GRID_Qwave31_1_1. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I don't know how to get out of debt or where to turn for help

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| | | | | | | | | | | | |
| Top 2 Box (Net) | 730 | 355 | 365 | 10 | 262 | 299 | 169 | 133 | 262 | 222 | 113 |
| | 36% | 37% | 36% | 78% | 48% | 44% | 22% | 50% | 45% | 38% | 20% |
| | | | | ** | F | F | | ST | T | T | |
| Strongly agree | 238 | 114 | 123 | 1 | 85 | 102 | 52 | 43 | 84 | 75 | 36 |
| | 12% | 12% | 12% | 6% | 15% | 15% | 7% | 16% | 15% | 13% | 6% |
| | | | | ** | F | F | | T | T | T | |
| Somewhat agree | 492 | 241 | 242 | 9 | 177 | 197 | 117 | 90 | 178 | 147 | 77 |
| | 25% | 25% | 24% | 72% | 32% | 29% | 15% | 34% | 31% | 25% | 13% |
| | | | | ** | F | F | | T | T | T | |
| Bottom 2 Box (Net) | 1273 | 618 | 652 | 3 | 285 | 382 | 606 | 134 | 318 | 358 | 463 |
| | 64% | 63% | 64% | 22% | 52% | 56% | 78% | 50% | 55% | 62% | 80% |
| | | | | ** | | | DE | | | Q | QRS |
| Somewhat disagree | 643 | 312 | 330 | 1 | 177 | 230 | 236 | 96 | 184 | 195 | 167 |
| | 32% | 32% | 32% | 9% | 32% | 34% | 30% | 36% | 32% | 34% | 29% |
| | | | | ** | | | | | | | |
| Strongly disagree | 629 | 305 | 323 | 2 | 108 | 152 | 370 | 37 | 133 | 163 | 296 |
| | 31% | 31% | 32% | 13% | 20% | 22% | 48% | 14% | 23% | 28% | 51% |
| | | | | ** | | | DE | | Q | Q | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | | |

Statistics:
Overlap formula 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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GRID_Qwave31_1_2. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I have difficulty trusting professional companies to help me get out of debt

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 1056 | 519 | 525 | 12 | 339 | 408 | 308 | 162 | 368 | 298 | 227 |
| | 53% | 53% | 52% | 91% | 62% | 60% | 40% | 61% | 64% | 51% | 39% |
| | | | | ** | F | F | | T | ST | T | |
| Strongly agree | 325 | 165 | 157 | 3 | 118 | 124 | 84 | 63 | 111 | 91 | 60 |
| | 16% | 17% | 15% | 24% | 22% | 18% | 11% | 24% | 19% | 16% | 10% |
| | | | | ** | F | F | | ST | T | T | |
| Somewhat agree | 731 | 354 | 368 | 9 | 221 | 284 | 225 | 99 | 257 | 207 | 168 |
| | 36% | 36% | 36% | 67% | 40% | 42% | 29% | 37% | 44% | 36% | 29% |
| | | | | ** | F | F | | | ST | | |
| Bottom 2 Box (Net) | 947 | 454 | 492 | 1 | 208 | 273 | 467 | 105 | 211 | 282 | 349 |
| | 47% | 47% | 48% | 9% | 38% | 40% | 60% | 39% | 36% | 49% | 61% |
| | | | | ** | | | DE | | | R | QRS |
| Somewhat disagree | 525 | 258 | 266 | 1 | 121 | 174 | 229 | 66 | 124 | 179 | 155 |
| | 26% | 26% | 26% | 9% | 22% | 26% | 30% | 25% | 21% | 31% | 27% |
| | | | | ** | | | D | | | R | |
| Strongly disagree | 423 | 197 | 226 | - | 86 | 99 | 238 | 39 | 87 | 103 | 194 |
| | 21% | 20% | 22% | - | 16% | 14% | 31% | 15% | 15% | 18% | 34% |
| | | | | ** | | | DE | | | | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_3. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - The stigma of bankruptcy prevents me from seeking help with my debt

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 803 | 416 | 376 | 10 | 292 | 309 | 202 | 157 | 280 | 242 | 124 |
| | 40% | 43% | 37% | 80% | 53% | 45% | 26% | 59% | 48% | 42% | 22% |
| | | B | | ** | EF | F | | RST | T | T | |
| Strongly agree | 259 | 119 | 136 | 3 | 85 | 122 | 52 | 47 | 88 | 89 | 36 |
| | 13% | 12% | 13% | 26% | 16% | 18% | 7% | 18% | 15% | 15% | 6% |
| | | | | ** | F | F | | T | T | T | |
| Somewhat agree | 544 | 297 | 240 | 7 | 207 | 187 | 150 | 110 | 192 | 154 | 88 |
| | 27% | 31% | 24% | 54% | 38% | 27% | 19% | 41% | 33% | 27% | 15% |
| | | B | | ** | EF | F | | ST | ST | T | |
| Bottom 2 Box (Net) | 1200 | 557 | 641 | 3 | 255 | 372 | 573 | 110 | 300 | 338 | 452 |
| | 60% | 57% | 63% | 20% | 47% | 55% | 74% | 41% | 52% | 58% | 78% |
| | | | A | ** | | D | DE | | Q | Q | QRS |
| Somewhat disagree | 566 | 257 | 308 | 1 | 163 | 212 | 191 | 78 | 181 | 172 | 135 |
| | 28% | 26% | 30% | 4% | 30% | 31% | 25% | 29% | 31% | 30% | 23% |
| | | | | ** | | F | | | T | | |
| Strongly disagree | 634 | 300 | 332 | 2 | 92 | 160 | 383 | 32 | 119 | 166 | 318 |
| | 32% | 31% | 33% | 16% | 17% | 24% | 49% | 12% | 20% | 29% | 55% |
| | | | | ** | | D | DE | | Q | QR | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_4. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I would be embarrassed to seek help if my financial situation was bad enough to consider bankruptcy

