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Table Description

1. 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			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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
0	33	12	21	14	8	11	6	9	15	2
	2%	2%	3%	3%	1%	2%	4%	2%	2%	1%
							*			
1 - 10	7	4	3	*	4	3	-	-	5	2
	*	1%	*	*	1%	1%	-	-	1%	1%
							*			G
11 - 20	5	1	4	2	4	-	1	-	4	-
	*	*	1%	*	1%	-	1%	-	1%	-
							*			
21-30	4	1	3	-	4	-	-	2	2	-
	*	*	*	-	1%	-	-	*	*	-
							*			
31-40	3	1	2	1	2	-	-	2	-	1
	*	*	*	*	*	-	-	*	-	*
							*			
41-50	21	7	14	8	5	8	6	7	5	3
	1%	1%	2%	2%	1%	1%	4%	1%	1%	1%
							*			
51-60	2	1	1	-	1	1	-	1	1	-
	*	*	*	-	*	*	-	*	*	-
							*			
61-70	3	2	2	3	-	-	-	-	3	-
	*	*	*	1%	-	-	-	-	1%	-
							*			
71-80	6	4	2	-	-	6	-	1	4	-
	*	1%	*	-	-	1%	-	*	1%	-
						D	*			
81-90	*	*	-	-	-	*	-	-	-	*
	*	*	-	-	-	*	-	-	-	*
							*			
91-100	89	30	59	25	36	28	3	36	42	8
	6%	4%	7%	6%	6%	5%	2%	6%	7%	3%
			A				*		I	
101-200	168	77	91	62	53	53	16	70	62	20
	11%	10%	11%	14%	9%	9%	11%	12%	10%	8%
							*			
201-300	145	81	65	36	52	57	15	59	51	21
	9%	11%	8%	8%	9%	10%	10%	10%	8%	9%

							*			
301-400	76	37	39	20	34	22	9	29	28	10
	5%	5%	5%	5%	6%	4%	6%	5%	5%	4%
							*			
401-500	148	63	86	31	52	65	15	40	66	27
	9%	8%	11%	7%	9%	12%	10%	7%	11%	11%
							*			
501-600	36	20	17	9	14	13	1	8	22	4
	2%	3%	2%	2%	2%	2%	1%	1%	4%	2%
							*			
601-700	26	15	11	8	8	10	-	14	7	6
	2%	2%	1%	2%	1%	2%	-	2%	1%	2%
							*			
701-800	34	14	20	9	11	14	-	18	10	5
	2%	2%	2%	2%	2%	3%	-	3%	2%	2%
							*			
801-900	12	4	8	2	8	2	-	7	3	2
	1%	*	1%	*	1%	*	-	1%	*	1%
							*			
901-1000	130	61	69	25	52	53	2	26	65	37
	8%	8%	8%	6%	9%	10%	2%	5%	11%	15%
							*		FG	FGH
1001-2000	132	78	54	20	38	74	1	39	58	34
	8%	10%	7%	5%	6%	13%	1%	7%	9%	14%
		B				CD	*		F	FGH
2001-3000	54	36	18	8	18	27	1	15	22	15
	3%	5%	2%	2%	3%	5%	1%	3%	4%	6%
		B					*			GH
3001-4000	10	6	4	6	2	2	-	3	1	6
	1%	1%	*	1%	*	*	-	1%	*	2%
							*			GH
4001-5000	11	4	6	3	2	5	-	3	4	4
	1%	1%	1%	1%	*	1%	-	1%	1%	1%
							*			
5001-10000	16	10	6	8	3	4	-	6	4	5
	1%	1%	1%	2%	1%	1%	-	1%	1%	2%
							*			H
None I already don't make enough to cover my bills and debt payments	411	199	211	141	172	98	69	174	135	32
	26%	26%	26%	32%	29%	18%	47%	31%	22%	13%
				E	E		GHI*	HI	I	
Summary										
$100 or less	174	63	111	53	64	57	16	60	82	16
	11%	8%	14%	12%	11%	10%	11%	10%	13%	7%
			A				*		I	
Mean (Incl. 0)	843.6	946.5	746.8	841.1	759.5	921.2	355	797.6	795.1	1218.8
		B					*	F	F	FGH

