

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				Q1		Age 1		
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
1 - 100	169	79	89	1	38	48	83	18	58	74	19	-	24	28	46	71
	8%	8%	9%	3%	7%	7%	11%	10%	9%	6%	-	-	7%	5%	9%	11%
101 - 200	173	73	99	1	45	62	65	22	72	61	18	-	25	46	40	62
	9%	8%	10%	4%	8%	9%	8%	12%	10%	8%	6%	-	8%	9%	8%	10%
201 - 300	88	40	45	3	18	32	38	8	27	39	15	-	10	25	23	29
	4%	4%	4%	14%	3%	5%	5%	5%	4%	5%	5%	-	3%	5%	5%	5%
301 - 400	46	25	21	-	9	17	19	-	14	23	9	-	6	9	14	17
	2%	3%	2%	-	2%	3%	2%	-	2%	3%	3%	-	2%	2%	3%	3%
401 - 500	156	80	75	-	33	49	74	11	51	58	35	-	17	37	39	62
	8%	8%	7%	-	6%	7%	10%	6%	7%	7%	11%	-	5%	7%	8%	10%
501 - 600	39	22	17	-	4	12	23	3	14	17	6	-	2	9	6	23
	2%	2%	2%	-	1%	2%	3%	1%	2%	2%	2%	-	1%	2%	1%	3%
601 - 700	24	15	9	-	6	7	11	5	9	9	1	-	2	8	4	10
	1%	2%	1%	-	1%	1%	1%	3%	1%	1%	*	-	1%	2%	1%	2%
701 - 800	53	32	21	-	7	25	21	3	19	23	8	-	3	13	17	21
	3%	3%	2%	-	1%	4%	3%	1%	3%	3%	3%	-	1%	3%	3%	3%
801 - 900	14	6	8	-	4	1	8	2	8	2	2	-	2	3	5	5
	1%	1%	1%	-	1%	*	1%	1%	1%	*	1%	-	1%	1%	1%	1%
901 - 1000	165	75	90	-	40	50	75	8	51	71	35	-	20	41	38	66
	8%	8%	9%	-	7%	7%	10%	4%	7%	9%	12%	-	6%	8%	7%	10%
1001 - 2000	185	114	71	-	59	60	65	15	53	75	42	-	31	62	33	59
	9%	12%	7%	-	11%	9%	8%	8%	7%	10%	14%	-	10%	12%	6%	9%
2001 - 3000	89	54	34	*	22	26	41	5	32	33	18	-	12	19	25	32
	4%	6%	3%	1%	4%	4%	5%	3%	4%	4%	6%	-	4%	4%	5%	5%
3001 - 4000	32	23	9	-	10	9	13	-	13	13	6	-	7	8	7	10
	2%	2%	1%	-	2%	1%	2%	-	2%	2%	2%	-	2%	2%	1%	2%
4001 - 5000	29	19	8	2	12	9	8	-	12	12	5	-	7	8	7	7
	1%	2%	1%	7%	2%	1%	1%	-	2%	2%	1%	-	2%	1%	1%	1%
5001 - 6000	13	8	4	-	5	6	2	3	2	4	3	-	5	3	2	2
	1%	1%	*	-	1%	1%	*	2%	*	1%	1%	-	2%	1%	*	*
6001 - 7000	4	3	1	-	1	2	1	-	1	-	3	-	1	1	1	1
	*	*	*	-	*	*	*	-	*	-	1%	-	*	*	*	*
7001 - 8000	6	3	3	-	3	1	2	-	-	3	3	-	2	1	2	1
	*	*	*	-	*	*	*	-	-	*	1%	-	1%	*	*	*
8001 - 9000	3	1	1	*	2	-	*	-	-	2	1	-	2	-	-	*
	*	*	*	1%	*	-	*	-	-	*	*	-	1%	-	-	*
9001 - 10000	14	12	2	-	5	4	5	-	3	5	6	-	2	5	5	2
	1%	1%	*	-	1%	1%	1%	-	*	1%	2%	-	1%	1%	1%	*
Insolvent (\$0/None)	700	280	405	15	224	259	216	76	292	259	72	700	140	192	196	172
	35%	29%	40%	69%	41%	38%	28%	43%	40%	33%	23%	100%	44%	37%	39%	26%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
\$200 or less (Net)	342	153	188	1	83	111	149	40	130	135	37	-	49	74	86	134
	17%	16%	19%	7%	15%	16%	19%	22%	18%	17%	12%	-	15%	14%	17%	20%
\$100 or less (Net)	169	79	89	1	38	48	83	18	58	74	19	-	24	28	46	71
	8%	8%	9%	3%	7%	7%	11%	10%	8%	9%	6%	-	7%	5%	9%	11%
Mean (Incl. 0)	770.8	985.4	569.9	562.8	859.3	692.9	776.7	480.6	645.9	779.7	1211.8	-	889.1	786.1	725.4	736.1
		B	**					*		G	GHI					
Std. Dev.	1413.44	1650.81	1097.54	1659.83	1630.81	1307.41	1333.76	942.43	1199.89	1413.14	1924.39	-	1708.05	1445.37	1443.21	1186.67
Std. Err.	31.61	53.08	34.52	353.88	69.79	50.14	47.94	70.61	44.41	50.47	109.65	-	95.5	63.5	63.93	46.46
Mean (Excl. 0)	1185.7	1386.8	950.5	1819.8	1457.5	1120	1078.3	839.5	1077	1165.2	1582.4	-	1581.6	1247.4	1179.6	999.5
		B	**	EF				*			GHI		ST	T		
Std. Dev.	1606.76	1810.91	1283.71	2699.31	1908.42	1511.91	1464.59	1119.7	1391.99	1592.51	2061.94	-	2025.14	1655.77	1689.3	1284.28
Std. Err.	44.56	69.08	52.14	1034.83	106.37	73.71	62.03	110.88	66.54	69.53	134.26	-	151.03	91.64	95.42	58.59
Median	200	400	150	-	200	200	300	100	180.6	200	500	-	100	200	150	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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2. On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	713	356	352	5	173	183	357	49	261	285	117	134	108	144	151	310
	36%	37%	35%	25%	32%	27%	46%	28%	36%	36%	38%	19%	34%	28%	30%	48%
10 - Excellent (10)	334	158	172	3	86	72	175	29	124	125	55	70	57	60	63	153
	17%	16%	17%	13%	16%	11%	23%	17%	17%	16%	18%	10%	18%	12%	12%	24%
9	125	72	53	-	24	35	66	9	36	56	23	16	14	26	26	60
	6%	7%	5%	-	4%	5%	9%	5%	5%	7%	8%	2%	4%	5%	5%	9%
8	254	125	127	3	63	75	116	11	100	104	39	47	37	59	61	97
	13%	13%	13%	12%	12%	11%	15%	6%	14%	13%	13%	7%	11%	11%	12%	15%
7	243	105	139	-	76	91	76	7	96	96	45	57	46	74	55	68
	12%	11%	14%	-	14%	13%	10%	4%	13%	12%	15%	8%	14%	14%	11%	10%
6	198	117	80	2	60	61	78	15	78	68	38	62	36	51	47	64
	10%	12%	8%	7%	11%	9%	10%	8%	11%	9%	12%	9%	11%	10%	9%	10%
5	284	133	147	5	96	100	88	22	105	109	48	110	63	76	77	69
	14%	14%	15%	21%	18%	15%	11%	12%	14%	14%	16%	16%	20%	15%	15%	11%
4	177	84	87	6	62	60	55	25	58	72	20	93	38	49	49	42
	9%	9%	9%	28%	11%	9%	7%	14%	8%	9%	7%	13%	12%	9%	10%	6%
Bottom 3 Box (Net)	384	174	206	4	79	185	120	60	132	153	39	245	30	125	131	99
	19%	18%	20%	20%	15%	27%	16%	34%	18%	20%	13%	35%	9%	24%	26%	15%
3	141	63	78	-	24	66	51	19	57	51	15	81	6	44	56	35
	7%	7%	8%	-	4%	10%	7%	11%	8%	7%	5%	12%	2%	8%	11%	5%
2	76	37	38	1	20	29	27	10	20	35	10	44	6	29	14	27
	4%	4%	4%	5%	4%	4%	4%	6%	3%	5%	3%	6%	2%	6%	3%	4%
1 - Terrible (1)	167	73	90	3	35	90	42	31	55	67	14	120	17	52	60	37
	8%	8%	9%	14%	6%	13%	5%	17%	8%	9%	5%	17%	5%	10%	12%	6%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.1	6.2	6.1	5.1	6.1	5.5	6.7	5.1	6.2	6.1	6.5	4.8	6.4	5.7	5.6	6.8
Std. Dev.	2.77	2.73	2.8	2.79	2.59	2.8	2.74	3.1	2.7	2.79	2.54	2.79	2.5	2.73	2.8	2.76
Std. Err.	0.06	0.09	0.09	0.59	0.11	0.11	0.1	0.23	0.1	0.1	0.14	0.11	0.14	0.12	0.12	0.11
Median	6	6	6	5	6	5	7	5	6	6	7	5	6	6	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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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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	475	239	232	5	125	158	192	32	171	199	73	116	80	124	105	165
	24%	25%	23%	21%	23%	23%	25%	18%	23%	25%	24%	17%	25%	24%	21%	25%
10 - Much better (10)	209	106	100	2	63	62	84	11	77	90	31	48	36	57	47	69
	10%	11%	10%	10%	11%	9%	11%	6%	10%	12%	10%	7%	11%	11%	9%	11%
9	79	39	38	2	13	29	36	12	28	25	14	21	9	17	19	33
