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)?

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
	161	64	93	3	45	60	56	9	62	70	20	21	46	49	45
1 - 100	8%	7%	9%	9%	8%	9%	7%	5%	9%	9%	7%	9%	8%	9%	7%
				**				*				*			
	183	74	107	1	51	61	70	13	81	64	25	33	41	48	60
101 - 200	9%	8%	11%	3%	9%	9%	9%	7%	11%	8%	8%	13%	7%	9%	10%
				**				*				*			
	118	57	58	3	20	41	58	12	45	48	13	7	29	31	51
201 - 300	6%	6%	6%	9%	4%	6%	7%	6%	6%	6%	4%	3%	5%	5%	8%
				**			D	*				*			
	68	40	28	-	16	28	23	10	19	31	8	6	21	21	19
301 - 400	3%	4%	3%	-	3%	4%	3%	5%	3%	4%	3%	2%	4%	4%	3%
				**				*				*			
	238	106	130	2	74	58	106	23	76	111	28	23	74	52	89
401 - 500	12%	11%	13%	6%	14%	8%	14%	11%	11%	14%	9%	9%	13%	9%	14%
				**	E		E	*		J		*			S
	29	14	15	*	3	14	12	-	7	17	5	1	11	6	10
501 - 600	1%	1%	1%	1%	1%	2%	2%	-	1%	2%	2%	*	2%	1%	2%
				**				*				*			
	32	16	16	-	8	15	9	2	17	8	5	5	10	13	4
601 - 700	2%	2%	2%	-	2%	2%	1%	1%	2%	1%	2%	2%	2%	2%	1%
				**				*				*			
	43	24	19	-	2	18	23	1	18	18	5	*	7	16	19
701 - 800	2%	3%	2%	-	*	3%	3%	1%	2%	2%	2%	*	1%	3%	3%
				**		D	D	*				*			
	9	3	6	-	1	5	3	-	3	5	1	1	4	3	1
801 - 900	*	*	1%	-	*	1%	*	-	*	1%	*	1%	1%	1%	*
				**				*				*			
	184	93	86	6	30	52	102	6	59	75	43	11	40	52	81
901 - 1000	9%	10%	9%	16%	6%	8%	13%	3%	8%	10%	14%	5%	7%	9%	13%
				**			DE	*			GHI	*			QR
	215	133	82	1	40	85	91	14	62	91	48	8	64	75	69
1001 - 2000	11%	14%	8%	2%	7%	12%	12%	7%	9%	12%	16%	3%	11%	13%	11%
		B		**		D		*			GHI	*	Q	Q	Q
	103	64	38	1	32	31	40	8	37	37	21	22	23	22	35
2001 - 3000	5%	7%	4%	2%	6%	5%	5%	4%	5%	5%	7%	9%	4%	4%	6%
		B		**				*				*			
	35	22	13	-	7	13	15	-	6	16	13	1	11	11	12
3001 - 4000	2%	2%	1%	-	1%	2%	2%	-	1%	2%	4%	*	2%	2%	2%
				**				*			GHI	*			
	30	14	16	-	12	11	7	-	9	13	8	7	14	3	6
4001 - 5000	1%	1%	2%	-	2%	2%	1%	-	1%	2%	2%	3%	2%	1%	1%
				**				*				*	S		
	9	5	5	-	4	2	3	-	-	5	5	2	3	2	2
5001 - 6000	*	*	*	-	1%	*	*	-	-	1%	1%	1%	1%	*	*
				**				*			H	*			
	1	*	1	*	-	1	1	-	-	-	1	-	-	1	1
6001 - 7000	*	*	*	1%	-	*	*	-	-	-	*	-	-	*	*
				**				*			I	*			
	8	3	5	-	3	3	2	-	-	6	2	1	2	3	1
7001 - 8000	*	*	1%	-	1%	*	*	-	-	1%	1%	1%	*	1%	*
				**				*				*			
	3	3	-	-	-	*	3	-	3	-	*	-	*	-	3
8001 - 9000	*	*	-	-	-	*	*	-	*	-	*	-	*	-	*
				**				*				*			
	18	11	6	-	11	5	2	-	9	3	6	6	7	4	1
9001 - 10000	1%	1%	1%	-	2%	1%	*	-	1%	*	2%	2%	1%	1%	*
				**	F			*			I	*			
	514	216	280	18	185	179	149	100	196	166	51	95	156	151	112
Insolvent ($0/None)	26%	22%	28%	51%	34%	26%	19%	50%	28%	21%	17%	38%	28%	27%	18%
			A	**	EF	F		HIJ*	IJ	J		ST*	T	T	
	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
	343	139	200	4	96	121	126	22	142	134	45	54	87	97	105
$200 or less (Net)	17%	14%	20%	12%	18%	18%	16%	11%	20%	17%	15%	22%	15%	17%	17%
			A	**				*				*			
	161	64	93	3	45	60	56	9	62	70	20	21	46	49	45
$100 or less (Net)	8%	7%	9%	9%	8%	9%	7%	5%	9%	9%	7%	9%	8%	9%	7%
				**				*				*			
Mean (Incl. 0)	866.7	1004.3	753.4	344.8	925.1	828	859.6	371.9	779.9	875.1	1364.3	919.8	905.7	803.1	867.7
		B		**				*	G	G	GHI	*			
Std. Dev.	1470.21	1576.95	1367.7	704.58	1838.41	1367.64	1249.04	627.32	1483.52	1362.33	1893.11	1914.76	1571.52	1330.17	1279.62
Std. Err.	32.87	50.88	43.16	119.08	78.68	52.45	44.9	44.54	55.69	48.65	107.87	120.98	66.19	56.05	51.28
Mean (Excl. 0)	1166.4	1295.3	1044.6	706.2	1401	1124.2	1064.7	749.2	1078.5	1110.9	1634.8	1480.4	1251.7	1097.4	1058.1
		B		**	F			*			GHI	*			
Std. Dev.	1599.84	1682.54	1513.29	882.11	2110.62	1485.67	1309.28	715.01	1649.94	1447.24	1962.99	2253.93	1726.64	1447.61	1339.99
Std. Err.	41.5	61.65	56.23	213.37	111.16	66.39	52.38	72.05	72.83	58.24	122.44	180.67	85.49	71.31	59.3
Median	400	500	300	0.1	200	300	500	-	300	500	700	200	400	400	500

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	798	391	393	14	186	184	427	51	276	322	149	95	163	179	360
	40%	41%	39%	41%	34%	27%	55%	26%	39%	41%	48%	38%	29%	32%	58%
				**			DE	*	G	G	GHI	*			QRS
10 - Excellent (10)	397	202	182	12	82	75	239	36	129	154	78	39	67	86	205
	20%	21%	18%	36%	15%	11%	31%	18%	18%	20%	25%	15%	12%	15%	33%
				**			DE	*			HI	*			QRS
9	172	84	88	-	38	46	88	5	58	81	28	21	42	39	70
	9%	9%	9%	-	7%	7%	11%	3%	8%	10%	9%	8%	7%	7%	11%
				**			E	*		G	G	*			S
8	229	104	123	2	66	63	100	10	89	87	43	35	54	55	85
	11%	11%	12%	5%	12%	9%	13%	5%	13%	11%	14%	14%	10%	10%	14%
				**				*			G	*			
7	221	100	120	1	59	83	79	22	73	90	36	19	75	60	68
	11%	10%	12%	3%	11%	12%	10%	11%	10%	11%	12%	8%	13%	11%	11%
				**				*				*			
6	170	87	82	2	34	81	55	20	50	74	26	14	54	54	48
	9%	9%	8%	5%	6%	12%	7%	10%	7%	9%	8%	6%	9%	10%	8%
				**		DF		*				*			
5	304	147	147	10	102	107	96	41	121	104	38	40	105	89	70
	15%	15%	15%	30%	19%	16%	12%	21%	17%	13%	12%	16%	19%	16%	11%
				**	F			*				*	T		
4	156	63	91	2	48	66	42	19	47	68	22	30	47	49	29
	8%	7%	9%	5%	9%	10%	5%	10%	7%	9%	7%	12%	8%	9%	5%
				**		F		*				T*		T	
Bottom 3 Box (Net)	351	173	172	6	117	159	75	45	142	127	37	52	120	131	47
	18%	18%	17%	17%	21%	23%	10%	23%	20%	16%	12%	21%	21%	23%	8%
				**	F	F		J*	J	J		T*	T	T	
3	167	82	83	3	67	66	34	15	65	69	18	34	57	57	20
	8%	9%	8%	7%	12%	10%	4%	8%	9%	9%	6%	14%	10%	10%	3%
				**	F	F		*		J		T*	T	T	
2	63	31	31	1	21	23	19	10	22	22	8	7	19	24	12
	3%	3%	3%	3%	4%	3%	2%	5%	3%	3%	3%	3%	3%	4%	2%
				**				*				*			
1 - Terrible (1)	121	59	59	2	29	70	22	20	55	36	11	11	44	50	15
	6%	6%	6%	7%	5%	10%	3%	10%	8%	5%	3%	4%	8%	9%	2%
				**		DF		J*	J			*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	6.4	6.4	6.4	6.5	6	5.7	7.3	5.7	6.2	6.5	7	6.1	5.8	5.9	7.5
				**			DE	*		G	GHI	*			QRS
Std. Dev.	2.75	2.78	2.72	3.06	2.69	2.7	2.58	2.82	2.81	2.69	2.62	2.71	2.65	2.81	2.47
Std. Err.	0.06	0.09	0.09	0.52	0.12	0.1	0.09	0.2	0.11	0.1	0.15	0.17	0.11	0.12	0.1
Median	7	7	7	5	6	6	8	5	6	7	7	6	6	6	8

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
	445	203	239	2	122	126	196	36	152	181	76	45	129	103	167
Top 3 Box (Net)	22%	21%	24%	6%	22%	19%	25%	18%	21%	23%	25%	18%	23%	18%	27%
				**			E	*				*			S
	210	95	114	2	61	55	94	23	76	75	36	27	53	51	79
10 - Much better (10)	11%	10%	11%	5%	11%	8%	12%	12%	11%	10%	12%	11%	9%	9%	13%
				**			E	*				*			
	86	36	49	-	20	25	41	8	31	37	10	8	23	18	37
9	4%	4%	5%	-	4%	4%	5%	4%	4%	5%	3%	3%	4%	3%	6%
				**				*				*			
	149	72	76	1	41	46	62	5	45	69	30	10	53	34	51
8	7%	7%	8%	2%	7%	7%	8%	3%	6%	9%	10%	4%	9%	6%	8%
				**				*			G	*			
	203	97	103	2	65	64	73	15	81	68	38	32	58	60	52
7	10%	10%	10%	6%	12%	9%	9%	8%	11%	9%	12%	13%	10%	11%	8%
				**				*			I	*			
	268	139	125	3	74	91	102	14	98	113	42	44	67	73	83
6	13%	14%	12%	9%	14%	13%	13%	7%	14%	14%	14%	18%	12%	13%	13%
				**				*				*			
	648	315	314	18	164	186	297	64	249	240	95	76	154	172	246
5	32%	33%	31%	53%	30%	27%	38%	32%	35%	31%	31%	31%	27%	31%	39%
				**			DE	*				*			RS
	167	86	78	3	52	68	47	30	52	64	22	20	69	39	39
4	8%	9%	8%	9%	10%	10%	6%	15%	7%	8%	7%	8%	12%	7%	6%
				**		F		J*				*	ST		
	270	121	144	6	69	144	58	39	78	118	36	33	88	115	34
Bottom 3 Box (Net)	14%	13%	14%	17%	13%	21%	7%	20%	11%	15%	12%	13%	16%	20%	6%
				**	F	DF		*				T*	T	T	
	96	45	49	2	18	53	25	6	23	48	18	8	24	51	12
3	5%	5%	5%	5%	3%	8%	3%	3%	3%	6%	6%	3%	4%	9%	2%
				**		DF		*				*		RT	
	35	11	23	*	4	21	9	3	8	18	5	1	9	16	9
2	2%	1%	2%	1%	1%	3%	1%	2%	1%	2%	2%	*	2%	3%	1%
				**		DF		*				*			
	140	64	72	4	48	69	24	30	47	51	12	24	55	48	13
1 - Much worse (1)	7%	7%	7%	11%	9%	10%	3%	15%	7%	7%	4%	10%	10%	8%	2%
				**	F	F		HIJ*		J		T*	T	T	
	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.7	5.7	5.8	4.8	5.8	5.3	6.1	5.2	5.8	5.7	6	5.7	5.6	5.4	6.2
				**	E		E	*	G		GI	*			RS
Std. Dev.	2.35	2.29	2.42	1.95	2.4	2.44	2.17	2.64	2.28	2.35	2.25	2.36	2.45	2.4	2.13
Std. Err.	0.05	0.07	0.08	0.33	0.1	0.09	0.08	0.19	0.09	0.08	0.13	0.15	0.1	0.1	0.09
Median	5	5	5	5	5	5	5	5	5	5	6	5	5	5	5

