

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

	Total	Gender		AGE		
		Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents (unwtd)	2001	885	1116	463	807	731
Base: All Respondents (wtd)	2001	972	1029	546	680	774
Top 3 Box (Net)	22%	25%	18%	17%	15%	31%
10 - Much better (10)	10%	13%	8%	8%	6%	16%
9	4%	4%	3%	2%	3%	6%
8	7%	8%	6%	7%	5%	10%
7	11%	13%	10%	11%	10%	13%
6	12%	11%	13%	11%	13%	11%
5	23%	22%	24%	25%	22%	22%
4	8%	9%	8%	7%	12%	6%
Bottom 3 Box (Net)	24%	21%	28%	29%	29%	17%
3	10%	9%	11%	12%	11%	8%
2	4%	4%	4%	6%	5%	3%
1 - Much worse (1)	10%	7%	13%	12%	13%	6%
	100%	100%	100%	100%	100%	100%
Summary						
Mean	5.4	5.7	5.1	5.1	4.9	6.1
Std. Dev.	2.6	2.59	2.57	2.52	2.5	2.59
Std. Err.	0.06	0.08	0.08	0.11	0.1	0.09
Median	5	5	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about my current level of debt

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 3 Box (Net)	434	191	242	146	184	103	51	156	172	54	229	89	115	227	148	59	43	159	135	96
	22%	20%	24%	27%	27%	13%	28%	22%	22%	18%	34%	24%	12%	62%	17%	8%	20%	30%	25%	13%
10 - Strongly agree (10)	231	87	144	79	93	59	30	85	96	20	145	51	36	156	53	22	20	86	72	53
	12%	9%	14%	15%	14%	8%	16%	12%	12%	6%	22%	14%	4%	43%	6%	3%	9%	16%	14%	7%
9	70	36	35	26	32	13	6	29	23	11	29	15	26	26	23	21	10	26	23	12
	4%	4%	3%	5%	5%	2%	3%	4%	3%	4%	4%	3%	7%	3%	3%	4%	5%	4%	2%	
8	132	69	63	41	60	32	15	41	53	23	56	23	53	45	71	16	13	48	41	31
	7%	7%	6%	7%	9%	4%	8%	6%	7%	7%	8%	6%	12%	8%	2%	6%	9%	8%	4%	
7	190	104	87	61	75	55	10	64	87	30	58	44	88	24	128	38	20	59	60	51
	10%	11%	8%	11%	11%	7%	5%	9%	11%	10%	9%	12%	9%	7%	15%	5%	9%	11%	11%	7%
6	205	95	110	74	87	44	15	79	80	31	63	34	109	17	152	36	36	71	57	42
	10%	10%	11%	14%	13%	6%	8%	11%	10%	10%	9%	9%	11%	5%	17%	5%	16%	13%	11%	6%
5	303	146	156	87	125	90	37	103	117	45	130	53	120	26	210	67	41	87	92	83
	15%	15%	15%	16%	18%	12%	20%	14%	15%	15%	19%	15%	12%	7%	24%	9%	19%	17%	17%	11%
4	176	91	85	37	68	70	14	60	74	28	54	26	95	23	92	61	19	37	52	68
	9%	9%	8%	7%	10%	9%	8%	8%	9%	9%	8%	7%	10%	6%	11%	8%	9%	7%	10%	9%
Bottom 3 Box (Net)	693	345	348	140	141	412	58	262	254	119	138	120	435	48	142	504	62	112	134	385
	35%	35%	34%	26%	21%	53%	31%	36%	32%	39%	21%	33%	45%	13%	16%	66%	28%	21%	25%	53%
3	176	99	77	46	38	93	19	70	64	23	44	46	87	15	76	86	24	30	36	86
	9%	10%	8%	8%	6%	12%	10%	10%	8%	8%	7%	13%	9%	4%	9%	11%	11%	6%	7%	12%
2	122	56	66	23	28	72	6	43	49	23	30	22	71	12	32	79	7	24	24	67
	6%	6%	6%	4%	4%	9%	3%	6%	6%	8%	4%	6%	7%	3%	4%	10%	3%	5%	4%	9%
1 - Strongly disagree (1)	394	189	205	72	75	247	32	149	140	73	65	52	278	21	34	339	30	58	74	232
	20%	19%	20%	13%	11%	32%	18%	21%	18%	24%	10%	14%	29%	6%	4%	44%	14%	11%	14%	32%
Sigma	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5	4.9	5.1	5.6	5.7	3.9	5.3	4.9	5.1	4.6	6	5.3	4.1	7.5	5.6	3.1	5.2	5.9	5.5	3.9
Std. Dev.	2.95	2.85	3.03	2.86	2.74	2.85	3.03	2.98	2.92	2.84	2.91	2.93	2.7	2.91	2.13	2.54	2.66	2.83	2.85	2.84
Std. Err.	0.07	0.09	0.09	0.12	0.1	0.1	0.22	0.11	0.1	0.16	0.11	0.15	0.09	0.15	0.07	0.09	0.18	0.12	0.12	0.11
Median	5	5	5	6	6	3	5	5	5	5	6	5	4	8.1	5	2	5	6	5	3

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I/J/K/L,M/N/O,P/Q/R/S
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I/J/K/L,M/N/O,P/Q/R/S
Minimum Base: 30 (**), Small Base: 100 (*)

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On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I regret the amount of debt that I've taken on in my life

