

Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
1 - 100	141	56	85	-	38	41	62	22	39	32	48
	7%	6%	8%	-	7%	6%	8%	6%	7%	6%	8%
				**							
101 - 200	145	83	62	-	41	49	55	29	35	38	43
	7%	9%	6%	-	7%	7%	7%	9%	6%	7%	7%
				**							
201 - 300	80	33	46	1	15	29	35	10	19	23	28
	4%	3%	5%	4%	3%	4%	5%	3%	3%	4%	5%
				**							
301 - 400	67	38	29	-	14	27	26	5	21	22	19
	3%	4%	3%	-	3%	4%	3%	2%	4%	4%	3%
				**							
401 - 500	188	111	76	-	43	71	73	19	59	54	55
	9%	11%	8%	-	8%	11%	9%	6%	11%	10%	9%
				**							
501 - 600	42	14	28	-	10	10	23	6	9	11	16
	2%	1%	3%	-	2%	1%	3%	2%	2%	2%	3%
				**							
601 - 700	20	10	10	-	6	7	7	2	7	7	4
	1%	1%	1%	-	1%	1%	1%	1%	1%	1%	1%
				**							
701 - 800	39	28	12	-	7	17	16	-	12	18	10
	2%	3%	1%	-	1%	2%	2%	-	2%	3%	2%
				**							
801 - 900	21	13	8	-	1	12	8	1	7	8	5
	1%	1%	1%	-	*	2%	1%	*	1%	1%	1%
				**							
901 - 1000	164	79	84	1	38	42	84	24	31	52	57
	8%	8%	8%	7%	7%	6%	11%	7%	6%	10%	10%
				**			E			R	R

1001 - 2000	268	137	132	*	72	82	114	54	51	61	102
	13%	14%	13%	2%	13%	12%	15%	16%	9%	12%	17%
				**				R			RS
2001 - 3000	94	54	41	-	28	29	37	9	37	20	27
	5%	6%	4%	-	5%	4%	5%	3%	7%	4%	5%
				**							
3001 - 4000	59	32	27	-	17	20	21	8	21	11	19
	3%	3%	3%	-	3%	3%	3%	2%	4%	2%	3%
				**							
4001 - 5000	40	20	20	-	13	12	15	7	15	6	13
	2%	2%	2%	-	2%	2%	2%	2%	3%	1%	2%
				**							
5001 - 6000	9	9	1	-	3	4	3	1	2	6	-
	*	1%	*	-	1%	1%	*	*	*	1%	-
		B		**						T	
6001 - 7000	4	3	1	-	1	1	2	*	1	1	2
	*	*	*	-	*	*	*	*	*	*	*
				**							
7001 - 8000	9	8	1	-	6	*	3	6	-	*	3
	*	1%	*	-	1%	*	*	2%	-	*	*
				**	E		RS				
8001 - 9000	6	4	1	-	2	-	3	2	-	-	3
	*	*	*	-	*	-	*	1%	-	-	1%
				**							
9001 - 10000	25	22	3	-	13	6	7	12	6	1	6
	1%	2%	*	-	2%	1%	1%	3%	1%	*	1%
		B		**				S			
Irrsolvent (50/None)	579	219	349	11	178	221	181	116	175	158	128
	29%	23%	34%	87%	33%	32%	23%	35%	32%	30%	22%
			A	**	F	F	T	T	T	T	
Sigma	2000	972	1015	13	546	680	774	335	546	526	589
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
5200 or less (Net)	286	139	147	-	79	90	117	51	74	70	91
	14%	14%	14%	-	14%	13%	15%	15%	14%	13%	15%
				**							
5100 or less (Net)	141	56	85	-	38	41	62	22	39	32	48
	7%	6%	8%	-	7%	6%	8%	6%	7%	6%	8%
				**							
Mean (incl. 0)	999.5	1241.4	779.3	114	1168.1	844	1017.1	1268.9	957.8	783.1	1082.1
		B		**	E		S				S