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| | | | | | | | | | | | |
| Top 2 Box (Net) | 952 | 466 | 477 | 9 | 332 | 354 | 266 | 160 | 332 | 281 | 179 |
| | 48% | 48% | 47% | 67% | 61% | 52% | 34% | 60% | 57% | 48% | 31% |
| | | | | ** | EF | F | | ST | ST | T | |
| Strongly agree | 354 | 159 | 194 | 1 | 123 | 145 | 85 | 53 | 132 | 114 | 55 |
| | 18% | 16% | 19% | 10% | 23% | 21% | 11% | 20% | 23% | 20% | 9% |
| | | | | ** | F | F | | T | T | T | |
| Somewhat agree | 598 | 308 | 283 | 7 | 209 | 209 | 180 | 106 | 201 | 167 | 124 |
| | 30% | 32% | 28% | 57% | 38% | 31% | 23% | 40% | 35% | 29% | 22% |
| | | | | ** | EF | F | | ST | T | T | |
| Bottom 2 Box (Net) | 1051 | 507 | 540 | 4 | 215 | 327 | 509 | 107 | 247 | 299 | 398 |
| | 52% | 52% | 53% | 33% | 39% | 48% | 66% | 40% | 43% | 52% | 69% |
| | | | | ** | | D | DE | | | QR | QRS |
| Somewhat disagree | 526 | 254 | 269 | 3 | 137 | 188 | 201 | 77 | 147 | 157 | 144 |
| | 26% | 26% | 26% | 24% | 25% | 28% | 26% | 29% | 25% | 27% | 25% |
| | | | | ** | | | | | | | |
| Strongly disagree | 526 | 253 | 272 | 1 | 78 | 139 | 308 | 31 | 100 | 142 | 253 |
| | 26% | 26% | 27% | 9% | 14% | 20% | 40% | 11% | 17% | 24% | 44% |
| | | | | ** | | D | DE | | | QR | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | | |

Statistics:
Overlap formula 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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GRID_Qwave31_1_5. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I am concerned about the impact of bankruptcy on my credit score.

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 1087 | 521 | 555 | 11 | 344 | 418 | 326 | 166 | 359 | 331 | 231 |
| | 54% | 54% | 55% | 83% | 63% | 61% | 42% | 62% | 62% | 57% | 40% |
| | | | | ** | F | F | | T | T | T | |
| Strongly agree | 439 | 193 | 245 | 2 | 130 | 182 | 127 | 57 | 150 | 141 | 91 |
| | 22% | 20% | 24% | 12% | 24% | 27% | 16% | 21% | 26% | 24% | 16% |
| | | | | ** | F | F | | | T | T | |
| Somewhat agree | 648 | 328 | 311 | 9 | 214 | 236 | 199 | 109 | 209 | 191 | 139 |
| | 32% | 34% | 31% | 72% | 39% | 35% | 26% | 41% | 36% | 33% | 24% |
| | | | | ** | F | F | | T | T | T | |
| Bottom 2 Box (Net) | 916 | 452 | 462 | 2 | 203 | 263 | 449 | 101 | 220 | 249 | 346 |
| | 46% | 46% | 45% | 17% | 37% | 39% | 58% | 38% | 38% | 43% | 60% |
| | | | | ** | | | DE | | | | QRS |
| Somewhat disagree | 434 | 213 | 219 | 2 | 124 | 155 | 156 | 67 | 131 | 133 | 103 |
| | 22% | 22% | 22% | 17% | 23% | 23% | 20% | 25% | 23% | 23% | 18% |
| | | | | ** | | | | | | | |
| Strongly disagree | 481 | 238 | 243 | - | 79 | 109 | 293 | 34 | 89 | 116 | 243 |
| | 24% | 24% | 24% | - | 14% | 16% | 38% | 13% | 15% | 20% | 42% |
| | | | | ** | | | DE | | | | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_6. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I feel overwhelmed by the idea of seeking help for my debt.

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 900 | 433 | 457 | 10 | 314 | 358 | 227 | 154 | 319 | 264 | 163 |
| | 45% | 44% | 45% | 77% | 57% | 53% | 29% | 58% | 55% | 45% | 28% |
| | | | | ** | F | F | | ST | ST | T | |
| Strongly agree | 293 | 132 | 159 | 1 | 111 | 126 | 56 | 49 | 119 | 86 | 39 |
| | 15% | 14% | 16% | 6% | 20% | 18% | 7% | 18% | 20% | 15% | 7% |
| | | | | ** | F | F | | T | ST | T | |
| Somewhat agree | 607 | 301 | 298 | 9 | 203 | 232 | 172 | 105 | 200 | 178 | 124 |
| | 30% | 31% | 29% | 71% | 37% | 34% | 22% | 39% | 35% | 31% | 22% |
| | | | | ** | F | F | | T | T | T | |
| Bottom 2 Box (Net) | 1103 | 540 | 560 | 3 | 232 | 323 | 548 | 113 | 261 | 316 | 413 |
| | 55% | 56% | 55% | 23% | 43% | 47% | 71% | 42% | 45% | 55% | 72% |
| | | | | ** | | | DE | | | QR | QRS |
| Somewhat disagree | 545 | 268 | 276 | 1 | 140 | 194 | 211 | 67 | 165 | 175 | 138 |
| | 27% | 28% | 27% | 10% | 26% | 29% | 27% | 25% | 28% | 30% | 24% |
| | | | | ** | | | | | | | |
| Strongly disagree | 558 | 272 | 284 | 2 | 92 | 128 | 337 | 46 | 96 | 142 | 275 |
| | 28% | 28% | 28% | 13% | 17% | 19% | 43% | 17% | 17% | 24% | 48% |
| | | | | ** | | | DE | | | R | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_7. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I'm fearful of debt-relief scams

