Base: All Respondents

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | $\begin{gathered} \text { North- } \\ \text { east } \end{gathered}$ | South | Midwest | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 2165 | 930 | 1235 | 431 | 344 | 365 | 446 | 579 | 120 | 151 | 147 | 231 | 281 | 311 | 193 | 218 | 215 | 298 | 457 | 718 | 538 | 452 |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | 178* | 192* | 19 | 204 | 325 | 191 | 202 | 191 | 239 | 49 | 70 | 458 | 503 |
| Will Make Financial New Year's Resolution (Net) | ${ }^{1501}$ | $\begin{aligned} & 715 \\ & 70 \% \end{aligned}$ | $\begin{gathered} 786 \\ 68 \% \end{gathered}$ | $\begin{gathered} 467 \\ { }_{81 \%} \% \end{gathered}$ | $\begin{aligned} & 290 \\ & 7 \mathrm{GH}^{2} \end{aligned}$ | $\underset{\substack{728 \\ H}}{ }$ | $\begin{gathered} 248 \\ { }_{4}^{5} \% \\ H \end{gathered}$ | ${ }^{213} 48$ | $\begin{aligned} & 207 \\ & 82 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 147 \\ & 83 \% \\ & \text { LM } \end{aligned}$ | $\begin{gathered} 142 \\ { }_{7}^{74 \%} \end{gathered}$ | $\begin{gathered} 123 \\ 64 \% \\ M \end{gathered}$ | 96\% | $\begin{gathered} 259 \\ \text { PQR } \end{gathered}$ | $\begin{gathered} 143 \\ { }_{\mathrm{R}} \mathrm{~K} \% \end{gathered}$ | $\stackrel{141}{\substack{70 \%}}$ | $\begin{gathered} 125 \\ \underset{R}{65} \% \end{gathered}$ | 117 $49 \%$ | $347 \%$ | 492\% | ${ }^{305}$ | 357\% |
| Setting and following a budget | $\begin{gathered} 601 \\ 28 \% \end{gathered}$ | ${ }_{288}^{28 \%}$ | $\begin{gathered} 314 \\ 27 \% \end{gathered}$ | $\begin{gathered} 241 \\ \text { EFGH } \end{gathered}$ | $\begin{aligned} & 112 \\ & 30 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 118 \\ & 30 \% \\ & \text { GH } \end{aligned}$ | $\begin{aligned} & 59 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & { }^{1111} \begin{array}{l} 44 \% \\ j L M \end{array} \end{aligned}$ | $\begin{aligned} & 56 \\ & 3{ }^{3} \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 61 \\ & 32 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 31 \\ & 16 \% \end{aligned}$ |  | $\begin{gathered} 131 \\ \text { } \begin{array}{c} 40 \% \\ \text { 4PQR } \end{array} \end{gathered}$ | $\begin{aligned} & 56 \\ & { }^{30} \% \\ & \text { RR } \end{aligned}$ | $\begin{aligned} & 57 \\ & { }_{28 \%} 8 \mathrm{R} \end{aligned}$ | $\begin{aligned} & 28 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 17 \% \end{aligned}$ | $\begin{gathered} 131 \\ 26 \% \end{gathered}$ | ${ }_{2}^{205}$ | ${ }_{27 \%}^{125}$ | ${ }^{141} \%$ |
| Making a plan to get out of debt | 585 $27 \%$ | ${ }^{268}{ }_{26}$ | 317 $28 \%$ | $\begin{aligned} & 186 \\ & 32 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 126 \\ & 34 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 116 \\ & 30 \% \\ & \mathrm{gH} \end{aligned}$ | 822\% | 75\% | $\begin{aligned} & 93 \\ & 37 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 49 \\ & 28 \% \\ & M \end{aligned}$ | $\begin{aligned} & 59 \\ & 31 \% \\ & \text { IM } \end{aligned}$ | 38\% | 29 ${ }^{29}$ |  | $\begin{gathered} 76 \\ \text { } \\ \text { 40 } \\ \text { 40Rj } \end{gathered}$ | $\begin{gathered} 57 \\ 28 \% \\ r \end{gathered}$ | 45\% | 46\% | 133 ${ }^{13}$ | $\begin{gathered} 226 \\ 32 \% \\ U v \end{gathered}$ | 101 | ${ }^{125}$ |
| Establishing savings (any type) | ${ }^{478}{ }_{22}$ | 223 | $\begin{gathered} 255 \\ 22 \% \end{gathered}$ | $\begin{gathered} 231 \\ { }^{40 \%} \end{gathered}$ | $\begin{aligned} & 77 \\ & { }_{21} \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 84 \\ & { }_{21}{ }^{1} \% \end{aligned}$ | $\begin{aligned} & 50 \\ & { }^{513 \%} \mathrm{~h} \\ & \text { ( } \end{aligned}$ |  | $\begin{gathered} 100 \\ \text { JKLM } 39 \% \end{gathered}$ | $\begin{aligned} & 38 \\ & { }_{22}{ }^{2} \% \end{aligned}$ | $\begin{aligned} & 44 \\ & { }_{23}^{23 \%} \\ & \text { LM } \end{aligned}$ | 22 ${ }^{2}$ \% |  | $\begin{gathered} 132 \\ { }^{131} \% \end{gathered}$ | $\begin{aligned} & 38 \\ & \text { 20\% } \\ & \hline \end{aligned}$ | $\begin{aligned} & 40 \\ & 20 \% \\ & R \end{aligned}$ | $\begin{gathered} 28 \\ 14 \% \\ \mathrm{r} \end{gathered}$ | ${ }^{18} \%$ | ${ }^{96}{ }^{19}$ | ${ }^{158}$ | 101 | ${ }^{123} 25$ |
| Boosting retirement savings | ${ }_{22 \%}^{466}$ | $\underset{\mathrm{C}}{265}$ | $\begin{gathered} 201 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 97 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 84 \\ & { }_{2}^{33 \%} \% \end{aligned}$ | $\begin{aligned} & 109 \\ & 28 \% \\ & \mathrm{DH} \end{aligned}$ | $\begin{gathered} 117 \\ 31 \% \\ \text { BeH } \end{gathered}$ | $\begin{aligned} & 58 \\ & 13 \% \end{aligned}$ | ${ }_{58}^{23 \%}{ }_{N}^{2}$ | $\begin{gathered} 48 \\ 27 \% \\ \mathrm{~m} \end{gathered}$ | $\begin{aligned} & 66 \\ & 34 \% \\ & \text { Mp } \end{aligned}$ | $\begin{aligned} & 58 \\ & 30 \% \\ & M \end{aligned}$ | $\begin{gathered} 35 \\ { }^{37} \% \\ \mathrm{R} \end{gathered}$ | $\begin{aligned} & 40 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & { }^{39} \% \\ & \mathrm{R} \end{aligned}$ | $\begin{gathered} 44 \\ { }_{22} \% \end{gathered}$ | $\begin{gathered} 59 \\ 31 \% \\ \text { NOR } \end{gathered}$ | $\begin{aligned} & 23 \\ & 10 \% \end{aligned}$ | ${ }_{23 \%}^{117}$ | $\begin{gathered} 137 \\ 19 \% \end{gathered}$ | 82\% | 130 26\% U |
| Saving for child's college education | 231\% | $\begin{gathered} 129 \\ { }_{13 \%} \\ \hline \end{gathered}$ | ${ }^{102} 9$ | $\begin{gathered} 78 \\ 13 \% \\ G H \end{gathered}$ | $\begin{gathered} { }^{853} \% \\ \text { DFGH }^{23} \end{gathered}$ | $\begin{gathered} 43 \\ 11 \% \\ G H \end{gathered}$ | 15\% | ${ }^{11} 2$ | 38 $M$ $M$ | ${ }_{\text {iKLM }}^{\substack{267 \\ 27}}$ | $\begin{aligned} & \begin{array}{c} 26 \\ 14 \% \\ M \end{array} \end{aligned}$ | $\begin{gathered} 14 \% \\ M Q \end{gathered}$ | ${ }_{2 \%}^{4}$ | $\begin{gathered} 39 \\ 12 \% \\ \text { QR } \end{gathered}$ | ${ }_{\text {nPQR }}^{38{ }^{30} \%}$ | $\begin{aligned} & \text { 16 } \\ & \text { Qr } \end{aligned}$ | 1 | $\begin{aligned} & 7 \\ & 3 \% \\ & 9 \end{aligned}$ | ${ }_{13}^{66}$ | ${ }^{65}$ | ${ }^{45} 0$ | 11\% |
| Pulling a credit report/learning how to improve my credit score | 230 | $\stackrel{106}{10 \%}$ | 124 | $\begin{gathered} 93 \\ \text { FGH } \\ \text { FG } \end{gathered}$ | $\begin{gathered} 53 \\ { }^{14} \% \end{gathered}$ | ${ }^{28} \%$ | ${ }^{26} 7$ | 31\% | 37 <br> 15 | 19\% | ${ }^{17} 9$ | 12\% | 21 $10 \%$ | $\begin{gathered} 56 \\ \text { PQR }^{17} \% \end{gathered}$ | $\begin{gathered} 34 \\ \text { PQR } \end{gathered}$ | 11 6 | ${ }^{13} 7$ | 10 ${ }^{10}$ | 52\% | 72 $10 \%$ | 47\% | ${ }_{12 \%}$ |
| Paying off student loan debt | $\stackrel{206}{10 \%}$ | $\begin{gathered} 104 \\ \\ \hline 10 \% \end{gathered}$ | ${ }^{103}{ }_{9 \%}$ | $\begin{gathered} 119 \\ \text { eFGH } \\ \hline \end{gathered}$ | $\begin{gathered} 53 \\ 14 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & \text { 20 } \\ & \text { H } \end{aligned}$ | $\begin{gathered} 11 \\ 3 \% \\ \mathrm{~h} \end{gathered}$ | ${ }_{1}{ }^{\text {\% }}$ |  | $\begin{gathered} 36 \\ \text { KLMO } \end{gathered}$ | $\begin{aligned} & 11 \\ & 6 \% \\ & M \end{aligned}$ | ${ }_{1}^{3}$ |  | $\begin{array}{r} 67 \\ \mathrm{OPQR}^{21 \%} \end{array}$ | $\begin{aligned} & 17 \\ & { }_{\mathrm{R}}^{\mathrm{R}} \end{aligned}$ | ${ }^{9} \mathrm{r}$ | 8\% | ${ }_{1}^{2}$ | ${ }_{46}^{96}$ | ${ }_{9 \%}^{6 \%}$ | ${ }^{42} \%$ | $\begin{aligned} & 52 \\ & 10 \% \end{aligned}$ |
| Paying off a mortgage | ${ }^{177} 8$ | $\begin{gathered} 106 \\ { }^{10 \%} \\ C \end{gathered}$ | ${ }^{71} 6$ | ${ }_{91}^{9 \%}$ | $\begin{aligned} & 37 \\ & 10 \% \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & 40 \\ & \begin{array}{l} \text { 10\% } \\ \mathrm{H} \end{array} \end{aligned}$ | ${ }^{26} 7$ | ${ }^{23} 5$ | $\begin{gathered} 34 \\ 14 \% \\ M N \end{gathered}$ | $\begin{gathered} 25 \\ 14 \% \\ \mathrm{Mo} \end{gathered}$ | $\begin{aligned} & 23 \\ & 12 \% \\ & M \end{aligned}$ | 14\% | 9\% | 17 5 | 12\% | 17\% | 12\% | 14\% | 35\% | 49\% | $33 \%$ | 60 12\% sut |
| Refinancing a mortgage | ${ }^{105} 5$ | 52 | 54 | $\begin{gathered} 53 \\ { }^{5} \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 28 \\ \text { FGH }^{2} \end{gathered}$ | ${ }_{2 \%}^{7}$ | ${ }^{12} 3$ | ${ }_{1 \%}^{6}$ | $\begin{aligned} & 19 \\ & { }^{19} 8{ }^{8 / m}{ }_{K} \end{aligned}$ | $\begin{gathered} 21 \\ \text { KLMO } \end{gathered}$ | $\stackrel{3}{2 \%}$ | ${ }_{2 \%}$ |  | $\begin{gathered} 34 \\ \text { OPqR } \\ 10 \% \end{gathered}$ | 7 $\mathrm{R}^{\prime} \%$ | ${ }_{2 \%}$ | ${ }^{8} \mathrm{4}$ | $\stackrel{1}{*}$ | $\begin{aligned} & 31 \\ & \mathbf{U}^{2} \% \end{aligned}$ | 30 4 \% | $\stackrel{9}{2 \%}$ | ${ }_{36}^{7 \%}$ |
| Taking out a loan to purchase a home | ${ }^{88}$ | ${ }^{38}{ }_{4 \%}$ |  | $\begin{gathered} 53 \\ \text { EFGH }^{2} \end{gathered}$ | ${ }_{3 \%}^{10}$ | ${ }^{13} 3$ | 1\% |  | $\begin{gathered} 29 \\ \text { 21\% } \\ \hline 1 \% \end{gathered}$ | ${ }_{1}^{2}$ | ${ }_{1 \%}$ | ${ }_{1}^{2}$ |  | $\begin{gathered} 24 \\ { }^{7} \% \end{gathered}$ | $7 \%$ | 11 ${ }^{1}$ | $\stackrel{3}{2 \%}$ | $\stackrel{4}{2 \%}$ | ${ }_{2 \%}$ | $\begin{gathered} 31 \\ 4 \% \\ \mathrm{~s} \end{gathered}$ | $\begin{gathered} 27 \\ 6 \% \\ { }_{5}^{2} \% \end{gathered}$ | 22 4 s |
| Establishing bank accounts (1.e., because currently do not have traditional bank or credit union accounts) <br> union accouns) | 85\% | $\begin{gathered} 57 \\ { }_{6}^{6} \% \end{gathered}$ | ${ }^{28}{ }^{2} \%$ | $\begin{gathered} 46 \\ \text { FGH }^{8} \% \end{gathered}$ | $\begin{aligned} & 15 \\ & { }^{4} \% \\ & \mathrm{H}^{2} \end{aligned}$ | ${ }^{11} 3$ | ${ }^{6} \%$ |  | $\begin{gathered} 33 \\ \text { SKLMN } \end{gathered}$ | ${ }_{3}^{6}$ | 7 | 5\% | ${ }^{\frac{5}{3} \%}$ | $\begin{gathered} 13 \\ { }^{4 R} \% \end{gathered}$ | $Q^{\frac{9}{5} \%}$ | $\stackrel{4}{2 \%}$ | $1 \%$ | - | 19 ${ }^{4}$ | ${ }^{31} 4$ | 11 ${ }_{2}$ | 23 |
| Other | 173 ${ }_{8}$ | ${ }_{91}^{9 \%}$ | ${ }^{83}$ | ${ }^{52}{ }_{9}$ | ${ }^{28} 8$ | 31 81 | ${ }^{22} 6$ | ${ }^{39} 9$ | 29 $11 \%$ | 14 81 | 10 $5 \%$ | $\begin{aligned} & 18 \\ & 10 \% \\ & \text { Q } \end{aligned}$ | ${ }^{19} 9$ | $\begin{gathered} 23 \\ { }^{7} \% \end{gathered}$ | $\begin{aligned} & 15 \\ & { }_{8}^{15} \end{aligned}$ | $\begin{aligned} & 21 \\ & 10 \% \\ & \text { Q } \end{aligned}$ | 2\% | $\begin{gathered} 20 \\ { }_{Q}^{2} \% \end{gathered}$ | 459\% | 52\% | ${ }^{39} 8$ | 37\% |
| N/A - I will not make financial New Year resolutions for 2018. | ${ }^{664} 3$ | 302 30 | 362\% | 1119\% | 79 ${ }^{71 \%}$ | $\begin{gathered} 111 \\ \underset{D}{8 \%} \end{gathered}$ | $\begin{aligned} & 134 \\ & 35 \% \\ & \text { DE } \end{aligned}$ | $\begin{gathered} 230 \\ 52 \% \\ \text { DEFG } \end{gathered}$ | ${ }^{46}$ \% | 31 $17 \%$ | 50\% |  | $\begin{gathered} 108 \\ { }^{153 \%} \\ 1 \mathrm{JKL} \end{gathered}$ | 20\% | 48\% | $\begin{gathered} \begin{array}{c} 61 \\ 30 \% \\ \mathrm{n} \end{array} \end{gathered}$ |  | $\begin{gathered} 121 \\ \text { 51\% } \\ \text { NOPQ } \end{gathered}$ | ${ }^{149} 3$ | 215 30 | ${ }^{153} 3$ | 1469\% |
| Sigma | 4090 $189 \%$ | 20289\% | $\begin{gathered} 2062 \\ 180 \% \end{gathered}$ | 1412 $244 \%$ | ${ }^{786}$ 213\% | 733 $186 \%$ | 565 | $\begin{aligned} & 594 \\ & 134 \% \end{aligned}$ | 679\% | 3202\% | 1980\% | 289\% | 287\% | 733 $226 \%$ | 394\% | 352 $174 \%$ | 275 $144 \%$ | $\begin{aligned} & 308 \\ & 129 \% \end{aligned}$ | $\begin{aligned} & 929 \\ & 187 \% \end{aligned}$ | 1337 $189 \%$ | 814 $188 \%$ | 1011\% |

Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/H-I/J/K/L/M - N/O/P/Q/R - I/N - J/O-K/P - L/Q - M/R - S/T/U/V
Overlap formulae used. *small base

Base: All Respondents


Proportions/Means: Columns Tested (5\%, 10\% risk level) - B/C/D/E-F/G/H-I/J-K/L-M/N-O/P-Q/R
Overlap formulae used.

Base: Will Make Financial New Year's Resolution

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | Northeast | South | Mid- <br> west | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 1410 | 592 | 818 | 354 | 261 | 257 | 277 | 261 | 97 | 116 | 107 | 146 | 126 | 257 | 145 | 150 | 131 | 135 | 292 | 478 | 343 | 29 |
| Weighted Base | 1501 | 715 | 786 | 467 | 290 | 283 | 248 | 213 | 207* | 147* | 142* | 123* | $96 *$ | 259 | $143 *$ | 141* | 125* | 117* | 347 | 492 | 305 | 357 |
| Setting and following a budget | $\begin{gathered} 601 \\ 40 \% \end{gathered}$ | $\begin{gathered} 288 \\ 40 \% \end{gathered}$ | $\begin{gathered} 314 \\ 40 \% \end{gathered}$ | $\begin{gathered} 241 \\ \begin{array}{c} 242 \% \\ \text { EfGH } \end{array} \end{gathered}$ | $\begin{gathered} 112 \\ { }_{\mathrm{G}}{ }^{29 \%} \end{gathered}$ | $\begin{gathered} 118 \\ 42 \% \\ 4 \end{gathered}$ | $59$ | $\begin{gathered} 71 \\ 33 \% \\ \hline \end{gathered}$ | $\begin{aligned} & 111 \\ & \text { jLM } \end{aligned}$ | $\begin{aligned} & 56 \\ & 38 \% \end{aligned}$ | $\begin{gathered} 61 \\ 43 \% \\ \hline \text { 21\% } \end{gathered}$ | $\begin{aligned} & 31 \\ & 25 \% \end{aligned}$ | 290\% | $\begin{aligned} & 131 \\ & 50 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 56 \\ & 39 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 57 \\ & 40 \% \\ & \hline \end{aligned}$ | $28 \%$ | $\begin{gathered} 42 \\ 36 \% \\ 9 \end{gathered}$ | 131 38 | $\begin{gathered} 205 \\ 42 \% \end{gathered}$ | ${ }^{125} 41 \%$ | 141 39 |
| Making a plan to get out of debt | $585$ | ${ }^{2688}$ | 317 $40 \%$ | ${ }^{186}$ | $\begin{gathered} 126 \\ 43 \% \\ \mathrm{~g} \end{gathered}$ | ${ }^{116}{ }^{41 \%}$ | 82\% | 75 ${ }^{35}$ | $\begin{aligned} & 93 \\ & 45 \% \\ & \hline 1 \mathrm{~m} \end{aligned}$ | 49\% | 59 $41 \%$ | 38\% | 29 ${ }^{29}$ | $\begin{aligned} & 92 \\ & 36 \% \end{aligned}$ | $\begin{gathered} 76 \\ 53 \% \\ \text { NQrJ } \end{gathered}$ | $\begin{aligned} & 57 \\ & 44 \% \end{aligned}$ | 45\% | $\begin{aligned} & 46 \\ & 39 \% \end{aligned}$ | 133 ${ }^{38}$ | $\begin{aligned} & 226 \\ & 46 \% \\ & U V \end{aligned}$ | 101 ${ }_{3}^{10}$ | ${ }^{125} 35$ |
| Establishing savings (any type) | ${ }^{478}{ }_{3}{ }^{\text {\% }}$ | 223 ${ }^{31 \%}$ |  | $\begin{gathered} 231 \\ \text { EFGH } \end{gathered}$ | $\begin{aligned} & 77 \\ & 26 \% \\ & \text { h } \end{aligned}$ | $\begin{aligned} & 84 \\ & 30 \% \\ & \mathrm{gH} \end{aligned}$ | 50\% | 17\% | $\begin{gathered} 100 \\ 48 \% \\ \text { JKLM } \end{gathered}$ | 36\% | 34\% | 22\% |  | $\begin{gathered} 132 \\ 51 \% \\ \text { 5QR } \end{gathered}$ | 27\% | 40 28 $r$ | $28{ }^{2} \%$ | ${ }^{18} 15$ | 96\% | 1588 | ${ }^{101} 3$ | ${ }^{123} 3$ |
| Boosting retirement savings | ${ }_{31 \%}^{466}$ | $\underset{\substack{265 \\ C}}{ }$ | ${ }_{26 \%}^{201}$ | $\begin{gathered} 97 \% \end{gathered}$ | $\begin{aligned} & 84 \\ & 294 \% \\ & d \end{aligned}$ | $\begin{aligned} & 109 \\ & 39 \% \\ & \text { Deh } \end{aligned}$ | $\begin{gathered} 117 \\ \text { 47\% } \\ \text { DEH } \end{gathered}$ | 58\% | ${ }^{58}{ }^{28} \%$ | ${ }_{33}^{48}$ | $\begin{aligned} & 66 \\ & 46 \% \\ & { }^{26} \% \end{aligned}$ | $\begin{aligned} & 58 \\ & 47 \% \\ & 17 \end{aligned}$ | $\begin{gathered} 35 \\ 37 \% \\ R \end{gathered}$ | 40\% | $\begin{gathered} 36 \\ 25 \% \\ \mathrm{n} \end{gathered}$ |  | $\begin{gathered} 59 \\ \text { NOpR } \end{gathered}$ | 23\% | 117 $34 \%$ | 137\% | 827\% | $\begin{gathered} 130 \\ \begin{array}{c} 36 \% \\ \text { tu } \end{array} \end{gathered}$ |
| Saving for child's college education | $\begin{gathered} 231 \\ 15 \% \end{gathered}$ | $\begin{gathered} 129 \\ \underset{c}{18 \%} \end{gathered}$ | $\begin{gathered} 102 \\ 13 \% \end{gathered}$ | $\begin{gathered} 78 \\ { }_{17}{ }^{\prime} \% \end{gathered}$ | $\begin{aligned} & 85 \\ = & 29 \% \end{aligned}$ | $\begin{gathered} 43 \\ 15 \% \\ \text { GH } \end{gathered}$ | 15 6 | ${ }^{11} 5 \%$ | $\begin{aligned} & \begin{array}{l} 38 \\ 18 \% \\ M \end{array} \end{aligned}$ | $\begin{gathered} 47 \\ { }_{32}^{32 \%} \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 26 \\ 196 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 14 \\ & 12 \% \\ & 12 \% \end{aligned}$ | $4{ }_{4}^{4}$ |  | $\begin{gathered} \quad 38 \\ \text { PQR }^{27} \% \end{gathered}$ | $\begin{aligned} & 16 \\ & 12 \% \\ & { }_{Q} \% \end{aligned}$ | $1 \%$ | $\begin{aligned} & 7 \\ & 6 \% \\ & 9 \end{aligned}$ | ${ }_{19 \%}^{66}$ | ${ }_{13}^{65}$ | 45\% | ${ }^{56}$ 16\% |
| Pulling a credit report/learning how to improve my credit score | 230\% | $\stackrel{106}{15 \%}$ | ${ }^{124} 16$ | $\begin{aligned} & 93 \\ & 20 \% \\ & \mathrm{FG} \end{aligned}$ | $\begin{aligned} & 53 \\ & 18 \% \\ & \mathrm{Fg}^{2} \end{aligned}$ | 28\% | ${ }^{26} 10 \%$ | 31 $14 \%$ | 37\% | 19 | 17\% | 120 | 21 22\% |  | $\begin{gathered} 34 \\ 24 \% \\ P Q R j \end{gathered}$ | 11\% | 13 $11 \%$ | ${ }^{10} 8$ | 52\% | 72 $15 \%$ | 47\% | 58\% |
| Paying off student loan debt | $\stackrel{206}{14 \%}$ | $\begin{gathered} 104 \\ 14 \% \end{gathered}$ | $\begin{gathered} 103 \\ 13 \% \end{gathered}$ | $\begin{gathered} 119 \\ \text { FGH } \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 53 \\ \text { FGH }^{8} \% \end{gathered}$ | $\begin{aligned} & \text { 20 } \\ & 7_{4} \% \end{aligned}$ | ${ }_{4 \%}^{11}$ | ${ }_{2 \%}^{4}$ | $\begin{gathered} 53 \\ \text { KLM }{ }^{25 \%} \end{gathered}$ | $\begin{gathered} 36 \\ \text { KLMO } \end{gathered}$ | $\begin{gathered} 11 \\ 8 \% \end{gathered}$ | ${ }^{3} \mathrm{\%}$ |  | $\begin{array}{r} 67 \\ \text { OPQR } \end{array}$ | $\begin{aligned} & 17 \\ & 12 \% \\ & \text { R } \end{aligned}$ | 6\% | $8{ }^{8}$ | ${ }_{2 \%}$ | ${ }_{13}^{46}$ | ${ }_{13}^{66}$ | 42 $14 \%$ | 52\% |
| Paying off a mortgage | $\stackrel{177}{12 \%}$ | $\begin{gathered} 106 \\ \substack{5 \% \\ C} \end{gathered}$ | ${ }^{71} 9$ | $\begin{aligned} & 51 \% \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 37 \\ & 13 \% \end{aligned}$ | 40\% | 26 $11 \%$ | 23 $11 \%$ | $\begin{aligned} & 34 \\ & \begin{array}{l} 16 \% \\ \mathrm{~N} \end{array} \end{aligned}$ | $\begin{aligned} & 25 \\ & 17 \% \\ & 0 \end{aligned}$ | $\begin{aligned} & 23 \\ & 16 \% \end{aligned}$ | 14 | 10\% | ${ }^{17}$ | ${ }^{12} 8$ | 17 $12 \%$ | 12 $10 \%$ | 14\% | 35 $10 \%$ | 49\% | 33 $11 \%$ | 60 $17 \%$ sT |
| Refinancing a mortgage | 105 | 52 \% | 54\% | $\begin{gathered} 53 \\ 11 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 28 \\ 10 \% \\ \mathrm{FgH} \end{gathered}$ | $\stackrel{7}{2 \%}$ | 12 5 | ${ }_{3}^{6}$ | ${ }_{9 \%}^{19}$ | $\begin{gathered} 21 \\ \text { KLmo } \end{gathered}$ | $\stackrel{3}{2 \%}$ | $3{ }_{3}$ | $5{ }_{5}$ | $\begin{gathered} 34 \\ 13 \% \\ \text { oPR } \end{gathered}$ | 7 5 | $3 \%$ | $\stackrel{8}{7 \%}$ | $1 \%$ | $\mathrm{U}_{31}^{9 \%}$ | 30 6 | ${ }_{3 \%}$ | 36 $10 \%$ $u$ |
| Taking out a loan to purchase a home | ${ }^{88}{ }_{6 \%}$ | ${ }^{38}$ |  |  | ${ }^{10} 3 \%$ | $\stackrel{13}{5 \%}$ | ${ }_{2 \%}$ |  | $\begin{gathered} 29 \\ \text { JKLM } \end{gathered}$ | ${ }_{2 \%}$ | ${ }_{2 \%}$ | ${ }_{2 \%}$ | ${ }_{2}^{2}$ | $\stackrel{24}{9}{ }_{\mathrm{q}}^{2}$ | 5\% | $\begin{gathered} 11 \\ { }^{8} \% \\ k \end{gathered}$ | ${ }_{2}^{3}$ | $4 \%$ | ${ }_{2 \%}^{8}$ | $\begin{gathered} 31 \\ \frac{31}{5} \end{gathered}$ | $\begin{aligned} & \text { 27 } \\ & { }_{\mathrm{S}}^{2} \% \end{aligned}$ | $\stackrel{22}{6 \%}$ |
| Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts) | ${ }^{85}{ }_{6 \%}$ | $\begin{gathered} 57 \\ { }_{\mathrm{C}} \% \end{gathered}$ | ${ }^{28}{ }_{4}{ }^{\text {\% }}$ | $\begin{gathered} 46 \\ 10 \% \\ \text { fGH } \end{gathered}$ | 15 5 | 11\% | ${ }_{3}^{6} \%$ |  | $\begin{gathered} 33 \\ \text { UKLmN } \end{gathered}$ | 4\% | $7 \%$ 5 | 5\% | $\mathrm{K}^{6 \%}$ | $\stackrel{13}{5 \%}$ | $\mathrm{qR}^{7 \%}$ | ${ }_{3}^{4}$ | $1 \%$ | : | 19\% | 31 6 | 11\% | 23\% |
| Other | ${ }_{12}^{173}$ | 91 $13 \%$ | ${ }^{83} 11 \%$ | 11\% | ${ }^{28} 10 \%$ | 31\% |  | $\begin{gathered} 39 \\ \text { dEfG } \end{gathered}$ | 29 $14 \%$ | ${ }^{14} 9$ | 10\% | $\begin{aligned} & 18 \\ & 15 \% \\ & { }^{15} \end{aligned}$ | $\begin{aligned} & 19 \\ & { }^{120} \% \\ & \text { jK } \end{aligned}$ | $\underset{\mathrm{q}}{23}$ | $\begin{gathered} 15 \\ 10 \% \\ q \end{gathered}$ | $\begin{aligned} & 21 \\ & 15 \% \\ & \text { Q } \end{aligned}$ | $3{ }_{3}^{3}$ | $\begin{aligned} & 20 \\ & 17 \% \\ & \text { nQ } \end{aligned}$ | ${ }^{45}$ 13\% | 11\% | 39 $13 \%$ | 37 $10 \%$ |
| Sigma | ${ }^{3426} 20$ | 1725 $241 \%$ | 1701 $216 \%$ | 1301 279 | 707 <br> 244 | ${ }^{622}$ | 431 $174 \%$ | 365\% | 633 $305 \%$ | 361 $245 \%$ | 331 $232 \%$ | 222 $180 \%$ | 178 $187 \%$ | 668\% | 346\% | 291\% | 209\% | 189\% | 779 $224 \%$ | 1121 228 | 2660\% | 8655\% |