On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
Top 3 Box (Net)	753	411	339	3	155	189	409	103	140	173	335
	38%	42%	33%	23%	28%	28%	53%	31%	26%	33%	57%
		B		**			DE			R	QRS
10 - Excellent (10)	371	210	159	2	62	85	224	39	55	84	191
	19%	22%	16%	15%	11%	13%	29%	12%	10%	16%	32%
		B		**			DE			R	QRS
9	166	89	76	1	39	43	84	29	31	39	67
	8%	9%	7%	7%	7%	6%	11%	9%	6%	7%	11%
				**			E				RS
8	216	112	104	-	54	61	101	35	53	50	77
	11%	12%	10%	-	10%	9%	13%	10%	10%	10%	13%
				**			E				
7	198	88	108	3	57	71	70	35	59	54	50
	10%	9%	11%	20%	10%	10%	9%	10%	11%	10%	9%
				**							
6	160	81	78	1	51	62	47	34	49	44	33
	8%	8%	8%	8%	9%	9%	6%	10%	9%	8%	6%
				**							
5	311	139	172	1	104	120	86	73	87	87	64
	16%	14%	17%	5%	19%	18%	11%	22%	16%	17%	11%
				**	F	F		T	T	T	
4	180	79	98	2	65	62	52	46	47	46	41
	9%	8%	10%	16%	12%	9%	7%	14%	9%	9%	7%
				**	F			T			
Bottom 3 Box (Net)	398	173	221	4	113	176	109	44	164	123	67
	20%	18%	22%	27%	21%	26%	14%	13%	30%	23%	11%
				**	F	F			QST	QT	
3	157	68	89	-	45	60	53	23	48	48	38
	8%	7%	9%	-	8%	9%	7%	7%	9%	9%	6%
				**							
2	87	42	45	-	24	34	29	6	37	30	14
	4%	4%	4%	-	4%	5%	4%	2%	7%	6%	2%
				**					QT	QT	
1 - Terrible (1)	154	64	87	4	45	83	26	15	79	45	14
	8%	7%	9%	27%	8%	12%	3%	5%	15%	9%	2%
				**	F	F			QST	T	
Sigma	2000	972	1015	13	546	680	774	335	546	526	589
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.2	6.4	5.9	5.3	5.7	5.5	7.1	6	5.3	5.9	7.3
		B		**			DE	R		R	QRS

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

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
Your expected debt situation 5 years from now	747	377	363	7	231	211	305	133	201	175	235
	37%	39%	36%	52%	42%	31%	39%	40%	37%	33%	40%
				**	E		E				S
Your expected debt situation one year from now	594	292	299	4	165	157	272	103	142	131	219
	30%	30%	29%	27%	30%	23%	35%	31%	26%	25%	37%
				**	E		E				RS
Your current debt situation compared to 5 years ago	564	284	277	4	154	149	260	103	129	126	205
	28%	29%	27%	31%	28%	22%	34%	31%	24%	24%	35%
				**	E		E				RS
Your current debt situation compared to a year ago	482	252	227	4	144	120	218	94	109	99	178
	24%	26%	22%	31%	26%	18%	28%	28%	20%	19%	30%
				**	E		E	RS			RS
Your current ability to absorb an interest rate increase of 1 percentage point	472	252	218	2	110	101	262	72	81	109	210
	24%	26%	21%	18%	20%	15%	34%	21%	15%	21%	36%
				**			DE			R	QRS
Your current ability to absorb an additional \$130 in interest payments on debt	400	220	178	2	99	93	208	63	83	91	164
	20%	23%	18%	16%	18%	14%	27%	19%	15%	17%	28%
		B		**			DE				QRS

