1. Which of the following best characterizes your debt obligations (including mortgage, car loan, credit card, etc)?

| | | Gender | | AGE | | | EDUCATION | | | | DEBT OBLIGATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad | I have a lot of debt | I have some debt | I have no debt obligations |
| | | A | B | C | D | E | F | G | H | I | J | K | L |
| | | | | | | | | | | | | | |
| Base: All Respondents | 1000 | 440 | 560 | 234 | 372 | 394 | 59 | 215 | 454 | 272 | 152 | 529 | 319 |
| Weighted | 1000 | 485 | 515 | 279 | 370 | 351 | 99 | 355 | 392 | 154 | 144 | 537 | 319 |
| I have a lot of debt | 144 | 56 | 88 | 41 | 64 | 39 | 17 | 45 | 53 | 28 | 144 | - | - |
| | 14% | 12% | 17% | 15% | 17% | 11% | 17% | 13% | 14% | 18% | 100% | - | - |
| | | | A | | E | | * | | | | KL | | |
| I have some debt | 537 | 251 | 286 | 142 | 229 | 167 | 43 | 196 | 224 | 74 | - | 537 | - |
| | 54% | 52% | 55% | 51% | 62% | 47% | 44% | 55% | 57% | 48% | - | 100% | - |
| | | | | | CE | | * | | I | | | JL | |
| I have no debt obligations | 319 | 178 | 141 | 97 | 77 | 146 | 39 | 113 | 114 | 53 | - | - | 319 |
| | 32% | 37% | 27% | 35% | 21% | 41% | 39% | 32% | 29% | 34% | - | - | 100% |
| | | B | | D | | D | * | | | | | | JK |

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L
  Minimum Base: 30 (**), Small Base: 100 (*)

Table of Contents

2. How would you pay your expenses... if you had no income for more than six months?

| | | Gender | | AGE | | | EDUCATION | | | | DEBT OBLIGATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad | I have a lot of debt | I have some debt | I have no debt obligations |
| | | A | B | C | D | E | F | G | H | I | J | K | L |
| | | | | | | | | | | | | | |
| Base: Have A Lot Of/Some Debt | 681 | 279 | 402 | 157 | 299 | 225 | 36 | 147 | 318 | 180 | 152 | 529 | - |
| Weighted | 681 | 307 | 374 | 182 | 293 | 205 | 61 | 241 | 278 | 101 | 144 | 537 | - |
| Dip into savings | 291 | 159 | 132 | 64 | 124 | 104 | 19 | 84 | 123 | 65 | 23 | 268 | - |
| | 43% | 52% | 35% | 35% | 42% | 50% | 31% | 35% | 44% | 64% | 16% | 50% | - |
| | | B | | | | C | * | | | FGH | | J | |
| Borrow from friends and family | 83 | 30 | 53 | 43 | 27 | 13 | 2 | 23 | 39 | 19 | 17 | 66 | - |
| | 12% | 10% | 14% | 24% | 9% | 6% | 3% | 10% | 14% | 19% | 12% | 12% | - |
| | | | | DE | | | * | | | FG | | | |
| I will have to sell my house | 68 | 31 | 37 | 11 | 32 | 24 | 9 | 22 | 26 | 10 | 26 | 42 | - |
| | 10% | 10% | 10% | 6% | 11% | 12% | 15% | 9% | 9% | 10% | 18% | 8% | - |
| | | | | | | | * | | | | K | | |
| I don't know what I would do | 267 | 100 | 167 | 80 | 122 | 65 | 31 | 112 | 105 | 19 | 86 | 181 | - |
| | 39% | 33% | 45% | 44% | 42% | 32% | 51% | 46% | 38% | 19% | 60% | 34% | - |
| | | | A | E | E | | I* | I | I | | K | | |

- Column Proportions:
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  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L
  Minimum Base: 30 (**), Small Base: 100 (*)

Table of Contents

3. How much money do you think you would need in savings if you were diagnosed with a critical illness and unable to work for one year?

