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1_1. [Your overall debt]

Where do you think your finances will be at the end of 2016 in terms of your overall debt and net worth?

		Gender		AGE			EDUCATION			
	Total	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Your overall debt										
Much better	135	69	66	49	45	41	10	41	59	25
	13%	14%	13%	17%	12%	11%	11%	11%	15%	16%
							*			
Somewhat better	355	167	189	98	143	114	25	134	141	55
	35%	34%	36%	35%	38%	32%	29%	36%	36%	35%
							*			
No change	408	203	205	103	137	168	43	146	156	62
	40%	42%	39%	37%	37%	47%	50%	39%	40%	40%
						CD	*			
Somewhat worse	88	41	47	26	35	28	7	39	30	12
	9%	8%	9%	9%	9%	8%	8%	11%	8%	8%
							*			
Much worse	21	9	12	5	13	4	1	9	9	2
	2%	2%	2%	2%	4%	1%	2%	3%	2%	1%
							*			
Summary										
Top2Box (Better)	490	236	254	147	188	155	35	175	200	80
	49%	48%	49%	52%	50%	44%	41%	47%	51%	51%
							*			
Low2Box (Worse)	109	50	60	30	48	31	8	49	39	14
	11%	10%	11%	11%	13%	9%	10%	13%	10%	9%
							*			

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

1_2. [Your overall net worth]

Where do you think your finances will be at the end of 2016 in terms of your overall debt and net worth?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Your overall net worth										
Much better	105	55	50	39	37	29	10	31	42	22
	10%	11%	10%	14%	10%	8%	12%	8%	11%	14%
							*			G
Somewhat better	337	164	173	102	138	97	23	119	131	64
	33%	34%	33%	36%	37%	27%	26%	32%	33%	41%
				E	E		*			GH
No change	435	204	231	110	158	167	42	168	171	53
	43%	42%	45%	39%	42%	47%	49%	45%	43%	34%
							*	I	I	
Somewhat worse	104	55	49	23	27	54	8	41	40	14
	10%	11%	9%	8%	7%	15%	10%	11%	10%	9%
						CD	*			
Much worse	27	11	16	6	13	7	4	11	10	2
	3%	2%	3%	2%	4%	2%	4%	3%	3%	1%
							*			
Summary										
Top2Box (Better)	441	219	223	141	174	125	33	150	173	86
	44%	45%	43%	50%	47%	35%	38%	40%	44%	55%
				E	E		*			FGH
Low2Box (Worse)	131	65	65	29	40	61	12	52	51	16
	13%	13%	13%	10%	11%	17%	14%	14%	13%	10%
						CD	*			

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

1. [SUMMARY - TOP2BOX (BETTER)]

Where do you think your finances will be at the end of 2016 in terms of your overall debt and net worth?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Your overall debt	490	236	254	147	188	155	35	175	200	80
	49%	48%	49%	52%	50%	44%	41%	47%	51%	51%
							*			
Your overall net worth	441	219	223	141	174	125	33	150	173	86
	44%	45%	43%	50%	47%	35%	38%	40%	44%	55%
				E	E		*			FGH

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

1. [SUMMARY - LOW2BOX (WORSE)]

Where do you think your finances will be at the end of 2016 in terms of your overall debt and net worth?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Your overall net worth	131	65	65	29	40	61	12	52	51	16
	13%	13%	13%	10%	11%	17%	14%	14%	13%	10%
						CD	*			
Your overall debt	109	50	60	30	48	31	8	49	39	14
	11%	10%	11%	11%	13%	9%	10%	13%	10%	9%
							*			

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

2. What financial resources will you seek out in order to meet your financial goals for 2016?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Advice from a financial advisor	287	131	156	68	96	124	11	97	116	64
	29%	27%	30%	24%	26%	35%	13%	26%	29%	41%
						CD	*		F	FGH
Online budgeting and debt reduction information	117	56	61	64	40	13	5	33	52	26
	12%	11%	12%	23%	11%	4%	6%	9%	13%	17%
				DE	E		*			G
Online tools like debt calculators	94	49	46	52	37	5	5	26	39	24
	9%	10%	9%	19%	10%	1%	5%	7%	10%	16%
				DE	E		*			GH
Complementary, community-based financial management seminars	38	20	18	18	14	6	-	8	21	10
	4%	4%	4%	6%	4%	2%	-	2%	5%	6%
				E			*			G
Complementary web-based seminars	34	20	14	13	15	5	2	-	20	11
	3%	4%	3%	5%	4%	1%	2%	-	5%	7%
				E			G*		G	G
Other	107	43	65	34	39	35	16	24	46	21
	11%	9%	12%	12%	10%	10%	19%	7%	12%	13%
							G*			G
None	516	268	248	124	197	196	51	215	195	56
	51%	55%	48%	44%	53%	55%	58%	58%	49%	36%
							C	I*	I	I