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 1259 | 599 | 650 | 10 | 358 | 479 | 423 | 168 | 401 | 390 | 300 |
| | 63% | 62% | 64% | 77% | 65% | 70% | 55% | 63% | 69% | 67% | 52% |
| | | | | ** | F | F | | T | T | T | |
| Strongly agree | 462 | 193 | 267 | 2 | 128 | 186 | 147 | 60 | 155 | 142 | 105 |
| | 23% | 20% | 26% | 13% | 23% | 27% | 19% | 22% | 27% | 25% | 18% |
| | | | A | ** | | F | | | T | T | |
| Somewhat agree | 798 | 406 | 383 | 8 | 229 | 293 | 276 | 109 | 246 | 248 | 195 |
| | 40% | 42% | 38% | 64% | 42% | 43% | 36% | 41% | 42% | 43% | 34% |
| | | | | ** | | F | | | T | T | |
| Bottom 2 Box (Net) | 744 | 374 | 367 | 3 | 189 | 202 | 352 | 99 | 179 | 190 | 277 |
| | 37% | 38% | 36% | 23% | 35% | 30% | 45% | 37% | 31% | 33% | 48% |
| | | | | ** | | | DE | | | | QRS |
| Somewhat disagree | 383 | 181 | 199 | 3 | 118 | 114 | 151 | 64 | 103 | 106 | 109 |
| | 19% | 19% | 20% | 23% | 22% | 17% | 19% | 24% | 18% | 18% | 19% |
| | | | | ** | | | | | | | |
| Strongly disagree | 361 | 193 | 168 | - | 71 | 89 | 201 | 34 | 75 | 84 | 167 |
| | 18% | 20% | 17% | - | 13% | 13% | 26% | 13% | 13% | 14% | 29% |
| | | | | ** | | | DE | | | | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_8. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I'm afraid that seeking debt relief could lead to me losing my home

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 706 | 372 | 325 | 9 | 273 | 270 | 163 | 148 | 248 | 208 | 103 |
| | 35% | 38% | 32% | 71% | 50% | 40% | 21% | 55% | 43% | 36% | 18% |
| | | B | | ** | EF | F | | RST | ST | T | |
| Strongly agree | 213 | 104 | 107 | 2 | 78 | 95 | 40 | 43 | 73 | 73 | 24 |
| | 11% | 11% | 11% | 18% | 14% | 14% | 5% | 16% | 13% | 13% | 4% |
| | | | | ** | F | F | | T | T | T | |
| Somewhat agree | 493 | 268 | 218 | 7 | 195 | 175 | 123 | 105 | 175 | 135 | 79 |
| | 25% | 28% | 21% | 54% | 36% | 26% | 16% | 39% | 30% | 23% | 14% |
| | | B | | ** | EF | F | | ST | ST | T | |
| Bottom 2 Box (Net) | 1297 | 601 | 692 | 4 | 273 | 411 | 612 | 119 | 331 | 372 | 474 |
| | 65% | 62% | 68% | 29% | 50% | 60% | 79% | 45% | 57% | 64% | 82% |
| | | | A | ** | | D | DE | | Q | QR | QRS |
| Somewhat disagree | 633 | 293 | 338 | 3 | 163 | 229 | 241 | 76 | 187 | 191 | 179 |
| | 32% | 30% | 33% | 19% | 30% | 34% | 31% | 29% | 32% | 33% | 31% |
| | | | | ** | | | | | | | |
| Strongly disagree | 663 | 308 | 354 | 1 | 110 | 182 | 371 | 43 | 144 | 181 | 295 |
| | 33% | 32% | 35% | 10% | 20% | 27% | 48% | 16% | 25% | 31% | 51% |
| | | | | ** | | D | DE | | Q | Q | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_9. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I'm too embarrassed or ashamed to talk to anyone about my debt