[^0]Base: Will Make Financial New Year's Resolution

|  | Household Income |  |  |  |  | Education |  |  | Employed |  |  | Parent of ChildUnder 18 |  | $\begin{aligned} & \text { Home } \\ & \text { Ownership } \end{aligned}$ |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | $\underline{\$ 100 \mathrm{~K}+}$ | H.S. <br> Less <br> Less | Some Col. | Col. Grad+ | Yes |  | No | Yes | No | Homeowner | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | Not Married |
|  | (A) | (B) | (C) | (D) | (E) |  | (G) | (H) | (I) | $(\mathbf{J}) \overline{(K)}$ | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 1410 | 703 | 259 | 189 | 177 | 434 | 472 | 04 | 811 | 599482 | 928 | 414 | 996 | 49 | 524 | 03 | 707 |
| Weighted Base | 1501 | 565 | 231 | 198 | 422 | 442 | 531 | 528 | 1038 | 463672 | 829 | 564 | 937 | 917 | 552 | 705 | 796 |
| Setting and following a budget | 601 $40 \%$ | \% $\underset{\substack{244 \\ 4 \\ e}}{ }$ | - ${ }^{91}$ | 80\% | ${ }_{3}^{148}$ | ${ }^{183}$ | \% ${ }_{\text {230 }}^{43} \mathrm{~h} \%$ | - ${ }^{189} 36$ | 418\% | ${ }^{183}{ }_{40 \%}^{305}$ | 296\% | ${ }^{243}$ \% | 359\% | 3340 | $\begin{gathered} 249 \\ 45 \% \\ \hline \end{gathered}$ | 2613\% | 341 $43 \%$ |
| Making a plan to get out of debt | $585$ | $\begin{gathered} 260 \\ \% \\ 46 \% \\ \text { DE } \end{gathered}$ | $\begin{aligned} & 117 \\ & 51 \% \\ & \text { DE } \end{aligned}$ | $\begin{aligned} & 62 \\ & 31 \% \end{aligned}$ | ${ }_{30 \%}^{126}$ | $\begin{gathered} 170 \\ \% \quad 38 \% \\ h \end{gathered}$ | $\%{ }^{256}{ }_{48}^{48} \%$ | $\% \quad{ }^{159}$ | ${ }^{419} 40 \%$ | $\begin{aligned} & 166 \\ & 36 \% \\ & 293 \\ & 44 \% \end{aligned}$ | $\begin{gathered} 292 \\ 35 \% \end{gathered}$ | $\begin{gathered} 262 \\ \stackrel{46 \%}{N} \end{gathered}$ | 323 34 | $3_{37}^{34 \%}$ | $\begin{gathered} 233 \\ 42 \% \end{gathered}$ | ${ }_{36 \%}^{257}$ | ${ }^{328} 81 \%$ |
| Establishing savings (any type) | ${ }^{478} 8$ | \% ${ }^{185}$ | - ${ }^{82}$ | ${ }^{61}$ 31\% | 126\% | $\% \quad \begin{gathered} 146 \\ 33 \% \\ h \end{gathered}$ | $\% \stackrel{199}{37 \%} \underset{H}{ }$ | $\begin{gathered} { }^{133} \\ 25 \% \end{gathered}$ | $\%{ }_{33 \%}^{345}$ | ${ }_{29}^{133}{ }_{2}^{250} \underset{L}{250}$ | $\begin{gathered} 228 \\ 28 \% \end{gathered}$ | ${ }^{195}$ | 283 ${ }_{3}$ | ${ }_{30}^{272}$ | ${ }^{195}$ | 190\% | $\begin{gathered} 288 \\ 36 \% \end{gathered}$ |
| Boosting retirement savings | ${ }^{466}$ | \% ${ }^{106}$ | \%81 <br> 85 | $\begin{gathered} \text { 666 } \\ { }_{3}^{3} \% \end{gathered}$ | $\begin{gathered} 193 \\ 46 \% \\ \mathrm{BCD}^{2} \end{gathered}$ |  | \% ${ }^{129} 9$ | 242 $\%$ $46 \%$ FG | $\% \quad 374$ | 91 $20 \%{ }^{197}$ | ${ }_{32}^{269}$ | 196 ${ }_{3}$ | 270 29 | $\begin{gathered} 329 \\ \underset{P}{36 \%} \end{gathered}$ | ${ }^{129} 2{ }^{23}$ | $\begin{gathered} 301 \\ \underset{R}{43 \%} \end{gathered}$ | 165 ${ }^{16}$ |
| Saving for child's college education | $\begin{gathered} 231 \\ 15 \% \end{gathered}$ | $\begin{aligned} & 60 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & \% \quad 12 \% \end{aligned}$ | $\begin{aligned} & 43 \\ & 22 \% \\ & \text { BC } \end{aligned}$ | $\begin{aligned} & 92 \\ & \begin{array}{l} 92 \\ \text { BC } \end{array} \end{aligned}$ | $\% \quad{ }_{11 \%}^{47}$ | $\% \quad \begin{aligned} & 57 \\ & \hline 11 \% \end{aligned}$ | $\begin{gathered} 127 \\ \% \\ \begin{array}{c} 24 \% \\ \mathrm{FG} \end{array} \end{gathered}$ | 173 $17 \%$ | $\begin{gathered} 58 \text { 201 } \\ \text { 13\% 30\% } \end{gathered}$ | ${ }^{31} 4 \%$ | $\stackrel{207}{\substack{37 \% \\ N}}$ | 24 3 \% | ${ }_{16 \%}^{143}$ | ${ }^{88}{ }^{16 \%}$ | 160 ${ }_{\text {23\% }}$ R | ${ }^{71} 9$ |
| Pulling a credit report/learning how to improve my credit score |  | $\begin{gathered} 127 \\ \% \\ { }^{122} \% \\ \text { cDE } \end{gathered}$ | \%35 <br> $15 \%$ | $\xrightarrow{26} 13 \%$ | ${ }^{39} 9$ | 78 <br> $18 \%$ | \% 84 | - ${ }^{68}$ | - ${ }^{158} 15 \%$ | 72.126 $16 \%$ 19 | ${ }_{104}^{13}$ | $\begin{gathered} 115 \\ \stackrel{115}{N} \% \end{gathered}$ | ${ }_{12}^{115}$ | ${ }_{13}^{116}$ | $\begin{gathered} 107 \\ 19 \% \\ 0 \end{gathered}$ | ${ }^{88}{ }^{12}$ | 143 18 Q |
| Paying off student loan debt |  | $\begin{aligned} & 57 \\ & 10 \% \end{aligned}$ | $\% \quad \stackrel{48}{21 \%}$ | $\begin{gathered} 33 \\ 177 \% \\ \text { b } \end{gathered}$ | 14\% | - $\quad 22$ | \% ${ }^{87}$ | \%97 <br> $18 \%$ | ( $\begin{gathered}171 \\ 16 \% \\ j\end{gathered}$ | $35{ }_{8 \%}^{126} \underset{L}{19 \%}$ | 810\% | $\begin{gathered} 102 \\ N 8 \% \\ N \end{gathered}$ | 104\% | $\stackrel{103}{11 \%}$ | 94 17 0 | 72\% | $\begin{gathered} 135 \\ \substack{17 \% \\ Q} \end{gathered}$ |
| Paying off a mortgage | 177 $12 \%$ | ${ }^{34} 6 \%$ | \% ${ }^{38}{ }^{16 \%}$ | $\begin{aligned} & 30 \\ & 15 \% \\ & \text { B } \end{aligned}$ | $\begin{aligned} & 72 \\ & 17 \% \\ & B \end{aligned}$ | - $\begin{aligned} & 43 \\ & 10 \%\end{aligned}$ | \% ${ }^{47}$ | (87 <br> $16 \%$ <br> FG | 138 <br> 13 | ${ }_{8 \%}^{38}{ }^{85} 13 \%$ | $\begin{aligned} & 92 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 91 \\ & \begin{array}{l} 16 \% \\ \mathrm{~N} \end{array} \end{aligned}$ | ${ }_{96}^{6}$ | $\begin{gathered} 147 \\ { }_{\mathrm{P}}^{16 \%} \end{gathered}$ | 30\% | $\begin{gathered} 104 \\ \substack{15 \% \\ \mathrm{R}} \end{gathered}$ | ${ }^{73} 9$ |
| Refinancing a mortgage | 105\% | - ${ }^{29}$ | \% ${ }^{10} 4 \%$ | $\begin{aligned} & 23 \\ & 11 \% \\ & { }^{11} \% \end{aligned}$ | 43 $10 \%$ bc | - 34 | \% 29\% | \% ${ }^{42}$ | 85 $8 \%$ $j$ | ${ }_{21}^{21}{ }_{4 \%}^{78}{ }_{\text {12 }}^{12}$ | 27\% | $\begin{aligned} & \begin{array}{l} 75 \\ 133 \% \\ N \end{array} \end{aligned}$ | ${ }^{30} 3$ | $\begin{aligned} & 85 \\ & \stackrel{9}{9} \% \end{aligned}$ | 20 4 \% | 68 10\% R | ${ }^{38}$ |
| Taking out a loan to purchase a home |  | - ${ }^{29}$ | \% ${ }^{15}$ | ${ }^{18} 9$ | 21\% |  | \% $\quad \begin{aligned} & 30 \\ & 60\end{aligned}$ | \% $34 \%$ | ${ }^{69} 7$ | ${ }^{18}{ }_{4 \%}{ }^{52}{ }_{8}^{8 \%}$ | ${ }^{35} 4$ | $\begin{aligned} & 49 \\ & { }_{\mathrm{N}} \% \end{aligned}$ | 394 | ${ }^{35} 4$ | $\begin{gathered} 47 \\ 9 \% \end{gathered}$ | 49\% | ${ }^{38}$ |
| Establishing bank accounts (i.e., because currently do not have traditional bank | ${ }^{85}$ | - $39 \%$ | - ${ }^{11} 5$ | $\stackrel{16}{8 \%}$ | 17 |  | \% ${ }_{\text {20 }}^{4}$ | - ${ }^{33}$ | 54\% | ${ }_{7 \%}^{31}{ }_{7}{ }^{53}{ }_{8}^{8}$ | 31 4 | $\begin{aligned} & 48 \\ & { }_{\mathrm{N}} \% \end{aligned}$ | ${ }^{36} 4 \%$ | ${ }^{48}{ }^{\text {\% }}$ | 34\% | 41 $6 \%$ | 43 |
| Other | 173 $12 \%$ | - ${ }^{66}$ | \% ${ }^{16}$ | $\begin{gathered} 28 \\ 14 \% \\ c \end{gathered}$ | 19\% | - ${ }_{119}$ | \% $\quad \begin{aligned} & 65 \\ & 12 \%\end{aligned}$ | - ${ }^{60}$ | ${ }^{108} 10 \%$ | $\begin{aligned} & 65 \\ & 14 \% \\ & { }^{65} \\ & 84 \end{aligned}$ | $\begin{gathered} 119 \\ 14 \% \\ \mathrm{~K} \end{gathered}$ | 48\% | $\begin{gathered} 125 \\ \begin{array}{c} 13 \% \\ \mathrm{~m} \end{array} \end{gathered}$ | ${ }_{11 \%}^{104}$ | ${ }^{62} 11 \%$ | 82\% | ${ }_{11}^{92}$ |
| Sigma | $\begin{gathered} 3426 \\ 228 \% \end{gathered}$ | $\%{ }_{21937}^{1237}$ | $\% \text { 572 }$ | $\begin{aligned} & 485 \\ & 245 \% \end{aligned}$ | $\begin{aligned} & 985 \\ & 234 \% \end{aligned}$ | $\begin{aligned} & 921 \\ & \% \\ & \hline \end{aligned}$ | $\%{ }^{1234} 232 \%$ | $\%{ }_{2}^{1271 \%}$ | $\begin{array}{rl} 2514 \\ \% & 242 \% \end{array}$ | $\begin{aligned} & 9121821 \\ & 197 \% ~ 271 \% \end{aligned}$ | $\begin{aligned} & 1605 \\ & 194 \% \end{aligned}$ | $\begin{gathered} 1631 \\ 289 \% \end{gathered}$ | $\begin{gathered} 1795 \\ 192 \% \end{gathered}$ | $\begin{aligned} & 2067 \\ & 225 \% \end{aligned}$ | $\begin{aligned} & 12888 \\ & 233 \% \end{aligned}$ | $\begin{gathered} 1673 \\ 237 \% \end{gathered}$ | $\begin{aligned} & 1753 \\ & 220 \% \end{aligned}$ |
| Proportions/Means: Columns Tested (5\%, 10\% risk level) - B/C/D/E - F/G/H-I/J-K/L-M/N- O/P - Q/ROverlap formulae used. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |


|  | Total | Gender |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | North- east | South | Mid- <br> west | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 21 | 930 | 1235 | 431 | 344 | 365 | 446 | 579 | 120 | 151 | 147 | 231 | 281 | 311 | 193 | 218 | 21 | 298 | 457 | 718 | 538 | 452 |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | 178* | 192* | 191 | 204 | 325 | 191 | 202 | 191 | 239 | 496 | 707 | 458 | 503 |
| Any Listed (Net) | ${ }_{92 \%}^{1987}$ | $\begin{gathered} 950 \\ 93 \% \\ \hline \end{gathered}$ | $1037$ | $\stackrel{534}{92 \%}$ | $\stackrel{339}{92 \%}$ | $\begin{gathered} 376 \\ 95 \% \\ \hline \end{gathered}$ | $\begin{gathered} 352 \\ 92 \% \\ h \end{gathered}$ | ${ }_{886}$ | ${ }_{95 \%}^{240}$ | $\begin{gathered} 166 \\ 93 \% \end{gathered}$ | $\begin{aligned} & 187 \\ & 97 \% \\ & \text { IM } \end{aligned}$ | $\begin{gathered} 175 \\ 92 \% \end{gathered}$ | $\begin{gathered} 182 \\ 89 \% \end{gathered}$ | ${ }_{91 \%}^{294}$ | $\begin{aligned} & 173 \\ & 91 \% \end{aligned}$ | $\begin{gathered} 189 \\ 93 \% \\ \mathrm{R} \end{gathered}$ | $\begin{gathered} 178 \\ 93 \% \\ \hline \end{gathered}$ | $\begin{gathered} 204 \\ 85 \% \end{gathered}$ | ${ }^{458} \%$ | $\begin{gathered} 653 \\ 92 \% \end{gathered}$ | ${ }_{91 \%}^{419}$ | $\stackrel{457}{91 \%}$ |
| Paying off debt | ${ }^{858} \%$ | $3_{38 \%}$ | ${ }^{471}$ \% | $\underset{H}{224} \underset{H}{29}$ | $\begin{aligned} & 164 \\ & 45 \% \\ & \mathrm{gH} \end{aligned}$ | $\begin{gathered} 209 \\ 53 \% \\ \text { DeGH } \end{gathered}$ | $\begin{gathered} 139 \\ 37 \% \\ H \end{gathered}$ | ${ }^{121} 27 \%$ | $\begin{gathered} 101 \\ 40 \% \\ M \end{gathered}$ | $\begin{aligned} & 74 \\ & 42 \% \\ & \mathrm{M} \end{aligned}$ | $\begin{aligned} & 101 \\ & 53 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 63 \\ & \begin{array}{c} 33 \% \\ \mathrm{~m} \end{array} \end{aligned}$ | 48\% | ${ }^{123} 38$ | $\begin{aligned} & 90 \\ & 47 \% \\ & { }_{\mathrm{R}} \end{aligned}$ | $\begin{gathered} 108 \\ \text { NQR } \end{gathered}$ | 77 | 74 $31 \%$ | 197 ${ }^{19}$ | 274 ${ }^{39}$ | 189\% | 198 $39 \%$ |
| Expenses related to my home, not including mortgage/rent (e.g., improvements maintenance) | 710 $33 \%$ | 353 ${ }^{35 \%}$ | ${ }_{3}^{357}$ | ${ }^{147}$ 25\% | $\xrightarrow{114} 3$ | $\begin{gathered} 132 \\ 34 \% \\ d \end{gathered}$ | $\begin{gathered} 138 \\ 36 \% \\ \mathrm{D} \end{gathered}$ | $\begin{aligned} & 179 \\ & 40 \% \\ & \mathrm{DE} \end{aligned}$ | $\begin{aligned} & 85 \\ & { }^{34} \% \\ & N \end{aligned}$ | 61 $34 \%$ | 33\% | 559\% | $\begin{aligned} & 88 \\ & 43 \% \\ & 4 \end{aligned}$ | ${ }_{19}^{62}$ | 53\% | $\begin{aligned} & 69 \\ & 34 \% \\ & \mathrm{~N} \end{aligned}$ | $\begin{gathered} 82 \\ \text { 83 } \\ \text { NOL } \end{gathered}$ | $\begin{aligned} & 91 \\ & 38 \% \\ & \text { No } \end{aligned}$ | ${ }^{166}$ | ${ }^{208} 29$ | $\underset{\substack{165 \\ 36 \%}}{ }$ | 171 $34 \%$ |
| Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance) | ${ }_{32 \%}^{697}$ | $\begin{aligned} & 329 \\ & 32 \% \end{aligned}$ | ${ }_{32 \%}^{368}$ | $\begin{gathered} 232 \\ 40 \% \\ \text { EGH } \end{gathered}$ | $\begin{gathered} 104 \\ 28 \% \end{gathered}$ | $\begin{gathered} 133 \\ 34 \% \end{gathered}$ | ${ }_{27 \%}^{104}$ | $\begin{gathered} 123 \\ 28 \% \end{gathered}$ | $\begin{gathered} 113 \\ 45 \% \\ \text { JkLM } \end{gathered}$ | $\begin{aligned} & 45 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 61 \\ & 32 \% \end{aligned}$ | $\text { 52 } 27 \%$ | 58\% | $\begin{gathered} 119 \\ 37 \% \\ \text { qr } \end{gathered}$ | $\begin{aligned} & 60 \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 736 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 65 \\ & 27 \% \end{aligned}$ | $\begin{gathered} 134 \\ 27 \% \end{gathered}$ | 226 ${ }_{32}$ | $\begin{gathered} 177 \\ 39 \% \\ \mathrm{St} \end{gathered}$ | 160 $32 \%$ |
| Medical expenses | 539 | $\begin{gathered} 266 \\ 26 \% \end{gathered}$ | ${ }_{24 \%}^{272}$ | $\begin{gathered} 102 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 71 \\ & 19 \% \end{aligned}$ | $\text { 90 } 92$ | $\begin{gathered} 129 \\ { }^{34 \%} \\ \text { DEF } \end{gathered}$ | $\begin{gathered} 147 \\ 33 \% \\ \text { DEF } \end{gathered}$ | 20\% | 32\% | $\begin{aligned} & 41 \\ & 22 \% \end{aligned}$ | $\begin{gathered} 66 \\ \text { 35\% } \\ \text { IJK } \end{gathered}$ | $\begin{gathered} 70 \\ \text { 34\% } \\ \text { IJK } \end{gathered}$ | $\begin{aligned} & 52 \\ & 16 \% \end{aligned}$ | 32 $17 \%$ | 48\% | $\begin{gathered} 63 \\ 33 \% \\ \mathrm{NO} \end{gathered}$ | $\begin{gathered} 77 \\ 32 \% \\ \mathrm{NO} \end{gathered}$ | 120 ${ }^{24 \%}$ | $\underset{\mathrm{v}}{200}$ | ${ }_{24}^{112}$ | 107 $21 \%$ |
| Sayings related to retirement | 439\% | $\begin{gathered} 261 \\ { }_{C}^{26 \%} \end{gathered}$ | ${ }^{178}{ }_{16 \%}$ | 11\% | $\begin{aligned} & 73 \\ & 20 \% \\ & \mathrm{D} \end{aligned}$ | $\begin{aligned} & 107 \\ & { }^{27 \%} \\ & \text { DeH } \end{aligned}$ | $\begin{gathered} 119 \\ 31 \% \\ \text { DEH } \end{gathered}$ | $\begin{aligned} & 76 \\ & 17 \% \% \\ & \mathrm{D} \% \end{aligned}$ | 34 $13 \%$ | $\begin{aligned} & 47 \\ & 27 \% \\ & 10 \end{aligned}$ | $\begin{gathered} 69 \\ \text { IMP } \end{gathered}$ | $\begin{aligned} & 66 \\ & { }_{3}^{55 \%} \\ & \text { IM } \end{aligned}$ | $\begin{aligned} & 4_{22}^{22} \\ & { }^{2} \end{aligned}$ | $\stackrel{30}{9 \%}$ | ${ }^{26} 13 \%$ | $\begin{aligned} & 38 \\ & { }^{39} \% \\ & { }^{2} \% \end{aligned}$ | $\begin{gathered} 52 \\ \text { NOR } \\ \text { NOR } \end{gathered}$ | 32\% | $\begin{gathered} 117 \\ 24 \% \\ U^{2} \end{gathered}$ | ${ }^{140} 20$ | 73 $16 \%$ | 109 ${ }_{2}$ |
| Major purchase, not including a vehicle (e.g., furniture, electronics) | $\begin{gathered} 409 \\ 19 \% \end{gathered}$ | $\begin{gathered} 190 \\ 19 \% \end{gathered}$ |  | $\begin{gathered} 149 \\ \mathrm{eFGH} \end{gathered}$ | $\begin{aligned} & 67 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 62 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 66 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 66 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 65 \\ & \begin{array}{l} 26 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 32 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 84 \\ \text { PQR } \\ \text { 26 } \end{gathered}$ | $\begin{aligned} & 35 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 38 \% \\ & 16 \% \end{aligned}$ | 97\% | ${ }_{179}^{119}$ | 84 $18 \%$ | 109\% |
| Tax related expenses | 313\% | $\begin{gathered} 174 \\ \substack{17 \% \\ C} \end{gathered}$ | $\begin{gathered} 139 \\ 12 \% \end{gathered}$ | $4_{8 \%}$ | ${ }^{29}{ }_{8 \%}$ | 51 $13 \%$ |  | $\begin{aligned} & 115 \\ & { }^{26 \%} \\ & \text { EFG } \end{aligned}$ | ${ }^{24} 9$ | 13 | $\begin{aligned} & 38 \\ & \text { 30 } \\ & \text { iJP } \end{aligned}$ | $\begin{aligned} & 42 \\ & { }_{21} 2 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 28 \% \\ & 13 \end{aligned}$ | 25 8 \% | ${ }^{16}$ | ${ }^{13} 6$ |  | $\begin{gathered} 58 \\ 24 \% \\ \hline{ }^{2} \% \end{gathered}$ | 76\% | $\begin{gathered} 111 \\ 16 \% \\ u \end{gathered}$ | 50 $11 \%$ | ${ }^{75}$ |
| Expenses associated with children (e.g., birth of a child, education-related expenses, child care) | 263 $12 \%$ | 135 $13 \%$ | ${ }^{128} 11 \%$ | $\begin{aligned} & 15^{\circ} \\ & \text { GH } \end{aligned}$ | $\begin{aligned} & 104 \\ & { }^{28 \%} \\ & \text { FGH } \end{aligned}$ | $\begin{aligned} & 39 \\ & 10 \% \\ & \text { gH } \end{aligned}$ |  | ${ }^{15}$ | $\begin{aligned} & 38 \\ & 15 \% \\ & { }^{5} \% \end{aligned}$ | ${ }_{\text {IKLM }^{278} \%}$ | 21\% | $\begin{aligned} & \text { 189\% } \\ & { }_{9} \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 5 \% \\ & r \end{aligned}$ |  | $\begin{gathered} \frac{56}{29 \%} \\ \text { PQR } \end{gathered}$ | $\begin{gathered} 18 \\ \text { QR } \end{gathered}$ | 3 | $\stackrel{4}{2 \%}$ | 10\% | $\begin{gathered} 102 \\ \substack{14 \% \\ \mathrm{~V}} \end{gathered}$ | 66 $14 \%$ V | ${ }_{96}^{6}$ |
| Saving for college | 2110\% | ${ }^{78}{ }_{8}{ }^{\circ}$ | $\begin{gathered} 133 \\ { }_{1}^{12} \% \\ B \end{gathered}$ | $\begin{aligned} & 123 \\ & { }^{123} \% \\ & \text { EFGH } \end{aligned}$ | $\begin{gathered} 36 \\ 10 \% \\ \text { GH } \end{gathered}$ | $\begin{gathered} 38 \\ 10 \% \\ \text { GH } \end{gathered}$ | ${ }_{2 \%}^{6}$ | 7\% | $\begin{aligned} & 35 \\ & { }^{14} \% \\ & \text { LM }^{2} \end{aligned}$ | $\begin{aligned} & 14 \\ & { }^{14} \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 24 \\ & 13 \% \\ & \text { LM } \end{aligned}$ | ${ }_{2}^{4}$ |  | $\begin{gathered} 87 \\ \text { PPQRI } \end{gathered}$ | $\begin{gathered} 22 \\ \text { QR } \\ =12 \% \end{gathered}$ | $\begin{gathered} 14 \% \\ Q \end{gathered}$ | 3 | ${ }_{\mathrm{m}}^{3}{ }^{6}$ | 57 $11 \%$ | ${ }_{90}^{9}$ | 51\% | ${ }^{43}$ |
| Moving expenses (i.e., changing addresses not associated with job change) | ${ }^{205} 9$ | ${ }_{66}^{6}$ | $\begin{gathered} 139 \\ 12 \% \\ \text { B } \end{gathered}$ | $\begin{gathered} 81 \\ 14 \% \\ \text { fGH } \end{gathered}$ | $\begin{gathered} 47 \\ 13 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 34 \\ & 9 \\ & 9 \end{aligned}$ | 16 ${ }_{4}$ | ${ }^{27} 6$ | $\begin{aligned} & \text { 24\% } \\ & { }_{\mathrm{m}}^{6} \end{aligned}$ | $\begin{aligned} & 17 \\ & \mathrm{M}^{\%} \end{aligned}$ | 10 5 | 10 ${ }^{\text {\% }}$ | ${ }_{3}^{6}$ | $\begin{gathered} 57 \\ 18 \% \\ \mathrm{QRi}^{18} \end{gathered}$ | $\begin{aligned} & 30 \\ & 36 \% \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 25 \\ & 12 \% \\ & \text { Qk } \end{aligned}$ | ${ }_{3}^{6}$ | $\begin{gathered} 21 \\ \text { qM }^{21} \end{gathered}$ | 11\% | ${ }_{86}{ }_{8}$ | 378 | 12\% |
| Relocation expenses due to a job change | ${ }_{3 \%}^{60}$ | ${ }_{3}^{29}$ | 31 | $\begin{gathered} 34 \\ { }^{34} \% \\ \text { GH } \end{gathered}$ | $\begin{gathered} 14 \\ \mathrm{GH}^{4 \%} \end{gathered}$ |  |  |  | $\begin{gathered} 18 \\ \text { kLM }^{7 \%} \end{gathered}$ | ${ }_{19}^{4} \%$ | ${ }_{1}^{2}$ | $\stackrel{1}{*}$ | - | $\begin{aligned} & { }^{15}{ }^{5} \% \\ & \text { QR } \end{aligned}$ | 6 $3 \%$ 90 | $\mathrm{qR}^{4}{ }^{\text {\% }}$ | $\stackrel{1}{*}$ |  | ${ }^{15} 3$ | ${ }^{15}$ | ${ }^{16} 3$ | 14\% |
| Other | ${ }_{17 \%}^{359}$ | $\begin{gathered} 154 \\ 15 \% \end{gathered}$ | $\begin{gathered} 206 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 87 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 49 \% \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 13 \% \end{aligned}$ |  | $\begin{gathered} 101 \\ 23 \% \\ \text { DEF } \end{gathered}$ | 26\% | 20 $11 \%$ | 27 14 | $\begin{aligned} & 40 \\ & 21 \% \\ & 1 \mathrm{ij} \end{aligned}$ | $\begin{aligned} & 41 \\ & \stackrel{41}{1 j} \% \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 61 \\ 19 \% \\ \text { pi } \end{array} \end{aligned}$ | 29 | 23 $11 \%$ | 32 $17 \%$ | $\begin{gathered} 60 \\ \text { 65\% } \\ \text { oPq } \end{gathered}$ | 82\% | 110 $16 \%$ | ${ }^{68}{ }^{1} \%$ | 20\% |
| Sigma | $\begin{gathered} 5063 \\ 234 \% \end{gathered}$ | $\begin{gathered} 2421 \\ 238 \% \end{gathered}$ | $\stackrel{2642}{230 \%}$ | $\begin{gathered} 1377 \\ 238 \% \end{gathered}$ | 872 $237 \%$ | 957 | 831\% | $\begin{aligned} & 977 \\ & 221 \% \end{aligned}$ | 613 $242 \%$ | ${ }_{218}^{435}$ | ${ }^{487}$ \% | ${ }_{238}^{453}$ | ${ }^{451} \times$ | 763 $235 \%$ | 2544\% | 2700 | ${ }_{228}^{428}$ | $\begin{aligned} & 526 \\ & 221 \% \end{aligned}$ | 1163 $234 \%$ | $\begin{aligned} & \text { 1622 } \\ & 229 \% \end{aligned}$ | 1087 237 | 11919 |