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

3. Did you make any New Year's Resolutions related to your finances?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Yes	237	112	125	103	89	45	31	69	91	45
	24%	23%	24%	37%	24%	13%	36%	19%	23%	29%
				DE	E		G*			G
No	770	377	393	178	284	309	56	301	303	110
	76%	77%	76%	63%	76%	87%	64%	81%	77%	71%
				C	CD		*	FI		

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

4_1. [Top financial resolution]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Top financial resolution										
Reducing credit card debt	50	27	24	11	24	15	5	15	25	5
	21%	24%	19%	11%	27%	33%	16%	22%	27%	11%
		*		*	C*	C*	**	*	I*	*
Reducing loans, such as car loans or student loans	23	14	9	13	7	3	5	6	7	5
	10%	12%	7%	13%	8%	6%	15%	9%	7%	12%
		*		*	*	*	**	*	*	*
Reducing your line of credit	14	7	7	6	7	2	2	2	6	4
	6%	6%	6%	5%	8%	4%	7%	3%	7%	8%
		*		*	*	*	**	*	*	*
Paying down your mortgage more quickly	12	9	3	3	8	2	-	4	3	5
	5%	8%	3%	3%	9%	4%	-	6%	3%	11%
		*		*	*	*	**	*	*	H*
Spending less money	53	23	31	26	15	12	12	13	21	7
	22%	20%	24%	25%	17%	27%	38%	19%	23%	15%
		*		*	*	*	**	*	*	*
Saving more money	76	30	46	40	26	11	8	25	25	19
	32%	27%	37%	38%	29%	24%	24%	36%	27%	41%
		*		*	*	*	**	*	*	H*
Other	8	2	6	5	3	1	-	4	4	1
	3%	2%	5%	5%	3%	2%	-	5%	4%	2%
		*		*	*	*	**	*	*	*

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

4_2. [Second financial resolution]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Second financial resolution										
Reducing credit card debt	19	8	12	9	5	5	2	2	10	6
	8%	7%	9%	9%	6%	12%	7%	2%	11%	13%
		*		*	*	*	**	*	*	G*
Reducing loans, such as car loans or student loans	22	7	15	13	5	4	4	6	9	3
	9%	6%	12%	13%	6%	9%	13%	9%	9%	7%
		*		*	*	*	**	*	*	*
Reducing your line of credit	21	14	7	5	11	6	2	3	8	8
	9%	12%	6%	4%	12%	13%	7%	5%	9%	17%
		*		*	*	*	**	*	*	G*
Paying down your mortgage more quickly	13	4	9	7	5	1	2	-	6	4
	5%	4%	7%	7%	5%	2%	6%	-	7%	10%
		*		*	*	*	**	*	*	G*
Spending less money	80	38	41	35	34	11	6	29	30	14
	34%	34%	33%	34%	38%	24%	19%	42%	33%	32%
		*		*	*	*	**	*	*	*
Saving more money	76	38	38	33	26	17	15	25	27	10
	32%	34%	31%	32%	30%	37%	48%	36%	29%	22%
		*		*	*	*	**	*	*	*
Other	6	3	3	1	3	2	-	4	2	-
	2%	3%	2%	1%	4%	4%	-	6%	2%	-
		*		*	*	*	**	*	*	*

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

4_3. [Third financial resolution]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Third financial resolution										
Reducing credit card debt	35	19	16	14	14	7	7	12	9	7
	15%	17%	13%	14%	16%	15%	21%	18%	10%	15%
		*		*	*	*	**	*	*	*
Reducing loans, such as car loans or student loans	19	8	11	10	5	4	-	5	8	5
	8%	7%	9%	10%	5%	9%	-	8%	9%	12%
		*		*	*	*	**	*	*	*
Reducing your line of credit	25	12	13	13	8	4	5	6	10	4
	11%	11%	10%	13%	9%	10%	15%	9%	11%	9%
		*		*	*	*	**	*	*	*
Paying down your mortgage more quickly	22	10	12	7	12	3	2	7	11	2
	9%	9%	10%	7%	13%	7%	7%	10%	12%	4%
		*		*	*	*	**	*	*	*
Spending less money	48	20	28	17	17	13	6	15	16	10
	20%	18%	22%	17%	19%	29%	21%	22%	17%	23%
		*		*	*	*	**	*	*	*
Saving more money	35	16	18	12	16	6	-	8	18	9
	15%	15%	14%	12%	18%	14%	-	11%	20%	20%
		*		*	*	*	**	*	*	*
Other	54	27	27	30	17	7	12	16	18	8
	23%	24%	22%	29%	19%	16%	37%	23%	20%	18%
		*		*	*	*	**	*	*	*