On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Bottom 3 Box Summary

	Gender				AGE			EDUCATION				Q1			Q2			Age 1			
	Total	Male	Female	Other/Pref er not to answer	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	90	359	806	745	512	275	1213	351	836	813	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	188	720	784	308	579	286	1135	398	849	753	335	546	526	589
Your current ability to absorb an additional \$130 in interest payments on debt	636	271	361	4	177	240	218	74	243	255	64	290	136	209	297	268	71	94	192	197	150
	32%	28%	36%	31%	32%	35%	28%	39%	34%	32%	21%	50%	48%	18%	75%	32%	9%	28%	35%	37%	25%
		A	**		F			J*	J	J		M	M		OP	P		T	QT		
Your current debt situation compared to 5 years ago	483	230	250	3	147	204	132	54	175	193	62	214	89	180	278	180	25	74	172	152	85
	24%	24%	25%	25%	27%	30%	17%	28%	24%	25%	20%	37%	31%	16%	70%	21%	3%	22%	31%	29%	14%
		**		F	F			*	J			M	M		OP	P		T	QT	T	
Your current ability to absorb an interest rate increase of 1 percentage point	454	195	258	1	128	204	122	61	165	176	52	222	91	141	260	165	29	65	161	147	79
	23%	20%	25%	7%	23%	30%	16%	32%	23%	22%	17%	38%	32%	12%	65%	19%	4%	19%	29%	28%	13%
		A	**	F	DF			IJ*	J	J		M	M		OP	P		QT	QT		
Your current debt situation compared to a year ago	380	166	212	2	123	165	92	44	154	140	42	185	67	128	249	123	9	64	141	118	57
	19%	17%	21%	16%	23%	24%	12%	23%	21%	18%	14%	32%	23%	11%	62%	14%	1%	19%	26%	22%	10%
		**		F	F			J*	J	J		LM	M		OP	P		T	T	T	
Your expected debt situation one year from now	309	145	163	1	88	133	88	43	106	124	36	160	46	103	192	99	18	59	99	95	57
	15%	15%	16%	7%	16%	20%	11%	23%	15%	16%	12%	28%	16%	9%	48%	12%	2%	17%	18%	18%	10%
		**		F				J*	J			LM	M		OP	P		T	T	T	
Your expected debt situation 5 years from now	280	140	140	-	70	120	90	37	101	108	33	144	46	89	168	95	17	45	90	83	61
	14%	14%	14%	-	13%	18%	12%	20%	14%	14%	11%	25%	16%	8%	42%	11%	2%	14%	16%	16%	10%
		**		F				J*				LM	M		OP	P		T	T		

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

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
A change in your relationship status (i.e. divorce, separation)	578	294	283	2	136	132	310	89	106	124	259
	29%	30%	28%	14%	25%	19%	40%	27%	19%	23%	44%
				**			DE				QRS
Having an illness and being unable to work for three months	508	276	230	2	108	103	296	60	102	98	248
	25%	28%	23%	16%	20%	15%	38%	18%	19%	19%	42%
		B		**			DE				QRS
Unexpected auto repairs or purchase	493	265	227	*	116	103	273	75	90	105	223
	25%	27%	22%	2%	21%	15%	35%	22%	16%	20%	38%
		B		**	E		DE				QRS
Loss of employment / change in wage or seasonal work	489	263	225	*	88	94	307	55	80	92	261
	24%	27%	22%	4%	16%	14%	40%	17%	15%	17%	44%
		B		**			DE				QRS
The death of an immediate family member	489	256	232	1	104	110	274	69	99	102	218
	24%	26%	23%	5%	19%	16%	35%	21%	18%	19%	37%
				**			DE				QRS
Paying for your own or someone else's education	481	253	228	1	129	107	245	81	101	97	202
	24%	26%	22%	5%	24%	16%	32%	24%	18%	18%	34%
				**	E		DE				QRS