[^1]|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children in HH |  | Parent of ChildUnder 18 |  | HomeOwnership |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than $\$ 50 \mathrm{~K}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\underset{\substack{\text { H.S. } \\ \text { Less }}}{\text { St }}$ | Some Col. | $\begin{gathered} \text { Col. } \\ \text { Grad+ } \end{gathered}$ | Yes | No | Yes | No | Yes | No | Home- | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\stackrel{\text { Not }}{\text { Married }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 2165 | 1082 | 410 | 73 | 263 | 751 | 661 | 753 | 1046 | 1119 | 604 | 1561 | 514 | 1651 | 1366 | 745 | 1105 | 1060 |
| Weighted Base | 2165 | 814 | 347 | 278 | 591 | 713 | 720 | 732 | 1314 | 851 | 807 | 1358 | 670 | 1495 | 1371 | 749 | 1035 | 1130 |
| Any Listed (Net) | $1987$ | $\begin{gathered} 739 \\ 91 \% \end{gathered}$ | $\begin{gathered} 321 \\ 92 \% \end{gathered}$ | ${ }_{92 \%}^{256}$ | ${ }_{92 \%}^{545}$ | $\% \quad{ }^{631}$ | $\%{ }_{9}^{632} \%$ | $\% \stackrel{685}{94 \%}$ | \% 95\% | $\begin{array}{r} 739 \\ \hline 87 \end{array}$ | $\begin{aligned} & \text { 655 } \\ & 95 \% \\ & \text { L } \end{aligned}$ | $12222$ | $\begin{gathered} 642 \\ \stackrel{96 \%}{N} \end{gathered}$ | ${ }^{1345}$ | $\begin{gathered} 1261 \\ 92 \% \end{gathered}$ | ${ }^{683}$ | ${ }_{9}^{960}$ | $\begin{gathered} 1027 \\ 91 \% \end{gathered}$ |
| Paying off debt | 858\% | ${ }_{43}^{347}$ | $\% \quad{ }^{150} \%$ | ${ }^{106} 38$ | 224 38 | $\% \quad{ }_{34 \%}^{241}$ | $\begin{gathered} 352 \\ \% \\ 499 \% \end{gathered}$ | $\%{ }_{36 \%}^{266}$ | $\% \quad \begin{gathered} 600 \\ 46 \% \end{gathered}$ | ${ }_{\%}{ }^{258}{ }_{30 \%}$ | $\begin{gathered} 361 \\ \% \\ 45 \% \end{gathered}$ | 497\% | $\begin{gathered} 323 \\ \stackrel{88 \%}{N} \end{gathered}$ | ${ }^{535}$ | 514 ${ }_{38}$ | $\begin{gathered} 328 \\ 44 \% \\ 0 \end{gathered}$ | 397\% | $461 \%$ |
| Expenses related to my home, not including mortgage/rent maintenance) | $\begin{gathered} 710 \\ 33 \% \end{gathered}$ | $\%{ }^{247}$ | $\%{ }_{6}^{123} \%$ | 87\% | $\begin{gathered} 220 \\ 37 \% \\ b \end{gathered}$ | ${ }^{221} 31 \%$ | - ${ }^{204}$ | $\begin{gathered} 285 \\ \% \\ \hline 39 \% \\ \hline \end{gathered}$ | + 430 | $279$ | $257 \%$ | ${ }_{33}{ }_{33}$ | $\begin{gathered} 226 \\ 34 \% \end{gathered}$ | 483 ${ }_{3}$ | $\underset{\mathrm{P}}{568}$ | $\begin{gathered} 139 \\ 19 \% \end{gathered}$ | $\begin{gathered} 395 \\ \underset{R}{38 \%} \end{gathered}$ | 314 $28 \%$ |
| Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance) | ${ }_{32 \%}^{697}$ | $\begin{gathered} 296 \\ 36 \% \\ d E \end{gathered}$ | 116 33 | 80\% | 154 26 | ${ }_{\text {\% }}{ }^{222}$ | - ${ }^{251}$ | \% ${ }^{224}$ | 421 32 | ${ }_{3}^{276}$ | 35\% | 411 30 | 216 $32 \%$ | 481 $32 \%$ | ${ }^{382}$ | 293 ${ }_{\text {39\% }}$ | 300 $29 \%$ | 397 $35 \%$ |
| Medical expenses | 539 25 | $\begin{gathered} 240 \\ { }_{2}^{29 \%} \\ \text { CE } \end{gathered}$ | - 79 | 72\% | 116 20 | \% ${ }^{189} 27 \%$ | - ${ }^{157} 22 \%$ | \% ${ }^{192}$ | \% ${ }^{288}{ }^{28}$ | $\begin{array}{r} 251 \\ 29 \end{array}$ | 21\% | $\begin{gathered} 371 \\ \underset{K}{27 \%} \end{gathered}$ | 145 $22 \%$ | ${ }^{393}$ | ${ }^{332} 24$ | ${ }^{193}$ | 2818 | 258\% |
| Savings related to retirement | 439\% | $\%{ }^{118} \%$ | $\% \quad \stackrel{69}{20 \%}$ | $\begin{gathered} 61 \\ { }^{222 \%} \\ \hline \end{gathered}$ | $\begin{aligned} & 172 \\ & { }_{29}{ }^{29} \% \end{aligned}$ | - $\begin{gathered}121 \\ 17 \%\end{gathered}$ | - ${ }^{127} 18 \%$ | $\begin{gathered} 191 \\ \% \\ 26 \% \\ \mathrm{FG} \end{gathered}$ | $\% \quad \begin{gathered} 349 \\ 27 \% \\ j \end{gathered}$ | $\begin{aligned} & 90 \\ & \hline \end{aligned}$ | $\%{ }_{\%}^{126}$ | $\begin{gathered} 312 \\ \underset{K}{33 \%} \end{gathered}$ | 113 $17 \%$ | $\begin{gathered} 326 \\ 22 \% \\ \mathrm{~m} \end{gathered}$ | ${ }^{294}$ | $\begin{gathered} 137 \\ 18 \% \end{gathered}$ | $\underset{\mathrm{R}}{2323}$ | 200 180 |
| Major purchase, not including a vehicle (e.g., furniture, electronics) | $\stackrel{409}{19 \%}$ | $\underset{\substack{167 \\ \mathrm{e}}}{11 \%}$ | $\begin{aligned} & 66 \\ & \% \end{aligned}$ | $\begin{aligned} & 63 \\ & { }_{23}^{23 \%} \end{aligned}$ | $\begin{aligned} & 90 \\ & 15 \% \end{aligned}$ | $\% \quad{ }^{139} 20 \%$ | $\%{ }^{152}{ }^{152} \%$ | \% ${ }^{115} 16$ | $\%{ }_{19 \%}^{248}$ |  | $143 \%$ | $\begin{gathered} 266 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 123 \\ & 18 \% \end{aligned}$ | ${ }_{19 \%}^{286}$ | $\underset{19 \%}{257}$ | ${ }_{20 \%}^{149}$ | $\begin{gathered} 166 \\ 16 \% \end{gathered}$ | $\underset{Q}{244}$ |
| Tax related expenses | 313 $14 \%$ | $\% \quad \begin{aligned} & 82 \\ & \% \end{aligned}$ | - 42 | $\begin{aligned} & 43 \\ & 46 \% \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 125 \\ & { }_{21}{ }^{21 \%} \\ & \text { BC } \end{aligned}$ | \% $\begin{aligned} & 87 \\ & 12 \%\end{aligned}$ | - ${ }^{89}$ | $\begin{gathered} 137 \\ \% \\ \hline 19 \% \\ \mathrm{FG} \end{gathered}$ | - $\begin{gathered}184 \\ 14 \%\end{gathered}$ | 130 $15 \%$ | 92 $11 \%$ | $\begin{gathered} 221 \\ 16 \% \\ K \end{gathered}$ | 84\% | 229 ${ }_{15}$ | $\begin{gathered} 248 \\ { }_{P}^{18 \%} \end{gathered}$ | 59\% | $\begin{gathered} 207 \\ \underset{R}{20 \%} \end{gathered}$ | ${ }^{107} 9$ |
| Expenses associated with children (e.g., birth of a child, education-related expenses, child care) | 263 ${ }_{12 \%}$ | - ${ }^{85}$ | \% ${ }^{40}$ | 12\% | $\begin{aligned} & 96 \\ & 16 \% \\ & 16 \% \end{aligned}$ | - 57 | . $\quad 79$ | $\begin{gathered} 127 \\ \% \\ \begin{array}{c} 17 \% \\ F G \end{array} \end{gathered}$ | $\% \quad \begin{gathered} 202 \\ 15 \% \end{gathered}$ |  | $\begin{aligned} & 211 \\ & 26 \% \\ & \text { 26\% } \end{aligned}$ | $53 \%$ | $\stackrel{217}{{ }_{32}^{2} \%}$ | 47\% | ${ }_{13}^{175}$ | 83 $11 \%$ | $\begin{gathered} 183 \\ \substack{18 \% \\ \mathrm{R}} \end{gathered}$ | ${ }^{81}$ |
| Saving for college | 2110\% | $\% \quad{ }_{6}^{47}$ | - ${ }^{20}$ | $\begin{aligned} & 37 \\ & 13 \% \\ & \text { BC } \end{aligned}$ | $\begin{aligned} & 83 \\ & 14 \% \\ & B^{14} \end{aligned}$ | $\% \quad{ }_{8}^{5} \%$ | $\% \quad \begin{aligned} & 88 \\ & \% \\ & \hline \end{aligned}$ | $\% \quad{ }^{68} \%$ | $\%{ }^{143}{ }_{j}^{143}$ |  | $\% \stackrel{154}{19 \%}$ | $57 \%$ | $\begin{gathered} 104 \\ { }_{N}^{15 \%} \end{gathered}$ | 107\% | ${ }^{117} 9$ | $\begin{aligned} & 87 \\ & 12 \% \end{aligned}$ | ${ }_{8 \%}$ | $\begin{gathered} 124 \\ 11 \% \end{gathered}$ |
| Moving expenses (i.e., changing addresses not associated with job change) | ${ }^{205} 9$ | $\begin{gathered} 101 \\ \% \\ \begin{array}{c} 12 \% \\ \text { CE } \end{array} \end{gathered}$ | - ${ }^{74}$ | 29\% | ${ }^{36} \%$ | \%74 | .74 <br> $10 \%$ | \% ${ }^{57}$ | - ${ }^{124} 9$ | 81 $10 \%$ | 95 | ${ }^{110} 8$ | ${ }_{1}^{78}$ | ${ }^{127} 8$ | 73 5 | $\begin{gathered} 127 \\ 17 \% \\ 0 \end{gathered}$ | ${ }^{69} \%$ | $\begin{gathered} 136 \\ \begin{array}{c} 12 \% \end{array} \end{gathered}$ |
| Relocation expenses due to a job change | ${ }^{60}$ | ${ }^{13}{ }_{2}^{2} \%$ |  | $\mathrm{BC}^{19} 9$ | ${ }_{\text {18 }}^{\text {C }}$ \% | - ${ }^{17}{ }_{2} \%$ | - ${ }^{13}$ | \%30 <br> 9 | - ${ }_{48}^{4} \%$ | 12 ${ }_{1}$ | ${ }^{32} 4$ | ${ }_{2}^{28}$ | 27 $n$ $n$ | ${ }^{33}$ 2\% | ${ }_{26}^{26}$ | 33 4 0 | 22\% | ${ }^{38} \%$ |
| Other | $\begin{gathered} 359 \\ 17 \% \end{gathered}$ | $\%{ }^{146} \%$ | $\begin{aligned} & 53 \\ & \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 37 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 93 \\ & 16 \% \end{aligned}$ | $\begin{gathered} 163 \\ \% \\ \begin{array}{c} 133 \\ \mathrm{GH}^{2} \end{array} \mathrm{c} \end{gathered}$ | $\begin{gathered} 104 \\ \% \end{gathered}$ | $\begin{gathered} 93 \\ \% \quad 13 \% \end{gathered}$ | $\% \quad{ }^{155}{ }_{12 \%}$ | $\begin{array}{r} 204 \\ \% \quad 24 \% \end{array}$ | $\% \quad{ }^{80} \%$ | $\begin{gathered} 279 \\ { }_{21} \% \end{gathered}$ | 48\% | $\begin{gathered} 312 \\ \underset{M}{212} \\ M \end{gathered}$ | $\stackrel{202}{15 \%}$ | $\begin{gathered} 146 \\ \stackrel{20}{0} \% \end{gathered}$ | $\stackrel{146}{14 \%}$ | $\stackrel{213}{\stackrel{19}{2} \%}$ |
| Sigma |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

Proportions/Means: Columns Tested ( $5 \%$, $10 \%$ risk level) - B/C/D/E - F/G/H-I/J-K/L-M/N-O/P-Q/R
Overlap formulae used.

