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

		Gender			AGE		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
1 - 100	141	72	68	1	34	50	57
	7%	7%	7%	6%	6%	7%	7%
				**			
101 - 200	160	56	101	3	58	47	55
	8%	6%	10%	11%	11%	7%	7%
			A	**			
201 - 300	125	70	53	2	26	38	60
	6%	7%	5%	9%	5%	6%	8%
				**			
301 - 400	81	47	32	2	37	22	23
	4%	5%	3%	8%	7%	3%	3%
				**	EF		
401 - 500	193	93	98	2	37	61	95
	10%	10%	10%	8%	7%	9%	12%
				**			D
501 - 600	41	20	21	-	5	17	18
	2%	2%	2%	-	1%	3%	2%
				**			
601 - 700	27	19	9	-	10	10	7
	1%	2%	1%	-	2%	2%	1%
				**			
701 - 800	44	27	17	-	9	14	21
	2%	3%	2%	-	2%	2%	3%
				**			
801 - 900	14	7	8	-	7	5	2
	1%	1%	1%	-	1%	1%	*
				**			
901 - 1000	182	87	95	-	31	60	91
	9%	9%	9%	-	6%	9%	12%
				**			D
1001 - 2000	223	126	94	2	52	67	103
	11%	13%	9%	9%	10%	10%	13%
		B		**			
2001 - 3000	89	54	35	-	23	33	33
	4%	6%	3%	-	4%	5%	4%
				**			
3001 - 4000	53	30	22	*	13	18	21
	3%	3%	2%	1%	2%	3%	3%
				**			
4001 - 5000	36	25	11	-	9	15	12
	2%	3%	1%	-	2%	2%	2%
		B		**			
5001 - 6000	17	10	7	-	9	4	4
	1%	1%	1%	-	2%	1%	1%
				**			
6001 - 7000	4	3	1	-	1	2	1
	*	*	*	-	*	*	*
				**			
7001 - 8000	8	3	4	1	4	3	1
	*	*	*	6%	1%	*	*
				**			
8001 - 9000	1	1	-	-	-	1	-
	*	*	-	-	-	*	-
				**			
9001 - 10000	18	12	5	-	6	4	8
	1%	1%	1%	-	1%	1%	1%
				**			
Insolvent ($0/None)	544	204	330	10	174	208	162
	27%	21%	33%	41%	32%	31%	21%
			A	**	F	F	
Sigma	2000	967	1010	23	546	680	774
	100%	100%	100%	100%	100%	100%	100%
Summary							
$200 or less (Net)	301	128	169	4	93	97	111
	15%	13%	17%	17%	17%	14%	14%
				**			
$100 or less (Net)	141	72	68	1	34	50	57
	7%	7%	7%	6%	6%	7%	7%
				**			
Mean (Incl. 0)	915.6	1096.2	744.6	835.5	919.5	880.4	943.8
		B		**			
Std. Dev.	1522.1	1683.08	1314.77	2018.38	1675.67	1475.41	1448.31
Std. Err.	34.04	54.13	41.37	420.86	71.71	56.58	52.06
Mean (Excl. 0)	1257.7	1390.1	1105.9	1423.6	1348.8	1268.8	1193.6
		B		**			
Std. Dev.	1659.03	1784.4	1472.59	2503.24	1881.93	1626.46	1534.62
Std. Err.	43.48	64.62	56.47	681.31	97.54	74.88	62.03
Median	400	500	250	200	300	300	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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 3 Box (Net)	775	402	369	3	165	180	430
	39%	42%	37%	15%	30%	26%	56%
				**			DE
10 - Excellent (10)	379	181	196	2	49	93	237
	19%	19%	19%	8%	9%	14%	31%
				**		D	DE
9	164	101	62	1	42	22	100
	8%	10%	6%	3%	8%	3%	13%
		B		**	E		DE
8	232	120	111	1	74	65	93
	12%	12%	11%	4%	14%	10%	12%
				**			
7	224	108	111	4	89	76	58
	11%	11%	11%	15%	16%	11%	8%
				**	EF	F	
6	157	63	91	4	54	62	41
	8%	6%	9%	17%	10%	9%	5%
				**	F	F	
5	303	136	161	6	97	113	93
	15%	14%	16%	26%	18%	17%	12%
				**	F	F	
4	180	91	88	1	48	65	67
	9%	9%	9%	7%	9%	10%	9%
				**			
Bottom 3 Box (Net)	362	167	190	5	93	183	85
	18%	17%	19%	20%	17%	27%	11%
				**	F	DF	