	4%	4%	4%	9%	2%	4%	5%	7%	4%	3%	5%	3%	3%	3%	4%	5%
8	187	93	94	*	50	66	71	8	67	84	28	46	35	50	40	63
	9%	10%	9%	1%	9%	10%	9%	5%	9%	11%	9%	7%	11%	10%	8%	10%
7	200	94	106	1	74	59	67	4	82	80	34	62	44	58	46	52
	10%	10%	10%	4%	14%	9%	9%	2%	11%	10%	11%	9%	14%	11%	9%	8%
6	238	125	112	*	60	72	105	18	84	93	43	66	31	61	57	88
	12%	13%	11%	1%	11%	11%	14%	10%	12%	12%	14%	9%	10%	12%	11%	14%
5	540	277	258	6	133	177	230	62	197	200	81	182	80	125	135	200
	27%	29%	25%	26%	24%	26%	30%	35%	27%	25%	26%	26%	25%	24%	26%	31%
4	179	71	103	5	45	58	76	13	74	64	28	66	25	42	50	62
	9%	7%	10%	22%	8%	9%	10%	7%	10%	8%	9%	9%	8%	8%	10%	9%
Bottom 3 Box (Net)	367	162	200	6	108	155	104	49	122	148	48	209	59	107	116	85
	18%	17%	20%	26%	20%	23%	13%	28%	17%	19%	16%	30%	18%	21%	23%	13%
3	136	63	69	4	38	60	38	13	48	56	19	72	25	37	44	30
	7%	7%	7%	18%	7%	9%	5%	7%	7%	7%	6%	10%	8%	7%	9%	5%
2	68	33	35	-	23	22	23	8	25	24	11	33	13	20	14	21
	3%	3%	3%	-	4%	3%	3%	4%	3%	3%	4%	5%	4%	4%	3%	3%
1 - Much worse (1)	164	65	96	2	47	73	44	29	49	68	18	104	21	51	58	34
	8%	7%	10%	9%	9%	11%	6%	16%	7%	9%	6%	15%	6%	10%	11%	5%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.6	5.7	5.5	5.1	5.6	5.4	5.8	4.9	5.7	5.7	5.8	4.9	5.8	5.6	5.3	5.8
Std. Dev.	2.49	2.44	2.53	2.64	2.54	2.57	2.36	2.58	2.43	2.54	2.39	2.56	2.48	2.58	2.55	2.35
Std. Err.	0.06	0.08	0.08	0.56	0.11	0.1	0.08	0.19	0.09	0.09	0.14	0.1	0.14	0.11	0.11	0.09
Median	5	5	5	5	5	5	5	5	5	5	5	5	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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	578	285	289	3	160	176	242	42	210	242	84	134	91	142	141	204
	29%	30%	29%	15%	29%	26%	31%	23%	29%	31%	27%	19%	28%	27%	28%	31%
10 - Much better (10)	291	145	142	3	94	85	111	16	113	122	41	69	51	80	70	91
	15%	15%	14%	15%	17%	13%	14%	9%	15%	16%	13%	10%	16%	15%	14%	14%
9	98	53	45	-	23	36	39	8	31	45	13	22	12	28	25	33
	5%	5%	4%	-	4%	5%	5%	5%	4%	6%	4%	3%	4%	5%	5%	5%
8	190	87	102	-	43	55	92	18	66	76	30	43	28	35	47	80
	9%	9%	10%	-	8%	8%	12%	10%	9%	10%	10%	6%	9%	7%	9%	12%
7	216	103	111	2	65	77	74	13	86	77	40	69	37	68	47	65
	11%	11%	11%	10%	12%	11%	10%	7%	12%	10%	13%	10%	12%	13%	9%	10%
6	184	112	69	3	49	56	78	12	78	60	34	59	31	41	45	66
	9%	12%	7%	12%	9%	8%	10%	7%	11%	8%	11%	8%	10%	8%	9%	10%
5	429	215	212	3	107	146	176	49	169	146	64	158	74	94	107	155
	21%	22%	21%	12%	20%	22%	23%	28%	23%	19%	21%	23%	23%	18%	21%	24%
4	152	76	71	6	47	48	57	5	60	63	25	62	26	45	41	40
	8%	8%	7%	26%	9%	7%	7%	3%	8%	8%	8%	9%	8%	9%	8%	6%
Bottom 3 Box (Net)	441	176	259	6	118	176	147	57	127	197	60	218	61	128	129	123
	22%	18%	26%	25%	22%	26%	19%	32%	17%	25%	20%	31%	19%	25%	25%	19%
3	146	65	82	-	36	52	58	16	41	70	20	67	15	43	37	51
	7%	7%	8%	-	7%	8%	7%	9%	6%	9%	7%	10%	5%	8%	7%	8%
2	62	26	34	2	12	25	24	2	21	26	12	28	8	14	20	19
	3%	3%	3%	7%	2%	4%	3%	1%	3%	3%	4%	4%	3%	3%	4%	3%
1 - Much worse (1)	233	86	143	4	70	98	65	39	65	101	28	123	39	70	72	52
	12%	9%	14%	18%	13%	14%	8%	22%	9%	13%	9%	18%	12%	14%	14%	8%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.7	5.9	5.6	4.9	5.8	5.5	5.9	5	5.9	5.7	5.8	5	5.8	5.6	5.5	5.9
		B		**			E	*	G	G	G					S
Std. Dev.	2.79	2.67	2.88	2.9	2.87	2.84	2.67	2.87	2.67	2.91	2.66	2.76	2.78	2.89	2.87	2.63
Std. Err.	0.06	0.09	0.09	0.62	0.12	0.11	0.1	0.21	0.1	0.1	0.15	0.1	0.16	0.13	0.13	0.1
Median	5	6	5	4.4	6	5	6	5	6	5	6	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/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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	433	229	203	1	110	126	197	28	137	194	74	83	67	102	96	168
	22%	24%	20%	6%	20%	19%	25%	16%	19%	25%	24%	12%	21%	20%	19%	26%
10 - Much better (10)	185	103	82	1	54	47	85	11	65	81	28	42	34	42	35	74
	9%	11%	8%	3%	10%	7%	11%	6%	9%	10%	9%	6%	11%	8%	7%	11%
9	87	46	42	-	18	32	38	6	31	38	12	18	11	20	21	34
	4%	5%	4%	-	3%	5%	5%	3%	4%	5%	4%	3%	4%	4%	4%	5%
8	160	80	79	1	39	47	74	10	40	76	34	24	21	40	40	60
	8%	8%	8%	3%	7%	7%	10%	6%	6%	10%	11%	3%	7%	8%	8%	9%
7	248	127	119	2	72	73	104	7	113	93	35	69	42	58	60	89
	12%	13%	12%	9%	13%	11%	13%	4%	16%	12%	11%	10%	13%	11%	12%	14%
6	218	117	97	4	61	81	76	21	73	82	42	53	36	65	54	64
	11%	12%	10%	18%	11%	12%	10%	12%	10%	10%	14%	8%	11%	12%	11%	10%
5	443	217	218	8	144	128	171	53	173	155	62	168	101	98	98	146
	22%	22%	22%	37%	26%	19%	22%	30%	24%	20%	20%	24%	32%	19%	19%	22%
4	192	87	103	2	49	75	67	21	69	69	32	75	25	55	56	56
	10%	9%	10%	7%	9%	11%	9%	12%	9%	9%	11%	11%	8%	11%	11%	9%
Bottom 3 Box (Net)	465	190	271	5	109	198	159	47	164	191	62	252	49	140	146	130
	23%	20%	27%	23%	20%	29%	21%	27%	23%	24%	20%	36%	15%	27%	29%	20%
3	142	58	83	2	42	52	48	12	50	59	22	62	23	48	31	40
	7%	6%	8%	8%	8%	8%	6%	7%	7%	8%	7%	9%	7%	9%	6%	6%
2	99	51	48	-	23	37	40	7	33	46	13	43	9	24	37	29
	5%	5%	5%	-	4%	5%	5%	4%	4%	6%	4%	6%	3%	5%	7%	4%
1 - Much worse (1)	224	81	140	3	44	109	71	28	82	86	28	147	17	68	78	60
	11%	8%	14%	15%	8%	16%	9%	16%	11%	11%	9%	21%	5%	13%	15%	9%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.4	5.7	5.2	4.8	5.5	5	5.7	4.8	5.4	5.5	5.6	4.5	5.7	5.2	5	5.7
		B		**	E		E	*		G	G		RS			RS
Std. Dev.	2.61	2.55	2.65	2.12	2.46	2.67	2.62	2.5	2.56	2.69	2.52	2.6	2.33	2.63	2.67	2.62
Std. Err.	0.06	0.08	0.08	0.45	0.11	0.1	0.09	0.19	0.09	0.1	0.14	0.1	0.13	0.12	0.12	0.1
Median	5	5	5	5	5	5	5	5	5	5	5	5	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_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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	386	218	164	4	119	112	156	24	137	158	67	87	78	94	80	134
	19%	23%	16%	17%	22%	16%	20%	14%	19%	20%	22%	12%	24%	18%	16%	20%
	B			**	E			*					S			
10 - Much better (10)	152	79	73	1	46	45	62	6	58	67	21	35	36	32	38	47
	8%	8%	7%	3%	8%	7%	8%	3%	8%	9%	7%	5%	11%	6%	8%	7%
				**				*					R			
9	91	56	33	1	28	31	32	6	31	37	17	22	17	23	20	30
	5%	6%	3%	7%	5%	5%	4%	4%	4%	5%	5%	3%	5%	4%	4%	5%