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
	562	262	295	5	142	174	246	50	187	225	100	56	162	151	193
Top 3 Box (Net)	28%	27%	29%	14%	26%	26%	32%	25%	26%	29%	33%	23%	29%	27%	31%
				**			E	*				*			
	275	135	137	3	61	84	130	26	80	117	52	29	67	77	102
10 - Much better (10)	14%	14%	14%	10%	11%	12%	17%	13%	11%	15%	17%	12%	12%	14%	16%
				**				*			H	*			
	104	56	48	*	22	35	48	7	46	36	16	5	34	23	43
9	5%	6%	5%	1%	4%	5%	6%	3%	7%	5%	5%	2%	6%	4%	7%
				**				*				*			
	182	70	111	1	59	55	69	17	61	72	33	22	61	51	49
8	9%	7%	11%	4%	11%	8%	9%	8%	9%	9%	11%	9%	11%	9%	8%
			A	**				*				*			
	199	95	105	-	54	81	64	11	75	76	37	16	64	66	54
7	10%	10%	10%	-	10%	12%	8%	6%	11%	10%	12%	6%	11%	12%	9%
				**				*				*			
	206	84	115	7	58	63	85	20	66	90	30	34	52	59	61
6	10%	9%	11%	19%	11%	9%	11%	10%	9%	11%	10%	14%	9%	11%	10%
				**				*				*			
	454	236	203	15	107	123	223	47	181	159	67	46	110	102	196
5	23%	25%	20%	42%	20%	18%	29%	24%	25%	20%	22%	18%	19%	18%	31%
				**			DE	*				*			QRS
	135	65	69	1	40	39	57	8	51	54	22	23	28	33	51
4	7%	7%	7%	3%	7%	6%	7%	4%	7%	7%	7%	9%	5%	6%	8%
				**				*				*			
	444	219	217	8	145	201	98	62	149	180	53	75	149	152	68
Bottom 3 Box (Net)	22%	23%	22%	22%	27%	30%	13%	31%	21%	23%	17%	30%	26%	27%	11%
				**	F	F		J*		J		T*	T	T	
	145	76	66	3	31	74	40	16	50	60	19	15	47	55	28
3	7%	8%	7%	10%	6%	11%	5%	8%	7%	8%	6%	6%	8%	10%	5%
				**		DF		*				*	T	T	
	70	40	30	*	18	33	19	8	18	34	11	5	25	26	14
2	4%	4%	3%	1%	3%	5%	2%	4%	3%	4%	4%	2%	4%	5%	2%
				**		F		*				*			
	228	103	121	4	96	93	39	39	81	86	22	55	77	70	26
1 - Much worse (1)	11%	11%	12%	12%	18%	14%	5%	20%	11%	11%	7%	22%	14%	12%	4%
				**	F	F		IJ*		J		ST*	T	T	
	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.7	5.7	5.8	5.1	5.4	5.4	6.2	5.2	5.6	5.7	6.1	5	5.6	5.6	6.2
				**			DE	*			GHI	*			QRS
Std. Dev.	2.76	2.76	2.77	2.36	2.87	2.86	2.52	2.97	2.68	2.79	2.67	2.91	2.84	2.83	2.46
Std. Err.	0.06	0.09	0.09	0.4	0.12	0.11	0.09	0.21	0.1	0.1	0.15	0.18	0.12	0.12	0.1
Median	5	5	6	5	5	5	6	5	5	5	6	5	5	5	5

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	475	260	213	2	105	113	256	39	153	182	101	51	98	115	212
	24%	27%	21%	4%	19%	17%	33%	20%	21%	23%	33%	20%	17%	20%	34%
		B		**			DE	*			GHI	*			QRS
10 - Much better (10)	223	139	82	2	45	49	128	17	71	90	45	21	40	54	107
	11%	14%	8%	4%	8%	7%	17%	9%	10%	11%	15%	8%	7%	10%	17%
		B		**			DE	*				*			QRS
9	92	47	45	-	15	22	55	10	31	32	19	6	17	20	49
	5%	5%	4%	-	3%	3%	7%	5%	4%	4%	6%	2%	3%	4%	8%
				**			DE	*			I	*			RS
8	160	74	86	-	45	42	73	12	50	61	37	24	40	41	56
	8%	8%	9%	-	8%	6%	9%	6%	7%	8%	12%	9%	7%	7%	9%
				**				*			HI	*			
7	215	98	116	2	66	60	90	11	58	111	35	30	55	54	75
	11%	10%	12%	6%	12%	9%	12%	6%	8%	14%	11%	12%	10%	10%	12%
				**				*		GH		*			
6	217	115	101	2	49	70	98	11	68	101	37	23	60	54	80
	11%	12%	10%	4%	9%	10%	13%	6%	10%	13%	12%	9%	11%	10%	13%
				**				*				*			
5	478	202	256	20	134	163	181	60	194	162	62	51	141	134	152
	24%	21%	25%	57%	24%	24%	23%	30%	27%	21%	20%	20%	25%	24%	24%
				**				*	IJ			*			
4	204	90	114	-	79	76	48	15	81	82	26	49	60	63	33
	10%	9%	11%	-	14%	11%	6%	8%	11%	10%	8%	19%	11%	11%	5%
				**	F	F		*				RST*	T	T	
Bottom 3 Box (Net)	412	197	205	10	114	197	100	62	156	146	47	47	150	143	72
	21%	20%	20%	29%	21%	29%	13%	31%	22%	19%	15%	19%	27%	25%	12%
				**	F	DF		IJ*	J			*	T	T	
3	140	67	70	3	36	65	40	19	55	45	21	17	42	56	25
	7%	7%	7%	8%	7%	9%	5%	10%	8%	6%	7%	7%	7%	10%	4%
				**		F		*				*	T	T	
2	79	36	42	2	27	29	23	6	31	33	9	12	25	24	19
	4%	4%	4%	5%	5%	4%	3%	3%	4%	4%	3%	5%	4%	4%	3%
				**				*				*			
1 - Much worse (1)	192	93	93	5	51	104	37	37	71	67	17	18	83	63	28
	10%	10%	9%	15%	9%	15%	5%	18%	10%	9%	6%	7%	15%	11%	5%
				**	F	DF		IJ*	J	J		*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.6	5.7	5.4	4.4	5.3	4.9	6.3	4.9	5.4	5.7	6.2	5.4	5	5.2	6.4
		B		**			DE	*		G	GHI	*			QRS
Std. Dev.	2.6	2.71	2.48	2.09	2.47	2.58	2.52	2.74	2.56	2.55	2.55	2.41	2.57	2.6	2.49
Std. Err.	0.06	0.09	0.08	0.35	0.11	0.1	0.09	0.19	0.1	0.09	0.15	0.15	0.11	0.11	0.1
Median	5	5	5	5	5	5	6	5	5	6	6	5	5	5	6

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	382	207	175	-	71	95	215	25	112	159	86	29	81	91	180
	19%	22%	17%	-	13%	14%	28%	13%	16%	20%	28%	12%	14%	16%	29%
				**			DE	*			GHI	*			QRS
10 - Much better (10)	192	108	84	-	34	48	111	13	58	79	42	11	39	47	95
	10%	11%	8%	-	6%	7%	14%	6%	8%	10%	14%	4%	7%	8%	15%
				**			DE	*			HI	*			QRS
9	71	40	31	-	14	10	46	3	29	24	15	9	9	15	38
	4%	4%	3%	-	3%	2%	6%	1%	4%	3%	5%	3%	2%	3%	6%
				**			E	*				*			RS
8	119	59	60	-	23	37	58	10	25	55	29	9	33	29	48
	6%	6%	6%	-	4%	5%	8%	5%	3%	7%	9%	4%	6%	5%	8%
				**				*		H	H	*			
7	199	101	97	1	62	66	71	13	77	75	35	17	68	53	61
	10%	10%	10%	3%	11%	10%	9%	6%	11%	10%	11%	7%	12%	9%	10%
				**				*				*			
6	228	126	97	5	72	73	84	21	86	83	38	43	50	70	65
	11%	13%	10%	15%	13%	11%	11%	10%	12%	11%	12%	17%	9%	12%	10%
				**				*				R*			
5	377	163	202	12	111	107	159	43	133	148	53	52	102	92	131
	19%	17%	20%	33%	20%	16%	21%	22%	19%	19%	17%	21%	18%	16%	21%
				**				*				*			
4	201	89	111	1	64	70	67	7	76	90	29	31	69	50	52
	10%	9%	11%	3%	12%	10%	9%	4%	11%	11%	9%	12%	12%	9%	8%
				**				*		G		*			
Bottom 3 Box (Net)	613	274	323	16	167	269	177	90	226	230	67	78	193	208	134
	31%	29%	32%	46%	31%	40%	23%	45%	32%	29%	22%	31%	34%	37%	22%
				**	F	DF		HIJ*	J	J		*	T	T	
3	167	74	86	6	40	63	63	15	55	73	24	21	45	58	43
	8%	8%	9%	17%	7%	9%	8%	7%	8%	9%	8%	8%	8%	10%	7%
				**				*				*			
2	118	46	70	2	39	51	28	17	39	47	15	25	30	40	22
	6%	5%	7%	6%	7%	7%	4%	8%	6%	6%	5%	10%	5%	7%	4%
				**		F		*				T*		T	
1 - Much worse (1)	329	154	166	8	88	156	86	59	131	110	28	32	118	110	69
	16%	16%	17%	23%	16%	23%	11%	30%	19%	14%	9%	13%	21%	20%	11%
				**		DF		HIJ*	J	J		*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5	5.2	4.9	3.8	4.8	4.4	5.7	4.1	4.8	5.1	5.7	4.7	4.6	4.7	5.8
		B		**			DE	*		G	GHI	*			QRS
Std. Dev.	2.76	2.82	2.71	1.92	2.55	2.74	2.79	2.78	2.73	2.72	2.72	2.4	2.69	2.77	2.8
Std. Err.	0.06	0.09	0.09	0.32	0.11	0.1	0.1	0.2	0.1	0.1	0.15	0.15	0.11	0.12	0.11
Median	5	5	5	5	5	5	5	5	5	5	6	5	5	5	5

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	590	285	300	5	162	177	251	45	209	232	104	72	157	155	206
	30%	30%	30%	14%	30%	26%	32%	23%	29%	30%	34%	29%	28%	28%	33%
				**			E	*				*			
10 - Much better (10)	292	149	139	4	72	94	125	26	107	110	49	30	76	84	101
	15%	16%	14%	10%	13%	14%	16%	13%	15%	14%	16%	12%	14%	15%	16%
				**				*				*			
9	115	59	54	1	32	27	56	4	39	50	23	13	31	24	46
	6%	6%	5%	4%	6%	4%	7%	2%	5%	6%	7%	5%	6%	4%	7%
				**			E	*				*			
8	184	76	107	-	58	55	70	15	63	73	32	29	49	47	58
	9%	8%	11%	-	11%	8%	9%	8%	9%	9%	10%	12%	9%	8%	9%
				**				*				*			
7	260	117	135	9	80	78	103	20	91	104	46	31	81	71	78
	13%	12%	13%	25%	15%	11%	13%	10%	13%	13%	15%	12%	14%	13%	12%
				**				*				*			
6	260	144	112	4	70	97	94	29	88	98	45	42	70	78	70
	13%	15%	11%	11%	13%	14%	12%	14%	12%	13%	15%	17%	12%	14%	11%
				**				*				*			
5	504	236	255	13	121	173	209	48	197	187	71	47	145	132	180
	25%	25%	25%	36%	22%	25%	27%	24%	28%	24%	23%	19%	26%	23%	29%
				**				*				*			
4	135	69	64	2	44	46	45	17	43	60	15	30	28	36	41
	7%	7%	6%	6%	8%	7%	6%	9%	6%	8%	5%	12%	5%	6%	7%
				**				*		J		R*			
Bottom 3 Box (Net)	251	110	138	3	70	110	72	39	82	102	27	29	83	91	48
	13%	11%	14%	7%	13%	16%	9%	20%	12%	13%	9%	11%	15%	16%	8%
				**		F		J*		J		*	T	T	
3	97	39	57	1	28	39	30	12	29	45	10	9	30	42	16
	5%	4%	6%	2%	5%	6%	4%	6%	4%	6%	3%	4%	5%	8%	3%
				**				*		J		*		T	
2	38	19	19	-	13	12	13	3	11	16	8	5	12	8	12
	2%	2%	2%	-	2%	2%	2%	2%	2%	2%	3%	2%	2%	1%	2%
				**				*				*			
1 - Much worse (1)	117	53	62	2	29	59	28	23	42	42	9	14	41	40	21
	6%	5%	6%	6%	5%	9%	4%	12%	6%	5%	3%	6%	7%	7%	3%
				**		F		IJ*		J		*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	6.2	6.2	6.1	6	6.2	5.9	6.4	5.6	6.2	6.2	6.5	6.1	6.1	6	6.4
				**			E	*			GI	*			RS
Std. Dev.	2.46	2.45	2.47	2.14	2.43	2.55	2.37	2.62	2.44	2.45	2.32	2.4	2.5	2.54	2.35
Std. Err.	0.05	0.08	0.08	0.36	0.1	0.1	0.09	0.19	0.09	0.09	0.13	0.15	0.11	0.11	0.09
Median	6	6	6	5.7	6	6	6	5	6	6	6	6	6	6	6

