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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
	202	95	107	-	49	79	74	24	85	75	18
1 - 100	10%	10%	11%	-	9%	12%	10%	12%	12%	10%	6%
				**				*	J	J	
	168	70	97	1	41	51	75	15	56	71	26
101 - 200	8%	7%	10%	5%	7%	8%	10%	7%	8%	9%	9%
				**				*			
	118	71	45	2	25	42	51	9	48	46	16
201 - 300	6%	7%	4%	14%	5%	6%	7%	4%	7%	6%	5%
		B		**				*			
	80	44	35	1	23	17	40	14	28	30	7
301 - 400	4%	5%	3%	3%	4%	2%	5%	7%	4%	4%	2%
				**			E	*			
	184	91	93	-	51	54	79	13	64	69	37
401 - 500	9%	9%	9%	-	9%	8%	10%	7%	9%	9%	12%
				**				*			I
	32	12	16	4	8	14	11	6	11	11	4
501 - 600	2%	1%	2%	24%	1%	2%	1%	3%	2%	1%	1%
				**				*			
	19	12	8	-	6	5	8	1	5	10	3
601 - 700	1%	1%	1%	-	1%	1%	1%	1%	1%	1%	1%
				**				*			
	48	23	25	*	11	20	17	6	13	20	10
701 - 800	2%	2%	2%	2%	2%	3%	2%	3%	2%	3%	3%
				**				*			
	11	8	4	-	5	4	3	2	2	5	3
801 - 900	1%	1%	*	-	1%	1%	*	1%	*	1%	1%
				**				*			
	189	95	95	-	44	54	92	10	56	87	37
901 - 1000	9%	10%	9%	-	8%	8%	12%	5%	8%	11%	12%
				**			E	*			G
	184	108	76	1	47	55	82	4	67	73	41
1001 - 2000	9%	11%	7%	6%	9%	8%	11%	2%	9%	9%	13%
		B		**				*	G	G	GI
	76	59	17	1	22	27	27	3	21	31	21
2001 - 3000	4%	6%	2%	4%	4%	4%	4%	2%	3%	4%	7%
		B		**				*			GHI
	37	25	12	-	4	14	19	2	10	16	9
3001 - 4000	2%	3%	1%	-	1%	2%	2%	1%	1%	2%	3%
				**				*			
	21	12	9	-	2	11	8	-	4	11	6
4001 - 5000	1%	1%	1%	-	*	2%	1%	-	1%	1%	2%
				**				*			
	9	7	2	-	2	5	3	-	5	-	4
5001 - 6000	*	1%	*	-	*	1%	*	-	1%	-	1%
				**				*			I
	4	3	1	-	1	1	2	-	-	3	1
6001 - 7000	*	*	*	-	*	*	*	-	-	*	*
				**				*			
	3	2	1	-	-	2	1	-	-	2	2
7001 - 8000	*	*	*	-	-	*	*	-	-	*	1%
				**				*			
	1	*	*	-	-	*	*	-	-	-	1
8001 - 9000	*	*	*	-	-	*	*	-	-	-	*
				**				*			
	15	13	2	-	6	6	3	4	2	4	5
9001 - 10000	1%	1%	*	-	1%	1%	*	2%	*	*	2%
		B		**				*			HI
	599	220	372	7	200	220	179	89	230	222	58
Insolvent ($0/None)	30%	23%	37%	41%	37%	32%	23%	44%	33%	28%	19%
			A	**	F	F		IJ*	J	J	
	2001	970	1014	17	546	680	774	201	707	784	308
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
	370	165	204	1	90	130	149	39	141	145	44
$200 or less (Net)	18%	17%	20%	5%	17%	19%	19%	19%	20%	19%	14%
				**				*	J	J	
	202	95	107	-	49	79	74	24	85	75	18
$100 or less (Net)	10%	10%	11%	-	9%	12%	10%	12%	12%	10%	6%
				**				*	J	J	
Mean (Incl. 0)	744.3	972.3	531	454	651.2	775.6	782.3	493.7	604	749.7	1215.9
		B		**				*			GHI
Std. Dev.	1332.25	1597.95	978.33	699.29	1313.14	1460.73	1221.27	1452.8	1071.37	1254.11	1794.66
Std. Err.	29.78	51.31	30.72	169.55	56.18	56	43.89	102.4	40.29	44.78	102.23
Mean (Excl. 0)	1062.2	1257.9	838.3	767.1	1026.7	1146.6	1017.6	885.6	895.1	1045.9	1496.5
		B		**				*			GHI
Std. Dev.	1481.79	1716.04	1119.81	772.52	1527.98	1652.34	1304.22	1857.62	1200.42	1372.94	1882.93
Std. Err.	39.57	62.67	44.19	243.46	82.08	77.02	53.45	175.36	54.95	57.9	119
Median	250	400	200	300	200	200	400	100	200	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			EDUCATION			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	734	388	342	3	150	179	405	50	250	295	140
	37%	40%	34%	20%	28%	26%	52%	25%	35%	38%	45%
		B		**			DE	*		G	GHI
10 - Excellent (10)	353	191	161	*	70	70	214	22	117	147	67
	18%	20%	16%	2%	13%	10%	28%	11%	17%	19%	22%
				**			DE	*			G
9	145	59	85	-	31	32	81	8	50	59	27
	7%	6%	8%	-	6%	5%	11%	4%	7%	7%	9%
				**			DE	*			
8	236	137	96	3	50	77	110	20	82	89	45
	12%	14%	9%	18%	9%	11%	14%	10%	12%	11%	15%
		B		**				*			
7	205	103	101	1	53	80	72	29	61	76	40
	10%	11%	10%	7%	10%	12%	9%	14%	9%	10%	13%
				**				*			HI
6	152	68	84	-	35	63	54	7	47	65	34
	8%	7%	8%	-	6%	9%	7%	3%	7%	8%	11%
				**				*			GH
5	312	154	155	3	102	110	100	46	114	115	36
	16%	16%	15%	19%	19%	16%	13%	23%	16%	15%	12%
				**				J*			
4	211	83	124	4	102	56	53	22	81	83	24
	11%	9%	12%	21%	19%	8%	7%	11%	11%	11%	8%
			A	**	EF			*			
Bottom 3 Box (Net)	387	173	208	6	104	192	91	48	154	150	34
	19%	18%	21%	33%	19%	28%	12%	24%	22%	19%	11%
				**	F	DF		J*	J	J	
3	156	73	80	2	49	72	35	18	67	60	11
	8%	8%	8%	14%	9%	11%	5%	9%	9%	8%	4%
				**	F	F		*	J	J	
2	74	37	37	-	17	39	19	9	26	32	8
	4%	4%	4%	-	3%	6%	2%	4%	4%	4%	3%
				**		F		*			
1 - Terrible (1)	157	62	91	3	38	82	37	22	61	59	15
	8%	6%	9%	18%	7%	12%	5%	11%	9%	8%	5%
				**		DF		J*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.1	6.3	5.9	4.5	5.7	5.4	7.1	5.5	5.9	6.2	6.8
		B		**			DE	*		G	GHI
Std. Dev.	2.81	2.77	2.82	2.5	2.62	2.77	2.7	2.69	2.84	2.82	2.59
Std. Err.	0.06	0.09	0.09	0.61	0.11	0.11	0.1	0.19	0.11	0.1	0.15
Median	6	7	6	4	5	5	8	5	6	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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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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	424	219	203	3	110	119	196	33	145	164	82
	21%	23%	20%	16%	20%	17%	25%	17%	21%	21%	26%
				**			E	*			GI
10 - Much better (10)	201	94	104	3	52	55	95	19	69	80	33
	10%	10%	10%	16%	9%	8%	12%	9%	10%	10%	11%
				**			E	*			
9	74	39	34	-	20	21	32	8	27	25	14
	4%	4%	3%	-	4%	3%	4%	4%	4%	3%	4%
				**				*			
8	150	85	65	-	38	42	69	6	49	59	34
	7%	9%	6%	-	7%	6%	9%	3%	7%	8%	11%
				**				*			GHI
7	181	107	73	1	40	67	73	12	50	83	36
	9%	11%	7%	4%	7%	10%	9%	6%	7%	11%	12%
		B		**				*			H
6	249	115	135	-	97	76	75	18	98	87	46
	12%	12%	13%	-	18%	11%	10%	9%	14%	11%	15%
				**	EF			*			I
5	622	287	327	8	131	202	289	74	224	238	86
	31%	30%	32%	50%	24%	30%	37%	37%	32%	30%	28%
				**			DE	*			
4	185	86	98	*	72	60	53	30	67	65	22
	9%	9%	10%	2%	13%	9%	7%	15%	10%	8%	7%
				**	F			J*			
Bottom 3 Box (Net)	340	157	179	5	96	156	88	34	122	146	37
	17%	16%	18%	29%	18%	23%	11%	17%	17%	19%	12%
				**	F	F		*	J	J	
3	129	61	65	2	42	43	44	8	48	60	13
	6%	6%	6%	12%	8%	6%	6%	4%	7%	8%	4%
				**				*		J	
2	56	29	27	-	11	37	8	6	21	23	6
	3%	3%	3%	-	2%	5%	1%	3%	3%	3%	2%
				**		DF		*			
1 - Much worse (1)	155	66	86	3	42	76	36	21	53	63	18
	8%	7%	8%	17%	8%	11%	5%	10%	8%	8%	6%
				**		F		*			
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.7	5.5	5	5.5	5.2	5.9	5.2	5.5	5.5	6
				**			DE	*			GHI
Std. Dev.	2.4	2.38	2.41	2.8	2.38	2.48	2.3	2.41	2.38	2.43	2.33
Std. Err.	0.05	0.08	0.08	0.68	0.1	0.1	0.08	0.17	0.09	0.09	0.13
Median	5	5	5	5	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

