

1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
1 - 100	151	59	90	2	42	48	60	11	76	50	14	19	47	33	52
	8%	6%	9%	12%	8%	7%	8%	5%	11%	6%	5%	7%	9%	7%	8%
				**					U						
101 - 200	144	71	72	2	32	49	63	11	52	66	14	17	42	25	60
	7%	7%	7%	11%	6%	7%	8%	6%	7%	8%	5%	6%	8%	5%	9%
				**					J						5
201 - 300	117	46	70	1	26	35	56	14	32	52	19	12	28	27	49
	6%	5%	7%	6%	5%	5%	7%	7%	5%	7%	6%	4%	5%	5%	7%
				**											
301 - 400	71	32	39	-	15	33	23	4	36	24	7	10	20	21	20
	4%	3%	4%	-	3%	5%	3%	2%	5%	3%	2%	3%	4%	4%	3%
				**					J						
401 - 500	165	69	95	1	39	56	70	3	43	84	35	12	52	37	63
	8%	7%	9%	6%	7%	8%	9%	1%	6%	11%	11%	4%	10%	8%	9%
				**					G	GH	GH		Q		Q
501 - 600	42	17	25	-	7	18	17	8	7	22	5	3	7	14	17
	2%	2%	2%	-	1%	3%	2%	4%	3%	2%	2%	1%	1%	3%	2%
				**					H	H					
601 - 700	24	18	6	-	6	8	9	10	7	5	2	1	6	11	6
	1%	2%	1%	-	1%	1%	1%	5%	1%	1%	1%	*	1%	2%	1%
				**					HU						
701 - 800	60	33	25	2	16	22	22	6	17	23	13	6	21	17	15
	3%	3%	2%	11%	3%	3%	3%	3%	2%	3%	4%	2%	4%	3%	2%
				**											
801 - 900	19	13	6	-	4	11	3	6	4	5	4	3	12	1	3
	1%	1%	1%	-	1%	2%	*	3%	1%	1%	1%	1%	2%	*	*
				**		F			HI				ST		
901 - 1000	165	89	75	1	37	52	76	16	42	71	36	18	33	44	70
	8%	9%	7%	8%	7%	8%	10%	8%	6%	9%	12%	6%	6%	9%	10%
				**						H					R
1001 - 2000	240	146	93	1	72	79	89	29	67	96	48	36	67	62	76
	12%	15%	9%	7%	13%	12%	11%	14%	10%	12%	16%	13%	12%	12%	11%
				**						HI					
2001 - 3000	85	53	33	-	28	22	36	2	40	31	13	14	24	15	32
	4%	5%	3%	-	5%	3%	5%	1%	6%	4%	4%	5%	4%	3%	5%
				**					G						
3001 - 4000	38	26	12	-	10	23	5	-	4	17	17	3	21	9	5
	2%	3%	1%	-	2%	3%	1%	-	1%	2%	5%	1%	4%	2%	1%
				**		F			H	GH			QT		
4001 - 5000	36	31	6	-	21	12	3	8	4	13	11	15	13	6	3
	2%	3%	1%	-	4%	2%	*	4%	1%	2%	4%	5%	2%	1%	*
				**	EF	F		H		HI	RST	T			
5001 - 6000	13	10	4	-	6	-	7	-	6	3	5	2	-	-	7
	1%	1%	*	-	1%	-	1%	-	1%	*	1%	2%	*	-	1%
				**	E		E			I	S				
6001 - 7000	7	5	2	-	3	2	1	-	2	2	2	2	3	*	1
	*	1%	*	-	1%	*	*	-	*	*	1%	1%	1%	*	*
				**											
7001 - 8000	3	2	*	-	2	1	-	-	-	1	2	-	3	-	-
	*	*	*	-	*	*	-	-	-	*	1%	-	1%	-	-
				**						H					
8001 - 9000	2	2	*	-	1	*	-	-	-	1	1	1	1	-	-
	*	*	*	-	*	*	-	-	-	*	*	*	*	-	-
				**											
9001 - 10000	14	10	4	-	8	4	3	-	4	5	5	5	6	1	3
	1%	1%	*	-	1%	1%	*	-	1%	1%	2%	2%	1%	*	*
				**						I					
Insolvent (\$0/None)	604	234	363	6	170	203	230	78	258	214	54	102	136	172	193
	30%	24%	36%	39%	31%	30%	30%	38%	37%	27%	17%	36%	25%	35%	29%
				**					U	J	J	R	R	R	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
\$200 or less (Net)	295	130	161	3	74	97	123	22	128	116	29	36	89	57	112
	15%	13%	16%	23%	14%	14%	16%	11%	18%	15%	9%	13%	16%	12%	17%
				**					J	J			5	S	
\$100 or less (Net)	151	59	90	2	42	48	60	11	76	50	14	19	47	33	52
	8%	6%	9%	12%	8%	7%	8%	5%	11%	6%	5%	7%	9%	7%	8%
				**					U						
Mean (Incl. 0)	850.9	1116.6	606.7	368.8	1095.9	817.6	707.4	669.3	667.4	836.2	1428.2	1134.6	1017.9	672.3	729.8
		B		**	EF					H	GH	ST			
Std. Dev.	1427.23	1668.68	1108.23	536.34	1823.92	1347.86	1123.57	1045.5	1244.39	1353.61	1972.66	1930.48	1666.7	1038.66	1165.09
Std. Err.	31.91	53.72	34.7	138.48	78.06	51.69	40.39	72.76	46.98	48.34	112.4	114.75	71.57	46.58	44.76
Mean (Excl. 0)	1218.7	1475.1	942.2	606.8	1591.4	1165.8	1007.3	1077.2	1054.9	1150.3	1729.2	1773.9	1360.1	1027.9	1020.9
		B		**	EF			*		GH	RST	ST			
Std. Dev.	1571.47	1774.83	1261.67	577.9	2010.98	1478.28	1223.13	1149.61	1428.28	1469.62	2047.49	2167.45	1802.1	1133.36	1265.76
Std. Err.	42.05	65.67	49.23	191.4	103.71	67.69	52.47	101.5	67.8	61.56	128.37	161.09	89.46	62.85	57.51
Median	300	500	200	99.3	362.9	381.3	300	250	200	400	800	253.6	400	300	300

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/T

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/T

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

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3_1. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current debt situation compared to a year ago

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	413	209	203	1	136	114	164	28	152	163	70	74	118	67	154
	21%	22%	20%	10%	25%	17%	21%	14%	22%	21%	23%	26%	22%	13%	23%
				**	E						G	S	S		S
10 - Much better (10)	207	107	98	1	83	45	79	12	81	80	33	52	53	28	74
	10%	11%	10%	10%	15%	7%	10%	6%	12%	10%	11%	18%	10%	6%	11%
				**	EF		E					RST	S		S
9	75	43	32	-	15	26	34	9	29	26	11	7	22	12	34
	4%	4%	3%	-	3%	4%	4%	4%	4%	3%	4%	3%	4%	2%	5%
				**											S
8	131	59	72	-	38	43	51	6	42	57	25	15	42	28	47
	7%	6%	7%	-	7%	6%	7%	3%	6%	7%	8%	5%	8%	6%	7%
				**							G				
7	203	105	97	*	58	66	79	14	58	92	39	31	64	39	69
	10%	11%	10%	3%	11%	10%	10%	7%	8%	12%	13%	11%	12%	8%	10%
				**							H		S		
6	255	136	115	4	61	80	114	18	96	91	49	31	52	70	102
	13%	14%	11%	23%	11%	12%	15%	9%	14%	12%	16%	11%	10%	14%	15%
				**							I			R	R
5	517	251	262	4	112	161	244	57	169	214	77	55	117	132	213
	26%	26%	26%	25%	21%	24%	32%	28%	24%	27%	25%	19%	22%	27%	31%
				**			DE								QR
4	211	101	108	2	61	77	73	34	79	76	23	36	51	73	51
	11%	10%	11%	14%	11%	11%	9%	16%	11%	10%	7%	13%	9%	15%	8%
				**								T		RT	
Bottom 3 Box (Net)	401	163	234	4	118	183	100	56	147	147	51	57	140	117	87
	20%	17%	23%	25%	22%	27%	13%	27%	21%	19%	17%	20%	26%	24%	13%
			A	**	F	F		J				T	T	T	
3	151	60	91	-	42	70	39	20	55	55	21	19	54	43	35
	8%	6%	9%	-	8%	10%	5%	10%	8%	7%	7%	7%	10%	9%	5%
				**	F							T	T		
2	65	33	32	-	18	24	22	3	26	28	8	11	19	13	22
	3%	3%	3%	-	3%	4%	3%	2%	4%	4%	2%	4%	3%	3%	3%
				**											
1 - Much worse (1)	185	70	111	4	58	89	39	33	67	64	22	27	67	61	30
	9%	7%	11%	25%	11%	13%	5%	16%	9%	8%	7%	9%	12%	12%	4%
			A	**	F	F		U				T	T	T	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.5	5.7	5.3	4.7	5.6	5	5.8	4.8	5.5	5.5	5.8	5.8	5.3	4.9	5.9
		B		**	E		E		G	G	G	S	S		RS
Std. Dev.	2.5	2.45	2.54	2.69	2.73	2.5	2.28	2.46	2.57	2.46	2.41	2.78	2.66	2.33	2.3
Std. Err.	0.06	0.08	0.08	0.69	0.12	0.1	0.08	0.17	0.1	0.09	0.14	0.17	0.11	0.1	0.09
Median	5	5	5	5	5	5	5	5	5	5	6	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

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

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/T

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

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3_2. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current debt situation compared to 5 years ago