	B			**				*								
8	143	84	58	2	45	36	62	12	49	54	28	30	26	39	22	57
	7%	9%	6%	7%	8%	5%	8%	7%	7%	7%	9%	4%	8%	8%	4%	9%
	B			**				*						S		S
7	203	107	94	2	57	76	70	9	72	88	34	48	32	58	56	57
	10%	11%	9%	10%	10%	11%	9%	5%	10%	11%	11%	7%	10%	11%	11%	9%
				**				*								
6	198	104	93	2	62	50	87	9	76	78	35	48	42	48	33	75
	10%	11%	9%	7%	11%	7%	11%	5%	10%	10%	11%	7%	13%	9%	7%	12%
				**	E		E	*			G		S			S
5	372	179	186	7	123	117	132	48	136	131	56	130	83	91	85	113
	19%	19%	18%	30%	23%	17%	17%	27%	19%	17%	18%	19%	26%	18%	17%	17%
				**	EF			I*					RST			
4	199	96	103	-	56	73	70	12	84	71	33	67	30	51	63	54
	10%	10%	10%	-	10%	11%	9%	7%	11%	9%	11%	10%	9%	10%	12%	8%
				**				*								
Bottom 3 Box (Net)	642	262	371	8	129	253	259	75	225	258	84	321	55	176	192	219
	32%	27%	37%	37%	24%	37%	34%	42%	31%	33%	27%	46%	17%	34%	38%	34%
			A	**		D	D	HJ*			J	M		Q	Q	Q
3	179	84	95	*	37	63	79	11	65	76	27	81	15	50	46	67
	9%	9%	9%	2%	7%	9%	10%	6%	9%	10%	9%	12%	5%	10%	9%	10%
				**				*				M		Q		Q
2	123	54	67	2	23	45	55	16	42	49	16	45	13	25	36	49
	6%	6%	7%	9%	4%	7%	7%	9%	6%	6%	5%	6%	4%	5%	7%	8%
				**				*								
1 - Much worse (1)	339	124	210	6	69	145	125	49	117	133	41	196	26	102	109	103
	17%	13%	21%	25%	13%	21%	16%	27%	16%	17%	13%	28%	8%	20%	21%	16%
			A	**		DF		HJ*				M		Q	QT	Q
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	4.9	5.3	4.6	4.6	5.3	4.6	4.9	4.1	5	5	5.2	4.1	5.7	4.8	4.6	5
		B		**	EF			*	G	G	G		RST			
Std. Dev.	2.74	2.69	2.75	2.85	2.62	2.78	2.75	2.64	2.71	2.8	2.65	2.69	2.53	2.74	2.79	2.73
Std. Err.	0.06	0.09	0.09	0.61	0.11	0.11	0.1	0.2	0.1	0.1	0.15	0.1	0.14	0.12	0.12	0.11
Median	5	5	5	5	5	5	5	5	5	5	5	4	5	5	4.3	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_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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	596	305	284	7	180	191	225	44	229	238	86	142	98	168	135	195
	30%	32%	28%	32%	33%	28%	29%	25%	31%	30%	28%	20%	31%	32%	27%	30%
10 - Much better (10)	275	142	132	2	93	82	100	22	121	97	36	66	58	67	66	84
	14%	15%	13%	7%	17%	12%	13%	12%	17%	12%	12%	9%	18%	13%	13%	13%
9	102	44	57	2	27	32	43	6	32	47	17	24	19	28	20	36
	5%	5%	6%	8%	5%	5%	6%	3%	4%	6%	6%	3%	6%	5%	4%	5%
8	218	120	95	4	60	76	82	16	75	94	33	52	21	73	49	76
	11%	12%	9%	17%	11%	11%	11%	9%	10%	12%	11%	7%	7%	14%	10%	12%
7	249	120	128	1	69	91	89	18	83	102	46	75	43	73	59	74
	12%	12%	13%	7%	13%	13%	12%	10%	11%	13%	15%	11%	13%	14%	12%	11%
6	275	141	128	6	83	93	99	16	106	114	40	95	49	82	59	86
	14%	15%	13%	26%	15%	14%	13%	9%	14%	15%	13%	14%	15%	16%	12%	13%
5	440	224	212	4	109	142	190	50	169	152	69	168	69	90	120	160
	22%	23%	21%	19%	20%	21%	25%	28%	23%	19%	23%	24%	22%	17%	24%	25%
4	143	61	82	-	45	45	53	8	42	68	26	69	25	37	43	38
	7%	6%	8%	-	8%	7%	7%	4%	6%	9%	8%	10%	8%	7%	8%	6%
Bottom 3 Box (Net)	296	115	177	4	61	118	117	42	101	111	41	151	36	67	93	99
	15%	12%	18%	16%	11%	17%	15%	24%	14%	14%	13%	22%	11%	13%	18%	15%
3	104	45	58	1	21	40	43	9	43	38	14	51	16	20	31	37
	5%	5%	6%	5%	4%	6%	6%	5%	6%	5%	4%	7%	5%	4%	6%	6%
2	60	21	39	*	15	19	27	9	9	30	12	19	7	13	18	22
	3%	2%	4%	2%	3%	3%	3%	5%	1%	4%	4%	3%	2%	3%	4%	3%
1 - Much worse (1)	131	50	80	2	24	60	47	24	49	43	15	81	13	34	44	40
	7%	5%	8%	9%	4%	9%	6%	13%	7%	6%	5%	12%	4%	7%	9%	6%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.1	6.3	5.9	6	6.4	5.9	6	5.5	6.2	6.1	6.1	5.4	6.3	6.2	5.8	6.1
		B		**	EF			*	G	G	G		S	S		
Std. Dev.	2.51	2.42	2.6	2.48	2.46	2.57	2.49	2.75	2.54	2.47	2.4	2.54	2.47	2.46	2.6	2.49
Std. Err.	0.06	0.08	0.08	0.53	0.11	0.1	0.09	0.21	0.09	0.09	0.14	0.1	0.14	0.11	0.12	0.1
Median	6	6	6	6	6	6	6	5	6	6	6	5	6	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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	749	366	372	12	228	252	270	70	267	299	113	218	121	222	174	233
	37%	38%	37%	54%	42%	37%	35%	39%	37%	38%	37%	31%	38%	43%	34%	36%
				**	F			*						ST		
10 - Much better (10)	386	188	190	7	132	124	130	37	152	146	51	113	68	123	89	106
	19%	19%	19%	30%	24%	18%	17%	21%	21%	19%	17%	16%	21%	24%	17%	16%
				**	EF			*						ST		
9	162	82	77	2	43	67	52	14	64	59	26	51	25	57	36	45
	8%	9%	8%	10%	8%	10%	7%	8%	9%	7%	8%	7%	8%	11%	7%	7%
				**				*						T		
8	202	95	104	3	53	61	88	19	51	95	37	55	28	42	49	82
	10%	10%	10%	14%	10%	9%	11%	11%	7%	12%	12%	8%	9%	8%	10%	13%
				**				*		H	H					R
7	255	120	134	1	88	78	90	8	99	99	49	88	54	72	50	78
	13%	12%	13%	3%	16%	11%	12%	5%	14%	13%	16%	13%	17%	14%	10%	12%
				**	E			*	G	G	G		S			
6	212	116	95	*	40	78	93	12	83	86	31	68	21	55	58	78
	11%	12%	9%	2%	7%	11%	12%	7%	11%	11%	10%	10%	7%	11%	11%	12%
				**		D	D	*								Q
5	377	180	192	4	87	122	167	37	141	139	60	141	63	73	95	146
	19%	19%	19%	18%	16%	18%	22%	21%	19%	18%	19%	20%	20%	14%	19%	22%
				**			D	*								R
4	131	64	65	2	42	42	47	10	42	59	20	50	18	45	35	33
	7%	7%	6%	7%	8%	6%	6%	5%	6%	8%	7%	7%	6%	9%	7%	5%
				**				*						T		
Bottom 3 Box (Net)	276	121	152	4	62	108	106	42	97	102	36	135	43	51	98	85
	14%	13%	15%	16%	11%	16%	14%	23%	13%	13%	12%	19%	13%	10%	19%	13%
				**				HJ*				M			RT	
3	101	48	52	1	26	37	38	15	35	39	12	43	17	14	41	29
	5%	5%	5%	5%	5%	5%	5%	9%	5%	5%	4%	6%	5%	3%	8%	4%
				**				*							RT	
2	56	27	29	-	17	14	25	7	24	16	9	22	13	10	15	18
	3%	3%	3%	-	3%	2%	3%	4%	3%	2%	3%	3%	4%	2%	3%	3%
				**				*								
1 - Much worse (1)	119	46	71	2	20	56	43	20	39	46	15	69	13	27	42	37
	6%	5%	7%	11%	4%	8%	6%	11%	5%	6%	5%	10%	4%	5%	8%	6%
				**		D		HJ*				M				
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.5	6.5	6.4	6.8	6.8	6.4	6.3	6	6.5	6.5	6.5	6	6.6	6.8	6.1	6.4
				**	EF			*					S	ST		
Std. Dev.	2.64	2.58	2.69	3.14	2.6	2.74	2.57	3.02	2.64	2.6	2.5	2.78	2.62	2.63	2.76	2.54
Std. Err.	0.06	0.08	0.08	0.67	0.11	0.1	0.09	0.23	0.1	0.09	0.14	0.1	0.15	0.12	0.12	0.1
Median	7	7	7	8	7	6	6	6	7	7	7	6	7	7	6	6

