Detailed Tables

How concerned are you about being able to manage your current level of debt? By debt I mean any credit card balances, lines of credit, loans or mortgages you may have? Are you....?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H - I/J/K
Overlap formulae used. * small base

	Total	REGION						GENDER		AGE		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1000	135	100	100	335	230	100	464	536	276	418	277
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	385	294
Very concerned	105	12	12	11	53	8	8	47	58	35	48	20
	11%	9%	13%	17%	14%	3%	10%	10%	11%	12%	12%	7%
		E	E	E	E		E			K	K	
Somewhat concerned	203	37	19	20	76	28	24	103	100	72	83	44
	20%	28%	20%	29%	20%	11%	31%	21%	19%	24%	22%	15%
		E	E	E	E		DE			K	K	
Not very concerned	228	21	18	14	88	67	19	101	126	73	103	46
	23%	16%	19%	20%	23%	27%	25%	21%	24%	25%	27%	16%
						A				K	K	
Not at all concerned	396	53	39	19	139	127	19	194	202	99	138	146
	40%	40%	40%	28%	37%	51%	24%	40%	39%	34%	36%	50%
		F	F		F	ACDF						IJ
No current debt	68	9	8	4	23	17	7	38	30	15	14	38
	7%	7%	8%	6%	6%	7%	10%	8%	6%	5%	4%	13%
												IJ
Summary												
Top2Box [Concerned]	308	49	31	31	129	36	32	150	158	106	131	64
	31%	37%	32%	46%	34%	15%	41%	31%	31%	36%	34%	22%
		E		E	DE	E		E			K	K	
Low2Box [Not Concerned]	623	74	57	32	227	194	38	295	328	172	241	192
	62%	56%	59%	48%	60%	79%	49%	61%	64%	59%	63%	65%
					C	ABCDF						

Detailed Tables

How concerned are you about being able to manage your current level of debt? By debt I mean any credit card balances, lines of credit, loans or mortgages you may have? Are you....?

Proportions/Means: Columns Tested (5% risk level) - A/B/C - E/F/G - H/I - J/K/L
Overlap formulae used. * small base

	Total	EDUCATION				INCOME			HAVE INVESTMENTS		FINANCIAL ASSETS		
		<HS	HS	Post Sec	Univ Grad	<$30K	$30K-$59K	$60K+	Yes	No	<$50K	$50K-$99K	$100K+
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1000	101	226	373	295	213	320	338	750	240	406	218	255
Weighted	1000	103*	223	368	301	214	314	343	752	237	400	219	256
Very concerned	105 11%	20 19% B	18 8%	46 13%	21 7%	35 16% G	34 11%	30 9%	70 9%	33 14% H	58 14% L	21 10%	20 8%
Somewhat concerned	203 20%	14 14%	37 16%	95 26% AB	57 19%	45 21%	84 27% G	58 17%	151 20%	52 22%	101 25% L	51 23% L	35 14%
Not very concerned	228 23%	17 17%	51 23%	79 21%	80 27%	40 19%	73 23%	85 25%	174 23%	52 22%	86 21%	56 26%	60 23%
Not at all concerned	396 40%	38 37%	95 43%	132 36%	130 43%	70 33%	107 34%	156 46% EF	306 41%	83 35%	130 32%	79 36%	126 49% JK
No current debt	68 7%	14 14% C	22 10% C	16 4%	13 4%	23 11% FG	16 5%	13 4%	51 7%	16 7%	25 6%	12 5%	15 6%
Summary													
Top2Box [Concerned]	308 31%	34 33%	55 25%	141 38% B	77 26%	80 37% G	118 38% G	88 26%	221 29%	85 36%	159 40% L	72 33% L	55 22%
Low2Box [Not Concerned]	623 62%	55 53%	146 65% A	211 57%	210 70%	111 52%	180 57%	241 70% EF	480 64%	136 57%	216 54%	135 62%	185 73% JK

Detailed Tables

How concerned are you about being able to manage your current level of debt? By debt I mean any credit card balances, lines of credit, loans or mortgages you may have? Are you....?

_____
Proportions/Means: Columns Tested (5% risk level) - A/B/C
Overlap formulae used.

	Total	Improve	Stay the same	Get worse	Net Improvement
		A	B	C	
Base: All respondents	1000	416	457	117	299
Weighted	1000	421	451	118	302
Very concerned	105	48	34	22	26
	11%	11%	7%	19%	9%
		B		AB	
Somewhat concerned	203	81	82	37	45
	20%	19%	18%	31%	15%
				AB	
Not very concerned	228	105	101	20	85
	23%	25%	22%	17%	28%
Not at all concerned	396	156	202	33	123
	40%	37%	45%	28%	41%
			AC		
No current debt	68	30	32	6	23
	7%	7%	7%	5%	8%
(DK/NS)	0	0	0	0	0
	-	-	-	-	0%
Summary					
Top2Box [Concerned]	308	130	116	59	71
	31%	31%	26%	50%	23%
				AB	
Low2Box [Not Concerned]	623	261	303	53	208
	62%	62%	67%	45%	69%
		C	C		

CFMx. Debt-to-equity ratio.