3	142	80	58	3	37	75	30
	7%	8%	6%	14%	7%	11%	4%
				**		DF	
2	68	29	40	-	22	35	11
	3%	3%	4%	-	4%	5%	1%
				**	F	F	
1 - Terrible (1)	152	58	92	1	35	73	44
	8%	6%	9%	6%	6%	11%	6%
			A	**		DF	
Sigma	2000	967	1010	23	546	680	774
	100%	100%	100%	100%	100%	100%	100%
Summary							
Mean	6.3	6.4	6.2	5.6	6	5.5	7.2
				**	E		DE
Std. Dev.	2.8	2.76	2.85	2.25	2.49	2.79	2.78
Std. Err.	0.06	0.09	0.09	0.47	0.11	0.11	0.1
Median	6	7	6	5	6	5	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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 3 Box (Net)	472	228	243	1	115	115	241
	24%	24%	24%	6%	21%	17%	31%
				**			DE
10 - Much better (10)	223	115	107	*	49	54	120
	11%	12%	11%	1%	9%	8%	15%
				**			DE
9	82	32	50	*	18	18	46
	4%	3%	5%	2%	3%	3%	6%
				**			E
8	166	80	86	1	48	43	75
	8%	8%	8%	3%	9%	6%	10%
				**			
7	219	120	95	4	88	61	70
	11%	12%	9%	15%	16%	9%	9%
				**	EF		
6	239	121	118	-	68	87	84
	12%	13%	12%	-	12%	13%	11%
				**			
5	563	267	282	14	137	183	243
	28%	28%	28%	62%	25%	27%	31%
				**			
4	155	75	79	*	47	62	45
	8%	8%	8%	2%	9%	9%	6%
				**		F	
Bottom 3 Box (Net)	352	156	193	3	91	171	91
	18%	16%	19%	15%	17%	25%	12%
				**		DF	
3	145	66	76	3	41	63	41
	7%	7%	8%	11%	8%	9%	5%
				**		F	
2	62	26	36	-	17	31	14
	3%	3%	4%	-	3%	4%	2%
				**		F	
1 - Much worse (1)	146	64	81	1	32	78	36
	7%	7%	8%	4%	6%	11%	5%
				**		DF	
Sigma	2000	967	1010	23	546	680	774
	100%	100%	100%	100%	100%	100%	100%
Summary							
Mean	5.7	5.8	5.6	5.2	5.7	5.1	6.2
				**	E		DE
Std. Dev.	2.46	2.43	2.51	1.65	2.33	2.48	2.44
Std. Err.	0.06	0.08	0.08	0.34	0.1	0.1	0.09
Median	5	5	5	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_2. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current debt situation compared to 5 years ago

	Total	Gender			AGE		
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 3 Box (Net)	602	292	309	1	142	156	304
	30%	30%	31%	6%	26%	23%	39%
				**			DE
10 - Much better (10)	316	152	163	1	72	73	171
	16%	16%	16%	3%	13%	11%	22%
				**			DE
9	105	53	52	-	32	30	42
	5%	5%	5%	-	6%	4%	5%
				**			
8	181	87	93	1	38	52	90
	9%	9%	9%	3%	7%	8%	12%
				**			DE
7	184	99	84	*	49	60	74
	9%	10%	8%	1%	9%	9%	10%
				**			
6	211	115	94	2	72	66	73
	11%	12%	9%	9%	13%	10%	9%
				**			
5	428	208	211	9	114	148	165
	21%	22%	21%	38%	21%	22%	21%
				**			
4	157	81	76	-	54	58	45
	8%	8%	8%	-	10%	9%	6%
				**	F		
Bottom 3 Box (Net)	419	172	236	11	115	192	112
	21%	18%	23%	46%	21%	28%	15%
			A	**	F	DF	
3	131	56	70	6	33	63	35
	7%	6%	7%	26%	6%	9%	5%
				**		F	
2	65	27	34	4	16	30	19
	3%	3%	3%	16%	3%	4%	2%
				**			
1 - Much worse (1)	223	89	133	1	65	99	58
	11%	9%	13%	4%	12%	15%	8%
			A	**	F	F	
Sigma	2000	967	1010	23	546	680	774
	100%	100%	100%	100%	100%	100%	100%
Summary							
Mean	5.8	5.9	5.7	4.2	5.6	5.2	6.4
				**			DE
Std. Dev.	2.8	2.7	2.89	1.97	2.74	2.77	2.75