	A	B	C	D	E	F	G	H	I
Std. Dev.	1227.21	1326.85	1117.95	1507.2	1072.29	1149.11	370.42	1246.89	1099.34	1541.29
Std. Err.	34.61	56.63	42.02	89.75	48.69	51.91	56.49	84.07	47.62	71.79
Mean (Excl. 0)	868.1	966.5	774.2	882.6	774.3	944.1	386.8	817.2	820.6	1231.9
		B					*		F	FGH
Std. Dev.	1227.21	1326.85	1117.95	1507.2	1072.29	1149.11	370.42	1246.89	1099.34	1541.29
Std. Err.	34.61	56.63	42.02	89.75	48.69	51.91	56.49	84.07	47.62	71.79
Sum	988178	537403	450775	252482	314208	421488	27401	316870	385749	258158
Median	500	500	400	300	500	500	281.3	400	500	790.3

- 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. Based on your current levels of debt and excluding mortgage debt, how long do you think it will be before you are debt-free?

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
0	65	33	31	15	25	24	7	27	23	9
	4%	4%	4%	3%	4%	4%	5%	5%	4%	4%
							*			
1	73	34	39	29	28	16	6	29	31	6
	5%	4%	5%	7%	5%	3%	4%	5%	5%	3%
				E			*			
2	107	49	59	33	37	37	7	47	40	14
	7%	6%	7%	7%	6%	7%	4%	8%	6%	6%
							*			
3	54	18	36	21	23	11	-	14	28	12
	3%	2%	4%	5%	4%	2%	-	2%	4%	5%
							*			F
4	35	17	18	8	19	9	1	12	20	2
	2%	2%	2%	2%	3%	2%	1%	2%	3%	1%
							*			I
5	120	59	60	33	49	39	4	38	61	17
	8%	8%	7%	7%	8%	7%	3%	7%	10%	7%
							*			
6	18	11	6	2	5	10	-	8	8	2
	1%	1%	1%	*	1%	2%	-	1%	1%	1%
							*			
7	17	9	8	8	7	2	-	7	8	2
	1%	1%	1%	2%	1%	*	-	1%	1%	1%
							*			
8	7	3	4	1	3	3	-	-	4	3
	*	*	*	*	*	1%	-	-	1%	1%
							*			G
9	2	-	2	2	-	1	-	-	2	-
	*	-	*	*	-	*	-	-	*	-
							*			
10	84	45	39	28	35	21	3	35	32	13
	5%	6%	5%	6%	6%	4%	2%	6%	5%	5%
							*			
11 - 15	58	37	21	19	30	9	1	27	18	11
	4%	5%	3%	4%	5%	2%	1%	5%	3%	5%
					E		*			
16-20	27	13	14	9	12	6	1	7	13	5
	2%	2%	2%	2%	2%	1%	1%	1%	2%	2%

							*			
21-25	16	8	8	8	6	3	-	6	7	4
	1%	1%	1%	2%	1%	*	-	1%	1%	2%
							*			
							*			
26-30	2	2	*	-	2	-	-	-	2	1
	*	*	*	-	*	-	-	-	*	*
							*			
31-35	2	2	-	2	-	-	-	-	2	-
	*	*	-	*	-	-	-	-	*	-
							*			
36-40	1	-	1	-	1	-	-	-	1	*
	*	-	*	-	*	-	-	-	*	*
							*			
41-45	2	2	-	2	-	-	-	-	2	-
	*	*	-	*	-	-	-	-	*	-
							*			
51-100	5	2	3	1	2	1	-	-	3	1
	*	*	*	*	*	*	-	-	1%	1%
							*			
I am already debt-free	649	323	326	164	197	288	74	220	232	123
	41%	42%	40%	37%	34%	52%	50%	38%	37%	51%
						CD	*			GH
I will never be debt-free	237	100	137	57	103	77	42	96	82	17
	15%	13%	17%	13%	18%	14%	29%	17%	13%	7%
							GHI*	I	I	
Summary										
26+	13	8	5	5	6	1	-	-	10	2
	1%	1%	1%	1%	1%	*	-	-	2%	1%
							*		G	G
Mean (Incl. 0)	6.9	7.1	6.6	7.4	7.1	5.9	3.9	5.9	7.5	8.4
							**			G
Std. Dev.	9.29	7.93	10.46	9.74	8.67	9.6	4.96	5.69	10.62	12.37
Std. Err.	0.35	0.47	0.52	0.7	0.5	0.69	1.24	0.49	0.6	0.83
Mean (Excl. 0)	7.6	7.8	7.3	8	7.8	6.7	4.9	6.6	8.1	9.2
						*	**	*		G
Std. Dev.	9.29	7.93	10.46	9.74	8.67	9.6	4.96	5.69	10.62	12.37
Std. Err.	0.35	0.47	0.52	0.7	0.5	0.69	1.24	0.49	0.6	0.83
Sum	4773	2442	2331	1633	2020	1120	119	1503	2284	867
Median	5	5	4	5	5	4	2	4	5	5