		Gender			AGE			EDUCATION			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	567	284	283	1	136	172	259	44	211	214	98
	28%	29%	28%	4%	25%	25%	33%	22%	30%	27%	32%
				**			DE	*			
10 - Much better (10)	283	139	143	1	66	89	129	21	97	118	48
	14%	14%	14%	4%	12%	13%	17%	10%	14%	15%	15%
				**				*			
9	102	51	50	-	16	43	43	15	36	33	18
	5%	5%	5%	-	3%	6%	6%	7%	5%	4%	6%
				**				*			
8	182	93	89	-	54	40	88	9	78	63	33
	9%	10%	9%	-	10%	6%	11%	4%	11%	8%	11%
				**			E	*			
7	190	108	81	1	50	60	80	19	49	90	32
	9%	11%	8%	8%	9%	9%	10%	9%	7%	11%	10%
				**				*		H	
6	162	72	89	-	50	54	58	12	57	60	32
	8%	7%	9%	-	9%	8%	8%	6%	8%	8%	10%
				**				*			
5	415	197	213	5	100	125	190	44	155	149	66
	21%	20%	21%	29%	18%	18%	25%	22%	22%	19%	22%
				**			E	*			
4	152	81	68	2	56	49	46	16	48	66	21
	8%	8%	7%	14%	10%	7%	6%	8%	7%	8%	7%
				**				*			
Bottom 3 Box (Net)	516	228	280	8	154	221	141	65	187	205	59
	26%	24%	28%	45%	28%	33%	18%	32%	26%	26%	19%
				**	F	F		J*	J	J	
3	167	72	94	1	55	53	59	20	70	55	22
	8%	7%	9%	7%	10%	8%	8%	10%	10%	7%	7%
				**				*			
2	86	48	38	*	21	45	20	20	24	33	10
	4%	5%	4%	2%	4%	7%	3%	10%	3%	4%	3%
				**		F		HIJ*			
1 - Much worse (1)	262	109	147	6	77	123	62	25	93	117	27
	13%	11%	15%	36%	14%	18%	8%	12%	13%	15%	9%
				**	F	F		*		J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.7	5.5	3.6	5.3	5.2	6.1	5.1	5.5	5.5	6
				**			DE	*			GHI
Std. Dev.	2.87	2.82	2.9	2.43	2.81	3.01	2.7	2.82	2.86	2.92	2.72
Std. Err.	0.06	0.09	0.09	0.59	0.12	0.12	0.1	0.2	0.11	0.1	0.16
Median	5	5	5	4	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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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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	442	267	175	1	88	129	225	35	161	166	81
	22%	27%	17%	3%	16%	19%	29%	17%	23%	21%	26%
		B		**			DE	*			I
10 - Much better (10)	207	133	74	-	31	67	109	11	77	83	36
	10%	14%	7%	-	6%	10%	14%	5%	11%	11%	12%
		B		**			DE	*			
9	78	48	29	1	11	19	48	11	26	26	15
	4%	5%	3%	3%	2%	3%	6%	6%	4%	3%	5%
				**			DE	*			
8	157	85	72	-	45	44	68	13	58	57	30
	8%	9%	7%	-	8%	6%	9%	6%	8%	7%	10%
				**				*			
7	176	97	77	2	47	48	81	5	54	82	35
	9%	10%	8%	10%	9%	7%	11%	2%	8%	10%	11%
				**			E	*		G	G
6	210	103	102	4	66	63	80	12	59	96	43
	10%	11%	10%	25%	12%	9%	10%	6%	8%	12%	14%
				**				*			GH
5	479	208	268	3	137	153	189	60	187	167	65
	24%	21%	26%	15%	25%	22%	24%	30%	26%	21%	21%
			A	**				*			
4	216	81	135	1	86	67	63	27	90	70	30
	11%	8%	13%	4%	16%	10%	8%	13%	13%	9%	10%
			A	**	EF			*			
Bottom 3 Box (Net)	478	214	257	7	122	221	135	63	156	204	54
	24%	22%	25%	43%	22%	32%	17%	31%	22%	26%	18%
				**		DF		J*		J	
3	162	76	82	4	41	67	54	22	49	73	18
	8%	8%	8%	23%	8%	10%	7%	11%	7%	9%	6%
				**				*		J	
2	102	50	51	1	18	53	31	9	46	38	10
	5%	5%	5%	3%	3%	8%	4%	4%	6%	5%	3%
				**		DF		*			
1 - Much worse (1)	214	88	123	3	63	101	50	33	62	94	26
	11%	9%	12%	17%	12%	15%	6%	16%	9%	12%	8%
				**	F	F		J*		J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.7	5	4.3	5	4.9	5.9	4.7	5.4	5.3	5.8
		B		**			DE	*	G	G	GHI
Std. Dev.	2.62	2.71	2.49	2.22	2.36	2.72	2.6	2.54	2.59	2.66	2.56
Std. Err.	0.06	0.09	0.08	0.54	0.1	0.1	0.09	0.18	0.1	0.09	0.15
Median	5	5	5	4.9	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_4. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current ability to absorb an additional $130 in interest payments on debt

	Total	Gender			AGE			EDUCATION			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	409	250	159	*	99	125	184	32	142	159	76
	20%	26%	16%	2%	18%	18%	24%	16%	20%	20%	25%
		B		**			E	*			I
10 - Much better (10)	199	124	75	-	46	63	90	13	80	70	35
	10%	13%	7%	-	8%	9%	12%	6%	11%	9%	12%
		B		**				*			
9	58	37	21	-	6	18	35	6	18	23	12
	3%	4%	2%	-	1%	3%	5%	3%	3%	3%	4%
				**			D	*			
8	152	88	63	*	47	45	60	13	44	66	28
	8%	9%	6%	2%	9%	7%	8%	7%	6%	8%	9%
				**				*			
7	132	68	63	2	52	34	47	2	54	44	33
	7%	7%	6%	10%	9%	5%	6%	1%	8%	6%	11%
				**	E			*	G		GI
6	197	102	94	2	65	56	75	15	54	90	39
	10%	10%	9%	10%	12%	8%	10%	7%	8%	11%	13%
				**				*			H
5	380	172	206	3	82	135	163	44	144	137	55
	19%	18%	20%	20%	15%	20%	21%	22%	20%	18%	18%
				**				*			
4	174	75	97	2	49	53	72	15	53	74	31
	9%	8%	10%	13%	9%	8%	9%	7%	8%	9%	10%
				**				*			
Bottom 3 Box (Net)	708	305	395	8	198	277	233	94	260	280	74
	35%	31%	39%	46%	36%	41%	30%	46%	37%	36%	24%
			A	**		F		J*	J	J	
3	227	96	129	2	76	74	77	16	103	84	24
	11%	10%	13%	9%	14%	11%	10%	8%	15%	11%	8%
				**				*	J		
2	123	54	69	-	20	56	46	12	45	52	13
	6%	6%	7%	-	4%	8%	6%	6%	6%	7%	4%
				**		D		*			
1 - Much worse (1)	358	154	197	6	102	147	109	65	111	145	37
	18%	16%	19%	37%	19%	22%	14%	32%	16%	18%	12%
				**		F		HIJ*		J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	5.2	4.5	3.6	4.8	4.5	5.2	4	4.9	4.8	5.5
		B		**			E	*	G	G	GHI
Std. Dev.	2.82	2.91	2.68	2.31	2.74	2.85	2.82	2.82	2.82	2.8	2.72
Std. Err.	0.06	0.09	0.08	0.56	0.12	0.11	0.1	0.2	0.11	0.1	0.15
Median	5	5	5	4	5	5	5	4	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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	522	274	247	1	127	159	236	37	170	219	95
	26%	28%	24%	4%	23%	23%	31%	19%	24%	28%	31%
				**			E	*			GH
10 - Much better (10)	264	138	125	1	55	84	125	16	95	110	42
	13%	14%	12%	4%	10%	12%	16%	8%	13%	14%	14%
				**			D	*			
9	107	53	55	-	32	30	46	14	44	32	18
	5%	5%	5%	-	6%	4%	6%	7%	6%	4%	6%
				**				*			
8	151	83	68	-	40	45	65	8	31	78	35
	8%	9%	7%	-	7%	7%	8%	4%	4%	10%	11%
				**				*		H	GH
7	231	104	122	5	78	80	72	18	82	93	38
	12%	11%	12%	27%	14%	12%	9%	9%	12%	12%	12%
				**				*			
6	272	140	132	*	88	84	100	21	101	105	45
	14%	14%	13%	3%	16%	12%	13%	11%	14%	13%	15%
				**				*			
5	518	249	266	3	133	160	225	61	182	199	76
	26%	26%	26%	15%	24%	23%	29%	30%	26%	25%	25%
				**			E	*			
4	166	71	90	4	63	47	56	22	66	58	20
	8%	7%	9%	24%	11%	7%	7%	11%	9%	7%	7%
				**				*			
Bottom 3 Box (Net)	292	131	156	5	57	151	84	42	106	110	35
	15%	14%	15%	28%	10%	22%	11%	21%	15%	14%	11%
				**		DF		J*			
3	108	37	72	*	27	51	31	15	41	37	14
	5%	4%	7%	2%	5%	7%	4%	8%	6%	5%	5%
			A	**		F		*			
2	63	37	24	3	7	36	20	12	24	18	9
	3%	4%	2%	18%	1%	5%	3%	6%	3%	2%	3%
				**		DF		*			
1 - Much worse (1)	121	58	61	1	23	64	33	15	40	54	12
	6%	6%	6%	9%	4%	9%	4%	7%	6%	7%	4%
				**		DF		*		J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.9	6	5.9	4.6	6	5.6	6.2	5.3	5.9	6	6.3
				**			E	*		G	GH
Std. Dev.	2.47	2.49	2.44	2.34	2.23	2.64	2.44	2.43	2.48	2.49	2.36
Std. Err.	0.06	0.08	0.08	0.57	0.1	0.1	0.09	0.17	0.09	0.09	0.13
Median	6	6	5	4.2	6	5	6	5	5	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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
	721	364	352	4	216	229	276	64	229	306	122
Top 3 Box (Net)	36%	38%	35%	25%	39%	34%	36%	32%	32%	39%	39%
				**				*			H
	382	194	186	1	109	129	144	31	114	178	59
10 - Much better (10)	19%	20%	18%	8%	20%	19%	19%	15%	16%	23%	19%
				**				*		H	
	144	73	71	-	36	41	67	17	43	57	27
9	7%	8%	7%	-	7%	6%	9%	8%	6%	7%	9%
				**				*			
	195	97	95	3	71	59	65	16	72	72	35
8	10%	10%	9%	17%	13%	9%	8%	8%	10%	9%	12%
				**				*			
	227	108	117	2	62	76	90	21	77	90	39
7	11%	11%	12%	14%	11%	11%	12%	10%	11%	12%	13%
				**				*			
	205	107	98	-	55	67	82	12	82	74	37
6	10%	11%	10%	-	10%	10%	11%	6%	12%	9%	12%
				**				*			
	439	198	236	5	109	139	191	55	158	161	65
5	22%	20%	23%	29%	20%	20%	25%	27%	22%	21%	21%
				**				*			
	114	43	70	2	35	40	39	15	34	47	18
4	6%	4%	7%	9%	6%	6%	5%	7%	5%	6%	6%
				**				*			
	295	150	141	4	69	130	96	35	126	106	28
Bottom 3 Box (Net)	15%	15%	14%	23%	13%	19%	12%	17%	18%	13%	9%
				**		DF		J*	J	J	
	101	50	49	2	39	24	38	13	42	35	11
3	5%	5%	5%	14%	7%	4%	5%	7%	6%	4%	4%
				**				*			
	63	36	27	-	5	35	22	7	31	18	6
2	3%	4%	3%	-	1%	5%	3%	4%	4%	2%	2%
				**		DF		*			
	131	64	65	1	25	70	36	14	53	53	10
1 - Much worse (1)	7%	7%	6%	9%	5%	10%	5%	7%	8%	7%	3%
				**		DF		*	J	J	
	2001	970	1014	17	546	680	774	201	707	784	308
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.3	6.4	6.3	5.5	6.6	6.1	6.4	6	6.1	6.5	6.7
				**	E		E	*		H	GH
Std. Dev.	2.67	2.7	2.64	2.5	2.55	2.86	2.55	2.67	2.68	2.72	2.43
Std. Err.	0.06	0.09	0.08	0.61	0.11	0.11	0.09	0.19	0.1	0.1	0.14
Median	6	6	6	5	7	6	6	5	6	7	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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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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Your expected debt situation 5 years from now	721	364	352	4	216	229	276	64	229	306	122
	36%	38%	35%	25%	39%	34%	36%	32%	32%	39%	39%
				**				*			H
Your current debt situation compared to 5 years ago	567	284	283	1	136	172	259	44	211	214	98
	28%	29%	28%	4%	25%	25%	33%	22%	30%	27%	32%
				**			DE	*			
Your expected debt situation one year from now	522	274	247	1	127	159	236	37	170	219	95
	26%	28%	24%	4%	23%	23%	31%	19%	24%	28%	31%
				**			E	*			GH
Your current ability to absorb an interest rate increase of 1 percentage point	442	267	175	1	88	129	225	35	161	166	81
	22%	27%	17%	3%	16%	19%	29%	17%	23%	21%	26%
		B		**			DE	*			I
Your current debt situation compared to a year ago	424	219	203	3	110	119	196	33	145	164	82
	21%	23%	20%	16%	20%	17%	25%	17%	21%	21%	26%
				**			E	*			GI
Your current ability to absorb an additional $130 in interest payments on debt	409	250	159	*	99	125	184	32	142	159	76
	20%	26%	16%	2%	18%	18%	24%	16%	20%	20%	25%
		B		**			E	*			I

