1822**	**971**	**742**	**109**	**924**	**884**	**1156**	**221**	**120**	**243**	**40**	**297**	**1072**	**413**	**244**	**204**	**209**	**203**	**354**	**313**	**293**	**297**	**362**
Base: Total answering (wtd)	**2485**	**1845**	**1002**	**739**	**104**	**941**	**890**	**1105**	**200**	**129**	**326**	**39**	**281**	**1089**	**436**	**248**	**212**	**221**	**197**	**356**	**317**	**295**	**300**	**380**
Retirement savings	1484	1086	611	428	47	615	465	686	86	98	168	11	102	667	307	152	135	128	70	175	184	195	226	236
	60%	59%	61%	58%	46%	65%	52%	62%	43%	76%	52%	28%	36%	61%	70%	61%	64%	58%	36%	49%	58%	66%	75%	62%
			D	D		F		HJ		GHJ		*		KL	KLMO	KL				R	RS	RST	RSTUW	RS
Saving for children's expenses (i.e. education, etc.)	651	466	278	175	14	257	205	276	49	32	97	9	59	261	136	81	48	61	50	141	136	83	28	28
	26%	25%	28%	24%	13%	27%	23%	25%	24%	25%	30%	24%	21%	24%	31%	33%	22%	28%	26%	40%	43%	28%	9%	7%
			D	D		F						*			LM	ALM			VW	RUVW	RUVW	VW		
Paying down debt	996	742	354	331	57	359	374	430	116	37	124	14	100	483	145	96	86	89	65	160	133	137	111	137
	40%	40%	35%	45%	55%	38%	42%	39%	58%	29%	38%	35%	36%	44%	33%	39%	40%	41%	33%	45%	42%	46%	37%	36%
				B	B			I	GIJ			*		LN						RVW	R	RVW		
Buying a home	570	430	242	164	24	218	207	233	54	31	95	11	84	244	90	59	51	38	70	132	101	77	34	17
	23%	23%	24%	22%	23%	23%	23%	21%	27%	24%	29%	29%	30%	22%	21%	24%	24%	17%	35%	37%	32%	26%	11%	4%
									G		G	*	MN						UVW	UVW	VW	VW	W	
Renovating a home	538	411	252	141	18	209	199	257	36	28	71	9	49	239	114	56	31	47	33	84	74	78	67	74
	22%	22%	25%	19%	18%	22%	22%	23%	18%	21%	22%	23%	18%	22%	26%	22%	14%	21%	17%	24%	24%	27%	23%	20%
		P	C									*			L							RW		
Vacation	1102	810	469	310	32	412	393	490	75	67	139	13	88	490	219	114	87	112	73	155	140	140	131	172
	44%	44%	47%	42%	31%	44%	44%	44%	38%	52%	43%	33%	31%	45%	50%	46%	41%	51%	37%	44%	44%	47%	44%	45%
			D	D						H		*		L	KL	L						R		
Making a major purchase (i.e. car, large appliance, etc.)	974	706	402	269	35	404	296	430	72	47	126	11	106	413	176	101	93	87	84	160	146	102	113	102
	39%	38%	40%	36%	34%	43%	33%	39%	36%	36%	39%	29%	38%	38%	40%	41%	44%	39%	43%	45%	46%	35%	38%	27%
						F						*							W	UW	UVW	W	W	
Other	194	149	68	56	24	77	71	81	19	9	25	6	27	88	28	19	14	16	13	20	23	17	21	54
	8%	8%	7%	8%	24%	8%	8%	7%	10%	7%	8%	16%	10%	8%	6%	8%	7%	7%	7%	6%	7%	6%	7%	14%
					BC							N*												RSTUV
Sigma	6509	4801	2676	1874	251	2552	2210	2881	506	348	846	85	616	2886	1215	677	545	580	457	1028	938	829	731	819
	262%	260%	267%	253%	242%	271%	248%	261%	253%	270%	259%	218%	219%	265%	278%	273%	257%	262%	232%	289%	296%	281%	243%	216%

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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How important are the following in helping you reach your financial goals? - My bank/banker/bank financial advisor