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 835 | 397 | 429 | 9 | 296 | 338 | 202 | 150 | 291 | 261 | 133 |
| | 42% | 41% | 42% | 70% | 54% | 50% | 26% | 56% | 50% | 45% | 23% |
| | | | | ** | F | F | | ST | T | T | |
| Strongly agree | 275 | 119 | 155 | - | 97 | 110 | 67 | 44 | 93 | 92 | 45 |
| | 14% | 12% | 15% | - | 18% | 16% | 9% | 17% | 16% | 16% | 8% |
| | | | | ** | F | F | | T | T | T | |
| Somewhat agree | 561 | 278 | 274 | 9 | 199 | 227 | 135 | 105 | 198 | 170 | 88 |
| | 28% | 29% | 27% | 70% | 36% | 33% | 17% | 39% | 34% | 29% | 15% |
| | | | | ** | F | F | | ST | T | T | |
| Bottom 2 Box (Net) | 1168 | 576 | 588 | 4 | 251 | 343 | 573 | 117 | 288 | 319 | 444 |
| | 58% | 59% | 58% | 30% | 46% | 50% | 74% | 44% | 50% | 55% | 77% |
| | | | | ** | | | DE | | | Q | QRS |
| Somewhat disagree | 588 | 289 | 296 | 3 | 154 | 209 | 224 | 76 | 181 | 174 | 157 |
| | 29% | 30% | 29% | 23% | 28% | 31% | 29% | 29% | 31% | 30% | 27% |
| | | | | ** | | | | | | | |
| Strongly disagree | 580 | 287 | 292 | 1 | 96 | 134 | 349 | 41 | 108 | 145 | 286 |
| | 29% | 30% | 29% | 7% | 18% | 20% | 45% | 15% | 19% | 25% | 50% |
| | | | | ** | | | DE | | | QR | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_10. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I’m too busy with daily life to deal with my debt

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 742 | 377 | 357 | 8 | 296 | 302 | 144 | 152 | 291 | 206 | 93 |
| | 37% | 39% | 35% | 64% | 54% | 44% | 19% | 57% | 50% | 36% | 16% |
| | | | | ** | EF | F | | ST | ST | T | |
| Strongly agree | 203 | 109 | 93 | 1 | 94 | 82 | 26 | 46 | 86 | 53 | 19 |
| | 10% | 11% | 9% | 9% | 17% | 12% | 3% | 17% | 15% | 9% | 3% |
| | | | | ** | EF | F | | ST | ST | T | |
| Somewhat agree | 539 | 269 | 263 | 7 | 201 | 220 | 118 | 106 | 205 | 153 | 74 |
| | 27% | 28% | 26% | 55% | 37% | 32% | 15% | 40% | 35% | 26% | 13% |
| | | | | ** | F | F | | ST | ST | T | |
| Bottom 2 Box (Net) | 1261 | 596 | 660 | 5 | 251 | 379 | 631 | 115 | 289 | 374 | 483 |
| | 63% | 61% | 65% | 36% | 46% | 56% | 81% | 43% | 50% | 64% | 84% |
| | | | | ** | | D | DE | | | QR | QRS |
| Somewhat disagree | 645 | 298 | 343 | 5 | 158 | 236 | 252 | 79 | 180 | 216 | 171 |
| | 32% | 31% | 34% | 36% | 29% | 35% | 32% | 29% | 31% | 37% | 30% |
| | | | | ** | | | | | | T | |
| Strongly disagree | 615 | 298 | 317 | - | 93 | 143 | 379 | 36 | 109 | 158 | 312 |
| | 31% | 31% | 31% | - | 17% | 21% | 49% | 14% | 19% | 27% | 54% |
| | | | | ** | | | DE | | | QR | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_11. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I don't believe my situation is serious enough to seek debt help

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 1331 | 628 | 694 | 10 | 343 | 436 | 552 | 161 | 368 | 389 | 413 |
| | 66% | 65% | 68% | 73% | 63% | 64% | 71% | 60% | 64% | 67% | 72% |
| | | | | ** | | | DE | | | | QR |
| Strongly agree | 567 | 263 | 303 | 1 | 117 | 165 | 286 | 56 | 133 | 149 | 229 |
| | 28% | 27% | 30% | 10% | 21% | 24% | 37% | 21% | 23% | 26% | 40% |
| | | | | ** | | | DE | | | | QRS |
| Somewhat agree | 764 | 365 | 391 | 8 | 226 | 271 | 266 | 104 | 235 | 240 | 184 |
| | 38% | 37% | 38% | 63% | 41% | 40% | 34% | 39% | 41% | 41% | 32% |
| | | | | ** | | | | | T | T | |
| Bottom 2 Box (Net) | 672 | 345 | 323 | 3 | 204 | 245 | 223 | 106 | 211 | 191 | 163 |
| | 34% | 35% | 32% | 27% | 37% | 36% | 29% | 40% | 36% | 33% | 28% |
| | | | | ** | F | F | | T | T | | |
| Somewhat disagree | 416 | 201 | 212 | 3 | 139 | 169 | 108 | 73 | 145 | 119 | 78 |
| | 21% | 21% | 21% | 27% | 25% | 25% | 14% | 27% | 25% | 21% | 14% |
| | | | | ** | F | F | | T | T | T | |
| Strongly disagree | 256 | 144 | 111 | - | 65 | 76 | 115 | 33 | 66 | 72 | 85 |
| | 13% | 15% | 11% | - | 12% | 11% | 15% | 12% | 11% | 12% | 15% |
| | | B | | ** | | | | | | | |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_12. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I will never be debt-free