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

4_4. [Top/Second/Third financial resolution (Net)]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Top/Second/Third financial resolution (Net)										
Reducing credit card debt	104	53	51	35	43	27	14	29	44	17
	44%	47%	41%	33%	48%	60%	44%	42%	49%	38%
		*		*	*	C*	**	*	*	*
Reducing loans, such as car loans or student loans	64	29	35	36	17	11	9	18	24	14
	27%	26%	28%	35%	19%	24%	28%	26%	26%	30%
		*		D*	*	*	**	*	*	*
Reducing your line of credit	60	33	27	23	25	12	9	11	25	15
	25%	29%	22%	23%	28%	26%	28%	16%	27%	35%
		*		*	*	*	**	*	*	G*
Paying down your mortgage more quickly	47	23	24	17	24	6	4	12	20	11
	20%	21%	19%	17%	27%	13%	13%	17%	22%	24%
		*		*	*	*	**	*	*	*
Spending less money	180	81	100	78	66	36	24	58	67	31
	76%	72%	80%	76%	74%	81%	78%	83%	73%	70%
		*		*	*	*	**	*	*	*
Saving more money	186	84	102	85	68	33	22	57	70	37
	79%	75%	82%	82%	77%	74%	72%	82%	77%	83%
		*		*	*	*	**	*	*	*
Other	68	32	35	35	23	10	12	23	24	9
	29%	29%	28%	34%	26%	21%	37%	34%	26%	20%
		*		*	*	*	**	*	*	*

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

4_1. [Reducing credit card debt]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Reducing credit card debt										
Top/Second/Third financial resolution (Net)	104	53	51	35	43	27	14	29	44	17
	44%	47%	41%	33%	48%	60%	44%	42%	49%	38%
		*		*	*	C*	**	*	*	*
Top financial resolution	50	27	24	11	24	15	5	15	25	5
	21%	24%	19%	11%	27%	33%	16%	22%	27%	11%
		*		*	C*	C*	**	*	I*	*
Second financial resolution	19	8	12	9	5	5	2	2	10	6
	8%	7%	9%	9%	6%	12%	7%	2%	11%	13%
		*		*	*	*	**	*	*	G*
Third financial resolution	35	19	16	14	14	7	7	12	9	7
	15%	17%	13%	14%	16%	15%	21%	18%	10%	15%
		*		*	*	*	**	*	*	*
Not Ranked	132	59	74	69	46	18	18	40	47	28
	56%	53%	59%	67%	52%	40%	56%	58%	51%	62%
		*		E*	*	*	**	*	*	*

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

4_2. [Reducing loans, such as car loans or student loans]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Reducing loans, such as car loans or student loans										
Top/Second/Third financial resolution (Net)	64	29	35	36	17	11	9	18	24	14
	27%	26%	28%	35%	19%	24%	28%	26%	26%	30%
		*		D*	*	*	**	*	*	*
Top financial resolution	23	14	9	13	7	3	5	6	7	5
	10%	12%	7%	13%	8%	6%	15%	9%	7%	12%
		*		*	*	*	**	*	*	*
Second financial resolution	22	7	15	13	5	4	4	6	9	3
	9%	6%	12%	13%	6%	9%	13%	9%	9%	7%
		*		*	*	*	**	*	*	*
Third financial resolution	19	8	11	10	5	4	-	5	8	5
	8%	7%	9%	10%	5%	9%	-	8%	9%	12%
		*		*	*	*	**	*	*	*
Not Ranked	173	83	90	67	72	34	23	51	68	31
	73%	74%	72%	65%	81%	76%	72%	74%	74%	70%
		*		*	C*	*	**	*	*	*

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

4_3. [Reducing your line of credit]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Reducing your line of credit										
Top/Second/Third financial resolution (Net)	60	33	27	23	25	12	9	11	25	15
	25%	29%	22%	23%	28%	26%	28%	16%	27%	35%
		*		*	*	*	**	*	*	G*
Top financial resolution	14	7	7	6	7	2	2	2	6	4
	6%	6%	6%	5%	8%	4%	7%	3%	7%	8%
		*		*	*	*	**	*	*	*
Second financial resolution	21	14	7	5	11	6	2	3	8	8
	9%	12%	6%	4%	12%	13%	7%	5%	9%	17%
		*		*	*	*	**	*	*	G*
Third financial resolution	25	12	13	13	8	4	5	6	10	4
	11%	11%	10%	13%	9%	10%	15%	9%	11%	9%
		*		*	*	*	**	*	*	*
Not Ranked	176	79	98	80	64	33	22	58	66	29
	75%	71%	78%	77%	72%	74%	72%	84%	73%	65%
		*		*	*	*	**	I*	*	*

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

4_4. [Paying down your mortgage more quickly]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Paying down your mortgage more quickly										
Top/Second/Third financial resolution (Net)	47	23	24	17	24	6	4	12	20	11
	20%	21%	19%	17%	27%	13%	13%	17%	22%	24%
		*		*	*	*	**	*	*	*
Top financial resolution	12	9	3	3	8	2	-	4	3	5
	5%	8%	3%	3%	9%	4%	-	6%	3%	11%
		*		*	*	*	**	*	*	H*
Second financial resolution	13	4	9	7	5	1	2	-	6	4
	5%	4%	7%	7%	5%	2%	6%	-	7%	10%
		*		*	*	*	**	*	*	G*
Third financial resolution	22	10	12	7	12	3	2	7	11	2
	9%	9%	10%	7%	13%	7%	7%	10%	12%	4%
		*		*	*	*	**	*	*	*
Not Ranked	190	89	101	86	65	39	27	58	71	34
	80%	79%	81%	83%	73%	87%	87%	83%	78%	76%
		*		*	*	*	**	*	*	*