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Very/ somewhat important (Net)	1875	1387	773	543	71	711	665	789	171	106	246	40	249	783	315	184	174	163	170	301	258	234	185	239
	55%	55%	65%	49%	33%	59%	52%	53%	63%	61%	61%	61%	54%	54%	59%	54%	55%	52%	63%	67%	61%	59%	44%	44%
			CD	D		F			G		G	*							VW	UVW	VW	VW		
Very important (4)	632	463	329	112	22	248	211	267	64	20	92	11	79	261	111	81	53	44	65	109	98	81	48	62
	19%	19%	28%	10%	10%	21%	16%	18%	24%	12%	23%	16%	17%	18%	21%	24%	17%	14%	24%	24%	23%	20%	11%	11%
			CD			F		I	GI		GI	*				ALM			VW	VW	VW	VW		
Somewhat important (3)	1244	924	444	431	49	463	454	522	107	86	153	30	169	522	203	103	121	119	105	191	160	154	137	178
	37%	37%	38%	39%	23%	39%	35%	35%	39%	49%	38%	45%	36%	36%	38%	30%	38%	38%	39%	42%	38%	39%	33%	33%
		O	D	D						GHJ		O*		O	O					VW				
Not very/ at all important (Net)	1532	1117	413	560	145	486	617	710	102	69	158	26	216	657	219	156	140	153	99	151	162	164	236	305
	45%	45%	35%	51%	67%	41%	48%	47%	37%	40%	39%	39%	47%	46%	41%	46%	45%	48%	37%	34%	39%	41%	56%	56%
				B	BC		E	HJ				*										S	RSTU	RSTU
Not very important (2)	843	613	218	340	55	281	324	386	49	41	98	13	111	371	118	78	92	82	57	94	82	98	126	156
	25%	25%	18%	31%	26%	23%	25%	26%	18%	24%	24%	20%	24%	26%	22%	23%	29%	26%	21%	21%	19%	25%	30%	29%
				B	B			H				*											RST	RST
Not at all important (1)	688	505	195	220	90	206	293	324	52	28	60	13	105	285	101	78	48	71	42	57	81	66	110	149
	20%	20%	17%	20%	42%	17%	23%	22%	19%	16%	15%	19%	23%	20%	19%	23%	15%	23%	16%	13%	19%	17%	26%	27%
				B	BC		E	J				*									S		RSTU	RSTU
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.53	2.54	2.76	2.39	2.02	2.63	2.45	2.49	2.67	2.56	2.69	2.58	2.48	2.53	2.61	2.55	2.57	2.43	2.72	2.78	2.66	2.62	2.29	2.28
			CD	D		F			G		G	*			L				VW	UVW	VW	VW		
Std. Dev.	1.01	1.01	1.03	0.92	1.03	1	1.02	1.02	1.04	0.89	0.99	0.98	1.02	1	1.02	1.09	0.95	0.99	1	0.95	1.04	0.99	0.98	0.99
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.06	0.07	0.05	0.12	0.05	0.03	0.04	0.06	0.05	0.06	0.06	0.04	0.05	0.05	0.05	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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How important are the following in helping you reach your financial goals? - Investment company financial advisor

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Very/ somewhat important (Net)	1734	1290	766	472	52	686	593	780	124	97	233	22	197	730	342	172	156	148	146	249	238	206	196	254
	51%	52%	65%	43%	24%	57%	46%	52%	45%	55%	58%	33%	42%	51%	64%	51%	50%	47%	55%	55%	57%	52%	47%	47%
			CD	D		F		H		H	H	*		KL	KLMO	KL			VW	VW	VW			
Very important (4)	661	493	353	121	19	275	215	308	50	21	90	7	77	262	147	71	57	51	58	105	90	66	67	107
	19%	20%	30%	11%	9%	23%	17%	21%	18%	12%	22%	10%	17%	18%	28%	21%	18%	16%	22%	23%	21%	17%	16%	20%
			CD			F		I			I	*			KLMO	K				UV	V			
Somewhat important (3)	1073	797	413	351	33	412	378	471	74	76	143	15	119	469	195	100	99	97	88	144	148	141	129	147