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| | | | | | | | | | | | |
| Top 2 Box (Net) | 888 | 433 | 444 | 11 | 277 | 349 | 262 | 123 | 301 | 287 | 177 |
| | 44% | 45% | 44% | 88% | 51% | 51% | 34% | 46% | 52% | 49% | 31% |
| | | | | ** | F | F | | T | T | T | |
| Strongly agree | 309 | 156 | 152 | 2 | 98 | 123 | 89 | 34 | 111 | 103 | 61 |
| | 15% | 16% | 15% | 14% | 18% | 18% | 11% | 13% | 19% | 18% | 11% |
| | | | | ** | F | F | | | T | T | |
| Somewhat agree | 579 | 277 | 292 | 10 | 180 | 226 | 173 | 89 | 190 | 184 | 116 |
| | 29% | 29% | 29% | 74% | 33% | 33% | 22% | 33% | 33% | 32% | 20% |
| | | | | ** | F | F | | T | T | T | |
| Bottom 2 Box (Net) | 1115 | 540 | 573 | 2 | 269 | 332 | 514 | 144 | 279 | 293 | 399 |
| | 56% | 55% | 56% | 12% | 49% | 49% | 66% | 54% | 48% | 51% | 69% |
| | | | | ** | | | DE | | | | QRS |
| Somewhat disagree | 550 | 256 | 294 | 1 | 152 | 207 | 191 | 85 | 167 | 161 | 138 |
| | 27% | 26% | 29% | 6% | 28% | 30% | 25% | 32% | 29% | 28% | 24% |
| | | | | ** | | F | | | | | |
| Strongly disagree | 564 | 284 | 280 | 1 | 117 | 125 | 323 | 59 | 112 | 132 | 261 |
| | 28% | 29% | 27% | 6% | 21% | 18% | 42% | 22% | 19% | 23% | 45% |
| | | | | ** | | | DE | | | | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | | |

Statistics:
Overlap formula 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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GRID_Qwave31_1_13. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - There is no shame in seeking financial help with one's debt

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 1608 | 785 | 815 | 8 | 400 | 547 | 661 | 196 | 440 | 475 | 497 |
| | 80% | 81% | 80% | 64% | 73% | 80% | 85% | 73% | 76% | 82% | 86% |
| | | | | ** | | D | DE | | | QR | QR |
| Strongly agree | 756 | 343 | 412 | 1 | 140 | 254 | 362 | 59 | 189 | 226 | 282 |
| | 38% | 35% | 41% | 4% | 26% | 37% | 47% | 22% | 33% | 39% | 49% |
| | | | | ** | | D | DE | | Q | Q | QRS |
| Somewhat agree | 852 | 442 | 403 | 8 | 261 | 293 | 299 | 137 | 251 | 249 | 215 |
| | 43% | 45% | 40% | 60% | 48% | 43% | 39% | 51% | 43% | 43% | 37% |
| | | B | | ** | F | | | T | | | |
| Bottom 2 Box (Net) | 395 | 188 | 202 | 5 | 146 | 134 | 115 | 71 | 140 | 105 | 79 |
| | 20% | 19% | 20% | 36% | 27% | 20% | 15% | 27% | 24% | 18% | 14% |
| | | | | ** | EF | F | | ST | ST | | |
| Somewhat disagree | 281 | 130 | 147 | 4 | 101 | 99 | 80 | 45 | 110 | 77 | 49 |
| | 14% | 13% | 14% | 33% | 19% | 15% | 10% | 17% | 19% | 13% | 8% |
| | | | | ** | F | F | | T | ST | T | |
| Strongly disagree | 114 | 59 | 55 | * | 45 | 35 | 34 | 26 | 29 | 28 | 31 |
| | 6% | 6% | 5% | 3% | 8% | 5% | 4% | 10% | 5% | 5% | 5% |
| | | | | ** | F | | | S | | | |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1_14. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I need help to get myself out of debt

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| Top 2 Box (Net) | 869 | 439 | 423 | 7 | 306 | 350 | 212 | 152 | 315 | 258 | 144 |
| | 43% | 45% | 42% | 54% | 56% | 51% | 27% | 57% | 54% | 44% | 25% |
| | | | | ** | F | F | | ST | ST | T | |
| Strongly agree | 281 | 134 | 146 | 1 | 100 | 113 | 68 | 45 | 104 | 80 | 52 |
| | 14% | 14% | 14% | 6% | 18% | 17% | 9% | 17% | 18% | 14% | 9% |
| | | | | ** | F | F | | T | T | T | |
| Somewhat agree | 588 | 305 | 277 | 6 | 206 | 238 | 144 | 107 | 211 | 178 | 92 |
| | 29% | 31% | 27% | 48% | 38% | 35% | 19% | 40% | 36% | 31% | 16% |
| | | | | ** | F | F | | ST | T | T | |
| Bottom 2 Box (Net) | 1134 | 534 | 594 | 6 | 240 | 331 | 563 | 115 | 264 | 322 | 433 |
| | 57% | 55% | 58% | 46% | 44% | 49% | 73% | 43% | 46% | 56% | 75% |
| | | | | ** | | | DE | | | QR | QRS |
| Somewhat disagree | 534 | 233 | 296 | 5 | 138 | 203 | 193 | 70 | 163 | 167 | 134 |
| | 27% | 24% | 29% | 39% | 25% | 30% | 25% | 26% | 28% | 29% | 23% |
| | | | A | ** | | | | | | | |
| Strongly disagree | 600 | 301 | 298 | 1 | 102 | 128 | 369 | 44 | 101 | 156 | 298 |
| | 30% | 31% | 29% | 7% | 19% | 19% | 48% | 17% | 17% | 27% | 52% |
| | | | | ** | | | DE | | | QR | QRS |
| Sigma | 2003 | 973 | 1017 | 13 | 547 | 681 | 775 | 267 | 579 | 580 | 576 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formula 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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GRID_Qwave31_1. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - Top 2 Box Summary