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 3 Box (Net)	513	218	295	150	230	134	46	201	212	54	232	100	181	210	205	99	45	178	167	124
	26%	22%	29%	27%	34%	17%	25%	28%	27%	18%	35%	27%	19%	58%	23%	13%	20%	34%	32%	17%
10 - Strongly agree (10)	A	E	E				*	I	I		L	L		NO	O			PS	PS	
	300	119	181	75	144	82	34	117	125	24	146	68	86	152	95	54	22	103	102	72
9	15%	12%	18%	14%	21%	11%	18%	16%	16%	8%	22%	19%	9%	42%	11%	7%	10%	20%	19%	10%
	A	CE	I*	I	I		L	L		NO	O							PS	PS	
8	66	32	35	21	31	14	2	25	35	5	32	10	24	26	27	13	7	22	24	14
	3%	3%	3%	4%	5%	2%	1%	3%	4%	1%	5%	3%	2%	7%	3%	2%	3%	4%	4%	2%
7	E						*	I			L			NO				S	S	
	147	67	80	53	55	39	11	58	52	26	54	22	71	32	83	32	15	52	41	38
6	7%	7%	8%	10%	8%	5%	6%	8%	7%	8%	8%	6%	7%	9%	10%	4%	7%	10%	8%	5%
	E						*							O	O			S		
5	173	86	86	62	68	43	20	50	74	29	57	34	82	32	105	36	21	59	51	42
	9%	9%	8%	11%	10%	6%	11%	7%	9%	9%	8%	9%	9%	9%	13%	5%	10%	11%	10%	6%
4	E						*							O				S		
	164	87	77	49	52	64	13	52	75	25	48	32	84	20	109	35	26	40	40	59
3	8%	9%	8%	9%	8%	8%	7%	7%	10%	8%	7%	9%	9%	6%	13%	5%	12%	8%	8%	8%
	E						*							NO						
2	312	160	152	88	124	99	31	114	119	49	139	55	118	38	193	81	41	83	101	87
	16%	16%	15%	16%	18%	13%	17%	16%	15%	16%	15%	12%	11%	22%	11%	19%	16%	19%	12%	12%
1 - Strongly disagree (1)	E						*				L			MO				S		
	166	87	80	59	58	50	19	53	65	30	51	36	80	23	102	42	28	49	43	47
Bottom 3 Box (Net)	8%	9%	8%	11%	9%	6%	10%	7%	8%	10%	8%	10%	8%	6%	12%	5%	12%	9%	8%	6%
	E						*							MO				S		
3	672	334	338	139	149	384	55	255	240	122	145	109	417	41	157	473	60	116	129	367
	34%	34%	33%	25%	22%	50%	30%	35%	31%	40%	22%	30%	43%	11%	18%	62%	27%	22%	24%	51%
2							CD	*			H		J		M	MN				PQR
	176	102	74	38	50	88	11	77	59	29	47	41	88	13	73	90	21	28	44	83
1 - Strongly disagree (1)	9%	10%	7%	7%	7%	11%	6%	11%	8%	10%	7%	11%	9%	3%	8%	12%	9%	5%	8%	11%
	B						CD	*						M	M					Q
Sigma	118	55	62	19	25	74	10	40	49	19	29	18	71	10	32	77	7	18	19	73
	6%	6%	6%	3%	4%	10%	6%	5%	6%	6%	4%	5%	7%	3%	4%	10%	3%	4%	4%	10%
1 - Strongly disagree (1)							CD	*					J		MN					PQR
	378	176	201	82	73	222	34	138	132	74	70	50	258	19	52	306	32	69	65	212
Sigma	19%	18%	20%	15%	11%	29%	18%	19%	17%	24%	10%	14%	27%	5%	6%	40%	14%	13%	12%	29%
	CD	*							H		JK				MN					PQR
	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about the impact of rising interest rates on my financial situation

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 3 Box (Net)	678	288	390	182	304	192	67	234	285	92	285	140	253	216	296	167	48	216	240	174
	34%	30%	38%	33%	45%	25%	36%	32%	36%	30%	42%	38%	26%	59%	34%	22%	22%	41%	45%	24%
10 - Strongly agree (10)		A	E	CE			*		I		L	L		NO	O			PS	PS	
	360	139	222	111	163	87	43	134	144	39	191	76	93	149	146	65	29	119	136	76
9	18%	14%	22%	20%	24%	11%	23%	18%	18%	13%	28%	21%	10%	41%	17%	8%	13%	23%	26%	11%
		A	E	E			I*	I	I		KL	L		NO	O			PS	PS	
8	106	47	59	25	38	42	9	38	40	19	34	22	50	26	44	35	8	31	25	41
	5%	5%	6%	5%	6%	5%	5%	5%	5%	6%	5%	6%	5%	7%	5%	5%	3%	6%	5%	6%
7							*		G									PS		
	251	130	121	81	89	81	12	87	102	50	71	48	132	34	139	78	33	72	69	76
6	13%	13%	12%	15%	13%	11%	6%	12%	13%	16%	10%	13%	14%	9%	16%	10%	15%	14%	13%	11%
							*		F						NO			QRS		
5	223	132	91	71	73	78	29	73	80	41	70	35	118	25	126	72	42	50	58	73
	11%	14%	9%	13%	11%	10%	16%	10%	10%	13%	10%	10%	12%	7%	14%	9%	19%	9%	11%	10%
4		B					*							NO				QRS		
	303	149	154	108	82	113	39	115	101	48	127	50	125	31	162	109	47	90	59	106
3	15%	15%	15%	20%	12%	15%	21%	16%	13%	16%	19%	14%	13%	9%	19%	14%	21%	17%	11%	15%
		D					*				L				M	M	R	R		
2	118	60	58	28	48	42	4	44	54	17	34	17	67	8	61	48	9	39	32	38
	6%	6%	6%	5%	7%	5%	2%	6%	7%	5%	5%	5%	7%	2%	7%	6%	4%	7%	6%	5%
Bottom 3 Box (Net)							*								M	M				
	428	214	214	76	84	268	34	171	162	61	85	76	267	50	87	291	41	57	72	258
1 - Strongly disagree (1)	21%	22%	21%	14%	12%	35%	18%	24%	21%	20%	13%	21%	28%	14%	10%	38%	18%	11%	14%	36%
							CD	*				J	JK			MN	Q			PQR
Sigma	117	65	51	20	33	63	9	37	54	17	29	59	17	33	67	14	16	27	60	60
	6%	7%	5%	4%	5%	8%	5%	5%	7%	5%	4%	8%	6%	5%	4%	9%	6%	3%	5%	8%
2							CD	*				J			MN					Q
	85	32	53	16	10	59	5	31	36	14	21	18	46	5	26	53	7	15	5	58
1 - Strongly disagree (1)	4%	3%	5%	3%	1%	8%	2%	4%	5%	5%	3%	5%	5%	1%	3%	7%	3%	3%	1%	8%
							CD	*							MN			R		QR
Sigma	227	117	110	40	42	145	21	104	72	30	35	29	162	28	27	171	20	26	41	140
	11%	12%	11%	7%	6%	19%	11%	14%	9%	10%	5%	8%	17%	8%	3%	22%	9%	5%	8%	19%
							CD	*	HI				JK	N	MN					PQR
	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I/J/K/L/M/N/O,P/Q/R/S
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I/J/K/L/M/N/O,P/Q/R/S
Minimum Base: 30 (**), Small Base: 100 (*)