- 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_1. [I have increased my current debt load to help my adult children or my aging parents]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I have increased my current debt load to help my adult children or my aging parents										
Strongly agree	82	33	49	22	29	31	5	34	31	11
	5%	4%	6%	5%	5%	6%	3%	6%	5%	5%
							*			
Somewhat agree	246	127	119	70	106	70	21	83	108	35
	16%	17%	15%	16%	18%	13%	14%	14%	17%	14%
					E		*			
Somewhat disagree	320	178	142	88	142	90	30	141	105	45
	20%	23%	17%	20%	24%	16%	20%	25%	17%	18%
		B			E		*	H		
Strongly disagree	934	429	505	262	309	363	91	314	376	153
	59%	56%	62%	59%	53%	65%	62%	55%	61%	63%
						D	*			G
Summary										
Top2Box (Agree)	328	160	168	91	135	102	26	117	139	46
	21%	21%	21%	21%	23%	18%	18%	21%	22%	19%
							*			
Low2Box (Disagree)	1254	607	647	350	450	454	120	454	481	198
	79%	79%	79%	79%	77%	82%	82%	79%	78%	81%
							*			

- 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_2. [This year I plan to look for information or consult a professional about financial insolvency or bankruptcy]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
This year I plan to look for information or consult a professional about financial insolvency or bankruptcy										
Strongly agree	70	32	38	37	25	7	4	25	30	11
	4%	4%	5%	8%	4%	1%	3%	4%	5%	4%
				DE	E		*			
Somewhat agree	187	102	85	69	78	40	21	67	67	32
	12%	13%	10%	16%	13%	7%	14%	12%	11%	13%
				E	E		*			
Somewhat disagree	405	205	200	138	150	117	41	153	163	47
	26%	27%	25%	31%	26%	21%	28%	27%	26%	19%
				E			*	I	I	
Strongly disagree	920	428	492	197	332	392	80	327	360	154
	58%	56%	60%	45%	57%	71%	55%	57%	58%	63%
				C	CD		*			
Summary										
Top2Box (Agree)	257	134	123	106	103	47	25	92	97	43
	16%	17%	15%	24%	18%	8%	17%	16%	16%	18%
				E	E		*			
Low2Box (Disagree)	1325	633	692	335	482	508	122	480	523	201
	84%	83%	85%	76%	82%	92%	83%	84%	84%	82%
					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 (*)

3_3. [Paying down debt is more important, financially, than saving]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
Paying down debt is more important, financially, than saving										
Strongly agree	519	265	253	123	170	226	43	190	212	74
	33%	35%	31%	28%	29%	41%	29%	33%	34%	30%
						CD	*			
Somewhat agree	777	368	409	215	306	256	67	273	305	131
	49%	48%	50%	49%	52%	46%	46%	48%	49%	54%
							*			
Somewhat disagree	193	95	98	66	77	49	10	84	71	28
	12%	12%	12%	15%	13%	9%	7%	15%	11%	11%
				E			*			
Strongly disagree	94	39	55	38	32	24	26	25	32	11
	6%	5%	7%	9%	5%	4%	17%	4%	5%	5%
				E			GHI*			
Summary										
Top2Box (Agree)	1295	633	662	337	476	482	110	463	517	205
	82%	83%	81%	76%	81%	87%	75%	81%	83%	84%
						CD	*			
Low2Box (Disagree)	287	134	153	104	109	74	36	109	103	39
	18%	17%	19%	24%	19%	13%	25%	19%	17%	16%
				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 (*)