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	770	353	406	12	232	250	288	65	249	320	136	100	229	213	228
	39%	37%	40%	33%	43%	37%	37%	33%	35%	41%	44%	40%	41%	38%	37%
				**				*			H	*			
10 - Much better (10)	422	209	207	6	128	143	151	36	151	164	71	67	115	121	119
	21%	22%	21%	18%	23%	21%	19%	18%	21%	21%	23%	27%	20%	22%	19%
				**				*				*			
9	133	51	81	1	37	34	61	10	44	55	24	15	36	32	50
	7%	5%	8%	3%	7%	5%	8%	5%	6%	7%	8%	6%	6%	6%	8%
				**				*				*			
8	216	93	118	4	67	73	75	19	54	101	42	19	77	60	59
	11%	10%	12%	12%	12%	11%	10%	10%	8%	13%	14%	8%	14%	11%	10%
				**				*		H	H	*			
7	224	110	111	3	58	74	92	18	66	103	36	33	57	67	67
	11%	11%	11%	8%	11%	11%	12%	9%	9%	13%	12%	13%	10%	12%	11%
				**				*				*			
6	209	108	95	6	50	81	78	23	75	73	37	15	68	55	70
	10%	11%	9%	16%	9%	12%	10%	12%	11%	9%	12%	6%	12%	10%	11%
				**				*				*			
5	471	241	217	12	123	147	201	50	210	155	56	44	131	126	170
	24%	25%	22%	35%	23%	22%	26%	25%	30%	20%	18%	18%	23%	22%	27%
				**				*	IJ			*			
4	109	48	61	-	34	31	44	15	36	45	13	25	22	25	37
	5%	5%	6%	-	6%	5%	6%	7%	5%	6%	4%	10%	4%	4%	6%
				**				*				R*			
Bottom 3 Box (Net)	218	101	114	3	49	97	72	27	73	88	29	33	57	77	51
	11%	10%	11%	7%	9%	14%	9%	14%	10%	11%	10%	13%	10%	14%	8%
				**		DF		*				*		T	
3	83	37	45	-	21	33	29	7	33	29	13	17	14	32	19
	4%	4%	5%	-	4%	5%	4%	4%	5%	4%	4%	7%	3%	6%	3%
				**				*				*		R	
2	41	18	23	1	17	13	10	6	8	22	5	10	15	8	8
	2%	2%	2%	2%	3%	2%	1%	3%	1%	3%	2%	4%	3%	1%	1%
				**				*				*			
1 - Much worse (1)	94	46	47	2	11	51	32	14	32	37	11	5	28	37	24
	5%	5%	5%	6%	2%	8%	4%	7%	4%	5%	4%	2%	5%	7%	4%
				**		DF		*				*			
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	6.6	6.6	6.6	6.4	6.8	6.4	6.6	6.2	6.5	6.7	6.9	6.7	6.6	6.5	6.6
				**				*			GH	*			
Std. Dev.	2.55	2.54	2.57	2.4	2.48	2.69	2.47	2.64	2.52	2.57	2.48	2.68	2.52	2.65	2.43
Std. Err.	0.06	0.08	0.08	0.41	0.11	0.1	0.09	0.19	0.09	0.09	0.14	0.17	0.11	0.11	0.1
Median	6	6	7	6	7	6	6	6	6	7	7	7	7	6	6

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Your expected debt situation 5 years from now	770	353	406	12	232	250	288	65	249	320	136	100	229	213	228
	39%	37%	40%	33%	43%	37%	37%	33%	35%	41%	44%	40%	41%	38%	37%
				**				*			H	*			
Your expected debt situation one year from now	590	285	300	5	162	177	251	45	209	232	104	72	157	155	206
	30%	30%	30%	14%	30%	26%	32%	23%	29%	30%	34%	29%	28%	28%	33%
				**			E	*				*			
Your current debt situation compared to 5 years ago	562	262	295	5	142	174	246	50	187	225	100	56	162	151	193
	28%	27%	29%	14%	26%	26%	32%	25%	26%	29%	33%	23%	29%	27%	31%
				**			E	*				*			
Your current ability to absorb an interest rate increase of 1 percentage point	475	260	213	2	105	113	256	39	153	182	101	51	98	115	212
	24%	27%	21%	4%	19%	17%	33%	20%	21%	23%	33%	20%	17%	20%	34%
		B		**			DE	*			GHI	*			QRS
Your current debt situation compared to a year ago	445	203	239	2	122	126	196	36	152	181	76	45	129	103	167
	22%	21%	24%	6%	22%	19%	25%	18%	21%	23%	25%	18%	23%	18%	27%
				**			E	*				*			S
Your current ability to absorb an additional $130 in interest payments on debt	382	207	175	-	71	95	215	25	112	159	86	29	81	91	180
	19%	22%	17%	-	13%	14%	28%	13%	16%	20%	28%	12%	14%	16%	29%
				**			DE	*			GHI	*			QRS

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Your current ability to absorb an additional $130 in interest payments on debt	613	274	323	16	167	269	177	90	226	230	67	78	193	208	134
	31%	29%	32%	46%	31%	40%	23%	45%	32%	29%	22%	31%	34%	37%	22%
				**	F	DF		HIJ*	J	J		*	T	T	
Your current debt situation compared to 5 years ago	444	219	217	8	145	201	98	62	149	180	53	75	149	152	68
	22%	23%	22%	22%	27%	30%	13%	31%	21%	23%	17%	30%	26%	27%	11%
				**	F	F		J*		J		T*	T	T	
Your current ability to absorb an interest rate increase of 1 percentage point	412	197	205	10	114	197	100	62	156	146	47	47	150	143	72
	21%	20%	20%	29%	21%	29%	13%	31%	22%	19%	15%	19%	27%	25%	12%
				**	F	DF		IJ*	J			*	T	T	
Your current debt situation compared to a year ago	270	121	144	6	69	144	58	39	78	118	36	33	88	115	34
	14%	13%	14%	17%	13%	21%	7%	20%	11%	15%	12%	13%	16%	20%	6%
				**	F	DF		*				T*	T	T	
Your expected debt situation one year from now	251	110	138	3	70	110	72	39	82	102	27	29	83	91	48
	13%	11%	14%	7%	13%	16%	9%	20%	12%	13%	9%	11%	15%	16%	8%
				**		F		J*		J		*	T	T	
Your expected debt situation 5 years from now	218	101	114	3	49	97	72	27	73	88	29	33	57	77	51
	11%	10%	11%	7%	9%	14%	9%	14%	10%	11%	10%	13%	10%	14%	8%
				**		DF		*				*		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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4_1. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Paying for your own or someone else's education

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	425	241	181	3	84	107	234	24	122	177	102	46	74	104	201
	21%	25%	18%	7%	15%	16%	30%	12%	17%	23%	33%	18%	13%	18%	32%
		B		**			DE	*		G	GHI	*			QRS
10 - Extremely confident (10)	233	135	96	2	26	58	149	9	75	95	54	7	37	58	130
	12%	14%	10%	5%	5%	9%	19%	4%	11%	12%	17%	3%	7%	10%	21%
		B		**			DE	*		G	GHI	*		Q	QRS
9	68	39	28	1	18	16	33	8	20	27	13	14	7	18	29
	3%	4%	3%	3%	3%	2%	4%	4%	3%	3%	4%	6%	1%	3%	5%
				**				*				R*			R
8	124	67	57	-	40	32	52	7	27	55	35	25	30	27	42
	6%	7%	6%	-	7%	5%	7%	3%	4%	7%	11%	10%	5%	5%	7%
				**				*			GHI	*			
7	144	68	75	1	39	42	63	6	49	59	29	23	36	42	43
	7%	7%	7%	3%	7%	6%	8%	3%	7%	8%	10%	9%	6%	8%	7%
				**				*			G	*			
6	226	117	102	7	61	75	91	17	84	98	27	27	76	49	74
	11%	12%	10%	19%	11%	11%	12%	9%	12%	12%	9%	11%	14%	9%	12%
				**				*		J		*	S		
5	322	137	178	6	92	105	124	32	120	116	54	31	107	77	107
	16%	14%	18%	18%	17%	15%	16%	16%	17%	15%	18%	12%	19%	14%	17%
				**				*				*			
4	143	50	88	5	50	56	37	13	50	58	22	28	39	48	28
	7%	5%	9%	13%	9%	8%	5%	7%	7%	7%	7%	11%	7%	8%	5%
			A	**	F	F		*				T*		T	
Bottom 3 Box (Net)	740	347	379	14	220	296	224	106	284	276	74	95	233	243	170
	37%	36%	38%	40%	40%	44%	29%	54%	40%	35%	24%	38%	41%	43%	27%
				**	F	F		HIJ*	J	J		*	T	T	
3	132	53	76	3	42	45	45	16	33	60	23	18	40	41	33
	7%	6%	8%	8%	8%	7%	6%	8%	5%	8%	7%	7%	7%	7%	5%
				**				*				*			
2	111	53	56	2	20	42	49	13	42	42	14	12	20	42	37
	6%	6%	6%	7%	4%	6%	6%	6%	6%	5%	5%	5%	4%	7%	6%
				**				*				*		R	
1 - Not at all confident (1)	497	240	247	9	158	208	130	77	208	174	37	66	172	160	99
	25%	25%	25%	26%	29%	31%	17%	39%	29%	22%	12%	26%	31%	28%	16%
				**	F	F		IJ*	IJ	J		T*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	4.8	5	4.6	4.1	4.3	4.3	5.6	3.6	4.5	5	5.8	4.5	4.3	4.4	5.7
		B		**			DE	*	G	GH	GHI	*			QRS
Std. Dev.	3.03	3.16	2.91	2.52	2.78	2.93	3.12	2.77	3.02	3.01	2.93	2.79	2.78	3.04	3.13
Std. Err.	0.07	0.1	0.09	0.43	0.12	0.11	0.11	0.2	0.11	0.11	0.17	0.18	0.12	0.13	0.13
Median	5	5	5	4	5	4	6	3	5	5	6	5	5	4	6

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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4_2. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Having an illness and being unable to work for three months

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	522	280	239	3	89	120	312	51	159	215	97	40	100	121	261
	26%	29%	24%	8%	16%	18%	40%	26%	22%	27%	31%	16%	18%	21%	42%
		B		**			DE	*			H	*			QRS
10 - Extremely confident (10)	279	161	115	3	34	58	186	27	85	114	53	12	43	62	161
	14%	17%	11%	8%	6%	9%	24%	14%	12%	15%	17%	5%	8%	11%	26%
		B		**			DE	*			H	*			QRS
9	74	32	41	-	21	17	36	11	22	24	17	15	13	16	30
	4%	3%	4%	-	4%	2%	5%	5%	3%	3%	5%	6%	2%	3%	5%
				**				*			I	*			
8	169	87	82	-	34	45	90	12	52	78	27	12	44	43	70
	8%	9%	8%	-	6%	7%	12%	6%	7%	10%	9%	5%	8%	8%	11%
				**			DE	*				*			
7	185	87	96	2	43	58	84	13	61	73	38	24	38	53	70
	9%	9%	10%	5%	8%	9%	11%	6%	9%	9%	12%	9%	7%	9%	11%
				**				*				*			R
6	196	83	106	7	63	63	70	24	71	71	30	22	71	51	53
	10%	9%	11%	19%	12%	9%	9%	12%	10%	9%	10%	9%	13%	9%	9%
				**				*				*			
5	325	144	175	6	87	113	125	34	116	128	47	33	106	75	111
	16%	15%	17%	18%	16%	17%	16%	17%	16%	16%	15%	13%	19%	13%	18%
				**				*				*	S		
4	165	75	83	6	48	59	58	12	52	74	26	28	41	51	45
	8%	8%	8%	17%	9%	9%	7%	6%	7%	9%	9%	11%	7%	9%	7%
				**				*				*			
Bottom 3 Box (Net)	607	291	305	11	215	266	126	65	252	221	70	104	208	213	82
	30%	30%	30%	33%	39%	39%	16%	33%	35%	28%	23%	41%	37%	38%	13%
				**	F	F		*	IJ	J		T*	T	T	
3	136	61	73	2	52	51	33	9	47	55	25	24	44	49	19
	7%	6%	7%	7%	10%	7%	4%	5%	7%	7%	8%	10%	8%	9%	3%
				**	F	F		*				T*	T	T	
2	69	26	42	1	25	29	16	2	26	30	11	17	14	29	9
	3%	3%	4%	2%	5%	4%	2%	1%	4%	4%	4%	7%	2%	5%	1%
				**		F		*				T*		T	
1 - Not at all confident (1)	402	204	190	8	139	186	77	54	178	137	34	62	150	134	55
	20%	21%	19%	23%	25%	27%	10%	27%	25%	17%	11%	25%	27%	24%	9%
				**	F	F		J*	IJ	J		T*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.3	5.4	5.2	4.4	4.5	4.5	6.4	5.1	4.9	5.4	5.9	4.4	4.6	4.8	6.6
				**			DE	*		H	GHI	*			QRS
Std. Dev.	3.02	3.14	2.92	2.59	2.81	2.92	2.89	3.16	3.05	2.97	2.87	2.81	2.85	3.01	2.82
Std. Err.	0.07	0.1	0.09	0.44	0.12	0.11	0.1	0.22	0.11	0.11	0.16	0.18	0.12	0.13	0.11
Median	5	5	5	4.5	5	5	7	5	5	5	6	4	5	5	7

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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4_3. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Unexpected auto repairs or purchase