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On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am worried that me or someone in my household could lose their job

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 3 Box (Net)	342	153	189	101	160	81	30	124	136	51	167	60	115	135	134	73	28	117	124	72
	17%	16%	18%	18%	23%	11%	17%	17%	17%	17%	25%	16%	12%	37%	15%	10%	13%	22%	23%	10%
				E	E		*				KL			NO	O			PS	PS	
10 - Strongly agree (10)	167	68	99	53	77	37	15	66	63	23	105	31	31	84	57	27	13	61	60	33
	8%	7%	10%	10%	11%	5%	8%	9%	8%	7%	16%	8%	3%	23%	7%	3%	6%	12%	11%	5%
				E	E		*				KL	L		NO	O			S	S	
9	60	29	31	22	24	13	9	18	21	11	22	11	27	24	21	15	8	22	17	13
	3%	3%	3%	4%	4%	2%	5%	3%	3%	3%	3%	3%	3%	6%	2%	2%	4%	4%	3%	2%
							*							NO				S	S	
8	115	56	59	26	58	31	6	40	51	18	39	18	57	27	57	31	6	35	48	26
	6%	6%	6%	5%	9%	4%	3%	6%	6%	6%	6%	5%	6%	7%	7%	4%	3%	7%	9%	4%
				CE			*											S	PS	
7	135	57	78	50	54	30	9	46	56	23	50	19	65	15	83	36	18	49	41	36
	7%	6%	8%	9%	8%	4%	5%	6%	7%	7%	7%	5%	7%	4%	10%	5%	8%	9%	8%	4%
				E	E		*							MO			S	S	S	
6	171	86	84	58	70	43	5	50	83	33	56	24	91	19	101	51	25	56	48	41
	9%	9%	8%	11%	10%	6%	2%	7%	11%	11%	8%	7%	9%	5%	12%	7%	12%	11%	9%	6%
				E	E		*				FG	FG		MO			S	S	S	
5	350	178	172	118	128	104	48	128	123	50	154	71	124	69	207	73	51	96	105	98
	17%	18%	17%	22%	19%	13%	26%	18%	16%	16%	23%	19%	13%	19%	24%	10%	23%	18%	20%	13%
				E	E		HI*				L	L		O	O		S	S	S	
4	140	74	65	41	64	35	17	50	48	25	50	25	64	15	77	48	23	41	41	35
	7%	8%	6%	7%	9%	5%	9%	7%	6%	8%	7%	7%	7%	4%	9%	6%	10%	8%	8%	5%
				E	E		*							M			S	S	S	
Bottom 3 Box (Net)	865	424	441	179	205	480	75	325	338	127	195	167	503	113	269	484	76	166	171	452
	43%	44%	43%	33%	30%	62%	41%	45%	43%	41%	29%	46%	52%	31%	31%	63%	34%	32%	32%	62%
						CD	*				J	J			MN				PQR	
3	184	107	77	62	48	74	14	69	74	27	37	45	103	18	92	74	31	43	39	71
	9%	11%	8%	11%	7%	10%	8%	9%	9%	9%	5%	12%	11%	5%	11%	10%	14%	8%	7%	10%
				D			*				J	J		M	M	R				
2	170	68	102	34	43	93	13	68	64	25	36	35	100	20	57	93	14	38	30	88
	9%	7%	10%	6%	6%	12%	7%	9%	8%	8%	5%	10%	10%	5%	7%	12%	6%	7%	6%	12%
						CD	*				J	J			MN				QR	
1 - Strongly disagree (1)	511	250	261	83	115	313	48	188	200	75	123	87	301	74	120	316	31	84	102	294
	26%	26%	25%	15%	17%	40%	26%	26%	25%	24%	18%	24%	31%	20%	14%	41%	14%	16%	19%	40%
						CD	*				JK	N		MN					PQR	
Sigma	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	4.4	4.3	4.5	5	5.1	3.3	4.3	4.3	4.4	4.5	5.3	4.3	3.8	5.6	4.9	3.3	4.7	5.1	5	3.3
				E	E		*				KL	L		NO	O		S	S	S	
Std. Dev.	2.89	2.8	2.97	2.74	2.87	2.7	2.86	2.92	2.89	2.85	3	2.84	2.69	3.36	2.53	2.64	2.49	2.87	2.92	2.67
Std. Err.	0.06	0.09	0.09	0.12	0.11	0.1	0.21	0.11	0.1	0.16	0.12	0.15	0.09	0.18	0.09	0.1	0.17	0.13	0.13	0.1
Median	4	4	5	5	5	2	4.8	4	5	5	5	4	3	5	5	2	5	5	5	2

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I/J/K/L,M/N/O,P/Q/R/S
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I/J/K/L,M/N/O,P/Q/R/S
Minimum Base: 30 (**), Small Base: 100 (*)

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On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I will be able to cover all living and family expenses in the next 12 months without going into further debt