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| There is no shame in seeking financial help with one's debt | 1608 | 785 | 815 | 8 | 400 | 547 | 661 | 196 | 440 | 475 | 497 |
| | 80% | 81% | 80% | 64% | 73% | 80% | 85% | 73% | 76% | 82% | 86% |
| | | | | ** | | D | DE | | | QR | QR |
| I don't believe my situation is serious enough to seek debt help | 1331 | 628 | 694 | 10 | 343 | 436 | 552 | 161 | 368 | 389 | 413 |
| | 66% | 65% | 68% | 73% | 63% | 64% | 71% | 60% | 64% | 67% | 72% |
| | | | | ** | | | DE | | | | QR |
| I'm fearful of debt-relief scams | 1259 | 599 | 650 | 10 | 358 | 479 | 423 | 168 | 401 | 390 | 300 |
| | 63% | 62% | 64% | 77% | 65% | 70% | 55% | 63% | 69% | 67% | 52% |
| | | | | ** | F | F | | T | T | T | |
| I am concerned about the impact of bankruptcy on my credit score. | 1087 | 521 | 555 | 11 | 344 | 418 | 326 | 166 | 359 | 331 | 231 |
| | 54% | 54% | 55% | 83% | 63% | 61% | 42% | 62% | 62% | 57% | 40% |
| | | | | ** | F | F | | T | T | T | |
| I have difficulty trusting professional companies to help me get out of debt | 1056 | 519 | 525 | 12 | 339 | 408 | 308 | 162 | 368 | 298 | 227 |
| | 53% | 53% | 52% | 91% | 62% | 60% | 40% | 61% | 64% | 51% | 39% |
| | | | | ** | F | F | | T | ST | T | |
| I would be embarrassed to seek help if my financial situation was bad enough to consider bankruptcy | 952 | 466 | 477 | 9 | 332 | 354 | 266 | 160 | 332 | 281 | 179 |
| | 48% | 48% | 47% | 67% | 61% | 52% | 34% | 60% | 57% | 48% | 31% |
| | | | | ** | EF | F | | ST | ST | T | |
| I feel overwhelmed by the idea of seeking help for my debt. | 900 | 433 | 457 | 10 | 314 | 358 | 227 | 154 | 319 | 264 | 163 |
| | 45% | 44% | 45% | 77% | 57% | 53% | 29% | 58% | 55% | 45% | 28% |
| | | | | ** | F | F | | ST | ST | T | |
| I will never be debt-free | 888 | 433 | 444 | 11 | 277 | 349 | 262 | 123 | 301 | 287 | 177 |
| | 44% | 45% | 44% | 88% | 51% | 51% | 34% | 46% | 52% | 49% | 31% |
| | | | | ** | F | F | | T | T | T | |
| I need help to get myself out of debt | 869 | 439 | 423 | 7 | 306 | 350 | 212 | 152 | 315 | 258 | 144 |
| | 43% | 45% | 42% | 54% | 56% | 51% | 27% | 57% | 54% | 44% | 25% |
| | | | | ** | F | F | | ST | ST | T | |
| I'm too embarrassed or ashamed to talk to anyone about my debt | 835 | 397 | 429 | 9 | 296 | 338 | 202 | 150 | 291 | 261 | 133 |
| | 42% | 41% | 42% | 70% | 54% | 50% | 26% | 56% | 50% | 45% | 23% |
| | | | | ** | F | F | | ST | T | T | |
| The stigma of bankruptcy prevents me from seeking help with my debt | 803 | 416 | 376 | 10 | 292 | 309 | 202 | 157 | 280 | 242 | 124 |
| | 40% | 43% | 37% | 80% | 53% | 45% | 26% | 59% | 48% | 42% | 22% |
| | | B | | ** | EF | F | | RST | T | T | |
| I'm too busy with daily life to deal with my debt | 742 | 377 | 357 | 8 | 296 | 302 | 144 | 152 | 291 | 206 | 93 |
| | 37% | 39% | 35% | 64% | 54% | 44% | 19% | 57% | 50% | 36% | 16% |
| | | | | ** | EF | F | | ST | ST | T | |
| I don't know how to get out of debt or where to turn for help | 730 | 355 | 365 | 10 | 262 | 299 | 169 | 133 | 262 | 222 | 113 |
| | 36% | 37% | 36% | 78% | 48% | 44% | 22% | 50% | 45% | 38% | 20% |
| | | | | ** | F | F | | ST | T | T | |
| I'm afraid that seeking debt relief could lead to me losing my home | 706 | 372 | 325 | 9 | 273 | 270 | 163 | 148 | 248 | 208 | 103 |
| | 35% | 38% | 32% | 71% | 50% | 40% | 21% | 55% | 43% | 36% | 18% |
| | | B | | ** | EF | F | | RST | ST | T | |

Statistics:
Overlap formula 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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GRID_Qwave31_1. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - Bottom 2 Box Summary