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	555	296	255	4	161	168	226	35	201	222	97	87	163	93	212
	28%	31%	25%	28%	30%	25%	29%	17%	29%	28%	31%	31%	30%	19%	31%
	B			**					G	G	G	S	S		S
10 - Much better (10)	290	150	137	2	105	78	107	16	109	113	51	58	92	41	99
	14%	16%	13%	14%	19%	11%	14%	8%	16%	14%	17%	20%	17%	8%	15%
				**	EF						G	S	S		S
9	91	44	45	2	20	27	43	2	29	46	14	11	24	12	43
	5%	5%	4%	11%	4%	4%	6%	1%	4%	6%	4%	4%	4%	2%	6%
				**						G	G				S
8	175	101	73	*	36	63	76	17	63	63	32	17	47	41	70
	9%	10%	7%	3%	7%	9%	10%	8%	9%	8%	10%	6%	9%	8%	10%
	B			**											
7	198	99	99	-	46	50	101	6	79	78	35	21	43	47	87
	10%	10%	10%	-	8%	7%	13%	3%	11%	10%	11%	7%	8%	9%	13%
				**			DE		G	G	G				QR
6	210	101	108	1	52	69	88	33	56	84	37	30	43	57	79
	10%	10%	11%	6%	10%	10%	11%	16%	8%	11%	12%	11%	8%	12%	12%
				**				H			H				
5	381	183	196	2	103	108	169	47	144	140	49	50	91	91	148
	19%	19%	19%	15%	19%	16%	22%	23%	21%	18%	16%	18%	17%	18%	22%
				**			E								
4	167	79	87	*	38	64	65	15	62	66	24	24	39	55	49
	8%	8%	9%	3%	7%	9%	8%	7%	9%	8%	8%	8%	7%	11%	7%
				**											R
Bottom 3 Box (Net)	490	208	275	7	144	220	125	71	160	193	66	71	163	153	102
	24%	22%	27%	48%	26%	32%	16%	34%	23%	25%	21%	25%	30%	31%	15%
			A	**	F	DF		HU			T	T	T	T	
3	167	71	94	3	44	70	54	26	61	59	21	21	47	55	44
	8%	7%	9%	17%	8%	10%	7%	12%	9%	8%	7%	7%	9%	11%	6%
				**											T
2	84	38	45	1	30	35	20	13	25	33	13	14	30	23	18
	4%	4%	4%	7%	5%	5%	3%	7%	4%	4%	4%	5%	6%	5%	3%
				**	F	F									T
1 - Much worse (1)	238	99	135	4	71	116	51	32	73	101	32	37	86	75	41
	12%	10%	13%	25%	13%	17%	7%	15%	10%	13%	10%	13%	16%	15%	6%
				**	F	F						T	T	T	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.6	5.8	5.4	4.7	5.7	5.1	6	4.8	5.7	5.6	5.9	5.7	5.5	5	6.1
		B		**	E		DE		G	G	G	S	S		RS
Std. Dev.	2.82	2.79	2.83	3.4	2.99	2.9	2.55	2.59	2.79	2.87	2.82	3.02	3.06	2.66	2.54
Std. Err.	0.06	0.09	0.09	0.88	0.13	0.11	0.09	0.18	0.11	0.1	0.16	0.18	0.13	0.12	0.1
Median	5	6	5	4.3	5	5	6	5	5	5	6	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/T

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/T

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

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

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	399	224	174	*	114	95	190	36	125	156	82	64	98	62	175
	20%	23%	17%	3%	21%	14%	25%	18%	18%	20%	27%	23%	18%	12%	26%
	B		**	E			E				GHI	S	S		RS
10 - Much better (10)	162	97	65	-	50	36	76	11	52	67	33	32	37	20	73
	8%	10%	6%	-	9%	5%	10%	5%	7%	9%	11%	11%	7%	4%	11%
	B		**	E			E					RS			RS
9	76	46	30	-	22	16	38	2	29	34	11	9	22	7	38
	4%	5%	3%	-	4%	2%	5%	1%	4%	4%	4%	3%	4%	1%	6%
				**			E						S		S
8	161	81	80	*	42	43	76	24	43	55	39	22	40	35	63
	8%	8%	8%	3%	8%	6%	10%	12%	6%	7%	13%	8%	7%	7%	9%
				**			E				HI				
7	226	134	91	1	59	66	102	11	86	89	41	28	66	44	88
	11%	14%	9%	6%	11%	10%	13%	5%	12%	11%	13%	10%	12%	9%	13%
	B		**						G		G				
6	212	113	98	2	68	54	90	19	73	75	45	36	50	50	76
	11%	12%	10%	11%	12%	8%	12%	9%	10%	10%	15%	13%	9%	10%	11%
				**	E		E				HI				
5	427	205	218	4	119	142	165	41	146	181	59	67	112	103	144
	21%	21%	21%	28%	22%	21%	21%	20%	21%	23%	19%	24%	21%	21%	21%
				**											
4	213	89	120	4	59	95	58	30	75	84	23	35	64	64	50
	11%	9%	12%	25%	11%	14%	7%	14%	11%	11%	8%	12%	12%	13%	7%
				**	F			J		J		T	T	T	
Bottom 3 Box (Net)	523	199	320	4	127	227	169	70	197	200	57	54	152	173	144
	26%	21%	31%	28%	23%	33%	22%	34%	28%	25%	18%	19%	28%	35%	21%
	A		**	DF			J	J	J			QT	QT	QT	
3	192	80	112	-	46	69	76	24	76	72	19	23	39	67	63
	10%	8%	11%	-	8%	10%	10%	12%	11%	9%	6%	8%	7%	14%	9%
				**				J	J	J					QR
2	92	31	61	*	25	34	33	9	34	38	11	6	29	29	28
	5%	3%	6%	3%	5%	5%	4%	4%	5%	5%	4%	2%	5%	6%	4%
	A		**												Q
1 - Much worse (1)	239	89	147	4	56	124	59	37	87	89	26	25	84	77	53
	12%	9%	14%	25%	10%	18%	8%	18%	12%	11%	9%	9%	16%	16%	8%
	A		**	DF				J					QT	QT	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.2	5.6	4.9	4	5.4	4.6	5.7	4.6	5.1	5.2	5.8	5.6	5	4.6	5.7
		B		**	E		E			G	GHI	RS	S		RS
Std. Dev.	2.59	2.55	2.57	2.08	2.56	2.55	2.53	2.55	2.58	2.58	2.54	2.52	2.64	2.41	2.58
Std. Err.	0.06	0.08	0.08	0.54	0.11	0.1	0.09	0.18	0.1	0.09	0.14	0.15	0.11	0.11	0.1
Median	5	5	5	4.1	5	5	5	5	5	5	6	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/T

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/T

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

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3_4. 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 additional \$130 in interest payments on debt

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	324	197	127	*	94	93	138	25	97	131	72	47	91	57	128
	16%	20%	12%	3%	17%	14%	18%	12%	14%	17%	23%	17%	17%	12%	19%
	B			**						GHI		S		S	
10 - Much better (10)	154	94	60	-	45	40	69	12	55	56	31	22	43	22	68
	8%	10%	6%	-	8%	6%	9%	6%	8%	7%	10%	8%	8%	4%	10%
	B			**						I		S		S	
9	46	26	19	-	11	15	20	-	13	20	12	6	14	6	20
	2%	3%	2%	-	2%	2%	3%	-	2%	3%	4%	2%	3%	1%	3%
				**						G					
8	125	76	48	*	38	37	49	13	28	54	29	19	34	30	41
	6%	8%	5%	3%	7%	6%	6%	6%	4%	7%	9%	7%	6%	6%	6%
	B			**						H	H				
7	181	100	81	-	52	64	65	16	56	68	41	28	59	39	55
	9%	10%	8%	-	10%	9%	8%	8%	8%	9%	13%	10%	11%	8%	8%
				**							HI				
6	205	120	83	3	51	72	83	19	62	86	38	31	56	47	71
	10%	12%	8%	19%	9%	11%	11%	9%	9%	11%	12%	11%	10%	9%	11%
	B			**											
5	351	179	170	3	111	95	146	38	131	127	56	64	81	82	125
	18%	19%	17%	17%	20%	14%	19%	18%	19%	16%	18%	23%	15%	16%	18%
				**	E		E					R			
4	209	81	122	5	50	79	80	11	68	96	34	27	54	57	71
	10%	8%	12%	36%	9%	12%	10%	5%	10%	12%	11%	10%	10%	12%	10%
			A	**						G					
Bottom 3 Box (Net)	729	289	436	4	188	278	263	98	288	277	67	87	200	215	227
	36%	30%	43%	25%	34%	41%	34%	47%	41%	35%	22%	31%	37%	43%	33%
			A	**	DF		I	J	J			QT			
3	227	92	135	-	56	86	85	29	96	80	21	29	55	72	71
	11%	10%	13%	-	10%	13%	11%	14%	14%	10%	7%	10%	10%	14%	11%
			A	**				J	J	J					
2	143	61	82	-	39	47	57	15	59	56	14	17	34	44	48
	7%	6%	8%	-	7%	7%	7%	7%	8%	7%	4%	6%	6%	9%	7%
				**					J	J					
1 - Much worse (1)	359	136	219	4	94	144	120	53	133	141	31	41	112	99	107
	18%	14%	21%	25%	17%	21%	16%	26%	19%	18%	10%	14%	21%	20%	16%
			A	**	F			J	J	J					
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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3_5. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your expected debt situation one year from now

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	565	301	262	2	187	161	217	37	212	212	103	101	171	92	201
	28%	31%	26%	11%	34%	24%	28%	18%	30%	27%	34%	36%	31%	18%	30%
		B		**	EF				G	G	GI	S	S		S
10 - Much better (10)	250	137	113	-	88	75	87	15	95	98	42	49	76	41	84
	13%	14%	11%	-	16%	11%	11%	7%	14%	13%	14%	17%	14%	8%	12%
				**	EF							S	S		
9	104	47	57	-	24	32	48	6	46	32	20	9	35	14	45
	5%	5%	6%	-	4%	5%	6%	3%	7%	4%	6%	3%	7%	3%	7%
				**							I		S		S
8	211	118	91	2	75	54	82	16	71	82	42	43	59	37	72
	11%	12%	9%	11%	14%	8%	11%	8%	10%	10%	14%	15%	11%	7%	11%
		B		**	E							S			
7	252	113	137	3	74	87	91	29	75	103	45	45	67	60	80
	13%	12%	13%	17%	14%	13%	12%	14%	11%	13%	15%	16%	12%	12%	12%
				**											
6	247	115	132	1	55	97	95	20	76	105	46	23	72	74	78
	12%	12%	13%	6%	10%	14%	12%	10%	11%	13%	15%	8%	13%	15%	12%
				**		D									Q
5	430	204	222	4	103	130	197	37	158	178	57	52	96	103	179
	21%	21%	22%	26%	19%	19%	25%	18%	23%	23%	18%	18%	18%	21%	26%
				**			DE			J					QR
4	159	84	71	5	44	54	62	20	54	62	22	23	38	49	50
	8%	9%	7%	32%	8%	8%	8%	10%	8%	8%	7%	8%	7%	10%	7%
				**											
Bottom 3 Box (Net)	347	149	197	1	83	151	113	64	126	123	35	39	98	121	90
	17%	15%	19%	9%	15%	22%	15%	31%	18%	16%	11%	14%	18%	24%	13%
				**		DF		HU	J	J					QRT
3	130	60	69	1	31	52	47	24	44	49	13	12	36	46	36
	6%	6%	7%	7%	6%	8%	6%	12%	6%	6%	4%	4%	7%	9%	5%
				**				IJ							QT
2	82	35	46	-	18	36	27	14	28	31	8	10	26	25	20
	4%	4%	5%	-	3%	5%	3%	7%	4%	4%	3%	3%	5%	5%	3%
				**				J							
1 - Much worse (1)	136	54	82	*	33	63	40	25	54	42	14	17	36	50	33
	7%	6%	8%	2%	6%	9%	5%	12%	8%	5%	5%	6%	7%	10%	5%
				**		F		IJ							T
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.9	6.1	5.8	5.2	6.2	5.6	6	5.1	5.9	6	6.4	6.3	6.1	5.3	6.1
		B		**	E		E		G	G	GHI	S	S		S
Std. Dev.	2.55	2.53	2.56	1.67	2.59	2.62	2.42	2.61	2.63	2.46	2.4	2.58	2.62	2.5	2.42
Std. Err.	0.06	0.08	0.08	0.43	0.11	0.1	0.09	0.18	0.1	0.09	0.14	0.15	0.11	0.11	0.09
Median	6	6	6	5	6	6	6	5	6	6	6	7	6	5	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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/T