	Gender		AGE			EDUCATION				Q1			Q2			Age 1				
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec.	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 3 Box (Net)	719	374	345	152	179	388	45	254	273	147	113	118	487	28	182	509	61	139	150	368
	36%	38%	34%	28%	26%	50%	24%	35%	35%	48%	17%	32%	51%	8%	21%	66%	28%	26%	28%	51%
10 - Strongly agree (10)	398	203	195	77	84	237	34	140	148	75	60	44	294	10	58	330	34	65	69	229
	20%	21%	19%	14%	12%	31%	19%	19%	19%	24%	9%	12%	31%	3%	7%	43%	16%	12%	13%	32%
9	110	45	65	19	28	63	5	39	38	28	20	22	68	4	30	77	6	24	24	56
	6%	5%	6%	3%	4%	8%	3%	5%	5%	9%	3%	6%	7%	1%	3%	10%	3%	5%	5%	8%
8	211	126	85	56	67	88	5	75	87	44	33	52	125	14	95	102	21	49	57	83
	11%	13%	8%	10%	10%	11%	3%	10%	11%	14%	5%	14%	13%	4%	11%	13%	10%	9%	11%	11%
7	183	101	83	46	65	72	12	49	89	33	36	42	105	12	103	68	16	50	48	69
	9%	10%	8%	8%	10%	9%	6%	7%	11%	11%	5%	11%	11%	3%	12%	9%	7%	9%	9%	10%
6	197	92	106	58	77	62	19	67	79	33	60	36	102	29	122	47	23	56	63	56
	10%	9%	10%	11%	11%	8%	10%	9%	10%	11%	9%	10%	11%	8%	14%	6%	10%	11%	12%	8%
5	320	153	167	120	108	92	41	123	115	41	151	53	116	42	203	75	62	97	76	86
	16%	16%	16%	22%	16%	12%	22%	17%	15%	13%	22%	15%	12%	12%	23%	10%	28%	18%	14%	12%
4	136	64	71	40	65	31	10	53	53	19	68	26	41	34	87	15	13	47	48	27
	7%	7%	7%	7%	9%	4%	5%	7%	7%	6%	10%	7%	4%	9%	10%	2%	6%	9%	9%	4%
Bottom 3 Box (Net)	446	188	257	131	186	129	58	179	175	35	244	91	111	220	174	51	46	136	144	119
	22%	19%	25%	24%	27%	17%	31%	25%	22%	11%	36%	25%	12%	60%	20%	7%	21%	26%	27%	16%
3	142	59	82	52	51	39	16	57	52	16	65	35	41	56	71	15	26	39	40	36
	7%	6%	8%	10%	7%	5%	9%	8%	7%	5%	10%	10%	4%	15%	8%	2%	12%	7%	8%	5%
2	66	30	35	14	24	27	8	20	34	4	31	12	23	23	34	9	5	17	19	25
	3%	3%	3%	3%	3%	4%	4%	3%	4%	1%	5%	3%	2%	6%	4%	1%	2%	3%	4%	3%
1 - Strongly disagree (1)	238	99	140	64	111	63	33	101	89	14	148	44	47	142	69	27	16	80	85	58
	12%	10%	14%	12%	16%	8%	18%	14%	11%	5%	22%	12%	5%	39%	8%	4%	7%	15%	16%	8%
Sigma	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - Top 3 Box Summary

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
I will be able to cover all living and family expenses in the next 12 months without going into further debt	719	374	345	152	179	388	45	254	273	147	113	118	487	28	182	509	61	139	150	368
	36%	38%	34%	28%	26%	50%	24%	35%	35%	48%	17%	32%	51%	8%	21%	66%	28%	26%	28%	51%
						CD	*		FGH		J	JK		M	MN					PQR
I am concerned about the impact of rising interest rates on my financial situation	678	288	390	182	304	192	67	234	285	92	285	140	253	216	296	167	48	216	240	174
	34%	30%	38%	33%	45%	25%	36%	32%	36%	30%	42%	38%	26%	59%	34%	22%	22%	41%	45%	24%
			A	E	CE		*		I		L	L		NO	O			PS	PS	
I am confident I won't have any debt in retirement	648	324	324	139	182	328	52	231	236	129	138	87	424	45	156	448	54	142	147	305
	32%	33%	32%	25%	27%	42%	29%	32%	30%	42%	20%	24%	44%	12%	18%	58%	25%	27%	28%	42%
						CD	*		FGH		J	JK		M	MN					PQR
I regret the amount of debt that I've taken on in my life	513	218	295	150	230	134	46	201	212	54	232	100	181	210	205	99	45	178	167	124
	26%	22%	29%	27%	34%	17%	25%	28%	27%	18%	35%	27%	19%	58%	23%	13%	20%	34%	32%	17%
			A	E	E		*	I	I		L	L		NO	O			PS	PS	
I am concerned about my current level of debt	434	191	242	146	184	103	51	156	172	54	229	89	115	227	148	59	43	159	135	96
	22%	20%	24%	27%	27%	13%	28%	22%	22%	18%	34%	24%	12%	62%	17%	8%	20%	30%	25%	13%
				E	E		I*		I		KL	L		NO	O			PS	S	
I am worried that me or someone in my household could lose their job	342	153	189	101	160	81	30	124	136	51	167	60	115	135	134	73	28	117	124	72
	17%	16%	18%	18%	23%	11%	17%	17%	17%	17%	25%	16%	12%	37%	15%	10%	13%	22%	23%	10%
				E	E		*				KL			NO	O			PS	PS	

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - Bottom 3 Box Summary

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
I am worried that me or someone in my household could lose their job	865	424	441	179	205	480	75	325	338	127	195	167	503	113	269	484	76	166	171	452
	43%	44%	43%	33%	30%	62%	41%	45%	43%	41%	29%	46%	52%	31%	31%	63%	34%	32%	32%	62%
						CD	*				J	J			MN					PQR
I am concerned about my current level of debt	693	345	348	140	141	412	58	262	254	119	138	120	435	48	142	504	62	112	134	385
	35%	35%	34%	26%	21%	53%	31%	36%	32%	39%	21%	33%	45%	13%	16%	66%	28%	21%	25%	53%
						CD	*			H		J	JK			MN				PQR
I regret the amount of debt that I've taken on in my life	672	334	338	139	149	384	55	255	240	122	145	109	417	41	157	473	60	116	129	367
	34%	34%	33%	25%	22%	50%	30%	35%	31%	40%	22%	30%	43%	11%	18%	62%	27%	22%	24%	51%
						CD	*			H		J	JK			M				PQR
I am confident I won't have any debt in retirement	547	241	306	120	196	231	60	216	222	49	255	127	165	224	226	96	40	125	165	216
	27%	25%	30%	22%	29%	30%	32%	30%	28%	16%	38%	35%	17%	62%	26%	13%	18%	24%	31%	30%
			A	C	C	I*	I	I			L	L		NO	O				PQ	P
I will be able to cover all living and family expenses in the next 12 months without going into further debt	446	188	257	131	186	129	58	179	175	35	244	91	111	220	174	51	46	136	144	119
	22%	19%	25%	24%	27%	17%	31%	25%	22%	11%	36%	25%	12%	60%	20%	7%	21%	26%	27%	16%
			A	E	E	I*	I	I			KL	L		NO	O			S	S	
I am concerned about the impact of rising interest rates on my financial situation	428	214	214	76	84	268	34	171	162	61	85	76	267	50	87	291	41	57	72	258
	21%	22%	21%	14%	12%	35%	18%	24%	21%	20%	13%	21%	28%	14%	10%	38%	18%	11%	14%	36%
						CD	*				J	JK				MN	Q			PQR