	32%	32%	35%	32%	15%	34%	30%	31%	27%	43%	35%	22%	26%	33%	37%	30%	32%	31%	33%	32%	35%	35%	31%	27%
			D	D		F				GH	H	*		L	KLO						W	W		
Not very/ at all important (Net)	1673	1214	419	630	164	511	689	719	149	79	171	44	268	709	192	168	158	168	122	202	183	192	225	290
	49%	49%	35%	57%	76%	43%	54%	48%	55%	45%	42%	67%	58%	49%	36%	50%	50%	53%	46%	45%	43%	48%	53%	53%
				B	BC		E		GIJ			MNO*	MNO	N		N							RST	RST
Not very important (2)	807	584	205	324	55	261	317	340	67	43	87	20	113	345	107	81	86	74	64	117	87	96	109	111
	24%	23%	17%	29%	26%	22%	25%	23%	25%	24%	22%	30%	24%	24%	20%	24%	27%	23%	24%	26%	21%	24%	26%	20%
				B	B							*								W			W	
Not at all important (1)	866	630	215	306	109	250	372	380	81	36	83	24	156	365	85	87	72	94	58	85	95	96	116	179
	25%	25%	18%	28%	50%	21%	29%	25%	30%	20%	21%	37%	34%	25%	16%	26%	23%	30%	22%	19%	23%	24%	28%	33%
				B	BC		E		IJ			MN*	MNO	N		N							S	RSTU
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.45	2.46	2.76	2.26	1.83	2.59	2.34	2.47	2.34	2.47	2.59	2.06	2.25	2.44	2.76	2.46	2.45	2.33	2.54	2.6	2.55	2.44	2.35	2.34
			CD	D		F					H	*		KL	KLMO	KL			VW	UVW	VW			
Std. Dev.	1.07	1.07	1.07	0.98	0.99	1.06	1.07	1.08	1.09	0.95	1.05	1.01	1.09	1.06	1.03	1.09	1.04	1.07	1.06	1.04	1.06	1.03	1.05	1.13
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.07	0.07	0.05	0.12	0.05	0.03	0.04	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Strongly/somewhat agree (Net)	2354	1737	996	668	72	922	804	1097	150	132	261	33	246	1003	455	234	221	203	168	304	279	254	297	436
	69%	69%	84%	61%	33%	77%	63%	73%	55%	75%	65%	50%	53%	70%	85%	69%	70%	64%	62%	67%	66%	64%	71%	80%
			CD	D		F		HJ		HJ	H	*		KL	KLMO	KL							RU	RSTUV
Strongly agree (4)	1034	765	549	191	25	426	332	519	69	41	101	10	88	421	246	99	100	84	74	117	115	98	124	237
	30%	31%	46%	17%	12%	36%	26%	35%	25%	23%	25%	16%	19%	29%	46%	29%	32%	27%	28%	26%	27%	25%	30%	44%
			CD	D		F		HIJ				*		KL	KLMO	KL								RSTUV
Somewhat agree (3)	1320	972	447	477	47	496	472	578	81	91	160	22	158	582	210	136	120	119	93	187	163	156	173	199
	39%	39%	38%	43%	22%	41%	37%	39%	30%	52%	40%	34%	34%	40%	39%	40%	38%	38%	35%	41%	39%	39%	41%	37%
			D	BD		F		H		GHJ	H	*		L										
Somewhat/strongly disagree (Net)	1053	767	189	435	144	276	478	402	122	43	142	33	219	437	78	106	93	113	101	148	142	144	123	108
	31%	31%	16%	39%	67%	23%	37%	27%	45%	25%	35%	50%	47%	30%	15%	31%	30%	36%	38%	33%	34%	36%	29%	20%
				B	BC		E		GIJ		GI	MNO*	MNO	N		N			VW	W	W	VW	W	
Somewhat disagree (2)	557	405	113	260	32	152	245	210	64	31	76	21	93	239	52	64	54	53	64	77	76	72	61	55
	16%	16%	10%	24%	15%	13%	19%	14%	24%	18%	19%	32%	20%	17%	10%	19%	17%	17%	24%	17%	18%	18%	15%	10%
				BD	B		E		G		G	LMNO*	N	N		N			SVW	W	W	W	W	
Strongly disagree (1)	496	363	76	175	112	123	232	192	58	12	66	12	126	199	26	42	40	60	38	71	66	73	62	54
	15%	15%	6%	16%	52%	10%	18%	13%	21%	7%	16%	19%	27%	14%	5%	12%	13%	19%	14%	16%	16%	18%	15%	10%
				B	BC		E	I	GI		I	N*	MNO	N		N		A		W	W	W	W	