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

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3_6. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your expected debt situation 5 years from now

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	786	395	386	5	246	261	279	76	270	308	131	125	247	162	252
	39%	41%	38%	36%	45%	38%	36%	37%	38%	39%	43%	44%	46%	33%	37%
				**	EF							S	ST		
10 - Much better (10)	406	202	200	4	147	124	135	46	147	150	62	80	134	63	129
	20%	21%	20%	27%	27%	18%	17%	22%	21%	19%	20%	28%	25%	13%	19%
				**	EF							ST	ST		S
9	141	77	64	-	31	47	64	5	48	65	23	14	46	25	57
	7%	8%	6%	-	6%	7%	8%	2%	7%	8%	7%	5%	8%	5%	8%
				**						G	G		S		
8	239	116	122	1	69	90	80	26	74	93	47	32	67	74	66
	12%	12%	12%	9%	13%	13%	10%	12%	11%	12%	15%	11%	12%	15%	10%
				**							H			T	
7	207	93	110	4	57	70	79	11	70	80	46	27	64	42	74
	10%	10%	11%	24%	10%	10%	10%	5%	10%	10%	15%	10%	12%	8%	11%
				**								GHI			
6	223	113	108	2	52	78	94	20	60	102	42	24	60	60	79
	11%	12%	11%	13%	9%	11%	12%	10%	9%	13%	14%	8%	11%	12%	12%
				**						H	H				
5	360	176	184	*	80	113	167	32	136	145	47	45	73	92	150
	18%	18%	18%	3%	15%	17%	22%	16%	19%	19%	15%	16%	13%	18%	22%
				**			DE							R	R
4	141	56	84	2	35	44	62	16	54	56	14	20	27	46	47
	7%	6%	8%	11%	6%	6%	8%	8%	8%	7%	5%	7%	5%	9%	7%
				**										R	
Bottom 3 Box (Net)	283	133	149	2	76	114	93	51	112	93	28	41	71	95	76
	14%	14%	15%	13%	14%	17%	12%	25%	16%	12%	9%	15%	13%	19%	11%
				**	F			HU	J					RT	
3	108	57	50	1	27	44	37	14	48	38	9	13	28	35	33
	5%	6%	5%	8%	5%	6%	5%	7%	7%	5%	3%	4%	5%	7%	5%
				**					J						
2	46	25	20	-	14	15	16	14	14	12	6	12	10	12	12
	2%	3%	2%	-	3%	2%	2%	7%	2%	2%	2%	4%	2%	2%	2%
				**				HU							
1 - Much worse (1)	129	50	78	1	34	56	40	24	50	43	13	17	33	48	31
	6%	5%	8%	5%	6%	8%	5%	11%	7%	6%	4%	6%	6%	10%	5%
				**	F			I						RT	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Top 3 Box Summary

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Your expected debt situation 5 years from now	786	395	386	5	246	261	279	76	270	308	131	125	247	162	252
	39%	41%	38%	36%	45%	38%	36%	37%	38%	39%	43%	44%	46%	33%	37%
			**	EF								S	ST		
Your expected debt situation one year from now	565	301	262	2	187	161	217	37	212	212	103	101	171	92	201
	28%	31%	26%	11%	34%	24%	28%	18%	30%	27%	34%	36%	31%	18%	30%
		B		**	EF				G	G	GI	S	S		S
Your current debt situation compared to 5 years ago	555	296	255	4	161	168	226	35	201	222	97	87	163	93	212
	28%	31%	25%	28%	30%	25%	29%	17%	29%	28%	31%	31%	30%	19%	31%
		B		**					G	G	G	S	S		S
Your current debt situation compared to a year ago	413	209	203	1	136	114	164	28	152	163	70	74	118	67	154
	21%	22%	20%	10%	25%	17%	21%	14%	22%	21%	23%	26%	22%	13%	23%
				**	E						G	S	S		S
Your current ability to absorb an interest rate increase of 1 percentage point	399	224	174	*	114	95	190	36	125	156	82	64	98	62	175
	20%	23%	17%	3%	21%	14%	25%	18%	18%	20%	27%	23%	18%	12%	26%
		B		**	E		E				GHI	S	S		RS
Your current ability to absorb an additional \$130 in interest payments on debt	324	197	127	*	94	93	138	25	97	131	72	47	91	57	128
	16%	20%	12%	3%	17%	14%	18%	12%	14%	17%	23%	17%	17%	12%	19%
		B		**							GHI		S		S

Statistics:

Overlap formulae used

- Column Proportions:

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

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/T

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

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3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Bottom 3 Box Summary

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Your current ability to absorb an additional \$130 in interest payments on debt	729	289	436	4	188	278	263	98	288	277	67	87	200	215	227
	36%	30%	43%	25%	34%	41%	34%	47%	41%	35%	22%	31%	37%	43%	33%
			A	**		DF		IJ	J	J				QT	
Your current ability to absorb an interest rate increase of 1 percentage point	523	199	320	4	127	227	169	70	197	200	57	54	152	173	144
	26%	21%	31%	28%	23%	33%	22%	34%	28%	25%	18%	19%	28%	35%	21%
			A	**		DF		J	J	J			QT	QRT	
Your current debt situation compared to 5 years ago	490	208	275	7	144	220	125	71	160	193	66	71	163	153	102
	24%	22%	27%	48%	26%	32%	16%	34%	23%	25%	21%	25%	30%	31%	15%
			A	**	F	DF		HIJ				T	T	T	
Your current debt situation compared to a year ago	401	163	234	4	118	183	100	56	147	147	51	57	140	117	87
	20%	17%	23%	25%	22%	27%	13%	27%	21%	19%	17%	20%	26%	24%	13%
			A	**	F	F		J				T	T	T	
Your expected debt situation one year from now	347	149	197	1	83	151	113	64	126	123	35	39	98	121	90
	17%	15%	19%	9%	15%	22%	15%	31%	18%	16%	11%	14%	18%	24%	13%
				**		DF		HIJ	J	J				QRT	
Your expected debt situation 5 years from now	283	133	149	2	76	114	93	51	112	93	28	41	71	95	76
	14%	14%	15%	13%	14%	17%	12%	25%	16%	12%	9%	15%	13%	19%	11%
				**		F		HIJ	J					RT	

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/T

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/T

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

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5_1. 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				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J		Q	R	S	T
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	487	208	272	7	140	196	151	62	169	192	63	68	147	146	126
	24%	22%	27%	45%	26%	29%	20%	30%	24%	25%	20%	24%	27%	29%	19%
			A	**	F	F	J					T	T		
10 - Strongly agree (10)	271	105	160	6	83	110	78	35	97	113	25	41	86	80	63
	14%	11%	16%	39%	15%	16%	10%	17%	14%	14%	8%	15%	16%	16%	9%
			A	**	F	F	J	J	J			T	T	T	
9	61	34	26	-	18	26	16	6	20	24	10	9	22	14	15
	3%	4%	3%	-	3%	4%	2%	3%	3%	3%	3%	3%	4%	3%	2%
				**											
8	155	69	86	1	38	59	58	20	52	55	28	18	38	52	47
	8%	7%	8%	7%	7%	9%	7%	10%	7%	7%	9%	6%	7%	10%	7%
				**											
7	231	118	111	2	76	87	68	24	82	90	35	43	71	64	53
	12%	12%	11%	13%	14%	13%	9%	12%	12%	11%	11%	15%	13%	13%	8%
				**	F	F						T	T	T	
6	207	96	109	3	70	79	58	23	56	88	40	35	68	52	52
	10%	10%	11%	17%	13%	12%	8%	11%	8%	11%	13%	12%	13%	10%	8%
				**	F	F					H		T		
5	299	150	149	*	91	110	97	32	108	115	44	52	84	83	81
	15%	16%	15%	3%	17%	16%	13%	16%	15%	14%	14%	18%	15%	17%	12%
				**								T		T	
4	183	86	95	2	60	50	73	21	80	55	26	33	46	38	66
	9%	9%	9%	14%	11%	7%	9%	10%	11%	7%	8%	12%	8%	8%	10%
				**	E				I						
Bottom 3 Box (Net)	593	307	285	1	109	158	326	43	207	243	100	52	127	115	300
	30%	32%	28%	8%	20%	23%	42%	21%	29%	31%	33%	18%	23%	23%	44%
				**			DE			G	G				QRS
3	166	84	83	-	29	55	83	16	52	74	24	12	45	32	77
	8%	9%	8%	-	5%	8%	11%	8%	7%	9%	8%	4%	8%	7%	11%
				**			D					Q			QS
2	126	73	53	-	25	30	70	10	47	48	21	8	34	18	66
	6%	8%	5%	-	5%	4%	9%	5%	7%	6%	7%	3%	6%	4%	10%
				**			DE								QS
1 - Strongly disagree (1)	301	151	149	1	56	73	173	18	108	121	55	32	47	64	158
	15%	16%	15%	8%	10%	11%	22%	9%	15%	15%	18%	11%	9%	13%	23%
				**			DE				G			R	QRS
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.3	5.1	5.5	7.1	5.8	5.8	4.6	5.9	5.3	5.3	5	5.7	5.8	5.8	4.5
			A	**	F	F		J		J		T	T	T	
Std. Dev.	2.9	2.85	2.94	2.93	2.73	2.82	2.95	2.78	2.92	2.94	2.8	2.7	2.78	2.87	2.93
Std. Err.	0.06	0.09	0.09	0.76	0.12	0.11	0.11	0.19	0.11	0.11	0.16	0.16	0.12	0.13	0.11
Median	5	5	5	7	6	6	4	6	5	5	5	6	6	6	4

Statistics:

Overlap formulae used

- Column Proportions:

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

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/T

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

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5_2. 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				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	602	267	328	8	181	241	181	87	211	236	68	82	191	177	153
	30%	28%	32%	50%	33%	35%	23%	42%	30%	30%	22%	29%	35%	36%	23%
				**	F	F		HUJ	J	J			T	T	
10 - Strongly agree (10)	363	151	205	7	107	150	106	62	137	134	30	45	121	110	87
	18%	16%	20%	46%	20%	22%	14%	30%	20%	17%	10%	16%	22%	22%	13%
			A	**	F	F		HUJ	J	J			T	T	
9	84	35	48	1	31	31	22	6	32	33	13	15	26	27	16
	4%	4%	5%	4%	6%	5%	3%	3%	5%	4%	4%	5%	5%	6%	2%
				**	F									T	
8	155	80	75	-	44	59	52	19	42	69	25	22	44	39	50
	8%	8%	7%	-	8%	9%	7%	9%	6%	9%	8%	8%	8%	8%	7%
				**											
7	206	108	97	1	52	81	73	23	66	84	34	31	66	52	57
	10%	11%	9%	9%	9%	12%	9%	11%	9%	11%	11%	11%	12%	10%	8%
				**											
6	189	92	97	*	59	66	64	18	62	77	32	37	52	41	59
	9%	10%	10%	3%	11%	10%	8%	9%	9%	10%	10%	13%	10%	8%	9%
				**											
5	308	158	151	-	88	105	116	27	126	108	47	46	79	91	92
	15%	16%	15%	-	16%	15%	15%	13%	18%	14%	15%	16%	15%	18%	14%
				**											
4	166	72	91	3	47	69	50	19	49	71	27	29	45	46	45
	8%	7%	9%	17%	9%	10%	6%	9%	7%	9%	9%	10%	8%	9%	7%
				**		F									
Bottom 3 Box (Net)	528	269	256	3	119	118	291	33	187	208	100	58	109	90	271
	26%	28%	25%	21%	22%	17%	38%	16%	27%	26%	32%	20%	20%	18%	40%
				**			DE		G	G	GI				QRS
3	138	70	67	2	37	34	67	9	49	61	20	17	32	29	60
	7%	7%	7%	11%	7%	5%	9%	4%	7%	8%	6%	6%	6%	6%	9%
				**			E								
2	122	65	57	-	20	27	74	15	41	41	24	7	28	16	71
	6%	7%	6%	-	4%	4%	10%	7%	6%	5%	8%	2%	5%	3%	11%
				**			DE				I				QRS
1 - Strongly disagree (1)	268	135	132	2	62	57	150	9	97	106	56	34	50	45	140
	13%	14%	13%	10%	11%	8%	19%	4%	14%	14%	18%	12%	9%	9%	21%
				**			DE		G	G	GI				QRS
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.7	5.5	5.8	6.9	6	6.2	5	6.6	5.7	5.7	5	5.8	6.2	6.2	4.8
				**	F	F		HUJ	J	J		T	T	T	
Std. Dev.	3	2.96	3.04	3.47	2.93	2.85	3.06	2.89	3.04	2.98	2.89	2.81	2.92	2.88	3.05
Std. Err.	0.07	0.1	0.1	0.9	0.13	0.11	0.11	0.2	0.11	0.11	0.16	0.17	0.13	0.13	0.12
Median	5	5	6	8.8	6	6	5	7	5	6	5	6	6	6	5

Statistics:

Overlap formulae used

- Column Proportions:

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

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/T

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

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5_3. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about the impact of rising interest rates on my financial situation

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	746	315	422	9	185	288	274	81	269	292	104	83	215	217	231
	37%	33%	41%	59%	34%	42%	35%	39%	38%	37%	34%	29%	40%	44%	34%
			A	**		DF							Q	QT	
10 - Strongly agree (10)	385	159	220	6	103	152	130	46	152	139	47	50	116	109	109
	19%	16%	22%	42%	19%	22%	17%	22%	22%	18%	15%	18%	21%	22%	16%
			A	**		F			J				T	T	
9	113	47	66	-	26	39	48	14	36	50	14	10	33	29	42
	6%	5%	7%	-	5%	6%	6%	7%	5%	6%	4%	3%	6%	6%	6%
				**											
8	247	109	136	3	55	97	95	21	81	102	43	23	66	79	79
	12%	11%	13%	17%	10%	14%	12%	10%	12%	13%	14%	8%	12%	16%	12%
				**		D								Q	
7	276	130	144	2	95	87	94	25	79	118	55	53	78	65	80
	14%	14%	14%	11%	17%	13%	12%	12%	11%	15%	18%	19%	14%	13%	12%
				**	EF						H	T			
6	227	100	127	1	68	68	91	18	73	97	40	33	65	46	83
	11%	10%	12%	6%	12%	10%	12%	9%	10%	12%	13%	12%	12%	9%	12%
				**											
5	262	129	131	2	82	89	92	28	105	95	35	46	68	67	81
	13%	13%	13%	15%	15%	13%	12%	14%	15%	12%	11%	16%	13%	13%	12%
				**											
4	160	84	75	*	38	64	58	30	59	55	15	18	53	37	51
	8%	9%	7%	3%	7%	9%	8%	15%	8%	7%	5%	6%	10%	7%	8%
				**				I							
Bottom 3 Box (Net)	329	207	121	1	79	85	165	23	118	127	60	49	63	65	151
	16%	21%	12%	7%	14%	12%	21%	11%	17%	16%	20%	17%	12%	13%	22%
		B	**			DE					G			RS	
3	116	73	43	-	34	29	53	4	41	48	22	21	26	22	46
	6%	8%	4%	-	6%	4%	7%	2%	6%	6%	7%	8%	5%	4%	7%
		B	**								G				
2	68	44	23	1	15	19	35	8	26	23	10	7	12	14	34
	3%	5%	2%	7%	3%	3%	4%	4%	4%	3%	3%	3%	2%	3%	5%
		B	**												R
1 - Strongly disagree (1)	145	90	55	-	31	38	77	11	51	56	28	20	25	30	71
	7%	9%	5%	-	6%	6%	10%	5%	7%	7%	9%	7%	5%	6%	10%
		B	**				DE								RS
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	6.4	6	6.7	7.6	6.4	6.6	6.1	6.5	6.4	6.4	6.2	6.2	6.6	6.7	6
			A	**		F							QT	QT	
Std. Dev.	2.73	2.81	2.6	2.56	2.59	2.66	2.85	2.71	2.79	2.67	2.71	2.64	2.58	2.67	2.86
Std. Err.	0.06	0.09	0.08	0.66	0.11	0.1	0.1	0.19	0.11	0.1	0.15	0.16	0.11	0.12	0.11
Median	7	6	7	8	7	7	6	7	6	7	7	6	7	7	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/T
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/T
Minimum Base: 30 (**), Small Base: 100 (*)

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5_4. 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				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	343	140	195	8	116	134	92	40	115	134	54	64	100	110	69
	17%	14%	19%	52%	21%	20%	12%	19%	16%	17%	18%	23%	18%	22%	10%
			A	**	F	F						T	T	T	
10 - Strongly agree (10)	175	64	105	5	61	65	49	28	64	62	20	39	41	57	37
	9%	7%	10%	36%	11%	9%	6%	14%	9%	8%	6%	14%	8%	12%	5%
			A	**	F			J				RT		T	
9	57	24	33	1	22	24	11	4	24	17	12	10	23	17	8
	3%	2%	3%	6%	4%	4%	1%	2%	3%	2%	4%	3%	4%	3%	1%
				**	F	F					I		T	T	
8	111	52	58	1	33	46	32	8	27	54	22	16	36	35	24
	6%	5%	6%	10%	6%	7%	4%	4%	4%	7%	7%	5%	7%	7%	4%
				**						H	H		T	T	
7	192	100	92	-	65	78	49	24	58	73	38	40	67	50	36
	10%	10%	9%	-	12%	11%	6%	12%	8%	9%	12%	14%	12%	10%	5%
				**	F	F					H	T	T	T	
6	198	89	108	1	68	67	63	15	71	79	33	40	56	44	58
	10%	9%	11%	6%	12%	10%	8%	7%	10%	10%	11%	14%	10%	9%	9%
				**	F							ST			
5	322	170	152	-	97	118	106	29	121	126	45	52	88	89	92
	16%	18%	15%	-	18%	17%	14%	14%	17%	16%	15%	19%	16%	18%	14%
				**											
4	169	90	79	1	43	72	54	23	56	65	25	21	52	52	44
	8%	9%	8%	4%	8%	11%	7%	11%	8%	8%	8%	7%	10%	10%	7%
				**	F									T	
Bottom 3 Box (Net)	776	376	394	6	157	210	409	75	280	307	113	66	179	152	378
	39%	39%	39%	39%	29%	31%	53%	37%	40%	39%	37%	23%	33%	31%	56%
				**	DE							Q		QRS	
3	189	88	97	4	58	55	76	16	63	75	34	29	45	48	66
	9%	9%	9%	25%	11%	8%	10%	8%	9%	10%	11%	10%	8%	10%	10%
				**											
2	160	72	87	*	26	38	96	21	57	61	21	10	36	22	92
	8%	7%	9%	3%	5%	6%	12%	10%	8%	8%	7%	4%	7%	4%	14%
				**			DE								QRS
1 - Strongly disagree (1)	428	216	210	2	73	118	237	39	161	171	58	27	98	83	220
	21%	22%	21%	11%	13%	17%	31%	19%	23%	22%	19%	10%	18%	17%	33%
				**			DE						Q	Q	QRS
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	4.6	4.5	4.8	6.3	5.3	5	3.8	4.9	4.6	4.6	4.8	5.6	4.9	5.1	3.6
				**	F	F						RST	T	T	
Std. Dev.	2.85	2.74	2.92	3.62	2.76	2.8	2.77	2.99	2.87	2.82	2.76	2.67	2.77	2.85	2.69
Std. Err.	0.06	0.09	0.09	0.93	0.12	0.11	0.1	0.21	0.11	0.1	0.16	0.16	0.12	0.13	0.1
Median	5	5	5	7.5	5	5	3	5	5	5	5	6	5	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/T

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/T

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

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5_5. 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 confident I won't have any debt in retirement

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	587	324	261	3	161	157	270	56	198	227	106	83	152	109	243
	29%	34%	26%	17%	29%	23%	35%	27%	28%	29%	35%	29%	28%	22%	36%
		B		**	E		E			HI		S	S		RS
10 - Strongly agree (10)	322	169	152	2	83	81	158	22	116	127	58	43	75	59	145
	16%	17%	15%	14%	15%	12%	20%	10%	17%	16%	19%	15%	14%	12%	21%
				**			DE				G				RS
9	96	54	41	*	28	32	36	12	25	38	20	17	24	20	34
	5%	6%	4%	3%	5%	5%	5%	6%	4%	5%	7%	6%	4%	4%	5%
				**							H				
8	169	102	68	-	50	44	75	23	57	62	28	22	53	29	64
	8%	11%	7%	-	9%	6%	10%	11%	8%	8%	9%	8%	10%	6%	10%
		B		**									S		
7	214	105	107	2	62	77	75	15	70	79	50	30	60	62	63
	11%	11%	10%	14%	11%	11%	10%	7%	10%	10%	16%	11%	11%	12%	9%
				**							GHI				
6	163	85	78	*	64	61	39	16	48	65	34	39	52	37	36
	8%	9%	8%	3%	12%	9%	5%	8%	7%	8%	11%	14%	10%	7%	5%
				**	F	F					H	ST	T		
5	309	155	151	3	79	120	110	42	121	113	34	49	81	82	97
	15%	16%	15%	19%	15%	18%	14%	20%	17%	14%	11%	17%	15%	17%	14%
				**				J	J						
4	160	68	90	2	53	51	56	12	54	76	17	28	45	37	49
	8%	7%	9%	15%	10%	8%	7%	6%	8%	10%	6%	10%	8%	7%	7%
				**						J					
Bottom 3 Box (Net)	565	227	334	5	127	214	224	65	210	224	67	54	152	170	189
	28%	24%	33%	31%	23%	31%	29%	32%	30%	29%	22%	19%	28%	34%	28%
			A	**	D		J	J	J				Q	Q	Q
3	175	72	102	1	45	78	52	16	59	74	27	27	51	53	45
	9%	7%	10%	7%	8%	11%	7%	8%	8%	9%	9%	9%	9%	11%	7%
				**	F										T
2	79	29	50	-	19	26	34	6	32	30	11	4	24	21	29
	4%	3%	5%	-	3%	4%	4%	3%	5%	4%	3%	2%	4%	4%	4%
				**											
1 - Strongly disagree (1)	311	126	182	4	63	110	138	43	120	120	29	23	77	96	115
	16%	13%	18%	25%	12%	16%	18%	21%	17%	15%	9%	8%	14%	19%	17%
			A	**	D	D	J	J	J				Q	QR	Q
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.6	5.9	5.2	4.9	5.8	5.2	5.7	5.2	5.4	5.5	6.2	5.9	5.5	5.1	5.8
		B		**	E		E				GHI	S	S		S
Std. Dev.	3.01	2.95	3.03	3.09	2.83	2.88	3.21	2.99	3.05	3	2.85	2.67	2.91	2.96	3.21
Std. Err.	0.07	0.09	0.09	0.8	0.12	0.11	0.12	0.21	0.12	0.11	0.16	0.16	0.13	0.13	0.12
Median	5	6	5	5	6	5	5	5	5	5	7	6	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/T

