

1. To what extent is the current economic environment impacting your savings habits? Would you say you are...

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Saving more than before	186 19%	90 18%	97 19%	67 24% E	72 18%	47 15%	18 16%	69 18%	55 17%	45 25%
Saving about the same as before	476 48%	239 49%	237 46%	151 54% D	171 43%	155 48%	51 46%	174 45%	142 44%	110 61% FGH
Saving less than before	338 34%	156 32%	183 35%	61 22%	155 39% C	122 38% C	42 38% I	141 37% I	129 40% I	27 15%

2_1. (Setting a savings goal) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Very easy	112 11%	52 11%	60 12%	39 14%	36 9%	38 12%	12 11%	28 7%	31 9%	41 23% FGH
Somewhat easy	315 31%	158 33%	158 31%	107 38% D	111 28%	97 30%	21 19%	118 31% F	103 32% F	73 40% F
Somewhat challenging	391 39%	196 40%	195 38%	98 35%	164 41%	129 40%	48 44% I	162 42% I	137 42% I	43 24%
Very challenging	183 18%	79 16%	103 20%	36 13%	86 22% C	60 18%	29 26% HI	75 20%	55 17%	24 13%
Summary										
Top2Box (Easy)	427 43%	209 43%	218 42%	145 52% DE	147 37%	135 42%	33 30%	146 38%	134 41%	114 63% FGH
Low2Box (Challenging)	574 57%	275 57%	299 58%	134 48%	251 63% C	189 58% C	77 70% I	237 62% I	193 59% I	67 37%

2.2. (Setting up a budget) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Very easy	158 16%	65 13%	93 18%	50 18%	54 14%	54 17%	13 12%	51 13%	47 14%	48 26% FGH
Somewhat easy	340 34%	170 35%	170 33%	103 37%	128 32%	110 34%	36 33%	132 34%	105 32%	67 37%
Somewhat challenging	357 36%	184 38%	173 33%	92 33%	147 37%	118 36%	37 33%	145 38% I	129 40% I	46 26%
Very challenging	146 15%	65 13%	81 16%	35 12%	69 17%	43 13%	24 22% HI	56 15%	45 14%	20 11%
Summary										
Top2Box (Easy)	498 50%	235 49%	263 51%	152 55% D	182 46%	164 50%	49 44%	182 48%	152 47%	115 63% FGH
Low2Box (Challenging)	503 50%	249 51%	254 49%	127 45%	216 54% C	161 50%	61 56% I	201 52% I	174 53% I	67 37%

2_3. (Keeping track of your monthly expenditures) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Very easy	232 23%	103 21%	129 25%	56 20%	75 19%	101 31% CD	24 22%	83 22%	75 23%	50 28%
Somewhat easy	398 40%	210 43% B	188 36%	101 36%	162 41%	135 42%	37 33%	158 41%	126 39%	78 43%
Somewhat challenging	292 29%	133 28%	159 31%	103 37% E	121 31% E	67 21%	37 34%	114 30%	94 29%	47 26%
Very challenging	79 8%	38 8%	41 8%	19 7%	39 10%	21 6%	13 12% I	28 7%	31 10% I	7 4%
Summary										
Top2Box (Easy)	630 63%	313 65%	317 61%	157 56%	237 60%	236 73% CD	60 55%	241 63%	201 61%	128 71% F
Low2Box (Challenging)	371 37%	172 35%	199 39%	122 44% E	161 40% E	88 27%	50 45% I	142 37%	126 39%	53 29%

2_4. (Being a disciplined saver/ Keeping focused on saving money (not giving in to impulse buys)) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Very easy	119 12%	59 12%	60 12%	34 12%	40 10%	45 14%	13 11%	30 8%	37 11%	40 22% GH
Somewhat easy	293 29%	147 30%	146 28%	76 27%	115 29%	102 31%	24 22%	121 32%	92 28%	56 31%
Somewhat challenging	392 39%	207 43% B	185 36%	114 41%	157 39%	121 37%	48 43%	147 38%	140 43%	59 32%
Very challenging	197 20%	71 15%	126 24% A	56 20%	85 21%	56 17%	26 24%	86 22%	58 18%	27 15%
Summary										
Top2Box (Easy)	412 41%	206 43%	206 40%	109 39%	155 39%	147 45%	37 33%	151 39%	129 39%	96 53% FGH
Low2Box (Challenging)	589 59%	279 57%	311 60%	170 61%	242 61%	177 55%	74 67% I	232 61% I	198 61% I	85 47%

2_5. (Figuring out how much you can afford to save each month) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Very easy	133 13%	68 14%	65 13%	42 15%	44 11%	47 14%	13 12%	42 11%	36 11%	42 23% GH
Somewhat easy	329 33%	164 34%	164 32%	98 35%	126 32%	105 32%	21 19%	123 32% F	115 35% F	70 39% F
Somewhat challenging	358 36%	171 35%	187 36%	99 35%	154 39%	105 32%	50 46% HI	147 38% I	114 35%	47 26%
Very challenging	181 18%	81 17%	100 19%	40 14%	73 18%	68 21%	26 23% I	72 19%	62 19%	22 12%
Summary										
Top2Box (Easy)	462 46%	232 48%	229 44%	140 50%	170 43%	151 47%	34 31%	165 43% F	151 46% F	112 62% FGH
Low2Box (Challenging)	539 54%	252 52%	287 56%	139 50%	227 57%	173 53%	76 69% GHI	218 57% I	176 54% I	69 38%