Statistics:

Overlap formulae used

- Column Proportions:

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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Your expected debt situation 5 years from now	749	366	372	12	228	252	270	70	267	299	113	218	121	222	174	233
	37%	38%	37%	54%	42%	37%	35%	39%	37%	38%	37%	31%	38%	43%	34%	36%
				**	F			*						ST		
Your expected debt situation one year from now	596	305	284	7	180	191	225	44	229	238	86	142	98	168	135	195
	30%	32%	28%	32%	33%	28%	29%	25%	31%	30%	28%	20%	31%	32%	27%	30%
				**												
Your current debt situation compared to 5 years ago	578	285	289	3	160	176	242	42	210	242	84	134	91	142	141	204
	29%	30%	29%	15%	29%	26%	31%	23%	29%	31%	27%	19%	28%	27%	28%	31%
				**				*								
Your current debt situation compared to a year ago	475	239	232	5	125	158	192	32	171	199	73	116	80	124	105	165
	24%	25%	23%	21%	23%	23%	25%	18%	23%	25%	24%	17%	25%	24%	21%	25%
				**				*								
Your current ability to absorb an interest rate increase of 1 percentage point	433	229	203	1	110	126	197	28	137	194	74	83	67	102	96	168
	22%	24%	20%	6%	20%	19%	25%	16%	19%	25%	24%	12%	21%	20%	19%	26%
				**			E	*		H	H					RS
Your current ability to absorb an additional \$130 in interest payments on debt	386	218	164	4	119	112	156	24	137	158	67	87	78	94	80	134
	19%	23%	16%	17%	22%	16%	20%	14%	19%	20%	22%	12%	24%	18%	16%	20%
		B		**	E			*					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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Your current ability to absorb an additional \$130 in interest payments on debt	642	262	371	8	129	253	259	75	225	258	84	321	55	176	192	219
	32%	27%	37%	37%	24%	37%	34%	42%	31%	33%	27%	46%	17%	34%	38%	34%
		A	**			D	D	HJ*		J		M		Q	Q	Q
Your current ability to absorb an interest rate increase of 1 percentage point	465	190	271	5	109	198	159	47	164	191	62	252	49	140	146	130
	23%	20%	27%	23%	20%	29%	21%	27%	23%	24%	20%	36%	15%	27%	29%	20%
		A	**			DF		*				M		QT	QT	
Your current debt situation compared to 5 years ago	441	176	259	6	118	176	147	57	127	197	60	218	61	128	129	123
	22%	18%	26%	25%	22%	26%	19%	32%	17%	25%	20%	31%	19%	25%	25%	19%
		A	**			F		HJ*		HJ		M		T	T	
Your current debt situation compared to a year ago	367	162	200	6	108	155	104	49	122	148	48	209	59	107	116	85
	18%	17%	20%	26%	20%	23%	13%	28%	17%	19%	16%	30%	18%	21%	23%	13%
			**		F	F		HJ*				LM		T	T	
Your expected debt situation one year from now	296	115	177	4	61	118	117	42	101	111	41	151	36	67	93	99
	15%	12%	18%	16%	11%	17%	15%	24%	14%	14%	13%	22%	11%	13%	18%	15%
		A	**			D		HJ*				M			QR	
Your expected debt situation 5 years from now	276	121	152	4	62	108	106	42	97	102	36	135	43	51	98	85
	14%	13%	15%	16%	11%	16%	14%	23%	13%	13%	12%	19%	13%	10%	19%	13%
			**					HJ*				M			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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	551	259	281	11	168	232	150	54	194	235	68	281	85	177	172	117
	28%	27%	28%	51%	31%	34%	19%	30%	27%	30%	22%	40%	27%	34%	34%	18%
10 - Strongly agree (10)	303	129	167	8	85	147	71	43	99	129	32	175	40	103	104	56
	15%	13%	16%	36%	16%	22%	9%	24%	14%	16%	10%	25%	13%	20%	20%	9%
9	80	46	33	-	30	31	19	5	22	42	11	40	17	27	18	17
	4%	5%	3%	-	5%	5%	2%	3%	3%	5%	4%	6%	5%	5%	4%	3%
8	168	84	81	3	53	54	60	6	73	64	25	67	27	47	50	44
	8%	9%	8%	16%	10%	8%	8%	3%	10%	8%	8%	10%	9%	9%	10%	7%
7	212	102	109	1	61	82	69	10	61	99	42	79	31	71	52	57
	11%	10%	11%	5%	11%	12%	9%	6%	8%	13%	13%	11%	10%	14%	10%	9%
6	207	107	97	2	68	78	61	15	81	70	39	75	41	63	52	51
	10%	11%	10%	11%	12%	12%	8%	9%	11%	9%	13%	11%	13%	12%	10%	8%
5	277	141	135	1	84	97	95	27	106	102	42	102	57	62	79	78
	14%	15%	13%	4%	15%	14%	12%	15%	14%	13%	14%	15%	18%	12%	15%	12%
4	160	76	82	2	49	48	64	17	59	56	27	31	36	41	28	55
	8%	8%	8%	8%	9%	7%	8%	10%	8%	7%	9%	4%	11%	8%	5%	8%
Bottom 3 Box (Net)	595	283	308	5	116	143	335	54	229	222	89	131	70	104	127	294
	30%	29%	30%	21%	21%	43%	31%	31%	28%	29%	19%	19%	22%	20%	25%	45%
3	150	76	72	2	38	36	76	19	50	57	24	41	19	36	26	69
	7%	8%	7%	7%	7%	5%	10%	11%	7%	7%	8%	6%	6%	7%	5%	11%
2	118	48	70	-	24	24	70	13	41	48	17	20	16	17	25	60
	6%	5%	7%	-	4%	4%	9%	7%	6%	6%	5%	3%	5%	3%	5%	9%
1 - Strongly disagree (1)	327	158	166	3	54	83	190	23	138	117	49	70	35	51	76	165
	16%	16%	16%	14%	10%	12%	25%	13%	19%	15%	16%	10%	11%	10%	15%	25%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.4	5.4	5.4	6.7	5.9	6.1	4.5	5.6	5.2	5.6	5.3	6.5	5.6	6.2	5.9	4.4
Std. Dev.	3.01	2.95	3.06	3.3	2.79	2.97	2.97	3.17	3.01	3.03	2.82	2.94	2.74	2.86	3.07	2.94
Std. Err.	0.07	0.09	0.1	0.7	0.12	0.11	0.11	0.24	0.11	0.11	0.16	0.11	0.15	0.13	0.14	0.12
Median	5	5	5	7.8	6	6	4	5	5	6	5	7	5	6	6	4

Statistics:

Overlap formulae used

- Column Proportions:

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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	610	291	313	7	172	234	204	65	212	265	68	270	86	189	163	172
	30%	30%	31%	30%	32%	34%	26%	36%	29%	34%	22%	39%	27%	36%	32%	26%
10 - Strongly agree (10)	336	144	186	6	94	142	99	51	108	143	34	178	44	115	97	80
	17%	15%	18%	29%	17%	21%	13%	29%	15%	18%	11%	25%	14%	22%	19%	12%
9	99	59	41	-	26	37	36	6	37	46	10	34	10	29	28	32
	5%	6%	4%	-	5%	6%	5%	3%	5%	6%	3%	5%	3%	6%	5%	5%
8	174	88	86	*	52	54	69	8	67	75	24	58	31	44	39	60
	9%	9%	9%	1%	9%	8%	9%	4%	9%	10%	8%	8%	10%	9%	8%	9%
7	222	112	107	3	64	93	65	15	102	71	33	86	37	68	62	55
	11%	12%	11%	15%	12%	14%	8%	9%	14%	9%	11%	12%	12%	13%	12%	8%
6	194	91	98	5	73	58	63	13	64	79	39	69	48	57	37	52
	10%	9%	10%	23%	13%	9%	8%	7%	9%	10%	13%	10%	15%	11%	7%	8%
5	276	134	139	4	93	92	91	29	96	104	47	120	60	64	78	74
	14%	14%	14%	17%	17%	14%	12%	17%	13%	13%	15%	17%	19%	12%	15%	11%
4	145	79	66	-	42	47	56	12	56	48	29	42	27	39	35	43
	7%	8%	7%	-	8%	7%	7%	7%	8%	6%	9%	6%	9%	8%	7%	7%
Bottom 3 Box (Net)	553	261	289	3	101	157	295	43	200	217	93	113	61	101	134	257
	28%	27%	29%	14%	19%	23%	38%	24%	27%	28%	30%	16%	19%	20%	26%	39%
3	123	61	60	2	35	42	47	8	29	57	28	27	22	31	32	39
	6%	6%	6%	8%	6%	6%	6%	5%	4%	7%	9%	4%	7%	6%	6%	6%
2	101	49	52	-	17	24	60	14	41	33	14	18	11	16	23	51
	5%	5%	5%	-	3%	4%	8%	8%	6%	4%	5%	3%	4%	3%	4%	8%
1 - Strongly disagree (1)	329	151	176	1	49	91	188	21	131	127	50	67	28	54	80	166
	16%	16%	17%	6%	9%	13%	24%	12%	18%	16%	16%	10%	9%	10%	16%	25%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.6	5.6	5.6	6.6	6	6	4.9	6.1	5.5	5.7	5.2	6.5	5.8	6.3	5.8	4.9
Std. Dev.	3.06	3	3.12	2.67	2.74	3.03	3.18	3.21	3.05	3.1	2.83	2.89	2.63	2.93	3.09	3.19
Std. Err.	0.07	0.1	0.1	0.57	0.12	0.12	0.11	0.24	0.11	0.11	0.16	0.11	0.15	0.13	0.14	0.12
Median	6	6	6	6	6	6	5	6	6	6	5	7	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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	743	319	411	14	210	281	251	66	257	310	109	329	108	222	199	213
	37%	33%	41%	62%	39%	41%	32%	37%	35%	40%	35%	47%	34%	43%	39%	33%
10 - Strongly agree (10)			A	**		F		*				M		QT		
	417	171	234	12	117	168	132	42	153	171	51	213	57	129	122	109
	21%	18%	23%	53%	21%	25%	17%	23%	21%	22%	16%	30%	18%	25%	24%	17%
			A	**		F		*		J		M		QT	T	
9	102	45	57	-	27	45	30	2	34	49	18	42	13	30	34	24
	5%	5%	6%	-	5%	7%	4%	1%	5%	6%	6%	6%	4%	6%	7%	4%
8				**				*		G	G					
	225	103	120	2	66	69	89	23	70	91	41	74	38	62	44	80
	11%	11%	12%	8%	12%	10%	12%	13%	10%	12%	13%	11%	12%	12%	9%	12%
7				**				*								
	266	133	130	3	79	102	85	16	84	114	52	82	54	66	74	72
	13%	14%	13%	12%	14%	15%	11%	9%	12%	15%	17%	12%	17%	13%	15%	11%
6				**		F		*			GH			T		
	233	119	112	2	69	74	90	16	87	83	47	71	37	70	61	66
	12%	12%	11%	10%	13%	11%	12%	9%	12%	11%	15%	10%	11%	13%	12%	10%
5				**				*			I					
	277	137	138	2	83	98	96	29	109	102	37	96	61	65	71	80
	14%	14%	14%	8%	15%	14%	12%	16%	15%	13%	12%	14%	19%	12%	14%	12%
4				**				*					RT			
	129	74	55	-	39	31	60	15	42	53	19	37	22	31	28	49
	6%	8%	5%	-	7%	5%	8%	9%	6%	7%	6%	5%	7%	6%	5%	7%
Bottom 3 Box (Net)				**		E		*								
	352	186	164	2	66	94	192	35	150	122	45	85	38	65	76	173
	18%	19%	16%	8%	12%	14%	25%	20%	21%	16%	15%	12%	12%	13%	15%	26%
3				**		DE		*		U						QRS
	102	51	51	-	17	22	63	7	39	39	17	20	7	19	18	58
	5%	5%	5%	-	3%	3%	8%	4%	5%	5%	6%	3%	2%	4%	4%	9%
2				**		DE		*								QRS
	70	40	29	-	20	15	35	5	30	26	9	16	8	16	16	30
	3%	4%	3%	-	4%	2%	5%	3%	4%	3%	3%	2%	2%	3%	3%	5%
1 - Strongly disagree (1)				**		E		*								
	181	95	84	2	29	57	95	24	81	58	18	49	23	30	43	85
	9%	10%	8%	8%	5%	8%	12%	13%	11%	7%	6%	7%	7%	6%	8%	13%
Sigma				**		DE		J*	U							QRS
	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.3	6.1	6.5	7.9	6.6	6.7	5.8	6.1	6.1	6.5	6.4	7	6.4	6.8	6.6	5.8
			A	**	F	F		*		H		M	T	T	T	
Std. Dev.	2.82	2.8	2.81	2.78	2.61	2.77	2.93	3.01	2.93	2.76	2.55	2.79	2.57	2.68	2.8	2.96
Std. Err.	0.06	0.09	0.09	0.59	0.11	0.11	0.11	0.23	0.11	0.1	0.15	0.11	0.14	0.12	0.12	0.12
Median	7	6	7	10	7	7	6	6	6	7	7	7	7	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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	450	227	214	9	169	170	111	39	172	169	70	206	95	139	132	85
	23%	24%	21%	39%	31%	25%	14%	22%	24%	22%	23%	29%	30%	27%	26%	13%
				**	EF	F		*				M	T	T	T	
10 - Strongly agree (10)	228	108	115	5	83	97	48	30	92	80	25	120	49	65	79	36
	11%	11%	11%	24%	15%	14%	6%	17%	13%	10%	8%	17%	15%	13%	15%	5%
				**	F	F		J*	J			M	T	T	T	
9	63	28	32	3	25	29	10	-	29	23	12	25	15	26	13	10
	3%	3%	3%	16%	5%	4%	1%	-	4%	3%	4%	4%	5%	5%	3%	1%
				**	F	F		*			G		T	T		
8	159	92	67	-	61	44	54	9	52	66	33	61	31	48	40	39
	8%	10%	7%	-	11%	7%	7%	5%	7%	8%	11%	9%	10%	9%	8%	6%
		B		**	EF			*			H					
7	172	86	85	1	70	62	40	11	40	86	34	60	44	50	48	29
	9%	9%	8%	4%	13%	9%	5%	6%	6%	11%	11%	9%	14%	10%	9%	4%
				**	F	F		*		H	H		T	T	T	
6	185	85	98	2	67	70	48	8	67	71	40	77	36	62	50	37
	9%	9%	10%	10%	12%	10%	6%	5%	9%	9%	13%	11%	11%	12%	10%	6%
				**	F	F		*			GI	L	T	T	T	
5	301	164	135	3	87	120	95	46	105	109	41	142	61	80	78	83
	15%	17%	13%	15%	16%	18%	12%	26%	14%	14%	13%	20%	19%	15%	15%	13%
				**		F		HU*				LM	T			
4	150	67	82	*	46	55	49	10	50	64	25	38	27	48	37	38
	7%	7%	8%	2%	8%	8%	6%	6%	7%	8%	8%	5%	8%	9%	7%	6%
				**				*								
Bottom 3 Box (Net)	742	338	397	7	107	203	432	63	296	285	98	176	57	139	164	382
	37%	35%	39%	30%	20%	30%	56%	36%	41%	36%	32%	25%	18%	27%	32%	58%
				**		D	DE	*	J					Q	Q	QRS
3	177	87	90	-	32	55	90	8	78	62	29	43	18	37	46	75
	9%	9%	9%	-	6%	8%	12%	5%	11%	8%	9%	6%	6%	7%	9%	12%
				**			D	*								QR
2	135	62	72	2	21	30	84	14	57	48	17	21	9	20	25	80
	7%	6%	7%	7%	4%	4%	11%	8%	8%	6%	5%	3%	3%	4%	5%	12%
							DE	*								QRS
1 - Strongly disagree (1)	429	189	235	5	53	118	258	41	161	175	53	112	29	81	93	226
	21%	20%	23%	23%	10%	17%	33%	23%	22%	22%	17%	16%	9%	16%	18%	35%
				**		D	DE	*		J				Q	Q	QRS
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	4.9	5	4.8	5.9	5.9	5.3	3.8	4.9	4.8	4.9	5.1	5.6	6	5.4	5.3	3.6
				**	EF	F		*				LM	RST	T	T	
Std. Dev.	3	2.95	3.02	3.59	2.74	2.97	2.83	3.11	3.07	2.97	2.81	2.97	2.68	2.89	3.03	2.76
Std. Err.	0.07	0.09	0.1	0.76	0.12	0.11	0.1	0.23	0.11	0.11	0.16	0.11	0.15	0.13	0.13	0.11
Median	5	5	5	6	6	5	3	5	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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	638	327	303	8	178	193	267	42	221	260	116	160	105	156	151	227
	32%	34%	30%	38%	33%	28%	35%	23%	30%	33%	38%	23%	33%	30%	30%	35%
10 - Strongly agree (10)	345	175	166	4	96	93	156	31	119	136	59	84	53	84	70	138
	17%	18%	16%	17%	18%	14%	20%	17%	16%	17%	19%	12%	16%	16%	14%	21%
9	105	51	52	2	30	30	46	7	36	44	18	30	20	23	24	38
	5%	5%	5%	10%	5%	4%	6%	4%	5%	6%	6%	4%	6%	4%	5%	6%
8	188	101	85	2	52	70	66	4	65	80	40	46	32	49	56	52
	9%	10%	8%	11%	10%	10%	8%	2%	9%	10%	13%	7%	10%	9%	11%	8%
7	189	115	73	*	60	66	63	21	66	69	33	47	39	52	43	56
	9%	12%	7%	1%	11%	10%	8%	12%	9%	9%	11%	7%	12%	10%	8%	9%
6	203	99	104	-	70	71	62	14	84	73	32	72	38	66	50	49
	10%	10%	10%	-	13%	10%	8%	8%	11%	9%	10%	10%	12%	13%	10%	8%
5	322	160	161	2	101	106	116	35	131	114	43	123	65	80	80	97
	16%	17%	16%	7%	18%	16%	15%	20%	18%	15%	14%	18%	20%	15%	16%	15%
4	155	70	82	3	46	57	52	18	58	58	21	64	24	52	36	43
	8%	7%	8%	14%	8%	8%	7%	10%	8%	7%	7%	9%	8%	10%	7%	7%
Bottom 3 Box (Net)	492	197	287	9	91	188	213	48	172	210	63	234	50	112	151	180
	25%	20%	28%	40%	17%	28%	28%	27%	24%	27%	20%	33%	15%	22%	30%	28%
3	141	54	85	2	44	39	58	4	55	61	22	42	25	38	32	46
	7%	6%	8%	10%	8%	6%	7%	2%	7%	8%	7%	6%	8%	7%	6%	7%
2	65	26	37	2	6	28	31	5	21	31	8	33	4	10	22	28
	3%	3%	4%	9%	1%	4%	4%	3%	3%	4%	3%	5%	1%	2%	4%	4%
1 - Strongly disagree (1)	286	117	165	4	41	121	125	38	96	119	33	160	21	64	96	106
	14%	12%	16%	20%	7%	18%	16%	22%	13%	15%	11%	23%	6%	12%	19%	16%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.8	6	5.5	5.2	6.2	5.4	5.8	5.3	5.7	5.7	6.2	4.9	6.2	5.8	5.4	5.8
Std. Dev.	2.97	2.88	3.03	3.46	2.66	2.98	3.14	3.1	2.89	3.04	2.88	3.01	2.59	2.84	3.04	3.17
Std. Err.	0.07	0.09	0.1	0.74	0.11	0.11	0.11	0.23	0.11	0.11	0.16	0.11	0.15	0.12	0.13	0.12
Median	6	6	5	4	6	5	6	5	6	6	6	5	6	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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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				Q1	Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 3 Box (Net)	654	331	317	6	131	179	344	51	236	261	105	130	81	129	141	302
	33%	34%	31%	27%	24%	26%	44%	29%	32%	33%	34%	19%	25%	25%	28%	46%
				**			DE	*								QRS
10 - Strongly agree (10)	340	187	149	4	59	98	184	26	116	140	58	55	33	65	81	162
	17%	19%	15%	17%	11%	14%	24%	14%	16%	18%	19%	8%	10%	12%	16%	25%
		B		**			DE	*								QRS
9	118	64	54	1	32	26	60	22	44	36	17	37	27	20	16	56
	6%	7%	5%	4%	6%	4%	8%	12%	6%	5%	6%	5%	8%	4%	3%	9%
				**			E	U*					RS			RS
8	195	80	114	1	40	55	100	4	75	86	30	38	21	45	44	84
	10%	8%	11%	6%	7%	8%	13%	2%	10%	11%	10%	5%	7%	9%	9%	13%
				**			DE	*	G	G	G					Q
7	242	132	106	3	80	77	85	9	93	93	48	62	39	69	65	69
	12%	14%	11%	16%	15%	11%	11%	5%	13%	12%	16%	9%	12%	13%	13%	11%
				**				*	G	G	GI					
6	213	123	89	1	71	79	63	19	82	71	40	71	41	66	56	51
	11%	13%	9%	5%	13%	12%	8%	11%	11%	9%	13%	10%	13%	13%	11%	8%
		B		**	F			*			I		T	T		
5	308	147	157	3	102	112	94	38	106	121	43	126	68	86	73	81
	15%	15%	16%	15%	19%	16%	12%	21%	14%	15%	14%	18%	21%	17%	14%	12%
				**	F			*				M	ST			
4	156	78	77	1	54	61	41	11	56	63	25	59	30	53	44	29
	8%	8%	8%	4%	10%	9%	5%	6%	8%	8%	8%	8%	9%	10%	9%	4%
				**	F	F		*					T	T	T	
Bottom 3 Box (Net)	428	156	265	8	108	174	146	50	156	175	46	253	61	116	130	120
	21%	16%	26%	34%	20%	26%	19%	28%	21%	22%	15%	36%	19%	22%	25%	18%
		A	**			DF		J*	J	J		LM			T	
3	109	47	62	-	25	45	39	12	36	47	13	51	14	32	33	30
	5%	5%	6%	-	5%	7%	5%	7%	5%	6%	4%	7%	4%	6%	6%	5%
				**				*				M				
2	80	31	48	1	17	26	37	9	24	38	9	37	9	18	23	29
	4%	3%	5%	5%	3%	4%	5%	5%	3%	5%	3%	5%	3%	3%	5%	5%
				**				*				M				
1 - Strongly disagree (1)	239	78	155	6	66	102	71	29	96	91	24	165	38	66	73	61
	12%	8%	15%	29%	12%	15%	9%	16%	13%	12%	8%	24%	12%	13%	14%	9%
			A	**		F		J*	J	J		LM			T	
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.9	6.3	5.6	5.2	5.6	5.5	6.5	5.5	5.9	5.9	6.3	4.7	5.7	5.6	5.6	6.6
		B		**			DE	*			GHI					QRS
Std. Dev.	2.89	2.74	2.98	3.42	2.66	2.89	2.95	3.04	2.89	2.92	2.69	2.88	2.67	2.75	2.93	2.96
Std. Err.	0.06	0.09	0.09	0.73	0.11	0.11	0.11	0.23	0.11	0.1	0.15	0.11	0.15	0.12	0.13	0.12
Median	6	6	6	5	6	5	7	5	6	6	6	5	6	6	6	7

Statistics:

Overlap formulae used

- Column Proportions:

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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
I am concerned about the impact of rising interest rates on my financial situation	743	319	411	14	210	281	251	66	257	310	109	329	108	222	199	213
	37%	33%	41%	62%	39%	41%	32%	37%	35%	40%	35%	47%	34%	43%	39%	33%
			A	**		F		*				M		QT		
I will be able to cover all living and family expenses in the next 12 months without going into further debt	654	331	317	6	131	179	344	51	236	261	105	130	81	129	141	302
	33%	34%	31%	27%	24%	26%	44%	29%	32%	33%	34%	19%	25%	25%	28%	46%
				**			DE	*								QRS
I am confident I won't have any debt in retirement	638	327	303	8	178	193	267	42	221	260	116	160	105	156	151	227
	32%	34%	30%	38%	33%	28%	35%	23%	30%	33%	38%	23%	33%	30%	30%	35%
				**			E	*			GH					
I regret the amount of debt that I've taken on in my life	610	291	313	7	172	234	204	65	212	265	68	270	86	189	163	172
	30%	30%	31%	30%	32%	34%	26%	36%	29%	34%	22%	39%	27%	36%	32%	26%
				**		F		J*	J	J		LM		QT		
I am concerned about my current level of debt	551	259	281	11	168	232	150	54	194	235	68	281	85	177	172	117
	28%	27%	28%	51%	31%	34%	19%	30%	27%	30%	22%	40%	27%	34%	34%	18%
				**	F	F		*		J		LM	T	QT	T	
I am worried that me or someone in my household could lose their job	450	227	214	9	169	170	111	39	172	169	70	206	95	139	132	85
	23%	24%	21%	39%	31%	25%	14%	22%	24%	22%	23%	29%	30%	27%	26%	13%
				**	EF	F		*				M	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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
I am worried that me or someone in my household could lose their job	742	338	397	7	107	203	432	63	296	285	98	176	57	139	164	382
	37%	35%	39%	30%	20%	30%	56%	36%	41%	36%	32%	25%	18%	27%	32%	58%
				**		D	DE	*	J					Q	Q	QRS
I am concerned about my current level of debt	595	283	308	5	116	143	335	54	229	222	89	131	70	104	127	294
	30%	29%	30%	21%	21%	21%	43%	31%	31%	28%	29%	19%	22%	20%	25%	45%
				**			DE	*								QRS
I regret the amount of debt that I've taken on in my life	553	261	289	3	101	157	295	43	200	217	93	113	61	101	134	257
	28%	27%	29%	14%	19%	23%	38%	24%	27%	28%	30%	16%	19%	20%	26%	39%
				**			DE	*							QR	QRS
I am confident I won't have any debt in retirement	492	197	287	9	91	188	213	48	172	210	63	234	50	112	151	180
	25%	20%	28%	40%	17%	28%	28%	27%	24%	27%	20%	33%	15%	22%	30%	28%
			A	**		D	D	*		J		M			QR	QR
I will be able to cover all living and family expenses in the next 12 months without going into further debt	428	156	265	8	108	174	146	50	156	175	46	253	61	116	130	120
	21%	16%	26%	34%	20%	26%	19%	28%	21%	22%	15%	36%	19%	22%	25%	18%
			A	**		DF		J*	J	J		LM			T	
I am concerned about the impact of rising interest rates on my financial situation	352	186	164	2	66	94	192	35	150	122	45	85	38	65	76	173
	18%	19%	16%	8%	12%	14%	25%	20%	21%	16%	15%	12%	12%	13%	15%	26%
				**			DE	*	IJ							QRS

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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	1001	486	498	18	364	389	248	96	369	386	151	471	222	316	265	198
	50%	50%	49%	80%	67%	57%	32%	54%	51%	49%	49%	67%	70%	61%	52%	30%
Strongly agree	392	206	180	6	140	160	92	35	150	148	59	207	87	128	102	75
	20%	21%	18%	27%	26%	24%	12%	20%	21%	19%	19%	30%	27%	25%	20%	11%
Somewhat agree	609	280	318	12	224	229	156	60	219	238	92	264	136	187	163	124
	30%	29%	31%	53%	41%	34%	20%	34%	30%	30%	30%	38%	42%	36%	32%	19%
Bottom 2 Box (Net)	999	481	513	4	182	291	526	83	361	398	157	229	98	202	245	454
	50%	50%	51%	20%	33%	43%	68%	46%	49%	51%	51%	33%	30%	39%	48%	70%
Somewhat disagree	562	267	290	4	126	167	269	50	205	218	87	170	63	138	136	224
	28%	28%	29%	20%	23%	25%	35%	28%	28%	28%	28%	24%	20%	27%	27%	34%
Strongly disagree	437	215	223	-	56	124	258	32	155	180	70	59	34	64	108	230
	22%	22%	22%	-	10%	18%	33%	18%	21%	23%	23%	8%	11%	12%	21%	35%
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	1320	603	701	17	409	513	398	128	462	518	212	548	238	400	361	322
	66%	62%	69%	77%	75%	75%	51%	72%	63%	66%	69%	78%	74%	77%	71%	49%
Strongly agree		A		**	F	F		*				LM	T	ST	T	
	506	229	273	4	148	211	147	55	172	200	78	251	86	149	148	123
Somewhat agree	25%	24%	27%	19%	27%	31%	19%	31%	24%	26%	25%	36%	27%	29%	29%	19%
				**	F	F		*				LM	T	T	T	
Bottom 2 Box (Net)	815	374	428	13	262	302	252	73	290	318	134	297	152	251	213	199
	41%	39%	42%	58%	48%	44%	32%	41%	40%	41%	43%	42%	48%	48%	42%	31%
Somewhat disagree				**	F	F		*				T	T	T		
	680	365	310	5	137	167	376	50	268	266	96	152	82	118	149	331
Strongly disagree	34%	38%	31%	23%	25%	25%	49%	28%	37%	34%	31%	22%	26%	23%	29%	51%
		B		**			DE	*							R	QRS
Sigma	423	232	186	5	101	104	218	33	175	152	62	107	62	76	95	191
	21%	24%	18%	22%	18%	15%	28%	19%	24%	19%	20%	15%	19%	15%	19%	29%
Strongly disagree		B		**			DE	*								QRS
	257	133	124	*	36	63	158	17	92	113	34	45	20	43	54	140
Sigma	13%	14%	12%	1%	7%	9%	20%	10%	13%	14%	11%	6%	6%	8%	11%	21%
				**			DE	*								QRS
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	1376	638	719	20	408	503	465	121	491	543	221	560	235	391	373	377
	69%	66%	71%	90%	75%	74%	60%	68%	67%	69%	72%	80%	73%	76%	73%	58%
		A		**	F	F		*				LM	T	T	T	
Strongly agree	515	235	274	6	156	210	149	56	182	193	83	242	83	155	150	126
	26%	24%	27%	28%	29%	31%	19%	31%	25%	25%	27%	35%	26%	30%	29%	19%
				**	F	F		*				M		T	T	
Somewhat agree	862	403	445	14	253	293	316	65	309	350	138	318	152	236	223	251
	43%	42%	44%	62%	46%	43%	41%	36%	42%	45%	45%	45%	48%	45%	44%	38%
				**				*					T	T		
Bottom 2 Box (Net)	624	329	292	2	138	177	309	57	238	241	87	140	85	127	137	276
	31%	34%	29%	10%	25%	26%	40%	32%	33%	31%	28%	20%	27%	24%	27%	42%
		B		**			DE	*								QRS
Somewhat disagree	418	208	208	2	94	125	200	34	157	166	61	102	55	93	92	178
	21%	22%	21%	9%	17%	18%	26%	19%	22%	21%	20%	15%	17%	18%	18%	27%
				**			DE	*								QRS
Strongly disagree	206	121	84	*	44	52	110	23	81	75	26	38	30	34	44	97
	10%	13%	8%	1%	8%	8%	14%	13%	11%	10%	9%	5%	9%	7%	9%	15%
		B		**			DE	*								RS
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	1599	772	808	20	401	538	660	127	559	654	259	524	236	393	413	556
	80%	80%	80%	89%	73%	79%	85%	71%	77%	83%	84%	75%	74%	76%	81%	85%
Strongly agree				**		D	DE	*		GH	GH				Q	QR
	579	296	278	6	133	213	233	40	207	240	92	192	77	142	157	204
Somewhat agree	29%	31%	28%	25%	24%	31%	30%	22%	28%	31%	30%	27%	24%	27%	31%	31%
				**		D		*								
Bottom 2 Box (Net)	1020	476	530	14	268	324	427	87	353	414	166	332	160	251	256	352
	51%	49%	52%	64%	49%	48%	55%	49%	48%	53%	54%	47%	50%	49%	50%	54%
Somewhat disagree				**		E	*									
	401	195	203	2	145	142	114	51	171	130	49	175	84	125	96	96
Strongly disagree	20%	20%	20%	11%	27%	21%	15%	29%	23%	17%	16%	25%	26%	24%	19%	15%
				**	EF	F		IJ*	IJ			M	ST	T		
Sigma	314	155	157	2	114	107	92	43	133	100	38	133	63	102	72	77
	16%	16%	16%	11%	21%	16%	12%	24%	18%	13%	12%	19%	20%	20%	14%	12%
Strongly disagree				**	EF			IJ*	IJ			M	T	ST		
	87	41	46	-	31	35	21	8	38	30	11	43	20	23	24	19
Sigma	4%	4%	5%	-	6%	5%	3%	5%	5%	4%	4%	6%	6%	4%	5%	3%
				**	F	F		*				M	T			
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	1730	808	901	21	468	598	664	151	632	676	271	629	267	453	452	558
	86%	84%	89%	96%	86%	88%	86%	85%	87%	86%	88%	90%	83%	87%	89%	86%
Strongly agree			A	**				*				M				
	826	347	468	10	238	301	287	70	308	322	126	318	138	219	228	240
	41%	36%	46%	47%	44%	44%	37%	39%	42%	41%	41%	45%	43%	42%	45%	37%
Somewhat agree			A	**	F	F		*				M			T	
	904	461	433	11	230	297	377	81	324	354	145	311	129	234	224	318
	45%	48%	43%	49%	42%	44%	49%	45%	44%	45%	47%	44%	40%	45%	44%	49%
Bottom 2 Box (Net)				**			D	*							Q	
	270	159	110	1	78	82	110	27	98	108	37	71	53	65	58	94
	14%	16%	11%	4%	14%	12%	14%	15%	13%	14%	12%	10%	17%	13%	11%	14%
Somewhat disagree			B	**				*								
	191	108	83	-	60	61	69	20	66	77	27	49	42	47	41	61
	10%	11%	8%	-	11%	9%	9%	11%	9%	10%	9%	7%	13%	9%	8%	9%
Strongly disagree				**				*					S			
	79	52	27	1	18	20	41	7	32	30	10	22	11	18	17	33
	4%	5%	3%	4%	3%	3%	5%	4%	4%	4%	3%	3%	4%	3%	3%	5%
Sigma			B	**				*								
	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	1261	582	659	20	406	497	358	123	462	481	195	549	239	392	341	289
	63%	60%	65%	91%	74%	73%	46%	69%	63%	61%	63%	78%	75%	76%	67%	44%
				**	F	F		*				LM	ST	ST	T	
Strongly agree	500	222	265	12	158	208	134	51	186	194	69	265	93	162	134	111
	25%	23%	26%	56%	29%	31%	17%	28%	26%	25%	22%	38%	29%	31%	26%	17%
				**	F	F		*				LM	T	T	T	
Somewhat agree	761	360	394	8	248	290	224	73	276	287	125	284	146	230	207	178
	38%	37%	39%	36%	45%	43%	29%	41%	38%	37%	41%	41%	46%	44%	41%	27%
				**	F	F		*				M	T	T	T	
Bottom 2 Box (Net)	739	385	352	2	140	183	416	55	267	303	113	151	81	126	169	363
	37%	40%	35%	9%	26%	27%	54%	31%	37%	39%	37%	22%	25%	24%	33%	56%
				**			DE	*							QR	QRS
Somewhat disagree	471	244	226	1	103	125	243	28	180	191	73	112	54	95	111	211
	24%	25%	22%	7%	19%	18%	31%	16%	25%	24%	24%	16%	17%	18%	22%	32%
				**			DE	*								QRS
Strongly disagree	268	141	126	*	37	58	173	27	87	113	41	38	27	31	58	152
	13%	15%	12%	2%	7%	9%	22%	15%	12%	14%	13%	5%	8%	6%	11%	23%
				**			DE	*							R	QRS
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
With interest rates rising, I will be more careful with how I spend my money	1730	808	901	21	468	598	664	151	632	676	271	629	267	453	452	558
	86%	84%	89%	96%	86%	88%	86%	85%	87%	86%	88%	90%	83%	87%	89%	86%
		A	**					*				M				
I have a solid understanding of how interest rate increases impact my financial situation	1599	772	808	20	401	538	660	127	559	654	259	524	236	393	413	556
	80%	80%	80%	89%	73%	79%	85%	71%	77%	83%	84%	75%	74%	76%	81%	85%
				**		D	DE	*		GH	GH				Q	QR
I'm already beginning to feel the effects of interest rate increases	1376	638	719	20	408	503	465	121	491	543	221	560	235	391	373	377
	69%	66%	71%	90%	75%	74%	60%	68%	67%	69%	72%	80%	73%	76%	73%	58%
		A	**		F	F		*				LM	T	T	T	
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	1320	603	701	17	409	513	398	128	462	518	212	548	238	400	361	322
	66%	62%	69%	77%	75%	75%	51%	72%	63%	66%	69%	78%	74%	77%	71%	49%
		A	**		F	F		*				LM	T	ST	T	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1261	582	659	20	406	497	358	123	462	481	195	549	239	392	341	289
	63%	60%	65%	91%	74%	73%	46%	69%	63%	61%	63%	78%	75%	76%	67%	44%
				**	F	F		*				LM	ST	ST	T	
I am concerned that rising interest rates could move me towards bankruptcy	1001	486	498	18	364	389	248	96	369	386	151	471	222	316	265	198
	50%	50%	49%	80%	67%	57%	32%	54%	51%	49%	49%	67%	70%	61%	52%	30%
				**	EF	F		*				LM	RST	ST	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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7. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
I am concerned that rising interest rates could move me towards bankruptcy	999	481	513	4	182	291	526	83	361	398	157	229	98	202	245	454
	50%	50%	51%	20%	33%	43%	68%	46%	49%	51%	51%	33%	30%	39%	48%	70%
				**		D	DE	*						Q	QR	QRS
If interest rates go up much more, I'm afraid that I will be in financial trouble	739	385	352	2	140	183	416	55	267	303	113	151	81	126	169	363
	37%	40%	35%	9%	26%	27%	54%	31%	37%	39%	37%	22%	25%	24%	33%	56%
				**			DE	*							QR	QRS
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	680	365	310	5	137	167	376	50	268	266	96	152	82	118	149	331
	34%	38%	31%	23%	25%	25%	49%	28%	37%	34%	31%	22%	26%	23%	29%	51%
		B		**			DE	*							R	QRS
I'm already beginning to feel the effects of interest rate increases	624	329	292	2	138	177	309	57	238	241	87	140	85	127	137	276
	31%	34%	29%	10%	25%	26%	40%	32%	33%	31%	28%	20%	27%	24%	27%	42%
		B		**			DE	*								QRS
I have a solid understanding of how interest rate increases impact my financial situation	401	195	203	2	145	142	114	51	171	130	49	175	84	125	96	96
	20%	20%	20%	11%	27%	21%	15%	29%	23%	17%	16%	25%	26%	24%	19%	15%
				**	EF	F		IJ*	IJ			M	ST	T		
With interest rates rising, I will be more careful with how I spend my money	270	159	110	1	78	82	110	27	98	108	37	71	53	65	58	94
	14%	16%	11%	4%	14%	12%	14%	15%	13%	14%	12%	10%	17%	13%	11%	14%
		B		**				*								