| | | Gender | | AGE | | | EDUCATION | | | | DEBT OBLIGATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad | I have a lot of debt | I have some debt | I have no debt obligations |
| | | A | B | C | D | E | F | G | H | I | J | K | L |
| | | | | | | | | | | | | | |
| Base: Employed Respondents | 553 | 261 | 292 | 141 | 283 | 129 | 18 | 100 | 261 | 174 | 101 | 318 | 134 |
| Weighted | 539 | 281 | 258 | 161 | 269 | 109 | 31 | 172 | 234 | 102 | 89 | 318 | 131 |
| $0-$1,000 | 50 | 28 | 22 | 20 | 18 | 12 | 5 | 18 | 20 | 7 | 7 | 27 | 16 |
| | 9% | 10% | 9% | 13% | 7% | 11% | 18% | 11% | 8% | 7% | 8% | 9% | 12% |
| | | | | | | | ** | * | | | * | | |
| $1,001-$5,000 | 39 | 26 | 13 | 17 | 16 | 6 | - | 11 | 23 | 6 | 7 | 18 | 15 |
| | 7% | 9% | 5% | 10% | 6% | 5% | - | 6% | 10% | 6% | 8% | 6% | 11% |
| | | | | | | | ** | * | | | * | | |
| $5,001-$10,000 | 48 | 25 | 23 | 20 | 22 | 6 | 1 | 23 | 19 | 5 | 3 | 34 | 11 |
| | 9% | 9% | 9% | 12% | 8% | 5% | 5% | 13% | 8% | 5% | 3% | 11% | 8% |
| | | | | | | | ** | I* | | | * | J | |
| $10,001-$15,000 | 46 | 23 | 23 | 17 | 17 | 12 | 5 | 15 | 22 | 4 | 4 | 29 | 13 |
| | 8% | 8% | 9% | 10% | 6% | 11% | 15% | 9% | 9% | 4% | 4% | 9% | 10% |
| | | | | | | | ** | * | | | * | | |
| $15,001-$20,000 | 81 | 41 | 40 | 23 | 44 | 13 | 7 | 24 | 35 | 15 | 8 | 54 | 18 |
| | 15% | 15% | 15% | 15% | 16% | 12% | 22% | 14% | 15% | 15% | 9% | 17% | 14% |
| | | | | | | | ** | * | | | * | | |
| $20,001-$25,000 | 61 | 28 | 33 | 18 | 34 | 9 | 2 | 28 | 24 | 6 | 12 | 35 | 13 |
| | 11% | 10% | 13% | 11% | 13% | 8% | 7% | 16% | 10% | 6% | 14% | 11% | 10% |
| | | | | | | | ** | I* | | | * | | |
| $25,001-$30,000 | 61 | 30 | 30 | 16 | 30 | 14 | 4 | 11 | 32 | 14 | 12 | 43 | 6 |
| | 11% | 11% | 12% | 10% | 11% | 13% | 12% | 7% | 14% | 13% | 13% | 13% | 5% |
| | | | | | | | ** | * | | | L* | L | |
| $30,001-$35,000 | 8 | 6 | 2 | 3 | 6 | * | - | - | 5 | 3 | 1 | 4 | 3 |
| | 2% | 2% | 1% | 2% | 2% | * | - | - | 2% | 3% | 1% | 1% | 3% |
| | | | | | | | ** | * | | G | * | | |
| $35,001-$40,000 | 30 | 13 | 16 | 8 | 13 | 9 | 1 | 12 | 9 | 8 | 5 | 18 | 6 |
| | 6% | 5% | 6% | 5% | 5% | 8% | 5% | 7% | 4% | 8% | 6% | 6% | 5% |
| | | | | | | | ** | * | | | * | | |
| $40,001-$45,000 | 9 | 6 | 3 | 4 | 3 | 1 | 3 | 1 | 2 | 3 | 1 | 4 | 3 |
| | 2% | 2% | 1% | 3% | 1% | 1% | 9% | 1% | 1% | 3% | 1% | 1% | 3% |
| | | | | | | | ** | * | | | * | | |
| $45,001-$50,000 | 45 | 25 | 20 | 5 | 29 | 11 | 2 | 11 | 18 | 14 | 11 | 22 | 11 |