|  | Total | Gender |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | $\begin{gathered} \text { North- } \\ \text { east } \end{gathered}$ | South | Mid- <br> west | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 216 | 93 | 1235 | 431 | 344 | 365 | 446 | 579 | 120 | 151 | 147 | 23 | 281 | 311 | 193 | 218 | 215 | 298 | 457 | 718 | 538 | 452 |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | $178 *$ | 192* | 191 | 204 | 325 | 191 | 202 | 191 | 239 | 496 | 707 | 458 | 503 |
| Any Financial Setback <br> (Net) | $\begin{gathered} 1366 \\ 63 \% \end{gathered}$ | $\begin{gathered} 643 \\ 63 \% \end{gathered}$ | $\begin{gathered} 723 \\ 63 \% \end{gathered}$ | $\begin{gathered} 427 \\ { }_{7}^{7} \% \\ \text { EfGH } \end{gathered}$ | $\begin{gathered} 233 \\ { }_{63}{ }_{H} \% \end{gathered}$ | $\begin{gathered} 262 \\ \underset{H}{66 \%} \end{gathered}$ | $\begin{gathered} 231 \\ \underset{61 \%}{\mathrm{H}} \end{gathered}$ | 213 $48 \%$ | $\begin{gathered} 184 \\ { }_{M}^{73} \% \\ M \end{gathered}$ | $\begin{gathered} 112 \\ 63 \% \\ M \end{gathered}$ | $\begin{gathered} 130 \\ 68 \% \\ M \end{gathered}$ | $\begin{gathered} 117 \\ 62 \% \\ M \end{gathered}$ | ${ }^{100}{ }_{49}$ | $\begin{gathered} 243 \\ \text { OpQR } \end{gathered}$ | $\begin{gathered} 121 \\ \underset{R}{64 \%} \end{gathered}$ | $\begin{gathered} 132 \\ \text { 65\% } \\ \mathrm{R} \end{gathered}$ | $\begin{gathered} 114 \\ 60 \% \\ \mathrm{R} \end{gathered}$ | $\begin{gathered} 112 \\ 47 \% \end{gathered}$ | $\stackrel{278}{56 \%}$ | $\begin{aligned} & 457 \\ & \text { 655\% } \end{aligned}$ | $\underset{\mathrm{s}}{291}$ | $\begin{gathered} 340 \\ 68 \% \\ 5 \end{gathered}$ |
| Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses) | 508 ${ }_{23}$ | ${ }_{216}^{216}$ | $\stackrel{292}{25 \%}$ | $\begin{gathered} 190 \\ \text { EGH } \end{gathered}$ | $\begin{aligned} & 76 \\ & { }_{21}^{71 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 109 \\ & 28 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 72 \\ & 19 \% \end{aligned}$ | 61 $14 \%$ | $\begin{aligned} & 77 \\ & 30 \% \\ & \text { jM } \end{aligned}$ | $\begin{aligned} & 32 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 41 \\ 21 \% \\ \mathrm{~m} \end{array} \\ & \hline \end{aligned}$ | $\begin{aligned} & 40 \\ & 21 \% \\ & \mathrm{~m} \end{aligned}$ | ${ }_{13}^{26}$ | $\begin{gathered} 113 \\ \text { OQR } \\ \text { OQ } \end{gathered}$ | ${ }_{23}^{43}$ |  | 32 $17 \%$ | 35 ${ }^{15}$ | 87\% | $\stackrel{175}{25 \%}$ | $\begin{gathered} 127 \\ \underset{S}{88 \%} \end{gathered}$ | 120 $24 \%$ 5 |
| Housing repairss/maintenance (e.g., replacing roof, water heater, furnace) | 427 | $\xrightarrow{213}$ | 213 $19 \%$ | ${ }^{132}$ | 67\% | 71 $18 \%$ | 76\% | 81 $18 \%$ | 60 24 | 34 $19 \%$ | 43 23 | 34 $18 \%$ | ${ }^{43}$ 21\% | $\underset{\mathrm{p}}{72}$ | 33 $17 \%$ | 28 $14 \%$ | 22\% | ${ }^{38}{ }^{16 \%}$ | 918\% | ${ }^{135} 19 \%$ | $\xrightarrow{104}$ | ${ }_{19}^{96}$ |
| Inability to keep up with debt/Falling behind on bill payments | $\begin{gathered} 356 \\ 16 \% \end{gathered}$ | $\begin{gathered} 151 \\ 15 \% \end{gathered}$ | $\begin{gathered} 205 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 136 \\ & 24 \% \\ & \mathrm{GH}^{2} \end{aligned}$ | $\begin{aligned} & 75 \\ & { }^{20 \%} \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 69 \\ & \hline 17 \% \\ & H \end{aligned}$ | $\begin{gathered} 47 \\ 12 \% \\ \mathrm{H} \end{gathered}$ | $\text { 30 } 7 \%$ | $\begin{aligned} & 58 \\ & 28 \% \\ & { }^{3} \% \end{aligned}$ | $\begin{aligned} & 26 \\ & \begin{array}{l} 15 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 32 \\ & 17 \% \\ & M \end{aligned}$ | $\begin{aligned} & 27 \\ & \begin{array}{l} 14 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 8 \% \end{aligned}$ | $\begin{gathered} 78 \\ { }^{24} \% \\ \text { QR } \end{gathered}$ | $\begin{gathered} { }_{29}^{29} \\ \text { QRJ } \end{gathered}$ | $\begin{aligned} & 36 \\ & \text { 38 } \\ & \text { qR } \end{aligned}$ | $\begin{aligned} & 19 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & \text { 22 } \\ & \text { m } \end{aligned}$ | $\begin{aligned} & 62 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 127 \\ 18 \% \\ \mathrm{~s} \end{gathered}$ | $\begin{gathered} 84 \\ 18 \% \\ \text { s } \end{gathered}$ | 17\% |
| Medical care for an injury or illness | $\begin{gathered} 342 \\ 16 \% \end{gathered}$ | $\begin{gathered} 163 \\ 16 \% \end{gathered}$ | ${ }_{16 \%}^{178}$ | $\begin{aligned} & 72 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 79 \\ & 21 \% \\ & \text { Dh } \end{aligned}$ | 65 ${ }^{65}$ | 29 $11 \%$ | 20\% ${ }^{36}$ | 26 $14 \%$ | $\begin{gathered} 46 \\ { }_{24}{ }^{4} \% \\ \hline 1 \mathrm{M} \end{gathered}$ | 27 $13 \%$ | 43 $13 \%$ | 27 14 | 37 $18 \%$ | 34 $18 \%$ | $\begin{aligned} & 38 \\ & 16 \% \end{aligned}$ | 71 $14 \%$ | ${ }^{116} 16$ | 76\% | 79 $16 \%$ |
| Job loss | ${ }_{11}^{247}$ | 123 $12 \%$ | ${ }_{11 \%}^{124}$ | $\begin{gathered} 99 \\ 17 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 51 \\ & 14 \% \\ & \mathrm{gH}^{2} \end{aligned}$ | $\begin{aligned} & 57 \\ & 15 \% \\ & \mathrm{gH} \end{aligned}$ | $\begin{aligned} & 32 \\ & 8_{H} \% \end{aligned}$ | ${ }_{2 \%}^{7}$ | $\begin{aligned} & 49 \\ & { }_{20}{ }^{2} \% \end{aligned}$ | $\begin{aligned} & 27 \\ & \begin{array}{l} 15 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 27 \\ & 14 \% \\ & M \end{aligned}$ | $\begin{aligned} & 18 \\ & 9^{\%} \end{aligned}$ | ${ }_{1 \%}^{2}$ | $\begin{aligned} & 50 \\ & 15 \% \\ & \text { qR } \end{aligned}$ | $\begin{aligned} & 24 \\ & { }_{13}^{23} \% \\ & R \end{aligned}$ | $\begin{aligned} & 30 \\ & 35 \% \\ & \text { qR } \end{aligned}$ | 15 $\mathrm{~B}^{\text {\% }}$ \% | ${ }_{2}^{5}$ | 470\% | 87 $12 \%$ | ${ }_{11}^{49}$ | 63 $13 \%$ |
| Relocation/moving expenses | $162 \%$ | ${ }^{50}$ | $\begin{gathered} 112 \\ 10 \% \\ \mathrm{~B} \end{gathered}$ | $\begin{aligned} & 69 \\ & 12 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 44 \\ & 12 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 28 \\ & \mathrm{GH}^{7} \% \end{aligned}$ | $\begin{gathered} 11 \\ 3 \% \end{gathered}$ | ${ }^{10} 2 \%$ | $\begin{aligned} & 23 \\ & \text { IM }^{2} \end{aligned}$ | $\begin{aligned} & 1 \\ & 6 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 8 \\ & 4 \% \end{aligned}$ | 5\% | $3{ }^{3}$ | $\begin{aligned} & 46 \\ & { }^{44} \% \\ & \text { QR } \end{aligned}$ | $\begin{gathered} 32 \\ \text { 17\% } \\ \text { QRJ } \end{gathered}$ | $\begin{aligned} & 21 \\ & 10 \% \\ & \text { QR } \end{aligned}$ | ${ }_{3 \%}^{6}$ | 7\% | 19 4 \% | ${ }_{\frac{5}{7} \%}^{5_{5}}$ | ${ }^{31} \%$ | STU ${ }_{\text {ch }}^{12 \%}$ |
| Tax-related issues (e.g. paying off previous fines/fees, increasing withholding) | $1_{7 \%}^{150}$ | ${ }^{76} \%$ | ${ }^{74} 9 \%$ | $\begin{aligned} & 55 \\ & 10 \% \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & 29 \\ & { }^{8} \% \end{aligned}$ | $\begin{gathered} 27 \% \\ \mathrm{~h} \% \end{gathered}$ | $\begin{gathered} 25 \\ { }^{2} \% \\ \mathrm{~h} \end{gathered}$ | ${ }^{14} 3$ | $\begin{aligned} & 27 \\ & 11 \% \\ & \mathrm{~m} \end{aligned}$ | 11 6 \% | $\begin{gathered} 21 \\ 11 \% \\ \mathrm{mPP}^{2} \end{gathered}$ | 8 | $8{ }_{4}$ | $\begin{aligned} & 28 \\ & { }_{9} \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 10 \% \\ & \text { PR } \end{aligned}$ | ${ }_{3 \%}^{6}$ | $\begin{gathered} 16 \\ { }^{16} \% \end{gathered}$ | ${ }_{2}^{6}$ | $\stackrel{29}{6 \%}$ | 45 | ${ }^{26} 6$ | $\begin{aligned} & 51 \\ & 10 \% \end{aligned}$ stu |
| Loss of health insurance coverage | 131 6 \% | ${ }_{6}^{59}$ | $72{ }^{7}$ | $\begin{aligned} & 63 \\ & { }^{61} \% \\ & \mathrm{FH}^{2} \end{aligned}$ | $\begin{aligned} & 26 \\ & { }_{7}^{7} \% \end{aligned}$ | 10 3 \% | $\begin{aligned} & 27 \\ & { }^{27} \% \end{aligned}$ | 5\% | $\begin{aligned} & 25 \\ & 10 \% \\ & \text { kM } \end{aligned}$ | $\begin{aligned} & { }^{18} \\ & M^{\circ} \% \end{aligned}$ | 5\% | 13 7 $M$ | ${ }_{1 \%}^{2}$ | 128\% PR | $\begin{aligned} & \begin{array}{c} 11 \\ 6 \% \\ \mathrm{R} \end{array} \end{aligned}$ | 5\% | 14 R | ${ }_{1 \%}$ | 20 4 \% | 49\% | ${ }^{31}$ | 31 $6 \%$ |
| Child-related issues (e.g., birth of a child, child care) | $130 \%$ | ${ }^{65}{ }_{6 \%}$ | ${ }_{65}^{65}$ | $\begin{gathered} 75 \\ \text { FGH } \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 38 \\ 10 \% \\ \text { FGH } \end{gathered}$ | ${ }_{2 \%}^{7}$ | 1 | $\begin{aligned} & \frac{9}{2} \% \\ & \mathrm{~g}^{2} \end{aligned}$ | $\begin{gathered} 32 \\ \text { KLM } \end{gathered}$ | $\begin{gathered} 23 \\ \text { KLM } \end{gathered}$ | ${ }_{3}^{6}$ | 1 | 3 | $\begin{gathered} 43 \\ { }_{13}{ }^{3} \% \end{gathered}$ | $\begin{gathered} 14 \\ \text { PQR }^{7} \% \end{gathered}$ | ${ }_{1}^{2}$ | $\stackrel{1}{*}$ | ${ }_{2 \%}^{6}$ | ${ }_{6}{ }_{6}$ | ${ }_{53}{ }_{8}$ | ${ }^{23} 5$ | 23\% |
| Natural disaster (e.g., fire, flood, tornado) | 101 5 | $43 \%$ | 59 | $\begin{gathered} 47 \\ \text { EGH } \end{gathered}$ | 12\% | 19\% | ${ }_{2}^{2 \%}$ | 16 ${ }^{1}$ \% | $\begin{aligned} & \text { 21 } \\ & 8_{\mathrm{K}}^{2} \end{aligned}$ | 5\% | ${ }_{1 \%}$ | ${ }_{3}^{6}$ | $\begin{aligned} & 10 \\ & 5 \% \\ & \mathrm{k} \end{aligned}$ | $\begin{aligned} & 25 \\ & \text { Qr } \end{aligned}$ | $7 \%$ | $\begin{gathered} 17 \\ \text { QRK } \end{gathered}$ | ${ }_{1}^{2}$ | 7\% | ${ }^{10} 2 \%$ | $\begin{gathered} 63 \\ \text { SuV }^{9} \end{gathered}$ | $\underset{\mathrm{v}}{20}$ | ${ }_{2 \%}$ |
| Legal expenses | ${ }^{76}$ 4\% | ${ }^{35}$ | 41\% | $\begin{gathered} 30 \\ \text { GH } \end{gathered}$ | $\begin{gathered} 16 \\ { }^{4} \% \\ \text { an }^{2} \end{gathered}$ | $\begin{aligned} & 18 \\ & \text { 5h } \\ & \text { Gh } \end{aligned}$ | ${ }_{1 \%}$ | ${ }^{2} \%$ | $\begin{aligned} & 18 \\ & { }^{7} \% \end{aligned}$ | $8{ }^{8}$ | ${ }_{3}^{5}$ | ${ }_{1}^{2}$ | ${ }_{1}^{2}$ | 12\% | ${ }_{9}^{9}$ | $\begin{aligned} & 13 \\ & { }^{1} \% \end{aligned}$ | 2\% | ${ }_{2 \%}^{6}$ | ${ }_{2 \%}^{8}$ | ${ }^{26} 4$ | 19 4 5 | 23 5 5 |
| Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job person) | ${ }_{3 \%}$ | $\begin{aligned} & 46 \\ & { }^{46} \% \end{aligned}$ | ${ }^{22} 2$ | 20 | ${ }_{11}^{11}$ | ${ }^{15}$ | $\stackrel{12}{3 \%}$ | $\stackrel{9}{2 \%}$ | ${ }_{6 \%}^{14}$ | ${ }_{3 \%}^{6}$ | $\begin{gathered} 13 \\ 7 \% \\ \mathrm{mp} \end{gathered}$ | $\begin{aligned} & \frac{9}{5 \%} \\ & 9 \end{aligned}$ | $\stackrel{3}{2 \%}$ | ${ }_{2 \%}^{6}$ | 3\% | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | ${ }_{1}^{2}$ | ${ }_{2 \%}^{6}$ | ${ }_{5}^{5}$ | $\begin{aligned} & 27 \\ & \text { Su } \end{aligned}$ | ${ }^{7} \%$ | $\begin{aligned} & 27 \\ & { }^{5} \% \end{aligned}$ |
| Other | ${ }^{197}{ }_{9}{ }^{\text {\% }}$ | ${ }^{95}{ }_{9}$ | 102\% | $\begin{gathered} 65 \\ 11 \% \\ \text { he } \end{gathered}$ | 25\% | ${ }^{35}$ | ${ }_{\text {lin }}^{42} \mathrm{~h}$ | ${ }^{30} \%$ | 28 $11 \%$ | ${ }^{14} 8$ | 20\% | $\begin{aligned} & 22 \\ & 12 \% \\ & \mathrm{~m} \end{aligned}$ | 11 5 \% | 11\% | 11 6 | 15\% | 20 $11 \%$ | ${ }^{19} 8$ | 39 $8 \%$ | ${ }_{96}^{66}$ | 35\% | ${ }^{57}$ |

[^2]Fielding Period: December 07-11, 2017
WEFEIGhted To The U.S. General Adult Population - Propensity
Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2017? Please select all that apply.
Base: All Respondents

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | North- | South | Mid- | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | 178* | 192* | 191 | 204 | 325 | 191 | 202 | 191 | 239 | 496 | 707 | 458 | 503 |
| None | 799\% | 374\% | 425 ${ }^{3} \%$ | 150\% | $\begin{gathered} 136 \\ 37 \% \\ \text { D } \end{gathered}$ | $\begin{gathered} 132 \\ 34 \% \\ d \end{gathered}$ |  | $\begin{gathered} 230 \\ 52 \% \\ \text { SEFG } \end{gathered}$ | 29\% | 66\% | ${ }_{32}^{62}$ |  | $\begin{aligned} & 104 \\ & 51 \% \\ & \text { SJKL } \end{aligned}$ | 815\% | $\begin{aligned} & 70 \\ & 36 \% \\ & \mathrm{~N} \end{aligned}$ | $\begin{gathered} 71 \\ 35 \% \\ \mathrm{n} \end{gathered}$ |  | $\begin{gathered} 126 \\ \text { } \begin{array}{c} 53 \\ \text { NOPQ } \end{array} \end{gathered}$ | $\begin{aligned} & 218 \\ & \text { TuV }^{44 \%} \end{aligned}$ | 251 35 | ${ }^{167}$ 36\% | 163 ${ }^{16}$ |
| Sigma | $\begin{gathered} 3694 \\ 171 \% \end{gathered}$ | 1710 $168 \%$ | $\begin{gathered} 1984 \\ 173 \% \end{gathered}$ | $\begin{aligned} & 1204 \\ & 208 \% \end{aligned}$ | 181\% | 662 $168 \%$ | 586\% | 573 $130 \%$ | 532 | 312 $176 \%$ | 312 $162 \%$ | 304 $159 \%$ | 251 | 673 $207 \%$ | 356 $187 \%$ | 350 $173 \%$ | 282 $147 \%$ | 323 $135 \%$ | 738 $149 \%$ | 1269 $179 \%$ | 799 $174 \%$ | 8888\% |

Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V
Overlap formulae used. ${ }^{\text {small base }}$

Unweighted Base Weighted Base

Any Financial Setback
(Net)
Transportation issues (e.g., car repairs, having
to replace a vehicle, ncreased commuting
expenses
Housing replacing roof, wat
heater, furnace)
Inability to keep up with
debt/Falling behind on
dill payments
Medical care for an injury
or illness
Job loss
Relocation/moving
expenses
Tax-related issues (e.g.,
paying off previous
years taxes, paying
inesffees, increasing
Loss of health insurance
coverage
Child-related issues (e.g.,
birth of a child, child birth
care)
Natural disaster (e.g., fire,
flood, tornado)
Legal expenses
Elder care issues (e.g.,
Elder care issues (e.g,
noving to a nursing,
home, spouse quitting job
ome, spouse quitting job
o care for an elder
person)

|  | Household Income |  |  |  | Education |  |  | Employed |  | Children in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\begin{gathered} \text { Home } \\ \text { Ownership } \end{gathered}$ |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | $\begin{aligned} & \text { Less } \\ & \text { Than } \\ & \$ 50 \mathrm{~K} \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\begin{gathered} \text { H.S. } \\ \text { Her } \\ \text { Less } \end{gathered}$ | Some Col. | Col. | Yes | No | Yes | No | Yes | No | Home- | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\begin{gathered} \text { Not } \\ \text { Married } \end{gathered}$ |
| (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |


| 2165 | 1082 | 410 | 273 | 263 | 751 | 661 | 753 | 1046 | 1119 | 604 | 1561 | 514 | 1651 | 1366 | 745 | 1105 | 1060 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | $\begin{array}{llllllllllllllllll}2165 & 814 & 347 & 278 & 591 & 713 & 720 & 732 & 1314 & 851 & 807 & 1358 & 670 & 1495 & 1371 & 749 & 1035 & 1130\end{array}$




 $\begin{array}{llllllllllll}342 \% \\ 10 \% & 155 \% \\ 1020 \\ \text { CE }\end{array}$









Proportions/Means: Columns Tested (5\%, 10\% risk level) - B/C/D/E-F/G/H-I/J-K/L-M/N-O/P - Q/R
Overlap formulae used. verlap formulae used.

Fielding Period: December 07-11, 2017
Weighted To The U.S. General Adult Population - Propensity
Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2017? Please select all that apply.
Base: All Respondents

Weighted Base
Other



Proportions/Means: Col

Base: All Respondents

|  | Total | Gender |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | Northeast | South | $\underset{\text { west }}{\text { Mid }}$ | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 2165 | 930 | 1235 | 431 | 344 | 365 | 446 | 579 | 120 | 151 | 14 | 231 | 281 | 311 | 193 | 218 | 215 | 298 | 45 | 718 | 538 | 452 |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | 178* | 192* | 19 | 20 | 325 | 191 | 202 | 191 | 239 | 49 | 70 | 458 | 503 |
| Credit card(s) | ${ }^{779} 3$ | ${ }^{359} 35$ | 420 37 | ${ }_{35}^{203}$ | $\begin{aligned} & 156 \\ & 42 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 155 \\ { }_{\mathrm{g}}^{2} \mathrm{~F} \end{gathered}$ | 120 ${ }^{1} 1$ | ${ }^{145}$ 3\% | 84\% | 77 43 L | 79 $41 \%$ L | 52\% | ${ }^{67} 3$ | 119 ${ }^{3} \mathrm{~F}$ | 80\% | 76\% | 68\% | 783\% | $\begin{gathered} 195 \\ 39 \% \\ \hline \end{gathered}$ | 233 ${ }_{3}$ | 138 ${ }_{3}$ | $\begin{aligned} & 213 \\ & 42 \% \\ & \text { TU } \end{aligned}$ |
| Emergency savings | ${ }_{31 \%}^{663}$ | ${ }_{302}^{302}$ | 361 $31 \%$ | 183 ${ }^{18}$ | 117 $32 \%$ | ${ }^{103}$ | ${ }^{107} 28$ | $\underset{\substack{152 \\ 34 \% \\ \vdots}}{ }$ | 58\% | 56 $31 \%$ | 56\% | 54\% | $\begin{aligned} & 78 \\ & 38 \% \\ & \end{aligned}$ | $\begin{aligned} & 125 \\ & 39 \% \\ & \text { PqI } \end{aligned}$ | 61 $32 \%$ | 47\% | 53\% | 74 $31 \%$ | 146 $29 \%$ | ${ }_{29}^{205}$ | ${ }^{145}$ | 167 $33 \%$ |
| Cash | 612\% | $\begin{gathered} 346 \\ 34 \% \\ C \end{gathered}$ | ${ }^{267}{ }_{23}$ | $\begin{aligned} & 187 \\ & 32 \% \\ & \mathrm{Efg} \end{aligned}$ | 82\% | 96\% | $\begin{aligned} & 93 \\ & 24 \% \end{aligned}$ | $\begin{gathered} 154 \\ 35 \% \\ \text { EFG } \end{gathered}$ | $\begin{gathered} 114 \\ { }_{4 K L 5}^{45 \%} \end{gathered}$ | 47\% | ${ }^{45} 3$ |  | $\begin{aligned} & 85 \\ & { }^{84} \% \\ & \text { LR }^{2} \end{aligned}$ | 73 ${ }^{72 \%}$ | 36 $19 \%$ | 52\% | 37 ${ }^{3}$ | $\begin{aligned} & 69 \\ & 29 \% \\ & \text { Oq } \end{aligned}$ | ${ }^{148} 80$ | ${ }^{192} 27$ | 139 ${ }^{139}$ | 134 27 |
| Take out a loan from a bank or credit union (e.g., home equity loan, personal loan) | 474 $22 \%$ | ${ }_{2}^{258}{ }_{C}^{2} \%$ | ${ }^{216}{ }_{19}$ | 115 | 79 $21 \%$ | 85\% | $\begin{aligned} & 108 \\ & 28 \% \\ & \mathrm{DH}^{2} \end{aligned}$ | ${ }^{88}{ }^{8} \%$ | 24\% | 45\% | 51 26 | 26\% | $\begin{aligned} & 52 \\ & 25 \% \\ & 25 \% \end{aligned}$ | 19\% | 34 $18 \%$ | 34 $17 \%$ | $\begin{gathered} 52 \\ 27 \% \\ \text { nPR } \end{gathered}$ | 36\% | ${ }^{128}{ }^{26} \%$ | 130 | $\underset{\text { t }}{110}$ | ${ }^{107}$ |
| Borrow money from a family member or friend | ${ }_{19 \%}^{411}$ | $\begin{aligned} & 162 \\ & 16 \% \end{aligned}$ | $\begin{gathered} 249 \\ 22 \% \\ B \end{gathered}$ | $\begin{aligned} & 169 \\ & 29 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 89 \\ { }^{24} \% \\ G H \end{gathered}$ | $\begin{gathered} 95 \\ { }^{94} \% \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 42 \\ & \begin{array}{l} 11 \% \\ H \end{array} \end{aligned}$ | ${ }^{15}$ | $\begin{gathered} { }^{63} 25 \\ { }_{2}^{25 \%} \end{gathered}$ | $\begin{aligned} & 38 \\ & { }^{222} \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 36 \\ & \begin{array}{l} 39 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 21 \\ & 11 \% \\ & M \end{aligned}$ | ${ }_{2 \%}^{4}$ | $\begin{aligned} & 106 \\ & 33 \% \\ & \text { QR } \end{aligned}$ | $\begin{gathered} 51 \\ { }^{27} \% \\ \text { QR } \end{gathered}$ | $\begin{gathered} 59 \\ \text { QRk } \\ \hline 29 \% \end{gathered}$ | $\begin{aligned} & 21 \\ & 11 \% \\ & \text { R } \end{aligned}$ | 11 5 | 76 $15 \%$ | $\begin{gathered} 148 \\ 21 \% \\ \mathrm{~s} \end{gathered}$ | $\begin{aligned} & 103 \\ & \begin{array}{c} 23 \% \\ \text { Sv } \end{array} \end{aligned}$ | 83\% |
| Sell something I own | $\begin{gathered} 368 \\ 17 \% \end{gathered}$ | $\begin{gathered} 184 \\ 18 \% \end{gathered}$ | $\begin{gathered} 184 \\ 16 \% \end{gathered}$ | $\begin{aligned} & 146 \\ & { }_{25} 5 \\ & \text { GH } \end{aligned}$ | $\begin{gathered} 79 \\ { }^{211} \% \\ \mathrm{GH} \end{gathered}$ | $\begin{gathered} 68 \\ 17 \% \\ \mathrm{GH}^{6} \% \end{gathered}$ | 39 $10 \%$ | ${ }^{36} 8$ | $\begin{aligned} & 72 \\ & { }^{28} \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 34 \\ & 19 \% \\ & M \end{aligned}$ | $\begin{aligned} & 34 \\ & 17 \% \\ & \mathrm{~m} \% \end{aligned}$ | ${ }_{13}^{26}$ | $\begin{aligned} & 20 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & { }^{73 \%} \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 45 \\ & { }_{24}^{24} \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 35 \\ & 17 \% \\ & \text { QR } \end{aligned}$ | 14\% | ${ }^{16} \%$ | 60\% | $\begin{gathered} \text { 136 } \\ \underset{S}{19} \% \end{gathered}$ | 83 $18 \%$ S | 90 $18 \%$ $s$ |
| Cash in/borrow against my retirement savings plan | 225 10 | ${ }_{118}^{12 \%}$ | ${ }^{106} 9$ | $\begin{aligned} & 58 \\ & \\ & \hline 10 \% \end{aligned}$ | 139 | 32\% | 39 $10 \%$ | ${ }_{11}^{47}$ | 32\% | $\begin{aligned} & 30 \\ & 17 \% \\ & 17 \end{aligned}$ | ${ }^{17} 9$ | ${ }^{16} 8$ | 24 $12 \%$ | ${ }^{26} 8$ | $19 \%$ | ${ }^{15}$ | ${ }^{23} 12 \%$ | 24 $10 \%$ | 60 <br> 12 | 49\% | 50 $11 \%$ t | ${ }^{66} 13 \%$ |
| Ask for a gift from a family member or friend | 144\% | ${ }_{77}$ | ${ }_{67}^{6 \%}$ | $\begin{aligned} & 61 \\ & 11 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 40 \\ & 11 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 26 \\ & { }^{26} \% \end{aligned}$ | 12\% | 5\% | $\begin{aligned} & 31 \\ & { }^{12 \%} \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 1_{11} \% \\ & \text { IM }^{2} \end{aligned}$ | $\begin{aligned} & 17 \\ & { }_{\mathrm{M}} \% \end{aligned}$ | 8 m | ${ }_{1}^{2}$ | $\begin{aligned} & 30 \\ & \text { QR } \end{aligned}$ | $\begin{gathered} 21 \\ { }_{11 \%}{ }^{2 Q R} \end{gathered}$ | 5\% | $3 \%$ | ${ }_{2}^{4}$ | 24\% | 55\% | ${ }^{29} \%$ | ${ }^{35} \%$ |
| Take out a payday loan | $92 \%$ | $\begin{aligned} & 55 \\ & 5 \\ & { }_{c} \% \end{aligned}$ | ${ }_{38}^{3}$ | $\begin{aligned} & 40 \\ & \mathrm{gH} \% \\ & \mathrm{gH} \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 6{ }^{2} \% \end{aligned}$ | $\begin{aligned} & { }^{16} \\ & 4^{\%} \end{aligned}$ | $\begin{aligned} & \text { l} \\ & { }_{3}^{2} \% \end{aligned}$ | ${ }_{*}^{2}$ | $\begin{aligned} & 24 \\ & \text { LM } \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & \text { 16 } \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 10 \\ & 5 \% \\ & M \end{aligned}$ | ${ }_{2}^{4}$ | $\stackrel{1}{*}$ | $\begin{aligned} & 16 \\ & { }^{16} \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 4_{R} \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \\ & { }^{6} \end{aligned}$ | 7 $\mathrm{R}^{\prime}$ | $\stackrel{1}{*}$ | ${ }_{1 \%}$ | 32 5 5 | 26 6 5 | 30 $6 \%$ |
| Loan from my employer | ${ }^{38}$ | $\begin{aligned} & 25 \\ & 2 \% \\ & { }_{c} \% \end{aligned}$ | ${ }_{1}^{13}$ | [ ${ }^{18}{ }_{3}{ }^{3} \%$ | $\begin{gathered} 13 \\ \mathrm{GH}^{4} \% \end{gathered}$ | $\mathrm{gh}^{2} \mathrm{\%}$ | - | $\stackrel{1}{*}$ | $\begin{aligned} & 12 \\ & I^{5} \% \end{aligned}$ | $\begin{gathered} 9 \\ \text { LM }^{9} \% \end{gathered}$ |  |  |  | ${ }_{2 \%}^{7}$ | $\begin{aligned} & \stackrel{4}{2 \%} \\ & \mathrm{q} \end{aligned}$ | $1 \%$ | - | 1 | 18 4 Tv | 5 | 2\% | 5 |
| Other short-term borrowing option (e.g., pawning) | ${ }^{98} \%$ | 49\% |  | $\begin{array}{r} 48 \\ { }^{48} \%{ }^{8} \% \end{array}$ | 14 4 \% | 14\% | ${ }^{10} 3 \%$ | ${ }^{11} 3$ | $\begin{gathered} 25 \\ \mathrm{kLm} \\ \hline 10 \% \end{gathered}$ | $\begin{aligned} & 7 \\ & 4 \% \end{aligned}$ | ${ }_{2}^{4}$ | ${ }_{2}^{4}$ | $8 \%$ | $\begin{aligned} & 23 \\ & 7 \% \\ & R \end{aligned}$ | 3\% | 10 5 | ${ }_{3}^{6}$ | 3 | ${ }_{3}^{13}$ | $\begin{aligned} & 46 \\ & \mathrm{~S}^{2} \end{aligned}$ | 21 5 | 18\% |
| Other | ${ }^{198}{ }_{9}$ | ${ }_{86}^{86}$ | $\begin{aligned} & 112 \\ & 10 \% \end{aligned}$ | ${ }^{46}$ | ${ }^{28} 8$ | 39 10 | $\begin{gathered} 52 \\ 14 \% \\ \text { DEH } \end{gathered}$ | 33 | ${ }^{16} 6$ | ${ }^{13} 7 \%$ | 22 $11 \%$ | $\begin{aligned} & \begin{array}{l} 24 \\ 13 \% \\ M \end{array} \end{aligned}$ | 11 5 | ${ }^{30} 9$ | ${ }^{15} 8$ | 17\% | 27 $14 \%$ | ${ }^{22} 9$ | 45\% | ${ }_{9}^{6} \%$ | 17\% | 41\% |
| Sigma | $\begin{aligned} & 4102 \\ & 189 \% \end{aligned}$ | $\begin{gathered} 2020 \\ 198 \% \end{gathered}$ | $\begin{gathered} 2082 \\ 182 \% \end{gathered}$ | ${ }_{221 \%}^{1274}$ | $\begin{aligned} & 769 \\ & 208 \% \end{aligned}$ | $\begin{aligned} & 737 \\ & 187 \% \end{aligned}$ | $\begin{aligned} & 633 \\ & 166 \% \end{aligned}$ | $\begin{aligned} & 689 \\ & 156 \% \end{aligned}$ | $\begin{aligned} & 585 \\ & 231 \% \end{aligned}$ | $\begin{aligned} & 389 \\ & 218 \% \end{aligned}$ | $\begin{aligned} & 375 \\ & 195 \% \end{aligned}$ | $\begin{aligned} & 321 \\ & 168 \% \end{aligned}$ | $\begin{aligned} & 350 \\ & 172 \% \end{aligned}$ | $\begin{aligned} & 689 \\ & 212 \% \end{aligned}$ | $\begin{aligned} & 380 \\ & 199 \% \end{aligned}$ | $\begin{aligned} & 362 \\ & 179 \% \end{aligned}$ | 312 $163 \%$ | $\begin{aligned} & 339 \\ & 142 \% \end{aligned}$ | 916 | 1296 $183 \%$ | $\begin{aligned} & 900 \\ & 197 \% \end{aligned}$ | $\begin{aligned} & 990 \\ & \text { 197\% } \end{aligned}$ |

Proportions/Means: Columns Tested $(5 \%, 10 \%$ risk level) - B/C - D/E/F/G/H - IJJ/K/L/M - N/O/P/Q/R - I/N - J/O-K/P - L/Q - M/R - STT/U/V
Overlap formulae used. ${ }^{\text {small base }}$ s.