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

4_5. [Spending less money]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Spending less money										
Top/Second/Third financial resolution (Net)	180	81	100	78	66	36	24	58	67	31
	76%	72%	80%	76%	74%	81%	78%	83%	73%	70%
		*		*	*	*	**	*	*	*
Top financial resolution	53	23	31	26	15	12	12	13	21	7
	22%	20%	24%	25%	17%	27%	38%	19%	23%	15%
		*		*	*	*	**	*	*	*
Second financial resolution	80	38	41	35	34	11	6	29	30	14
	34%	34%	33%	34%	38%	24%	19%	42%	33%	32%
		*		*	*	*	**	*	*	*
Third financial resolution	48	20	28	17	17	13	6	15	16	10
	20%	18%	22%	17%	19%	29%	21%	22%	17%	23%
		*		*	*	*	**	*	*	*
Not Ranked	56	31	26	25	23	9	7	12	25	13
	24%	28%	20%	24%	26%	19%	22%	17%	27%	30%
		*		*	*	*	**	*	*	*

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

4_6. [Saving more money]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Saving more money										
Top/Second/Third financial resolution (Net)	186	84	102	85	68	33	22	57	70	37
	79%	75%	82%	82%	77%	74%	72%	82%	77%	83%
		*		*	*	*	**	*	*	*
Top financial resolution	76	30	46	40	26	11	8	25	25	19
	32%	27%	37%	38%	29%	24%	24%	36%	27%	41%
		*		*	*	*	**	*	*	H*
Second financial resolution	76	38	38	33	26	17	15	25	27	10
	32%	34%	31%	32%	30%	37%	48%	36%	29%	22%
		*		*	*	*	**	*	*	*
Third financial resolution	35	16	18	12	16	6	-	8	18	9
	15%	15%	14%	12%	18%	14%	-	11%	20%	20%
		*		*	*	*	**	*	*	*
Not Ranked	50	28	23	18	21	11	9	12	21	8
	21%	25%	18%	18%	23%	26%	28%	18%	23%	17%
		*		*	*	*	**	*	*	*

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

4_7. [Other]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	103	145	99	100	49	15	35	101	97
Weighted	237	112	125	103	89	45	31	69	91	45
Other										
Top/Second/Third financial resolution (Net)	68	32	35	35	23	10	12	23	24	9
	29%	29%	28%	34%	26%	21%	37%	34%	26%	20%
		*		*	*	*	**	*	*	*
Top financial resolution	8	2	6	5	3	1	-	4	4	1
	3%	2%	5%	5%	3%	2%	-	5%	4%	2%
		*		*	*	*	**	*	*	*
Second financial resolution	6	3	3	1	3	2	-	4	2	-
	2%	3%	2%	1%	4%	4%	-	6%	2%	-
		*		*	*	*	**	*	*	*
Third financial resolution	54	27	27	30	17	7	12	16	18	8
	23%	24%	22%	29%	19%	16%	37%	23%	20%	18%
		*		*	*	*	**	*	*	*
Not Ranked	169	79	90	68	66	35	20	46	67	36
	71%	71%	72%	66%	74%	79%	63%	66%	74%	80%
		*		*	*	*	**	*	*	*

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

5_1. [You or a family member losing a job]

To what extent would the following be challenging to your financial health?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
You or a family member losing a job										
Very challenging	381	166	215	120	183	79	35	146	146	54
	38%	34%	41%	43%	49%	22%	40%	40%	37%	35%
			A	E	E		*			
Somewhat challenging	255	132	123	87	100	68	19	84	103	49
	25%	27%	24%	31%	27%	19%	22%	23%	26%	32%
				E	E		*			G
Not very challenging	117	72	45	35	33	50	13	32	52	21
	12%	15%	9%	12%	9%	14%	15%	9%	13%	14%
		B					*			
Not at all challenging	253	118	135	39	56	157	20	108	94	31
	25%	24%	26%	14%	15%	45%	23%	29%	24%	20%
						CD	*	I		
Summary										
Top2Box (Very/ Somewhat Challenging)	637	298	339	207	283	146	54	230	249	103
	63%	61%	65%	74%	76%	41%	62%	62%	63%	66%
				E	E		*			
Low2Box (Not Very/ Not At All Challenging)	370	190	180	74	89	207	33	140	145	52
	37%	39%	35%	26%	24%	59%	38%	38%	37%	34%
						CD	*			

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

5_2. [Separation or divorce]