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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Your current ability to absorb an additional $130 in interest payments on debt	708	305	395	8	198	277	233	94	260	280	74
	35%	31%	39%	46%	36%	41%	30%	46%	37%	36%	24%
			A	**		F		J*	J	J	
Your current debt situation compared to 5 years ago	516	228	280	8	154	221	141	65	187	205	59
	26%	24%	28%	45%	28%	33%	18%	32%	26%	26%	19%
				**	F	F		J*	J	J	
Your current ability to absorb an interest rate increase of 1 percentage point	478	214	257	7	122	221	135	63	156	204	54
	24%	22%	25%	43%	22%	32%	17%	31%	22%	26%	18%
				**		DF		J*		J	
Your current debt situation compared to a year ago	340	157	179	5	96	156	88	34	122	146	37
	17%	16%	18%	29%	18%	23%	11%	17%	17%	19%	12%
				**	F	F		*	J	J	
Your expected debt situation 5 years from now	295	150	141	4	69	130	96	35	126	106	28
	15%	15%	14%	23%	13%	19%	12%	17%	18%	13%	9%
				**		DF		J*	J	J	
Your expected debt situation one year from now	292	131	156	5	57	151	84	42	106	110	35
	15%	14%	15%	28%	10%	22%	11%	21%	15%	14%	11%
				**		DF		J*			