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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Q25_1_1. In the last year, have the following become more affordable or less affordable for your household? - Feeding yourself or your family

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	282	167	112	3	129	104	48	35	96	100	50	92	86	103	52	41
	14%	17%	11%	14%	24%	15%	6%	20%	13%	13%	16%	13%	27%	20%	10%	6%
	B			**	EF	F		*					RST	ST	T	
Much more affordable	93	58	34	1	45	36	12	14	32	32	15	34	35	30	16	12
	5%	6%	3%	3%	8%	5%	2%	8%	4%	4%	5%	5%	11%	6%	3%	2%
	B			**	F	F		*					RST	T		
Somewhat more affordable	188	108	77	2	84	68	36	21	64	69	35	58	51	72	36	28
	9%	11%	8%	11%	15%	10%	5%	12%	9%	9%	11%	8%	16%	14%	7%	4%
	B			**	EF	F		*					ST	ST		
No change	674	351	321	2	156	198	319	74	262	244	94	217	94	149	150	281
	34%	36%	32%	11%	29%	29%	41%	42%	36%	31%	30%	31%	29%	29%	29%	43%
				**			DE	IJ*								QRS
Bottom 2 Box (Net)	1044	450	578	16	260	377	407	69	372	439	164	391	140	266	307	331
	52%	46%	57%	75%	48%	56%	53%	39%	51%	56%	53%	56%	44%	51%	60%	51%
			A	**		D		*	G	G	G	M			QRT	
Somewhat less affordable	605	284	313	8	134	208	263	34	221	245	105	179	71	152	160	222
	30%	29%	31%	37%	25%	31%	34%	19%	30%	31%	34%	26%	22%	29%	31%	34%
				**		D	D	*	G	G	G				Q	Q
Much less affordable	440	166	265	8	126	170	143	35	151	194	59	212	69	115	147	109
	22%	17%	26%	38%	23%	25%	19%	20%	21%	25%	19%	30%	22%	22%	29%	17%
			A	**		F		*		J		LM		T	RT	
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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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Q25_1_2. In the last year, have the following become more affordable or less affordable for your household? - Housing

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	236	150	83	3	113	87	36	28	77	91	40	82	74	87	46	29
	12%	15%	8%	12%	21%	13%	5%	16%	11%	12%	13%	12%	23%	17%	9%	5%
	B			**	EF	F		*					ST	ST	T	
Much more affordable	78	42	36	1	35	30	13	11	27	28	13	33	24	27	13	13
	4%	4%	4%	3%	6%	4%	2%	6%	4%	4%	4%	5%	8%	5%	3%	2%
				**	F	F		*					ST	T		
Somewhat more affordable	158	108	48	2	78	57	23	17	50	63	27	49	49	60	32	16
	8%	11%	5%	9%	14%	8%	3%	10%	7%	8%	9%	7%	15%	12%	6%	2%
	B			**	EF	F		*					ST	ST	T	
No change	868	431	428	9	165	267	436	88	346	319	114	272	104	173	203	388
	43%	45%	42%	42%	30%	39%	56%	50%	47%	41%	37%	39%	32%	33%	40%	59%
				**		D	DE	J*	I							QRS
Bottom 2 Box (Net)	896	387	499	10	268	326	302	62	307	373	154	346	142	258	261	235
	45%	40%	49%	46%	49%	48%	39%	35%	42%	48%	50%	49%	44%	50%	51%	36%
				A	**	F	F	*		G	GH	M	T	T	T	
Somewhat less affordable	457	216	240	1	120	148	188	30	157	189	80	142	66	116	126	148
	23%	22%	24%	3%	22%	22%	24%	17%	22%	24%	26%	20%	21%	22%	25%	23%
				**				*								
Much less affordable	439	171	259	10	148	178	114	32	149	184	74	203	76	141	135	87
	22%	18%	26%	43%	27%	26%	15%	18%	20%	24%	24%	29%	24%	27%	27%	13%
				A	**	F	F	*				M	T	T	T	
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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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Q25_1_3. In the last year, have the following become more affordable or less affordable for your household? - Transportation needs

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	251	155	90	6	120	89	42	21	83	103	44	91	81	87	46	37
	13%	16%	9%	26%	22%	13%	5%	12%	11%	13%	14%	13%	25%	17%	9%	6%
	B			**	EF	F		*					RST	ST		
Much more affordable	80	44	34	2	39	29	12	9	26	33	12	33	22	33	14	11
	4%	5%	3%	8%	7%	4%	2%	5%	4%	4%	4%	5%	7%	6%	3%	2%
				**	F	F		*					ST	ST		
Somewhat more affordable	171	112	55	4	81	60	30	12	57	70	31	58	59	54	33	25
	9%	12%	5%	18%	15%	9%	4%	7%	8%	9%	10%	8%	18%	10%	6%	4%
	B			**	EF	F		*					RST	ST		
No change	865	404	452	8	197	267	401	93	332	320	119	272	115	188	215	347
	43%	42%	45%	38%	36%	39%	52%	52%	46%	41%	39%	39%	36%	36%	42%	53%
				**			DE	IJ*	J							QRS
Bottom 2 Box (Net)	884	408	469	8	229	325	331	64	315	361	145	337	124	243	248	269
	44%	42%	46%	36%	42%	48%	43%	36%	43%	46%	47%	48%	39%	47%	49%	41%
				**				*			G	M			QT	
Somewhat less affordable	544	257	283	5	143	175	226	34	199	216	94	159	79	142	140	183
	27%	27%	28%	23%	26%	26%	29%	19%	27%	28%	31%	23%	25%	27%	28%	28%
				**				*			G					
Much less affordable	340	151	186	3	85	150	105	29	116	145	51	178	45	101	108	86
	17%	16%	18%	13%	16%	22%	14%	16%	16%	18%	16%	25%	14%	19%	21%	13%
				**		DF		*			LM			T	QT	
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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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Q25_1_4. In the last year, have the following become more affordable or less affordable for your household? - Clothing and other household necessities