To what extent would the following be challenging to your financial health?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Separation or divorce										
Very challenging	273	115	158	55	126	92	16	114	102	41
	27%	24%	30%	20%	34%	26%	19%	31%	26%	26%
			A		CE		*			
Somewhat challenging	191	104	86	58	85	48	11	52	87	41
	19%	21%	17%	21%	23%	14%	12%	14%	22%	26%
					E		*		G	FG
Not very challenging	124	63	62	62	36	26	16	38	50	21
	12%	13%	12%	22%	10%	7%	18%	10%	13%	13%
				DE			*			
Not at all challenging	419	206	213	105	126	188	44	167	155	53
	42%	42%	41%	38%	34%	53%	51%	45%	39%	34%
						CD	I*	I		
Summary										
Top2Box (Very/ Somewhat Challenging)	464	220	244	113	211	140	27	165	189	82
	46%	45%	47%	40%	57%	40%	31%	45%	48%	53%
					CE		*		F	F
Low2Box (Not Very/ Not At All Challenging)	543	269	274	168	162	214	60	205	205	73
	54%	55%	53%	60%	43%	60%	69%	55%	52%	47%
				D		D	HI*			

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

5_3. [Birth of a child]

To what extent would the following be challenging to your financial health?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Birth of a child										
Very challenging	219	100	119	79	85	54	15	81	92	31
	22%	20%	23%	28%	23%	15%	17%	22%	23%	20%
				E	E		*			
Somewhat challenging	197	98	98	73	86	37	19	63	76	38
	20%	20%	19%	26%	23%	10%	22%	17%	19%	25%
				E	E		*			G
Not very challenging	137	70	67	52	57	28	11	45	55	26
	14%	14%	13%	18%	15%	8%	12%	12%	14%	17%
				E	E		*			
Not at all challenging	455	220	234	77	144	234	42	181	172	60
	45%	45%	45%	27%	39%	66%	48%	49%	44%	38%
				C	CD		*	I		
Summary										
Top2Box (Very/ Somewhat Challenging)	415	198	217	152	171	91	34	143	168	69
	41%	41%	42%	54%	46%	26%	39%	39%	43%	45%
				E	E		*			
Low2Box (Not Very/ Not At All Challenging)	592	290	302	129	201	262	53	227	227	86
	59%	59%	58%	46%	54%	74%	61%	61%	57%	55%
						CD	*			

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

5_4. [Retirement]

To what extent would the following be challenging to your financial health?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Retirement										
Very challenging	235	97	138	73	117	46	12	94	94	35
	23%	20%	27%	26%	31%	13%	14%	25%	24%	23%
			A	E	E		*			
Somewhat challenging	297	161	136	69	117	111	25	100	124	49
	29%	33%	26%	25%	31%	31%	28%	27%	31%	32%
		B					*			
Not very challenging	197	107	90	62	80	55	21	68	70	38
	20%	22%	17%	22%	21%	16%	24%	18%	18%	25%
							*			H
Not at all challenging	278	123	155	77	59	142	29	109	107	33
	28%	25%	30%	27%	16%	40%	34%	29%	27%	21%
				D		CD	*			
Summary										
Top2Box (Very/ Somewhat Challenging)	532	258	274	142	234	156	37	193	218	84
	53%	53%	53%	50%	63%	44%	42%	52%	55%	54%
					CE		*			
Low2Box (Not Very/ Not At All Challenging)	475	230	245	139	139	197	50	177	177	71
	47%	47%	47%	50%	37%	56%	58%	48%	45%	46%
				D		D	*			

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

5_5. [A long-term injury or illness]

To what extent would the following be challenging to your financial health?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
A long-term injury or illness										
Very challenging	368	155	213	98	157	112	29	146	144	49
	37%	32%	41%	35%	42%	32%	33%	39%	37%	32%
			A		E		*			
Somewhat challenging	339	167	172	100	131	107	26	119	133	62
	34%	34%	33%	35%	35%	30%	30%	32%	34%	40%
							*			
Not very challenging	133	80	54	40	42	52	9	41	60	23
	13%	16%	10%	14%	11%	15%	11%	11%	15%	15%
		B					*			
Not at all challenging	167	87	81	43	42	82	23	65	58	21
	17%	18%	16%	15%	11%	23%	26%	17%	15%	14%
						CD	I*			
Summary										
Top2Box (Very/ Somewhat Challenging)	706	322	384	198	289	220	55	265	277	111
	70%	66%	74%	70%	77%	62%	63%	71%	70%	71%
			A		E		*			
Low2Box (Not Very/ Not At All Challenging)	301	166	134	83	84	134	32	106	118	45
	30%	34%	26%	30%	23%	38%	37%	29%	30%	29%
		B				D	*			

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

5_6. [Paying for post-secondary education]