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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	493	290	203	-	108	113	273	56	167	180	90
	25%	30%	20%	-	20%	17%	35%	28%	24%	23%	29%
		B		**			DE	*			I
10 - Extremely confident (10)	292	175	117	-	44	62	186	42	88	117	45
	15%	18%	12%	-	8%	9%	24%	21%	12%	15%	14%
		B		**			DE	*			
9	59	33	26	-	19	8	31	4	21	21	13
	3%	3%	3%	-	3%	1%	4%	2%	3%	3%	4%
				**			E	*			
8	142	83	60	-	44	43	55	10	58	42	33
	7%	9%	6%	-	8%	6%	7%	5%	8%	5%	11%
				**				*			I
7	141	73	66	1	39	49	53	5	46	51	38
	7%	8%	7%	8%	7%	7%	7%	3%	7%	7%	12%
				**				*			GHI
6	155	82	73	-	48	63	44	11	47	68	29
	8%	8%	7%	-	9%	9%	6%	5%	7%	9%	9%
				**		F		*			
5	321	153	162	6	92	99	130	22	120	127	53
	16%	16%	16%	35%	17%	15%	17%	11%	17%	16%	17%
				**				*			
4	135	58	76	*	50	48	37	21	30	62	21
	7%	6%	8%	2%	9%	7%	5%	11%	4%	8%	7%
				**	F			H*		H	
Bottom 3 Box (Net)	757	313	434	9	209	309	239	87	297	297	76
	38%	32%	43%	55%	38%	45%	31%	43%	42%	38%	25%
			A	**		F		J*	J	J	
3	147	68	75	3	43	69	35	15	61	52	19
	7%	7%	7%	18%	8%	10%	4%	7%	9%	7%	6%
				**		F		*			
2	103	45	57	1	27	37	39	8	40	38	17
	5%	5%	6%	7%	5%	5%	5%	4%	6%	5%	5%
				**				*			
1 - Not at all confident (1)	507	200	302	5	139	203	165	64	196	206	41
	25%	21%	30%	30%	25%	30%	21%	32%	28%	26%	13%
			A	**		F		J*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	5.4	4.5	3.4	4.6	4.3	5.6	4.7	4.7	4.8	5.7
		B		**			DE	*			GHI
Std. Dev.	3.16	3.18	3.09	2.03	2.91	2.94	3.37	3.46	3.15	3.16	2.89
Std. Err.	0.07	0.1	0.1	0.49	0.12	0.11	0.12	0.24	0.12	0.11	0.16
Median	5	5	4	3	5	4	5	4	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_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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	524	305	217	2	95	123	307	63	189	192	80
	26%	31%	21%	14%	17%	18%	40%	31%	27%	24%	26%
		B		**			DE	*			
10 - Extremely confident (10)	290	166	122	2	35	69	186	41	99	110	39
	15%	17%	12%	14%	6%	10%	24%	21%	14%	14%	13%
		B		**			DE	*			
9	77	50	27	-	12	15	50	3	40	22	12
	4%	5%	3%	-	2%	2%	6%	2%	6%	3%	4%
		B		**			DE	*			
8	157	88	69	-	48	38	70	18	50	60	29
	8%	9%	7%	-	9%	6%	9%	9%	7%	8%	9%
				**			E	*			
7	198	104	92	2	59	58	81	7	74	74	43
	10%	11%	9%	10%	11%	8%	10%	3%	10%	9%	14%
				**				*			GI
6	193	99	94	-	58	67	68	20	69	71	33
	10%	10%	9%	-	11%	10%	9%	10%	10%	9%	11%
				**				*			
5	308	140	166	2	79	105	124	40	101	120	47
	15%	14%	16%	12%	14%	15%	16%	20%	14%	15%	15%
				**				*			
4	142	56	81	5	51	45	45	16	44	57	24
	7%	6%	8%	28%	9%	7%	6%	8%	6%	7%	8%
				**				*			
Bottom 3 Box (Net)	637	266	365	6	205	283	149	56	229	271	81
	32%	27%	36%	35%	37%	42%	19%	28%	32%	34%	26%
			A	**	F	F		*		J	
3	170	80	89	1	66	65	38	11	63	66	30
	8%	8%	9%	3%	12%	10%	5%	5%	9%	8%	10%
				**	F	F		*			
2	111	54	56	1	33	50	28	10	41	47	13
	6%	6%	5%	7%	6%	7%	4%	5%	6%	6%	4%
				**		F		*			
1 - Not at all confident (1)	356	132	220	4	106	168	82	36	125	157	38
	18%	14%	22%	25%	19%	25%	11%	18%	18%	20%	12%
			A	**	F	F		*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.7	4.9	4.4	4.7	4.6	6.3	5.5	5.3	5.1	5.6
		B		**			DE	*			I
Std. Dev.	3.02	3	2.98	3.02	2.72	2.95	2.98	3.13	3.04	3.05	2.8
Std. Err.	0.07	0.1	0.09	0.73	0.12	0.11	0.11	0.22	0.11	0.11	0.16
Median	5	6	5	4	5	5	7	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_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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	491	294	197	*	100	125	266	49	166	180	96
	25%	30%	19%	2%	18%	18%	34%	24%	23%	23%	31%
		B		**			DE	*			HI
10 - Extremely confident (10)	262	164	98	-	47	68	148	31	91	97	43
	13%	17%	10%	-	9%	10%	19%	16%	13%	12%	14%
		B		**			DE	*			
9	67	38	29	-	21	14	33	8	19	25	15
	3%	4%	3%	-	4%	2%	4%	4%	3%	3%	5%
				**			E	*			
8	161	92	69	*	33	43	86	10	56	58	38
	8%	9%	7%	2%	6%	6%	11%	5%	8%	7%	12%
				**			DE	*			GHI
7	178	86	91	-	36	61	80	5	57	78	38
	9%	9%	9%	-	7%	9%	10%	2%	8%	10%	12%
				**				*		G	GH
6	192	101	88	3	57	68	68	14	52	89	36
	10%	10%	9%	18%	10%	10%	9%	7%	7%	11%	12%
				**				*			H
5	345	169	174	2	121	105	118	39	122	139	45
	17%	17%	17%	12%	22%	15%	15%	19%	17%	18%	15%
				**	EF			*			
4	207	81	123	3	57	72	78	16	89	73	29
	10%	8%	12%	20%	10%	11%	10%	8%	13%	9%	9%
			A	**				*			
Bottom 3 Box (Net)	588	239	340	8	175	249	164	78	221	225	63
	29%	25%	34%	48%	32%	37%	21%	39%	31%	29%	21%
			A	**	F	F		J*	J	J	
3	150	75	73	2	40	66	44	13	58	54	26
	8%	8%	7%	14%	7%	10%	6%	7%	8%	7%	8%
				**		F		*			
2	117	50	65	2	40	52	25	22	53	34	9
	6%	5%	6%	14%	7%	8%	3%	11%	7%	4%	3%
				**	F	F		IJ*	J		
1 - Not at all confident (1)	320	114	202	3	95	131	94	43	110	138	29
	16%	12%	20%	19%	17%	19%	12%	21%	16%	18%	9%
			A	**		F		J*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.2	5.7	4.8	3.6	4.8	4.8	6	4.8	5.1	5.2	5.9
		B		**			DE	*			GHI
Std. Dev.	2.9	2.9	2.85	1.89	2.73	2.84	2.94	3.14	2.89	2.88	2.72
Std. Err.	0.06	0.09	0.09	0.46	0.12	0.11	0.11	0.22	0.11	0.1	0.15
Median	5	5	5	3.9	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_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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	424	243	178	3	76	109	240	46	123	170	85
	21%	25%	18%	16%	14%	16%	31%	23%	17%	22%	28%
		B		**			DE	*			HI
10 - Extremely confident (10)	230	135	95	-	33	59	138	29	70	94	38
	12%	14%	9%	-	6%	9%	18%	14%	10%	12%	12%
		B		**			DE	*			
9	63	38	25	-	12	11	39	5	22	22	14
	3%	4%	2%	-	2%	2%	5%	2%	3%	3%	4%
				**			E	*			
8	131	71	58	3	30	38	63	13	31	54	34
	7%	7%	6%	16%	6%	6%	8%	6%	4%	7%	11%
				**				*			HI
7	207	101	104	1	46	77	84	11	77	84	35
	10%	10%	10%	7%	9%	11%	11%	5%	11%	11%	11%
				**				*			
6	204	102	100	1	62	64	77	21	64	81	38
	10%	11%	10%	8%	11%	9%	10%	10%	9%	10%	12%
				**				*			
5	349	174	172	3	95	111	143	22	163	120	45
	17%	18%	17%	20%	17%	16%	18%	11%	23%	15%	14%
				**				*	GIJ		
4	161	70	90	1	55	54	51	21	50	65	25
	8%	7%	9%	3%	10%	8%	7%	10%	7%	8%	8%
				**				*			
Bottom 3 Box (Net)	656	280	368	8	212	265	180	81	230	266	80
	33%	29%	36%	45%	39%	39%	23%	40%	33%	34%	26%
			A	**	F	F		J*	J	J	
3	155	74	77	4	60	60	35	13	55	63	25
	8%	8%	8%	24%	11%	9%	4%	6%	8%	8%	8%
				**	F	F		*			
2	98	54	43	1	14	44	40	11	36	38	14
	5%	6%	4%	3%	3%	7%	5%	5%	5%	5%	4%
				**		D		*			
1 - Not at all confident (1)	403	152	249	3	137	161	105	58	139	165	41
	20%	16%	25%	18%	25%	24%	14%	29%	20%	21%	13%
			A	**	F	F		J*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	5.4	4.7	4.4	4.4	4.6	5.8	4.7	4.9	5	5.6
		B		**			DE	*			GHI
Std. Dev.	2.92	2.92	2.89	2.45	2.71	2.85	2.96	3.19	2.81	2.97	2.83
Std. Err.	0.07	0.09	0.09	0.59	0.12	0.11	0.11	0.22	0.11	0.11	0.16
Median	5	5	5	4.7	5	5	6	4	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_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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	558	299	254	4	125	142	290	62	188	214	95
	28%	31%	25%	25%	23%	21%	38%	31%	27%	27%	31%
		B		**			DE	*			
10 - Extremely confident (10)	344	182	158	4	65	88	192	42	122	127	52
	17%	19%	16%	25%	12%	13%	25%	21%	17%	16%	17%
				**			DE	*			
9	84	55	29	-	27	18	39	11	27	33	12
	4%	6%	3%	-	5%	3%	5%	6%	4%	4%	4%
		B		**			E	*			
8	130	62	67	-	33	37	60	8	38	53	30
	6%	6%	7%	-	6%	5%	8%	4%	5%	7%	10%
				**				*			HI
7	167	84	84	*	51	63	54	14	43	72	39
	8%	9%	8%	2%	9%	9%	7%	7%	6%	9%	13%
				**				*			HI
6	177	87	89	1	64	53	60	18	71	60	28
	9%	9%	9%	8%	12%	8%	8%	9%	10%	8%	9%
				**				*			
5	360	154	198	7	97	119	143	34	126	147	53
	18%	16%	20%	42%	18%	18%	18%	17%	18%	19%	17%
				**				*			
4	150	80	70	-	59	38	53	17	65	42	25
	7%	8%	7%	-	11%	6%	7%	9%	9%	5%	8%
				**	E			*	I		I
Bottom 3 Box (Net)	589	267	319	4	149	265	175	57	215	249	67
	29%	27%	31%	23%	27%	39%	23%	28%	30%	32%	22%
				**		DF		*	J	J	
3	136	71	64	1	33	58	44	8	51	55	22
	7%	7%	6%	4%	6%	9%	6%	4%	7%	7%	7%
				**				*			
2	99	61	37	-	25	45	29	12	40	37	10
	5%	6%	4%	-	5%	7%	4%	6%	6%	5%	3%
		B		**		F		*			
1 - Not at all confident (1)	354	134	217	3	91	162	102	38	125	157	35
	18%	14%	21%	19%	17%	24%	13%	19%	18%	20%	11%
			A	**		DF		*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	5.6	5.2	5.5	5.2	4.8	6.1	5.5	5.3	5.3	5.9
		B		**			DE	*			HI
Std. Dev.	3.07	3.06	3.07	3.15	2.86	3.06	3.11	3.22	3.06	3.11	2.85
Std. Err.	0.07	0.1	0.1	0.76	0.12	0.12	0.11	0.23	0.12	0.11	0.16
Median	5	5	5	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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	483	286	197	-	56	105	322	55	165	187	77
	24%	30%	19%	-	10%	15%	42%	27%	23%	24%	25%
		B		**			DE	*			
10 - Extremely confident (10)	301	186	116	-	25	61	215	47	101	116	37
	15%	19%	11%	-	5%	9%	28%	24%	14%	15%	12%
		B		**		D	DE	J*			
9	61	38	23	-	9	13	40	2	15	30	14
	3%	4%	2%	-	2%	2%	5%	1%	2%	4%	4%
				**			DE	*			
8	121	63	58	-	22	32	67	5	49	42	26
	6%	6%	6%	-	4%	5%	9%	3%	7%	5%	8%
				**			DE	*			GI
7	172	89	83	-	55	54	63	20	59	63	29
	9%	9%	8%	-	10%	8%	8%	10%	8%	8%	9%
				**				*			
6	183	95	87	1	83	42	58	21	59	78	26
	9%	10%	9%	8%	15%	6%	8%	10%	8%	10%	8%
				**	EF			*			
5	308	153	155	1	70	115	124	26	126	105	51
	15%	16%	15%	5%	13%	17%	16%	13%	18%	13%	17%
				**				*			
4	158	61	94	2	52	61	45	14	50	63	30
	8%	6%	9%	14%	10%	9%	6%	7%	7%	8%	10%
				**		F		*			
Bottom 3 Box (Net)	696	286	398	12	230	304	162	66	248	288	95
	35%	30%	39%	73%	42%	45%	21%	33%	35%	37%	31%
			A	**	F	F		*		J	
3	150	68	76	6	46	63	41	14	48	59	29
	7%	7%	8%	36%	8%	9%	5%	7%	7%	8%	9%
				**		F		*			
2	96	47	48	-	32	44	20	9	33	39	15
	5%	5%	5%	-	6%	6%	3%	4%	5%	5%	5%
				**	F	F		*			
1 - Not at all confident (1)	451	171	273	6	153	197	101	43	167	190	51
	23%	18%	27%	37%	28%	29%	13%	21%	24%	24%	17%
			A	**	F	F		*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	5.5	4.6	2.8	4.2	4.3	6.3	5.4	5	5	5.2
		B		**			DE	*			
Std. Dev.	3.11	3.13	3.02	1.64	2.67	2.91	3.13	3.29	3.08	3.15	2.91
Std. Err.	0.07	0.1	0.09	0.4	0.11	0.11	0.11	0.23	0.12	0.11	0.17
Median	5	5	5	3	4	4	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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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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
A change in your relationship status (i.e. divorce, separation)	558	299	254	4	125	142	290	62	188	214	95
	28%	31%	25%	25%	23%	21%	38%	31%	27%	27%	31%
		B		**			DE	*			
Having an illness and being unable to work for three months	524	305	217	2	95	123	307	63	189	192	80
	26%	31%	21%	14%	17%	18%	40%	31%	27%	24%	26%
		B		**			DE	*			
Paying for your own or someone else's education	493	290	203	-	108	113	273	56	167	180	90
	25%	30%	20%	-	20%	17%	35%	28%	24%	23%	29%
		B		**			DE	*			I
Unexpected auto repairs or purchase	491	294	197	*	100	125	266	49	166	180	96
	25%	30%	19%	2%	18%	18%	34%	24%	23%	23%	31%
		B		**			DE	*			HI
Loss of employment / change in wage or seasonal work	483	286	197	-	56	105	322	55	165	187	77
	24%	30%	19%	-	10%	15%	42%	27%	23%	24%	25%
		B		**			DE	*			
The death of an immediate family member	424	243	178	3	76	109	240	46	123	170	85
	21%	25%	18%	16%	14%	16%	31%	23%	17%	22%	28%
		B		**			DE	*			HI