## Base: All Respondents

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children <br> in HH |  | Parent of ChildUnder 18 |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{gathered} \text { Less } \\ \text { Than } \\ \$ 50 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | H.S. or <br> Less | Some Col. | Col. Grad+ | Yes | No | Yes | No | Yes | No | Homeowner | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\stackrel{\text { Not }}{\text { Married }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 2165 | 1082 | 410 | 273 | 263 | 751 | 661 | 753 | 1046 | 1119 | 604 | 1561 | 514 | 1651 | 1366 | 745 | 1105 | 1060 |
| Weighted Base | 2165 | 814 | 347 | 278 | 591 | 713 | 720 | 732 | 1314 | 851 | 807 | 1358 | 670 | 1495 | 1371 | 749 | 1035 | 1130 |
| Credit card(s) | 779\% | 230 | $\% \quad \begin{gathered} 130 \\ 38 \% \\ B \end{gathered}$ | $\begin{gathered} 128 \\ 46 \% \\ B C \end{gathered}$ | $\begin{gathered} 261 \\ 4 \times 8 \end{gathered}$ | $\begin{gathered} 189 \\ 26 \% \end{gathered}$ | $\begin{gathered} 284 \% \\ \% \end{gathered}$ | $\begin{gathered} 307 \\ \% \\ \hline \\ 42 \% \end{gathered}$ | $\begin{gathered} 538 \\ 41 \% \\ J \end{gathered}$ |  | 309 38 | ${ }_{35 \%}^{470}$ | $\begin{gathered} 281 \\ 42 \% \\ \mathrm{~N} \end{gathered}$ | 498\% | $\stackrel{541}{539}$ | ${ }_{31 \%}^{230}$ | ${ }^{396}$ 38\% | ${ }^{383} 3$ |
| Emergency savings | 663\% | 157 $19 \%$ | $\% \stackrel{130}{37 \%} \underset{B}{2}$ | $\begin{gathered} 106 \\ 38 \% \\ B \end{gathered}$ | $\underset{B}{233}$ | ${ }_{21}^{151} \%$ | $\% \quad \begin{gathered} 207 \\ \hline 29 \% \end{gathered}$ | $\begin{gathered} 304 \\ \% \\ \hline \\ \hline 24 \% \end{gathered}$ | $\begin{gathered} 452 \\ 34 \% \\ \hline \end{gathered}$ |  | 233\% | 430 | 182\% | 482\% | $\begin{gathered} 477 \\ \underset{\mathrm{P}}{ } \mathrm{~F} \% \end{gathered}$ | 179 ${ }^{17 \%}$ | $\underset{\mathrm{R}}{366}$ | 297\% |
| Cash | 612\% | - 210 | $\% \quad{ }_{25}^{85} \%$ | $\begin{aligned} & 93 \\ & 34 \% \\ & b \mathrm{c} \end{aligned}$ | ${ }^{172} \times 2$ | $\begin{gathered} 217 \\ 90 \% \\ 9 \end{gathered}$ | . ${ }^{178}{ }^{25 \%}$ | 217 ${ }^{217}$ | 342 $26 \%$ | $\begin{gathered} 270 \\ 32 \% \end{gathered}$ | $\%{ }^{199}$ | $\begin{gathered} 414 \\ 30 \% \\ K \end{gathered}$ | 182 ${ }^{27 \%}$ | 430\% | 410\% | 190 | ${ }_{31 \%}^{316}$ | 297 ${ }_{26}$ |
| Take out a loan from a bank or credit union (e.g., home equity loan, personal loan) | 474\% | 162\% | \% $\quad 82$ | 73 $26 \%$ $b$ | 130 | ${ }^{156}$ | ${ }_{23}^{163}$ | . ${ }^{154} 21 \%$ | 327 |  | 186\% | ${ }_{21 \%}^{288}$ | 157 $23 \%$ | 317 $21 \%$ | 323 $p$ | $\stackrel{142}{19 \%}$ | 239 ${ }^{23 \%}$ | ${ }_{235}^{23}$ |
| Borrow money from a family member or friend |  | $\begin{gathered} 221 \\ \% \\ \text { CDE } \end{gathered}$ | \% $\quad 140$ | ${ }_{12}{ }^{2}$ | 73 $12 \%$ | $\begin{gathered} 151 \\ 21 \% \\ H \end{gathered}$ | $\begin{gathered} 171 \\ \% \\ \hline \end{gathered}$ | - $\begin{aligned} & 89 \\ & 12 \%\end{aligned}$ | $\begin{gathered} 268 \\ 20 \% \end{gathered}$ |  | $\%{ }_{2}^{217}$ | $\begin{gathered} 193 \\ 14 \% \end{gathered}$ | $\begin{aligned} & 190 \\ & \stackrel{28}{\mathrm{~N}} \end{aligned}$ | 220 $15 \%$ | 185 13 | $\begin{gathered} 212 \\ 28 \% \end{gathered}$ | ${ }_{14}^{145}$ | $\begin{gathered} 266 \\ { }_{Q}^{24 \%} \end{gathered}$ |
| Sell something I own |  | $\begin{gathered} 189 \\ \% \\ \text { cdE } \end{gathered}$ |  | $\begin{gathered} 46 \\ 17 \% \\ { }_{\mathrm{E}}^{2} \end{gathered}$ | ${ }_{9}{ }_{9}$ | $\begin{gathered} 146 \\ 21 \% \\ H \end{gathered}$ | $\begin{gathered} 142 \\ \% \\ \hline \mathrm{H} \end{gathered}$ | \% $\begin{aligned} & 80 \\ & 11 \%\end{aligned}$ | $\begin{array}{r} 234 \\ \% \\ \hline 18 \% \end{array}$ |  | $\%{ }_{2}^{175}$ | 194\% | $\begin{gathered} 152 \\ \stackrel{23}{\mathrm{~N}} \end{gathered}$ | 214\% | $\begin{gathered} 173 \\ 13 \% \end{gathered}$ | $\begin{gathered} 175 \\ \underset{23 \%}{ } 0 \end{gathered}$ | ${ }_{12 \%}^{129}$ | $\begin{gathered} 240 \\ { }_{2} \% \end{gathered}$ |
| Cash in/borrow against my retirement savings plan | 225 $10 \%$ | ${ }_{8 \%}^{67}$ | $\begin{aligned} & \text { \% } \quad \begin{array}{l} 43 \\ 122 \% \\ b \end{array}, ~ \end{aligned}$ | $\begin{aligned} & 46 \\ & 16 \% \\ & { }^{6 e} \end{aligned}$ | 61 $10 \%$ | ${ }_{9}^{61}$ | $\begin{aligned} & 74 \\ & \% \end{aligned}$ | \% $\begin{gathered}90 \\ 12 \% \\ f\end{gathered}$ | $\begin{gathered} 158 \\ \% \\ \hline 12 \% \end{gathered}$ |  | 81 $10 \%$ | ${ }_{11 \%}^{144}$ | $\begin{aligned} & 71 \% \\ & 11 \% \end{aligned}$ | 154 $10 \%$ | 151 $11 \%$ | 71 $10 \%$ | ${ }_{118}^{118}$ | ${ }^{107} 9$ |
| Ask for a gift from a family member or friend |  | $\begin{gathered} 89 \\ \% \\ \hline 11 \% \end{gathered}$ | \% ${ }^{16}$ | $\begin{aligned} & 17 \\ & 6 \% \\ & E \end{aligned}$ | ${ }^{10} 2 \%$ | $\stackrel{63}{9}{ }_{\text {H }}$ | $\% \quad \stackrel{56}{8}{ }_{\mathrm{H}}^{\mathrm{H}}$ | ${ }^{25}{ }^{3}$ | ${ }^{90} \%$ | 54 | $\stackrel{72}{9}{ }_{\text {L }}$ | 72 $5 \%$ | $\begin{aligned} & 58 \\ & { }_{\mathrm{n}}^{\mathrm{n}} \end{aligned}$ | 85\% | 60 4 \% | 75 $10 \%$ | 44\% | $\underset{\text { Q }}{100}$ |
| Take out a payday loan |  | - ${ }_{4}^{42}$ | ${ }_{\text {\% }}{ }^{18}$ | $\begin{aligned} & 16 \\ & { }^{16} \% \\ & \hline \end{aligned}$ |  | 43 6 4 | - ${ }^{31} 4$ | - ${ }_{3}^{19}$ | ${ }^{69} 5$ | ${ }^{23}$ | $\stackrel{55}{7 \%}$ | ${ }^{37}$ | $\begin{aligned} & 54 \\ & { }^{8} \% \end{aligned}$ | $39 \%$ | 50 4 \% | 40\% | 44\% | $48 \%$ |
| Loan from my employer | ${ }^{38}$ | 12 $1 \%$ | \% ${ }_{1}^{2}$ | $\begin{gathered} 13 \\ B C e^{5} \% \end{gathered}$ | ${ }^{11} 2 \%$ | 1\% | - $\quad 10$ | \%21 <br> 3 | ${ }^{35}$ |  | ${ }^{32}{ }_{\text {L }}$ \% | ${ }_{*}^{6}$ | $\begin{gathered} 30 \\ { }^{3} \% \end{gathered}$ | ${ }_{1 \%}$ | 20 ${ }^{1}$ | ${ }^{16}$ | ${ }_{25}^{25}$ | ${ }_{1}^{13}$ |
| Other short-term borrowing option (e.g., pawning) |  | ${ }_{\text {5 }}^{59}$ | \% ${ }^{22}$ | 1\% |  | 46 ${ }_{6}^{6} \%$ | $\stackrel{44}{6 \%}{ }_{\text {H }}$ | ${ }^{8}$ | $59$ | $39$ | $\stackrel{51}{6 \%}$ | 47\% | $\begin{aligned} & 42 \\ & \begin{array}{l} 6 \% \\ \mathrm{n} \end{array} \end{aligned}$ | 56\% | 47\% | $\begin{aligned} & 44 \\ & 6 \% \\ & 0 \end{aligned}$ | 24\% | 74 <br> $7 \%$ |
| Other |  | $\begin{gathered} 123 \\ \% \\ \text { CDE } \end{gathered}$ | $\begin{gathered} \quad \begin{array}{c} 27 \\ 8 \\ \mathrm{D} \end{array} \mathrm{~F} \end{gathered}$ | ${ }_{3 \%}$ | $32$ | $\begin{gathered} 104 \\ \% \\ \hline \\ \hline \\ 15 H \end{gathered}$ | $\% \quad{ }_{8}^{55}$ | $\% \quad 39$ | $8_{7 \%}$ | $\begin{gathered} 111 \\ 13 \% \\ 1 \end{gathered}$ | $\% \quad 80 \%$ | ${ }^{118}{ }_{9}$ | 63\% | ${ }^{135} 9$ | 107 ${ }_{8}$ | 11\% | ${ }^{58}{ }_{6}$ | $\begin{gathered} 140 \\ \begin{array}{c} 12 \% \end{array} \end{gathered}$ |
| Sigma | ${ }^{4102}$ | $\begin{aligned} & 1560 \\ & \% \\ & \hline \end{aligned}$ | $\begin{aligned} & \quad 667 \\ & \% ~ 192 \% \end{aligned}$ | $\begin{aligned} & 591 \\ & 212 \% \end{aligned}$ | $1058 \quad 1335 \quad 1414 \quad 1354 \quad 2660 \quad 14421690 \quad 2412$ <br> 179\% 187\% 196\% 185\% 202\% 169\% 209\% 178\% |  |  |  |  |  |  |  | $\begin{gathered} 1461 \\ 218 \% \end{gathered}$ | $\begin{gathered} 2642 \\ 177 \% \end{gathered}$ | $\begin{gathered} 2543 \\ 186 \% \end{gathered}$ | $\begin{gathered} 1454 \\ 194 \% \end{gathered}$ | $\begin{gathered} 1902 \\ 184 \% \end{gathered}$ | $\begin{gathered} 2200 \\ 195 \% \end{gathered}$ |

Proportions/Means: Columns Tested ( $5 \%, 10 \%$ risk level) - B/C/D/E-F/G/H-I/J-K/L-M/N-O/P-Q/R
Overlap formulae used

# Fielding Period: December 07-11, 2017 

Weighted To The U.S. General Adult Population - Propensity

## Q3525 How would you rate the current quality of your financial life...?

Base: All Respondents

|  | Total | Gender |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 18-34 | 35-44 | 45-54 |  | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | $\begin{aligned} & \text { North- } \\ & \text { east } \end{aligned}$ | South | $\underset{\text { west }}{\text { Mid- }}$ | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 2165 | 930 | 1235 | 431 | 344 | 365 | 446 | 579 | 120 | 151 | 147 | 231 | 281 | 311 | 193 | 218 | 215 | 298 | 457 | 718 | 538 | 452 |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | 178* | 192* | 191 | 204 | 325 | 191 | 202 | 191 | 239 | 496 | 707 | 458 | 503 |
| Worse than you expected it to be | ${ }^{625}$ | 265 ${ }_{2}$ | $\begin{gathered} 361 \\ 31 \% \\ B \end{gathered}$ | $\begin{gathered} 175 \\ 30 \% \\ H \end{gathered}$ | $\begin{gathered} 115 \\ 31 \% \\ H \end{gathered}$ | $\begin{gathered} 143 \\ 36 \% \\ H \end{gathered}$ | $\begin{gathered} 114 \\ 30 \% \\ \mathrm{H} \end{gathered}$ | 79 $18 \%$ | $\begin{aligned} & \begin{array}{l} 75 \\ 30 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & { }^{25} \\ & 25 \% \\ & M \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 67 \\ 35 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 58 \\ & 30 \% \\ & M \end{aligned}$ | 21 $10 \%$ | 100 $31 \%$ | $\begin{aligned} & 70 \\ & 37 \% \\ & \text { Rij } \end{aligned}$ | $\begin{aligned} & 76 \\ & 38 \% \\ & \mathrm{R} \end{aligned}$ | 29\% | $\begin{aligned} & 59 \\ & 25 \% \\ & M \end{aligned}$ | ${ }^{139}$ 28\% | 209 $29 \%$ | ${ }^{135}$ | 143\% |
| About what you expected it to be | 1152\% | 552 | ${ }^{601} 5$ | 320 55 | 201\% | 205 5 | ${ }^{206} 5$ | ${ }_{5}^{221} 5$ | 142 56 | $\begin{gathered} 105 \\ 59 \% \\ \mathrm{~m} \end{gathered}$ | 100 $52 \%$ | 109 $57 \%$ | 96\% | 1788\% | 50\% | ${ }^{105} 5$ | 97\% | ${ }^{125} 5$ | $\underset{t}{279} \underset{\substack{27 \\ \hline}}{ }$ | 347\% | $\stackrel{268}{{ }_{5}^{26 \%}}$ | 259\% |
| Better than what you expected it to be | ${ }^{388}{ }^{18 \%}$ | 202 ${ }_{2}$ | ${ }^{186} 16 \%$ | 83\% | 14\% | ${ }_{12}^{46}$ |  | $\begin{aligned} & \text { 142 } \\ & \text { 32\% } \end{aligned}$ | 37 | ${ }^{29} 6$ | ${ }^{25} 13 \%$ |  | $\begin{gathered} 88 \\ \text { IJKLR } \\ \hline 43 \% \end{gathered}$ | ${ }_{14}^{46}$ | 25 ${ }^{25}$ | 211\% |  | $\begin{gathered} \begin{array}{c} 55 \\ \text { NOP } \\ \text { NOP } \end{array} \end{gathered}$ | 78\% | $\begin{aligned} & 152 \\ & 21 \% \\ & { }_{2 U} 1 \% \end{aligned}$ | 57 $12 \%$ | 101 <br> $20 \%$ |
| Sigma | $\begin{gathered} 2165 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 1018 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1147 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 578 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 369 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 394 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 382 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 442 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 253 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 192 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 191 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 204 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 325 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 191 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 202 \\ & 100 \% \end{aligned}$ | 191 $100 \%$ | $\begin{aligned} & 239 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 496 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 707 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 458 \\ & 100 \% \end{aligned}$ | $503$ |

Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V
Overlap formulae used. ${ }^{\text {small base }}$

# Fielding Period: December 07-11, 2017 

NEFE
Weighted To The U.S. General Adult Population - Propensity

## Q3525 How would you rate the current quality of your financial life...?

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Childrenin HH |  | Parent of ChildUnder 18 |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | MaritalStatus |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Less } \\ & \hline \text { Than } \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | \$75K $\$ 99.9 \mathrm{~K}$ | \$100K+ | $\underset{\substack{\text { H.S. } \\ \text { Less }}}{\text { Le. }}$ | Some | $\xrightarrow{\text { Col. }}$ | Yes | No | Yes | No | Yes | No | Home- Owner | Renter | Marr- | Married |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (1) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 2165 | 1082 | 410 | 273 | 263 | 751 | 661 | 753 | 1046 | 1119 | 604 | 1561 | 514 | 1651 | 1366 | 745 | 1105 | 1060 |
| Weighted Base | 2165 | 814 | 347 | 278 | 591 | 713 | 720 | 732 | 1314 | 851 | 807 | 1358 | 670 | 1495 | 1371 | 749 | 1035 | 1130 |
| Worse than you expected it to be |  | $\begin{aligned} & 339 \\ & \% \\ & \% \\ & \\ & \text { cDE } \end{aligned}$ | $\%{ }^{110}{ }_{32 \%}^{32}$ | $\begin{aligned} & \text { 259\% } \\ & 250 \end{aligned}$ |  | $\% \stackrel{259}{36 \%} \underset{H}{2}$ | \% | $\begin{aligned} & 127 \\ & 17 \% \end{aligned}$ |  |  |  | $372 \%$ | $\begin{gathered} 2183 \% \\ n \end{gathered}$ | ${ }^{407}$ | ${ }^{323} 4$ | ${ }_{\text {272 }}^{3}$ | ${ }_{21}^{217}$ | 408 $36 \%$ 0 |
| About what you expected it to be |  | $\text { \% } 391$ |  | $\begin{aligned} & 147 \\ & 53 \% \end{aligned}$ | $\begin{aligned} & 333 \\ & 56 \end{aligned}$ | $\begin{array}{r} 360 \\ \% \\ 519 \end{array}$ | $\%$ | $\% \stackrel{414}{57 \%}$ |  |  |  | ${ }_{5}^{735}$ | 337\% | 815\% | ${ }^{748}$ | 382\% | ${ }_{5}^{578 \%}$ | 575\% |
| Better than what you expected it to be |  | \% 83 | ${ }^{43}{ }_{12}$ | $\begin{gathered} \substack{63 \\ { }_{3}^{23} \%} \end{gathered}$ | 173 ${ }^{29} 9$ $B C$ | $\% \quad 93 \%$ | $3 \% \quad 103 \%$ |  |  | ${ }^{166} \text { 20\% }$ |  | ${ }^{251}$ 18\% | ${ }^{115}$ | 273\% | $\begin{gathered} 300 \\ 22 \% \\ \hline \end{gathered}$ | ${ }^{87}$ | $\begin{gathered} 240 \\ \underset{R}{24 \%} \end{gathered}$ | ${ }_{13}^{147}$ |
| Sigma |  | \% 814 | \% ${ }^{347}$ | 278\% | 100\% | \% 100\% | \% | \% 100\% |  |  |  | 1358\% | 670\% | ${ }^{1495}$ | 1371 $100 \%$ | 749\% | 1035 $100 \%$ | 1130 $100 \%$ |

ProportionsMMeans: Columns Tested (5\%, $10 \%$ risk level) - B/CIDIE -F/G/H-IJJ-KLL-MN- O/P - Q/R
Overlap formulae used.
Overlap formulae used.

# Fielding Period: December 07-11, 2017 

WEFE Weighted To The U.S. General Adult Population - Propensity

## Base: All Respondents

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | Northeast | South | $\underset{\text { wid- }}{\text { Mid }}$ | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 2165 | 930 | 1235 | 431 | 344 | 365 | 446 | 579 | 120 | 151 | 147 | 231 | 281 | 311 | 193 | 218 | 215 | 298 | 457 | 718 | 538 | 452 |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | 178* | 192* | 191 | 204 | 325 | 191 | 202 | 191 | 239 | 496 | 707 | 458 | 503 |
| Yes | ${ }^{1068}$ | $\begin{gathered} 471 \\ 46 \% \end{gathered}$ | $\underset{5}{597}$ | $\begin{aligned} & 334 \\ & 58 \% \\ & \text { GH } \end{aligned}$ | $\begin{gathered} 200 \\ 54 \% \\ H \end{gathered}$ | $\begin{gathered} 221 \\ \stackrel{56 \%}{\mathrm{H}} \end{gathered}$ | $\begin{gathered} 183 \\ 48 \% \\ H \end{gathered}$ | $\begin{gathered} 129 \\ 29 \% \end{gathered}$ | $\begin{gathered} 146 \\ 58 \% \\ M \end{gathered}$ | $\begin{aligned} & 90 \\ & 50 \% \\ & M \end{aligned}$ | $\begin{aligned} & 102 \\ & 53 \% \\ & M \end{aligned}$ | $\begin{aligned} & 93 \\ & 49 \% \\ & M \end{aligned}$ | $\begin{aligned} & 39 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 188 \\ & { }_{5 R} 8_{8} \end{aligned}$ | $\begin{gathered} 111 \\ 58 \% \\ R \end{gathered}$ | $\begin{aligned} & 119 \\ & 59 \% \\ & \text { QR } \end{aligned}$ | 90\% | $\begin{aligned} & 87 \\ & 37 \% \\ & M \end{aligned}$ | $\begin{gathered} 224 \\ 45 \% \end{gathered}$ | $\begin{gathered} 370 \\ 52 \% \\ \mathrm{~s} \end{gathered}$ | 227 $50 \%$ | 246 $49 \%$ |
| No | $\begin{gathered} 1040 \\ 48 \% \end{gathered}$ | $\begin{gathered} 528 \\ 52 \% \\ C \end{gathered}$ | ${ }^{512} 45$ | 216\% | 158 $43 \%$ | 168 $43 \%$ | $\begin{gathered} 190 \\ 50 \% \\ \mathrm{D} \end{gathered}$ | $\begin{gathered} 307 \\ 69 \% \\ \text { 6EFG } \end{gathered}$ | 999\% | 85\% | $89 \%$ |  | $\begin{gathered} 163 \\ \text { JKLR } \end{gathered}$ | 117 $36 \%$ | 74 $39 \%$ | 799\% | $\begin{gathered} 98 \\ 51 \% \\ \text { Nop } \end{gathered}$ | $\begin{gathered} 144 \\ \text { KOP } \\ \text { NOP } \end{gathered}$ | 256\% | 325 $46 \%$ | 219 $48 \%$ | 241\% |
| Decline to answer | ${ }_{3}^{57}$ | 19\% | $39 \%$ | $\begin{aligned} & 28 \\ & { }_{5}^{5} \% \end{aligned}$ | ${ }^{10} 3$ | 5\% | ${ }_{2 \%}$ | ${ }_{1}^{6}$ | ${ }^{8} \%$ | ${ }_{2 \%}$ | $\stackrel{1}{*}$ | 5\% | $1 \%$ $1 \%$ | $\begin{aligned} & 20 \\ & \underset{q}{6 \%} \end{aligned}$ | ${ }_{3}^{6}$ | ${ }_{2}^{4}$ | ${ }^{3} 2$ | ${ }^{5} \%$ | ${ }^{16} 3$ | ${ }^{12} 2$ | ${ }^{12} 3$ | 17 ${ }_{3}$ |
| Sigma | ${ }_{100 \%}^{2165}$ | $\begin{gathered} 1018 \\ 100 \% \end{gathered}$ | $\begin{gathered} 1147 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 578 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 369 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 394 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 382 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 442 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 253 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 192 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 191 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 204 \% \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 325 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 191 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 202 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 191 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 239 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 496 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 707 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 458 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 503 \\ & 100 \% \end{aligned}$ |

Fielding Period: December 07-11, 2017

Unweighted Base
Weighted Base
Yes
No
Decline to answer
Sigma

|  | Household Income |  |  |  | Education |  |  | Employed |  | Children in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | Home Ownership |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | $\begin{gathered} \text { Less } \\ \text { Than } \\ \$ 50 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\begin{gathered} \text { H.S. } \\ \text { Her } \\ \text { Less } \end{gathered}$ | Some | Col. Grad+ | Yes | No | Yes | No | Yes | No | Homeowner | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\begin{gathered} \text { Not } \\ \text { Married } \end{gathered}$ |
| (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| 2165 | 1082 | 410 | 273 | 263 | 751 | 661 | 753 | 1046 | 1119 | 604 | 1561 | 514 | 1651 | 1366 | 745 | 1105 | 1060 |
| 2165 | 814 | 347 | 278 | 591 | 713 | 720 | 732 | 1314 | 851 | 807 | 1358 | 670 | 1495 | 1371 | 749 | 1035 | 1130 |
| $\begin{gathered} 1068 \\ 49 \% \end{gathered}$ | $\begin{gathered} 566 \\ \% \\ \\ \\ \\ 700 \% \end{gathered}$ | $\begin{aligned} & 180 \\ & 52 \% \\ & \text { DE } \end{aligned}$ | $\begin{gathered} 104 \\ 37 \% \\ \mathrm{e} \end{gathered}$ | 1719\% | $\begin{gathered} 432 \\ \begin{array}{c} 61 \% \\ H \end{array} \end{gathered}$ | $\% \quad \begin{gathered} 407 \\ 57 \% \\ H \end{gathered}$ | $\%{ }^{229}$ | $\begin{gathered} 681 \\ 6 \\ \hline 5 \end{gathered}$ | ${ }^{386}$ | $\stackrel{487}{60 \%}$ | ${ }^{580} 43 \%$ | $\begin{gathered} 415 \\ \stackrel{4}{62 \%} \\ \mathrm{~N} \end{gathered}$ | 653 $44 \%$ | 553 ${ }^{\text {40\% }}$ | $\begin{gathered} 484 \\ 65 \% \\ 0 \end{gathered}$ | 396 | $\underset{\mathrm{Q}}{672} \underset{ }{672}$ |
| $\begin{gathered} 1040 \\ 48 \% \end{gathered}$ | $\% \quad{ }^{229}$ | $\begin{gathered} 160 \\ \% \\ \hline \quad 46 \% \end{gathered}$ | $\begin{aligned} & 167 \\ & 60 \% \\ & \text { BC }^{2} \end{aligned}$ | $\begin{gathered} 410 \\ \text { BCd } \end{gathered}$ | $\%{ }_{35 \%}^{253}$ | $\%{ }_{41 \%}^{296}$ | $\begin{gathered} \left.\quad \begin{array}{c} 491 \\ 67 \% \\ \text { FG } \end{array}\right) . \end{gathered}$ | $\begin{array}{r} 617 \\ \hline 47 \% \end{array}$ | $\begin{gathered} 423 \\ 50 \% \end{gathered}$ | $\begin{gathered} 291 \\ \% \end{gathered}$ | $\begin{gathered} 749 \\ 55 \% \\ K \end{gathered}$ | 243 36 | $\begin{gathered} 797 \\ 53 \% \\ M \end{gathered}$ | $\begin{gathered} 780 \\ 57 \% \end{gathered}$ | 249\% | $\begin{gathered} 621 \\ 60 \% \\ \mathrm{R} \end{gathered}$ | 419\% |
| 57\% | - 19\% | - $\quad 7$ | 7\% |  | $\% \quad \begin{gathered} 28 \\ 4 \% \\ h \end{gathered}$ | $\% \quad{ }_{2 \%}^{17}$ | $\% \quad{ }^{12}$ | $\begin{aligned} & 15 \\ & 1 \% \end{aligned}$ | $42$ | ${ }^{29} \%$ | ${ }_{2 \%}^{28}$ | 12\% | 45\% | 38 | ${ }^{16}$ | ${ }^{18}{ }_{2}{ }^{\text {\% }}$ | 39 3 9 |
| $\begin{gathered} 2165 \\ 100 \% \end{gathered}$ | \% 814 | 347 $100 \%$ | 278 $100 \%$ | 591\% | 713 $100 \%$ | \% ${ }^{720}$ |  | 1314 $100 \%$ | $\begin{aligned} & 851 \\ & 100 \% \end{aligned}$ | 807 | 1358 $100 \%$ | 670 $100 \%$ | 1495 $100 \%$ | 1371 $100 \%$ | 749 $100 \%$ | 1035 $100 \%$ | 1130 $100 \%$ |

Proportions/Means: Colu
Overlap formulae used.