To what extent would the following be challenging to your financial health?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Paying for post-secondary education										
Very challenging	214	90	123	83	90	41	9	89	95	21
	21%	19%	24%	30%	24%	12%	10%	24%	24%	14%
				E	E		*	FI	FI	
Somewhat challenging	234	98	135	91	103	39	18	75	100	40
	23%	20%	26%	33%	28%	11%	21%	20%	25%	26%
				E	E		*			
Not very challenging	126	68	58	39	46	41	19	28	47	32
	13%	14%	11%	14%	12%	12%	21%	8%	12%	21%
							G*			GH
Not at all challenging	433	232	201	68	133	232	42	178	153	61
	43%	47%	39%	24%	36%	66%	48%	48%	39%	39%
		B			C	CD	*	H		
Summary										
Top2Box (Very/ Somewhat Challenging)	447	189	259	174	194	80	27	164	195	62
	44%	39%	50%	62%	52%	23%	31%	44%	49%	40%
			A	DE	E		*		FI	
Low2Box (Not Very/ Not At All Challenging)	560	300	260	107	179	274	60	206	200	93
	56%	61%	50%	38%	48%	77%	69%	56%	51%	60%
		B			C	CD	H*			H

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

5. [SUMMARY - TOP2BOX (VERY/ SOMEWHAT CHALLENGING)]

To what extent would the following be challenging to your financial health?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
A long-term injury or illness	706	322	384	198	289	220	55	265	277	111
	70%	66%	74%	70%	77%	62%	63%	71%	70%	71%
			A		E		*			
You or a family member losing a job	637	298	339	207	283	146	54	230	249	103
	63%	61%	65%	74%	76%	41%	62%	62%	63%	66%
				E	E		*			
Retirement	532	258	274	142	234	156	37	193	218	84
	53%	53%	53%	50%	63%	44%	42%	52%	55%	54%
					CE		*			
Separation or divorce	464	220	244	113	211	140	27	165	189	82
	46%	45%	47%	40%	57%	40%	31%	45%	48%	53%
					CE		*		F	F
Paying for post-secondary education	447	189	259	174	194	80	27	164	195	62
	44%	39%	50%	62%	52%	23%	31%	44%	49%	40%
			A	DE	E		*		FI	
Birth of a child	415	198	217	152	171	91	34	143	168	69
	41%	41%	42%	54%	46%	26%	39%	39%	43%	45%
				E	E		*			

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

5. [SUMMARY - LOW2BOX (NOT VERY/ NOT AT ALL CHALLENGING)]

To what extent would the following be challenging to your financial health?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Birth of a child	592	290	302	129	201	262	53	227	227	86
	59%	59%	58%	46%	54%	74%	61%	61%	57%	55%
						CD	*			
Paying for post-secondary education	560	300	260	107	179	274	60	206	200	93
	56%	61%	50%	38%	48%	77%	69%	56%	51%	60%
		B			C	CD	H*			H
Separation or divorce	543	269	274	168	162	214	60	205	205	73
	54%	55%	53%	60%	43%	60%	69%	55%	52%	47%
				D		D	HI*			
Retirement	475	230	245	139	139	197	50	177	177	71
	47%	47%	47%	50%	37%	56%	58%	48%	45%	46%
				D		D	*			
You or a family member losing a job	370	190	180	74	89	207	33	140	145	52
	37%	39%	35%	26%	24%	59%	38%	38%	37%	34%
						CD	*			
A long-term injury or illness	301	166	134	83	84	134	32	106	118	45
	30%	34%	26%	30%	23%	38%	37%	29%	30%	29%
		B				D	*			

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

6. Do you think that interest rates will increase or decrease in 2016?

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
Increase a lot	64	26	38	27	19	17	8	26	24	6
	6%	5%	7%	10%	5%	5%	9%	7%	6%	4%
							*			
Increase a little	454	223	232	120	163	172	42	160	181	71
	45%	46%	45%	43%	44%	49%	48%	43%	46%	46%
							*			
Stay unchanged	388	190	199	97	163	129	28	152	149	60
	39%	39%	38%	34%	44%	36%	32%	41%	38%	38%
					C		*			
Decrease a little	92	46	46	35	22	35	10	29	38	15
	9%	9%	9%	12%	6%	10%	11%	8%	10%	10%
				D			*			
Decrease a lot	9	5	4	3	5	1	-	2	3	3
	1%	1%	1%	1%	1%	*	-	1%	1%	2%
							*			
Summary										
Top2Box (Increase A Lot/ Increase A Little)	518	248	270	147	182	189	49	186	205	77
	51%	51%	52%	52%	49%	53%	57%	50%	52%	50%
							*			
Low2Box (Decrease A Little/ Decrease A Lot)	101	51	50	37	27	36	10	32	41	18
	10%	10%	10%	13%	7%	10%	11%	9%	10%	12%
				D			*			

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

7_1. [$100 a month]