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/T

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

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5_6. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I will be able to cover all living and family expenses in the next 12 months without going into further debt

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post.Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 3 Box (Net)	594	327	262	4	138	134	321	33	197	241	122	65	132	103	293
	30%	34%	26%	28%	25%	20%	42%	16%	28%	31%	40%	23%	24%	21%	43%
		B		**	E		DE		G	G	GHI				QRS
10 - Strongly agree (10)	306	177	126	3	79	56	170	10	103	133	60	35	70	45	155
	15%	18%	12%	19%	15%	8%	22%	5%	15%	17%	19%	13%	13%	9%	23%
		B		**	E		DE		G	G	G				QRS
9	119	56	62	1	25	34	61	9	47	39	24	18	24	22	56
	6%	6%	6%	6%	5%	5%	8%	5%	7%	5%	8%	6%	4%	4%	8%
				**			D				I				RS
8	168	94	74	*	34	44	90	14	47	69	39	12	39	35	82
	8%	10%	7%	3%	6%	7%	12%	7%	7%	9%	13%	4%	7%	7%	12%
				**			DE				HI				QRS
7	233	106	123	4	58	87	88	27	71	90	45	31	67	57	78
	12%	11%	12%	28%	11%	13%	11%	13%	10%	12%	15%	11%	12%	11%	12%
				**							H				
6	209	101	107	2	76	67	66	28	75	73	34	41	64	46	58
	10%	10%	10%	13%	14%	10%	9%	14%	11%	9%	11%	15%	12%	9%	9%
				**	EF							ST			
5	313	141	173	-	88	124	101	36	115	127	35	52	84	92	86
	16%	15%	17%	-	16%	18%	13%	17%	16%	16%	11%	18%	15%	18%	13%
				**	F				J	J					T
4	162	85	78	-	55	61	46	19	56	63	25	32	52	42	37
	8%	9%	8%	-	10%	9%	6%	9%	8%	8%	8%	11%	10%	8%	5%
				**	F							T	T		
Bottom 3 Box (Net)	488	206	278	5	129	207	152	64	188	190	47	62	143	158	125
	24%	21%	27%	31%	24%	30%	20%	31%	27%	24%	15%	22%	26%	32%	18%
			A	**		DF		J	J	J			T	QT	
3	155	65	89	1	42	58	55	11	65	62	16	20	47	44	44
	8%	7%	9%	7%	8%	8%	7%	5%	9%	8%	5%	7%	9%	9%	6%
				**					J						
2	90	36	54	-	27	36	27	7	35	40	8	14	24	31	21
	5%	4%	5%	-	5%	5%	3%	3%	5%	5%	3%	5%	4%	6%	3%
				**						J				T	
1 - Strongly disagree (1)	243	105	135	4	60	113	70	46	87	88	22	28	73	83	60
	12%	11%	13%	25%	11%	17%	9%	22%	12%	11%	7%	10%	13%	17%	9%
				**	DF			HIJ	J	J			T	QT	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.7	6	5.5	5.9	5.6	5.1	6.4	4.8	5.6	5.8	6.5	5.6	5.5	5.1	6.5
		B		**	E		DE		G	G	GHI	S	S		QRS
Std. Dev.	2.88	2.89	2.84	3.39	2.79	2.76	2.91	2.7	2.9	2.9	2.72	2.68	2.82	2.8	2.9
Std. Err.	0.06	0.09	0.09	0.88	0.12	0.11	0.1	0.19	0.11	0.1	0.15	0.16	0.12	0.13	0.11
Median	6	6	5	7	5.2	5	7	5	5	6	7	5	5	5	7

Statistics:

Overlap formulae used

- Column Proportions:

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

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/T

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

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5. 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				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
I am concerned about the impact of rising interest rates on my financial situation	746	315	422	9	185	288	274	81	269	292	104	83	215	217	231
	37%	33%	41%	59%	34%	42%	35%	39%	38%	37%	34%	29%	40%	44%	34%
			A	**		DF							Q	QT	
I regret the amount of debt that I've taken on in my life	602	267	328	8	181	241	181	87	211	236	68	82	191	177	153
	30%	28%	32%	50%	33%	35%	23%	42%	30%	30%	22%	29%	35%	36%	23%
			**	F	F		HJ	J	J				T	T	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	594	327	262	4	138	134	321	33	197	241	122	65	132	103	293
	30%	34%	26%	28%	25%	20%	42%	16%	28%	31%	40%	23%	24%	21%	43%
		B		**	E		DE		G	G	GHI				QRS
I am confident I won't have any debt in retirement	587	324	261	3	161	157	270	56	198	227	106	83	152	109	243
	29%	34%	26%	17%	29%	23%	35%	27%	28%	29%	35%	29%	28%	22%	36%
		B		**	E		E		HI	S	S		S		RS
I am concerned about my current level of debt	487	208	272	7	140	196	151	62	169	192	63	68	147	146	126
	24%	22%	27%	45%	26%	29%	20%	30%	24%	25%	20%	24%	27%	29%	19%
			A	**	F	F		J					T	T	
I am worried that me or someone in my household could lose their job	343	140	195	8	116	134	92	40	115	134	54	64	100	110	69
	17%	14%	19%	52%	21%	20%	12%	19%	16%	17%	18%	23%	18%	22%	10%
			A	**	F	F						T	T	T	

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/T

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/T

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

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5. 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

	Bottom 3 Box Summary															
	Total	Gender			AGE			EDUCATION				Age 1				
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer	
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T		
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550	
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678	
I am worried that me or someone in my household could lose their job	776	376	394	6	157	210	409	75	280	307	113	66	179	152	378	
	39%	39%	39%	39%	29%	31%	53%	37%	40%	39%	37%	23%	33%	31%	56%	
			**			DE							Q		QRS	
I am concerned about my current level of debt	593	307	285	1	109	158	326	43	207	243	100	52	127	115	300	
	30%	32%	28%	8%	20%	23%	42%	21%	29%	31%	33%	18%	23%	23%	44%	
			**			DE				G	G				QRS	
I am confident I won't have any debt in retirement	565	227	334	5	127	214	224	65	210	224	67	54	152	170	189	
	28%	24%	33%	31%	23%	31%	29%	32%	30%	29%	22%	19%	28%	34%	28%	
			**		D		J	J	J				Q	Q	Q	
I regret the amount of debt that I've taken on in my life	528	269	256	3	119	118	291	33	187	208	100	58	109	90	271	
	26%	28%	25%	21%	22%	17%	38%	16%	27%	26%	32%	20%	20%	18%	40%	
			**			DE			G	G	GI				QRS	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	488	206	278	5	129	207	152	64	188	190	47	62	143	158	125	
	24%	21%	27%	31%	24%	30%	20%	31%	27%	24%	15%	22%	26%	32%	18%	
			**		DF		J	J	J				T	QT		
I am concerned about the impact of rising interest rates on my financial situation	329	207	121	1	79	85	165	23	118	127	60	49	63	65	151	
	16%	21%	12%	7%	14%	12%	21%	11%	17%	16%	20%	17%	12%	13%	22%	
		B	**			DE				G					RS	

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/T

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/T

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

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

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	907	456	444	6	326	368	212	131	326	328	122	169	312	257	169
	45%	47%	44%	42%	60%	54%	27%	63%	46%	42%	40%	60%	58%	52%	25%
			**	F	F		HUJ	J				T	T	T	
Strongly agree	328	166	157	5	122	130	76	65	111	117	35	52	126	86	63
	16%	17%	15%	31%	22%	19%	10%	31%	16%	15%	11%	18%	23%	17%	9%
			**	F	F		HUJ					T	ST	T	
Somewhat agree	579	290	287	2	205	238	137	67	215	210	87	117	186	171	106
	29%	30%	28%	11%	37%	35%	18%	32%	31%	27%	28%	41%	34%	34%	16%
			**	F	F							T	T	T	
Bottom 2 Box (Net)	1093	509	576	9	220	312	562	75	376	456	186	115	230	240	509
	55%	53%	56%	58%	40%	46%	73%	37%	54%	58%	60%	40%	42%	48%	75%
			**				DE		G	G	GH				QRS
Somewhat disagree	602	262	333	7	146	192	263	44	208	253	97	78	142	140	241
	30%	27%	33%	44%	27%	28%	34%	21%	30%	32%	31%	28%	26%	28%	36%
			A	**			DE			G	G				RS
Strongly disagree	491	247	242	2	74	119	298	31	167	204	89	36	88	100	268
	25%	26%	24%	14%	13%	18%	39%	15%	24%	26%	29%	13%	16%	20%	40%
			**				DE			G	G				Q
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T
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/T
Minimum Base: 30 (**), Small Base: 100 (*)

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7_2. To what extent do you agree or disagree with the following: - As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	1290	607	671	11	397	509	384	138	467	499	186	214	388	366	322
	64%	63%	66%	75%	73%	75%	50%	67%	67%	64%	60%	76%	72%	74%	48%
			**	F	F							T	T	T	
Strongly agree	468	216	247	5	150	195	123	57	174	180	57	73	156	133	106
	23%	22%	24%	34%	27%	29%	16%	27%	25%	23%	19%	26%	29%	27%	16%
			**	F	F		J	J	J			T	T	T	
Somewhat agree	822	391	424	6	247	314	261	81	293	319	129	141	232	233	216
	41%	41%	42%	40%	45%	46%	34%	39%	42%	41%	42%	50%	43%	47%	32%
			**	F	F							T	T	T	
Bottom 2 Box (Net)	710	357	349	4	149	171	390	69	235	285	122	69	154	132	356
	36%	37%	34%	25%	27%	25%	50%	33%	33%	36%	40%	24%	28%	26%	52%
			**			DE									QRS
Somewhat disagree	464	227	234	3	107	117	239	56	152	181	74	44	119	84	217
	23%	24%	23%	17%	20%	17%	31%	27%	22%	23%	24%	16%	22%	17%	32%
			**			DE									QRS
Strongly disagree	246	130	115	1	42	53	151	12	82	104	47	25	35	48	138
	12%	14%	11%	8%	8%	8%	20%	6%	12%	13%	15%	9%	7%	10%	20%
			**			DE				G	G				QRS
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T
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/T
Minimum Base: 30 (**), Small Base: 100 (*)