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 2 Box (Net)	789	365	424	280	336	173	93	302	292	103	388	145	257	266	397	125	111	271	252	155
	39%	37%	41%	51%	49%	22%	50%	42%	37%	33%	58%	39%	27%	73%	46%	16%	50%	52%	48%	21%
Strongly agree				E	E		HI*	I			KL	L		NO	O		S	S	S	
	266	119	147	105	109	52	34	113	92	27	136	59	72	132	92	42	29	105	85	46
Somewhat agree	13%	12%	14%	19%	16%	7%	19%	16%	12%	9%	20%	16%	7%	36%	11%	6%	13%	20%	16%	6%
				E	E		I*	I			L	L		NO	O		S	S	S	
Bottom 2 Box (Net)	523	245	278	175	227	121	58	189	199	76	252	86	185	134	306	83	81	165	167	109
	26%	25%	27%	32%	33%	16%	32%	26%	25%	25%	38%	23%	19%	37%	35%	11%	37%	32%	31%	15%
Somewhat disagree				E	E		*				KL			O	O		S	S	S	
	1212	608	604	266	344	602	91	422	493	205	284	222	706	98	474	640	110	254	278	570
Strongly disagree	61%	63%	59%	49%	51%	78%	50%	58%	63%	67%	42%	61%	73%	27%	54%	84%	50%	48%	52%	79%
				CD	*		F	FG		J	JK			M	MN				PQR	
Sigma	637	308	339	175	219	243	44	223	274	96	180	144	313	81	340	217	72	170	164	232
	32%	32%	32%	32%	32%	31%	24%	31%	35%	31%	27%	39%	33%	22%	39%	28%	33%	32%	31%	32%
Top 2 Box (Net)	575	300	275	91	125	359	47	200	219	109	104	78	392	17	134	423	38	84	115	338
	29%	31%	27%	17%	18%	46%	26%	28%	28%	35%	16%	21%	41%	5%	15%	55%	17%	16%	22%	47%
Bottom 2 Box (Net)				CD	*		*			GH				M	MN			Q	PQR	
	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	91-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 2 Box (Net)	1123	518	605	367	463	293	113	395	455	161	504	213	406	313	610	201	143	355	357	268
	56%	53%	59%	67%	68%	38%	61%	54%	58%	52%	75%	58%	42%	86%	70%	26%	65%	68%	67%	37%
Strongly agree	358	155	203	113	165	80	42	126	146	44	191	75	91	169	147	41	28	126	134	69
	18%	16%	20%	21%	24%	10%	23%	17%	19%	14%	28%	20%	9%	47%	17%	5%	13%	24%	25%	9%
Somewhat agree	766	363	402	253	299	214	71	268	309	118	313	138	314	144	463	159	115	229	223	199
	38%	37%	39%	46%	44%	28%	38%	37%	39%	38%	47%	38%	33%	39%	53%	21%	52%	44%	42%	27%
Bottom 2 Box (Net)	878	454	423	180	217	481	71	330	330	147	168	153	556	51	262	565	78	169	173	457
	44%	47%	41%	33%	32%	62%	39%	46%	42%	48%	25%	42%	58%	14%	30%	74%	35%	32%	33%	63%
Somewhat disagree	535	264	271	124	157	254	47	203	207	79	123	110	302	41	220	273	55	119	121	240
	27%	27%	26%	23%	23%	33%	25%	28%	26%	26%	18%	30%	31%	11%	25%	36%	25%	23%	23%	33%
Strongly disagree	343	190	152	56	60	227	25	127	123	68	45	43	254	10	41	291	23	50	52	218
	17%	20%	15%	10%	9%	29%	13%	18%	16%	22%	7%	12%	26%	3%	5%	38%	10%	10%	10%	30%
Sigma	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	91-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 2 Box (Net)	1178	546	632	358	481	339	111	419	479	169	481	229	468	303	586	289	132	361	372	313
	59%	56%	61%	66%	71%	44%	60%	58%	61%	55%	72%	62%	49%	83%	67%	38%	60%	69%	70%	43%
		A	E	E			*		I		KL	L		NO	O		S	S	PS	
Strongly agree	337	142	195	112	146	79	33	126	127	51	169	74	95	144	132	61	34	116	118	70
	17%	15%	19%	21%	21%	10%	18%	17%	16%	17%	25%	20%	10%	39%	15%	8%	15%	22%	22%	10%
		A	E	E			*				L	L		NO	O		S	S		
Somewhat agree	840	404	437	246	334	260	77	293	352	118	312	155	374	159	453	228	98	245	254	243
	42%	42%	42%	45%	49%	34%	42%	40%	45%	38%	46%	42%	39%	44%	52%	30%	44%	47%	48%	34%
		E	E				*		I		L			O	MO		S	S		
Bottom 2 Box (Net)	823	427	397	188	200	436	74	306	305	139	192	138	494	62	286	476	89	164	158	413
	41%	44%	39%	34%	29%	56%	40%	42%	39%	45%	28%	38%	51%	17%	33%	62%	40%	31%	30%	57%
		B					CD		H		J	JK		M	MN	R			PQR	
Somewhat disagree	524	269	255	117	156	251	45	188	203	89	138	102	284	45	230	260	52	117	118	237
	26%	28%	25%	21%	23%	32%	24%	26%	26%	29%	21%	28%	30%	12%	26%	33%	24%	22%	22%	33%