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

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
Paying for your own or someone else's education	684	295	382	7	194	265	226	121	198	202	161
	34%	30%	38%	54%	35%	39%	29%	36%	36%	38%	27%
			A	**		F		T	T	T	
Loss of employment / change in wage or seasonal work	650	270	375	5	214	271	164	133	209	200	105
	32%	28%	37%	40%	39%	40%	21%	40%	38%	38%	18%
			A	**	F	F		T	T	T	
The death of an immediate family member	649	283	359	7	202	265	182	117	208	194	127
	32%	29%	35%	55%	37%	39%	24%	35%	38%	37%	22%
			A	**	F	F		T	T	T	
Having an illness and being unable to work for three months	632	265	364	4	218	264	151	139	208	183	100
	32%	27%	36%	29%	40%	39%	20%	41%	38%	35%	17%
			A	**	F	F		T	T	T	
Unexpected auto repairs or purchase	584	242	334	9	164	252	169	105	181	179	117
	29%	25%	33%	66%	30%	37%	22%	31%	33%	34%	20%
			A	**	F	DF		T	T	T	
A change in your relationship status (i.e. divorce, separation)	568	248	314	6	172	227	169	96	186	172	112
	28%	26%	31%	48%	32%	33%	22%	29%	34%	33%	19%
			A	**	F	F		T	T	T	

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

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
I am confident I won't have any debt in retirement	657	353	300	4	154	177	326	89	165	143	260
	33%	36%	30%	31%	28%	26%	42%	27%	30%	27%	44%
		B		**			DE				QRS
I will be able to cover all living and family expenses in the next 12 months without going into further debt	643	359	280	4	115	150	379	76	103	159	305
	32%	37%	28%	34%	21%	22%	49%	23%	19%	30%	52%
		B		**			DE			R	QRS
I am concerned about the impact of rising interest rates on my financial situation	624	277	343	4	162	253	210	96	195	183	147
	31%	28%	34%	30%	30%	37%	27%	29%	36%	35%	25%
			A	**		DF			T	T	
I regret the amount of debt that I've taken on in my life	531	234	290	6	148	214	169	78	187	150	116
	27%	24%	29%	49%	27%	31%	22%	23%	34%	28%	20%
				**		F			QT	T	
I am concerned about my current level of debt	480	208	269	3	152	198	131	83	173	145	79
	24%	21%	27%	22%	28%	29%	17%	25%	32%	27%	13%
			A	**	F	F		T	T	T	
I am worried that me or someone in my household could lose their job	391	160	224	6	131	165	94	92	125	113	59
	20%	16%	22%	50%	24%	24%	12%	27%	23%	21%	10%
			A	**	F	F		T	T	T	

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

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
I am worried that me or someone in my household could lose their job	785	418	366	1	143	191	451	78	154	180	373
	39%	43%	36%	9%	26%	28%	58%	23%	28%	34%	63%
		B		**			DE			Q	QRS
I am concerned about my current level of debt	664	359	303	2	115	163	386	70	118	158	315
	33%	37%	30%	19%	21%	24%	50%	21%	22%	30%	53%
		B		**			DE			QR	QRS
I regret the amount of debt that I've taken on in my life	638	322	314	2	119	165	353	82	111	156	289
	32%	33%	31%	15%	22%	24%	46%	24%	20%	30%	49%
				**			DE			R	QRS
I am confident I won't have any debt in retirement	539	242	294	3	132	195	212	73	147	151	165
	27%	25%	29%	24%	24%	29%	27%	22%	27%	29%	28%
				**							
I will be able to cover all living and family expenses in the next 12 months without going into further debt	484	201	281	3	143	216	126	77	169	147	88
	24%	21%	28%	24%	26%	32%	16%	23%	31%	28%	15%
			A	**	F	F		T	T	T	
I am concerned about the impact of rising interest rates on my financial situation	406	221	182	3	83	91	232	52	73	86	196
	20%	23%	18%	25%	15%	13%	30%	15%	13%	16%	33%
		B		**			DE				QRS