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	472	268	202	1	66	135	270	15	159	195	103	27	91	125	229
	24%	28%	20%	4%	12%	20%	35%	8%	22%	25%	33%	11%	16%	22%	37%
		B		**		D	DE	*	G	G	GHI	*		QR	QRS
10 - Extremely confident (10)	233	141	90	1	22	67	143	5	63	107	57	6	41	62	124
	12%	15%	9%	3%	4%	10%	18%	3%	9%	14%	18%	2%	7%	11%	20%
		B		**		D	DE	*		GH	GHI	*		Q	QRS
9	80	37	42	-	20	15	44	2	31	30	17	11	14	17	38
	4%	4%	4%	-	4%	2%	6%	1%	4%	4%	6%	4%	2%	3%	6%
				**			E	*				*			RS
8	159	89	70	*	24	52	83	8	64	58	29	10	36	46	67
	8%	9%	7%	1%	4%	8%	11%	4%	9%	7%	9%	4%	6%	8%	11%
				**			D	*				*			QR
7	254	126	127	2	70	69	115	15	94	106	40	26	76	60	92
	13%	13%	13%	5%	13%	10%	15%	8%	13%	13%	13%	10%	14%	11%	15%
				**			E	*				*			
6	218	110	100	8	65	72	81	25	76	83	34	38	52	67	61
	11%	11%	10%	22%	12%	11%	10%	13%	11%	11%	11%	15%	9%	12%	10%
				**				*				*			
5	336	138	195	3	106	114	115	53	102	129	52	38	121	79	98
	17%	14%	19%	9%	19%	17%	15%	27%	14%	16%	17%	15%	22%	14%	16%
			A	**				HI*				*	ST		
4	182	79	101	3	66	73	44	11	80	63	28	32	67	50	34
	9%	8%	10%	8%	12%	11%	6%	6%	11%	8%	9%	13%	12%	9%	5%
				**	F	F		*				T*	T		
Bottom 3 Box (Net)	538	240	280	18	173	217	147	78	199	209	53	89	156	184	109
	27%	25%	28%	52%	32%	32%	19%	39%	28%	27%	17%	36%	28%	33%	17%
				**	F	F		IJ*	J	J		T*	T	T	
3	187	92	90	6	52	71	64	20	70	76	22	31	40	71	46
	9%	10%	9%	16%	10%	10%	8%	10%	10%	10%	7%	13%	7%	13%	7%
				**				*				*		RT	
2	67	23	42	2	27	23	17	11	15	33	8	13	23	18	14
	3%	2%	4%	6%	5%	3%	2%	5%	2%	4%	3%	5%	4%	3%	2%
				**				*				*			
1 - Not at all confident (1)	283	126	147	11	94	123	66	47	114	99	23	45	94	95	49
	14%	13%	15%	30%	17%	18%	9%	24%	16%	13%	7%	18%	17%	17%	8%
				**	F	F		IJ*	J	J		T*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.4	5.7	5.2	3.7	4.7	5	6.2	4.2	5.2	5.5	6.2	4.5	5	5.1	6.4
		B		**			DE	*	G	G	GHI	*			QRS
Std. Dev.	2.79	2.84	2.7	2.43	2.5	2.79	2.76	2.41	2.76	2.82	2.72	2.44	2.62	2.84	2.75
Std. Err.	0.06	0.09	0.09	0.41	0.11	0.11	0.1	0.17	0.1	0.1	0.15	0.15	0.11	0.12	0.11
Median	5	6	5	3	5	5	6	5	5	5	6	5	5	5	7

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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4_4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - The death of an immediate family member

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
	462	246	210	7	81	129	253	26	147	192	97	33	93	130	206
Top 3 Box (Net)	23%	26%	21%	19%	15%	19%	33%	13%	21%	25%	31%	13%	17%	23%	33%
				**			DE	*		G	GHI	*		QR	QRS
	226	133	89	5	35	60	132	8	77	95	47	16	35	59	116
10 - Extremely confident (10)	11%	14%	9%	13%	6%	9%	17%	4%	11%	12%	15%	6%	6%	11%	19%
		B		**			DE	*		G	G	*		R	QRS
	77	35	42	1	16	22	39	13	20	31	14	8	19	18	32
9	4%	4%	4%	3%	3%	3%	5%	6%	3%	4%	5%	3%	3%	3%	5%
				**				*				*			
	159	79	79	1	30	48	81	6	51	67	35	10	39	52	58
8	8%	8%	8%	3%	6%	7%	10%	3%	7%	8%	11%	4%	7%	9%	9%
				**			D	*			GH	*			
	181	101	79	1	39	64	78	10	62	76	33	13	41	61	67
7	9%	11%	8%	2%	7%	9%	10%	5%	9%	10%	11%	5%	7%	11%	11%
				**				*				*			
	211	114	92	5	56	50	106	23	79	79	30	42	35	48	85
6	11%	12%	9%	15%	10%	7%	14%	12%	11%	10%	10%	17%	6%	9%	14%
				**			E	*				RS*			RS
	371	174	186	11	92	116	163	32	133	161	46	37	110	100	123
5	19%	18%	19%	32%	17%	17%	21%	16%	19%	20%	15%	15%	20%	18%	20%
				**				*		J		*			
	159	64	93	2	57	62	40	10	56	65	28	27	57	41	34
4	8%	7%	9%	6%	10%	9%	5%	5%	8%	8%	9%	11%	10%	7%	6%
				**	F	F		*				*	T		
	615	262	344	9	220	259	135	96	233	211	75	98	227	184	106
Bottom 3 Box (Net)	31%	27%	34%	26%	40%	38%	18%	49%	33%	27%	24%	39%	40%	33%	17%
			A	**	F	F		HIJ*	J			T*	ST	T	
	153	47	104	1	57	56	41	17	46	64	25	23	51	49	30
3	8%	5%	10%	4%	10%	8%	5%	9%	6%	8%	8%	9%	9%	9%	5%
			A	**	F			*				*	T	T	
	96	45	50	1	23	46	27	13	40	31	12	18	26	30	22
2	5%	5%	5%	3%	4%	7%	4%	7%	6%	4%	4%	7%	5%	5%	4%
				**		F		*				*			
	366	169	190	7	141	158	68	66	147	115	38	57	151	104	54
1 - Not at all confident (1)	18%	18%	19%	19%	26%	23%	9%	33%	21%	15%	12%	23%	27%	19%	9%
				**	F	F		HIJ*	IJ			T*	ST	T	
	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.1	5.4	4.9	5	4.4	4.7	6.1	4	4.9	5.4	5.7	4.4	4.4	5.1	6.2
		B		**			DE	*	G	G	GHI	*		QR	QRS
Std. Dev.	2.89	2.94	2.82	2.83	2.76	2.9	2.71	2.82	2.9	2.81	2.88	2.69	2.8	2.9	2.74
Std. Err.	0.06	0.09	0.09	0.48	0.12	0.11	0.1	0.2	0.11	0.1	0.16	0.17	0.12	0.12	0.11
Median	5	5	5	5	4	5	6	4	5	5	6	5	4	5	6

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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4_5. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	591	301	280	10	125	154	312	40	217	229	105	69	113	144	265
	30%	31%	28%	28%	23%	23%	40%	20%	31%	29%	34%	28%	20%	26%	43%
				**			DE	*			GI	*			QRS
10 - Extremely confident (10)	362	191	162	8	76	95	191	30	123	152	57	42	71	86	162
	18%	20%	16%	24%	14%	14%	25%	15%	17%	19%	18%	17%	13%	15%	26%
				**			DE	*				*			RS
9	86	42	43	1	18	25	44	5	42	26	13	8	18	24	36
	4%	4%	4%	3%	3%	4%	6%	2%	6%	3%	4%	3%	3%	4%	6%
				**				*				*			
8	143	68	75	*	32	35	77	6	52	51	35	19	24	34	66
	7%	7%	7%	1%	6%	5%	10%	3%	7%	7%	11%	8%	4%	6%	11%
				**			E	*			GI	*			RS
7	173	83	89	1	65	60	48	14	57	70	31	35	52	45	42
	9%	9%	9%	4%	12%	9%	6%	7%	8%	9%	10%	14%	9%	8%	7%
				**	F			*				T*			
6	158	73	83	2	44	47	66	27	44	62	25	18	45	46	49
	8%	8%	8%	6%	8%	7%	9%	14%	6%	8%	8%	7%	8%	8%	8%
				**				H*				*			
5	348	176	161	10	110	111	127	29	128	140	51	53	110	82	103
	17%	18%	16%	30%	20%	16%	16%	15%	18%	18%	17%	21%	20%	15%	17%
				**				*				*			
4	163	73	87	3	42	54	67	6	53	79	24	23	45	42	53
	8%	8%	9%	8%	8%	8%	9%	3%	7%	10%	8%	9%	8%	7%	9%
				**				*		G		*			
Bottom 3 Box (Net)	568	254	305	9	159	254	154	83	211	204	71	53	199	205	110
	28%	26%	30%	25%	29%	37%	20%	42%	30%	26%	23%	21%	35%	36%	18%
				**	F	DF		IJ*	J			*	QT	QT	
3	175	75	99	1	53	66	56	23	71	60	21	18	52	72	33
	9%	8%	10%	3%	10%	10%	7%	12%	10%	8%	7%	7%	9%	13%	5%
				**				*				*		T	
2	64	26	39	-	6	28	30	12	18	23	12	1	13	26	24
	3%	3%	4%	-	1%	4%	4%	6%	3%	3%	4%	1%	2%	5%	4%
				**		D	D	*				*			
1 - Not at all confident (1)	328	154	167	8	100	160	68	47	122	121	38	33	135	108	53
	16%	16%	17%	22%	18%	24%	9%	24%	17%	15%	12%	13%	24%	19%	9%
				**	F	F		J*				*	QT	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.5	5.7	5.4	5.5	5.3	4.9	6.3	4.8	5.5	5.6	5.9	5.8	4.9	5.1	6.4
				**			DE	*		G	G	R*			RS
Std. Dev.	3.06	3.08	3.03	3.25	2.92	3.09	2.97	3.11	3.09	3.03	2.95	2.83	2.99	3.08	2.96
Std. Err.	0.07	0.1	0.1	0.55	0.12	0.12	0.11	0.22	0.12	0.11	0.17	0.18	0.13	0.13	0.12
Median	5	5	5	5	5	5	6	5	5	5	6	5	5	5	6

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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4_6. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Loss of employment / change in wage or seasonal work

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	473	264	206	3	64	90	318	33	162	190	87	36	58	107	272
	24%	27%	21%	7%	12%	13%	41%	17%	23%	24%	28%	14%	10%	19%	44%
		B		**			DE	*			G	*		R	QRS
10 - Extremely confident (10)	272	161	109	2	32	46	195	19	101	106	45	20	25	52	175
	14%	17%	11%	7%	6%	7%	25%	10%	14%	14%	15%	8%	4%	9%	28%
		B		**			DE	*				*		R	QRS
9	86	41	45	*	22	12	52	9	27	32	18	14	11	20	41
	4%	4%	4%	1%	4%	2%	7%	5%	4%	4%	6%	6%	2%	4%	7%
				**			E	*				*			R
8	114	62	52	-	11	32	71	5	33	52	24	2	22	35	55
	6%	6%	5%	-	2%	5%	9%	3%	5%	7%	8%	1%	4%	6%	9%
				**			DE	*				*		Q	QR
7	183	80	102	1	56	59	68	21	63	67	32	23	60	45	55
	9%	8%	10%	2%	10%	9%	9%	11%	9%	9%	10%	9%	11%	8%	9%
				**				*				*			
6	185	95	86	3	67	51	67	13	80	60	32	35	59	46	45
	9%	10%	9%	9%	12%	8%	9%	6%	11%	8%	10%	14%	10%	8%	7%
				**				*			I	*			
5	310	144	157	9	87	101	122	36	97	137	41	40	94	65	111
	16%	15%	16%	25%	16%	15%	16%	18%	14%	17%	13%	16%	17%	11%	18%
				**				*		J		*			S
4	155	55	97	3	47	64	44	9	53	68	25	23	55	47	30
	8%	6%	10%	8%	9%	9%	6%	5%	8%	9%	8%	9%	10%	8%	5%
			A	**		F		*				*	T	T	
Bottom 3 Box (Net)	694	322	355	17	224	315	155	85	254	263	91	94	237	253	110
	35%	34%	35%	49%	41%	46%	20%	43%	36%	34%	30%	38%	42%	45%	18%
				**	F	F		J*				T*	T	T	
3	180	86	90	4	55	69	56	18	68	67	27	28	50	64	39
	9%	9%	9%	12%	10%	10%	7%	9%	10%	9%	9%	11%	9%	11%	6%
				**				*				*		T	
2	100	42	56	2	32	38	30	3	33	44	21	9	36	31	25
	5%	4%	6%	6%	6%	6%	4%	1%	5%	6%	7%	3%	6%	6%	4%
				**				*			G	*			
1 - Not at all confident (1)	414	194	209	11	137	207	69	65	154	152	43	58	152	157	47
	21%	20%	21%	31%	25%	30%	9%	33%	22%	19%	14%	23%	27%	28%	8%
				**	F	F		IJ*	J	J		T*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.1	5.3	4.9	3.7	4.4	4.1	6.4	4.4	5	5.1	5.5	4.6	4.2	4.4	6.6
		B		**			DE	*			GHI	*			QRS
Std. Dev.	3.04	3.14	2.95	2.58	2.73	2.82	2.97	3.06	3.07	3.02	2.98	2.81	2.64	3.01	2.94
Std. Err.	0.07	0.1	0.09	0.44	0.12	0.11	0.11	0.22	0.12	0.11	0.17	0.18	0.11	0.13	0.12
Median	5	5	5	3.8	5	4	6	5	5	5	5	5	4	4	7

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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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Top 3 Box Summary

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
A change in your relationship status (i.e. divorce, separation)	591	301	280	10	125	154	312	40	217	229	105	69	113	144	265
	30%	31%	28%	28%	23%	23%	40%	20%	31%	29%	34%	28%	20%	26%	43%
				**			DE	*			GI	*			QRS
Having an illness and being unable to work for three months	522	280	239	3	89	120	312	51	159	215	97	40	100	121	261
	26%	29%	24%	8%	16%	18%	40%	26%	22%	27%	31%	16%	18%	21%	42%
		B		**			DE	*			H	*			QRS
Loss of employment / change in wage or seasonal work	473	264	206	3	64	90	318	33	162	190	87	36	58	107	272
	24%	27%	21%	7%	12%	13%	41%	17%	23%	24%	28%	14%	10%	19%	44%
		B		**			DE	*			G	*		R	QRS
Unexpected auto repairs or purchase	472	268	202	1	66	135	270	15	159	195	103	27	91	125	229
	24%	28%	20%	4%	12%	20%	35%	8%	22%	25%	33%	11%	16%	22%	37%
		B		**		D	DE	*	G	G	GHI	*		QR	QRS
The death of an immediate family member	462	246	210	7	81	129	253	26	147	192	97	33	93	130	206
	23%	26%	21%	19%	15%	19%	33%	13%	21%	25%	31%	13%	17%	23%	33%
				**			DE	*		G	GHI	*		QR	QRS
Paying for your own or someone else's education	425	241	181	3	84	107	234	24	122	177	102	46	74	104	201
	21%	25%	18%	7%	15%	16%	30%	12%	17%	23%	33%	18%	13%	18%	32%
		B		**			DE	*		G	GHI	*			QRS