| | 8% | 9% | 8% | 3% | 11% | 10% | 7% | 6% | 8% | 14% | 13% | 7% | 8% |
| | | | | | C | C | ** | * | | GH | * | | |
| $50,001-$55,000 | 1 | 1 | - | - | - | 1 | - | - | 1 | - | 1 | - | - |
| | * | * | - | - | - | 1% | - | - | * | - | 1% | - | - |
| | | | | | | | ** | * | | | * | | |
| $55,001-$60,000 | 11 | 3 | 8 | 2 | 6 | 3 | - | 2 | 6 | 2 | 5 | 4 | 2 |
| | 2% | 1% | 3% | 1% | 2% | 3% | - | 1% | 3% | 2% | 6% | 1% | 1% |
| | | | | | | | ** | * | | | K* | | |
| $65,001-$70,000 | 4 | 1 | 3 | 1 | 2 | 1 | - | 1 | 1 | 2 | 4 | * | - |
| | 1% | 1% | 1% | 1% | 1% | 1% | - | 1% | * | 2% | 4% | * | - |
| | | | | | | | ** | * | | | KL* | | |
| $70,001-$75,000 | 3 | 2 | * | 1 | - | 2 | - | - | 1 | 2 | 1 | * | 2 |
| | 1% | 1% | * | 1% | - | 2% | - | - | * | 2% | 1% | * | 1% |
| | | | | | | D | ** | * | | | * | | |
| $75,001-$80,000 | 6 | 6 | - | - | 4 | 1 | - | 2 | 2 | 1 | 2 | 3 | 1 |
| | 1% | 2% | - | - | 2% | 1% | - | 1% | 1% | 1% | 2% | 1% | * |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | B | | | | | ** | * | | | * | | |
| $85,001-$90,000 | 1 | * | 1 | - | 1 | - | - | - | - | 1 | - | 1 | - |
| | * | * | * | - | * | - | - | - | - | 1% | - | * | - |
| | | | | | | | ** | * | | | * | | |
| $95,001-$100,000 | 18 | 8 | 9 | 3 | 11 | 3 | - | 3 | 7 | 7 | 4 | 7 | 7 |
| | 3% | 3% | 4% | 2% | 4% | 3% | - | 2% | 3% | 7% | 4% | 2% | 5% |
| | | | | | | | ** | * | | GH | * | | |
| More than $100,000 | 20 | 7 | 13 | 3 | 12 | 5 | - | 9 | 9 | 2 | 2 | 13 | 4 |
| | 4% | 3% | 5% | 2% | 4% | 4% | - | 5% | 4% | 2% | 3% | 4% | 3% |
| | | | | | | | ** | * | | | * | | |
| Summary | | | | | | | | | | | | | |
| Mean | 45609 | 46005.2 | 45177.8 | 25949.1 | 55876.5 | 49321.2 | 22259.1 | 42455.7 | 48651.6 | 50908.8 | 47734 | 44513.6 | 46825.3 |
| | | | | | C | | ** | * | | | * | | |
| Std. Dev. | 122994.62 | 135259.44 | 108341.45 | 58275.09 | 146795.89 | 126523.15 | 15324.62 | 110798.9 | 141367.39 | 115353.37 | 111761.61 | 121983.24 | 133166.32 |
| | | | | | | | | | | | | | |
| Std. Err. | 5230.26 | 8372.35 | 6340.2 | 4907.65 | 8726.11 | 11139.74 | 3612.05 | 11079.89 | 8750.42 | 8744.92 | 11120.7 | 6840.48 | 11503.82 |
| | | | | | | | | | | | | | |
| Median | 24000 | 20000 | 25000 | 20000 | 25000 | 25000 | 20000 | 20000 | 20000 | 30000 | 30000 | 20000 | 20000 |
| | | | | | | | | | | | | | |

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Table of Contents