Base: All Respondents

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | North- | South | Midwest | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 2165 | 930 | 1235 | 431 | 344 | 365 | 446 | 579 | 120 | 151 | 147 | 231 | 281 | 311 | 193 | 218 | 215 | 298 | 457 | 718 | 538 | 452 |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | 178* | 192* | 191 | 204 | 325 | 191 | 202 | 191 | 239 | 496 | 707 | 458 | 503 |
| Credit card debt | ${ }_{24 \%}^{519}$ | $\begin{gathered} 246 \\ 24 \% \end{gathered}$ | $\begin{gathered} 273 \\ 24 \% \end{gathered}$ | $\begin{aligned} & 76 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 70 \\ & \text { 19\%\% } \\ & \text { d } \end{aligned}$ | $\begin{aligned} & 116 \\ & { }^{29} \% \\ & \mathrm{DE} \end{aligned}$ | $\begin{aligned} & 108 \\ & 28 \% \\ & \text { DE } \end{aligned}$ | $\begin{aligned} & 149 \\ & 34 \% \\ & \text { DE } \end{aligned}$ | 31 $12 \%$ | 34 $19 \%$ | $\begin{aligned} & 58 \\ & 30 \% \\ & 1 \mathrm{j} \end{aligned}$ | 29\% | $\begin{aligned} & 68 \\ & 33 \% \\ & 15 \end{aligned}$ | 44\% | 36\% | $\begin{aligned} & 57 \\ & 28 \% \\ & N \end{aligned}$ | $\begin{aligned} & 54 \\ & 28 \% \\ & \mathrm{~N} \end{aligned}$ | $\begin{gathered} 81 \\ 34 \% \\ \mathrm{NO} \end{gathered}$ | ${ }_{2}^{108}$ | ${ }^{166}$ 23\% | $\stackrel{109}{24 \%}$ | 137 ${ }^{137}$ |
| Mortgage or rent | $\begin{gathered} 504 \\ 23 \% \end{gathered}$ | ${ }_{206}^{206}$ | $\stackrel{298}{296}$ | $\begin{aligned} & 152 \\ & 26 \% \\ & \mathrm{gH} \end{aligned}$ | $\begin{gathered} 118 \\ 32 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 91 \\ & 23 \% \\ & \text { 23\% } \end{aligned}$ | $\begin{aligned} & 72 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 52 \% \\ & 22 \% \end{aligned}$ | $\text { 21 } 23 \%$ | $\begin{aligned} & 38 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 35 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 18 \% \\ & \hline \end{aligned}$ |  | $\begin{gathered} 77 \\ \text { IPQRJ }^{40 \%} \end{gathered}$ | $\begin{aligned} & 53 \\ & { }_{26 \%}^{26 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 37 \\ & \text { 19\% } \end{aligned}$ | $\begin{aligned} & 36 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 136 \\ & { }_{27} \% \\ & \text { TU }^{2} \end{aligned}$ | $\begin{gathered} 144 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 83 \\ & 18 \% \end{aligned}$ | 141 TU |
| Employment struggles | $\begin{gathered} 358 \\ 17 \% \end{gathered}$ | 143 $14 \%$ | $\stackrel{215}{{ }_{\mathrm{B}}^{215}}$ | $\begin{aligned} & 120 \\ & { }_{21}^{21 \%} \\ & \mathrm{eG} \end{aligned}$ | 15\% | $\begin{aligned} & 61 \\ & 15 \% \end{aligned}$ | 139 | 74\% | 19\% | 21 $12 \%$ | 20\% | ${ }^{18} 9$ | $\begin{aligned} & 35 \\ & 17 \% \\ & \hline 1 \end{aligned}$ | $\begin{aligned} & 71 \\ & 22 \% \end{aligned}$ | 32 17 | $\begin{aligned} & 40 \\ & 20 \% \\ & k \end{aligned}$ | 31 $16 \%$ | 39\% | 75 15 | 118\% | ${ }^{86}$ 19\% | 79 |
| Healthcare costs | 207 $10 \%$ | 100 $10 \%$ | ${ }^{107} 9$ | 39\% | ${ }^{33} 9$ | ${ }^{30} 8$ | $\begin{gathered} 56 \\ 15 \% \\ \text { DeF } \end{gathered}$ | $\begin{aligned} & 48 \\ & \begin{array}{l} 41 \% \\ d \end{array} \end{aligned}$ | 14 ${ }_{6}$ | ${ }^{17} 9$ | 14\% | $\begin{gathered} 35 \\ \text { 1jKm } \\ \text { lj } \end{gathered}$ | 200\% | 25 ${ }_{8}$ | ${ }^{17} 9$ | ${ }^{16} 8$ | 21\% | ${ }_{12 \%}$ | ${ }_{9}^{47}$ | 80 $11 \%$ | 42\% | ${ }^{39} \%$ |
| Taxes | ${ }^{88}{ }_{4}$ | $\begin{aligned} & 57 \\ & { }_{\mathrm{C}}^{5} \% \end{aligned}$ | 31 $3 \%$ | $\begin{aligned} & 33 \\ & \stackrel{3}{6} \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 24 \\ & { }_{6 H} \% \end{aligned}$ | ${ }^{8} \%$ | 12\% | ${ }^{12}$ \% |  | $\begin{gathered} 18 \\ \text { KLMO } \end{gathered}$ | ${ }_{2}{ }^{2}$ | ${ }_{3 \%}^{6}$ | ${ }_{3}^{7}$ | 11 3 \% | 5\% | ${ }_{2 \%}$ | ${ }_{3 \%}^{6}$ | ${ }_{2 \%}^{6}$ | 33 7 +7 | 25 ${ }^{2}$ \% | ${ }^{20} 4 \%$ | 11 ${ }^{1}$ \% |
| Childcare expenses | 84\% | ${ }^{46}{ }_{4}$ | $38{ }_{3}{ }^{\text {\% }}$ | $\begin{gathered} 36 \\ 6 \% \\ \text { FGh } \end{gathered}$ | $\begin{aligned} & 20 \\ & \text { 25\% } \\ & \text { Fg } \end{aligned}$ | 5\% | 2\% | ${ }^{14} \%$ |  | $\begin{gathered} 20 \\ \text { KLMO }_{1} \% \end{gathered}$ | $3{ }^{3}$ | $3{ }^{3}$ | 7 | $\begin{gathered} 25 \\ \text { OPR } \end{gathered}$ | - | ${ }_{1 \%}^{2}$ | ${ }^{6} 3$ | 6 3 0 | 18\% | 30 4 \% | 19\% | ${ }^{17} 3$ |
| Home prices | ${ }^{73} 3$ | $\begin{gathered} 47 \\ { }_{5}^{2} \% \end{gathered}$ | ${ }^{25} 2$ | $\begin{gathered} 35 \\ \text { efH } \\ \text { ef } \end{gathered}$ | 2\% | 5\% | 15 4 $\dagger$ | ${ }_{2 \%}$ | $\begin{gathered} \begin{array}{c} 24 \\ \mathrm{kMn} \end{array} \end{gathered}$ | ${ }_{\text {m }}^{4} \mathrm{~m}$ | ${ }_{2}^{4} \%$ | 11 $\mathrm{M}^{\prime} \%$ | $1 \%$ | $\stackrel{11}{11} \underset{\mathrm{p}}{ }$ | ${ }_{1}^{1 \%}$ | $\stackrel{1}{*}$ | ${ }_{2}^{4}$ | ${ }^{8} \mathrm{3}$ | ${ }^{18} 4{ }^{4}$ | ${ }^{19} 3$ | ${ }^{13} 3$ | 24\% |
| Other | $\begin{gathered} 281 \\ 13 \% \end{gathered}$ | $\begin{gathered} 153 \\ 15 \% \\ c \end{gathered}$ | $\begin{gathered} 128 \\ 11 \% \end{gathered}$ | $\begin{aligned} & 69 \\ & 12 \% \end{aligned}$ | ${ }^{32} 9$ | $\begin{gathered} 74 \\ 19 \% \\ \text { 1Eh } \end{gathered}$ | $\begin{aligned} & 51 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 12 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 36 \\ & 14 \% \end{aligned}$ |  | $\begin{gathered} 49 \\ \text { IJIMP } \end{gathered}$ | $\begin{aligned} & 27 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 25 \\ & 12 \% \end{aligned}$ | 24 $12 \%$ | ${ }^{29} 12 \%$ | ${ }^{46}{ }_{9}$ | $\begin{gathered} 112 \\ 16 \% \\ \mathrm{SV}^{2} \end{gathered}$ | $\begin{aligned} & 78 \\ & 17 \% \\ & \text { SV }^{2} \end{aligned}$ | 459 |
| None | ${ }^{51}$ | ${ }_{2}^{20} 2$ | 31 3\% | 17\% | ${ }_{2 \%}^{8}$ | ${ }_{1 \%}^{6}$ | ${ }^{10} 3 \%$ | ${ }^{10} 2$ | 3\% | ${ }_{3}^{5}$ | $1 \%$ | $\stackrel{1}{*}$ | ${ }_{2 \%}$ | ${ }_{3 \%}$ | ${ }_{1}^{3}$ | ${ }_{2}^{4}$ | 5\% | 7\% | ${ }^{17} 3 \%$ | 13 2 \% | $\stackrel{9}{2 \%}$ | ${ }^{12} 2$ |
| Sigma | $\begin{gathered} 2165 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 1018 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1147 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 578 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 369 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 394 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 382 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 442 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 253 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 192 \\ & 100 \% \end{aligned}$ | 191 $100 \%$ | $\begin{aligned} & 204 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 325 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 191 \\ & 100 \% \end{aligned}$ | 202 $100 \%$ | $\begin{aligned} & 191 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 239 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 496 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 707 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 458 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 503 \\ & 100 \% \end{aligned}$ |

Proportions/Means: Columns Tested $(5 \%, 10 \%$ risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O-K/P - L/Q - M/R-STT/U/V
Overlap formulae used. ${ }^{*}$ small base

Base: All Respondents

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\begin{gathered} \text { Home } \\ \text { Ownership } \end{gathered}$ |  | $\underset{\text { Marital }}{\text { Status }}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Less } \\ & \text { Than } \\ & \$ 50 \mathrm{~K} \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\underset{\substack{\text { H.S. } \\ \text { Less }}}{\text { Les. }}$ | Some <br> Col. | Col. Grad+ | Yes | No | Yes | No | Yes | No | Home- | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\stackrel{\text { Not }}{\text { Married }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 2165 | 1082 | 410 | 273 | 263 | 751 | 661 | 753 | 1046 | 1119 | 604 | 1561 | 514 | 1651 | 1366 | 745 | 1105 | 1060 |
| Weighted Base | 2165 | 814 | 347 | 278 | 591 | 713 | 720 | 732 | 1314 | 851 | 807 | 1358 | 670 | 1495 | 1371 | 749 | 1035 | 1130 |
| Credit card debt | 519 | ${ }_{18}^{149}$ | $\begin{gathered} \quad \begin{array}{c} 100 \\ 29 \% \\ B \end{array} \\ \hline \end{gathered}$ | $\begin{aligned} & 70 \\ & 25 \% \\ & \text { b } \end{aligned}$ | $\begin{gathered} 162 \\ 28 \% \\ B \end{gathered}$ | $\% \quad{ }^{162} \%$ | - ${ }^{182} 25$ | \% ${ }^{175}$ | - 295 |  | ${ }^{168}$ | $\begin{gathered} 351 \\ 36 \% \\ k \end{gathered}$ | 136\% | $\begin{gathered} 383 \\ 26 \% \\ \mathrm{~m} \end{gathered}$ | $\begin{gathered} 381 \\ \substack{28 \% \\ \mathrm{P}} \end{gathered}$ | 133 | $\underset{\mathrm{R}}{292}$ | 227 20 |
| Mortgage or rent | 504\% | $\% \quad{ }_{21 \%}^{174}$ | $\% \quad{ }^{85} \%$ | ${ }_{23}^{63}$ | $\begin{gathered} 156 \\ 26 \% \end{gathered}$ | $\%{ }^{155}{ }_{22 \%}$ | $\% \quad{ }_{23 \%}^{168}$ | ${ }^{182}{ }^{182}$ | $\% \quad 347$ |  | $\%{ }^{234}{ }^{294}$ | $\begin{gathered} 270 \\ 20 \% \end{gathered}$ | $\begin{gathered} 188 \\ \stackrel{88}{\mathrm{~N}} \mathrm{~N} \end{gathered}$ | ${ }_{21 \%}^{316}$ | ${ }_{22 \%}$ | ${ }_{26 \%}^{192}$ | ${ }_{222}^{232}$ | 272 $24 \%$ |
| Employment struggles | ${ }^{358}$ | $\begin{aligned} & 177 \\ & \begin{array}{c} 122 \% \\ \text { DE } \end{array} \end{aligned}$ | $\% \begin{gathered} 59 \\ \% \\ \hline \end{gathered}$ | $\begin{aligned} & 35 \\ & 13 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 60 \\ & 10 \% \end{aligned}$ | $\% \quad \begin{gathered} 117 \\ 16 \% \end{gathered}$ | $\begin{gathered} 129 \\ \% \\ \hline \end{gathered}$ | $\% \quad{ }^{111}{ }_{15 \%}$ | ${ }^{198}$ | $\underset{i}{160 \%}$ | $\begin{aligned} & 128 \\ & \% \\ & \hline 16 \% \end{aligned}$ | $\begin{gathered} 230 \\ 17 \% \end{gathered}$ | $\begin{gathered} 102 \\ 15 \% \end{gathered}$ | $\stackrel{256}{17 \%}$ | $\begin{gathered} 184 \\ 13 \% \end{gathered}$ | $\begin{gathered} 162 \\ \underset{0}{22 \%} \end{gathered}$ | $\underset{12 \%}{129}$ | $\begin{gathered} 229 \\ \stackrel{20 \%}{2} \end{gathered}$ |
| Healthcare costs | 207 $10 \%$ | . $\quad$78 <br> $10 \%$ | \% ${ }^{36}$ | 31\% | ${ }^{5} 9 \%$ | 70 <br> $10 \%$ | - 59 8\% | \% ${ }_{\text {11\% }}$ | - ${ }^{114} 9$ | ${ }^{93} 11 \%$ | 55\% | $\begin{gathered} 152 \\ \substack{11 \% \\ K} \end{gathered}$ | 55\% | 152 10 | ${ }^{138} 10 \%$ | 56\% | ${ }_{112}^{11}$ | ${ }^{95}$ |
| Taxes | ${ }^{88}$ | \% 29 | - ${ }_{2}^{8}$ | $\begin{gathered} \quad 23 \\ B C e^{8 \%} \end{gathered}$ | ${ }^{23} 4$ | - 32 | - 32 | \% ${ }^{24}$ | - $\quad 51$ | ${ }^{27}{ }_{3}$ | - ${ }^{37}$ | ${ }^{51} 4 \%$ | $\begin{gathered} 38 \\ { }^{6 \%} \\ \mathrm{n} \end{gathered}$ | ${ }_{30}{ }_{3}$ | ${ }^{53} 4$ | ${ }^{33} 4$ | 43 | 45 |
| Childcare expenses | 84\% | - ${ }^{35}$ | \% ${ }_{2 \%}^{8}$ | ${ }_{2 \%}^{5}$ | ${ }^{26} 4 \%$ | - 30 | - ${ }^{23}$ | - $31 \%$ | 49 | 36 4 \% | ${ }_{\text {50 }}^{50} \mathrm{~L}$ | 34 $2 \%$ | $\begin{aligned} & 42 \\ & { }^{6} \% \\ & \mathrm{~N} \end{aligned}$ | 43 3 \% | 50 4 \% | ${ }^{29} 4$ | ${ }^{37} 4$ | ${ }_{4}^{47}$ |
| Home prices | 73 | ${ }^{22} 3$ | - ${ }^{2} \%$ | $\begin{gathered} 17 \\ { }^{17}{ }^{6} \% \end{gathered}$ | 27\% | + ${ }^{17}$ | - ${ }^{22}$ | \% ${ }^{34} 5$ | ${ }^{47} 4$ | ${ }^{26}{ }_{3 \%}$ | ${ }^{33} 4$ | 40 $3 \%$ | 32 5 $n$ | 41\% | ${ }^{48}{ }^{3}$ | 24 3 \% | ${ }^{37} 4$ | ${ }_{36}{ }^{6}$ |
| Other | ${ }_{281}^{13 \%}$ | 128 $\%$ cD ch | \% $\begin{aligned} & 37 \\ & 11 \%\end{aligned}$ | ${ }^{25} 9$ | 77\% | $\begin{gathered} 107 \\ \% \\ \hline 15 \% \\ h \end{gathered}$ | - $\quad$99 <br> $14 \%$ | \% $\begin{aligned} & 76 \\ & 10 \%\end{aligned}$ | 172 $13 \%$ | 109 $13 \%$ | - 80 | $\begin{gathered} 201 \\ \substack{15 \% \\ K} \end{gathered}$ | 62\% | $\begin{gathered} 219 \\ { }_{15 \%} \% \\ M \end{gathered}$ | 183 ${ }_{13}$ | 94 $13 \%$ | 135 13 | 146 13 |
| None | ${ }_{51}{ }_{2 \%}$ | - ${ }^{22}$ | - ${ }_{2 \%}^{8}$ | 3\% | 8 | $\% \begin{gathered} 23 \\ 3 \\ \hline \mathrm{G} \end{gathered}$ | $\begin{aligned} & 7 \\ & \% \end{aligned}$ | $\% \quad \begin{gathered} 22 \\ { }_{\mathrm{G}}^{\mathrm{G}} \% \\ \hline \end{gathered}$ | $\% \quad{ }_{2}^{31}$ | ${ }_{20}^{20}$ | $\% \quad{ }_{3 \%}^{21}$ | ${ }_{2 \%}{ }_{2 \%}$ | ${ }_{2 \%}^{16}$ | ${ }^{35}$ | 24 2 \% | ${ }_{3}^{24} 3$ | 19 ${ }^{2}$ | ${ }_{3}^{3} \%$ |
| Sigma | 2165 100 | 814 <br> $100 \%$ | \% 147 $100 \%$ | 278 $100 \%$ | 591\% | 713 $100 \%$ | + ${ }^{720}$ | + ${ }^{732}$ | 1314 $100 \%$ | $\begin{aligned} & 851 \\ & 6 \\ & \hline 100 \% \end{aligned}$ | $\begin{aligned} & 807 \\ & \% ~ 100 \% \end{aligned}$ | $\begin{aligned} & 1358 \\ & 100 \% \end{aligned}$ | 670 $100 \%$ | $\begin{gathered} 1495 \\ 100 \% \end{gathered}$ | 1371 $100 \%$ | $\begin{aligned} & 749 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1035 \\ 100 \% \end{gathered}$ | $\begin{gathered} 1130 \\ 100 \% \end{gathered}$ |

Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C/D/E-F/G/H-I/J-K/L-M/N-O/P-Q/R
Overlap formulae used.