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

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
I am concerned about the impact of rising interest rates on my financial situation	1169	546	618	6	331	449	390	199	357	322	289
	58%	56%	61%	44%	61%	66%	50%	59%	65%	61%	49%
			**	F	F		T	T	T		
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1081	573	502	5	251	301	528	147	258	264	412
	54%	59%	49%	39%	46%	44%	68%	44%	47%	50%	70%
		B	**			DE				QRS	
I am confident I won't have any debt in retirement	1008	524	479	5	271	309	427	161	281	229	337
	50%	54%	47%	38%	50%	45%	55%	48%	51%	44%	57%
		B	**			E		S		QS	
I regret the amount of debt that I've taken on in my life	960	453	497	9	292	371	297	161	328	256	214
	48%	47%	49%	72%	53%	55%	38%	48%	60%	49%	36%
			**	F	F		T	QST	T		
I am concerned about my current level of debt	916	428	482	7	293	370	253	168	317	254	178
	46%	44%	47%	52%	54%	54%	33%	50%	58%	48%	30%
			**	F	F		T	ST	T		
I am worried that me or someone in my household could lose their job	769	345	414	10	254	310	205	153	267	210	136
	38%	35%	41%	74%	47%	46%	26%	46%	49%	40%	23%
			A	**	F	F		T	ST	T	

To what extent do you agree or disagree with the following: - Top 2 Box Summary

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
I desperately need interest rates to go down	1220	550	658	11	359	468	392	211	393	326	287
	61%	57%	65%	85%	66%	69%	51%	63%	72%	62%	49%
			A	**	F	F		T	QST	T	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1055	466	580	9	364	426	265	219	370	288	176
	53%	48%	57%	67%	67%	63%	34%	65%	68%	55%	30%
			A	**	F	F		ST	ST	T	
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	972	526	443	3	247	296	428	146	258	229	339
	49%	54%	44%	19%	45%	44%	55%	44%	47%	43%	58%
		B		**			DE				QRS
Even if interest rates decline, I'm concerned about my ability to repay my debts	902	402	492	8	299	378	225	191	303	256	152
	45%	41%	48%	58%	55%	56%	29%	57%	55%	49%	26%
			A	**	F	F		T	T	T	
I am worried that artificial intelligence (AI) could negatively affect my employment or income	898	414	476	8	297	338	263	189	284	240	186
	45%	43%	47%	64%	54%	50%	34%	56%	52%	46%	32%
				**	F	F		ST	T	T	
I am concerned that rising interest rates could move me towards bankruptcy	832	373	453	6	302	345	185	195	302	212	119
	42%	38%	45%	47%	55%	51%	24%	58%	55%	40%	20%
			A	**	F	F		ST	ST	T	

To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
I am concerned that rising interest rates could move me towards bankruptcy	1168	599	563	7	244	335	589	140	244	314	470
	58%	62%	55%	53%	45%	49%	76%	42%	45%	60%	80%
		B		**			DE			QR	QRS
I am worried that artificial intelligence (AI) could negatively affect my employment or income	1102	558	539	5	249	342	511	147	262	287	403
	55%	57%	53%	36%	46%	50%	66%	44%	48%	54%	68%
				**			DE			Q	QRS
Even if interest rates decline, I'm concerned about my ability to repay my debts	1098	569	523	5	247	302	549	145	243	271	437
	55%	59%	52%	42%	45%	44%	71%	43%	45%	51%	74%
		B		**			DE				QRS
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	1028	445	572	10	299	384	346	189	289	298	250
	51%	46%	56%	81%	55%	56%	45%	56%	53%	57%	42%
			A	**	F	F		T	T	T	
If interest rates go up much more, I'm afraid that I will be in financial trouble	945	506	435	4	182	254	509	117	177	238	413
	47%	52%	43%	33%	33%	37%	66%	35%	32%	45%	70%
		B		**			DE			QR	QRS
I desperately need interest rates to go down	780	421	357	2	187	212	382	124	153	200	303
	39%	43%	35%	15%	34%	31%	49%	37%	28%	38%	51%
		B		**			DE	R		R	QRS