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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Paying for your own or someone else's education	757	313	434	9	209	309	239	87	297	297	76
	38%	32%	43%	55%	38%	45%	31%	43%	42%	38%	25%
			A	**		F		J*	J	J	
Loss of employment / change in wage or seasonal work	696	286	398	12	230	304	162	66	248	288	95
	35%	30%	39%	73%	42%	45%	21%	33%	35%	37%	31%
			A	**	F	F		*		J	
The death of an immediate family member	656	280	368	8	212	265	180	81	230	266	80
	33%	29%	36%	45%	39%	39%	23%	40%	33%	34%	26%
			A	**	F	F		J*	J	J	
Having an illness and being unable to work for three months	637	266	365	6	205	283	149	56	229	271	81
	32%	27%	36%	35%	37%	42%	19%	28%	32%	34%	26%
			A	**	F	F		*		J	
A change in your relationship status (i.e. divorce, separation)	589	267	319	4	149	265	175	57	215	249	67
	29%	27%	31%	23%	27%	39%	23%	28%	30%	32%	22%
				**		DF		*	J	J	
Unexpected auto repairs or purchase	588	239	340	8	175	249	164	78	221	225	63
	29%	25%	34%	48%	32%	37%	21%	39%	31%	29%	21%
			A	**	F	F		J*	J	J	

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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	427	193	228	6	131	175	121	51	149	172	55
	21%	20%	22%	38%	24%	26%	16%	25%	21%	22%	18%
				**	F	F		*			
10 - Strongly agree (10)	236	97	134	6	77	100	58	32	76	106	22
	12%	10%	13%	34%	14%	15%	8%	16%	11%	14%	7%
				**	F	F		J*		J	
9	82	41	40	1	19	33	29	11	38	24	9
	4%	4%	4%	3%	4%	5%	4%	5%	5%	3%	3%
				**				*			
8	109	55	54	-	34	42	33	8	36	42	23
	5%	6%	5%	-	6%	6%	4%	4%	5%	5%	8%
				**				*			
7	228	110	116	2	81	88	59	20	80	89	39
	11%	11%	11%	12%	15%	13%	8%	10%	11%	11%	13%
				**	F	F		*			
6	169	87	80	2	54	62	52	20	35	75	38
	8%	9%	8%	11%	10%	9%	7%	10%	5%	10%	12%
				**				*		H	H
5	304	132	170	2	93	108	102	28	114	115	46
	15%	14%	17%	11%	17%	16%	13%	14%	16%	15%	15%
				**				*			
4	171	85	82	4	53	60	59	11	73	63	24
	9%	9%	8%	25%	10%	9%	8%	6%	10%	8%	8%
				**				*			
Bottom 3 Box (Net)	702	364	338	1	134	187	381	71	255	270	107
	35%	38%	33%	5%	25%	28%	49%	35%	36%	34%	35%
				**			DE	*			
3	179	93	85	*	43	54	81	25	56	73	25
	9%	10%	8%	3%	8%	8%	10%	12%	8%	9%	8%
				**				*			
2	108	59	49	-	26	33	49	8	36	45	19
	5%	6%	5%	-	5%	5%	6%	4%	5%	6%	6%
				**				*			
1 - Strongly disagree (1)	416	212	204	*	65	100	251	39	163	152	62
	21%	22%	20%	2%	12%	15%	32%	19%	23%	19%	20%
				**			DE	*			
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	4.8	5.1	6.8	5.6	5.5	4.1	5.2	4.8	5.1	4.9
				**	F	F		*			
Std. Dev.	2.98	2.95	3	2.74	2.8	2.93	2.95	3.1	3.01	3	2.79
Std. Err.	0.07	0.09	0.09	0.66	0.12	0.11	0.11	0.22	0.11	0.11	0.16
Median	5	5	5	6.4	5	5	4	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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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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	514	247	262	4	121	218	175	65	177	220	52
	26%	25%	26%	25%	22%	32%	23%	32%	25%	28%	17%
				**		DF		J*	J	J	
10 - Strongly agree (10)	289	123	161	4	67	123	98	34	94	134	27
	14%	13%	16%	25%	12%	18%	13%	17%	13%	17%	9%
				**		F		J*		J	
9	73	39	34	-	24	34	15	12	24	29	8
	4%	4%	3%	-	4%	5%	2%	6%	3%	4%	2%
				**		F		*			
8	152	85	67	-	30	61	62	20	59	56	17
	8%	9%	7%	-	5%	9%	8%	10%	8%	7%	5%
				**				*			
7	168	74	93	*	45	67	55	8	63	69	27
	8%	8%	9%	2%	8%	10%	7%	4%	9%	9%	9%
				**				*			
6	171	78	93	*	69	58	44	29	54	55	32
	9%	8%	9%	2%	13%	8%	6%	14%	8%	7%	10%
				**	F			I*			I
5	310	143	159	8	87	114	109	22	118	121	49
	15%	15%	16%	47%	16%	17%	14%	11%	17%	15%	16%
				**				*			
4	157	79	76	1	66	45	46	17	45	64	31
	8%	8%	8%	8%	12%	7%	6%	9%	6%	8%	10%
				**	EF			*			
Bottom 3 Box (Net)	683	349	331	3	158	179	345	60	250	256	118
	34%	36%	33%	16%	29%	26%	45%	30%	35%	33%	38%
				**			DE	*			I
3	167	88	78	*	48	54	64	11	63	63	29
	8%	9%	8%	2%	9%	8%	8%	6%	9%	8%	10%
				**				*			
2	119	65	51	2	33	30	56	12	43	43	21
	6%	7%	5%	14%	6%	4%	7%	6%	6%	5%	7%
				**			E	*			
1 - Strongly disagree (1)	397	195	202	-	77	95	225	36	143	150	67
	20%	20%	20%	-	14%	14%	29%	18%	20%	19%	22%
				**			DE	*			
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5	5.2	5.7	5.2	5.7	4.5	5.5	5.1	5.3	4.6
				**	F	DF		J*	J	J	
Std. Dev.	3.07	3.04	3.09	2.76	2.82	3.01	3.17	3.14	3.05	3.13	2.83
Std. Err.	0.07	0.1	0.1	0.67	0.12	0.12	0.11	0.22	0.11	0.11	0.16
Median	5	5	5	5	5	6	4	6	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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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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	639	280	354	6	192	237	210	63	223	258	96
	32%	29%	35%	33%	35%	35%	27%	31%	32%	33%	31%
			A	**	F	F		*			
10 - Strongly agree (10)	322	122	197	3	99	134	90	32	112	140	38
	16%	13%	19%	20%	18%	20%	12%	16%	16%	18%	12%
			A	**	F	F		*		J	
9	77	46	29	2	23	22	31	5	26	28	17
	4%	5%	3%	10%	4%	3%	4%	3%	4%	4%	6%
				**				*			I
8	241	112	128	1	71	81	89	25	85	89	41
	12%	12%	13%	3%	13%	12%	11%	13%	12%	11%	13%
				**				*			
7	290	130	156	5	86	104	100	22	104	107	56
	14%	13%	15%	27%	16%	15%	13%	11%	15%	14%	18%
				**				*			I
6	249	123	125	*	72	90	87	21	75	115	37
	12%	13%	12%	2%	13%	13%	11%	11%	11%	15%	12%
				**				*			
5	312	153	155	3	73	104	135	44	108	113	47
	16%	16%	15%	19%	13%	15%	17%	22%	15%	14%	15%
				**				*			
4	125	60	63	3	45	38	42	18	51	38	18
	6%	6%	6%	17%	8%	6%	5%	9%	7%	5%	6%
				**				*			
Bottom 3 Box (Net)	386	225	161	*	77	109	200	34	146	153	54
	19%	23%	16%	2%	14%	16%	26%	17%	21%	20%	17%
		B		**			DE	*			
3	129	76	53	*	39	34	56	7	50	52	20
	6%	8%	5%	2%	7%	5%	7%	3%	7%	7%	6%
				**				*			
2	68	42	26	-	15	23	31	5	31	22	11
	3%	4%	3%	-	3%	3%	4%	2%	4%	3%	3%
				**				*			
1 - Strongly disagree (1)	189	106	83	-	23	53	113	22	65	79	24
	9%	11%	8%	-	4%	8%	15%	11%	9%	10%	8%
				**			DE	*			
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.1	5.8	6.3	6.8	6.4	6.3	5.6	5.9	6	6.1	6.1
			A	**	F	F		*			
Std. Dev.	2.73	2.75	2.69	2.26	2.53	2.69	2.82	2.72	2.75	2.77	2.57
Std. Err.	0.06	0.09	0.08	0.55	0.11	0.1	0.1	0.19	0.1	0.1	0.15
Median	6	6	7	7	7	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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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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
	338	148	188	1	116	150	72	30	118	130	60
Top 3 Box (Net)	17%	15%	19%	7%	21%	22%	9%	15%	17%	17%	20%
				**	F	F		*			
	171	70	100	*	66	72	33	19	53	72	27
10 - Strongly agree (10)	9%	7%	10%	2%	12%	11%	4%	10%	7%	9%	9%
				**	F	F		*			
	60	32	27	1	17	32	11	3	29	18	10
9	3%	3%	3%	5%	3%	5%	1%	2%	4%	2%	3%
				**		F		*			
	106	45	61	-	33	46	27	7	36	40	24
8	5%	5%	6%	-	6%	7%	4%	4%	5%	5%	8%
				**		F		*			I
	156	57	97	3	57	62	37	7	49	67	34
7	8%	6%	10%	15%	10%	9%	5%	3%	7%	9%	11%
			A	**	F	F		*			GH
	164	84	79	1	51	71	42	16	49	63	35
6	8%	9%	8%	3%	9%	10%	5%	8%	7%	8%	11%
				**		F		*			HI
	316	138	175	4	94	119	104	29	116	121	51
5	16%	14%	17%	21%	17%	17%	13%	14%	16%	15%	16%
				**				*			
	146	58	86	2	55	45	45	13	55	55	22
4	7%	6%	9%	9%	10%	7%	6%	7%	8%	7%	7%
				**				*			
	881	485	389	8	173	233	475	106	321	348	106
Bottom 3 Box (Net)	44%	50%	38%	45%	32%	34%	61%	53%	45%	44%	34%
		B		**			DE	J*	J	J	
	199	105	91	3	51	68	81	21	61	91	27
3	10%	11%	9%	18%	9%	10%	10%	10%	9%	12%	9%
				**				*			
	143	89	53	1	45	41	57	7	68	49	19
2	7%	9%	5%	8%	8%	6%	7%	4%	10%	6%	6%
		B		**				*			
	538	290	245	3	78	124	336	78	191	209	60
1 - Strongly disagree (1)	27%	30%	24%	19%	14%	18%	43%	39%	27%	27%	20%
		B		**			DE	HIJ*	J	J	
	2001	970	1014	17	546	680	774	201	707	784	308
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.4	4.1	4.7	4.2	5.1	5	3.3	3.9	4.3	4.4	4.9
			A	**	F	F		*			GHI
Std. Dev.	2.92	2.9	2.93	2.48	2.84	2.9	2.66	3	2.9	2.92	2.83
Std. Err.	0.07	0.09	0.09	0.6	0.12	0.11	0.1	0.21	0.11	0.1	0.16
Median	4	4	5	4	5	5	2	3	4	4	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_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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	663	366	297	-	184	168	310	56	215	268	123
	33%	38%	29%	-	34%	25%	40%	28%	30%	34%	40%
		B		**	E		E	*			GHI
10 - Strongly agree (10)	376	211	165	-	90	85	201	33	123	158	61
	19%	22%	16%	-	16%	13%	26%	17%	17%	20%	20%
		B		**			DE	*			
9	93	51	42	-	22	30	42	7	29	40	18
	5%	5%	4%	-	4%	4%	5%	3%	4%	5%	6%
				**				*			
8	194	104	90	-	73	53	68	16	63	70	44
	10%	11%	9%	-	13%	8%	9%	8%	9%	9%	14%
				**	E			*			HI
7	140	65	72	3	36	59	46	4	62	47	27
	7%	7%	7%	20%	7%	9%	6%	2%	9%	6%	9%
				**				*			GI
6	187	92	94	1	71	69	47	25	41	88	32
	9%	10%	9%	4%	13%	10%	6%	13%	6%	11%	10%
				**	F	F		H*		H	H
5	285	125	155	5	87	106	92	25	113	105	42
	14%	13%	15%	31%	16%	16%	12%	12%	16%	13%	14%
				**				*			
4	124	59	63	2	37	47	41	8	47	50	19
	6%	6%	6%	14%	7%	7%	5%	4%	7%	6%	6%
				**				*			
Bottom 3 Box (Net)	602	263	333	5	131	232	238	83	229	225	65
	30%	27%	33%	32%	24%	34%	31%	41%	32%	29%	21%
			A	**		D		IJ*	J	J	
3	132	57	74	1	30	55	47	19	45	44	25
	7%	6%	7%	6%	5%	8%	6%	9%	6%	6%	8%
				**				*			
2	108	53	56	-	30	44	35	11	51	36	11
	5%	5%	5%	-	5%	7%	4%	5%	7%	5%	3%
				**				*	J		
1 - Strongly disagree (1)	361	153	204	4	72	133	156	54	133	145	30
	18%	16%	20%	25%	13%	20%	20%	27%	19%	19%	10%
				**		D	D	J*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.9	5.3	4.2	5.8	5.1	5.8	4.9	5.4	5.7	6.2
		B		**	E		E	*			GHI
Std. Dev.	3.17	3.19	3.14	2.21	2.94	3.02	3.42	3.28	3.17	3.2	2.9
Std. Err.	0.07	0.1	0.1	0.54	0.13	0.12	0.12	0.23	0.12	0.11	0.17
Median	5	6	5	5	6	5	6	5	5	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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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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 3 Box (Net)	648	386	257	5	128	177	344	42	235	247	124
	32%	40%	25%	31%	23%	26%	44%	21%	33%	32%	40%
		B		**			DE	*	G		GI
10 - Strongly agree (10)	365	222	140	3	55	95	215	25	126	150	65
	18%	23%	14%	18%	10%	14%	28%	12%	18%	19%	21%
		B		**			DE	*			
9	85	40	45	-	11	20	54	6	30	34	14
	4%	4%	4%	-	2%	3%	7%	3%	4%	4%	5%
				**			DE	*			
8	198	124	72	2	62	62	74	11	80	63	45
	10%	13%	7%	13%	11%	9%	10%	6%	11%	8%	14%
		B		**				*			GI
7	215	108	107	-	53	77	85	13	70	98	34
	11%	11%	11%	-	10%	11%	11%	7%	10%	12%	11%
				**				*			
6	171	69	98	4	53	68	50	10	59	72	29
	9%	7%	10%	23%	10%	10%	6%	5%	8%	9%	10%
				**		F		*			
5	280	126	151	3	82	88	111	37	99	97	47
	14%	13%	15%	15%	15%	13%	14%	19%	14%	12%	15%
				**				*			
4	162	72	89	1	68	56	38	17	67	58	20
	8%	7%	9%	7%	12%	8%	5%	9%	9%	7%	6%
				**	F	F		*			
Bottom 3 Box (Net)	525	210	311	4	163	215	147	81	176	213	55
	26%	22%	31%	24%	30%	32%	19%	40%	25%	27%	18%
			A	**	F	F		HIJ*	J	J	
3	159	62	96	1	59	56	44	37	48	56	18
	8%	6%	9%	7%	11%	8%	6%	18%	7%	7%	6%
				**	F			HIJ*			
2	102	47	54	1	30	41	30	5	49	35	12
	5%	5%	5%	5%	6%	6%	4%	3%	7%	5%	4%
				**				*			
1 - Strongly disagree (1)	265	101	162	2	73	118	73	39	79	121	25
	13%	10%	16%	12%	13%	17%	9%	19%	11%	15%	8%
			A	**		F		J*		J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.8	6.2	5.3	5.7	5.2	5.3	6.6	4.8	5.8	5.7	6.4
		B		**			DE	*	G	G	GHI
Std. Dev.	3.01	3	2.95	2.95	2.75	3	3.01	2.92	2.96	3.08	2.82
Std. Err.	0.07	0.1	0.09	0.71	0.12	0.11	0.11	0.21	0.11	0.11	0.16
Median	6	7	5	6	5	5	7	5	6	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. 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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
I am confident I won't have any debt in retirement	663	366	297	-	184	168	310	56	215	268	123
	33%	38%	29%	-	34%	25%	40%	28%	30%	34%	40%
		B		**	E		E	*			GHI
I will be able to cover all living and family expenses in the next 12 months without going into further debt	648	386	257	5	128	177	344	42	235	247	124
	32%	40%	25%	31%	23%	26%	44%	21%	33%	32%	40%
		B		**			DE	*	G		GI
I am concerned about the impact of rising interest rates on my financial situation	639	280	354	6	192	237	210	63	223	258	96
	32%	29%	35%	33%	35%	35%	27%	31%	32%	33%	31%
			A	**	F	F		*			
I regret the amount of debt that I've taken on in my life	514	247	262	4	121	218	175	65	177	220	52
	26%	25%	26%	25%	22%	32%	23%	32%	25%	28%	17%
				**		DF		J*	J	J	
I am concerned about my current level of debt	427	193	228	6	131	175	121	51	149	172	55
	21%	20%	22%	38%	24%	26%	16%	25%	21%	22%	18%
				**	F	F		*			
I am worried that me or someone in my household could lose their job	338	148	188	1	116	150	72	30	118	130	60
	17%	15%	19%	7%	21%	22%	9%	15%	17%	17%	20%
				**	F	F		*			