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.85	2.85	3.24	2.62	1.93	3.02	2.71	2.95	2.59	2.92	2.73	2.47	2.45	2.85	3.27	2.86	2.89	2.72	2.76	2.77	2.78	2.7	2.85	3.14
		Q	CD	D		F		HJ		H		*		KL	KLMO	KL							U	RSTUV
Std. Dev.	1.01	1.01	0.87	0.95	1.1	0.95	1.04	1	1.08	0.83	1.01	0.98	1.08	0.99	0.83	0.98	1	1.06	1.01	1	1.02	1.03	1.01	0.96
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.07	0.06	0.05	0.12	0.05	0.03	0.04	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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To what extent do you agree or disagree with the following: - I often spend more money than I know I should

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Strongly/somewhat agree (Net)	1731	1266	584	568	114	597	658	711	157	91	237	38	241	726	262	179	156	170	173	300	252	212	162	167
	51%	51%	49%	52%	53%	50%	51%	47%	58%	52%	59%	58%	52%	50%	49%	53%	50%	54%	65%	66%	60%	53%	39%	31%
									G		G	*							UVW	UVW	VW	VW	W	
Strongly agree (4)	484	347	209	104	35	173	167	184	57	20	72	15	65	183	83	56	52	39	63	103	79	56	34	13
	14%	14%	18%	9%	16%	15%	13%	12%	21%	11%	18%	23%	14%	13%	16%	16%	17%	13%	23%	23%	19%	14%	8%	2%
			C		C				GI		G	M*							UVW	UVW	VW	VW	W	
Somewhat agree (3)	1247	919	375	465	79	423	491	526	100	71	165	23	176	542	178	124	103	131	111	197	173	156	128	154
	37%	37%	32%	42%	37%	35%	38%	35%	37%	41%	41%	35%	38%	38%	33%	36%	33%	41%	41%	44%	41%	39%	31%	28%
				B								*							VW	VW	VW	VW		
Somewhat/strongly disagree (Net)	1676	1238	602	535	102	600	623	788	116	84	166	28	224	714	272	161	158	146	95	152	168	186	259	378
	49%	49%	51%	49%	47%	50%	49%	53%	43%	48%	41%	42%	48%	50%	51%	47%	50%	46%	36%	34%	40%	47%	62%	69%
								HJ				*										RS	RSTU	RSTUV
Somewhat disagree (2)	972	711	306	353	52	339	361	441	69	53	103	19	140	414	138	90	97	89	68	105	101	109	134	193
	29%	28%	26%	32%	24%	28%	28%	29%	25%	30%	26%	28%	30%	29%	26%	27%	31%	28%	25%	23%	24%	27%	32%	36%
				BD								*											ST	RSTU
Strongly disagree (1)	704	527	296	182	50	261	262	347	47	32	63	9	84	300	134	71	62	57	28	46	67	77	125	185
	21%	21%	25%	17%	23%	22%	20%	23%	17%	18%	16%	14%	18%	21%	25%	21%	20%	18%	10%	10%	16%	19%	30%	34%
			C		C			HJ				*			KLM						RS	RS	RSTU	RSTU
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.44	2.43	2.42	2.44	2.46	2.43	2.44	2.37	2.61	2.45	2.61	2.67	2.48	2.42	2.4	2.48	2.47	2.48	2.78	2.79	2.63	2.48	2.17	1.99
									G		G	MN*							TUVW	TUVW	UVW	VW	W	
Std. Dev.	0.97	0.97	1.05	0.87	1.02	0.99	0.96	0.97	1	0.92	0.95	0.99	0.95	0.96	1.03	1	0.99	0.93	0.92	0.91	0.96	0.96	0.95	0.85
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.06	0.07	0.05	0.12	0.04	0.03	0.04	0.05	0.06	0.05	0.06	0.04	0.05	0.05	0.05	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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What impact, if any, has inflation/rising consumer costs had on your personal finances?