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| I'm afraid that seeking debt relief could lead to me losing my home | 1297 | 601 | 692 | 4 | 273 | 411 | 612 | 119 | 331 | 372 | 474 |
| | 65% | 62% | 68% | 29% | 50% | 60% | 79% | 45% | 57% | 64% | 82% |
| | | | A | ** | | D | DE | | Q | QR | QRS |
| I don't know how to get out of debt or where to turn for help | 1273 | 618 | 652 | 3 | 285 | 382 | 606 | 134 | 318 | 358 | 463 |
| | 64% | 63% | 64% | 22% | 52% | 56% | 78% | 50% | 55% | 62% | 80% |
| | | | | ** | | | DE | | | Q | QRS |
| I'm too busy with daily life to deal with my debt | 1261 | 596 | 660 | 5 | 251 | 379 | 631 | 115 | 289 | 374 | 483 |
| | 63% | 61% | 65% | 36% | 46% | 56% | 81% | 43% | 50% | 64% | 84% |
| | | | | ** | | D | DE | | | QR | QRS |
| The stigma of bankruptcy prevents me from seeking help with my debt | 1200 | 557 | 641 | 3 | 255 | 372 | 573 | 110 | 300 | 338 | 452 |
| | 60% | 57% | 63% | 20% | 47% | 55% | 74% | 41% | 52% | 58% | 78% |
| | | | A | ** | | D | DE | | Q | Q | QRS |
| I'm too embarrassed or ashamed to talk to anyone about my debt | 1168 | 576 | 588 | 4 | 251 | 343 | 573 | 117 | 288 | 319 | 444 |
| | 58% | 59% | 58% | 30% | 46% | 50% | 74% | 44% | 50% | 55% | 77% |
| | | | | ** | | | DE | | | Q | QRS |
| I need help to get myself out of debt | 1134 | 534 | 594 | 6 | 240 | 331 | 563 | 115 | 264 | 322 | 433 |
| | 57% | 55% | 58% | 46% | 44% | 49% | 73% | 43% | 46% | 56% | 75% |
| | | | | ** | | | DE | | | QR | QRS |
| I will never be debt-free | 1115 | 540 | 573 | 2 | 269 | 332 | 514 | 144 | 279 | 293 | 399 |
| | 56% | 55% | 56% | 12% | 49% | 49% | 66% | 54% | 48% | 51% | 69% |
| | | | | ** | | | DE | | | | QRS |
| I feel overwhelmed by the idea of seeking help for my debt. | 1103 | 540 | 560 | 3 | 232 | 323 | 548 | 113 | 261 | 316 | 413 |
| | 55% | 56% | 55% | 23% | 43% | 47% | 71% | 42% | 45% | 55% | 72% |
| | | | | ** | | | DE | | | QR | QRS |
| I would be embarrassed to seek help if my financial situation was bad enough to consider bankruptcy | 1051 | 507 | 540 | 4 | 215 | 327 | 509 | 107 | 247 | 299 | 398 |
| | 52% | 52% | 53% | 33% | 39% | 48% | 66% | 40% | 43% | 52% | 69% |
| | | | | ** | | D | DE | | | QR | QRS |
| I have difficulty trusting professional companies to help me get out of debt | 947 | 454 | 492 | 1 | 208 | 273 | 467 | 105 | 211 | 282 | 349 |
| | 47% | 47% | 48% | 9% | 38% | 40% | 60% | 39% | 36% | 49% | 61% |
| | | | | ** | | | DE | | | R | QRS |
| I am concerned about the impact of bankruptcy on my credit score. | 916 | 452 | 462 | 2 | 203 | 263 | 449 | 101 | 220 | 249 | 346 |
| | 46% | 46% | 45% | 17% | 37% | 39% | 58% | 38% | 38% | 43% | 60% |
| | | | | ** | | | DE | | | | QRS |
| I'm fearful of debt-relief scams | 744 | 374 | 367 | 3 | 189 | 202 | 352 | 99 | 179 | 190 | 277 |
| | 37% | 38% | 36% | 23% | 35% | 30% | 45% | 37% | 31% | 33% | 48% |
| | | | | ** | | | DE | | | | QRS |
| I don't believe my situation is serious enough to seek debt help | 672 | 345 | 323 | 3 | 204 | 245 | 223 | 106 | 211 | 191 | 163 |
| | 34% | 35% | 32% | 27% | 37% | 36% | 29% | 40% | 36% | 33% | 28% |
| | | | | ** | F | F | | T | T | | |
| There is no shame in seeking financial help with one's debt | 395 | 188 | 202 | 5 | 146 | 134 | 115 | 71 | 140 | 105 | 79 |
| | 20% | 19% | 20% | 36% | 27% | 20% | 15% | 27% | 24% | 18% | 14% |
| | | | | ** | EF | F | | ST | ST | | |

Statistics:
Overlap formula 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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Qwave31_2. In the past year have you...