Std. Err.	0.06	0.09	0.09	0.41	0.12	0.11	0.1
Median	5	6	5	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_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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 3 Box (Net)	664	335	325	5	182	172	311
	33%	35%	32%	22%	33%	25%	40%
				**	E		E
10 - Much better (10)	337	159	176	2	80	83	174
	17%	16%	17%	10%	15%	12%	23%
				**			DE
9	105	48	56	1	46	16	43
	5%	5%	6%	6%	8%	2%	6%
				**	E		E
8	222	128	93	1	56	72	93
	11%	13%	9%	6%	10%	11%	12%
		B		**			
7	229	121	105	3	79	89	61
	11%	13%	10%	12%	14%	13%	8%
				**	F	F	
6	268	130	136	2	76	89	104
	13%	13%	13%	11%	14%	13%	13%
				**			
5	461	205	248	8	117	155	190
	23%	21%	25%	36%	21%	23%	25%
				**			
4	111	55	56	1	33	40	38
	6%	6%	6%	3%	6%	6%	5%
				**			
Bottom 3 Box (Net)	265	121	140	4	60	136	70
	13%	13%	14%	16%	11%	20%	9%
				**		DF	
3	79	37	39	3	8	51	19
	4%	4%	4%	13%	2%	7%	3%
				**		DF	
2	76	34	41	-	24	36	16
	4%	4%	4%	-	4%	5%	2%
				**		F	
1 - Much worse (1)	111	50	60	1	28	49	34
	6%	5%	6%	4%	5%	7%	4%
				**			
Sigma	2000	967	1010	23	546	680	774
	100%	100%	100%	100%	100%	100%	100%
Summary							
Mean	6.3	6.4	6.2	5.8	6.4	5.8	6.7
				**	E		E
Std. Dev.	2.54	2.5	2.58	2.3	2.46	2.54	2.52
Std. Err.	0.06	0.08	0.08	0.48	0.11	0.1	0.09
Median	6	6	6	5	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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
	802	382	413	6	218	245	339
Top 3 Box (Net)	[-	40%	41%	26%	40%	36%	44%
				**			E
	466	208	254	4	120	128	218
10 - Much better (10)	23%	22%	25%	19%	22%	19%	28%
				**			E
	118	61	57	-	39	45	33
9	6%	6%	6%	-	7%	7%	4%
				**			
	218	114	103	1	58	72	88
8	11%	12%	10%	6%	11%	11%	11%
				**			
	239	133	103	2	84	80	74
7	12%	14%	10%	10%	15%	12%	10%
		B		**	F		
	192	103	89	-	49	64	79
6	10%	11%	9%	-	9%	9%	10%
				**			
	396	170	219	6	93	134	169
5	20%	18%	22%	26%	17%	20%	22%
				**			
	115	52	59	4	41	37	38
4	6%	5%	6%	18%	7%	5%	5%
				**			
	257	126	127	5	62	120	75
Bottom 3 Box (Net)	13%	13%	13%	20%	11%	18%	10%
				**		DF	
	91	43	45	4	26	39	25
3	5%	4%	4%	16%	5%	6%	3%
				**			
	54	34	21	-	12	30	12
2	3%	3%	2%	-	2%	4%	2%
				**		F	
	112	49	62	1	23	51	37
1 - Much worse (1)	6%	5%	6%	4%	4%	8%	5%
				**			
	2000	967	1010	23	546	680	774
Sigma	100%	100%	100%	100%	100%	100%	100%
Summary							
Mean	6.6	6.6	6.6	5.7	6.7	6.3	6.9
				**	E		E
Std. Dev.	2.67	2.62	2.71	2.65	2.57	2.76	2.62
Std. Err.	0.06	0.08	0.09	0.55	0.11	0.11	0.09
Median	7	7	7	5	7	6	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_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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 3 Box (Net)	478	224	251	3	159	208	111
	24%	23%	25%	12%	29%	31%	14%
				**	F	F	
10 - Strongly agree (10)	256	98	157	1	72	121	63
	13%	10%	16%	5%	13%	18%	8%
			A	**	F	F	
9	65	38	27	-	32	23	10