3_4. [I am aware of the difference between insolvency and bankruptcy]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I am aware of the difference between insolvency and bankruptcy										
Strongly agree	328	182	146	53	127	148	19	111	143	55
	21%	24%	18%	12%	22%	27%	13%	19%	23%	23%
		B			C	C	*			
Somewhat agree	617	328	289	169	208	240	53	213	259	92
	39%	43%	35%	38%	35%	43%	36%	37%	42%	38%
		B				D	*			
Somewhat disagree	395	157	238	121	160	114	45	145	144	61
	25%	20%	29%	27%	27%	21%	31%	25%	23%	25%
			A		E		*			
Strongly disagree	242	100	142	98	91	53	29	103	75	35
	15%	13%	17%	22%	16%	9%	20%	18%	12%	14%
				DE	E		*	H		
Summary										
Top2Box (Agree)	945	510	435	223	334	388	72	324	402	148
	60%	66%	53%	50%	57%	70%	49%	57%	65%	61%
		B				CD	*		FG	
Low2Box (Disagree)	637	257	380	219	251	167	75	248	219	96
	40%	34%	47%	50%	43%	30%	51%	43%	35%	39%
			A	E	E		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 (*)

3_5. [I personally know someone who has become insolvent]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I personally know someone who has become insolvent										
Strongly agree	267	137	130	64	109	95	10	98	119	40
	17%	18%	16%	14%	19%	17%	7%	17%	19%	17%
							*	F	F	F
Somewhat agree	418	225	193	128	151	139	47	151	168	52
	26%	29%	24%	29%	26%	25%	32%	26%	27%	21%
							*			I
Somewhat disagree	387	175	212	121	140	126	29	161	133	63
	24%	23%	26%	27%	24%	23%	20%	28%	22%	26%
							*			
Strongly disagree	510	230	280	129	186	195	60	161	201	88
	32%	30%	34%	29%	32%	35%	41%	28%	32%	36%
							*			G
Summary										
Top2Box (Agree)	686	362	323	192	260	234	58	250	286	92
	43%	47%	40%	43%	44%	42%	39%	44%	46%	38%
		B					*			I
Low2Box (Disagree)	896	405	491	250	325	321	89	322	334	151
	57%	53%	60%	57%	56%	58%	61%	56%	54%	62%
			A				*			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 (*)

3_6. [I would know where to turn if I were to become insolvent]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I would know where to turn if I were to become insolvent										
Strongly agree	246	118	128	56	95	95	15	81	109	42
	16%	15%	16%	13%	16%	17%	10%	14%	18%	17%
							*			
Somewhat agree	625	320	305	156	223	245	71	209	255	91
	40%	42%	37%	35%	38%	44%	49%	36%	41%	37%
						C	*			
Somewhat disagree	392	182	210	123	149	121	26	139	160	66
	25%	24%	26%	28%	25%	22%	18%	24%	26%	27%
							*			
Strongly disagree	318	147	172	106	118	94	34	143	96	45
	20%	19%	21%	24%	20%	17%	23%	25%	15%	19%
				E			*	H		
Summary										
Top2Box (Agree)	871	438	433	213	318	340	86	290	364	132
	55%	57%	53%	48%	54%	61%	59%	51%	59%	54%
						C	*		G	
Low2Box (Disagree)	711	329	382	229	267	215	61	282	256	111
	45%	43%	47%	52%	46%	39%	41%	49%	41%	46%
				E			*	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 (*)