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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
I am worried that me or someone in my household could lose their job	881	485	389	8	173	233	475	106	321	348	106
	44%	50%	38%	45%	32%	34%	61%	53%	45%	44%	34%
		B		**			DE	J*	J	J	
I am concerned about my current level of debt	702	364	338	1	134	187	381	71	255	270	107
	35%	38%	33%	5%	25%	28%	49%	35%	36%	34%	35%
				**			DE	*			
I regret the amount of debt that I've taken on in my life	683	349	331	3	158	179	345	60	250	256	118
	34%	36%	33%	16%	29%	26%	45%	30%	35%	33%	38%
				**			DE	*			I
I am confident I won't have any debt in retirement	602	263	333	5	131	232	238	83	229	225	65
	30%	27%	33%	32%	24%	34%	31%	41%	32%	29%	21%
			A	**		D		IJ*	J	J	
I will be able to cover all living and family expenses in the next 12 months without going into further debt	525	210	311	4	163	215	147	81	176	213	55
	26%	22%	31%	24%	30%	32%	19%	40%	25%	27%	18%
			A	**	F	F		HIJ*	J	J	
I am concerned about the impact of rising interest rates on my financial situation	386	225	161	*	77	109	200	34	146	153	54
	19%	23%	16%	2%	14%	16%	26%	17%	21%	20%	17%
		B		**			DE	*			

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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
I am concerned about the impact of rising interest rates on my financial situation	1178	532	635	11	351	430	397	106	402	480	189
	59%	55%	63%	62%	64%	63%	51%	53%	57%	61%	61%
			A	**	F	F		*			
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1034	563	462	9	234	322	479	66	365	417	187
	52%	58%	46%	54%	43%	47%	62%	33%	52%	53%	61%
		B		**			DE	*	G	G	GHI
I am confident I won't have any debt in retirement	990	523	463	4	291	295	403	86	318	404	182
	49%	54%	46%	24%	53%	43%	52%	43%	45%	52%	59%
		B		**	E		E	*			GHI
I regret the amount of debt that I've taken on in my life	852	400	448	5	235	343	274	102	295	344	111
	43%	41%	44%	28%	43%	50%	35%	51%	42%	44%	36%
				**		F		J*		J	
I am concerned about my current level of debt	824	390	424	10	266	325	233	91	265	336	132
	41%	40%	42%	60%	49%	48%	30%	45%	37%	43%	43%
				**	F	F		*			
I am worried that me or someone in my household could lose their job	658	290	364	4	224	283	151	53	215	260	130
	33%	30%	36%	25%	41%	42%	19%	26%	30%	33%	42%
			A	**	F	F		*			GHI