2_6. (Paying yourself first/ Setting up a savings program for yourself to ensure that you actually save money each month (put it in a dedicated savings account that you do not access!)) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Very easy	110 11%	58 12%	52 10%	37 13%	40 10%	34 10%	11 10%	33 9%	29 9%	37 21% GH
Somewhat easy	228 23%	124 26%	104 20%	67 24%	83 21%	78 24%	14 13%	80 21%	85 26% F	48 27% F
Somewhat challenging	362 36%	171 35%	191 37%	103 37%	137 34%	122 38%	40 36%	147 38%	118 36%	57 31%
Very challenging	300 30%	132 27%	169 33%	72 26%	137 35% C	91 28%	45 41% HI	123 32% I	94 29%	39 21%
Summary										
Top2Box (Easy)	339 34%	182 38% B	156 30%	104 37%	123 31%	112 34%	25 23%	113 30%	114 35% F	86 47% FGH
Low2Box (Challenging)	662 66%	302 62%	360 70% A	175 63%	274 69%	213 66%	85 77% HI	270 70% I	212 65% I	95 53%

2_7. (Achieving a savings goal) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Very easy	83 8%	42 9%	42 8%	35 12% D	21 5%	28 9%	10 9%	18 5%	20 6%	35 19% GH
Somewhat easy	216 22%	103 21%	113 22%	52 18%	85 22%	79 24%	12 11%	91 24% F	73 22% F	40 22%
Somewhat challenging	430 43%	219 45%	211 41%	129 46%	175 44%	126 39%	50 46%	158 41%	147 45%	74 41%
Very challenging	272 27%	121 25%	151 29%	64 23%	116 29%	91 28%	38 34% I	115 30% I	86 26%	32 18%
Summary										
Top2Box (Easy)	300 30%	145 30%	154 30%	86 31%	106 27%	107 33%	22 20%	110 29%	93 28%	75 42% FGH
Low2Box (Challenging)	701 70%	339 70%	362 70%	193 69%	291 73%	217 67%	88 80% I	274 71% I	234 72% I	106 58%

2. (Top2Box (Easy) Summary) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
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Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Keeping track of your monthly expenditures	630 63%	313 65%	317 61%	157 56%	237 60%	236 73% CD	60 55%	241 63%	201 61%	128 71% F
Setting up a budget	498 50%	235 49%	263 51%	152 55% D	182 46%	164 50%	49 44%	182 48%	152 47%	115 63% FGH
Figuring out how much you can afford to save each month	462 46%	232 48%	229 44%	140 50%	170 43%	151 47%	34 31%	165 43% F	151 46% F	112 62% FGH
Setting a savings goal	427 43%	209 43%	218 42%	145 52% DE	147 37%	135 42%	33 30%	146 38%	134 41%	114 63% FGH
Being a disciplined saver/Keeping focused on saving money (not giving in to impulse buys)	412 41%	206 43%	206 40%	109 39%	155 39%	147 45%	37 33%	151 39%	129 39%	96 53% FGH
Paying yourself first/Setting up a savings program for yourself to ensure that you actually save money each month (put it in a dedicated savings account that you do not access!)	339 34%	182 38% B	156 30%	104 37%	123 31%	112 34%	25 23%	113 30%	114 35% F	86 47% FGH
Achieving a savings goal	300 30%	145 30%	154 30%	86 31%	106 27%	107 33%	22 20%	110 29%	93 28%	75 42% FGH

2. (Low2Box (Challenging) Summary) Please indicate how easy or challenging you personally find each of the following aspects of saving money

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

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1001	469	532	226	434	341	95	329	485	92
Weighted	1001	484	517	279	397	324	110*	383	326	181*
Achieving a savings goal	701 70%	339 70%	362 70%	193 69%	291 73%	217 67%	88 80% I	274 71% I	234 72% I	106 58%
Paying yourself first/Setting up a savings program for yourself to ensure that you actually save money each month (put it in a dedicated savings account that you do not access!)	662 66%	302 62%	360 70% A	175 63%	274 69%	213 66%	85 77% HI	270 70% I	212 65% I	95 53%
Being a disciplined saver/Keeping focused on saving money (not giving in to impulse buys)	589 59%	279 57%	311 60%	170 61%	242 61%	177 55%	74 67% I	232 61% I	198 61% I	85 47%
Setting a savings goal	574 57%	275 57%	299 58%	134 48%	251 63% C	189 58% C	77 70% I	237 62% I	193 59% I	67 37%
Figuring out how much you can afford to save each month	539 54%	252 52%	287 56%	139 50%	227 57%	173 53%	76 69% GHI	218 57% I	176 54% I	69 38%
Setting up a budget	503 50%	249 51%	254 49%	127 45%	216 54% C	161 50%	61 56% I	201 52% I	174 53% I	67 37%
Keeping track of your monthly expenditures	371 37%	172 35%	199 39%	122 44% E	161 40% E	88 27%	50 45% I	142 37%	126 39%	53 29%