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

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	1361 68%	648 67%	701 69%	12 80% **	416 76%	512 75%	434 56%	147 71%	489 70%	521 66%	205 66%	216 76%	407 75%	372 75%	366 54%
Strongly agree	442 22%	185 19%	253 25%	4 28% **	152 28%	190 28%	100 13%	48 23%	152 22%	176 22%	66 21%	79 28%	154 28%	131 26%	78 11%
Somewhat agree	919 46%	463 48%	448 44%	8 53% **	263 48%	322 47%	334 43%	100 48%	337 48%	345 44%	139 45%	137 48%	253 47%	241 48%	288 43%
Bottom 2 Box (Net)	639 32%	317 33%	319 31%	3 20% **	130 24%	168 25%	340 44%	59 29%	213 30%	263 34%	103 34%	67 24%	135 25%	125 25%	311 46%
Somewhat disagree	435 22%	200 21%	232 23%	3 20% **	103 19%	116 17%	216 28%	37 18%	138 20%	186 24%	73 24%	51 18%	99 18%	88 18%	196 29%
Strongly disagree	204 10%	117 12%	87 9%	- - **	28 5%	53 8%	124 16%	22 11%	74 11%	77 10%	30 10%	16 6%	36 7%	37 8%	115 17%
Sigma	2000 100%	965 100%	1020 100%	15 100% **	546 100%	680 100%	774 100%	206 100%	702 100%	784 100%	308 100%	283 100%	542 100%	497 100%	678 100%

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

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

	Gender			AGE			EDUCATION				Age 1				
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	1603	766	826	11	395	544	663	149	559	639	256	189	424	413	577
	80%	79%	81%	73%	72%	80%	86%	72%	80%	81%	83%	67%	78%	83%	85%
				**		D	DE			G	G		Q	Q	QR
Strongly agree	586	293	288	5	142	198	247	56	177	246	108	59	159	162	206
	29%	30%	28%	31%	26%	29%	32%	27%	25%	31%	35%	21%	29%	33%	30%
				**						H	H		Q	Q	Q
Somewhat agree	1016	473	538	6	253	346	417	93	382	393	148	130	265	250	371
	51%	49%	53%	42%	46%	51%	54%	45%	54%	50%	48%	46%	49%	50%	55%
				**		D									Q
Bottom 2 Box (Net)	397	199	194	4	151	136	111	57	143	145	52	94	118	84	100
	20%	21%	19%	27%	28%	20%	14%	28%	20%	19%	17%	33%	22%	17%	15%
				**	EF	F		IJ				RST	T		
Somewhat disagree	322	155	164	2	115	115	93	48	112	119	43	73	94	72	82
	16%	16%	16%	15%	21%	17%	12%	23%	16%	15%	14%	26%	17%	15%	12%
				**	F	F		IJ				RST	T		
Strongly disagree	75	44	30	2	36	21	18	9	31	26	9	21	24	12	18
	4%	5%	3%	12%	7%	3%	2%	4%	4%	3%	3%	8%	4%	2%	3%
				**	EF							ST			
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T
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/T
Minimum Base: 30 (**), Small Base: 100 (*)

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

	Gender				AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	1730	802	915	13	451	598	681	175	616	682	257	234	458	445	592
	87%	83%	90%	89%	83%	88%	88%	85%	88%	87%	84%	83%	84%	90%	87%
			A	**		D	D							QR	
Strongly agree	756	334	417	5	195	295	266	60	279	304	113	94	211	223	228
	38%	35%	41%	36%	36%	43%	34%	29%	40%	39%	37%	33%	39%	45%	34%
			A	**		DF								QT	
Somewhat agree	974	468	498	8	256	303	415	114	337	378	144	140	247	222	365
	49%	49%	49%	53%	47%	45%	54%	55%	48%	48%	47%	50%	46%	45%	54%
			A	**		DE									RS
Bottom 2 Box (Net)	270	163	106	2	95	82	93	32	85	102	51	49	84	52	85
	13%	17%	10%	11%	17%	12%	12%	15%	12%	13%	16%	17%	16%	10%	13%
		B		**	EF							S	S		
Somewhat disagree	184	110	73	1	78	61	44	23	58	65	37	36	71	38	39
	9%	11%	7%	4%	14%	9%	6%	11%	8%	8%	12%	13%	13%	8%	6%
		B		**	EF	F					HI	ST	ST		
Strongly disagree	86	52	33	1	17	21	49	8	27	37	13	12	13	14	46
	4%	5%	3%	7%	3%	3%	6%	4%	4%	5%	4%	4%	2%	3%	7%
		B		**		DE									RS
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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7_6. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Gender				AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	1188	552	626	10	394	474	319	154	419	442	172	202	384	335	267
	59%	57%	61%	65%	72%	70%	41%	75%	60%	56%	56%	72%	71%	67%	39%
			**	F	F		HU				T	T	T		
Strongly agree	442	198	237	6	154	191	96	70	162	156	54	76	159	129	78
	22%	21%	23%	41%	28%	28%	12%	34%	23%	20%	18%	27%	29%	26%	12%
			**	F	F		HU	J			T	T	T		
Somewhat agree	746	354	389	4	240	283	223	85	257	287	118	127	226	205	189
	37%	37%	38%	24%	44%	42%	29%	41%	37%	37%	38%	45%	42%	41%	28%
			**	F	F						T	T	T		
Bottom 2 Box (Net)	812	413	394	5	152	206	455	52	282	342	136	81	158	163	411
	41%	43%	39%	35%	28%	30%	59%	25%	40%	44%	44%	28%	29%	33%	61%
			**				DE		G	G	G				QRS
Somewhat disagree	528	260	263	5	111	142	274	33	188	226	81	55	114	112	246
	26%	27%	26%	32%	20%	21%	35%	16%	27%	29%	26%	19%	21%	23%	36%
			**				DE		G	G	G				QRS
Strongly disagree	284	153	131	*	41	63	180	20	95	115	55	26	44	50	164
	14%	16%	13%	3%	7%	9%	23%	9%	14%	15%	18%	9%	8%	10%	24%
			**				DE				G				QRS
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T
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/T
Minimum Base: 30 (**), Small Base: 100 (*)

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

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
With interest rates rising, I will be more careful with how I spend my money	1730	802	915	13	451	598	681	175	616	682	257	234	458	445	592
	87%	83%	90%	89%	83%	88%	88%	85%	88%	87%	84%	83%	84%	90%	87%
I have a solid understanding of how interest rate increases impact my financial situation	1603	766	826	11	395	544	663	149	559	639	256	189	424	413	577
	80%	79%	81%	73%	72%	80%	86%	72%	80%	81%	83%	67%	78%	83%	85%
I'm already beginning to feel the effects of interest rate increases	1361	648	701	12	416	512	434	147	489	521	205	216	407	372	366
	68%	67%	69%	80%	76%	75%	56%	71%	70%	66%	66%	76%	75%	75%	54%
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	1290	607	671	11	397	509	384	138	467	499	186	214	388	366	322
	64%	63%	66%	75%	73%	75%	50%	67%	67%	64%	60%	76%	72%	74%	48%
If interest rates go up much more, I'm afraid that I will be in financial trouble	1188	552	626	10	394	474	319	154	419	442	172	202	384	335	267
	59%	57%	61%	65%	72%	70%	41%	75%	60%	56%	56%	72%	71%	67%	39%
I am concerned that rising interest rates could move me towards bankruptcy	907	456	444	6	326	368	212	131	326	328	122	169	312	257	169
	45%	47%	44%	42%	60%	54%	27%	63%	46%	42%	40%	60%	58%	52%	25%

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

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

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
I am concerned that rising interest rates could move me towards bankruptcy	1093	509	576	9	220	312	562	75	376	456	186	115	230	240	509
	55%	53%	56%	58%	40%	46%	73%	37%	54%	58%	60%	40%	42%	48%	75%
If interest rates go up much more, I'm afraid that I will be in financial trouble	812	413	394	5	152	206	455	52	282	342	136	81	158	163	411
	41%	43%	39%	35%	28%	30%	59%	25%	40%	44%	44%	28%	29%	33%	61%
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	710	357	349	4	149	171	390	69	235	285	122	69	154	132	356
	36%	37%	34%	25%	27%	25%	50%	33%	33%	36%	40%	24%	28%	26%	52%
I'm already beginning to feel the effects of interest rate increases	639	317	319	3	130	168	340	59	213	263	103	67	135	125	311
	32%	33%	31%	20%	24%	25%	44%	29%	30%	34%	34%	24%	25%	25%	46%
I have a solid understanding of how interest rate increases impact my financial situation	397	199	194	4	151	136	111	57	143	145	52	94	118	84	100
	20%	21%	19%	27%	28%	20%	14%	28%	20%	19%	17%	33%	22%	17%	15%
With interest rates rising, I will be more careful with how I spend my money	270	163	106	2	95	82	93	32	85	102	51	49	84	52	85
	13%	17%	10%	11%	17%	12%	12%	15%	12%	13%	16%	17%	16%	10%	13%
		B		**	EF							S	S		

Statistics:

Overlap formulae used

- Column Proportions:

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

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NEWWAVE23_1_1. In the last year, have the following become more affordable or less affordable for your household? - Feeding yourself or your family

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	249	158	88	3	115	83	50	33	106	74	36	71	89	41	47
	12%	16%	9%	17%	21%	12%	7%	16%	15%	9%	12%	25%	16%	8%	7%
	B		**	EF	F				I			RST	ST		
Much more affordable	88	51	36	1	42	26	20	12	38	26	11	26	28	15	18
	4%	5%	4%	6%	8%	4%	3%	6%	5%	3%	4%	9%	5%	3%	3%
			**	EF								ST			
Somewhat more affordable	161	107	52	2	73	57	31	21	68	48	25	45	61	26	29
	8%	11%	5%	11%	13%	8%	4%	10%	10%	6%	8%	16%	11%	5%	4%
	B		**	EF	F				I			ST	ST		
No change	605	298	303	3	150	170	284	50	229	234	92	80	137	140	247
	30%	31%	30%	21%	28%	25%	37%	24%	33%	30%	30%	28%	25%	28%	37%
			**				DE								QRS
Bottom 2 Box (Net)	1147	509	629	9	280	427	439	124	367	476	180	132	316	316	383
	57%	53%	62%	61%	51%	63%	57%	60%	52%	61%	58%	47%	58%	64%	57%
			A	**		DF				H			Q	QT	Q
Somewhat less affordable	684	314	367	3	156	219	310	66	213	283	123	73	172	158	281
	34%	33%	36%	21%	28%	32%	40%	32%	30%	36%	40%	26%	32%	32%	42%
			**				DE				H				QRS
Much less affordable	463	195	262	6	125	209	130	58	154	193	57	59	144	158	102
	23%	20%	26%	41%	23%	31%	17%	28%	22%	25%	19%	21%	27%	32%	15%
			A	**	F	DF		J		J			T	QT	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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NEWWAVE23_1_2. In the last year, have the following become more affordable or less affordable for your household? - Housing