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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 2 Box (Net)	832	383	438	11	307	326	200	113	293	310	116
	42%	39%	43%	66%	56%	48%	26%	56%	41%	40%	38%
				**	EF	F		HIJ*			
Strongly agree	269	122	142	5	103	114	52	50	83	107	30
	13%	13%	14%	27%	19%	17%	7%	25%	12%	14%	10%
				**	F	F		HIJ*		J	
Somewhat agree	564	261	295	7	204	212	148	63	210	203	87
	28%	27%	29%	39%	37%	31%	19%	31%	30%	26%	28%
				**	F	F		*			
Bottom 2 Box (Net)	1169	587	576	6	240	355	575	89	414	475	192
	58%	61%	57%	34%	44%	52%	74%	44%	59%	60%	62%
				**		D	DE	*	G	G	G
Somewhat disagree	605	280	319	6	148	214	243	43	202	260	100
	30%	29%	31%	34%	27%	32%	31%	22%	29%	33%	32%
				**				*		G	G
Strongly disagree	564	307	257	-	92	140	332	45	212	215	92
	28%	32%	25%	-	17%	21%	43%	22%	30%	27%	30%
		B		**			DE	*			
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 2 Box (Net)	1052	478	564	11	349	416	288	113	375	414	150
	53%	49%	56%	65%	64%	61%	37%	56%	53%	53%	49%
			A	**	F	F		*			
Strongly agree	339	153	183	3	104	163	71	48	111	144	36
	17%	16%	18%	18%	19%	24%	9%	24%	16%	18%	12%
				**	F	F		J*		J	
Somewhat agree	713	325	381	8	244	253	216	65	264	270	114
	36%	33%	38%	47%	45%	37%	28%	32%	37%	34%	37%
				**	F	F		*			
Bottom 2 Box (Net)	949	493	450	6	198	264	487	88	332	370	158
	47%	51%	44%	35%	36%	39%	63%	44%	47%	47%	51%
		B		**			DE	*			
Somewhat disagree	568	286	276	6	140	180	248	52	192	226	97
	28%	30%	27%	35%	26%	26%	32%	26%	27%	29%	32%
				**			E	*			
Strongly disagree	381	206	174	-	58	85	238	36	140	144	61
	19%	21%	17%	-	11%	12%	31%	18%	20%	18%	20%
				**			DE	*			
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 2 Box (Net)	880	415	455	10	275	358	246	105	321	334	120
	44%	43%	45%	62%	50%	53%	32%	52%	45%	43%	39%
				**	F	F		J*			
Strongly agree	245	119	120	6	77	108	61	33	83	105	25
	12%	12%	12%	36%	14%	16%	8%	16%	12%	13%	8%
				**	F	F		J*		J	
Somewhat agree	634	296	334	4	199	251	185	72	238	229	95
	32%	30%	33%	25%	36%	37%	24%	36%	34%	29%	31%
				**	F	F		*			
Bottom 2 Box (Net)	1121	555	559	7	271	322	528	96	386	451	189
	56%	57%	55%	38%	50%	47%	68%	48%	55%	57%	61%
				**			DE	*			G
Somewhat disagree	664	314	343	6	186	206	272	62	219	280	103
	33%	32%	34%	36%	34%	30%	35%	31%	31%	36%	33%
				**				*			
Strongly disagree	457	241	216	*	85	116	256	34	167	171	86
	23%	25%	21%	2%	16%	17%	33%	17%	24%	22%	28%
				**			DE	*			GI
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 2 Box (Net)	1254	567	673	15	378	453	424	145	460	482	168
	63%	58%	66%	86%	69%	67%	55%	72%	65%	61%	55%
			A	**	F	F		J*	J	J	
Strongly agree	448	198	243	6	141	188	119	64	161	173	49
	22%	20%	24%	37%	26%	28%	15%	32%	23%	22%	16%
				**	F	F		J*	J	J	
Somewhat agree	807	369	429	8	237	265	305	81	298	309	119
	40%	38%	42%	48%	43%	39%	39%	40%	42%	39%	39%
				**				*			
Bottom 2 Box (Net)	747	403	341	2	169	228	350	57	248	302	140
	37%	42%	34%	14%	31%	33%	45%	28%	35%	39%	45%
		B		**			DE	*			GHI
Somewhat disagree	460	227	230	2	118	151	191	34	138	199	89
	23%	23%	23%	14%	22%	22%	25%	17%	19%	25%	29%
				**				*			GH
Strongly disagree	287	176	111	-	51	76	160	23	110	104	51
	14%	18%	11%	-	9%	11%	21%	11%	16%	13%	17%
		B		**			DE	*			
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	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_10. To what extent do you agree or disagree with the following: - I am worried that artificial intelligence (AI) could negatively affect my employment or income

		Gender			AGE			EDUCATION			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 2 Box (Net)	873	410	455	8	276	336	261	91	325	312	145
	44%	42%	45%	47%	50%	49%	34%	45%	46%	40%	47%
				**	F	F		*			I
Strongly agree	287	120	165	3	101	111	74	26	115	109	37
	14%	12%	16%	18%	19%	16%	10%	13%	16%	14%	12%
				**	F	F		*			
Somewhat agree	585	290	291	5	174	224	187	65	209	203	108
	29%	30%	29%	29%	32%	33%	24%	32%	30%	26%	35%
				**	F	F		*			I
Bottom 2 Box (Net)	1128	561	559	9	271	344	513	110	382	473	163
	56%	58%	55%	53%	50%	51%	66%	55%	54%	60%	53%
				**			DE	*		J	
Somewhat disagree	667	316	345	5	167	217	283	67	226	277	97
	33%	33%	34%	31%	31%	32%	37%	33%	32%	35%	31%
				**				*			
Strongly disagree	462	244	214	4	104	128	230	43	157	196	66
	23%	25%	21%	22%	19%	19%	30%	21%	22%	25%	22%
				**			DE	*			
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	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_11. To what extent do you agree or disagree with the following: - If I lose my job, I have enough savings to support myself and/or my family for the next 6 months without borrowing or falling behind on bills

		Gender			AGE			EDUCATION			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Top 2 Box (Net)	912	499	409	5	189	257	467	86	307	350	170
	46%	51%	40%	27%	35%	38%	60%	43%	43%	45%	55%
		B		**			DE	*			GHI
Strongly agree	389	232	157	1	58	99	232	28	140	148	73
	19%	24%	15%	3%	11%	15%	30%	14%	20%	19%	24%
		B		**			DE	*			GI
Somewhat agree	523	268	252	4	130	158	235	57	168	201	97
	26%	28%	25%	24%	24%	23%	30%	29%	24%	26%	31%
				**			E	*			HI
Bottom 2 Box (Net)	1089	471	605	12	358	423	308	116	400	435	138
	54%	49%	60%	73%	65%	62%	40%	57%	57%	55%	45%
			A	**	F	F		J*	J	J	
Somewhat disagree	441	213	224	4	138	163	140	39	159	171	72
	22%	22%	22%	25%	25%	24%	18%	19%	22%	22%	23%
				**	F	F		*			
Strongly disagree	648	258	382	8	220	260	168	77	241	264	66
	32%	27%	38%	48%	40%	38%	22%	38%	34%	34%	21%
			A	**	F	F		J*	J	J	
Sigma	2001	970	1014	17	546	680	774	201	707	784	308
	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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
I desperately need interest rates to go down	1254	567	673	15	378	453	424	145	460	482	168
	63%	58%	66%	86%	69%	67%	55%	72%	65%	61%	55%
			A	**	F	F		J*	J	J	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1052	478	564	11	349	416	288	113	375	414	150
	53%	49%	56%	65%	64%	61%	37%	56%	53%	53%	49%
			A	**	F	F		*			
If I lose my job, I have enough savings to support myself and/or my family for the next 6 months without borrowing or falling behind on bills	912	499	409	5	189	257	467	86	307	350	170
	46%	51%	40%	27%	35%	38%	60%	43%	43%	45%	55%
		B		**			DE	*			GHI
Even if interest rates decline, I'm concerned about my ability to repay my debts	880	415	455	10	275	358	246	105	321	334	120
	44%	43%	45%	62%	50%	53%	32%	52%	45%	43%	39%
				**	F	F		J*			
I am worried that artificial intelligence (AI) could negatively affect my employment or income	873	410	455	8	276	336	261	91	325	312	145
	44%	42%	45%	47%	50%	49%	34%	45%	46%	40%	47%
				**	F	F		*			I
I am concerned that rising interest rates could move me towards bankruptcy	832	383	438	11	307	326	200	113	293	310	116
	42%	39%	43%	66%	56%	48%	26%	56%	41%	40%	38%
				**	EF	F		HIJ*			

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			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
I am concerned that rising interest rates could move me towards bankruptcy	1169	587	576	6	240	355	575	89	414	475	192
	58%	61%	57%	34%	44%	52%	74%	44%	59%	60%	62%
				**		D	DE	*	G	G	G
I am worried that artificial intelligence (AI) could negatively affect my employment or income	1128	561	559	9	271	344	513	110	382	473	163
	56%	58%	55%	53%	50%	51%	66%	55%	54%	60%	53%
				**			DE	*		J	
Even if interest rates decline, I’m concerned about my ability to repay my debts	1121	555	559	7	271	322	528	96	386	451	189
	56%	57%	55%	38%	50%	47%	68%	48%	55%	57%	61%
				**			DE	*			G
If I lose my job, I have enough savings to support myself and/or my family for the next 6 months without borrowing or falling behind on bills	1089	471	605	12	358	423	308	116	400	435	138
	54%	49%	60%	73%	65%	62%	40%	57%	57%	55%	45%
			A	**	F	F		J*	J	J	
If interest rates go up much more, I’m afraid that I will be in financial trouble	949	493	450	6	198	264	487	88	332	370	158
	47%	51%	44%	35%	36%	39%	63%	44%	47%	47%	51%
		B		**			DE	*			
I desperately need interest rates to go down	747	403	341	2	169	228	350	57	248	302	140
	37%	42%	34%	14%	31%	33%	45%	28%	35%	39%	45%
		B		**			DE	*			GHI

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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Qwave34_1. In the past 12 months, have you tried to save money by...?