	3%	4%	3%	-	6%	3%	1%
				**	F	F	
8	157	88	67	2	55	64	38
	8%	9%	7%	7%	10%	9%	5%
				**	F	F	
7	193	105	81	6	67	72	55
	10%	11%	8%	28%	12%	11%	7%
				**	F		
6	202	100	102	1	63	78	62
	10%	10%	10%	3%	12%	11%	8%
				**			
5	316	146	164	7	97	105	114
	16%	15%	16%	30%	18%	15%	15%
				**			
4	145	69	71	5	33	59	54
	7%	7%	7%	21%	6%	9%	7%
				**			
Bottom 3 Box (Net)	665	323	341	1	128	159	378
	33%	33%	34%	6%	23%	23%	49%
				**			DE
3	150	66	83	1	44	47	59
	7%	7%	8%	6%	8%	7%	8%
				**			
2	113	46	66	-	36	27	50
	6%	5%	7%	-	7%	4%	6%
				**			
1 - Strongly disagree (1)	403	210	192	-	48	85	270
	20%	22%	19%	-	9%	12%	35%
				**			DE
Sigma	2000	967	1010	23	546	680	774
	100%	100%	100%	100%	100%	100%	100%
Summary							
Mean	5.1	5	5.2	5.7	5.8	5.8	4
				**	F	F	
Std. Dev.	3	2.97	3.06	1.78	2.74	2.91	2.94
Std. Err.	0.07	0.1	0.1	0.37	0.12	0.11	0.11
Median	5	5	5	5	6	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_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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 3 Box (Net)	562	278	280	4	183	227	152
	28%	29%	28%	17%	34%	33%	20%
				**	F	F	
10 - Strongly agree (10)	309	126	180	3	97	132	79
	15%	13%	18%	12%	18%	19%	10%
			A	**	F	F	
9	73	51	22	-	31	27	15
	4%	5%	2%	-	6%	4%	2%
		B		**	F		
8	180	102	78	1	54	68	58
	9%	11%	8%	5%	10%	10%	8%
				**			
7	191	100	86	5	67	66	57
	10%	10%	9%	22%	12%	10%	7%
				**	F		
6	158	81	77	-	47	56	56
	8%	8%	8%	-	9%	8%	7%
				**			
5	289	123	161	6	74	95	121
	14%	13%	16%	25%	14%	14%	16%
				**			
4	171	80	86	5	47	60	64
	9%	8%	9%	21%	9%	9%	8%
				**			
Bottom 3 Box (Net)	629	305	320	4	128	177	324
	31%	32%	32%	16%	24%	26%	42%
				**			DE
3	143	64	76	3	38	52	53
	7%	7%	8%	13%	7%	8%	7%
				**			
2	95	42	52	1	26	28	41
	5%	4%	5%	3%	5%	4%	5%
				**			
1 - Strongly disagree (1)	391	199	192	-	64	97	230
	20%	21%	19%	-	12%	14%	30%
				**			DE
Sigma	2000	967	1010	23	546	680	774
	100%	100%	100%	100%	100%	100%	100%
Summary							
Mean	5.3	5.3	5.3	5.6	5.9	5.8	4.5
				**	F	F	
Std. Dev.	3.09	3.08	3.12	2.27	2.95	3.05	3.04
Std. Err.	0.07	0.1	0.1	0.47	0.13	0.12	0.11
Median	5	5	5	5	6	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_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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 3 Box (Net)	687	362	322	4	119	167	401
	34%	37%	32%	15%	22%	25%	52%
		B		**			DE
10 - Strongly agree (10)	388	193	192	3	51	89	247
	19%	20%	19%	11%	9%	13%	32%
				**			DE
9	106	62	44	1	14	31	62
	5%	6%	4%	3%	2%	5%	8%
				**			DE
8	193	107	87	*	54	47	92
	10%	11%	9%	1%	10%	7%	12%
				**			E
7	223	113	109	2	60	84	79
	11%	12%	11%	8%	11%	12%	10%
				**			
6	178	86	90	1	62	64	51
	9%	9%	9%	5%	11%	9%	7%
				**	F		
5	317	139	172	6	98	131	89
	16%	14%	17%	25%	18%	19%	11%
				**	F	F	
4	179	90	85	4	76	53	51
	9%	9%	8%	17%	14%	8%	7%
				**	EF		