If interest rates increase, how much financial difficultly would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
$100 a month										
Extreme difficulty	120	52	68	43	51	25	19	49	41	11
	12%	11%	13%	15%	14%	7%	21%	13%	10%	7%
				E	E		HI*	I		
Moderate difficulty	177	92	84	51	69	57	14	74	67	21
	18%	19%	16%	18%	19%	16%	16%	20%	17%	14%
							*			
Minor difficulty	263	125	138	89	98	77	22	96	108	38
	26%	26%	27%	32%	26%	22%	25%	26%	27%	24%
				E			*			
No difficultly at all	447	219	228	98	154	195	33	152	178	85
	44%	45%	44%	35%	41%	55%	38%	41%	45%	55%
						CD	*			FGH
Summary										
Top2Box (Extreme Difficulty/ Moderate Difficulty)	296	144	152	94	121	82	32	123	109	33
	29%	29%	29%	33%	32%	23%	37%	33%	28%	21%
				E	E		I*	I		I
Low2Box (Minor Difficulty/ No Difficultly At All)	711	344	366	187	252	272	55	247	286	123
	71%	71%	71%	67%	68%	77%	63%	67%	72%	79%
						CD	*			FGH

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

7_2. [$200 a month]

If interest rates increase, how much financial difficultly would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
$200 a month										
Extreme difficulty	226	114	111	65	97	64	17	103	87	19
	22%	23%	21%	23%	26%	18%	19%	28%	22%	12%
					E		*	I	I	
Moderate difficulty	239	105	134	78	87	74	23	96	90	31
	24%	21%	26%	28%	23%	21%	26%	26%	23%	20%
							*			
Minor difficulty	239	99	141	82	87	70	19	88	96	36
	24%	20%	27%	29%	23%	20%	22%	24%	24%	23%
			A	E			*			
No difficultly at all	303	171	132	57	102	145	29	83	122	69
	30%	35%	26%	20%	27%	41%	33%	22%	31%	44%
		B				CD	*		G	GH
Summary										
Top2Box (Extreme Difficulty/ Moderate Difficulty)	465	219	246	142	184	139	39	199	177	50
	46%	45%	47%	51%	49%	39%	45%	54%	45%	32%
				E	E		*	HI	I	
Low2Box (Minor Difficulty/ No Difficultly At All)	542	269	273	139	188	215	48	171	218	105
	54%	55%	53%	49%	51%	61%	55%	46%	55%	68%
						CD	*		G	GH

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

7_3. [$300 a month]

If interest rates increase, how much financial difficultly would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
$300 a month										
Extreme difficulty	388	167	222	110	152	127	31	175	148	35
	39%	34%	43%	39%	41%	36%	35%	47%	38%	22%
			A				*	HI	I	
Moderate difficulty	238	100	138	82	90	66	14	98	89	37
	24%	21%	27%	29%	24%	19%	16%	26%	23%	24%
				E			*			
Minor difficulty	162	93	70	54	67	42	20	41	66	34
	16%	19%	13%	19%	18%	12%	23%	11%	17%	22%
		B		E	E		G*			G
No difficultly at all	218	129	90	35	64	119	22	56	91	49
	22%	26%	17%	13%	17%	34%	26%	15%	23%	31%
		B				CD	*		G	GH
Summary										
Top2Box (Extreme Difficulty/ Moderate Difficulty)	626	267	359	192	242	192	44	273	237	72
	62%	55%	69%	68%	65%	54%	51%	74%	60%	46%
			A	E	E		*	FHI	I	
Low2Box (Minor Difficulty/ No Difficultly At All)	381	221	159	89	130	161	43	98	157	83
	38%	45%	31%	32%	35%	46%	49%	26%	40%	54%
		B				CD	G*		G	GH

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

7_4. [$400 a month]

If interest rates increase, how much financial difficultly would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
$400 a month										
Extreme difficulty	524	217	307	158	200	166	39	228	207	50
	52%	44%	59%	56%	54%	47%	44%	62%	52%	32%
			A				*	FHI	I	
Moderate difficulty	188	93	95	57	83	48	12	69	70	37
	19%	19%	18%	20%	22%	14%	14%	19%	18%	24%
					E		*			H
Minor difficulty	115	75	40	30	41	45	19	19	50	26
	11%	15%	8%	11%	11%	13%	22%	5%	13%	17%
		B					G*		G	G
No difficultly at all	180	104	76	37	48	95	17	53	68	42
	18%	21%	15%	13%	13%	27%	20%	14%	17%	27%
		B				CD	*			GH
Summary										
Top2Box (Extreme Difficulty/ Moderate Difficulty)	712	310	402	215	283	214	51	298	276	87
	71%	63%	78%	76%	76%	60%	59%	80%	70%	56%
			A	E	E		*	FHI	I	
Low2Box (Minor Difficulty/ No Difficultly At All)	295	179	116	66	89	140	36	73	119	68
	29%	37%	22%	24%	24%	40%	41%	20%	30%	44%
		B				CD	G*		G	GH

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

7_5. [$500 a month]