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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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Bottom 3 Box Summary

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Paying for your own or someone else's education	740	347	379	14	220	296	224	106	284	276	74	95	233	243	170
	37%	36%	38%	40%	40%	44%	29%	54%	40%	35%	24%	38%	41%	43%	27%
				**	F	F		HIJ*	J	J		*	T	T	
Loss of employment / change in wage or seasonal work	694	322	355	17	224	315	155	85	254	263	91	94	237	253	110
	35%	34%	35%	49%	41%	46%	20%	43%	36%	34%	30%	38%	42%	45%	18%
				**	F	F		J*				T*	T	T	
The death of an immediate family member	615	262	344	9	220	259	135	96	233	211	75	98	227	184	106
	31%	27%	34%	26%	40%	38%	18%	49%	33%	27%	24%	39%	40%	33%	17%
			A	**	F	F		HIJ*	J			T*	ST	T	
Having an illness and being unable to work for three months	607	291	305	11	215	266	126	65	252	221	70	104	208	213	82
	30%	30%	30%	33%	39%	39%	16%	33%	35%	28%	23%	41%	37%	38%	13%
				**	F	F		*	IJ	J		T*	T	T	
A change in your relationship status (i.e. divorce, separation)	568	254	305	9	159	254	154	83	211	204	71	53	199	205	110
	28%	26%	30%	25%	29%	37%	20%	42%	30%	26%	23%	21%	35%	36%	18%
				**	F	DF		IJ*	J			*	QT	QT	
Unexpected auto repairs or purchase	538	240	280	18	173	217	147	78	199	209	53	89	156	184	109
	27%	25%	28%	52%	32%	32%	19%	39%	28%	27%	17%	36%	28%	33%	17%
				**	F	F		IJ*	J	J		T*	T	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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	403	199	190	14	141	177	85	64	136	144	60	52	153	139	59
	20%	21%	19%	41%	26%	26%	11%	32%	19%	18%	20%	21%	27%	25%	10%
				**	F	F		HIJ*				T*	T	T	
10 - Strongly agree (10)	217	107	106	4	83	96	38	42	74	72	29	32	83	78	24
	11%	11%	11%	12%	15%	14%	5%	21%	10%	9%	9%	13%	15%	14%	4%
				**	F	F		HIJ*				T*	T	T	
9	44	16	25	2	12	20	12	3	11	22	7	1	20	10	12
	2%	2%	3%	6%	2%	3%	2%	2%	2%	3%	2%	1%	4%	2%	2%
				**				*				*			
8	143	75	60	8	47	61	35	18	51	49	25	19	50	51	23
	7%	8%	6%	22%	9%	9%	4%	9%	7%	6%	8%	7%	9%	9%	4%
				**	F	F		*				*	T	T	
7	222	112	109	1	77	82	63	12	96	87	28	41	66	67	48
	11%	12%	11%	2%	14%	12%	8%	6%	13%	11%	9%	16%	12%	12%	8%
				**	F	F		*				T*			
6	210	101	103	6	65	85	61	9	90	79	32	33	72	55	51
	11%	11%	10%	18%	12%	12%	8%	4%	13%	10%	10%	13%	13%	10%	8%
				**		F		*				*	T		
5	306	158	144	4	86	98	122	47	87	130	42	33	94	80	98
	15%	16%	14%	12%	16%	14%	16%	24%	12%	17%	14%	13%	17%	14%	16%
				**				HJ*				*			
4	136	49	84	3	41	48	47	9	52	47	27	16	43	43	34
	7%	5%	8%	7%	7%	7%	6%	5%	7%	6%	9%	6%	8%	8%	5%
			A	**				*			I	*			
Bottom 3 Box (Net)	723	341	374	7	135	191	396	58	249	297	119	76	135	178	333
	36%	36%	37%	21%	25%	28%	51%	29%	35%	38%	39%	30%	24%	32%	54%
				**			DE	*				*		R	QRS
3	161	73	88	1	32	65	64	18	52	72	20	18	42	54	47
	8%	8%	9%	2%	6%	10%	8%	9%	7%	9%	6%	7%	7%	10%	8%
				**				*				*			
2	116	48	68	-	18	33	65	2	34	57	23	11	23	25	56
	6%	5%	7%	-	3%	5%	8%	1%	5%	7%	7%	5%	4%	4%	9%
				**			DE	*		G	G	*			RS
1 - Strongly disagree (1)	445	220	218	7	85	93	267	38	163	168	76	46	70	99	230
	22%	23%	22%	19%	16%	14%	34%	19%	23%	21%	25%	18%	12%	18%	37%
				**			DE	*				*			QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	4.9	4.9	4.8	5.9	5.6	5.5	3.8	5.5	4.9	4.8	4.7	5.2	5.7	5.3	3.7
				**	F	F		IJ*				T*	T	T	
Std. Dev.	2.95	2.97	2.93	3	2.89	2.87	2.75	3.17	2.94	2.88	2.96	2.9	2.82	2.96	2.7
Std. Err.	0.07	0.1	0.09	0.51	0.12	0.11	0.1	0.23	0.11	0.1	0.17	0.18	0.12	0.12	0.11
Median	5	5	5	6	6	6	3	5	5	5	5	5.8	6	5	3

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	542	279	247	16	163	227	152	89	197	198	58	62	176	192	112
	27%	29%	25%	45%	30%	33%	20%	45%	28%	25%	19%	25%	31%	34%	18%
				**	F	F		HIJ*	J	J		*	T	T	
10 - Strongly agree (10)	325	164	154	6	107	136	82	63	119	116	28	41	115	109	59
	16%	17%	15%	18%	20%	20%	11%	32%	17%	15%	9%	16%	20%	19%	10%
				**	F	F		HIJ*	J	J		*	T	T	
9	61	39	21	1	15	29	18	3	22	27	10	1	23	22	16
	3%	4%	2%	4%	3%	4%	2%	1%	3%	3%	3%	*	4%	4%	3%
				**				*				*			
8	155	76	72	8	41	62	52	23	57	56	20	20	38	61	37
	8%	8%	7%	23%	8%	9%	7%	12%	8%	7%	6%	8%	7%	11%	6%
				**				*				*		T	
7	161	75	86	*	63	50	48	16	61	61	22	27	53	45	35
	8%	8%	9%	1%	12%	7%	6%	8%	9%	8%	7%	11%	9%	8%	6%
				**	F			*				*			
6	167	76	90	1	43	60	64	7	58	71	30	20	50	50	48
	8%	8%	9%	3%	8%	9%	8%	4%	8%	9%	10%	8%	9%	9%	8%
				**				*				*			
5	302	142	155	5	82	95	125	30	110	121	41	38	94	65	105
	15%	15%	15%	16%	15%	14%	16%	15%	15%	15%	13%	15%	17%	11%	17%
				**				*				*			S
4	128	48	78	1	35	47	46	8	41	51	28	12	41	38	37
	6%	5%	8%	4%	6%	7%	6%	4%	6%	6%	9%	5%	7%	7%	6%
				**				*			I	*			
Bottom 3 Box (Net)	701	342	348	11	160	201	340	48	242	282	129	92	150	174	285
	35%	36%	35%	32%	29%	30%	44%	24%	34%	36%	42%	37%	27%	31%	46%
				**			DE	*		G	GHI	*			RS
3	159	71	87	1	35	56	68	4	58	73	23	22	34	50	53
	8%	7%	9%	4%	6%	8%	9%	2%	8%	9%	7%	9%	6%	9%	9%
				**				*		G		*			
2	109	57	51	1	23	36	50	9	21	54	25	13	27	24	45
	5%	6%	5%	3%	4%	5%	6%	4%	3%	7%	8%	5%	5%	4%	7%
				**				*		H	H	*			
1 - Strongly disagree (1)	434	214	210	9	102	109	222	35	163	155	81	58	88	100	187
	22%	22%	21%	26%	19%	16%	29%	18%	23%	20%	26%	23%	16%	18%	30%
				**			DE	*			I	*			RS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.2	5.2	5.1	5.6	5.6	5.6	4.5	6.3	5.2	5.1	4.5	5.1	5.7	5.6	4.3
				**	F	F		HIJ*	J	J		T*	T	T	
Std. Dev.	3.16	3.23	3.08	3.44	3.15	3.15	3.04	3.37	3.18	3.08	2.97	3.15	3.1	3.18	3
Std. Err.	0.07	0.1	0.1	0.58	0.13	0.12	0.11	0.24	0.12	0.11	0.17	0.2	0.13	0.13	0.12
Median	5	5	5	5	5	5	5	7	5	5	4	5	5	6	4

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	635	272	351	12	216	255	164	71	235	234	94	81	230	203	121
	32%	28%	35%	33%	40%	37%	21%	36%	33%	30%	31%	32%	41%	36%	19%
			A	**	F	F		*				T*	T	T	
10 - Strongly agree (10)	335	142	182	10	118	137	80	43	135	112	45	36	128	109	61
	17%	15%	18%	28%	22%	20%	10%	22%	19%	14%	15%	14%	23%	19%	10%
				**	F	F		*				*	T	T	
9	93	45	48	1	33	42	18	15	26	40	12	14	36	31	13
	5%	5%	5%	2%	6%	6%	2%	8%	4%	5%	4%	6%	6%	5%	2%
				**	F	F		*				*	T	T	
8	206	84	121	1	65	76	66	13	74	82	37	30	66	64	47
	10%	9%	12%	3%	12%	11%	9%	7%	10%	10%	12%	12%	12%	11%	8%
				**				*				*			
7	300	155	140	4	82	120	98	31	91	129	49	48	79	103	70
	15%	16%	14%	12%	15%	18%	13%	15%	13%	16%	16%	19%	14%	18%	11%
				**		F		*				*		T	
6	258	111	140	6	82	81	95	12	96	107	44	45	70	62	81
	13%	12%	14%	17%	15%	12%	12%	6%	13%	14%	14%	18%	12%	11%	13%
				**				*			G	*			
5	277	137	134	6	63	85	129	29	90	121	38	31	71	67	109
	14%	14%	13%	18%	12%	12%	17%	14%	13%	15%	12%	12%	13%	12%	17%
				**				*				*			S
4	121	48	71	2	38	35	49	14	44	45	18	17	39	27	38
	6%	5%	7%	7%	7%	5%	6%	7%	6%	6%	6%	7%	7%	5%	6%
				**				*				*			
Bottom 3 Box (Net)	409	237	167	4	65	105	239	42	153	149	64	29	76	99	204
	20%	25%	17%	13%	12%	15%	31%	21%	22%	19%	21%	12%	14%	18%	33%
		B		**			DE	*				*			QRS
3	113	60	52	1	9	41	64	-	44	49	20	3	25	34	51
	6%	6%	5%	2%	2%	6%	8%	-	6%	6%	7%	1%	4%	6%	8%
				**		D	D	*	G	G	G	*			QR
2	70	39	31	-	14	15	40	1	29	27	12	*	17	18	34
	3%	4%	3%	-	3%	2%	5%	1%	4%	3%	4%	*	3%	3%	6%
				**			E	*				*			Q
1 - Strongly disagree (1)	226	138	84	4	42	49	135	41	80	73	32	25	34	48	119
	11%	14%	8%	11%	8%	7%	17%	21%	11%	9%	10%	10%	6%	9%	19%
		B		**			DE	HIJ*				*			QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	6	5.8	6.3	6.5	6.6	6.5	5.2	6	6	6	6	6.4	6.7	6.4	5
			A	**	F	F		*				T*	T	T	
Std. Dev.	2.82	2.9	2.71	2.88	2.66	2.68	2.83	3.21	2.89	2.68	2.75	2.54	2.68	2.75	2.83
Std. Err.	0.06	0.09	0.09	0.49	0.11	0.1	0.1	0.23	0.11	0.1	0.16	0.16	0.11	0.12	0.11
Median	6	6	6	6	7	7	5	7	6	6	6	7	7	7	5