3. [SUMMARY - TOP2BOX (AGREE)]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
Paying down debt is more important, financially,	1295	633	662	337	476	482	110	463	517	205
than saving	82%	83%	81%	76%	81%	87%	75%	81%	83%	84%
						CD	*			
I am aware of the difference between	945	510	435	223	334	388	72	324	402	148
insolvency and bankruptcy	60%	66%	53%	50%	57%	70%	49%	57%	65%	61%
		B				CD	*		FG	
I would know where to turn if I were to become	871	438	433	213	318	340	86	290	364	132
insolvent	55%	57%	53%	48%	54%	61%	59%	51%	59%	54%
						C	*		G	
I personally know someone who has become	686	362	323	192	260	234	58	250	286	92
insolvent	43%	47%	40%	43%	44%	42%	39%	44%	46%	38%
		B					*			I
I have increased my current debt load to help	328	160	168	91	135	102	26	117	139	46
my adult children or my aging parents	21%	21%	21%	21%	23%	18%	18%	21%	22%	19%
							*			
This year I plan to look for information or	257	134	123	106	103	47	25	92	97	43
consult a professional about financial insolvency	16%	17%	15%	24%	18%	8%	17%	16%	16%	18%
or bankruptcy				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 (*)

3. [SUMMARY - LOW2BOX (DISAGREE)]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
This year I plan to look for information or	1325	633	692	335	482	508	122	480	523	201
consult a professional about financial insolvency	84%	83%	85%	76%	82%	92%	83%	84%	84%	82%
or bankruptcy						CD	*			
I have increased my current debt load to help	1254	607	647	350	450	454	120	454	481	198
my adult children or my aging parents	79%	79%	79%	79%	77%	82%	82%	79%	78%	81%
							*			
I personally know someone who has become	896	405	491	250	325	321	89	322	334	151
insolvent	57%	53%	60%	57%	56%	58%	61%	56%	54%	62%
			A				*			H
I would know where to turn if I were to become	711	329	382	229	267	215	61	282	256	111
insolvent	45%	43%	47%	52%	46%	39%	41%	49%	41%	46%
				E			*	H		
I am aware of the difference between	637	257	380	219	251	167	75	248	219	96
insolvency and bankruptcy	40%	34%	47%	50%	43%	30%	51%	43%	35%	39%
			A	E	E		H*	H		
Paying down debt is more important, financially,	287	134	153	104	109	74	36	109	103	39
than saving	18%	17%	19%	24%	19%	13%	25%	19%	17%	16%
				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 (*)

4_1. [I am concerned about my current level of debt]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I am concerned about my current level of debt										
Strongly agree	237	111	126	91	101	45	16	98	99	24
	15%	15%	15%	21%	17%	8%	11%	17%	16%	10%
				E	E		*	I	I	
Somewhat agree	437	205	232	154	165	119	49	166	159	64
	28%	27%	29%	35%	28%	21%	33%	29%	26%	26%
				E	E		*			
Somewhat disagree	415	232	183	97	187	130	33	148	168	65
	26%	30%	22%	22%	32%	23%	22%	26%	27%	27%
		B			CE		*			
Strongly disagree	493	219	274	99	132	262	49	160	194	91
	31%	29%	34%	22%	23%	47%	33%	28%	31%	37%
						CD	*			G
Summary										
Top2Box (Agree)	674	316	358	245	266	163	65	264	258	87
	43%	41%	44%	55%	45%	29%	44%	46%	42%	36%
				DE	E		*		I	
Low2Box (Disagree)	908	451	456	197	319	392	82	308	362	156
	57%	59%	56%	45%	55%	71%	56%	54%	58%	64%
					C	CD	*			G

- 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. [I regret the amount of debt that I've taken on in my life]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I regret the amount of debt that I've taken on in my life										
Strongly agree	264	112	152	91	112	61	22	101	117	24
	17%	15%	19%	21%	19%	11%	15%	18%	19%	10%
				E	E		*	I	I	
Somewhat agree	419	216	204	130	168	121	44	158	157	60
	27%	28%	25%	30%	29%	22%	30%	28%	25%	25%
				E	E		*			
Somewhat disagree	397	202	195	103	157	137	31	140	159	67
	25%	26%	24%	23%	27%	25%	21%	24%	26%	27%
							*			
Strongly disagree	502	237	265	117	148	236	50	173	187	92
	32%	31%	32%	27%	25%	43%	34%	30%	30%	38%
						CD	*			H
Summary										
Top2Box (Agree)	683	328	356	222	280	182	66	258	275	85
	43%	43%	44%	50%	48%	33%	45%	45%	44%	35%
				E	E		*	I	I	
Low2Box (Disagree)	899	439	459	220	306	373	81	313	346	159
	57%	57%	56%	50%	52%	67%	55%	55%	56%	65%
						CD	*			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 (*)