							CD		*		J	J		M	MN				QR	
Strongly disagree	299	158	141	71	44	184	29	118	103	50	53	36	210	17	56	226	37	47	41	175
	15%	16%	14%	13%	6%	24%	16%	16%	13%	16%	8%	10%	22%	5%	6%	30%	17%	9%	8%	24%
							CD		*				JK		MN	QR			QR	
Sigma	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 2 Box (Net)	1521	741	780	344	543	634	116	535	617	253	495	257	770	266	653	602	123	376	420	603
	76%	76%	76%	63%	80%	82%	63%	74%	79%	82%	74%	70%	80%	73%	75%	79%	55%	72%	79%	83%
Strongly agree	512	274	239	99	175	239	44	182	189	98	155	78	279	119	146	248	24	119	137	233
	26%	28%	23%	18%	26%	31%	24%	25%	24%	32%	23%	21%	29%	33%	17%	32%	11%	23%	26%	32%
Somewhat agree	1009	468	541	245	368	396	73	353	428	155	340	179	490	147	507	355	98	257	283	370
	50%	48%	53%	45%	54%	51%	39%	49%	55%	50%	51%	49%	51%	40%	58%	46%	44%	49%	53%	51%
Bottom 2 Box (Net)	480	231	249	203	137	140	68	189	168	55	178	110	192	99	218	163	98	149	110	123
	24%	24%	24%	37%	20%	18%	37%	26%	21%	18%	26%	30%	20%	27%	25%	21%	45%	28%	21%	17%
Somewhat disagree	370	188	183	157	113	101	44	149	133	45	122	95	153	66	194	110	78	117	86	90
	19%	19%	18%	29%	17%	13%	24%	21%	17%	14%	18%	26%	16%	18%	22%	14%	35%	22%	16%	12%
Strongly disagree	110	44	66	46	25	39	24	40	34	10	56	15	39	32	25	53	20	32	24	33
	5%	4%	6%	8%	4%	5%	13%	6%	4%	3%	8%	4%	4%	9%	3%	7%	9%	6%	5%	4%
Sigma	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 2 Box (Net)	1648	765	883	428	592	628	146	604	649	249	572	316	760	330	751	567	156	444	462	586
	82%	79%	86%	78%	87%	81%	80%	83%	83%	81%	85%	86%	79%	91%	86%	74%	71%	85%	87%	81%
		A		CE			*				L	L		O	O			P	PS	P
Strongly agree	607	267	341	158	241	208	48	227	244	89	233	129	245	172	261	174	48	183	188	189
	30%	27%	33%	29%	35%	27%	26%	31%	31%	29%	35%	35%	26%	47%	30%	23%	22%	35%	35%	26%
		A		E			*				L	L		NO	O			PS	PS	
Somewhat agree	1041	498	542	270	351	420	98	377	405	160	339	187	514	158	490	393	109	261	274	397
	52%	51%	53%	49%	52%	54%	53%	52%	52%	52%	50%	51%	53%	43%	56%	51%	49%	50%	52%	55%
							*							M	M					
Bottom 2 Box (Net)	353	207	146	118	88	147	38	121	136	59	100	50	203	34	120	199	65	81	68	139
	18%	21%	14%	22%	13%	19%	20%	17%	17%	19%	15%	14%	21%	9%	14%	26%	29%	15%	13%	19%
		B		D			*						JK		MN	QRS			R	
Somewhat disagree	242	142	100	78	70	94	18	78	103	44	62	37	143	23	99	120	46	56	51	89
	12%	15%	10%	14%	10%	12%	10%	11%	13%	14%	9%	10%	15%	6%	11%	16%	21%	11%	10%	12%
		B					*						J		MN	QRS				
Strongly disagree	111	65	46	41	18	53	20	43	33	15	38	13	59	11	22	78	19	25	17	50
	6%	7%	4%	7%	3%	7%	11%	6%	4%	5%	6%	4%	6%	3%	2%	10%	9%	5%	3%	7%
		D					HI*									MN	R			R
Sigma	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	91-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
Top 2 Box (Net)	997	435	563	338	428	232	110	363	388	136	478	193	326	307	523	167	128	336	322	211
	50%	45%	55%	62%	63%	30%	60%	50%	49%	44%	71%	53%	34%	84%	60%	22%	58%	64%	61%	29%
Strongly agree	347	132	216	140	143	64	40	143	124	40	204	61	83	164	136	47	44	140	105	57
	17%	14%	21%	26%	21%	8%	22%	20%	16%	13%	30%	17%	9%	45%	16%	6%	20%	27%	20%	8%
Somewhat agree	650	303	347	198	284	168	70	220	264	96	274	132	244	144	386	120	83	196	217	154
	32%	31%	34%	36%	42%	22%	38%	30%	34%	31%	41%	36%	25%	39%	44%	16%	38%	37%	41%	21%
Bottom 2 Box (Net)	1004	538	466	208	253	543	74	361	397	172	194	173	636	57	349	598	93	188	208	514
	50%	55%	45%	38%	37%	70%	40%	50%	51%	56%	29%	47%	66%	16%	40%	78%	42%	36%	39%	71%
Somewhat disagree	625	341	284	138	187	299	44	224	259	99	144	132	350	36	300	289	62	133	151	280
	31%	35%	28%	25%	28%	39%	24%	31%	33%	32%	21%	36%	36%	10%	34%	38%	28%	25%	28%	39%