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	380	177	193	10	139	158	83	49	137	130	63	53	148	120	59
	19%	18%	19%	27%	25%	23%	11%	25%	19%	17%	21%	21%	26%	21%	9%
				**	F	F		*			I	T*	T	T	
10 - Strongly agree (10)	208	92	109	7	72	98	39	36	77	68	27	27	85	69	27
	10%	10%	11%	20%	13%	14%	5%	18%	11%	9%	9%	11%	15%	12%	4%
				**	F	F		IJ*				T*	T	T	
9	54	23	31	-	25	15	14	8	23	14	9	6	28	8	12
	3%	2%	3%	-	5%	2%	2%	4%	3%	2%	3%	2%	5%	1%	2%
				**				*				*	ST		
8	118	62	53	2	42	46	30	4	37	49	28	20	34	43	20
	6%	6%	5%	7%	8%	7%	4%	2%	5%	6%	9%	8%	6%	8%	3%
				**	F	F		*			GHI	*		T	
7	156	67	89	*	37	82	36	13	47	59	37	18	51	64	23
	8%	7%	9%	1%	7%	12%	5%	6%	7%	8%	12%	7%	9%	11%	4%
				**		DF		*			HI	*	T	T	
6	215	114	95	6	64	77	74	22	77	79	37	40	60	70	45
	11%	12%	9%	17%	12%	11%	10%	11%	11%	10%	12%	16%	11%	12%	7%
				**				*				T*		T	
5	321	136	180	6	92	132	97	45	108	128	40	38	115	93	75
	16%	14%	18%	16%	17%	19%	13%	23%	15%	16%	13%	15%	20%	17%	12%
				**		F		J*				*	T		
4	153	77	74	1	70	45	37	18	52	58	24	46	38	36	33
	8%	8%	7%	3%	13%	7%	5%	9%	7%	7%	8%	18%	7%	6%	5%
				**	EF			*				RST*			
Bottom 3 Box (Net)	776	390	373	13	143	186	447	51	288	330	107	55	152	181	388
	39%	41%	37%	36%	26%	27%	58%	26%	41%	42%	35%	22%	27%	32%	62%
				**			DE	*	G	GJ		*			QRS
3	140	48	92	-	41	31	68	7	48	63	21	19	35	23	63
	7%	5%	9%	-	7%	5%	9%	4%	7%	8%	7%	8%	6%	4%	10%
			A	**			E	*				*			S
2	140	78	61	1	27	44	69	-	60	56	25	8	29	49	54
	7%	8%	6%	4%	5%	7%	9%	-	8%	7%	8%	3%	5%	9%	9%
				**				*	G	G	G	*			
1 - Strongly disagree (1)	496	264	221	11	76	110	310	44	180	211	61	28	89	109	271
	25%	27%	22%	32%	14%	16%	40%	22%	25%	27%	20%	11%	16%	19%	43%
		B		**			DE	*		J		*			QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	4.6	4.5	4.8	5	5.3	5.4	3.5	5.3	4.6	4.4	4.9	5.3	5.5	5.1	3.3
				**	F	F		I*			I	T*	T	T	
Std. Dev.	2.97	2.99	2.93	3.43	2.84	2.91	2.76	3.09	3.01	2.9	2.88	2.6	2.95	2.94	2.67
Std. Err.	0.07	0.1	0.09	0.58	0.12	0.11	0.1	0.22	0.11	0.1	0.16	0.16	0.12	0.12	0.11
Median	5	5	5	5	5	5	3	5	5	5	5	5	5	5	2

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	626	331	288	8	121	156	349	39	202	258	127	49	126	157	293
	31%	34%	29%	22%	22%	23%	45%	20%	28%	33%	41%	20%	22%	28%	47%
		B		**			DE	*		G	GHI	*			QRS
10 - Strongly agree (10)	372	212	157	3	61	94	217	29	127	144	73	25	70	90	186
	19%	22%	16%	9%	11%	14%	28%	14%	18%	18%	24%	10%	12%	16%	30%
		B		**			DE	*			I	*			QRS
9	92	50	41	2	19	22	51	5	19	51	18	6	20	26	41
	5%	5%	4%	6%	4%	3%	7%	2%	3%	6%	6%	2%	3%	5%	7%
				**			E	*		H	H	*			
8	162	70	89	3	41	40	82	6	56	64	36	18	37	41	66
	8%	7%	9%	8%	7%	6%	11%	3%	8%	8%	12%	7%	7%	7%	11%
				**			E	*			GI	*			
7	212	102	110	-	80	83	49	25	66	82	39	36	88	50	38
	11%	11%	11%	-	15%	12%	6%	12%	9%	10%	13%	14%	16%	9%	6%
				**	F	F		*				T*	ST		
6	189	82	98	9	67	56	66	18	74	71	26	39	51	52	47
	9%	9%	10%	26%	12%	8%	9%	9%	10%	9%	8%	16%	9%	9%	8%
				**				*				T*			
5	253	94	156	3	73	100	80	15	95	109	35	41	75	76	61
	13%	10%	16%	8%	13%	15%	10%	8%	13%	14%	11%	16%	13%	13%	10%
			A	**		F		*				*			
4	144	65	78	1	42	45	58	12	54	61	17	20	34	40	50
	7%	7%	8%	2%	8%	7%	7%	6%	8%	8%	6%	8%	6%	7%	8%
				**				*				*			
Bottom 3 Box (Net)	576	287	275	15	163	240	172	90	219	203	64	65	189	188	134
	29%	30%	27%	42%	30%	35%	22%	45%	31%	26%	21%	26%	34%	33%	21%
				**	F	F		HIJ*	J	J		*	T	T	
3	148	67	80	1	54	50	44	14	44	65	25	22	49	45	33
	7%	7%	8%	4%	10%	7%	6%	7%	6%	8%	8%	9%	9%	8%	5%
				**	F			*				*			
2	102	61	42	*	25	49	28	11	44	37	11	9	32	44	19
	5%	6%	4%	1%	5%	7%	4%	6%	6%	5%	3%	3%	6%	8%	3%
				**		F		*				*		T	
1 - Strongly disagree (1)	325	159	153	13	84	141	100	65	131	102	28	35	109	99	82
	16%	17%	15%	37%	15%	21%	13%	33%	18%	13%	9%	14%	19%	18%	13%
				**		F		HIJ*	IJ	J		*	T		
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	5.6	5.8	5.6	4.6	5.3	5.1	6.4	4.6	5.4	5.8	6.4	5.3	5.2	5.3	6.5
				**			DE	*		G	GHI	*			QRS
Std. Dev.	3.11	3.24	2.97	3.21	2.83	3.07	3.19	3.29	3.12	3.02	2.94	2.67	2.99	3.11	3.22
Std. Err.	0.07	0.1	0.09	0.54	0.12	0.12	0.11	0.23	0.12	0.11	0.17	0.17	0.13	0.13	0.13
Median	6	6	5	5	5	5	7	4	5	6	7	5	5	5	7

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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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

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 3 Box (Net)	703	365	332	7	130	176	398	47	240	286	131	62	134	171	338
	35%	38%	33%	20%	24%	26%	51%	24%	34%	36%	42%	25%	24%	30%	54%
				**			DE	*		G	GHI	*			QRS
10 - Strongly agree (10)	380	210	164	5	55	89	236	23	123	157	77	22	65	89	204
	19%	22%	16%	16%	10%	13%	30%	11%	17%	20%	25%	9%	12%	16%	33%
		B		**			DE	*			GHI	*			QRS
9	116	53	62	2	26	23	68	9	36	50	22	13	22	20	60
	6%	5%	6%	4%	5%	3%	9%	4%	5%	6%	7%	5%	4%	4%	10%
				**			E	*				*			RS
8	207	102	105	-	49	63	94	15	81	79	31	27	46	62	73
	10%	11%	10%	-	9%	9%	12%	8%	11%	10%	10%	11%	8%	11%	12%
				**				*				*			
7	212	108	100	4	78	63	71	12	73	92	36	37	64	55	56
	11%	11%	10%	11%	14%	9%	9%	6%	10%	12%	12%	15%	11%	10%	9%
				**				*				*			
6	232	122	106	5	83	86	64	21	84	92	36	34	87	65	47
	12%	13%	11%	14%	15%	13%	8%	11%	12%	12%	12%	14%	15%	12%	8%
				**	F	F		*				*	T		
5	288	127	156	5	64	117	107	35	97	121	35	23	100	81	85
	14%	13%	16%	14%	12%	17%	14%	18%	14%	15%	11%	9%	18%	14%	14%
				**				*		J		*			
4	143	60	79	4	51	54	38	8	59	51	25	32	37	46	28
	7%	6%	8%	13%	9%	8%	5%	4%	8%	7%	8%	13%	7%	8%	4%
				**	F			*				T*		T	
Bottom 3 Box (Net)	422	180	232	10	141	184	97	76	158	142	46	63	143	146	69
	21%	19%	23%	29%	26%	27%	13%	38%	22%	18%	15%	25%	25%	26%	11%
				**	F	F		HIJ*	J			T*	T	T	
3	94	30	63	1	33	34	27	12	24	42	16	19	29	28	17
	5%	3%	6%	2%	6%	5%	3%	6%	3%	5%	5%	8%	5%	5%	3%
			A	**				*				T*			
2	67	29	36	2	19	28	20	8	34	20	5	1	28	27	10
	3%	3%	4%	5%	3%	4%	3%	4%	5%	3%	2%	*	5%	5%	2%
				**				*	J			*	T	T	
1 - Strongly disagree (1)	261	121	133	8	88	123	50	56	100	81	24	43	85	91	42
	13%	13%	13%	22%	16%	18%	7%	28%	14%	10%	8%	17%	15%	16%	7%
				**	F	F		HIJ*	J			T*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary															
Mean	6	6.3	5.8	5.1	5.4	5.4	7.1	4.8	5.9	6.2	6.6	5.4	5.4	5.6	7.2
		B		**			DE	*	G	G	GHI	*			QRS
Std. Dev.	2.96	2.96	2.93	3.11	2.8	2.93	2.8	3.13	2.97	2.85	2.82	2.79	2.8	2.99	2.78
Std. Err.	0.07	0.1	0.09	0.52	0.12	0.11	0.1	0.22	0.11	0.1	0.16	0.18	0.12	0.13	0.11
Median	6	6	6	5	6	5	8	5	6	6	7	6	6	6	8

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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
I will be able to cover all living and family expenses in the next 12 months without going into further debt	703	365	332	7	130	176	398	47	240	286	131	62	134	171	338
	35%	38%	33%	20%	24%	26%	51%	24%	34%	36%	42%	25%	24%	30%	54%
				**			DE	*		G	GHI	*			QRS
I am concerned about the impact of rising interest rates on my financial situation	635	272	351	12	216	255	164	71	235	234	94	81	230	203	121
	32%	28%	35%	33%	40%	37%	21%	36%	33%	30%	31%	32%	41%	36%	19%
			A	**	F	F		*				T*	T	T	
I am confident I won't have any debt in retirement	626	331	288	8	121	156	349	39	202	258	127	49	126	157	293
	31%	34%	29%	22%	22%	23%	45%	20%	28%	33%	41%	20%	22%	28%	47%
		B		**			DE	*		G	GHI	*			QRS
I regret the amount of debt that I've taken on in my life	542	279	247	16	163	227	152	89	197	198	58	62	176	192	112
	27%	29%	25%	45%	30%	33%	20%	45%	28%	25%	19%	25%	31%	34%	18%
				**	F	F		HIJ*	J	J		*	T	T	
I am concerned about my current level of debt	403	199	190	14	141	177	85	64	136	144	60	52	153	139	59
	20%	21%	19%	41%	26%	26%	11%	32%	19%	18%	20%	21%	27%	25%	10%
				**	F	F		HIJ*				T*	T	T	
I am worried that me or someone in my household could lose their job	380	177	193	10	139	158	83	49	137	130	63	53	148	120	59
	19%	18%	19%	27%	25%	23%	11%	25%	19%	17%	21%	21%	26%	21%	9%
				**	F	F		*			I	T*	T	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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
I am worried that me or someone in my household could lose their job	776	390	373	13	143	186	447	51	288	330	107	55	152	181	388
	39%	41%	37%	36%	26%	27%	58%	26%	41%	42%	35%	22%	27%	32%	62%
				**			DE	*	G	GJ		*			QRS
I am concerned about my current level of debt	723	341	374	7	135	191	396	58	249	297	119	76	135	178	333
	36%	36%	37%	21%	25%	28%	51%	29%	35%	38%	39%	30%	24%	32%	54%
				**			DE	*				*		R	QRS
I regret the amount of debt that I've taken on in my life	701	342	348	11	160	201	340	48	242	282	129	92	150	174	285
	35%	36%	35%	32%	29%	30%	44%	24%	34%	36%	42%	37%	27%	31%	46%
				**			DE	*		G	GHI	*			RS
I am confident I won't have any debt in retirement	576	287	275	15	163	240	172	90	219	203	64	65	189	188	134
	29%	30%	27%	42%	30%	35%	22%	45%	31%	26%	21%	26%	34%	33%	21%
				**	F	F		HIJ*	J	J		*	T	T	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	422	180	232	10	141	184	97	76	158	142	46	63	143	146	69
	21%	19%	23%	29%	26%	27%	13%	38%	22%	18%	15%	25%	25%	26%	11%
				**	F	F		HIJ*	J			T*	T	T	
I am concerned about the impact of rising interest rates on my financial situation	409	237	167	4	65	105	239	42	153	149	64	29	76	99	204
	20%	25%	17%	13%	12%	15%	31%	21%	22%	19%	21%	12%	14%	18%	33%
		B		**			DE	*				*			QRS

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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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 5 Box (6-10) Summary

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
I am concerned about the impact of rising interest rates on my financial situation	1193	539	632	22	380	455	357	113	422	469	187	173	378	369	272
	60%	56%	63%	63%	70%	67%	46%	57%	60%	60%	61%	69%	67%	66%	44%
			A	**	F	F		*				T*	T	T	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1148	595	538	16	290	325	533	79	396	469	203	132	284	290	441
	57%	62%	54%	44%	53%	48%	69%	40%	56%	60%	66%	53%	50%	52%	71%
		B		**			DE	*	G	G	GHI	*			QRS
I am confident I won't have any debt in retirement	1027	515	495	17	268	295	464	82	342	411	192	125	265	259	378
	51%	54%	49%	48%	49%	43%	60%	41%	48%	52%	62%	50%	47%	46%	61%
				**			DE	*			GHI	*			RS
I regret the amount of debt that I've taken on in my life	869	429	423	17	269	336	264	113	316	330	110	108	279	287	195
	43%	45%	42%	48%	49%	49%	34%	57%	45%	42%	36%	43%	49%	51%	31%
				**	F	F		IJ*	J	J		T*	T	T	
I am concerned about my current level of debt	836	412	402	21	283	344	209	84	322	310	120	126	291	261	158
	42%	43%	40%	60%	52%	51%	27%	43%	45%	39%	39%	50%	52%	46%	25%
				**	F	F		*				T*	T	T	
I am worried that me or someone in my household could lose their job	750	358	377	16	241	317	193	84	262	268	137	112	258	253	127
	38%	37%	38%	45%	44%	47%	25%	42%	37%	34%	45%	45%	46%	45%	20%
				**	F	F		*			HI	T*	T	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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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				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	759	348	399	12	297	309	153	100	273	281	104	149	274	236	100
	38%	36%	40%	33%	54%	45%	20%	50%	39%	36%	34%	60%	49%	42%	16%
				**	EF	F		IJ*				ST*	T	T	
Strongly agree	232	109	122	2	85	114	34	49	74	85	25	35	89	86	22
	12%	11%	12%	6%	16%	17%	4%	25%	10%	11%	8%	14%	16%	15%	4%
				**	F	F		HIJ*				T*	T	T	
Somewhat agree	526	240	277	9	212	195	119	51	199	196	79	114	185	150	78
	26%	25%	28%	27%	39%	29%	15%	26%	28%	25%	26%	45%	33%	27%	12%
				**	EF	F		*				RST*	T	T	
Bottom 2 Box (Net)	1241	612	606	23	249	371	621	99	436	503	204	101	290	327	523
	62%	64%	60%	67%	46%	55%	80%	50%	61%	64%	66%	40%	51%	58%	84%
				**		D	DE	*		G	G	*		Q	QRS
Somewhat disagree	642	299	325	18	171	209	262	60	222	266	93	73	188	164	217
	32%	31%	32%	51%	31%	31%	34%	30%	31%	34%	30%	29%	33%	29%	35%
				**				*				*			
Strongly disagree	599	313	281	6	78	162	360	38	214	236	110	28	102	163	306
	30%	33%	28%	16%	14%	24%	46%	19%	30%	30%	36%	11%	18%	29%	49%
				**		D	DE	*			GI	*		QR	QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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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7_4. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate increases impact my financial situation