Base: All Respondents

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | Northeast | South | Midwest | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 2165 | 930 | 1235 | 431 | 344 | 365 | 446 | 579 | 120 | 151 | 147 | 231 | 281 | 311 | 193 | 218 | 215 | 298 | 457 | 718 | 538 | 452 |
| Weighted Base | 2165 | 1018 | 1147 | 578 | 369 | 394 | 382 | 442 | 253* | 178* | 192* | 191 | 204 | 325 | 191 | 202 | 191 | 239 | 496 | 707 | 458 | 503 |
| Something Causes Financial Stress (Net) | 1646 76 | $740 \%$ | ${ }_{7 \mathrm{~B}}^{905}$ | $\begin{aligned} & 503 \\ & \begin{array}{l} 87 \% \\ \mathrm{GH} \end{array} \end{aligned}$ | $\begin{aligned} & 304 \\ & { }_{82} \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 324 \\ & \text { 名 } \% \end{aligned}$ |  | ${ }_{5}^{233}$ | $\begin{aligned} & 215 \\ & { }^{85} \% \end{aligned}$ | $\begin{aligned} & 150 \\ & { }^{84 \%} \% \\ & \text { LM } \end{aligned}$ | $\begin{gathered} 149 \\ 78 \% \\ M \end{gathered}$ | $\begin{gathered} 136 \\ \begin{array}{c} 71 \% \\ M \end{array} \end{gathered}$ | 91 | $\begin{gathered} 289 \\ 8_{9} \% \end{gathered}$ | $\begin{gathered} 154 \\ \stackrel{81}{\mathrm{R}} \mathrm{C} \end{gathered}$ | $\begin{aligned} & 175 \\ & { }_{8}^{8} \% \end{aligned}$ | $\stackrel{145}{\substack{66 \%}}$ | $\begin{gathered} 142 \\ 60 \% \\ M \end{gathered}$ | 3900 | ${ }^{528} 75$ | 351 $77 \%$ | ${ }^{378}{ }^{7} \%$ |
| Saving (Sub-Net) | 1152 5 | ${ }_{50 \%}^{508}$ | $\begin{gathered} 644 \\ 56 \% \\ B \end{gathered}$ | $\begin{gathered} 345 \\ \underset{H}{60 \%} \end{gathered}$ | $\begin{gathered} 222 \\ \underset{H}{60 \%} \\ \hline \end{gathered}$ | $\begin{gathered} 230 \\ 58 \% \\ H \end{gathered}$ | $\begin{gathered} 209 \\ { }_{5}^{55 \%} \\ \hline \end{gathered}$ | ${ }^{146} 3$ | $\begin{gathered} 146 \\ 58 \% \\ M \end{gathered}$ | $\begin{aligned} & 113 \\ & 63 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 108 \\ & 56 \% \\ & M \end{aligned}$ | $\begin{aligned} & 90 \\ & 47 \% \\ & 47 \end{aligned}$ | 51 | $\begin{gathered} 199 \\ 61 \% \\ \mathrm{R} \end{gathered}$ | $\begin{gathered} 110 \\ 58 \% \\ \mathrm{R} \end{gathered}$ | $\begin{gathered} 122 \\ \underset{R}{60 \%} \end{gathered}$ | $\begin{aligned} & 118 \\ & 62 \% \\ & \text { RL } \end{aligned}$ | $\begin{aligned} & 95 \\ & 40 \% \\ & M \end{aligned}$ | $\begin{gathered} 276 \\ 56 \% \\ t \end{gathered}$ | ${ }^{338} 8$ | $\begin{gathered} 271 \\ \stackrel{59}{T} \% \end{gathered}$ | 267 $53 \%$ |
| Saving money for emergencies | 805 ${ }^{7} \%$ | ${ }^{336} 3$ | $\begin{gathered} 469 \\ { }_{B}^{41 \%} \end{gathered}$ | $\begin{aligned} & 271 \\ & 47 \% \\ & \text { fGH } \end{aligned}$ | $\begin{aligned} & 158 \\ & 43 \% \\ & \text { GH } \end{aligned}$ | $\begin{gathered} 152 \\ 38 \% \\ H \end{gathered}$ | $\begin{gathered} 126 \\ 33 \% \\ H \end{gathered}$ | ${ }^{98}{ }^{2} \%$ | $\begin{aligned} & 105 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 72 \\ 41 \% \\ \text { IM } \end{array} \\ & \hline \end{aligned}$ | $\begin{aligned} & 73 \\ & 38 \% \\ & M \end{aligned}$ | $\begin{aligned} & 54 \\ & 29 \% \\ & M \end{aligned}$ | 31 $15 \%$ | $\begin{gathered} 166 \\ 51 \% \\ \text { pQR } \end{gathered}$ | $\begin{aligned} & 86 \\ & 45 \% \\ & 45 \end{aligned}$ | $\begin{gathered} 79 \\ 39 \% \end{gathered}$ | 72 $37 \%$ | $\begin{aligned} & 67 \\ & 28 \% \\ & M \end{aligned}$ | 180\% | 242\% | 183 ${ }^{40 \%}$ | 200\% |
| Saving enough money for comfortable retirement | 684 ${ }_{3}{ }^{3}$ | ${ }_{325}{ }^{3}$ | ${ }_{3}^{359}$ | $\begin{gathered} 151 \\ 26 \% \\ h \end{gathered}$ | $\begin{aligned} & 136 \\ & 37 \% \\ & \mathrm{DH}^{2} \end{aligned}$ | $\begin{aligned} & 154 \\ & 39 \% \\ & \mathrm{DH}^{2} \end{aligned}$ | $\begin{aligned} & 159 \\ & 42 \% \\ & \mathrm{DH} \end{aligned}$ | 84 $19 \%$ | 69\% | $\begin{aligned} & \begin{array}{l} 72 \\ 41 \% \\ \text { iM } \end{array} \end{aligned}$ | $\begin{aligned} & 77 \\ & 40 \% \\ & \text { iM } \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 68 \\ 36 \% \\ M \end{array} \end{aligned}$ | 37 $18 \%$ | 81 25 | $\begin{gathered} 64 \\ 33 \% \\ \mathrm{~K} \end{gathered}$ | $\begin{gathered} 77 \\ 38 \% \\ N R \end{gathered}$ | $\begin{array}{r} 91 \\ \text { NOR1\% } \end{array}$ | 27\% | ${ }^{164} 3$ | 1999 ${ }^{28}$ | $\stackrel{165}{36 \%}$ | ${ }^{156}$ 31\% |
| Saving enough money for child's education | $\begin{gathered} 289 \\ 13 \% \end{gathered}$ | $\begin{gathered} 138 \\ 14 \% \end{gathered}$ | $\begin{gathered} 152 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 105 \\ & 18 \%_{D} \\ & \mathrm{GH}_{\mathrm{D}} \end{aligned}$ | $\begin{gathered} 102 \\ 28 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 58 \\ & { }^{5} \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 16 \\ & 4 \% \end{aligned}$ | ${ }_{2 \%}^{8}$ | $\begin{aligned} & 49 \\ & \text { LM } \\ & \text { LM } \end{aligned}$ | $\begin{array}{r} 53 \\ \text { KLM } \end{array}$ | $\begin{aligned} & 24 \\ & 12 \% \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & \mathrm{M}^{2} \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | $\begin{gathered} 56 \\ 17 \% \\ \text { QR } \end{gathered}$ | $\begin{aligned} & 49 \\ & \text { QR } \\ & \hline \end{aligned}$ | $\begin{aligned} & 34 \\ & 17 \% \\ & \text { QR } \end{aligned}$ | ${ }_{3 \%}^{6}$ |  | $\begin{aligned} & 80 \\ & 16 \% \\ & u^{2} \end{aligned}$ | ${ }^{88}{ }^{12 \%}$ | 46\% | 76 $15 \%$ 4 |
| Debt (Sub-Net) | ${ }^{936} 43$ | 419 | ${ }^{516}{ }^{45 \%}$ | $\begin{aligned} & 325 \\ & 56 \% \\ & \text { fGH } \end{aligned}$ | $\begin{aligned} & 189 \\ & 51 \% \\ & \text { GH } \end{aligned}$ | $\begin{aligned} & 186 \\ & 47 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 126 \\ { }_{33}{ }_{H} \end{gathered}$ | ${ }^{110} 25$ | $\begin{gathered} 146 \\ \text { KLM } \end{gathered}$ | $\begin{aligned} & 86 \\ & 48 \% \\ & \text { IM }^{2} \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 79 \\ 41 \% \\ M 1 \% \end{array} \end{aligned}$ | $\begin{aligned} & \text { 688 } \\ & 36 \% \\ & M \end{aligned}$ | 410\% | $\begin{aligned} & 179 \\ & 55 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 103 \\ & 54 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 107 \\ & 53 \% \\ & \text { QR } \end{aligned}$ | 58\% | $\begin{aligned} & \text { 299\% } \\ & \text { 29\% } \end{aligned}$ | $\stackrel{202}{41 \%}$ | 311 $44 \%$ | 208\% | 215 $43 \%$ |
| Credit card debt | ${ }_{28}{ }_{2}{ }^{2}$ | ${ }_{265}^{265}$ | ${ }_{30}^{348}$ | $\begin{aligned} & 187 \\ & 32 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 131 \\ & 35 \% \\ & \text { GH } \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 121 \\ 31 \% \\ \mathrm{gH} \end{array} \end{aligned}$ | ${ }^{86}{ }^{2} \%$ | ${ }^{88}{ }^{20}$ | $\begin{aligned} & 86 \\ & 34 \% \\ & \mathrm{IM}^{2} \end{aligned}$ | $\begin{aligned} & 52 \\ & 29 \% \\ & M \end{aligned}$ | $\begin{aligned} & 53 \\ & 27 \% \\ & M^{2} \% \end{aligned}$ | $\begin{aligned} & \stackrel{4}{24}_{23 \%}^{m} \\ & \hline \end{aligned}$ | 29 $14 \%$ | $\begin{gathered} 100 \\ 31 \% \\ \mathrm{q} \end{gathered}$ | $\begin{gathered} 78 \\ 41 \% \\ \text { nQRj } \end{gathered}$ | $\begin{aligned} & 69 \\ & 34 \% \\ & \text { Qr } \end{aligned}$ | 22\% | ${ }^{59}{ }^{5}$ | 130 26 | ${ }^{195}$ | ${ }^{136}{ }_{30}$ | 152 30 |
| Auto loan debt | $\begin{array}{r} 335 \\ 15 \% \end{array}$ | $\begin{gathered} 163 \\ 16 \% \end{gathered}$ | $\stackrel{171}{15 \%}$ | $\begin{aligned} & 119 \\ & 21 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 71 \\ & 19 \% \\ & \mathrm{gH} \end{aligned}$ | $\begin{aligned} & 66 \\ & { }^{177 \%} \\ & H \end{aligned}$ | $\begin{aligned} & 49 \\ & { }^{13 \%} \\ & H \end{aligned}$ | $30$ | $\begin{aligned} & 57 \\ & { }_{2} 3 \% \\ & M \end{aligned}$ | $\begin{aligned} & 33 \\ & 19 \% \\ & 19 \end{aligned}$ | $\begin{aligned} & 27 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & \begin{array}{l} 16 \% \\ M \end{array} \end{aligned}$ | ${ }^{16}{ }_{8}$ | $\begin{aligned} & 62 \\ & 19 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 38 \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 38 \\ & 3 \mathrm{~g} \% \\ & \text { qR } \end{aligned}$ | 19 $10 \%$ | ${ }^{14}{ }_{6 \%}$ | 11\% | $\begin{gathered} 138 \\ \begin{array}{c} 130 \\ \mathrm{~Sv} \end{array} \end{gathered}$ | 70 $15 \%$ | 70 $14 \%$ |
| Student loan debt | 2988 | ${ }_{12 \%}^{118}$ | $\begin{gathered} 180 \\ 16 \% \\ B \end{gathered}$ | $\begin{gathered} 149 \\ \text { FGH } \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 75 \\ \text { FGOH } \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 46 \\ 12 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 19 \\ & { }^{5} \% \end{aligned}$ | 2\% | $\begin{gathered} 56 \\ \text { KLM } \end{gathered}$ | $\begin{gathered} 34 \\ \text { L9\% } \\ \text { LLM } \end{gathered}$ | $\begin{aligned} & 20 \\ & 10 \% \\ & \text { LM }^{2} \end{aligned}$ | ${ }_{2 \%}$ | ${ }_{2}^{4}$ | $\begin{gathered} 94 \\ \mathrm{PQR}^{29 \%} \end{gathered}$ | $\begin{aligned} & 41 \\ & { }^{42} \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 27 \\ & { }^{13 \%} \\ & \text { R } \end{aligned}$ | 14 R1\% | ${ }_{2}^{4}$ | ${ }_{13}^{62}$ | 96 $14 \%$ | 74 $16 \%$ | ${ }_{13 \%}^{66}$ |
| Other type of debt | ${ }_{11}^{244}$ | 130 $13 \%$ | ${ }^{115} 10 \%$ | $\begin{aligned} & \begin{array}{l} 77 \\ 13 \% \\ H \end{array} \end{aligned}$ | $\begin{aligned} & 43 \\ & 12 \% \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 60 \\ & 15 \% \\ & \mathrm{gH} \end{aligned}$ | ${ }_{96}^{96}$ | 29\% | $\begin{gathered} 50 \\ \text { JIMN } \end{gathered}$ | ${ }^{16} 9$ | $\begin{aligned} & \begin{array}{l} 32 \\ 17 \% \\ M \end{array} \end{aligned}$ | 20 $11 \%$ | 11 6 | 27\% | $\begin{aligned} & 27 \\ & 14 \% \\ & r \end{aligned}$ | $\begin{gathered} 28 \\ 14 \% \\ r \end{gathered}$ | ${ }^{15} 8$ | 18\% | 10\% | 92\% | 46\% | ${ }^{55}$ |
| Paying off home mortgage | $\begin{gathered} 331 \\ 15 \% \end{gathered}$ | $\begin{gathered} 161 \\ 16 \% \end{gathered}$ | $\begin{gathered} 170 \\ 15 \% \end{gathered}$ | $\begin{aligned} & 87 \\ & { }^{15} \% \\ & \mathbf{H}^{2} \end{aligned}$ | $\begin{aligned} & 65 \\ & \text { 18\% } \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & 78 \\ & 20 \% \\ & H \end{aligned}$ | $\begin{aligned} & \frac{65}{17 \%} \\ & H^{\prime} \end{aligned}$ | ${ }^{36}$ | $\begin{aligned} & 34 \% \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 37 \\ & 21 \% \\ & M \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 20 \\ 21 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 34 \\ & 18 \% \\ & M^{2} \end{aligned}$ | $\begin{gathered} 17 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 53 \\ & { }^{16 \%} \\ & \mathrm{R} \end{aligned}$ | $\begin{aligned} & 29 \\ & 15 \% \\ & r \end{aligned}$ | $\begin{aligned} & 38 \\ & { }^{19 \%} \\ & \text { R } \end{aligned}$ | $\begin{aligned} & 31 \\ & 16 \% \\ & \text { R } \end{aligned}$ | ${ }^{19} 8$ | ${ }_{13}^{62}$ | ${ }^{115} 16 \%$ | 73 $16 \%$ | 80\% |
| Other | ${ }^{236}$ | ${ }^{112} 11 \%$ | 123 ${ }_{11 \%}$ | $\begin{aligned} & 87 \\ & 15 \% \\ & { }^{15} \% \end{aligned}$ | ${ }^{28} 8$ | 15\% | 10\% | ${ }^{38}{ }_{9}{ }^{\text {\% }}$ | 35 ${ }^{3} 4$ | ${ }^{16} 9$ | 27 $14 \%$ | ${ }^{18} \%$ | ${ }^{17} 8$ | $\begin{gathered} 52 \\ 16 \% \\ 0 p r \end{gathered}$ | 12\% | ${ }^{18} 9$ | 21\% | ${ }^{21} 9$ | 55\% | 83 $12 \%$ | $43 \%$ | 55\% |
| None | 519 | $\begin{gathered} 277 \\ { }_{C}^{27 \%} \end{gathered}$ | ${ }_{21}^{242}$ | 74 $13 \%$ | 65 $18 \%$ | 70 $18 \%$ | $\begin{gathered} 101 \\ \text { DE } 26 \\ \text { DF } \end{gathered}$ | $\begin{gathered} 209 \\ 47 \% \\ 3 E F G \end{gathered}$ | 38\% | 28 $16 \%$ | 43 22 |  | $\begin{gathered} 113 \\ \text { JKLR } \end{gathered}$ | 11\% | $\begin{aligned} & 37 \\ & \begin{array}{l} 19 \% \\ \mathrm{n} \end{array} \end{aligned}$ | 27 $14 \%$ |  | $\begin{gathered} 96 \\ 100^{40} \end{gathered}$ | 107 | 180 | ${ }^{107}$ | ${ }^{125} 25$ |
| Sigma | $\begin{aligned} & 4354 \\ & 201 \% \end{aligned}$ | $\begin{gathered} 2026 \\ 199 \% \end{gathered}$ | ${ }^{2328} 203 \%$ | $\begin{aligned} & 1308 \\ & 226 \% \end{aligned}$ | $\begin{aligned} & 873 \\ & 237 \% \end{aligned}$ | $\begin{aligned} & 850 \\ & { }_{216 \%} \end{aligned}$ | $\begin{aligned} & 695 \\ & 182 \% \end{aligned}$ | $\begin{aligned} & 628 \\ & 142 \% \end{aligned}$ | $\begin{aligned} & 580 \\ & 229 \% \end{aligned}$ | $\begin{aligned} & 413 \\ & 232 \% \end{aligned}$ | $\begin{aligned} & 415 \\ & 216 \% \end{aligned}$ | $\begin{aligned} & 339 \\ & 178 \% \end{aligned}$ | $\begin{aligned} & 278 \\ & 136 \% \end{aligned}$ | $\begin{aligned} & 728 \\ & 224 \% \end{aligned}$ | $\begin{aligned} & 460 \\ & 241 \% \end{aligned}$ | $\begin{aligned} & 435 \\ & 215 \% \end{aligned}$ | $\begin{aligned} & 356 \\ & 186 \% \end{aligned}$ | $\begin{aligned} & 350 \\ & 147 \% \end{aligned}$ | $\begin{aligned} & 948 \\ & 191 \% \end{aligned}$ | $\begin{aligned} & 1428 \\ & 202 \% \end{aligned}$ | $\begin{aligned} & 944 \\ & 206 \% \end{aligned}$ | ${ }_{2065}^{1035}$ |

[^3]Base: All Respondents

|  | Household Income |  |  |  |  | Education |  |  | Employed |  |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \\ & \hline \end{aligned}$ |  | $\begin{gathered} \text { Home } \\ \text { Ownership } \end{gathered}$ |  | $\underset{\text { Status }}{\substack{\text { Marital }}}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Less } \\ & \begin{array}{c} \text { Than } \\ \$ 50 \mathrm{~K} \end{array} \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\begin{gathered} \text { H.S. } \\ \text { Her } \\ \text { Less } \end{gathered}$ | Some | Col. <br> Grad+ | Yes | No Yes | No | Yes | No | Home owner | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\underset{\text { Married }}{\text { Not }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) $\overline{\text { (K) }}$ | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 2165 | 1082 | 410 | 273 | 263 | 751 | 661 | 753 | 1046 | 1119604 | 1561 | 514 | 1651 | 1366 | 745 | 1105 | 1060 |
| Weighted Base | 2165 | 814 | 347 | 278 | 591 | 713 | 720 | 732 | 1314 | 851807 | 1358 | 670 | 1495 | 1371 | 749 | 1035 | 1130 |
| Something Causes Financial Stress (Net) | ${ }^{1646}$ | $\begin{gathered} 673 \\ \% \\ \text { CDE } \end{gathered}$ | $\%{ }^{263} \%$ | $\quad 211 \%$ | $\begin{gathered} 405 \\ 69 \% \end{gathered}$ | $\% \quad 538$ | $\begin{aligned} & 589 \\ & 8_{22} \% \end{aligned}$ | $\% \quad 519 \%$ | $\begin{gathered} 1078 \\ \hline{ }_{j} \% \end{gathered}$ |  | $947 \%$ | $\stackrel{592}{88 \%}$ | 1054\% | $982 \%$ | $\begin{gathered} 628 \\ 84 \% \\ 0 \end{gathered}$ | 741 $72 \%$ | $\begin{gathered} 905 \\ { }_{80} \% \end{gathered}$ |
| Saving (Sub-Net) | $\begin{gathered} 1152 \\ 53 \% \end{gathered}$ | $\% \quad 445$ | $\%{ }^{195} 56 \%$ | $\begin{gathered} 147 \\ 53 \% \end{gathered}$ | $\stackrel{290}{49 \%}$ | $\begin{gathered} 362 \\ \% \\ 51 \end{gathered}$ | $\begin{gathered} 424 \\ \% \\ \\ \hline 59 \% \\ \\ \hline 5 H \end{gathered}$ | $\% \quad \begin{aligned} & 366 \\ & \% \end{aligned}$ | $\begin{gathered} 778 \\ 6 \\ 69 \% \end{gathered}$ |  | $\begin{array}{r} 640 \\ \hline 47 \% \end{array}$ | $\begin{gathered} 422 \\ \left.\begin{array}{c} 63 \% \\ N \end{array}\right) \end{gathered}$ | $\begin{gathered} 730 \\ 49 \% \end{gathered}$ | ${ }_{51 \%}^{696}$ | $\begin{aligned} & 433 \\ & 58 \% \\ & \hline 8 \end{aligned}$ | 519 | $\begin{gathered} 634 \\ 56 \% \\ \hline \end{gathered}$ |
| Saving money for emergencies | 805 37 | $\begin{gathered} 345 \\ 42 \% \\ \text { dE } \end{gathered}$ |  | 97\% | 180\% | $\% \quad 263$ | $\begin{gathered} 310 \\ 43 \% \\ f \mathrm{H} \end{gathered}$ | ${ }_{32}^{232}$ | $\stackrel{529}{40 \%}$ | $\begin{gathered} 276 \% 385 \\ 32 \% \\ 48 \% \end{gathered}$ | 420 | $\begin{gathered} 318 \\ \stackrel{47 \%}{N} \end{gathered}$ | 487\% | 450\% | $\begin{gathered} 337 \\ 45 \% \\ \hline \end{gathered}$ | ${ }_{32}{ }_{32}$ | $\begin{gathered} 477 \\ { }_{Q}^{42 \%} \end{gathered}$ |
| Saving enough money for comfortable retirement | ${ }_{684} 3$ | ${ }^{236}$ | \% 110 | $\begin{gathered} 100 \\ 36 \% \\ \text { b } \end{gathered}$ | 193\% | - 220 | \% ${ }_{31}^{225}$ | \% ${ }^{239}$ \% | 496\% | ${ }_{187}^{187}{ }^{269} 3{ }_{3}$ | 414\% | 230 34 | 454 ${ }_{3}$ | 4588\% | 2149\% | $\begin{gathered} 363 \\ { }_{3}^{5} \% \\ \mathrm{R} \end{gathered}$ | 321\% |
| Saving enough money for child's education | 289\% | 97 $12 \%$ | \% $\quad \begin{aligned} & 49 \\ & 14 \%\end{aligned}$ | ${ }^{44}{ }^{4} \%$ | $\begin{aligned} & 77 \\ & 13 \% \end{aligned}$ | + $\quad 84$ | - ${ }^{96} 13 \%$ | ${ }^{110} 15 \%$ | $\stackrel{208}{16 \%}$ | $\begin{aligned} & 82{ }^{8242} \\ & 10 \% ~ 30 \% \end{aligned}$ | $47$ | $\begin{gathered} 236 \\ { }_{35} 5 \% \\ N \end{gathered}$ | 53 | $\begin{gathered} 179 \\ 13 \% \end{gathered}$ | $\stackrel{108}{14 \%}$ | $\begin{gathered} 174 \\ 17 \% \\ \mathrm{R} \end{gathered}$ | 115 $10 \%$ |
| Debt (Sub-Net) | ${ }_{936}^{93}$ | $\% \stackrel{405}{50} \%$ | $\% \quad \begin{gathered} 165 \\ \% \\ \hline \end{gathered}$ | $\begin{gathered} 128 \\ 46 \% \\ E \end{gathered}$ | 1999 | $\% \quad 2899$ | $\begin{gathered} \begin{array}{c} 369 \\ \% \\ 51 \% \\ \mathrm{FH} \end{array} \end{gathered}$ | - 2778 | $\begin{aligned} & 650 \\ & 49 \% \end{aligned}$ | $\begin{gathered} 286413 \\ 34 \% 51 \% \\ { }_{L} \end{gathered}$ | ${ }_{39}^{523}$ | $\begin{gathered} 358 \\ { }_{53} \% \\ \hline \end{gathered}$ | ${ }_{398}{ }_{39}$ | 545 | $\begin{gathered} 365 \\ 49 \% \end{gathered}$ | 3391 | $\begin{gathered} 545 \\ 48 \% \end{gathered}$ |
| Credit card debt | 612\% | $\% \underset{\mathrm{e}}{242}$ | $\% \begin{gathered} 126 \\ 36 \\ { }_{3} 6 \end{gathered}$ | 83\% | ${ }^{138} 23$ | $\%{ }_{2}^{175}$ | \% $\begin{gathered}255 \\ 55 \\ \text { FH }\end{gathered}$ | - ${ }^{182}$ 25\% | $\begin{gathered} 427 \\ \% \\ \hline 33 \% \end{gathered}$ | $185{ }_{22 \%}^{258} \underset{L}{2} \%$ | ${ }^{355}$ | $\begin{gathered} 239 \\ \stackrel{36 \%}{N} \\ N \end{gathered}$ | ${ }^{374} 25$ | ${ }^{374} 27$ | 225 ${ }_{3}$ | ${ }^{279} 27$ | 334\% |
| Auto loan debt | 335\% | \% $\begin{gathered}145 \\ 18 \\ e\end{gathered}$ | \% ${ }^{58}$ | 17\% | 74 13 | $\begin{array}{r}94 \\ \hline 13\end{array}$ | \% $\begin{gathered}132 \\ 18 \% \\ \dagger\end{gathered}$ | $\% \quad 109 \%$ | $\stackrel{248}{19} \%$ |  | $\% \quad \begin{gathered} 152 \\ \hline 11 \% \end{gathered}$ | $\begin{gathered} 159 \\ { }_{24}{ }^{2} \% \end{gathered}$ | ${ }_{12 \%}^{175}$ | ${ }^{213} 16$ | ${ }_{15}^{114}$ | ${ }^{163} 16 \%$ | ${ }^{172} 15 \%$ |
| Student loan debt | 298\% | - $\begin{gathered}101 \\ 12 \%\end{gathered}$ | 57 <br> $16 \%$ | $\begin{aligned} & 50 \\ & 18 \% \\ & 18 \% \\ & \text { b } \end{aligned}$ | 74 $13 \%$ | - 39 | $\%{ }^{139} \quad 19 \%$ | $\begin{gathered} 120 \\ \% \\ \hline 16 \% \end{gathered}$ | $\begin{array}{r} 232 \\ \% \\ \hline 18 \% \end{array}$ | $\text { 66\% }{ }_{8}^{155} \underset{L}{19 \%}$ | ${ }_{0}^{143}$ | $\begin{gathered} \text { 128 } \\ { }_{\mathrm{N}}^{2} \mathrm{~N} \end{gathered}$ | $\stackrel{170}{11 \%}$ | ${ }_{12}^{162}$ | $\begin{gathered} 125 \\ 17 \% \\ 0 \end{gathered}$ | $\stackrel{105}{10 \%}$ | $\begin{gathered} 194 \\ 17 \% \\ Q \end{gathered}$ |
| Other type of debt |  | $\begin{gathered} 155 \\ \% \\ \text { CDE } \\ \hline 19 \end{gathered}$ | \% 23 | 22\% | 32\% | \% $\begin{aligned} & 98 \\ & 14 \\ & H\end{aligned}$ | $\% \stackrel{104}{14 \%} \mathrm{H}$ | $\% \quad 43 \%$ | 149 $11 \%$ | 96 <br> $11 \%$ <br> 102 <br> $13 \%$ | ${ }_{11}^{143}$ | $\stackrel{92}{14 \%}$ | 153 $10 \%$ | ${ }^{125} 9$ | $\begin{aligned} & 110 \\ & 15 \% \\ & \hline 0 \end{aligned}$ | 101 $10 \%$ | 144 |
| Paying off home mortgage | 331 15 | $\begin{aligned} & \% \\ & \% \end{aligned}$ | \% $\quad$44 <br> 13 | ${ }_{16}^{45}$ | $\begin{aligned} & 135 \\ & 23 \% \\ & \text { BC } \end{aligned}$ | $\begin{aligned} & 98 \\ & \% \quad 14 \% \end{aligned}$ | $\begin{array}{ll}  & 97 \\ \% \quad 13 \% \end{array}$ | $\begin{gathered} 136 \\ \% \\ \begin{array}{c} 19 \% \\ \text { fg } \end{array} \end{gathered}$ | 239\% | $\begin{gathered} 93 \\ 11 \%{ }^{172}{ }_{2}^{11 \%} \end{gathered}$ | $\begin{gathered} 159 \\ 12 \% \end{gathered}$ | $\begin{gathered} 159 \\ 24 \% \\ \mathrm{~N} \end{gathered}$ | ${ }_{172}^{172}$ | $\begin{gathered} 265 \\ { }_{\mathrm{P}}^{26 \%} \end{gathered}$ | ${ }_{94}^{9}$ | $\begin{gathered} 203 \\ 20 \% \\ \mathrm{R} \end{gathered}$ | $\stackrel{128}{11 \%}$ |
| Other |  | $\begin{aligned} & 136 \\ & \% \\ & \text { 17\% } \\ & \text { CDE } \end{aligned}$ | $\% \quad 319$ | ${ }^{16}$ 6\% | 40\% | $\begin{gathered} 107 \\ \% \quad 15 \% \\ H \end{gathered}$ | $\% \quad \begin{aligned} & 87 \\ & \hline 12 \% \\ & H \end{aligned}$ | $\% \quad 41 \%$ | $\begin{gathered} 126 \\ 10 \% \end{gathered}$ | $\underset{i}{110 \%} \quad{ }_{i}^{71} 9 \%$ | $\begin{gathered} 164 \\ \hline 12 \% \end{gathered}$ | ${ }^{58} \%$ | ${ }_{12 \%}^{178}$ | ${ }^{117} 9$ | $\begin{gathered} 105 \\ 14 \% \\ 0 \end{gathered}$ | ${ }_{86} 8$ | $\begin{gathered} 150 \\ 13 \% \\ \mathrm{Q} \end{gathered}$ |
| None |  | $\% \quad{ }_{171}^{141}$ | $\% \quad \begin{gathered} 84 \\ \% \end{gathered}$ | $\begin{gathered} 67 \\ 24 \% \\ \text { 24\% } \end{gathered}$ | $\begin{gathered} 185 \\ 31 \% \\ B \end{gathered}$ | $\% \quad \begin{gathered} 175 \\ \hline \quad 25 \end{gathered}$ | $\begin{gathered} \quad 131 \\ \hline 18 \% \end{gathered}$ | $\% \quad \underset{\mathrm{G}}{213}$ | ${ }^{236}$ | $2833_{3}^{28}{ }^{109} 13 \%$ | $\begin{gathered} 411 \\ 6 \\ \hline \end{gathered}$ | ${ }_{18}^{78}$ | $\begin{gathered} 441 \\ \stackrel{29}{M} \% \end{gathered}$ | $\begin{gathered} 389 \\ \underset{\mathrm{P}}{28 \%} \end{gathered}$ | 121 $16 \%$ | $\begin{gathered} 294 \\ \underset{R}{28 \%} \end{gathered}$ | ${ }_{226}^{20 \%}$ |
| Sigma | $\begin{aligned} & 43544 \\ & 201 \% \end{aligned}$ | $\%{ }^{1692}$ | $\%{ }^{721}$ | $\begin{aligned} & 573 \\ & 206 \% \end{aligned}$ | $\begin{array}{lllllllllll}1127 & 1352 & 1576 & 1426 & 2888 & 1466 & 1945 & 2409\end{array}$ <br> 191\% 190\% 219\% 195\% 220\% 172\% 241\% 177\% |  |  |  |  |  |  | $\begin{aligned} & 1697 \\ & 253 \% \end{aligned}$ | $\begin{gathered} 2657 \\ 178 \% \end{gathered}$ | $\begin{gathered} 2731 \\ 199 \% \end{gathered}$ | $\begin{aligned} & 1523 \\ & 203 \% \end{aligned}$ | $\begin{gathered} 2095 \\ 202 \% \end{gathered}$ | ${ }^{2259} 200 \%$ |