Strongly disagree	379	197	182	70	65	243	30	137	138	73	51	42	286	21	49	309	31	56	57	235
	19%	20%	18%	13%	10%	31%	16%	19%	18%	24%	8%	11%	30%	6%	6%	40%	14%	11%	11%	32%
Sigma	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
With interest rates rising, I will be more careful with how I spend my money	1648	765	883	428	592	628	146	604	649	249	572	316	760	330	751	567	156	444	462	586
	82%	79%	86%	78%	87%	81%	80%	83%	83%	81%	85%	86%	79%	91%	86%	74%	71%	85%	87%	81%
I have a solid understanding of how interest rate increases impact my financial situation	1521	741	780	344	543	634	116	535	617	253	495	257	770	266	653	602	123	376	420	603
	76%	76%	76%	63%	80%	82%	63%	74%	79%	82%	74%	70%	80%	73%	75%	79%	55%	72%	79%	83%
I'm already beginning to feel the effects of interest rate increases	1178	546	632	358	481	339	111	419	479	169	481	229	468	303	586	289	132	361	372	313
	59%	56%	61%	66%	71%	44%	60%	58%	61%	55%	72%	62%	49%	83%	67%	38%	60%	69%	70%	43%
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	1123	518	605	367	463	293	113	395	455	161	504	213	406	313	610	201	143	355	357	268
	56%	53%	59%	67%	68%	38%	61%	54%	58%	52%	75%	58%	42%	86%	70%	26%	65%	68%	67%	37%
If interest rates go up much more, I'm afraid that I will be in financial trouble	997	435	563	338	428	232	110	363	388	136	478	193	326	307	523	167	128	336	322	211
	50%	45%	55%	62%	63%	30%	60%	50%	49%	44%	71%	53%	34%	84%	60%	22%	58%	64%	61%	29%
I am concerned that rising interest rates could move me towards bankruptcy	789	365	424	280	336	173	93	302	292	103	388	145	257	266	397	125	111	271	252	155
	39%	37%	41%	51%	49%	22%	50%	42%	37%	33%	58%	39%	27%	73%	46%	16%	50%	52%	48%	21%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962	364	871	765	221	524	530	725
I am concerned that rising interest rates could move me towards bankruptcy	1212	608	604	266	344	602	91	422	493	205	284	222	706	98	474	640	110	254	278	570
	B					CD	*		FH	J	JK	M	MN							PQR
	61%	63%	59%	49%	51%	78%	50%	58%	63%	67%	42%	61%	73%	27%	54%	84%	50%	48%	52%	79%
	CD	*				F	FG					JK	M	MN						PQR
If interest rates go up much more, I'm afraid that I will be in financial trouble	1004	538	466	208	253	543	74	361	397	172	194	173	636	57	349	598	93	188	208	514
	B					CD	*		FH	J	JK	M	MN							PQR
	50%	55%	45%	38%	37%	70%	40%	50%	51%	56%	29%	47%	66%	16%	40%	78%	42%	36%	39%	71%
	CD	*				F	FG					JK	M	MN						PQR
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	878	454	423	180	217	481	71	330	330	147	168	153	556	51	262	565	78	169	173	457
	B					CD	*		FH	J	JK	M	MN							PQR
	44%	47%	41%	33%	32%	62%	39%	46%	42%	48%	25%	42%	58%	14%	30%	74%	35%	32%	33%	63%
	CD	*				F	FG					JK	M	MN						PQR
I'm already beginning to feel the effects of interest rate increases	823	427	397	188	200	436	74	306	305	139	192	138	494	62	286	476	89	164	158	413
	B					CD	*		FH	J	JK	M	MN							PQR
	41%	44%	39%	34%	29%	56%	40%	42%	39%	45%	28%	38%	51%	17%	33%	62%	40%	31%	30%	57%
	CD	*				F	FG					JK	M	MN	R					PQR
I have a solid understanding of how interest rate increases impact my financial situation	480	231	249	203	137	140	68	189	168	55	178	110	192	99	218	163	98	149	110	123
	B					CD	*		FH	J	JK	M	MN							PQR
	24%	24%	24%	37%	20%	18%	37%	26%	21%	18%	26%	30%	20%	27%	25%	21%	45%	28%	21%	17%
	DE					HI*	I					L	L							QRS
With interest rates rising, I will be more careful with how I spend my money	353	207	146	118	88	147	38	121	136	59	100	50	203	34	120	199	65	81	68	139
	B					D	*		FH	J	JK	M	MN							PQR
	18%	21%	14%	22%	13%	19%	20%	17%	17%	19%	15%	14%	21%	9%	14%	26%	29%	15%	13%	19%
	JK															QRS				R