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1529	743	767	18	388	501	640	161	486	630	252	175	404	430	520
	76%	77%	76%	52%	71%	74%	83%	81%	68%	80%	82%	70%	72%	76%	83%
				**			DE	H*		H	H	*			QRS
Strongly agree	514	291	217	6	97	167	249	63	137	217	96	35	117	150	212
	26%	30%	22%	16%	18%	25%	32%	32%	19%	28%	31%	14%	21%	27%	34%
		B		**		D	DE	H*		H	H	*		Q	QRS
Somewhat agree	1015	452	550	13	291	334	391	98	349	413	156	140	287	280	308
	51%	47%	55%	36%	53%	49%	51%	49%	49%	53%	51%	56%	51%	50%	49%
			A	**				*				*			
Bottom 2 Box (Net)	471	217	237	17	158	179	134	37	224	154	56	76	160	133	103
	24%	23%	24%	48%	29%	26%	17%	19%	32%	20%	18%	30%	28%	24%	17%
				**	F	F		*	GIJ			T*	T	T	
Somewhat disagree	371	174	189	9	130	137	104	26	172	128	46	63	129	97	83
	19%	18%	19%	26%	24%	20%	13%	13%	24%	16%	15%	25%	23%	17%	13%
				**	F	F		*	IJ			T*	T		
Strongly disagree	100	43	48	8	28	42	30	11	52	26	11	13	31	36	20
	5%	5%	5%	22%	5%	6%	4%	6%	7%	3%	4%	5%	5%	6%	3%
				**				*	IJ			*		T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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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7_6. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1039	469	553	18	370	427	242	142	379	377	140	169	375	329	166
	52%	49%	55%	50%	68%	63%	31%	71%	53%	48%	46%	68%	67%	58%	27%
			A	**	F	F		HIJ*	J			T*	ST	T	
Strongly agree	320	144	169	8	128	126	66	56	107	115	41	43	134	105	38
	16%	15%	17%	23%	23%	19%	9%	28%	15%	15%	13%	17%	24%	19%	6%
				**	F	F		HIJ*				T*	T	T	
Somewhat agree	719	325	384	10	242	301	176	86	272	262	99	127	241	224	127
	36%	34%	38%	27%	44%	44%	23%	43%	38%	33%	32%	51%	43%	40%	20%
				**	F	F		*				T*	T	T	
Bottom 2 Box (Net)	961	492	452	17	176	253	532	57	330	407	168	81	189	234	457
	48%	51%	45%	50%	32%	37%	69%	29%	47%	52%	54%	32%	33%	42%	73%
		B		**			DE	*	G	G	GH	*		R	QRS
Somewhat disagree	582	269	297	16	148	167	267	36	194	260	92	71	144	145	222
	29%	28%	30%	45%	27%	25%	35%	18%	27%	33%	30%	28%	26%	26%	36%
				**			DE	*		G	G	*			RS
Strongly disagree	379	223	154	2	29	86	264	21	136	147	75	10	45	89	235
	19%	23%	15%	4%	5%	13%	34%	10%	19%	19%	24%	4%	8%	16%	38%
		B		**		D	DE	*			GI	*		QR	QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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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7_7. To what extent do you agree or disagree with the following: - Even if interest rates decline, I'm concerned about my ability to repay my debts

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	861	407	432	22	284	341	236	113	333	302	113	134	287	266	173
	43%	42%	43%	64%	52%	50%	30%	57%	47%	39%	37%	54%	51%	47%	28%
				**	F	F		IJ*	IJ			T*	T	T	
Strongly agree	207	117	83	8	78	88	42	35	76	71	25	39	70	65	33
	10%	12%	8%	22%	14%	13%	5%	18%	11%	9%	8%	16%	12%	12%	5%
		B		**	F	F		IJ*				T*	T	T	
Somewhat agree	653	290	349	15	206	253	194	78	257	231	87	95	217	201	140
	33%	30%	35%	42%	38%	37%	25%	39%	36%	29%	28%	38%	39%	36%	23%
				**	F	F		*	J			T*	T	T	
Bottom 2 Box (Net)	1139	554	573	13	262	339	538	85	377	482	195	116	276	297	450
	57%	58%	57%	36%	48%	50%	70%	43%	53%	61%	63%	46%	49%	53%	72%
				**			DE	*		GH	GH	*			QRS
Somewhat disagree	671	307	360	4	197	219	255	50	213	303	105	89	198	177	206
	34%	32%	36%	12%	36%	32%	33%	25%	30%	39%	34%	36%	35%	32%	33%
				**				*		GH		*			
Strongly disagree	468	247	213	9	65	121	283	35	163	179	91	27	79	120	243
	23%	26%	21%	25%	12%	18%	37%	18%	23%	23%	29%	11%	14%	21%	39%
				**		D	DE	*			GHI	*		QR	QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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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7_8. To what extent do you agree or disagree with the following: - High interest rates have had a negative impact on my household’s finances

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1275	607	638	29	400	511	364	137	454	494	189	180	419	404	271
	64%	63%	64%	83%	73%	75%	47%	69%	64%	63%	61%	72%	74%	72%	44%
				**	F	F		*				T*	T	T	
Strongly agree	419	202	211	7	147	180	92	57	144	163	56	57	158	136	68
	21%	21%	21%	20%	27%	26%	12%	28%	20%	21%	18%	23%	28%	24%	11%
				**	F	F		*				T*	T	T	
Somewhat agree	855	405	428	22	253	331	271	81	310	332	133	124	260	269	203
	43%	42%	43%	64%	46%	49%	35%	41%	44%	42%	43%	49%	46%	48%	33%
				**	F	F		*				T*	T	T	
Bottom 2 Box (Net)	725	354	366	6	146	169	410	61	256	290	119	70	145	159	351
	36%	37%	36%	17%	27%	25%	53%	31%	36%	37%	39%	28%	26%	28%	56%
				**			DE	*				*			QRS
Somewhat disagree	452	201	247	5	120	96	236	42	148	189	72	63	103	93	194
	23%	21%	25%	13%	22%	14%	30%	21%	21%	24%	23%	25%	18%	17%	31%
				**	E		DE	*				*			RS
Strongly disagree	273	153	119	1	26	73	175	19	107	100	47	7	42	66	158
	14%	16%	12%	3%	5%	11%	23%	9%	15%	13%	15%	3%	7%	12%	25%
				**		D	DE	*				*		Q	QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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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7_9. To what extent do you agree or disagree with the following: - I desperately need interest rates to go down

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1270	569	679	22	402	476	392	165	469	477	159	177	419	369	304
	63%	59%	68%	63%	74%	70%	51%	83%	66%	61%	52%	71%	74%	65%	49%
			A	**	F	F		HIJ*	J	J		T*	ST	T	
Strongly agree	462	210	244	8	164	193	105	68	171	167	56	53	188	155	66
	23%	22%	24%	23%	30%	28%	14%	34%	24%	21%	18%	21%	33%	27%	11%
				**	F	F		IJ*				T*	QT	T	
Somewhat agree	808	359	435	14	238	283	287	97	298	310	103	124	231	214	238
	40%	37%	43%	40%	44%	42%	37%	49%	42%	40%	34%	50%	41%	38%	38%
			A	**				J*	J	J		*			
Bottom 2 Box (Net)	730	392	325	13	144	204	382	33	241	307	149	73	145	194	318
	37%	41%	32%	37%	26%	30%	49%	17%	34%	39%	48%	29%	26%	35%	51%
		B		**			DE	*	G	G	GHI	*		R	QRS
Somewhat disagree	470	236	225	9	115	137	218	19	158	208	86	56	109	129	176
	24%	25%	22%	26%	21%	20%	28%	9%	22%	27%	28%	22%	19%	23%	28%
				**			DE	*	G	G	G	*			R
Strongly disagree	260	156	100	4	29	67	164	15	83	99	63	17	36	65	142
	13%	16%	10%	11%	5%	10%	21%	7%	12%	13%	21%	7%	6%	12%	23%
		B		**		D	DE	*			GHI	*		R	QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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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7. To what extent do you agree or disagree with the following: - Top 2 Box Summary

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
I have a solid understanding of how interest rate increases impact my financial situation	1529	743	767	18	388	501	640	161	486	630	252	175	404	430	520
	76%	77%	76%	52%	71%	74%	83%	81%	68%	80%	82%	70%	72%	76%	83%
				**			DE	H*		H	H	*			QRS
High interest rates have had a negative impact on my household's finances	1275	607	638	29	400	511	364	137	454	494	189	180	419	404	271
	64%	63%	64%	83%	73%	75%	47%	69%	64%	63%	61%	72%	74%	72%	44%
				**	F	F		*				T*	T	T	
I desperately need interest rates to go down	1270	569	679	22	402	476	392	165	469	477	159	177	419	369	304
	63%	59%	68%	63%	74%	70%	51%	83%	66%	61%	52%	71%	74%	65%	49%
			A	**	F	F		HIJ*	J	J		T*	ST	T	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1039	469	553	18	370	427	242	142	379	377	140	169	375	329	166
	52%	49%	55%	50%	68%	63%	31%	71%	53%	48%	46%	68%	67%	58%	27%
			A	**	F	F		HIJ*	J			T*	ST	T	
Even if interest rates decline, I'm concerned about my ability to repay my debts	861	407	432	22	284	341	236	113	333	302	113	134	287	266	173
	43%	42%	43%	64%	52%	50%	30%	57%	47%	39%	37%	54%	51%	47%	28%
				**	F	F		IJ*	IJ			T*	T	T	
I am concerned that rising interest rates could move me towards bankruptcy	759	348	399	12	297	309	153	100	273	281	104	149	274	236	100
	38%	36%	40%	33%	54%	45%	20%	50%	39%	36%	34%	60%	49%	42%	16%
				**	EF	F		IJ*				ST*	T	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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7. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
I am concerned that rising interest rates could move me towards bankruptcy	1241	612	606	23	249	371	621	99	436	503	204	101	290	327	523
	62%	64%	60%	67%	46%	55%	80%	50%	61%	64%	66%	40%	51%	58%	84%
				**		D	DE	*		G	G	*		Q	QRS
Even if interest rates decline, I'm concerned about my ability to repay my debts	1139	554	573	13	262	339	538	85	377	482	195	116	276	297	450
	57%	58%	57%	36%	48%	50%	70%	43%	53%	61%	63%	46%	49%	53%	72%
				**			DE	*		GH	GH	*			QRS
If interest rates go up much more, I'm afraid that I will be in financial trouble	961	492	452	17	176	253	532	57	330	407	168	81	189	234	457
	48%	51%	45%	50%	32%	37%	69%	29%	47%	52%	54%	32%	33%	42%	73%
		B		**			DE	*	G	G	GH	*		R	QRS
I desperately need interest rates to go down	730	392	325	13	144	204	382	33	241	307	149	73	145	194	318
	37%	41%	32%	37%	26%	30%	49%	17%	34%	39%	48%	29%	26%	35%	51%
		B		**			DE	*	G	G	GHI	*		R	QRS
High interest rates have had a negative impact on my household's finances	725	354	366	6	146	169	410	61	256	290	119	70	145	159	351
	36%	37%	36%	17%	27%	25%	53%	31%	36%	37%	39%	28%	26%	28%	56%
				**			DE	*				*			QRS
I have a solid understanding of how interest rate increases impact my financial situation	471	217	237	17	158	179	134	37	224	154	56	76	160	133	103
	24%	23%	24%	48%	29%	26%	17%	19%	32%	20%	18%	30%	28%	24%	17%
				**	F	F		*	GIJ			T*	T	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_Qwave32_1_1. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - I feel confident in my finances despite economic uncertainty