4_3. [I am concerned that rising interest rates could move me towards bankruptcy]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I am concerned that rising interest rates could move me towards bankruptcy										
Strongly agree	144	71	72	64	60	19	7	52	66	18
	9%	9%	9%	15%	10%	3%	5%	9%	11%	7%
				E	E		*			
Somewhat agree	343	202	141	128	143	71	38	130	130	46
	22%	26%	17%	29%	24%	13%	26%	23%	21%	19%
		B		E	E		*			
Somewhat disagree	478	218	260	126	194	158	45	167	193	73
	30%	28%	32%	28%	33%	29%	31%	29%	31%	30%
							*			
Strongly disagree	618	276	341	123	188	306	56	222	232	107
	39%	36%	42%	28%	32%	55%	38%	39%	37%	44%
						CD	*			H
Summary										
Top2Box (Agree)	486	273	214	192	203	91	45	182	196	63
	31%	36%	26%	44%	35%	16%	31%	32%	32%	26%
		B		DE	E		*			
Low2Box (Disagree)	1096	494	601	249	382	465	101	390	424	180
	69%	64%	74%	56%	65%	84%	69%	68%	68%	74%
			A		C	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 (*)

4_4. [Debt is not a big deal to me – It's just a fact of life]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
Debt is not a big deal to me – It's just a fact of life										
Strongly agree	93	47	46	31	31	30	10	33	34	16
	6%	6%	6%	7%	5%	5%	7%	6%	5%	7%
							*			
Somewhat agree	406	232	174	121	149	137	59	138	147	61
	26%	30%	21%	27%	25%	25%	40%	24%	24%	25%
		B					GHI*			
Somewhat disagree	512	261	251	137	205	170	29	182	215	85
	32%	34%	31%	31%	35%	31%	20%	32%	35%	35%
							*		F	F
Strongly disagree	571	227	343	152	200	218	49	218	224	80
	36%	30%	42%	35%	34%	39%	33%	38%	36%	33%
			A				*			
Summary										
Top2Box (Agree)	499	278	221	152	180	167	68	172	181	78
	32%	36%	27%	34%	31%	30%	47%	30%	29%	32%
		B					GHI*			
Low2Box (Disagree)	1083	489	594	289	405	388	78	400	439	166
	68%	64%	73%	66%	69%	70%	53%	70%	71%	68%
			A				*	F	F	F

- 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. [Paying down debt is my #1 financial goal, ahead of saving, spending or other priorities]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
Paying down debt is my #1 financial goal, ahead of saving, spending or other priorities										
Strongly agree	399	180	219	105	152	142	33	145	165	56
	25%	23%	27%	24%	26%	25%	23%	25%	27%	23%
							*			
Somewhat agree	611	319	293	173	258	180	61	218	248	85
	39%	42%	36%	39%	44%	32%	42%	38%	40%	35%
					E		*			
Somewhat disagree	324	153	171	106	114	104	24	118	124	58
	20%	20%	21%	24%	19%	19%	16%	21%	20%	24%
							*			
Strongly disagree	248	116	132	57	62	129	29	91	83	45
	16%	15%	16%	13%	11%	23%	20%	16%	13%	19%
						CD	*			H
Summary										
Top2Box (Agree)	1010	498	512	279	410	322	94	363	413	140
	64%	65%	63%	63%	70%	58%	64%	63%	67%	58%
					E		*			I
Low2Box (Disagree)	572	269	303	163	176	233	52	209	207	104
	36%	35%	37%	37%	30%	42%	36%	37%	33%	42%
						D	*			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 (*)