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Top 2 Box (Net)	1986	1452	595	707	151	698	737	854	157	88	268	39	273	864	277	199	174	196	159	311	236	251	243	253
	58%	58%	50%	64%	70%	58%	58%	57%	58%	50%	67%	59%	59%	60%	52%	58%	56%	62%	59%	69%	56%	63%	58%	47%
				B	B						GHI	*	N	N					W	RTVW	W	W	W	
Has had a major impact (4)	827	601	217	286	97	269	321	365	79	25	93	22	112	350	117	88	70	85	60	135	116	102	99	89
	24%	24%	18%	26%	45%	23%	25%	24%	29%	14%	23%	34%	24%	24%	22%	26%	22%	27%	22%	30%	28%	26%	24%	16%
				B	BC			I	I		I	N*							W	RVW	W	W	W	
Has had a moderate impact (3)	1160	852	377	421	53	429	416	489	78	63	175	17	161	515	160	110	104	111	99	176	121	149	144	164
	34%	34%	32%	38%	25%	36%	33%	33%	29%	36%	44%	25%	35%	36%	30%	33%	33%	35%	37%	39%	29%	37%	34%	30%
			D	BD							GH	*		N					T	TW		TW		
Bottom 2 Box (Net)	1421	1052	590	396	65	499	544	645	115	88	135	27	192	575	257	141	140	120	110	141	184	147	178	291
	42%	42%	50%	36%	30%	42%	43%	43%	42%	50%	34%	41%	41%	40%	48%	42%	45%	38%	41%	31%	44%	37%	42%	54%
			CD					J	J	J		*			LM				S		S		S	RSTUV
Has had a slight impact (2)	1011	728	392	300	36	359	364	462	68	60	94	14	99	436	179	102	101	98	67	89	120	109	134	208
	30%	29%	33%	27%	17%	30%	28%	31%	25%	34%	23%	21%	21%	30%	34%	30%	32%	31%	25%	20%	29%	27%	32%	38%
			CD	D				HJ		HJ		*		L	KL	L					S	S	S	RSTUV
Has had no impact (1)	410	324	198	96	29	140	180	183	47	28	41	13	94	139	78	39	38	22	43	52	64	39	44	83
	12%	13%	17%	9%	14%	12%	14%	12%	17%	16%	10%	20%	20%	10%	15%	12%	12%	7%	16%	12%	15%	10%	10%	15%
		Q	C		C				GJ			M*	MNO		M				UV		UV			UV
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.71	2.69	2.52	2.81	3.01	2.69	2.69	2.69	2.69	2.49	2.79	2.72	2.63	2.75	2.59	2.73	2.66	2.82	2.66	2.87	2.69	2.79	2.71	2.48
				B	BC			I	I		I	*		LN				A	W	RTVW	W	W	W	
Std. Dev.	0.97	0.98	0.98	0.92	1.08	0.95	1	0.97	1.07	0.93	0.91	1.14	1.06	0.93	0.99	0.97	0.96	0.91	1	0.97	1.03	0.94	0.94	0.94
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.06	0.07	0.05	0.14	0.05	0.02	0.04	0.05	0.05	0.05	0.06	0.05	0.05	0.05	0.05	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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As a result of rising consumer costs, have you reduced contributions to your savings and/or retirement account?

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Reduced (Net)	1683	1256	564	596	96	621	619	729	134	82	244	33	230	745	248	170	143	151	169	297	232	205	166	188
	49%	50%	48%	54%	45%	52%	48%	49%	49%	47%	61%	50%	50%	52%	47%	50%	46%	48%	63%	66%	55%	51%	39%	35%
				BD							GHI	*		N					TUVW	TUVW	VW	VW		
Have reduced savings	1192	902	390	434	78	440	453	531	98	60	163	22	156	561	162	115	100	98	89	222	165	159	134	134
	35%	36%	33%	39%	36%	37%	35%	35%	36%	34%	40%	34%	34%	39%	30%	34%	32%	31%	33%	49%	39%	40%	32%	25%
				B								*		LN					W	RTUVW	VW	VW	W	
Have reduced retirement savings	729	531	248	245	38	281	241	302	54	35	112	14	94	299	124	83	60	73	94	123	102	86	56	69
	21%	21%	21%	22%	18%	24%	19%	20%	20%	20%	28%	21%	20%	21%	23%	25%	19%	23%	35%	27%	24%	22%	13%	13%
						F					GH	*							STUVW	VW	VW	VW		
No reductions or do not have	1724	1248	621	507	120	576	663	770	138	94	159	33	234	695	286	170	171	165	100	155	189	194	255	356
	51%	50%	52%	46%	56%	48%	52%	51%	51%	54%	39%	50%	50%	48%	54%	50%	54%	52%	37%	34%	45%	49%	61%	66%
			C		C			J	J	J		*			M						RS	RS	RSTU	RSTU
Sigma	3646	2681	1259	1186	237	1297	1357	1604	290	189	434	69	484	1556	572	369	330	336	282	500	456	439	446	559
	107%	107%	106%	108%	110%	108%	106%	107%	107%	107%	108%	105%	104%	108%	107%	109%	105%	107%	105%	111%	108%	110%	106%	103%

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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Have rising consumer costs impacted your retirement planning?