Age:	2000	2001	2002	% change 2000 to 2002
18-34	3.154	3.583	3.717	18%
35-54	0.912	1.021	1.140	25%
55+	0.212	0.226	0.278	31%
Total	0.726	0.804	0.944	30%

Detailed Tables

Thinking about your family, do you feel that your own financial situation will ...
_____

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H - I/J/K
Overlap formulae used. * small base

	Total	REGION						GENDER		AGE		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1000	135	100	100	335	230	100	464	536	276	418	277
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	385	294
Improve	421	54	45	26	179	89	27	217	204	169	164	80
	42%	41%	47%	39%	47%	36%	35%	45%	39%	58%	42%	27%
					EF					JK	K	
Stay the same, or	451	57	38	32	150	136	39	190	261	99	167	169
	45%	43%	39%	47%	40%	55%	50%	39%	51%	34%	43%	57%
						ABD			G		I	IJ
Get worse compared to last year	118	22	12	9	44	21	11	71	47	24	50	41
	12%	17%	12%	13%	12%	9%	14%	15%	9%	8%	13%	14%
		E						H			I	I
(DK/NS)	10	0	2	1	6	1	1	5	5	1	5	4
	1%	-	2%	1%	2%	0	1%	1%	1%	0	1%	1%
Summary												
Net Improvement [Improve - Get worse]	302	32	33	18	135	67	16	145	157	146	114	39
	30%	24%	35%	26%	36%	27%	21%	30%	30%	50%	30%	13%
			F		AEF					JK	K	

Detailed Tables

Thinking about your family, do you feel that your own financial situation will ...

Proportions/Means: Columns Tested (5% risk level) - A/B/C - E/F/G - H/I -J/K/L
Overlap formulae used. * small base

	Total	EDUCATION				INCOME			HAVE INVESTMENTS		FINANCIAL ASSETS		
		<HS	HS	Post Sec	Univ Grad	<$30K	$30K-$59K	$60K+	Yes	No	<$50K	$50K-$99K	$100K+
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1000	101	226	373	295	213	320	338	750	240	406	218	255
Weighted	1000	103*	223	368	301	214	314	343	752	237	400	219	256
Improve	421 42%	27 26%	86 38% A	167 45% A	138 46%	77 36%	135 43%	170 50% E	324 43%	94 40%	171 43%	102 47%	106 41%
Stay the same, or	451 45%	58 56% C	111 50%	155 42%	125 42%	99 46%	138 44%	144 42%	345 46%	100 42%	177 44%	88 40%	120 47%
Get worse compared to last year	118 12%	17 16%	23 10%	42 11%	36 12%	38 18% G	36 12%	28 8%	75 10%	42 18% H	52 13%	25 12%	28 11%
(DK/NS)	10 1%	2 2%	3 1%	4 1%	1 0	0 -	5 2% G	0 -	8 1%	1 0	0 -	3 1%	2 1% J
Summary													
Net Improvement [Improve - Get worse]	302 30%	10 9%	62 28% A	126 34% A	101 34%	39 18%	99 31% E	142 41% EF	249 33% I	52 22%	119 30%	77 35%	78 31%

Due to recent market volatility or economic uncertainty, have you made any lifestyle or retirement planning changes?

_____
Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H - I/J/K
Overlap formulae used. * small base

	Total	REGION						GENDER		AGE		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1000	135	100	100	335	230	100	464	536	276	418	277
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	385	294
Yes	115	18	9	6	47	29	6	47	68	25	57	29
	12%	14%	10%	8%	12%	12%	7%	10%	13%	9%	15%	10%
											I	
No	883	112	87	62	332	217	72	434	449	268	328	263
	88%	85%	90%	92%	88%	88%	93%	90%	87%	91%	85%	90%
										J		
(DK/NS)	2	2	0	0	0	0	0	2	0	0	0	2
	0	1%	-	-	-	-	-	0	-	-	-	1%
		D										

_____
Proportions/Means: Columns Tested (5% risk level) - A/B/C - E/F/G - H/I - J/K/L
Overlap formulae used. * small base

	Total	EDUCATION				INCOME			HAVE INVESTMENTS		FINANCIAL ASSETS		
		<HS	HS	Post Sec	Univ Grad	<$30K	$30K-$59K	$60K+	Yes	No	<$50K	$50K-$99K	$100K+
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	1000	101	226	373	295	213	320	338	750	240	406	218	255
Weighted	1000	103*	223	368	301	214	314	343	752	237	400	219	256
Yes	115	7	27	37	43	14	41	40	96	17	40	22	36
	12%	6%	12%	10%	14%	7%	13%	12%	13%	7%	10%	10%	14%
							E		I				
No	883	97	194	332	258	199	273	303	654	220	358	197	220
	88%	94%	87%	90%	86%	93%	87%	88%	87%	93%	90%	90%	86%
						F				H			
(DK/NS)	2	0	2	0	0	1	1	0	2	0	2	0	0
	0	-	1%	-	-	0	0	-	0	-	0	-	-