4_6. [I anticipate needing to incur debt to pay regular household expenses in 2016]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I anticipate needing to incur debt to pay regular household expenses in 2016										
Strongly agree	105	47	58	47	51	7	7	42	43	14
	7%	6%	7%	11%	9%	1%	4%	7%	7%	6%
				E	E		*			
Somewhat agree	330	155	175	139	134	57	36	122	132	41
	21%	20%	22%	32%	23%	10%	24%	21%	21%	17%
				DE	E		*			
Somewhat disagree	493	273	220	121	198	174	42	188	187	75
	31%	36%	27%	27%	34%	31%	29%	33%	30%	31%
		B					*			
Strongly disagree	654	292	362	135	202	317	62	219	258	114
	41%	38%	44%	31%	35%	57%	42%	38%	42%	47%
						CD	*			G
Summary										
Top2Box (Agree)	436	202	234	186	185	64	42	164	175	54
	28%	26%	29%	42%	32%	12%	29%	29%	28%	22%
				DE	E		*			I
Low2Box (Disagree)	1146	565	581	255	400	491	104	407	445	189
	72%	74%	71%	58%	68%	88%	71%	71%	72%	78%
					C	CD	*			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 (*)

4. [SUMMARY - TOP2BOX (AGREE)]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
Paying down debt is my #1 financial goal, ahead	1010	498	512	279	410	322	94	363	413	140
of saving, spending or other priorities	64%	65%	63%	63%	70%	58%	64%	63%	67%	58%
					E		*			I
I regret the amount of debt that I've taken on in	683	328	356	222	280	182	66	258	275	85
my life	43%	43%	44%	50%	48%	33%	45%	45%	44%	35%
				E	E		*		I	I
I am concerned about my current level of debt	674	316	358	245	266	163	65	264	258	87
	43%	41%	44%	55%	45%	29%	44%	46%	42%	36%
				DE	E		*		I	
Debt is not a big deal to me – It's just a fact of	499	278	221	152	180	167	68	172	181	78
life	32%	36%	27%	34%	31%	30%	47%	30%	29%	32%
		B					GHI*			
I am concerned that rising interest rates could	486	273	214	192	203	91	45	182	196	63
move me towards bankruptcy	31%	36%	26%	44%	35%	16%	31%	32%	32%	26%
		B		DE	E		*			
I anticipate needing to incur debt to pay regular	436	202	234	186	185	64	42	164	175	54
household expenses in 2016	28%	26%	29%	42%	32%	12%	29%	29%	28%	22%
				DE	E		*			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. [SUMMARY - LOW2BOX (DISAGREE)]

To what extent do you agree or disagree with the following statements:

	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	1582	689	893	369	638	575	75	299	674	534
Weighted	1582	767	815	441	585	555	147	572	620	244
I anticipate needing to incur debt to pay regular household expenses in 2016	1146	565	581	255	400	491	104	407	445	189
	72%	74%	71%	58%	68%	88%	71%	71%	72%	78%
					C	CD	*			H
I am concerned that rising interest rates could move me towards bankruptcy	1096	494	601	249	382	465	101	390	424	180
	69%	64%	74%	56%	65%	84%	69%	68%	68%	74%
			A		C	CD	*			
Debt is not a big deal to me – It's just a fact of life	1083	489	594	289	405	388	78	400	439	166
	68%	64%	73%	66%	69%	70%	53%	70%	71%	68%
			A				*	F	F	F
I am concerned about my current level of debt	908	451	456	197	319	392	82	308	362	156
	57%	59%	56%	45%	55%	71%	56%	54%	58%	64%
					C	CD	*			G
I regret the amount of debt that I've taken on in my life	899	439	459	220	306	373	81	313	346	159
	57%	57%	56%	50%	52%	67%	55%	55%	56%	65%
						CD	*			GH
Paying down debt is my #1 financial goal, ahead of saving, spending or other priorities	572	269	303	163	176	233	52	209	207	104
	36%	35%	37%	37%	30%	42%	36%	37%	33%	42%
						D	*			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 (*)