	Wave2 2022																							
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Yes, I will need to change my retirement age/work longer	868	637	312	275	49	324	305	364	62	40	138	16	97	370	154	92	81	77	67	150	135	121	107	56
	26%	25%	26%	25%	23%	27%	24%	24%	23%	23%	34%	25%	21%	26%	29%	27%	26%	24%	25%	33%	32%	30%	25%	10%
											GHI	*		L	L	L			W	RVW	RVW	W	W	
No impact to my retirement	1616	1182	678	453	50	627	549	756	128	81	156	14	166	684	317	162	165	137	87	162	159	172	206	396
	47%	47%	57%	41%	23%	52%	43%	51%	47%	46%	39%	21%	36%	48%	60%	48%	53%	44%	32%	36%	38%	43%	49%	73%
			CD	D		F		J	J			*	K	KL	KLMO	KL						RS	RST	RSTUV
I have not started any retirement planning	475	359	96	188	75	133	223	187	47	28	71	19	109	211	21	48	30	47	73	93	68	50	51	24
	14%	14%	8%	17%	35%	11%	17%	13%	17%	16%	18%	29%	23%	15%	4%	14%	10%	15%	27%	21%	16%	13%	12%	5%
		P		B	BC		E		G		G	MNO*	MNO	N		N			STUVW	UVW	W	W	W	
I don't know	448	326	98	186	42	114	205	192	34	27	38	17	93	174	41	38	37	54	42	46	58	56	57	68
	13%	13%	8%	17%	20%	10%	16%	13%	13%	16%	10%	26%	20%	12%	8%	11%	12%	17%	16%	10%	14%	14%	14%	13%
				B	B		E			J		MNO*	MNO	N					S					
Sigma	3407	2504	1185	1103	216	1197	1282	1499	272	176	403	66	465	1440	534	340	314	316	269	452	420	398	421	544
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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What lifestyle changes, if any, are you making to help offset increased costs of living?

	Wave2 2022																						
			Making Real Financial Progress			Gender		Race/ Ethnicity				Education				Oversample DMAs (Rep + Boost)			Age					
	Total US (Rep + Boost)	Total Rep US	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	Male	Female	White or Caucasian	Black or African-American	Asian/Pacific Islander	Hispanic	Education Through Grade 12	High School Graduate	College or Some College	After Bachelors Degree	Chicago	Milwaukee	Indianapolis	18-24	25-34	35-44	45-54	55-64	65+
	a	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Total Answering	**3407**	**2504**	**1156**	**1119**	**229**	**1188**	**1291**	**1588**	**301**	**164**	**302**	**69**	**496**	**1430**	**509**	**340**	**314**	**317**	**280**	**456**	**420**	**406**	**422**	**520**
Base: Total Answering (wtd)	**3407**	**2504**	**1185**	**1103**	**216**	**1197**	**1282**	**1499**	**272**	**176**	**403**	**66**	**465**	**1440**	**534**	**340**	**314**	**316**	**269**	**452**	**420**	**398**	**421**	**544**
Any (NET)	2716	1990	892	931	168	931	1039	1164	220	137	360	48	365	1179	398	268	255	257	223	398	341	323	330	375
	80%	80%	75%	84%	78%	78%	81%	78%	81%	78%	89%	73%	78%	82%	75%	79%	81%	82%	83%	88%	81%	81%	78%	69%
				BD			E				GHI	*		N					W	TUVW	W	W	W	
Changing how I shop for groceries buying less costly items, shopping sales, fewer brand names, only buying essentials, etc.	1445	1043	420	508	115	432	600	650	105	76	162	22	181	645	195	133	147	148	83	197	187	163	187	227
	42%	42%	35%	46%	53%	36%	47%	43%	39%	44%	40%	33%	39%	45%	37%	39%	47%	47%	31%	44%	44%	41%	44%	42%
				B	B		E					*		LN						R	R	R	R	R