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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As you may have noticed, the cost of essentials has been increasing over the past few months. How are you paying for these increased expenses?

	Total	Gender		AGE			EDUCATION				Q1			Q2			Age 1			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	51-5200	5201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents (unwtd)	2001	885	1116	463	807	731	83	339	848	731	597	366	1038	323	858	820	158	534	631	678
Base: All Respondents (wtd)	2001	972	1029	546	680	774	184	724	784	308	672	367	962		871	765	221	524	530	725
Cutting back on non-essentials (e.g., travel, eating out, entertainment)	914	411	503	212	329	374	66	310	396	142	298	187	428	198	404	312	66	232	270	346
	46%	42%	49%	39%	48%	48%	36%	43%	50%	46%	44%	51%	45%	54%	46%	41%	30%	44%	51%	48%
	A	A	C	C	*			FG					NO					P	P	P
Cutting back on essentials (e.g., food, utilities, housing)	547	236	310	134	224	189	50	210	219	67	238	133	177	182	253	112	36	162	180	169
	27%	24%	30%	25%	33%	24%	27%	29%	28%	22%	35%	36%	18%	50%	29%	15%	16%	31%	34%	23%
	A	A	CE	CE	*	*	I	I			L	L		NO	O			PS	PS	
Buying cheaper versions of everyday purchases (i.e., downscaling)	745	342	403	182	286	277	55	253	327	110	264	157	325	201	328	216	63	187	243	254
	37%	35%	39%	33%	42%	36%	30%	35%	42%	36%	39%	43%	34%	55%	38%	28%	28%	36%	46%	35%
	A	A	CE	CE	*			FGI						NO	O			POS	POS	
Driving less	599	301	298	132	194	273	47	197	269	86	214	113	272	133	261	205	42	134	165	257
	30%	31%	29%	24%	29%	35%	26%	27%	34%	28%	32%	31%	28%	36%	30%	27%	19%	26%	31%	35%
	A	A	CD	*				GI						NO	O			P	PQ	
Putting less into my savings/investments	458	204	254	114	172	172	24	147	200	87	127	103	228	97	214	147	33	128	136	162
	23%	21%	25%	21%	25%	22%	13%	20%	25%	28%	19%	28%	24%	27%	25%	19%	15%	24%	26%	22%
	A	A			*			F	FG		J			O	O			P	P	
Putting less into paying down my debt	272	108	164	67	131	75	11	86	138	37	138	53	82	126	125	21	16	88	98	69
	14%	11%	16%	12%	19%	10%	6%	12%	18%	12%	20%	14%	8%	35%	14%	3%	7%	17%	19%	10%
	A	A	CE		*			FGI			KL	L		NO	O			PS	PS	
Using my credit card(s) more	286	106	179	77	122	86	12	93	132	49	119	57	110	100	147	39	35	83	87	82
	14%	11%	17%	14%	18%	11%	6%	13%	17%	16%	18%	15%	11%	27%	17%	5%	16%	16%	16%	11%
	A	A	E	E	*	*		F	F	L				NO	O			S	S	
Borrowing from family/friends	210	90	119	118	77	15	28	92	73	16	117	33	59	99	79	32	49	96	56	9
	10%	9%	12%	22%	11%	2%	15%	13%	9%	5%	17%	9%	6%	27%	9%	4%	22%	18%	11%	1%
	A	A	DE	E	I*	I	I		KL					NO	O		RS	RS	S	
Taking out a bank loan	49	22	27	18	24	6	7	14	18	10	20	11	17	18	24	7	7	14	21	6
	2%	2%	3%	3%	4%	1%	4%	2%	2%	3%	3%	3%	2%	5%	3%	1%	3%	3%	4%	1%
	A	A	E	E	*	*		O						O	O			S	S	
Borrowing from short-term lenders (e.g., payday loans)	71	30	42	44	25	3	7	29	27	9	35	11	26	30	23	19	19	37	15	1
	4%	3%	4%	8%	4%	*	4%	4%	3%	3%	5%	3%	3%	8%	3%	2%	9%	7%	3%	*
	A	A	DE	E	*	*		L						NO	O			RS	RS	
Selling assets (e.g., vehicle, secondary property)	112	51	61	38	45	28	13	29	54	15	50	16	46	45	44	23	12	44	33	23
	6%	5%	6%	7%	7%	4%	7%	4%	7%	5%	7%	4%	5%	12%	5%	3%	5%	8%	6%	3%
	A	A	E	E	*	*								NO	O			S	S	
Getting another job/taking on more hours at work	179	68	111	94	66	19	21	71	68	18	62	43	73	52	90	36	42	74	47	15
	9%	7%	11%	17%	10%	2%	12%	10%	9%	6%	9%	12%	8%	14%	10%	5%	19%	14%	9%	2%
	A	A	DE	E	*	I					L			O	O			RS	RS	
Changing jobs	74	48	26	40	32	2	6	30	25	13	24	14	36	16	48	11	23	29	22	1
	4%	5%	3%	7%	5%	*	3%	4%	3%	4%	4%	4%	4%	4%	5%	1%	11%	5%	4%	*
	A	A	E	E	*	*								O	O			RS	S	
Getting a side job/hustle	248	106	141	111	93	44	23	85	107	33	101	47	100	80	115	52	44	108	59	37
	12%	11%	14%	20%	14%	6%	12%	12%	14%	11%	15%	13%	10%	22%	13%	7%	20%	21%	11%	5%
	A	A	DE	E	*	*					L			NO	O			RS	RS	
Withdrawing from my savings/investments	277	125	152	73	88	115	18	88	127	44	106	67	104	62	138	78	26	81	65	105
	14%	13%	15%	13%	13%	15%	10%	12%	16%	14%	16%	18%	11%	17%	16%	10%	12%	15%	12%	14%
	A	A			*						L	L		O	O					
Withdrawing from my RRSP	90	43	46	17	23	50	6	34	39	12	42	22	26	21	49	20	5	17	19	48
	4%	4%	4%	3%	3%	6%	3%	5%	5%	4%	6%	6%	3%	6%	6%	3%	2%	3%	4%	7%
	A	A	CD	*	*						L	L		O	O			OR	OR	
Remortgaging my home	38	18	20	16	16	6	3	11	17	7	12	5	21	6	25	7	10	8	14	6
	2%	2%	2%	3%	2%	1%	1%	2%	2%	2%	2%	1%	2%	3%	3%	1%	4%	2%	3%	1%
	A	A	E	E	*	*								O	O			S	S	
Other	1	-	1	-	-	1	-	-	1	-	-	-	1	-	-	1	-	-	-	1
	*	-	*	-	-	*	-	-	*	-	-	-	*	-	-	*	-	-	-	*
	A	A	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
None of the above	152	86	66	26	40	87	15	62	47	28	38	15	99	13	39	100	7	30	31	84
	8%	9%	6%	5%	6%	11%	8%	9%	6%	9%	6%	4%	10%	3%	5%	13%	3%	6%	6%	12%
	A	A	CD	*	*			H								MN				PQR
I don't have any increased expenses to pay for	233	124	109	59	60	114	31	99	73	29	73	43	116	15	64	153	25	54	43	110
	12%	13%	11%	11%	9%	15%	17%	14%	9%	9%	11%	12%	12%	4%	7%	20%	11%	10%	8%	15%
	A	A	D	H*	H											MN				QR
Nothing	*	*	-	-	-	*	-	-	*	-	*	-	-	-	*	-	-	-	-	*
	*	*	-	-	-	*	-	-	*	-	*	-	-	-	*	-	-	-	-	*
	A	A	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Don't know/ Not Stated	4	4	-	1	2	1	-	2	1	1	-	-	4	1	2	-	1	-	2	1
	*	*	-	*	*	*	-	*	*	*	-	-	*	*	*	-	*	-	*	*
	A	A	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Sigma	558	2525	3034	1573	2049	1936	444	1942	2356	816	2078	1130	2351	1496	2471	1591	562	1607	1605	1785
	278%	260%	295%	288%	301%	250%	241%	268%	300%	265%	309%	308%	244%	411%	284%	208%	254%	306%	303%	246%

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

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