Bottom 3 Box (Net)	415	177	232	7	131	180	103
	21%	18%	23%	29%	24%	27%	13%
			A	**	F	F	
3	113	47	63	3	42	48	23
	6%	5%	6%	11%	8%	7%	3%
				**	F	F	
2	63	30	33	*	14	24	26
	3%	3%	3%	2%	3%	3%	3%
				**			
1 - Strongly disagree (1)	239	100	135	4	76	109	54
	12%	10%	13%	16%	14%	16%	7%
				**	F	F	
Sigma	2000	967	1010	23	546	680	774
	100%	100%	100%	100%	100%	100%	100%
Summary							
Mean	6	6.2	5.8	4.8	5.3	5.4	7
		B		**			DE
Std. Dev.	2.93	2.88	2.97	2.72	2.65	2.88	2.88
Std. Err.	0.07	0.09	0.09	0.57	0.11	0.11	0.1
Median	6	6	6	5	5	5	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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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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 2 Box (Net)	826	397	419	10	317	330	179
	41%	41%	41%	44%	58%	49%	23%
				**	EF	F	
Strongly agree	250	118	129	3	90	116	43
	12%	12%	13%	15%	17%	17%	6%
				**	F	F	
Somewhat agree	577	280	290	7	227	215	135
	29%	29%	29%	29%	42%	32%	17%
				**	EF	F	
Bottom 2 Box (Net)	1174	570	591	13	229	350	595
	59%	59%	59%	56%	42%	51%	77%
				**		D	DE
Somewhat disagree	605	282	316	7	160	218	226
	30%	29%	31%	32%	29%	32%	29%
				**			
Strongly disagree	569	288	276	5	69	131	369
	28%	30%	27%	24%	13%	19%	48%
				**		D	DE
Sigma	2000	967	1010	23	546	680	774
	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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 2 Box (Net)	1058	480	565	13	373	428	257
	53%	50%	56%	58%	68%	63%	33%
			A	**	F	F	
Strongly agree	342	140	199	4	120	162	60
	17%	14%	20%	18%	22%	24%	8%
			A	**	F	F	
Somewhat agree	716	340	366	9	253	266	197
	36%	35%	36%	40%	46%	39%	25%
				**	EF	F	
Bottom 2 Box (Net)	942	487	445	10	173	252	517
	47%	50%	44%	42%	32%	37%	67%
		B		**			DE
Somewhat disagree	559	274	278	6	136	172	251
	28%	28%	28%	28%	25%	25%	32%
				**			DE
Strongly disagree	383	213	167	3	37	80	266
	19%	22%	17%	14%	7%	12%	34%
		B		**		D	DE
Sigma	2000	967	1010	23	546	680	774
	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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 2 Box (Net)	902	428	459	15	307	374	221
	45%	44%	45%	63%	56%	55%	29%
				**	F	F	
Strongly agree	246	112	130	4	79	112	55
	12%	12%	13%	18%	15%	16%	7%
				**	F	F	
Somewhat agree	656	316	329	10	228	262	166
	33%	33%	33%	45%	42%	39%	21%
				**	F	F	
Bottom 2 Box (Net)	1098	539	551	8	239	306	553
	55%	56%	55%	37%	44%	45%	71%
				**			DE
Somewhat disagree	653	309	338	7	187	214	251
	33%	32%	33%	30%	34%	32%	32%
				**			
Strongly disagree	445	230	214	2	52	92	302
	22%	24%	21%	7%	9%	13%	39%
				**			DE
Sigma	2000	967	1010	23	546	680	774
	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		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Top 2 Box (Net)	1280	587	677	16	393	491	396
	64%	61%	67%	71%	72%	72%	51%
			A	**	F	F	
Strongly agree	443	194	241	8	136	200	108