		Gender			AGE			EDUCATION			
	Total	Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Moving in with a friend	29	14	15	-	18	8	3	3	8	12	5
	1%	1%	2%	-	3%	1%	*	2%	1%	2%	2%
				**	F			*			
Moving in with a significant other	65	23	42	*	45	14	6	4	26	24	11
	3%	2%	4%	3%	8%	2%	1%	2%	4%	3%	4%
				**	EF			*			
Finding more roommates	32	13	19	-	17	7	7	6	4	15	7
	2%	1%	2%	-	3%	1%	1%	3%	1%	2%	2%
				**	F			*			H
Renting out part of home	46	25	21	-	12	20	14	4	6	26	10
	2%	3%	2%	-	2%	3%	2%	2%	1%	3%	3%
				**				*		H	H
Joining a co-living space	32	13	18	1	19	13	1	3	12	11	6
	2%	1%	2%	8%	3%	2%	*	2%	2%	1%	2%
				**	F	F		*			
Cancelling subscriptions	595	229	359	7	231	231	133	59	174	262	99
	30%	24%	35%	43%	42%	34%	17%	30%	25%	33%	32%
			A	**	EF	F		*		H	H
Sharing subscription services (ex. streaming services)	227	80	144	3	117	74	36	27	68	95	36
	11%	8%	14%	20%	21%	11%	5%	14%	10%	12%	12%
			A	**	EF	F		*			
Carpooling / sharing a vehicle	96	36	58	3	57	25	13	6	42	31	17
	5%	4%	6%	16%	11%	4%	2%	3%	6%	4%	6%
				**	EF	F		*			
Sharing child care (ex. nanny share, shared babysitting, etc.)	13	8	6	-	7	3	4	-	4	5	5
	1%	1%	1%	-	1%	*	1%	-	1%	1%	1%
				**				*			
Moving in with parents	42	14	25	2	22	20	*	5	14	15	8
	2%	1%	2%	14%	4%	3%	*	3%	2%	2%	3%
				**	F	F		*			
Stopping eating in restaurants or getting take out	830	341	482	7	235	303	293	85	267	352	126
	41%	35%	48%	39%	43%	44%	38%	42%	38%	45%	41%
			A	**		F		*		H	
Going thrift shopping	496	195	295	6	162	173	161	37	185	206	68
	25%	20%	29%	33%	30%	25%	21%	19%	26%	26%	22%
			A	**	F			*			
Eating less	472	203	257	12	172	178	123	43	176	187	67
	24%	21%	25%	68%	31%	26%	16%	21%	25%	24%	22%
				**	F	F		*			
Cutting vices (smoking / drinking)	294	132	156	6	102	109	83	38	84	133	38
	15%	14%	15%	35%	19%	16%	11%	19%	12%	17%	12%
				**	F	F		*		HJ	
Moving somewhere more affordable	84	41	41	2	39	30	15	5	25	45	9
	4%	4%	4%	10%	7%	4%	2%	2%	4%	6%	3%
				**	F	F		*		J	
Maximizing use of public services (libraries, community centres, transit)	261	88	161	12	112	93	56	28	71	98	64
	13%	9%	16%	71%	21%	14%	7%	14%	10%	13%	21%
			A	**	EF	F		*			HI
Seeking financial assistance	184	83	95	6	88	69	27	12	65	83	23
	9%	9%	9%	35%	16%	10%	3%	6%	9%	11%	8%
				**	EF	F		*			
Finding free or low-cost entertainment	573	226	337	11	163	246	164	62	160	253	98
	29%	23%	33%	64%	30%	36%	21%	31%	23%	32%	32%
			A	**	F	F		*		H	H
Avoiding impulse purchases (waiting a few days)	892	359	522	12	268	327	297	77	279	381	155
	45%	37%	51%	69%	49%	48%	38%	38%	40%	49%	50%
			A	**	F	F		*		H	GH
Creating a budget / recording all expenses	540	241	293	7	169	203	168	51	164	237	88
	27%	25%	29%	38%	31%	30%	22%	25%	23%	30%	28%
				**	F	F		*		H	
Negotiating bills	170	77	89	4	65	67	38	19	62	63	27
	8%	8%	9%	21%	12%	10%	5%	9%	9%	8%	9%
				**	F	F		*			
Reducing utility consumption (turning down thermostat, turning off lights, using less water)	573	239	328	7	149	203	222	52	175	257	89
	29%	25%	32%	40%	27%	30%	29%	26%	25%	33%	29%
			A	**				*		H	
Grocery shopping strategically (meal plan, buy in bulk, coupons, sales, price matching)	1029	458	561	10	257	372	399	94	342	427	166
	51%	47%	55%	56%	47%	55%	52%	47%	48%	54%	54%
			A	**				*			
Splitting grocery costs / buying in bulk with roommates/friends/family	232	99	129	3	95	88	49	15	83	96	37
	12%	10%	13%	20%	17%	13%	6%	7%	12%	12%	12%
				**	F	F		*			
Delaying or skipping medical, dental, or prescription expenses	375	136	229	10	130	151	94	37	95	185	58
	19%	14%	23%	57%	24%	22%	12%	18%	13%	24%	19%
			A	**	F	F		*		HJ	H
None of the above	369	217	151	1	53	97	219	43	142	137	47
	18%	22%	15%	4%	10%	14%	28%	21%	20%	17%	15%
		B		**			DE	*			
Sigma	8550	3588	4832	130	2803	3124	2623	816	2734	3637	1364
	427%	370%	477%	763%	513%	459%	339%	405%	387%	464%	443%

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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Qwave34_2. To save money in the next 12 months, would you consider doing the following...?

	Total	Gender			AGE			EDUCATION			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**883**	**1101**	**17**	**330**	**835**	**836**	**87**	**297**	**807**	**810**
Base: All Respondents (wtd)	**2001**	**970**	**1014**	**17**	**546**	**680**	**774**	**201**	**707**	**784**	**308**
Moving in with a friend	60	34	25	*	17	32	11	5	24	22	8
	3%	4%	2%	2%	3%	5%	1%	3%	3%	3%	3%
				**		F		*			
Moving in with a significant other	61	31	28	2	27	27	7	-	33	17	11
	3%	3%	3%	10%	5%	4%	1%	-	5%	2%	4%
				**	F	F		*			G
Finding more roommates	41	23	18	-	16	17	8	-	16	18	7
	2%	2%	2%	-	3%	2%	1%	-	2%	2%	2%
				**				*			
Renting out part of home	77	35	42	-	22	32	22	3	24	33	16
	4%	4%	4%	-	4%	5%	3%	2%	3%	4%	5%
				**				*			
Joining a co-living space	40	25	14	-	17	17	6	2	14	17	7
	2%	3%	1%	-	3%	2%	1%	1%	2%	2%	2%
				**	F	F		*			
Cancelling subscriptions	236	112	121	4	54	79	103	25	86	90	35
	12%	12%	12%	22%	10%	12%	13%	12%	12%	12%	11%
				**				*			
Sharing subscription services (ex. streaming services)	157	59	94	3	64	61	32	13	54	61	29
	8%	6%	9%	20%	12%	9%	4%	7%	8%	8%	9%
			A	**	F	F		*			
Carpooling / sharing a vehicle	78	46	32	1	32	28	17	3	22	38	14
	4%	5%	3%	3%	6%	4%	2%	2%	3%	5%	5%
				**	F			*			
Sharing child care (ex. nanny share, shared babysitting, etc.)	30	25	5	-	11	17	1	4	6	13	7
	1%	3%	*	-	2%	2%	*	2%	1%	2%	2%
		B		**	F	F		*			
Moving in with parents	57	22	31	3	33	20	4	9	9	31	8
	3%	2%	3%	20%	6%	3%	1%	4%	1%	4%	3%
				**	F	F		*		H	
Stopping eating in restaurants or getting take out	240	105	130	5	65	89	86	18	90	92	40
	12%	11%	13%	29%	12%	13%	11%	9%	13%	12%	13%
				**				*			
Going thrift shopping	246	131	111	3	72	87	88	28	86	102	31
	12%	14%	11%	20%	13%	13%	11%	14%	12%	13%	10%
				**				*			
Eating less	201	80	119	2	82	66	54	31	52	89	30
	10%	8%	12%	14%	15%	10%	7%	15%	7%	11%	10%
				**	F			H*			
Cutting vices (smoking / drinking)	174	107	65	2	52	70	52	15	58	76	25
	9%	11%	6%	9%	10%	10%	7%	7%	8%	10%	8%
		B		**		F		*			
Moving somewhere more affordable	195	93	98	3	59	70	65	22	62	75	35
	10%	10%	10%	20%	11%	10%	8%	11%	9%	10%	11%
				**				*			
Maximizing use of public services (libraries, community centres, transit)	153	60	92	1	49	58	46	15	28	80	30
	8%	6%	9%	7%	9%	8%	6%	7%	4%	10%	10%
				**				*		H	H
Seeking financial assistance	164	67	93	4	64	62	37	16	63	61	24
	8%	7%	9%	21%	12%	9%	5%	8%	9%	8%	8%
				**	F	F		*			
Finding free or low-cost entertainment	256	107	149	-	82	87	86	16	105	94	41
	13%	11%	15%	-	15%	13%	11%	8%	15%	12%	13%
				**				*			
Avoiding impulse purchases (waiting a few days)	244	117	127	-	68	79	97	31	80	92	40
	12%	12%	13%	-	12%	12%	13%	16%	11%	12%	13%
				**				*			
Creating a budget / recording all expenses	307	120	183	3	102	106	98	20	100	136	51
	15%	12%	18%	20%	19%	16%	13%	10%	14%	17%	17%
			A	**	F			*			
Negotiating bills	182	77	103	1	57	88	37	18	59	77	27
	9%	8%	10%	9%	10%	13%	5%	9%	8%	10%	9%
				**	F	F		*			
Reducing utility consumption (turning down thermostat, turning off lights, using less water)	232	97	130	6	62	83	87	21	64	110	37
	12%	10%	13%	34%	11%	12%	11%	11%	9%	14%	12%
				**				*		H	
Grocery shopping strategically (meal plan, buy in bulk, coupons, sales, price matching)	214	86	127	1	75	77	63	21	68	89	37
	11%	9%	12%	8%	14%	11%	8%	10%	10%	11%	12%
				**	F			*			
Splitting grocery costs / buying in bulk with roommates/friends/family	195	74	117	5	81	68	47	25	60	78	32
	10%	8%	12%	30%	15%	10%	6%	12%	9%	10%	10%
			A	**	F	F		*			
Delaying or skipping medical, dental, or prescription expenses	131	51	78	2	47	46	38	18	46	51	16
	7%	5%	8%	14%	9%	7%	5%	9%	7%	6%	5%
				**				*			
None of the above	594	327	263	4	105	171	317	68	215	218	92
	30%	34%	26%	22%	19%	25%	41%	34%	30%	28%	30%
		B		**			DE	*			
Sigma	4561	2111	2394	56	1417	1637	1507	446	1525	1859	731
	228%	218%	236%	330%	259%	241%	195%	221%	216%	237%	237%

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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