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	225	144	79	2	105	72	48	27	84	79	35	60	81	40	44
	11%	15%	8%	13%	19%	11%	6%	13%	12%	10%	11%	21%	15%	8%	7%
		B		**	EF	F						ST	ST		
Much more affordable	72	47	25	*	33	24	15	9	31	23	9	15	29	13	15
	4%	5%	2%	3%	6%	3%	2%	4%	4%	3%	3%	5%	5%	3%	2%
		B		**	F							T	ST		
Somewhat more affordable	153	97	54	1	71	48	33	18	53	56	25	45	52	27	29
	8%	10%	5%	10%	13%	7%	4%	9%	8%	7%	8%	16%	10%	6%	4%
		B		**	EF	F						RST	ST		
No change	883	412	466	4	161	272	450	68	322	353	140	82	172	232	396
	44%	43%	46%	25%	30%	40%	58%	33%	46%	45%	46%	29%	32%	47%	59%
				**	D	DE			G	G	G			QR	QRS
Bottom 2 Box (Net)	892	408	475	9	280	336	276	111	296	352	133	141	289	225	237
	45%	42%	47%	63%	51%	49%	36%	54%	42%	45%	43%	50%	53%	45%	35%
				**	F	F		HJ				T	ST	T	
Somewhat less affordable	471	229	239	3	130	174	168	53	129	208	81	60	146	116	150
	24%	24%	23%	22%	24%	26%	22%	26%	18%	27%	26%	21%	27%	23%	22%
				**					H	H					
Much less affordable	421	179	235	6	151	162	108	58	167	144	53	82	143	109	88
	21%	19%	23%	41%	28%	24%	14%	28%	24%	18%	17%	29%	26%	22%	13%
			A	**	F	F		U	U			T	T	T	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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NEWWAVE23_1_3. In the last year, have the following become more affordable or less affordable for your household? - Transportation needs

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	221	142	79	*	104	72	45	23	86	72	40	58	82	39	42
	11%	15%	8%	3%	19%	11%	6%	11%	12%	9%	13%	20%	15%	8%	6%
	B		**	EF	F					I	ST	ST	ST		
Much more affordable	70	46	24	**	36	23	12	9	31	20	11	20	27	12	12
	4%	5%	2%	3%	7%	3%	1%	4%	4%	3%	4%	7%	5%	2%	2%
	B		**	EF	F						ST	T			
Somewhat more affordable	150	96	55	-	68	49	33	14	55	52	29	38	55	26	31
	8%	10%	5%	-	12%	7%	4%	7%	8%	7%	9%	14%	10%	5%	5%
	B		**	EF	F						I	ST	ST		
No change	770	360	407	3	184	233	353	85	291	276	118	103	170	189	309
	39%	37%	40%	20%	34%	34%	46%	41%	41%	35%	38%	36%	31%	38%	46%
				**			DE		I					R	QRS
Bottom 2 Box (Net)	1009	463	534	12	259	375	376	98	325	436	150	122	291	269	327
	50%	48%	52%	77%	47%	55%	49%	48%	46%	56%	49%	43%	54%	54%	48%
				**		DF				HJ			Q	Q	
Somewhat less affordable	627	302	320	6	158	207	263	42	199	282	104	80	161	156	231
	31%	31%	31%	40%	29%	30%	34%	21%	28%	36%	34%	28%	30%	31%	34%
				**						GH	G				
Much less affordable	381	162	214	5	101	168	113	56	126	154	46	42	130	114	96
	19%	17%	21%	36%	18%	25%	15%	27%	18%	20%	15%	15%	24%	23%	14%
			A	**	DF			HJ		J			QT	QT	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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NEWWAVE23_1_4. In the last year, have the following become more affordable or less affordable for your household? - Clothing and other household necessities

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	261	164	92	5	132	71	58	36	105	80	40	87	80	43	50
	13%	17%	9%	31%	24%	10%	7%	17%	15%	10%	13%	31%	15%	9%	7%
	B		**	EF				I	I			RST	ST		
Much more affordable	84	48	35	1	47	24	13	12	38	24	11	27	33	14	10
	4%	5%	3%	10%	9%	4%	2%	6%	5%	3%	3%	10%	6%	3%	2%
			**	EF								ST	ST		
Somewhat more affordable	176	116	57	3	85	46	45	24	67	56	30	60	48	29	40
	9%	12%	6%	21%	16%	7%	6%	12%	10%	7%	10%	21%	9%	6%	6%
	B		**	EF								RST			
No change	720	376	340	3	166	215	339	69	257	288	106	84	175	167	294
	36%	39%	33%	20%	30%	32%	44%	33%	37%	37%	35%	30%	32%	34%	43%
	B		**				DE								QRS
Bottom 2 Box (Net)	1019	424	588	7	248	394	377	102	339	416	161	112	287	287	333
	51%	44%	58%	50%	45%	58%	49%	50%	48%	53%	52%	40%	53%	58%	49%
			A	**		DF							Q	QT	Q
Somewhat less affordable	661	299	358	4	158	236	266	57	206	280	119	71	171	177	242
	33%	31%	35%	26%	29%	35%	34%	27%	29%	36%	39%	25%	31%	36%	36%
			**							H	GH			Q	Q
Much less affordable	359	125	230	4	90	158	111	46	134	137	42	41	117	110	91
	18%	13%	23%	24%	16%	23%	14%	22%	19%	17%	14%	15%	22%	22%	13%
			A	**		DF		J	J				QT	QT	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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NEWWAVE23_1_5. In the last year, have the following become more affordable or less affordable for your household? - Putting money aside for savings

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	264	157	106	1	117	85	61	25	98	98	42	75	86	51	53
	13%	16%	10%	6%	22%	13%	8%	12%	14%	12%	14%	26%	16%	10%	8%
	B			**	EF	F						RST	ST		
Much more affordable	85	58	26	*	45	24	16	7	39	27	12	30	30	13	13
	4%	6%	3%	3%	8%	4%	2%	3%	6%	3%	4%	10%	5%	3%	2%
	B			**	EF							RST	ST		
Somewhat more affordable	179	99	80	*	73	61	45	19	60	70	30	45	56	38	40
	9%	10%	8%	3%	13%	9%	6%	9%	9%	9%	10%	16%	10%	8%	6%
				**	EF							RST	T		
No change	614	325	285	3	159	175	279	61	225	223	104	82	136	154	242
	31%	34%	28%	21%	29%	26%	36%	30%	32%	28%	34%	29%	25%	31%	36%
	B			**			DE				I				R
Bottom 2 Box (Net)	1122	483	629	11	269	420	433	120	378	463	162	126	321	293	383
	56%	50%	62%	73%	49%	62%	56%	58%	54%	59%	53%	45%	59%	59%	56%
			A	**		D	D			J			Q	Q	Q
Somewhat less affordable	560	271	284	5	134	185	241	41	192	231	97	68	144	132	216
	28%	28%	28%	34%	25%	27%	31%	20%	27%	29%	31%	24%	27%	26%	32%
			**			D				G	G				Q
Much less affordable	562	212	345	6	136	235	192	79	186	232	65	58	177	161	167
	28%	22%	34%	38%	25%	35%	25%	38%	27%	30%	21%	20%	33%	32%	25%
			A	**		DF		HJ		J			QT	QT	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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NEWWAVE23_1_6. In the last year, have the following become more affordable or less affordable for your household? - Putting money towards paying down your debt

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Top 2 Box (Net)	331	189	140	2	136	100	95	37	142	109	43	79	99	64	89
	17%	20%	14%	12%	25%	15%	12%	18%	20%	14%	14%	28%	18%	13%	13%
	B			**	EF				IJ			RST	ST		
Much more affordable	98	53	44	*	41	25	31	8	45	32	12	21	33	13	30
	5%	6%	4%	3%	8%	4%	4%	4%	6%	4%	4%	8%	6%	3%	4%
				**	EF							S	S		
Somewhat more affordable	233	136	96	1	95	75	63	28	97	77	30	58	66	50	59
	12%	14%	9%	9%	17%	11%	8%	14%	14%	10%	10%	20%	12%	10%	9%
	B			**	EF							RST			
No change	831	417	407	7	190	231	410	74	294	315	149	117	163	197	355
	42%	43%	40%	49%	35%	34%	53%	36%	42%	40%	48%	41%	30%	40%	52%
				**			DE				GI	R		R	QRS
Bottom 2 Box (Net)	838	359	474	6	220	349	269	96	266	359	117	87	281	236	234
	42%	37%	46%	38%	40%	51%	35%	47%	38%	46%	38%	31%	52%	48%	34%
			A	**		DF				HJ			QT	QT	
Somewhat less affordable	433	190	242	-	111	166	156	40	113	206	75	38	143	111	140
	22%	20%	24%	-	20%	24%	20%	19%	16%	26%	24%	14%	26%	22%	21%
				**						H	H		QT	Q	Q
Much less affordable	405	168	231	6	109	183	114	57	153	154	42	49	138	125	93
	20%	17%	23%	38%	20%	27%	15%	27%	22%	20%	14%	17%	25%	25%	14%
			A	**	F	DF		J	J	J			QT	QT	
Sigma	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
	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/T

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/T

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

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NEWWAVE23_1. In the last year, have the following become more affordable or less affordable for your household? - Top 2 Box Summary

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Feeding yourself or your family	249	158	88	3	115	83	50	33	106	74	36	71	89	41	47
	12%	16%	9%	17%	21%	12%	7%	16%	15%	9%	12%	25%	16%	8%	7%
	B		**	EF	F				I			RST	ST		
Housing	225	144	79	2	105	72	48	27	84	79	35	60	81	40	44
	11%	15%	8%	13%	19%	11%	6%	13%	12%	10%	11%	21%	15%	8%	7%
	B		**	EF	F							ST	ST		
Transportation needs	221	142	79	*	104	72	45	23	86	72	40	58	82	39	42
	11%	15%	8%	3%	19%	11%	6%	11%	12%	9%	13%	20%	15%	8%	6%
	B		**	EF	F						I	ST	ST		
Clothing and other household necessities	261	164	92	5	132	71	58	36	105	80	40	87	80	43	50
	13%	17%	9%	31%	24%	10%	7%	17%	15%	10%	13%	31%	15%	9%	7%
	B		**	EF				I	I			RST	ST		
Putting money aside for savings	264	157	106	1	117	85	61	25	98	98	42	75	86	51	53
	13%	16%	10%	6%	22%	13%	8%	12%	14%	12%	14%	26%	16%	10%	8%
	B		**	EF	F							RST	ST		
Putting money towards paying down your debt	331	189	140	2	136	100	95	37	142	109	43	79	99	64	89
	17%	20%	14%	12%	25%	15%	12%	18%	20%	14%	14%	28%	18%	13%	13%
	B		**	EF					IJ			RST	ST		