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1183	619	549	15	279	352	552	102	423	451	207	125	292	303	462
	59%	64%	55%	44%	51%	52%	71%	51%	60%	58%	67%	50%	52%	54%	74%
		B		**			DE	*			GHI	*			QRS
Strongly agree	283	161	116	7	59	73	151	25	89	109	60	25	60	69	130
	14%	17%	12%	19%	11%	11%	19%	13%	13%	14%	19%	10%	11%	12%	21%
		B		**			DE	*			HI	*			QRS
Somewhat agree	899	458	433	9	220	278	401	76	333	343	147	101	232	235	332
	45%	48%	43%	25%	40%	41%	52%	38%	47%	44%	48%	40%	41%	42%	53%
				**			DE	*				*			QRS
Bottom 2 Box (Net)	817	342	456	20	267	328	222	97	287	333	101	125	271	260	161
	41%	36%	45%	56%	49%	48%	29%	49%	40%	42%	33%	50%	48%	46%	26%
			A	**	F	F		J*	J	J		T*	T	T	
Somewhat disagree	556	226	317	14	172	225	160	60	177	244	76	88	180	169	119
	28%	23%	32%	40%	31%	33%	21%	30%	25%	31%	25%	35%	32%	30%	19%
			A	**	F	F		*		J		T*	T	T	
Strongly disagree	261	116	139	5	95	103	62	37	110	89	25	37	91	91	42
	13%	12%	14%	16%	17%	15%	8%	19%	16%	11%	8%	15%	16%	16%	7%
				**	F	F		J*	J	J		T*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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_Qwave32_1_2. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - I have cut back on my spending due to economic uncertainty

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1474	672	773	29	405	553	516	149	500	597	227	175	442	461	395
	74%	70%	77%	82%	74%	81%	67%	75%	71%	76%	74%	70%	78%	82%	63%
			A	**	F	DF		*				*	T	QT	
Strongly agree	552	230	310	11	163	223	165	77	187	214	74	69	175	188	120
	28%	24%	31%	33%	30%	33%	21%	39%	26%	27%	24%	28%	31%	33%	19%
			A	**	F	F		HIJ*				*	T	T	
Somewhat agree	922	442	463	17	242	329	351	72	313	383	153	106	267	274	274
	46%	46%	46%	49%	44%	48%	45%	36%	44%	49%	50%	43%	47%	49%	44%
				**				*			G	*			
Bottom 2 Box (Net)	526	289	231	6	141	127	258	49	209	187	81	75	122	102	228
	26%	30%	23%	18%	26%	19%	33%	25%	29%	24%	26%	30%	22%	18%	37%
		B		**	E		DE	*				S*			RS
Somewhat disagree	445	243	198	4	125	108	211	40	191	152	62	69	107	84	185
	22%	25%	20%	12%	23%	16%	27%	20%	27%	19%	20%	27%	19%	15%	30%
		B		**	E		E	*	IJ			S*			RS
Strongly disagree	81	46	33	2	16	19	47	9	18	35	19	6	15	18	42
	4%	5%	3%	6%	3%	3%	6%	5%	3%	5%	6%	3%	3%	3%	7%
				**			E	*			H	*			RS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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_Qwave32_1_3. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - I am delaying making major purchases or investments because of economic uncertainty

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1463	666	775	22	450	532	480	169	504	569	221	203	452	447	361
	73%	69%	77%	63%	82%	78%	62%	85%	71%	73%	72%	81%	80%	79%	58%
			A	**	F	F		HIJ*				T*	T	T	
Strongly agree	600	277	313	10	182	243	175	76	194	246	84	63	208	206	123
	30%	29%	31%	28%	33%	36%	23%	38%	27%	31%	27%	25%	37%	37%	20%
				**	F	F		*				*	QT	QT	
Somewhat agree	863	390	461	12	268	289	306	93	310	323	137	140	244	241	238
	43%	41%	46%	34%	49%	42%	39%	47%	44%	41%	44%	56%	43%	43%	38%
				**	F			*				RST*			
Bottom 2 Box (Net)	537	295	230	13	96	148	294	29	205	215	87	48	112	116	261
	27%	31%	23%	37%	18%	22%	38%	15%	29%	27%	28%	19%	20%	21%	42%
		B		**			DE	*	G	G	G	*			QRS
Somewhat disagree	396	213	173	10	79	111	205	24	154	155	63	38	88	90	180
	20%	22%	17%	30%	15%	16%	26%	12%	22%	20%	20%	15%	16%	16%	29%
		B		**			DE	*				*			QRS
Strongly disagree	141	82	57	3	16	36	89	5	51	60	24	10	23	26	82
	7%	8%	6%	7%	3%	5%	11%	3%	7%	8%	8%	4%	4%	5%	13%
				**			DE	*				*			QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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_Qwave32_1_4. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - Economic uncertainty has increased my reliance on financial advice and planning

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1005	457	535	14	342	358	306	110	355	379	161	153	338	292	223
	50%	48%	53%	40%	63%	53%	39%	56%	50%	48%	52%	61%	60%	52%	36%
				**	EF	F		*				T*	ST	T	
Strongly agree	237	114	119	4	98	92	48	42	81	85	29	44	92	69	33
	12%	12%	12%	13%	18%	13%	6%	21%	11%	11%	10%	17%	16%	12%	5%
				**	F	F		HIJ*				T*	T	T	
Somewhat agree	768	343	415	9	244	266	258	68	274	294	132	109	246	223	190
	38%	36%	41%	27%	45%	39%	33%	34%	39%	38%	43%	44%	44%	40%	31%
				**	F			*			I	T*	T	T	
Bottom 2 Box (Net)	995	504	469	21	204	322	469	88	355	405	147	98	226	271	400
	50%	52%	47%	60%	37%	47%	61%	44%	50%	52%	48%	39%	40%	48%	64%
				**		D	DE	*				*		R	QRS
Somewhat disagree	694	328	357	9	164	228	301	61	243	289	101	81	179	179	255
	35%	34%	36%	24%	30%	34%	39%	31%	34%	37%	33%	32%	32%	32%	41%
				**			D	*				*			RS
Strongly disagree	301	176	112	13	39	94	167	27	112	116	46	17	46	93	145
	15%	18%	11%	36%	7%	14%	22%	14%	16%	15%	15%	7%	8%	16%	23%
		B		**		D	DE	*				*		QR	QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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_Qwave32_1_5. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - Economic uncertainty has made me more cautious about taking on new debt

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1619	769	821	29	443	565	612	164	573	632	250	199	462	477	481
	81%	80%	82%	83%	81%	83%	79%	83%	81%	81%	81%	79%	82%	85%	77%
				**				*				*		T	
Strongly agree	675	331	329	16	179	267	230	85	232	264	94	70	206	227	172
	34%	34%	33%	45%	33%	39%	30%	43%	33%	34%	31%	28%	37%	40%	28%
				**		F		*				*	T	QT	
Somewhat agree	944	439	493	13	264	298	383	80	341	367	156	129	256	250	309
	47%	46%	49%	37%	48%	44%	49%	40%	48%	47%	51%	52%	45%	44%	50%
				**				*				*			
Bottom 2 Box (Net)	381	191	183	6	103	115	162	34	136	152	58	52	101	86	142
	19%	20%	18%	17%	19%	17%	21%	17%	19%	19%	19%	21%	18%	15%	23%
				**				*				*			S
Somewhat disagree	296	147	145	4	92	92	112	34	107	117	38	45	91	63	97
	15%	15%	14%	13%	17%	14%	14%	17%	15%	15%	12%	18%	16%	11%	16%
				**				*				*			
Strongly disagree	84	45	38	2	11	23	50	-	29	36	20	7	10	22	45
	4%	5%	4%	5%	2%	3%	6%	-	4%	5%	6%	3%	2%	4%	7%
				**			DE	*			G	*			R
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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_Qwave32_1_6. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - Economic uncertainty has made me more concerned about my ability to pay off debt

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Top 2 Box (Net)	1164	528	612	24	355	482	326	141	404	443	176	154	393	376	241
	58%	55%	61%	68%	65%	71%	42%	71%	57%	56%	57%	61%	70%	67%	39%
			A	**	F	F		HIJ*				T*	T	T	
Strongly agree	368	166	190	12	131	158	78	53	124	139	51	55	127	129	57
	18%	17%	19%	34%	24%	23%	10%	27%	18%	18%	17%	22%	23%	23%	9%
				**	F	F		*				T*	T	T	
Somewhat agree	796	362	422	12	224	324	248	88	279	304	124	98	266	247	184
	40%	38%	42%	35%	41%	48%	32%	44%	39%	39%	40%	39%	47%	44%	30%
				**	F	F		*				*	T	T	
Bottom 2 Box (Net)	836	433	393	11	191	198	448	57	306	341	132	97	171	187	382
	42%	45%	39%	32%	35%	29%	58%	29%	43%	44%	43%	39%	30%	33%	61%
		B		**			DE	*	G	G	G	*			QRS
Somewhat disagree	538	265	269	4	141	132	265	41	197	219	80	69	127	120	221
	27%	28%	27%	11%	26%	19%	34%	21%	28%	28%	26%	28%	23%	21%	36%
				**			DE	*				*			RS
Strongly disagree	299	168	124	7	49	66	183	16	108	122	52	28	43	67	161
	15%	17%	12%	20%	9%	10%	24%	8%	15%	16%	17%	11%	8%	12%	26%
		B		**			DE	*			G	*			QRS
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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_Qwave32_1. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - Top 2 Box Summary

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Economic uncertainty has made me more cautious about taking on new debt	1619	769	821	29	443	565	612	164	573	632	250	199	462	477	481
	81%	80%	82%	83%	81%	83%	79%	83%	81%	81%	81%	79%	82%	85%	77%
				**				*				*		T	
I have cut back on my spending due to economic uncertainty	1474	672	773	29	405	553	516	149	500	597	227	175	442	461	395
	74%	70%	77%	82%	74%	81%	67%	75%	71%	76%	74%	70%	78%	82%	63%
			A	**	F	DF		*				*	T	QT	
I am delaying making major purchases or investments because of economic uncertainty	1463	666	775	22	450	532	480	169	504	569	221	203	452	447	361
	73%	69%	77%	63%	82%	78%	62%	85%	71%	73%	72%	81%	80%	79%	58%
			A	**	F	F		HIJ*				T*	T	T	
I feel confident in my finances despite economic uncertainty	1183	619	549	15	279	352	552	102	423	451	207	125	292	303	462
	59%	64%	55%	44%	51%	52%	71%	51%	60%	58%	67%	50%	52%	54%	74%
		B		**			DE	*			GHI	*			QRS
Economic uncertainty has made me more concerned about my ability to pay off debt	1164	528	612	24	355	482	326	141	404	443	176	154	393	376	241
	58%	55%	61%	68%	65%	71%	42%	71%	57%	56%	57%	61%	70%	67%	39%
			A	**	F	F		HIJ*				T*	T	T	
Economic uncertainty has increased my reliance on financial advice and planning	1005	457	535	14	342	358	306	110	355	379	161	153	338	292	223
	50%	48%	53%	40%	63%	53%	39%	56%	50%	48%	52%	61%	60%	52%	36%
				**	EF	F		*				T*	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_Qwave32_1. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - Bottom 2 Box Summary

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Economic uncertainty has increased my reliance on financial advice and planning	995	504	469	21	204	322	469	88	355	405	147	98	226	271	400
	50%	52%	47%	60%	37%	47%	61%	44%	50%	52%	48%	39%	40%	48%	64%
				**		D	DE	*				*		R	QRS
Economic uncertainty has made me more concerned about my ability to pay off debt	836	433	393	11	191	198	448	57	306	341	132	97	171	187	382
	42%	45%	39%	32%	35%	29%	58%	29%	43%	44%	43%	39%	30%	33%	61%
		B		**			DE	*	G	G	G	*			QRS
I feel confident in my finances despite economic uncertainty	817	342	456	20	267	328	222	97	287	333	101	125	271	260	161
	41%	36%	45%	56%	49%	48%	29%	49%	40%	42%	33%	50%	48%	46%	26%
			A	**	F	F		J*	J	J		T*	T	T	
I am delaying making major purchases or investments because of economic uncertainty	537	295	230	13	96	148	294	29	205	215	87	48	112	116	261
	27%	31%	23%	37%	18%	22%	38%	15%	29%	27%	28%	19%	20%	21%	42%
		B		**			DE	*	G	G	G	*			QRS
I have cut back on my spending due to economic uncertainty	526	289	231	6	141	127	258	49	209	187	81	75	122	102	228
	26%	30%	23%	18%	26%	19%	33%	25%	29%	24%	26%	30%	22%	18%	37%
		B		**	E		DE	*				S*			RS
Economic uncertainty has made me more cautious about taking on new debt	381	191	183	6	103	115	162	34	136	152	58	52	101	86	142
	19%	20%	18%	17%	19%	17%	21%	17%	19%	19%	19%	21%	18%	15%	23%
				**				*				*			S

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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Qwave32_2. How do you anticipate your housing costs (mortgage or rent) will change within the next year?

		Gender			AGE			EDUCATION				Age 1			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	Q	R	S	T
Base: All Respondents (unwtd)	**2000**	**853**	**1112**	**35**	**377**	**824**	**799**	**74**	**277**	**828**	**821**	**135**	**602**	**633**	**630**
Base: All Respondents (wtd)	**2000**	**961**	**1004**	**35**	**546**	**680**	**774**	**198**	**710**	**784**	**308**	**251**	**564**	**563**	**623**
Increase	882	417	455	11	277	334	271	91	322	339	130	123	292	256	211
	44%	43%	45%	31%	51%	49%	35%	46%	45%	43%	42%	49%	52%	45%	34%
				**	F	F		*				T*	T	T	
Stay the same	1047	513	510	24	253	308	486	95	371	417	164	123	243	279	401
	52%	53%	51%	69%	46%	45%	63%	48%	52%	53%	53%	49%	43%	50%	64%
				**			DE	*				*			QRS
Decrease	71	31	40	-	16	38	17	12	16	28	14	4	28	28	10
	4%	3%	4%	-	3%	6%	2%	6%	2%	4%	5%	2%	5%	5%	2%
				**		F		*				*	T	T	
Sigma	2000	961	1004	35	546	680	774	198	710	784	308	251	564	563	623
	100%	100%	100%	100%	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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