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	310	188	120	2	142	121	46	44	110	108	48	111	99	107	67	37
	15%	19%	12%	9%	26%	18%	6%	25%	15%	14%	15%	16%	31%	21%	13%	6%
	B			**	EF	F		HU*					RST	ST	T	
Much more affordable	110	64	46	-	51	45	14	20	35	41	15	48	35	34	28	13
	6%	7%	5%	-	9%	7%	2%	11%	5%	5%	5%	7%	11%	7%	6%	2%
				**	F	F		HU*					ST	T	T	
Somewhat more affordable	199	123	74	2	91	77	32	24	75	68	33	63	64	73	39	24
	10%	13%	7%	9%	17%	11%	4%	14%	10%	9%	11%	9%	20%	14%	8%	4%
	B			**	EF	F		*					RST	ST	T	
No change	727	387	334	6	192	186	348	70	269	282	107	215	110	161	141	315
	36%	40%	33%	27%	35%	27%	45%	39%	37%	36%	35%	31%	35%	31%	28%	48%
	B			**	E		DE	*								QRS
Bottom 2 Box (Net)	963	393	557	14	212	372	380	64	352	394	153	375	110	250	302	301
	48%	41%	55%	65%	39%	55%	49%	36%	48%	50%	50%	54%	34%	48%	59%	46%
		A		**		D	D	*	G	G	G	M		Q	QRT	Q
Somewhat less affordable	629	278	343	7	132	227	269	35	231	255	108	195	69	164	176	220
	31%	29%	34%	31%	24%	33%	35%	20%	32%	33%	35%	28%	21%	32%	35%	34%
			A	**		D	D	*	G	G	G			Q	Q	Q
Much less affordable	335	114	213	7	79	145	110	29	121	139	46	180	42	86	126	81
	17%	12%	21%	33%	15%	21%	14%	16%	17%	18%	15%	26%	13%	17%	25%	12%
			A	**		DF		*				LM			QRT	
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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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Q25_1_5. In the last year, have the following become more affordable or less affordable for your household? - Putting money aside for savings

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	320	177	138	5	137	113	71	33	123	109	56	101	91	104	65	60
	16%	18%	14%	23%	25%	17%	9%	18%	17%	14%	18%	14%	29%	20%	13%	9%
	B			**	EF	F		*			I		RST	ST		
Much more affordable	91	50	40	1	36	39	17	12	28	34	18	37	25	29	23	14
	5%	5%	4%	3%	7%	6%	2%	6%	4%	4%	6%	5%	8%	6%	5%	2%
				**	F	F		*					T	T		
Somewhat more affordable	229	127	98	4	101	74	54	21	96	74	38	64	66	75	42	46
	11%	13%	10%	20%	19%	11%	7%	12%	13%	9%	12%	9%	21%	14%	8%	7%
	B			**	EF	F		*					RST	ST		
No change	644	365	274	4	163	180	301	62	246	250	85	179	89	155	131	268
	32%	38%	27%	19%	30%	26%	39%	35%	34%	32%	28%	26%	28%	30%	26%	41%
	B			**			DE	*	J							QRS
Bottom 2 Box (Net)	1036	425	598	13	246	388	402	83	361	425	167	420	140	259	314	324
	52%	44%	59%	58%	45%	57%	52%	47%	49%	54%	54%	60%	44%	50%	62%	50%
			A	**		D	D	*				M			QRT	
Somewhat less affordable	479	219	255	6	120	162	197	37	150	198	95	127	81	108	132	158
	24%	23%	25%	25%	22%	24%	25%	21%	21%	25%	31%	18%	25%	21%	26%	24%
				**				*			GHI					
Much less affordable	557	206	344	7	126	225	205	46	210	227	73	292	59	150	181	166
	28%	21%	34%	32%	23%	33%	26%	26%	29%	29%	24%	42%	18%	29%	36%	25%
			A	**		DF		*		J		LM		Q	QRT	Q
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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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Q25_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

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Top 2 Box (Net)	351	208	138	5	156	133	62	40	121	136	54	125	100	126	71	54
	18%	21%	14%	25%	29%	20%	8%	22%	17%	17%	18%	18%	31%	24%	14%	8%
	B			**	EF	F		*					ST	ST	T	
Much more affordable	106	62	43	1	47	39	20	11	40	37	18	49	34	34	20	18
	5%	6%	4%	3%	9%	6%	3%	6%	6%	5%	6%	7%	11%	6%	4%	3%
				**	F	F		*				L	ST	T		
Somewhat more affordable	245	145	95	5	109	94	42	28	81	99	37	77	65	92	51	36
	12%	15%	9%	22%	20%	14%	5%	16%	11%	13%	12%	11%	20%	18%	10%	6%
	B			**	EF	F		*					ST	ST	T	
No change	809	404	401	4	190	211	409	73	316	299	122	212	116	161	183	350
	40%	42%	40%	20%	35%	31%	53%	41%	43%	38%	40%	30%	36%	31%	36%	54%
				**			DE	*								QRS
Bottom 2 Box (Net)	840	356	472	12	200	336	303	66	293	349	132	362	104	231	256	249
	42%	37%	47%	55%	37%	49%	39%	37%	40%	45%	43%	52%	33%	45%	50%	38%
			A	**		DF		*				M		Q	QT	
Somewhat less affordable	454	203	248	4	106	161	187	29	154	189	83	134	67	115	116	156
	23%	21%	24%	18%	19%	24%	24%	16%	21%	24%	27%	19%	21%	22%	23%	24%
				**				*			GH					
Much less affordable	386	153	225	8	95	175	116	37	139	161	49	229	37	116	140	92
	19%	16%	22%	38%	17%	26%	15%	21%	19%	21%	16%	33%	12%	22%	27%	14%
			A	**		DF		*		J		LM		QT	QT	
Sigma	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
	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/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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Q25_1. In the last year, have the following become more affordable or less affordable for your household? - Top 2 Box Summary

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Putting money towards paying down your debt	351	208	138	5	156	133	62	40	121	136	54	125	100	126	71	54
	18%	21%	14%	25%	29%	20%	8%	22%	17%	17%	18%	18%	31%	24%	14%	8%
	B			**	EF	F		*					ST	ST	T	
Putting money aside for savings	320	177	138	5	137	113	71	33	123	109	56	101	91	104	65	60
	16%	18%	14%	23%	25%	17%	9%	18%	17%	14%	18%	14%	29%	20%	13%	9%
	B			**	EF	F		*			I		RST	ST		
Clothing and other household necessities	310	188	120	2	142	121	46	44	110	108	48	111	99	107	67	37
	15%	19%	12%	9%	26%	18%	6%	25%	15%	14%	15%	16%	31%	21%	13%	6%
	B			**	EF	F		HU*					RST	ST	T	
Feeding yourself or your family	282	167	112	3	129	104	48	35	96	100	50	92	86	103	52	41
	14%	17%	11%	14%	24%	15%	6%	20%	13%	13%	16%	13%	27%	20%	10%	6%
	B			**	EF	F		*					RST	ST	T	
Transportation needs	251	155	90	6	120	89	42	21	83	103	44	91	81	87	46	37
	13%	16%	9%	26%	22%	13%	5%	12%	11%	13%	14%	13%	25%	17%	9%	6%
	B			**	EF	F		*					RST	ST		
Housing	236	150	83	3	113	87	36	28	77	91	40	82	74	87	46	29
	12%	15%	8%	12%	21%	13%	5%	16%	11%	12%	13%	12%	23%	17%	9%	5%
	B			**	EF	F		*					ST	ST	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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Q25_1. In the last year, have the following become more affordable or less affordable for your household? - Bottom 2 Box Summary

		Gender			AGE			EDUCATION				Q1	Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	Q	R	S	T
Base: All Respondents (unwtd)	2000	948	1030	22	555	752	693	92	379	785	744	620	290	606	524	580
Base: All Respondents (wtd)	2000	967	1011	22	546	680	774	178	730	784	308	700	320	518	510	652
Feeding yourself or your family	1044	450	578	16	260	377	407	69	372	439	164	391	140	266	307	331
	52%	46%	57%	75%	48%	56%	53%	39%	51%	56%	53%	56%	44%	51%	60%	51%
		A		**		D		*	G	G	G	M			QRT	
Putting money aside for savings	1036	425	598	13	246	388	402	83	361	425	167	420	140	259	314	324
	52%	44%	59%	58%	45%	57%	52%	47%	49%	54%	54%	60%	44%	50%	62%	50%
		A		**		D	D	*				M			QRT	
Clothing and other household necessities	963	393	557	14	212	372	380	64	352	394	153	375	110	250	302	301
	48%	41%	55%	65%	39%	55%	49%	36%	48%	50%	50%	54%	34%	48%	59%	46%
		A		**		D	D	*	G	G	G	M		Q	QRT	Q
Housing	896	387	499	10	268	326	302	62	307	373	154	346	142	258	261	235
	45%	40%	49%	46%	49%	48%	39%	35%	42%	48%	50%	49%	44%	50%	51%	36%
		A		**	F	F		*		G	GH	M	T	T	T	
Transportation needs	884	408	469	8	229	325	331	64	315	361	145	337	124	243	248	269
	44%	42%	46%	36%	42%	48%	43%	36%	43%	46%	47%	48%	39%	47%	49%	41%
				**				*			G	M			QT	
Putting money towards paying down your debt	840	356	472	12	200	336	303	66	293	349	132	362	104	231	256	249
	42%	37%	47%	55%	37%	49%	39%	37%	40%	45%	43%	52%	33%	45%	50%	38%
		A		**		DF		*				M		Q	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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