If interest rates increase, how much financial difficultly would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
$500 a month										
Extreme difficulty	629	270	359	190	245	194	43	272	243	71
	62%	55%	69%	68%	66%	55%	49%	73%	61%	46%
			A	E	E		*	FHI	I	
Moderate difficulty	148	81	67	38	60	51	9	43	64	33
	15%	17%	13%	13%	16%	14%	10%	12%	16%	22%
							*			G
Minor difficulty	71	49	22	25	25	21	20	9	26	15
	7%	10%	4%	9%	7%	6%	23%	2%	7%	10%
		B					GHI*		G	G
No difficultly at all	159	88	71	29	43	87	15	46	62	35
	16%	18%	14%	10%	11%	25%	17%	13%	16%	23%
						CD	*			GH
Summary										
Top2Box (Extreme Difficulty/ Moderate Difficulty)	777	351	426	228	305	245	52	315	306	105
	77%	72%	82%	81%	82%	69%	59%	85%	78%	67%
			A	E	E		*	FHI	FI	
Low2Box (Minor Difficulty/ No Difficultly At All)	230	137	93	53	68	108	35	55	89	51
	23%	28%	18%	19%	18%	31%	41%	15%	22%	33%
		B				CD	GH*		G	GH

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

7_6. [$600 or more a month]

If interest rates increase, how much financial difficultly would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
$600 or more a month										
Extreme difficulty	700	303	398	207	275	218	49	291	276	84
	70%	62%	77%	74%	74%	62%	57%	79%	70%	54%
			A	E	E		*	FHI	I	
Moderate difficulty	104	67	37	30	37	37	11	28	38	26
	10%	14%	7%	11%	10%	10%	13%	8%	10%	17%
		B					*			GH
Minor difficulty	54	39	15	13	20	20	9	8	22	14
	5%	8%	3%	5%	5%	6%	11%	2%	6%	9%
		B					G*			GH
No difficultly at all	149	80	68	30	40	78	17	43	58	30
	15%	16%	13%	11%	11%	22%	20%	12%	15%	20%
						CD	*			G
Summary										
Top2Box (Extreme Difficulty/ Moderate Difficulty)	804	369	435	237	312	255	61	319	314	110
	80%	76%	84%	84%	84%	72%	70%	86%	80%	71%
			A	E	E		*	FI	I	
Low2Box (Minor Difficulty/ No Difficultly At All)	203	119	84	44	61	98	27	51	80	45
	20%	24%	16%	16%	16%	28%	30%	14%	20%	29%
		B				CD	G*			GH

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

7. [SUMMARY - TOP2BOX (EXTREME DIFFICULTY/ MODERATE DIFFICULTY)]

If interest rates increase, how much financial difficultly would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
$600 or more a month	804	369	435	237	312	255	61	319	314	110
	80%	76%	84%	84%	84%	72%	70%	86%	80%	71%
			A	E	E		*	FI	I	
$500 a month	777	351	426	228	305	245	52	315	306	105
	77%	72%	82%	81%	82%	69%	59%	85%	78%	67%
			A	E	E		*	FHI	FI	
$400 a month	712	310	402	215	283	214	51	298	276	87
	71%	63%	78%	76%	76%	60%	59%	80%	70%	56%
			A	E	E		*	FHI	I	
$300 a month	626	267	359	192	242	192	44	273	237	72
	62%	55%	69%	68%	65%	54%	51%	74%	60%	46%
			A	E	E		*	FHI	I	
$200 a month	465	219	246	142	184	139	39	199	177	50
	46%	45%	47%	51%	49%	39%	45%	54%	45%	32%
				E	E		*	HI	I	
$100 a month	296	144	152	94	121	82	32	123	109	33
	29%	29%	29%	33%	32%	23%	37%	33%	28%	21%
				E	E		I*	I	I	

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

7. [SUMMARY - LOW2BOX (MINOR DIFFICULTY/ NO DIFFICULTLY AT ALL)]

If interest rates increase, how much financial difficultly would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	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	1007	462	545	248	399	360	43	183	440	341
Weighted	1007	488	519	281	373	353	87	370	395	155
$100 a month	711	344	366	187	252	272	55	247	286	123
	71%	71%	71%	67%	68%	77%	63%	67%	72%	79%
						CD	*			FGH
$200 a month	542	269	273	139	188	215	48	171	218	105
	54%	55%	53%	49%	51%	61%	55%	46%	55%	68%
						CD	*		G	GH
$300 a month	381	221	159	89	130	161	43	98	157	83
	38%	45%	31%	32%	35%	46%	49%	26%	40%	54%
		B				CD	G*		G	GH
$400 a month	295	179	116	66	89	140	36	73	119	68
	29%	37%	22%	24%	24%	40%	41%	20%	30%	44%
		B				CD	G*		G	GH
$500 a month	230	137	93	53	68	108	35	55	89	51
	23%	28%	18%	19%	18%	31%	41%	15%	22%	33%
		B				CD	GH*		G	GH
$600 or more a month	203	119	84	44	61	98	27	51	80	45
	20%	24%	16%	16%	16%	28%	30%	14%	20%	29%
		B				CD	G*			GH

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