To what extent do you agree or disagree with the following statements about how economic uncertainty and volatility are affecting your personal finances?: - Top 2 Box Summary

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Prefer not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
I am more cautious about taking on new debt.	1676	803	863	10	421	577	678	247	459	452	515
	84%	83%	85%	75%	77%	85%	88%	74%	84%	86%	87%
				**		D	D		Q	Q	Q
Rising prices of essentials like food and gas are making it harder to manage my household finances.	1490	705	773	12	424	547	519	261	438	402	387
	74%	73%	76%	89%	78%	80%	67%	78%	80%	76%	66%
				**	F	F		T	T	T	
I am cutting back on spending due to economic uncertainty.	1465	659	796	10	388	526	551	230	416	409	408
	73%	68%	78%	79%	71%	77%	71%	68%	76%	78%	69%
			A	**		DF			T	QT	
I am delaying major financial decisions because conditions feel unpredictable.	1377	654	713	10	382	507	488	226	405	378	366
	69%	67%	70%	74%	70%	75%	63%	67%	74%	72%	62%
				**	F	F			T	T	
I feel like I am working harder financially but not getting ahead.	1273	599	665	9	389	487	396	243	388	358	282
	64%	62%	65%	68%	71%	72%	51%	72%	71%	68%	48%
				**	F	F		T	T	T	
I feel like I am experiencing “financial whiplash” as shifting conditions repeatedly affect my financial plans.	1213	565	641	7	354	461	398	207	379	336	288
	61%	58%	63%	56%	65%	68%	51%	62%	69%	64%	49%
				**	F	F		T	T	T	
I feel confident in my finances despite economic volatility.	1150	621	523	5	297	351	502	191	287	275	397
	57%	64%	52%	38%	54%	52%	65%	57%	52%	52%	67%
		B		**			DE				QRS

To what extent do you agree or disagree with the following statements about how economic uncertainty and volatility are affecting your personal finances?: - Bottom 2 Box Summary

	Total	Gender			AGE			Age 1			
		Male	Female	Other/Pref er not to answer	18-34	35-54	55+	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	Q	R	S	T
Base: All Respondents (unwtd)	2000	923	1064	13	432	818	750	234	606	595	564
Base: All Respondents (wtd)	2000	972	1015	13	546	680	774	335	546	526	589
I feel confident in my finances despite economic volatility.	850	350	492	8	249	329	272	144	260	251	193
	43%	36%	48%	62%	46%	48%	35%	43%	48%	48%	33%
			A	**	F	F		T	T	T	
I feel like I am experiencing “financial whiplash” as shifting conditions repeatedly affect my financial plans.	787	407	375	6	192	219	376	128	168	190	301
	39%	42%	37%	44%	35%	32%	49%	38%	31%	36%	51%
				**			DE				QRS
I feel like I am working harder financially but not getting ahead.	727	373	350	4	157	193	378	93	159	168	308
	36%	38%	35%	32%	29%	28%	49%	28%	29%	32%	52%
				**			DE				QRS
I am delaying major financial decisions because conditions feel unpredictable.	623	317	302	3	164	173	286	110	142	149	223
	31%	33%	30%	26%	30%	25%	37%	33%	26%	28%	38%
				**			DE				RS
I am cutting back on spending due to economic uncertainty.	535	313	219	3	158	154	223	106	130	118	181
	27%	32%	22%	21%	29%	23%	29%	32%	24%	22%	31%
		B		**	E		E	S			RS
Rising prices of essentials like food and gas are making it harder to manage my household finances.	510	267	242	1	122	133	255	75	108	125	203
	26%	27%	24%	11%	22%	20%	33%	22%	20%	24%	34%
				**			DE				QRS
I am more cautious about taking on new debt.	324	168	152	3	125	103	96	88	87	74	75
	16%	17%	15%	25%	23%	15%	12%	26%	16%	14%	13%
				**	EF			RST			