Dining out less/spending less when dining out	1590	1141	468	560	113	510	623	678	119	89	196	22	204	716	199	164	155	160	93	184	180	196	234	253
	47%	46%	40%	51%	52%	43%	49%	45%	44%	51%	49%	33%	44%	50%	37%	48%	49%	51%	35%	41%	43%	49%	56%	47%
				B	B		E					*	N	KLN		KN					R	RS	RSTW	R
Spending less on or canceling vacations	781	567	236	276	55	260	299	318	61	44	110	12	89	350	114	89	58	82	54	104	100	93	112	104
	23%	23%	20%	25%	26%	22%	23%	21%	22%	25%	27%	19%	19%	24%	21%	26%	19%	26%	20%	23%	24%	23%	27%	19%
				B							G	*		L		L							W	
Increasing income through a new job, second job or side hustle	659	480	222	223	36	234	242	263	64	35	96	8	75	295	102	65	67	58	75	129	91	87	61	38
	19%	19%	19%	20%	16%	20%	19%	18%	23%	20%	24%	13%	16%	21%	19%	19%	21%	18%	28%	29%	22%	22%	14%	7%
									G		G	*		L					VW	TUVW	VW	VW	W	
Spending less on home improvement	702	529	249	238	41	266	257	310	38	46	104	13	80	308	127	75	52	59	50	80	92	93	99	115
	21%	21%	21%	22%	19%	22%	20%	21%	14%	26%	26%	20%	17%	21%	24%	22%	16%	19%	19%	18%	22%	23%	24%	21%
								H		H	H	*			L							S	S	
Driving less	1061	781	330	379	72	371	402	478	77	57	122	11	131	482	156	101	88	111	61	104	132	113	140	230
	31%	31%	28%	34%	33%	31%	31%	32%	28%	33%	30%	17%	28%	34%	29%	30%	28%	35%	23%	23%	31%	28%	33%	42%
				B								*		KL	K	K					RS		RS	RSTUV
Delaying having a family/expanding family	291	219	118	87	14	120	94	115	27	16	54	8	40	124	47	27	23	25	43	77	50	25	14	10
	9%	9%	10%	8%	6%	10%	7%	8%	10%	9%	14%	12%	9%	9%	9%	8%	7%	8%	16%	17%	12%	6%	3%	2%
						F					G	*							UVW	TUVW	UVW	W		
Postponing career development/higher education	234	185	89	82	14	92	90	97	25	11	43	6	29	104	46	21	17	14	39	57	40	29	15	5
	7%	7%	8%	8%	6%	8%	7%	7%	9%	6%	11%	9%	6%	7%	9%	6%	6%	5%	15%	13%	10%	7%	4%	1%
											G	*							TUVW	UVW	VW	VW	W	
Postponing celebration/party (wedding, bar mitzvah, etc.)	313	238	122	97	18	135	100	124	31	18	52	4	40	132	61	27	27	28	38	62	64	30	17	27
	9%	10%	10%	9%	9%	11%	8%	8%	12%	10%	13%	7%	9%	9%	11%	8%	9%	9%	14%	14%	15%	7%	4%	5%
						F					G	*							UVW	UVW	UVW	V		
Cancelling subscriptions (gym, premium TV channels, etc.)	781	561	215	286	61	241	315	322	49	41	122	21	97	340	103	77	84	74	61	130	109	93	78	90
	23%	22%	18%	26%	28%	20%	25%	22%	18%	23%	30%	32%	21%	24%	19%	23%	27%	24%	23%	29%	26%	23%	19%	17%
				B	B		E				GH	LN*		N					W	VW	VW	W		
I'm not making any lifestyle changes	691	514	294	172	48	266	243	335	52	38	44	18	100	261	135	72	59	58	46	53	80	75	91	169
	20%	21%	25%	16%	22%	22%	19%	22%	19%	22%	11%	27%	22%	18%	25%	21%	19%	19%	17%	12%	19%	19%	22%	31%
			C		C	F		J	J	J		*			M						S	S	S	RSTUV
Sigma	8550	6257	2762	2909	587	2928	3263	3691	647	473	1106	145	1069	3758	1285	852	778	818	644	1177	1125	996	1047	1269
	251%	250%	233%	264%	272%	245%	255%	246%	238%	269%	274%	221%	230%	261%	241%	251%	248%	259%	240%	261%	268%	250%	249%	233%

Overlap formulae used

- Column Proportions:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/O, A/P, A/Q, B/C/D, E/F, G/H/I/J, K/L/M/N O,P,Q, R/S/T/U/V/W, X/Y/Z, b/e, c/d/e
  Minimum Base: 30 (**), Small Base: 100 (*)

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