_____
Proportions/Means: Columns Tested (5% risk level) - A/B/C
Overlap formulae used.

	Total	Improve	Stay the same	Get worse	Net Improvement
		A	B	C	
Base: All respondents	1000	416	457	117	299
Weighted	1000	421	451	118	302
Yes	115	46	46	20	25
	12%	11%	10%	17%	8%
				B	
No	883	375	403	98	277
	88%	89%	89%	83%	92%
(DK/NS)	2	0	2	0	0
	0	-	0	-	0%

Detailed Tables

What changes have you made?

_____

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H - I/J/K

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Total	REGION						GENDER		AGE		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+
		A	B	C	D	E	F	G	H	I	J	K
Base: Have made lifestyle or retirement planning changes	118	20	11	8	43	28	8	49	69	23	61	29
Weighted	115	18**	9**	6**	47*	29**	6**	47*	68*	25**	57*	29**
ANY (NET)	86 74%	17 94%	7 78%	3 57%	34 73%	20 67%	4 73%	36 75%	50 74%	21 83%	44 77%	19 66%
- Making no major purchases	48 41%	8 45%	5 48%	2 33%	20 43%	13 43%	0 -	18 38%	29 43%	11 42%	25 44%	11 37%
- Delayed retirement	15 13%	4 21%	2 26%	0 -	6 14%	1 3%	1 25%	6 12%	10 14%	2 9%	8 13%	5 18%
- Bought a house	9 8%	2 9%	0 -	1 25%	2 5%	3 10%	1 11%	4 9%	5 7%	3 11%	4 8%	1 4%
- Stopped retirement and gone back to work	5 4%	1 4%	0 -	0 -	3 6%	0 -	1 13%	2 4%	3 4%	1 4%	3 5%	0 -
- Found a job	4 4%	0 -	0 -	0 -	2 5%	2 7%	0 -	3 7%	1 2%	2 9%	1 2%	1 4%
- Found a second job	4 3%	2 13%	0 -	0 -	0 -	0 -	1 24%	2 3%	2 3%	1 3%	2 4%	1 2%
- Stopped school and gone back to work	2 2%	0 -	1 13%	0 -	0 -	1 3%	0 -	1 3%	1 1%	1 5%	1 2%	0 -
(DK/NS)	30 26%	1 6%	2 22%	2 43%	13 27%	10 33%	2 27%	12 25%	18 26%	4 17%	13 23%	10 34%

Detailed Tables

What changes have you made?

_____

Proportions/Means: Columns Tested (5% risk level) - A/B/C - E/F/G - H/I -J/K/L
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Total	EDUCATION				INCOME			HAVE INVESTMENTS		FINANCIAL ASSETS		
		<HS	HS	Post Sec	Univ Grad	<$30K	$30K-$59K	$60K+	Yes	No	<$50K	$50K-$99K	$100K+
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Have made lifestyle or retirement planning changes	118	7	27	38	44	15	41	41	98	18	40	21	40
Weighted	115	7**	27**	37*	43*	14**	41*	40*	96*	17**	40*	22**	36*
ANY (NET)	86 74%	3 42%	20 72%	26 70%	37 86%	12 83%	30 75%	31 78%	74 77%	11 68%	32 80%	20 90%	23 66%
- Making no major purchases	48 41%	2 27%	8 28%	18 50%	20 46%	7 50%	18 44%	18 44%	42 43%	6 35%	17 44%	12 57%	13 37%
- Delayed retirement	15 13%	1 15%	3 12%	4 10%	7 17%	2 13%	6 14%	4 10%	15 16%	0 -	2 5%	3 14%	7 20% J
- Bought a house	9 8%	0 -	3 11%	1 4%	4 9%	1 5%	2 5%	4 9%	7 7%	2 13%	4 9%	0 -	3 8%
- Stopped retirement and gone back to work	5 4%	0 -	0 -	1 2%	4 9%	1 6%	2 4%	1 3%	5 5%	0 -	2 4%	1 5%	1 2%
- Found a job	4 4%	0 -	2 7%	0 -	2 5%	0 -	3 8%	1 3%	4 4%	0 -	2 6%	2 9%	0 -
- Found a second job	4 3%	0 -	2 6%	2 4%	1 2%	2 16%	0 -	2 4%	2 2%	2 13%	4 10%	0 -	0 -
- Stopped school and gone back to work	2 2%	0 -	2 8%	0 -	0 -	0 -	0 -	2 6%	1 1%	1 6%	1 2%	1 6%	0 -
(DK/NS)	30 26%	4 58%	8 28%	11 30%	6 14%	2 17%	10 25%	9 22%	22 23%	5 32%	8 20%	2 10%	12 34%