Proportions/Means: Columns Tested (5\%, 10\% risk level) - B/C/D/E - F/G/H-I/J-K/L - M/N - O/P - Q/R Overlap formulae used

Base: Something Causes Financial Stress

|  | Total | Gender |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | $\begin{aligned} & \text { North- } \\ & \text { east } \end{aligned}$ | South | Midwest | West |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 16 | 659 | 985 | 387 | 287 | 15 | 337 | 318 | 103 | 125 | 121 | 172 | 138 | 284 | 162 | 194 | 165 | 180 | 355 | 550 | 408 | 331 |
| Weighted Base | 1646 | 740 | 905 | 503 | 304 | 324 | 281 | 233 | $215^{*}$ | $150 *$ | 149* | 136* | 91* | 289 | 154* | $175^{*}$ | $145 *$ | $142^{*}$ | 390 | 528 | 351 | 378 |
| Saving (Net) | $\begin{gathered} 717 \\ 44 \% \end{gathered}$ | $\begin{gathered} 344 \\ 46 \% \end{gathered}$ | $\begin{gathered} 373 \\ 41 \% \end{gathered}$ | ${ }_{39}^{198}$ | $\begin{gathered} 136 \\ 45 \% \end{gathered}$ | $\begin{gathered} 138 \\ 43 \% \end{gathered}$ | $\begin{gathered} 143 \\ 51 \% \\ \mathrm{D} \end{gathered}$ | $\begin{aligned} & 102 \\ & 44 \% \end{aligned}$ | $\begin{gathered} 102 \\ \stackrel{48 \%}{N} \end{gathered}$ | $\begin{aligned} & 75 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 72 \\ & 48 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 42 \% \end{aligned}$ | $\begin{aligned} & 37 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 96 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 61 \\ & 40 \% \end{aligned}$ |  | $\begin{gathered} 86 \\ 59 \% \\ \text { DPrL } \end{gathered}$ | $\begin{gathered} 64 \\ 45 \% \\ n \end{gathered}$ | $\begin{aligned} & 186 \\ & 48 \% \\ & \hline \mathrm{~T} \end{aligned}$ | $\begin{gathered} 201 \\ 38 \% \end{gathered}$ | $\begin{gathered} 143 \\ 41 \% \end{gathered}$ | $\begin{gathered} 187 \\ 49 \% \end{gathered}$ |
| Saving enough money for comfortable retirement | 3644 | $\begin{gathered} 190 \\ 26 \% \\ C \end{gathered}$ | $\stackrel{174}{19 \%}$ | 72 $14 \%$ | $\begin{aligned} & 54 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 76 \\ & { }^{24 \%}{ }_{D} \end{aligned}$ | $\begin{gathered} \begin{array}{c} 104 \\ 37 \% \\ \text { DEFH } \end{array} \end{gathered}$ | $\begin{aligned} & \text { 58 } \\ & \text { 25\% } \\ & \hline \end{aligned}$ | $\begin{gathered} 42 \\ \text { 19\% } \\ \mathrm{n} \end{gathered}$ | $\begin{gathered} 35 \\ 24 \% \\ 0 \end{gathered}$ | ${ }_{29}^{49}$ | $\begin{aligned} & 41 \\ & 30 \% \end{aligned}$ | $\begin{gathered} 29 \\ 32 \% \\ \text { ir } \end{gathered}$ | $\begin{aligned} & 30 \\ & 10 \% \end{aligned}$ | 19\% |  | $\begin{gathered} 63 \\ \text { O4. } 4 . \end{gathered}$ | $\begin{aligned} & 20 \\ & 20 \% \\ & { }_{2}^{2} \end{aligned}$ | 93\% | 95 ${ }^{18}$ | 83\% | 949\% |
| Saving money for emergencies | 270 16 | 108 $15 \%$ | 162 ${ }_{18}$ | $\begin{aligned} & 95 \\ & { }^{19 \%} \\ & \mathrm{~g} \end{aligned}$ | $\begin{aligned} & 60 \\ & 20 \% \\ & \mathrm{fG} \end{aligned}$ | 41\% | $\begin{aligned} & 33 \\ & 12 \% \\ & \end{aligned}$ | 40\% | 39 $18 \%$ 1 | $\begin{gathered} 29 \\ 19 \% \\ \mathrm{Lm}^{2} \end{gathered}$ | 20 $13 \%$ | ${ }^{11} 8$ | 9 | 56\% | 31 $20 \%$ | 21 $12 \%$ | 22\% | $\begin{aligned} & 32 \\ & { }_{2} 2 \% \\ & \text { pM } \end{aligned}$ | ${ }^{62} 16 \%$ | 85 16 | 49\% | 74 $20 \%$ |
| Saving enough money for child's education | ${ }^{83}{ }_{5 \%}$ | ${ }^{46} 6 \%$ | ${ }^{37} 4 \%$ | $\begin{aligned} & 31 \\ & \mathrm{gH}^{6} \end{aligned}$ | $\begin{aligned} & 22 \\ & { }^{7 \%} \% \end{aligned}$ | $\begin{gathered} 21 \\ \text { GH } \end{gathered}$ | ${ }_{2 \%}^{6}$ | $\stackrel{4}{2 \%}$ | $\begin{aligned} & 22 \\ & 10 \% \\ & \mathrm{Mn} \end{aligned}$ | $\begin{aligned} & 10 \\ & 7^{2} \% \end{aligned}$ | $\begin{aligned} & \stackrel{8}{5} \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 6 \\ & 4 \% \\ & q \end{aligned}$ | - | 3\% | $\begin{aligned} & 11 \\ & { }^{7} \% \end{aligned}$ | $\begin{aligned} & 13 \\ & { }^{7} \% \end{aligned}$ | - | ${ }_{3 \%}^{4}$ | $\begin{aligned} & 32 \\ & { }^{8} \% \end{aligned}$ | 21 4 \% | 11 3 \% | ${ }^{19}$ |
| Debt (Net) | ${ }^{626} 38$ | 261 $35 \%$ | ${ }^{365} 40$ | $\begin{gathered} 218 \\ 43 \% \\ \text { Gh } \end{gathered}$ | 117 38 | $\begin{gathered} 127 \\ { }_{9} 9 \% \end{gathered}$ | 85\% | 80\% | 85\% | ${ }_{31}^{47}$ | 53 | 44\% | 32\% | $\begin{gathered} 133 \\ 46 \% \\ \text { Qr } \end{gathered}$ | $\begin{aligned} & 70 \\ & 45 \% \\ & 4 \mathrm{j} \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 42 \% \\ & { }^{2} \% \end{aligned}$ | 40\% | 499\% | 141 ${ }_{36 \%}$ | 230 44 | 140 $40 \%$ v | 115 30 |
| Credit card debt | 305 $19 \%$ | 120 ${ }^{16 \%}$ | 185\% | 80 16 | 52\% | ${ }^{69} 1 \%$ | 50\% | $\begin{aligned} & 55 \\ & 24 \% \\ & d \end{aligned}$ | 32\% | ${ }_{12}^{12}$ | ${ }^{28} 19$ | 25 | 18\% | 49\% | 22\% | 41\% | 25\% | 36\% | 76\% | 94\% | 67 $19 \%$ | ${ }^{68}$ 18\% |
| Student loan debt | ${ }^{133}$ | ${ }^{46}{ }_{6 \%}$ | $\begin{aligned} & 87 \\ & { }_{b}^{10 \%}{ }_{b} \\ & \hline \end{aligned}$ | $\begin{gathered} 83 \\ \text { EFGH } \\ \hline 16 \% \end{gathered}$ | $\begin{gathered} 24 \\ \text { GH } \end{gathered}$ | $\begin{aligned} & 17 \\ & { }^{5} \% \end{aligned}$ | $\begin{aligned} & 9 \\ & 3 \% \\ & \mathrm{~h} \end{aligned}$ | 1 | $\begin{gathered} 29 \\ \text { KLM } \end{gathered}$ | $\begin{aligned} & 13 \\ & { }^{13} \% \\ & \text { LM } \end{aligned}$ | ${ }_{3 \%}$ | * | - | $\begin{gathered} 54 \\ \text { OPQR } \\ \hline 19 \% \end{gathered}$ | $\begin{aligned} & 12 \\ & 7 \% \\ & R \end{aligned}$ | $\begin{aligned} & 12 \\ & { }^{7} \% \end{aligned}$ | $\stackrel{8}{6 \%}$ | $1 \%$ | ${ }^{26} 7$ | $\begin{aligned} & 55 \\ & 10 \% \\ & { }^{5} \% \end{aligned}$ | 34 $10 \%$ V | ${ }^{18} 5$ |
| Auto loan debt | ${ }^{105} 6$ | 55 | - ${ }_{60}^{6 \%}$ | ${ }^{33} 7 \%$ | $\begin{gathered} 27 \\ 9 \end{gathered}$ | ${ }_{6}^{19}$ | 114\% | ${ }^{15} 6$ | 14\% | 12\% | ${ }^{12} 8$ | ${ }_{6}^{8}$ | $\begin{gathered} 10 \\ 11 \% \\ r \end{gathered}$ | ${ }^{19}$ | $\begin{aligned} & 15 \\ & 10 \% \\ & \text { Q } \end{aligned}$ | $\begin{aligned} & 7 \\ & 4 \% \end{aligned}$ | ${ }_{2 \%}^{4}$ | 5 | ${ }^{18} 5$ | $\begin{aligned} & 53 \\ & 10 \% \\ & \text { SV } \end{aligned}$ | 21 6 \% | ${ }^{12} 3$ |
| Other type of debt | 82\% | 39\% | - ${ }^{44}$ | 22. | 14\% | 22\% | 15\% | ${ }^{10} 4 \%$ | 11 5 | 5\% | 88 | $\begin{aligned} & 12 \\ & 9 \% \\ & \\ & \hline \end{aligned}$ | $4 \%$ | 11\% | $9 \%$ | 14 8 \% | ${ }_{3}^{4}$ | ${ }_{4}^{6}$ | 21 5 \% | 27 | $\stackrel{18}{5 \%}$ | ${ }^{17} 4$ |
| Paying off home mortgage | $\stackrel{186}{11 \%}$ | $\begin{aligned} & 89 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 38 \% \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 39 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 10 \% \end{aligned}$ | 19\% | 214\% | 11\% | 22\% | $\begin{aligned} & 100 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 11 \% \end{aligned}$ | 23 $13 \%$ | 11\% | $\begin{aligned} & 144 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & \text { 10\% } \end{aligned}$ | 47\% | ${ }_{12}^{46}$ |
| Other | ${ }^{118} 7$ | 47 | - 70 | 37\% | 13 ${ }^{1}$ | 21 6 | 20\% | $\begin{aligned} & 27 \\ & \begin{array}{l} 12 \% \\ \mathrm{Ef} \end{array} \end{aligned}$ | 8\% | ${ }_{5}^{7}$ | $8{ }_{6}^{8}$ | ${ }^{12} 9$ | $\begin{aligned} & 11 \\ & 12 \% \\ & 1.1 \end{aligned}$ | $\begin{aligned} & 28 \\ & \begin{array}{l} 20 \% \\ 0 \end{array} \end{aligned}$ | ${ }_{4}^{6}$ | 12\% | 6\% | $\begin{aligned} & 16 \\ & 11 \% \\ & 0 \end{aligned}$ | 24 6 | 42\% | 21 6 \% | 30 |
| Sigma | $\begin{gathered} 1646 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 740 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 905 \\ & \% \quad 100 \% \end{aligned}$ | $\begin{aligned} & 503 \\ & 100 \% \end{aligned}$ | 304 $100 \%$ | $\begin{aligned} & 324 \\ & 100 \% \end{aligned}$ | 281 $100 \%$ | $\begin{aligned} & 233 \\ & 100 \% \end{aligned}$ | 215 $100 \%$ | 150 $100 \%$ | 149 $100 \%$ | 136 $100 \%$ | $\begin{gathered} 91 \\ 100 \% \end{gathered}$ | 289\% | $\begin{aligned} & 154 \\ & 100 \% \end{aligned}$ | 175 $100 \%$ | 145 $100 \%$ | $\begin{aligned} & 142 \\ & 100 \% \end{aligned}$ | 390 $100 \%$ | 528\% | 351 $100 \%$ | ${ }^{378} 10$ |

[^4]Overlap formulae used. ${ }^{*}$ small base

Base: Something Causes Financial Stress

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children$\text { in } \mathrm{HH}$ |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Less } \\ & \text { Than } \\ & \$ 50 \mathrm{~K} \end{aligned}$ | \$50K <br> \$74.9K | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\begin{gathered} \text { H.S. } \\ \text { Hess } \\ \text { Less } \end{gathered}$ | Some <br> Col. | Col. Grad+ | Yes | No | Yes | No | Yes | No | Home- | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\stackrel{\text { Not }}{\text { Married }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 1644 | 872 | 307 | 204 | 170 | 569 | 540 | 535 | 878 | 766 | 529 | 1115 | 459 | 1185 | 974 | 625 | 798 | 846 |
| Weighted Base | 1646 | 673 | 263 | 211 | 405 | 538 | 589 | 519 | 1078 | 568 | 699 | 947 | 592 | 105 | 982 | 628 | 74 | 905 |
| Saving (Net) | 717 $44 \%$ | \% ${ }^{275}$ | . ${ }^{112} 43 \%$ | 976\% | 179\% | . ${ }^{246}$ | \% ${ }^{233} 40 \%$ | ${ }^{238}$ | 462 $43 \%$ | 254 4 | $\begin{aligned} & 322 \\ & \% \\ & 46 \% \end{aligned}$ | ${ }^{395}$ | ${ }^{263}$ 44\% | $454{ }_{4}$ | 412\% | 295\% | 333 $45 \%$ | 384 $42 \%$ |
| Saving enough money for comfortable retirement | 364 | \% ${ }^{116} 17 \%$ | $\% \quad \begin{gathered} 61 \\ 23 \% \end{gathered}$ | $\begin{aligned} & 55 \\ & { }^{26} \% \\ & \hline \end{aligned}$ | $\begin{gathered} 105 \\ \underset{B}{26 \%} \end{gathered}$ | - ${ }^{120} 22 \%$ | \% ${ }^{118}{ }_{2}$ | + ${ }^{126}$ | ${ }_{2}^{253}{ }_{2}$ | 111 $20 \%$ | ${ }^{117} 17 \%$ | $\begin{gathered} 247 \\ \underset{K}{26 \%} \end{gathered}$ | 85\% | $\begin{gathered} 279 \\ \stackrel{26 \%}{M} \end{gathered}$ | $\underset{\mathrm{p}}{240} \underset{\mathrm{p}}{240}$ | 118 $19 \%$ | $\begin{gathered} 191 \\ \underset{R}{26 \%} \end{gathered}$ | 173 $19 \%$ |
| Saving money for emergencies | $\begin{gathered} 270 \\ 16 \% \end{gathered}$ | $\% \stackrel{126}{19 \%}$ | $\% \quad \begin{aligned} & 47 \\ & \% \end{aligned}$ | ${ }_{14 \%}^{29}$ | $\begin{aligned} & 48 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 103 \\ \% \\ \\ 190 \% \\ h \end{gathered}$ | $\% \quad 96$ | $\begin{aligned} & 71 \\ & \% \quad 14 \% \end{aligned}$ | $\begin{gathered} 161 \\ 15 \% \end{gathered}$ | $\underset{i}{109}$ | $\stackrel{138}{20 \%}$ | $\begin{gathered} 132 \\ 14 \% \end{gathered}$ | $\begin{gathered} 107 \\ 18 \% \end{gathered}$ | $\begin{gathered} 163 \\ 15 \% \end{gathered}$ | $\begin{gathered} 128 \\ 13 \% \end{gathered}$ | $\begin{gathered} 139 \\ 22 \% \\ 0 \end{gathered}$ | $\begin{aligned} & 93 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 177 \\ 20 \% \\ Q \end{gathered}$ |
| Saving enough money for child's education | ${ }^{83}$ | \%33 <br> 5 | - ${ }^{4} \%$ | $\begin{aligned} & 13 \\ & { }_{\mathrm{C}}^{\mathrm{C}} \end{aligned}$ | $\begin{aligned} & { }^{25} \\ & { }_{c} \% \end{aligned}$ | $\% \quad{ }^{23}$ | - ${ }_{3}^{19}$ | $\begin{aligned} & 41 \\ & { }^{8} \% \end{aligned}$ | ${ }^{48}$ | ${ }^{35}$ | $\stackrel{66}{9}{ }_{\text {¢ }}{ }^{\text {c }}$ | 17 ${ }_{2 \%}$ | $\begin{aligned} & \begin{array}{l} 71 \\ 12 \% \\ \mathrm{~N} \end{array} \end{aligned}$ | ${ }^{12} \%$ | $44 \%$ | ${ }^{38}{ }_{6}$ | 49 <br> r | ${ }^{34} 4$ |
| Debt (Net) | 626\% | \% ${ }_{\text {280 }}^{42}$ | $\% \quad \begin{gathered} 110 \\ \hline 42 \% \end{gathered}$ | $\begin{aligned} & 78 \\ & 37 \% \end{aligned}$ | 136 $34 \%$ | + $\begin{aligned} & 176 \\ & 33 \%\end{aligned}$ | 270 $\%$ FH | + $\begin{aligned} & 180 \\ & 35 \%\end{aligned}$ | 428 $40 \%$ | 198 ${ }_{3}$ | ${ }_{6}^{269}{ }_{3}^{269}$ | ${ }_{386}^{356}$ | ${ }_{38}^{228}$ | $3988{ }_{3}{ }^{\text {a }}$ | ${ }_{36 \%}^{352}$ | ${ }^{257}$ 41\% | 255 ${ }_{3}$ | 371 $41 \%$ Q |
| Credit card debt | 305 $19 \%$ | \% ${ }^{122} 18 \%$ | $\% \quad \begin{aligned} & 62 \\ & \% \end{aligned}$ | ${ }_{23}^{43}$ | 65\% | $\% \quad 94 \%$ | $\begin{aligned} & \quad 127 \\ & \hline 22 \% \end{aligned}$ | $\begin{aligned} & 85 \\ & 16 \% \end{aligned}$ | $\stackrel{202}{19 \%}$ | $\begin{gathered} 104 \\ 18 \% \end{gathered}$ | $\begin{gathered} 123 \\ \% \\ \hline \end{gathered}$ | $\begin{gathered} 183 \\ 19 \% \end{gathered}$ | $\stackrel{112}{19 \%}$ | $\begin{gathered} 194 \\ 18 \% \end{gathered}$ | ${ }^{195}$ | $\begin{gathered} 108 \\ 17 \% \end{gathered}$ | $\begin{gathered} 139 \\ 19 \% \end{gathered}$ | 166 $18 \%$ |
| Student loan debt | 133\% | - ${ }^{55}$ | $\begin{gathered} 25 \\ \% \\ \hline 10 \% \\ b \end{gathered}$ | $\begin{aligned} & 22 \\ & 10 \% \\ & \text { B } \end{aligned}$ | $\stackrel{46}{11 \%}$ | ${ }^{6} \%$ | \% $\begin{gathered}72 \\ 12 \% \\ F\end{gathered}$ | - $\begin{gathered}55 \\ 11 \% \\ \mathrm{~F}\end{gathered}$ | $\begin{gathered} 111 \\ \% \\ \hline 10 \% \end{gathered}$ | 22 4 | ${ }^{65}$ | ${ }^{68} \%$ | 47\% | ${ }_{86}{ }_{8}$ | 73\% | ${ }_{96}{ }^{6}$ | 42\% | 91 $10 \%$ |
| Auto loan debt | ${ }^{105}$ | \% ${ }_{\text {DE }}{ }^{64}$ | - 19\% | ${ }_{3}^{6}$ | 16 ${ }^{1}$ | - 36 | \% 42 | - ${ }^{27}$ | ${ }_{69}^{69}$ | ${ }^{36} 6$ | ${ }^{53}$ | 52 | 45\% | ${ }_{60}^{6 \%}$ | 53 | ${ }^{48} 8$ | ${ }_{46}^{6}$ | 59 |
| Other type of debt |  | $\%{ }^{58}{ }^{58} \%{ }^{9} \%$ | . ${ }_{1}^{4}$ | 7\% | 2\% | 41 $\mathrm{H}^{8}$ | - 29 | - ${ }^{13}$ | ${ }^{47} 4 \%$ | ${ }^{36}{ }_{6 \%}$ | ${ }^{28}{ }_{4 \%}$ | ${ }^{54}$ | 24\% | 59 | $32 \%$ | $\begin{aligned} & 45 \\ & 7 \% \\ & \hline \end{aligned}$ | ${ }^{28} 4$ | 54\% |
| Paying off home mortgage | $\begin{aligned} & 186 \\ & 11 \% \end{aligned}$ | $\% \quad 5_{8 \%}$ | $\% \quad \begin{aligned} & 26 \\ & \% \end{aligned}$ | 25 ${ }^{2}$ | $\begin{aligned} & 73 \\ & 18 \% \\ & 18 \mathrm{Cc} \end{aligned}$ | - ${ }^{58}$ | \% ${ }^{50}$ | $\begin{aligned} & 77 \\ & \% \quad 15 \% \\ & \hline \end{aligned}$ | ${ }^{133} 12 \%$ | ${ }^{53} 9$ | 87 $13 \%$ | 98\% | 78 $13 \%$ | $\stackrel{108}{10 \%}$ | $\begin{gathered} 155 \\ { }^{16 \%} \end{gathered}$ | 30 5 | $\begin{gathered} 109 \\ { }_{15}^{15 \%} \end{gathered}$ | 77 $8 \%$ |
| Other | ${ }^{118}{ }_{7 \%}$ |  | $\% \quad{ }^{16}$ | ${ }^{10} 5 \%$ | ${ }^{18}$ | $\begin{aligned} & 57 \\ & 11 \% \\ & \mathrm{gH} \end{aligned}$ | $\% \quad{ }^{36} \%$ | $\% \quad{ }_{6}^{24}$ | $\text { 55 }{ }_{5 \%}$ | $\begin{aligned} & 63 \\ & 11 \% \\ & 1 \end{aligned}$ | ${ }^{20}{ }_{3 \%}$ | $\begin{aligned} & 98 \\ & 98 \% \\ & 10 \% \end{aligned}$ | 24\% | $\begin{aligned} & 94 \\ & 9 \% \end{aligned}$ | ${ }_{63}^{63}$ | 46\% | 45\% | 72\% |
| Sigma | $\begin{gathered} 1646 \\ 100 \% \end{gathered}$ | $\begin{aligned} & { }^{673}{ }^{100 \%} \end{aligned}$ | $\begin{aligned} & 263 \\ & \% \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 211 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 405 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 538 \\ & \% 100 \% \end{aligned}$ | $\%{ }^{589}$ | $\begin{aligned} & 519 \\ & \% \\ & \% \\ & \hline 100 \% \end{aligned}$ | $\begin{aligned} & 1078 \\ & 0 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 568 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 699 \\ \% 100 \% \end{gathered}$ | $\begin{aligned} & 947 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 592 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1054 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 982 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 628 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 741 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 905 \\ & 100 \% \end{aligned}$ |

Proportions/Means:Columns Tested ( $5 \%, 10 \%$ risk level) - B/C/D/E - F/G/H-I/J-K/L-M/N- O/P - Q/R
Overlap formulae used.

Q3505 Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply Q3505 Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply
33 Q3505 Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply
44 Q3505 Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply
$5 \quad 5$ Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2018? Please select up to 3 responses.
66 Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2018? Please select up to 3 responses.
9 Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2017? Please select all that apply.
Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2017? Please select all that apply.
9 Q3520 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it?
10 Q3520 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it?
that apply.
1 Q3525 How would you rate the current quality of your financial life...?
$12 \begin{aligned} & \text { Q3525 How would you rate the current quality of your financial life...? } \\ & \text { Is it...? }\end{aligned}$
13 Q3535 In your opinion, would you say you typically live paycheck to paycheck?
14 Q3535 In your opinion, would you say you typically live paycheck to paycheck?
15 Q3540 Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
16 Q3540 Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
17 Q3550 Which of the following, if any, causes you financial stress? Please select all that apply
18 Q3550 Which of the following, if any, causes you financial stress? Please select all that apply
19 Q3555 Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
20 Q3555 Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?


[^0]:    Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/H - IJJ/K/L/M - N/O/P/Q/R - I/N - J/O-K/P - L/Q - M/R - STT/U/V
    Overlap formulae used. $\begin{aligned} & \text { small base }\end{aligned}$

[^1]:    Proportions/Means: Columns T ested
    Overlap formulae used. ${ }^{*}$ small base

[^2]:    Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/H-I/J/K/L/M-N/O/P/Q/R-I/N-J/O-K/P-L/Q -M/R-STT/U/V
    Overlap formulae used. ${ }^{*}$ small base

[^3]:    Overlap formulae used. * small base

[^4]:    Proportions/Means: Columns Tested ( $5 \%$, $10 \%$ risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V