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/T

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/T

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

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NEWWAVE23_1. In the last year, have the following become more affordable or less affordable for your household? - Bottom 2 Box Summary

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Feeding yourself or your family	1147	509	629	9	280	427	439	124	367	476	180	132	316	316	383
	57%	53%	62%	61%	51%	63%	57%	60%	52%	61%	58%	47%	58%	64%	57%
			A	**		DF				H			Q	QT	Q
Housing	892	408	475	9	280	336	276	111	296	352	133	141	289	225	237
	45%	42%	47%	63%	51%	49%	36%	54%	42%	45%	43%	50%	53%	45%	35%
			**	F	F		HJ					T	ST	T	
Transportation needs	1009	463	534	12	259	375	376	98	325	436	150	122	291	269	327
	50%	48%	52%	77%	47%	55%	49%	48%	46%	56%	49%	43%	54%	54%	48%
			**		DF					HJ			Q	Q	
Clothing and other household necessities	1019	424	588	7	248	394	377	102	339	416	161	112	287	287	333
	51%	44%	58%	50%	45%	58%	49%	50%	48%	53%	52%	40%	53%	58%	49%
			A	**		DF							Q	QT	Q
Putting money aside for savings	1122	483	629	11	269	420	433	120	378	463	162	126	321	293	383
	56%	50%	62%	73%	49%	62%	56%	58%	54%	59%	53%	45%	59%	59%	56%
			A	**		D	D		J				Q	Q	Q
Putting money towards paying down your debt	838	359	474	6	220	349	269	96	266	359	117	87	281	236	234
	42%	37%	46%	38%	40%	51%	35%	47%	38%	46%	38%	31%	52%	48%	34%
			A	**		DF				HJ			QT	QT	

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/T

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/T

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

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NEW_WAVE_23_2. Which of the following apply to you in the last year? I have...

	Gender				AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	Q	R	S	T	
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Extended the repayment terms on a debt to lower my monthly payments	142	73	68	*	53	64	25	22	45	52	22	19	65	35	23
	7%	8%	7%	3%	10%	9%	3%	11%	6%	7%	7%	7%	12%	7%	3%
Used a reverse mortgage to access the equity in my home	50	35	15	-	31	14	6	3	18	21	9	20	21	3	6
	3%	4%	2%	-	6%	2%	1%	1%	3%	3%	3%	7%	4%	1%	1%
	B			**	EF							ST	ST		
Paid only the minimum balance on my credit card	512	231	279	2	166	198	148	39	198	216	60	79	174	127	132
	26%	24%	27%	15%	30%	29%	19%	19%	28%	27%	19%	28%	32%	26%	19%
Paid only the minimum balance on my line of credit	334	172	162	1	92	135	108	31	J	J	47	T	ST	T	96
	17%	18%	16%	5%	17%	20%	14%	15%	18%	17%	15%	13%	21%	17%	14%
				**	F								QT		
Got an auto loan or purchase-financed an auto for a term of longer than 5 years	125	71	53	2	53	48	25	13	29	63	20	24	50	32	19
	6%	7%	5%	12%	10%	7%	3%	6%	4%	8%	6%	9%	9%	6%	3%
Added to the value of my mortgage	78	48	30	*	25	28	25	6	29	29	14	16	25	17	20
	4%	5%	3%	3%	5%	4%	3%	3%	4%	4%	4%	6%	5%	3%	3%
	B			**											
Got a mortgage for larger than I can afford	49	37	12	*	24	24	1	-	13	25	11	8	32	7	1
	2%	4%	1%	3%	4%	4%	*	-	2%	3%	4%	3%	6%	2%	*
Borrowed money that I can't afford to pay back quickly	353	153	196	4	151	145	57	44	134	136	38	84	130	92	47
	18%	16%	19%	27%	28%	21%	7%	21%	19%	17%	12%	30%	24%	19%	7%
Made a major purchase on credit, such as a vacation, without paying it off right away	217	119	98	*	83	87	47	17	71	95	34	44	83	56	35
	11%	12%	10%	3%	15%	13%	6%	8%	10%	12%	11%	15%	15%	11%	5%
				**	F	F						T	T	T	
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc)	198	110	88	-	75	77	46	12	70	83	32	39	83	36	40
	10%	11%	9%	-	14%	11%	6%	6%	10%	11%	10%	14%	15%	7%	6%
Used my home-equity line of credit to buy things I want but don't need	80	51	27	2	29	29	21	3	30	32	16	17	28	15	20
	4%	5%	3%	10%	5%	4%	3%	1%	4%	4%	5%	6%	5%	3%	3%
	B			**	F							T			
Was lured in by deals or offers by companies on days such as boxing day	284	121	159	4	112	114	58	27	98	109	51	63	105	62	53
	14%	13%	16%	25%	21%	17%	7%	13%	14%	14%	17%	22%	19%	13%	8%
Spent money I shouldn't have in order to 'keep up with the Jones'	228	112	114	2	108	103	18	32	85	83	28	61	100	51	17
	11%	12%	11%	15%	20%	15%	2%	16%	12%	11%	9%	22%	18%	10%	2%
None of the above	787	365	414	8	112	212	463	79	280	299	129	58	122	197	409
	39%	38%	41%	53%	21%	31%	60%	38%	40%	38%	42%	21%	22%	40%	60%
				**	D	DE						ST	ST	T	
Sigma	3438	1696	1716	26	1114	1277	1048	327	1224	1376	511	571	1133	818	917
	172%	176%	168%	175%	204%	188%	135%	159%	174%	176%	166%	202%	209%	164%	135%

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/T

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/T

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

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NewWave23_3. Which of the following are you considering doing in the next year?

	Total	Gender			AGE			EDUCATION				Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	2000	910	1075	15	579	786	635	105	361	829	705	263	639	548	550
Base: All Respondents (wtd)	2000	965	1020	15	546	680	774	206	702	784	308	283	542	497	678
Defer my mortgage payments	28	25	3	-	7	18	3	3	8	11	6	2	17	6	3
	1%	3%	*	-	1%	3%	*	1%	1%	1%	2%	1%	3%	1%	*
Use buy now, pay later services (BNPL) that allow you to make purchases online and pay them off over time (e.g., PayBright, Afterpay, Klarna, Affirm, etc.)	165	61	99	5	70	64	31	14	57	72	23	39	69	33	25
	8%	6%	10%	34%	13%	9%	4%	7%	8%	9%	7%	14%	13%	7%	4%
Downsize to a smaller/more affordable home	62	35	26	-	16	17	28	2	15	33	11	4	22	9	27
	3%	4%	3%	-	3%	3%	4%	1%	2%	4%	4%	1%	4%	2%	4%
Renew my mortgage	69	34	35	*	13	32	24	-	16	37	17	4	25	19	22
	3%	4%	3%	3%	2%	5%	3%	-	2%	5%	6%	1%	5%	4%	3%
Lock in my variable rate mortgage to a fixed rate	57	34	22	-	14	25	17	2	20	21	14	4	20	18	15
	3%	4%	2%	-	3%	4%	2%	1%	3%	3%	5%	2%	4%	4%	2%
Use a payday loan service	93	42	49	2	31	45	16	14	37	34	9	15	41	22	15
	5%	4%	5%	12%	6%	7%	2%	7%	5%	4%	3%	5%	7%	4%	2%
Take out a bank loan	129	77	50	2	66	44	19	14	56	44	15	32	59	25	14
	6%	8%	5%	12%	12%	6%	2%	7%	8%	6%	5%	11%	11%	5%	2%
Use line of credit to pay bills	172	78	94	-	43	71	58	5	60	78	28	21	50	52	49
	9%	8%	9%	-	8%	10%	7%	3%	9%	10%	9%	7%	9%	11%	7%
Borrow from friends or family	256	120	132	5	115	95	46	34	104	88	30	64	96	65	32
	13%	12%	13%	32%	21%	14%	6%	17%	15%	11%	10%	23%	18%	13%	5%
Use my credit cards to pay bills	278	145	129	3	101	108	69	20	86	120	52	49	99	67	62
	14%	15%	13%	20%	18%	16%	9%	9%	12%	15%	17%	17%	18%	13%	9%
Declare bankruptcy	79	50	28	2	22	30	28	16	33	25	7	11	24	19	25
	4%	5%	3%	11%	4%	4%	4%	8%	5%	3%	2%	4%	4%	4%	4%
Use my savings to pay bills	415	203	211	1	126	148	140	35	135	179	66	57	145	88	126
	21%	21%	21%	9%	23%	22%	18%	17%	19%	23%	22%	20%	27%	18%	19%
Submit a consumer proposal to address my debt	71	43	27	1	26	25	19	14	26	24	7	11	32	13	15
	4%	4%	3%	7%	5%	4%	2%	7%	4%	3%	2%	4%	6%	3%	2%
Sell my assets (car, rental property, investments, etc.) because of financial concerns	149	97	50	2	60	60	29	21	36	68	24	36	57	33	23
	7%	10%	5%	15%	11%	9%	4%	10%	5%	9%	8%	13%	10%	7%	3%
Reduce my consumer spending or expenses (i.e. cell phone, cable, travel, discretionary spending, etc.)	713	294	415	5	176	278	260	55	236	315	107	88	200	195	230
	36%	30%	41%	32%	32%	41%	34%	27%	34%	40%	35%	31%	37%	39%	34%
Close my business	41	30	10	*	15	15	11	5	14	16	7	6	15	10	10
	2%	3%	1%	3%	3%	2%	1%	2%	2%	2%	2%	2%	3%	2%	1%
Defer payments on bills, credit cards, or taxes	149	79	68	1	50	72	27	12	56	62	19	23	70	30	25
	7%	8%	7%	10%	9%	11%	3%	6%	8%	8%	6%	8%	13%	6%	4%
Get professional help/advice with my debt	179	87	91	2	72	76	32	18	55	83	22	36	81	42	21
	9%	9%	9%	10%	13%	11%	4%	9%	8%	11%	7%	13%	15%	9%	3%
Contact a Licensed Insolvency Trustee to discuss debt relief options	75	49	26	-	35	26	14	9	24	31	11	20	33	12	10
	4%	5%	3%	-	6%	4%	2%	4%	3%	4%	4%	7%	6%	2%	2%
None of the above	628	298	326	4	104	169	354	63	233	230	101	53	101	158	317
	31%	31%	32%	28%	19%	25%	46%	31%	33%	29%	33%	19%	19%	32%	47%
Sigma	3808	1881	1891	36	1161	1421	1225	355	1305	1570	577	577	1252	915	1064
	190%	195%	185%	237%	213%	209%	158%	172%	186%	200%	187%	204%	231%	184%	157%

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/T

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/T

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

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