| | | Gender | | | AGE | | | Age 1 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | Other/Prefer not to answer | 18-34 | 35-54 | 55+ | Gen Z | Millennial | Gen X | Boomer |
| | | A | B | C | D | E | F | Q | R | S | T |
| **Base: All Respondents (unwtd)** | **2003** | **816** | **1174** | **13** | **496** | **795** | **712** | **215** | **643** | **605** | **540** |
| | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **973** | **1017** | **13** | **547** | **681** | **775** | **267** | **579** | **580** | **576** |
| | | | | | | | | | | | |
| Went further in credit card debt | 407 | 180 | 226 | 1 | 115 | 176 | 116 | 36 | 149 | 140 | 82 |
| | 20% | 19% | 22% | 9% | 21% | 26% | 15% | 14% | 26% | 24% | 14% |
| | | | | ** | F | F | | | QT | QT | |
| Had to make hardship withdrawal (taking money from savings, home equity, RSP, or alternative methods to pay debt or day-to-day expenses) | 301 | 125 | 175 | 1 | 100 | 112 | 89 | 49 | 94 | 102 | 57 |
| | 15% | 13% | 17% | 6% | 18% | 16% | 11% | 18% | 16% | 18% | 10% |
| | | | A | ** | F | F | | T | T | T | |
| Paid only the minimum balance on my credit card | 515 | 214 | 298 | 4 | 169 | 221 | 126 | 66 | 203 | 159 | 87 |
| | 26% | 22% | 29% | 30% | 31% | 32% | 16% | 25% | 35% | 27% | 15% |
| | | | A | ** | F | F | | T | QST | T | |
| Paid only the minimum balance on my line of credit | 343 | 159 | 181 | 2 | 94 | 163 | 86 | 41 | 114 | 138 | 51 |
| | 17% | 16% | 18% | 18% | 17% | 24% | 11% | 15% | 20% | 24% | 9% |
| | | | | ** | F | DF | | T | T | QT | |
| Extended the repayment terms on a debt to lower my monthly payments | 149 | 65 | 83 | 1 | 60 | 59 | 30 | 33 | 52 | 40 | 24 |
| | 7% | 7% | 8% | 7% | 11% | 9% | 4% | 12% | 9% | 7% | 4% |
| | | | | ** | F | F | | T | T | | |
| Made a major purchase on credit, such as a vacation, without paying it off right away | 218 | 109 | 106 | 2 | 77 | 84 | 56 | 39 | 83 | 66 | 29 |
| | 11% | 11% | 10% | 12% | 14% | 12% | 7% | 14% | 14% | 11% | 5% |
| | | | | ** | F | F | | T | T | T | |
| Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc.) | 222 | 104 | 118 | * | 91 | 91 | 41 | 39 | 90 | 73 | 21 |
| | 11% | 11% | 12% | 3% | 17% | 13% | 5% | 15% | 15% | 13% | 4% |
| | | | | ** | F | F | | T | T | T | |
| Spent money I shouldn't have in order to 'keep up with the Jones' | 233 | 117 | 112 | 4 | 111 | 97 | 25 | 48 | 110 | 63 | 12 |
| | 12% | 12% | 11% | 31% | 20% | 14% | 3% | 18% | 19% | 11% | 2% |
| | | | | ** | EF | F | | ST | ST | T | |
| Borrowed money that I can't afford to pay back quickly | 327 | 151 | 174 | 2 | 108 | 153 | 67 | 41 | 145 | 96 | 46 |
| | 16% | 16% | 17% | 13% | 20% | 22% | 9% | 15% | 25% | 17% | 8% |
| | | | | ** | F | F | | T | QST | T | |
| Increased reliance on friends or family for financial support | 327 | 145 | 178 | 4 | 151 | 127 | 49 | 74 | 144 | 73 | 36 |
| | 16% | 15% | 18% | 31% | 28% | 19% | 6% | 28% | 25% | 13% | 6% |
| | | | | ** | EF | F | | ST | ST | T | |
| Relied on payday loans or high-interest lenders to cover expenses | 161 | 76 | 85 | - | 62 | 72 | 27 | 36 | 55 | 55 | 15 |
| | 8% | 8% | 8% | - | 11% | 11% | 3% | 14% | 9% | 9% | 3% |
| | | | | ** | F | F | | T | T | T | |
| Sold personal belongings to make ends meet | 367 | 151 | 215 | 1 | 125 | 166 | 77 | 57 | 141 | 119 | 51 |
| | 18% | 16% | 21% | 9% | 23% | 24% | 10% | 21% | 24% | 20% | 9% |
| | | | A | ** | F | F | | T | T | T | |
| Skipped or delayed a bill payment | 431 | 184 | 244 | 4 | 149 | 188 | 94 | 54 | 176 | 134 | 67 |
| | 22% | 19% | 24% | 27% | 27% | 28% | 12% | 20% | 30% | 23% | 12% |
| | | | A | ** | F | F | | T | QST | T | |
| Took on a second job to manage debt or cover expenses | 160 | 80 | 80 | 1 | 70 | 65 | 26 | 40 | 60 | 47 | 13 |
| | 8% | 8% | 8% | 6% | 13% | 10% | 3% | 15% | 10% | 8% | 2% |
| | | | | ** | F | F | | ST | T | T | |
| Increased credit card limit to cover expenses | 241 | 107 | 132 | 2 | 81 | 105 | 55 | 39 | 91 | 77 | 34 |
| | 12% | 11% | 13% | 15% | 15% | 15% | 7% | 15% | 16% | 13% | 6% |
| | | | | ** | F | F | | T | T | T | |
| Reached out for assistance with my debt | 182 | 85 | 97 | 1 | 62 | 76 | 44 | 31 | 61 | 60 | 30 |
| | 9% | 9% | 10% | 6% | 11% | 11% | 6% | 12% | 11% | 10% | 5% |
| | | | | ** | F | F | | T | T | T | |
| None | 750 | 398 | 346 | 6 | 115 | 186 | 448 | 64 | 121 | 211 | 354 |
| | 37% | 41% | 34% | 44% | 21% | 27% | 58% | 24% | 21% | 36% | 61% |
| | | B | | ** | | D | DE | | | QR | QRS |
| Sigma | 5335 | 2451 | 2849 | 35 | 1739 | 2140 | 1455 | 787 | 1890 | 1651 | 1007 |
| | 266% | 252% | 280% | 266% | 318% | 314% | 188% | 295% | 326% | 285% | 175% |
| | | | | | | | | | | | |

Statistics:
Overlap formula 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
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