	22%	20%	24%	37%	25%	29%	14%
				**	F	F	
Somewhat agree	837	393	436	8	258	291	288
	42%	41%	43%	35%	47%	43%	37%
				**	F		
Bottom 2 Box (Net)	720	380	333	7	153	189	378
	36%	39%	33%	29%	28%	28%	49%
		B		**			DE
Somewhat disagree	465	224	236	6	123	121	221
	23%	23%	23%	26%	23%	18%	29%
				**			E
Strongly disagree	255	156	98	1	29	68	157
	13%	16%	10%	3%	5%	10%	20%
		B		**		D	DE
Sigma	2000	967	1010	23	546	680	774
	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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Qwave33_2. What steps, if any, are you taking to prepare for potential economic challenges?

		Gender			AGE		
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+
		A	B	C	D	E	F
Base: All Respondents (unwtd)	**2000**	**910**	**1067**	**23**	**461**	**809**	**730**
Base: All Respondents (wtd)	**2000**	**967**	**1010**	**23**	**546**	**680**	**774**
Putting important life goals on hold (e.g., buying a home, starting a family, changing careers)	452	207	242	4	181	182	89
	23%	21%	24%	17%	33%	27%	12%
				**	F	F	
Increasing savings/building an emergency fund	658	297	357	4	215	224	219
	33%	31%	35%	16%	39%	33%	28%
				**	F		
Seeking professional financial advice	226	124	99	3	66	81	80
	11%	13%	10%	13%	12%	12%	10%
				**			
Prioritizing debt repayment: Focusing on paying down high-interest debt (e.g., credit cards) to reduce interest payments.	532	236	291	5	149	224	159
	27%	24%	29%	22%	27%	33%	21%
				**	F	F	
Consolidating debt: Combining multiple debts into a single loan with a lower interest rate.	216	120	95	1	80	90	46
	11%	12%	9%	4%	15%	13%	6%
				**	F	F	
Refinancing mortgage/loans: Securing a lower interest rate	121	76	45	-	46	47	29
	6%	8%	4%	-	8%	7%	4%
		B		**	F	F	
Creating/revising a budget	490	207	278	5	147	173	170
	24%	21%	27%	21%	27%	25%	22%
			A	**			
Reducing discretionary spending: Cutting back on non-essential expenses (e.g., entertainment, dining out).	821	350	464	8	173	315	333
	41%	36%	46%	34%	32%	46%	43%
			A	**		D	D
Downsizing/relocating: Moving to a smaller home or less expensive area to reduce housing costs.	178	81	95	2	63	64	52
	9%	8%	9%	10%	11%	9%	7%
				**	F		
Exploring alternative income sources: Seeking part-time work or starting a side business to supplement income.	388	172	211	6	138	167	83
	19%	18%	21%	24%	25%	25%	11%
				**	F	F	
Negotiating lower bills/expenses: Contacting service providers (e.g., cable, internet) to negotiate lower rates.	339	143	194	2	78	124	137
	17%	15%	19%	9%	14%	18%	18%
			A	**			
None of the above	350	193	152	5	61	88	200
	17%	20%	15%	22%	11%	13%	26%
		B		**			DE
Sigma	4772	2205	2522	44	1397	1779	1596
	239%	228%	250%	193%	256%	262%	206%

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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