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 | 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 | 2030 | 923 | 1107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| Will Make Financial New Year's Resolution (Net) | 1600\% | 785 | 8815 | $\begin{aligned} & 524 \\ & 86 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 286 \\ & { }_{88}{ }^{\text {GH }} \end{aligned}$ | $\begin{aligned} & 295 \\ & { }_{85}{ }^{6} \% \end{aligned}$ | $\begin{gathered} 248 \\ \underset{H}{73 \%} \end{gathered}$ | 248 $61 \%$ | $\begin{aligned} & 265 \\ & 87 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 144 \\ & 91 \% \\ & \text { LM } \end{aligned}$ | $\begin{gathered} 148 \\ \quad 87 \% \\ \text { LM } \end{gathered}$ | $\begin{gathered} \begin{array}{c} 115 \\ 71 \% \\ \mathrm{~m} \end{array} \end{gathered}$ | 112 $61 \%$ | $\begin{aligned} & 259 \\ & { }_{85} \% \end{aligned}$ | $\begin{aligned} & 142 \\ & \text { QR } \end{aligned}$ | $\begin{gathered} 147 \\ 82 \% \\ \mathrm{R} \end{gathered}$ | $\begin{gathered} 132 \\ \underset{R}{74 \%} \end{gathered}$ | 136 $61 \%$ | 2788\% | 595\% | 331 $79 \%$ | $\underset{8}{396} \underset{\mathrm{~s}}{3}$ |
| Setting and following a budget | $\stackrel{598}{29 \%}$ | ${ }^{273} 28$ | ${ }_{31 \%}^{325}$ | $\begin{gathered} 218 \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 115 \\ & 35 \% \\ & \text { fGH } \end{aligned}$ | 26\% | 74 $22 \%$ | ${ }_{23}^{93}$ | $\begin{aligned} & 103 \\ & 34 \% \\ & \text { LM } \end{aligned}$ | $\begin{gathered} 64 \\ 41 \% \\ \text { kLM } \end{gathered}$ | $\begin{aligned} & 46 \\ & 27 \% \end{aligned}$ | 22 $14 \%$ | 20\% | $\begin{gathered} 116 \\ 38 \% \\ \mathrm{pqR} \end{gathered}$ | 50\% | 50\% | 29\% | 57 | ${ }^{95}{ }^{6} \%$ | 239 ${ }_{31}$ | 115 27 | 148 ${ }^{1}$ |
| Making a plan to get out of debt | ${ }_{240}^{27 \%}$ | $\begin{gathered} 267 \\ 27 \% \end{gathered}$ | $\begin{gathered} 273 \\ 26 \% \end{gathered}$ | $\begin{gathered} 162 \\ 27 \% \\ H \end{gathered}$ | $\begin{gathered} 114 \\ 35 \% \\ \text { DGH } \end{gathered}$ | $\begin{gathered} 118 \\ { }_{34 \%} \\ \text { dGH } \end{gathered}$ | $\begin{aligned} & 87 \\ & { }_{25 \%}^{85 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 59 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 76 \\ & 25 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 56 \\ & \text { 55 } \\ & \text { iIM } \end{aligned}$ | $\begin{gathered} 66 \\ { }_{39}^{39} \% \end{gathered}$ | $\begin{aligned} & 338 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 88 \\ & { }_{28}^{88} \end{aligned}$ | $\begin{aligned} & 58 \\ & 35 \% \\ & { }^{5} \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 29 \% \\ & \hline \end{aligned}$ | $\stackrel{47}{47 \%}$ | $\begin{aligned} & 28 \\ & 13 \% \end{aligned}$ | 812\% | $\begin{gathered} 223 \\ 29 \% \\ \mathrm{Su} \end{gathered}$ | ${ }_{23}^{93 \%}$ | $\begin{array}{r}137 \\ \\ \\ \\ \hline\end{array}$ |
| Boosting retirement savings | $\begin{gathered} 534 \\ 26 \% \end{gathered}$ | $\begin{gathered} 290 \\ 30 \% \\ C \end{gathered}$ | ${ }_{23}^{243}$ | $\begin{gathered} 109 \\ 18 \% \end{gathered}$ | $\begin{gathered} 78 \\ 24 \% \\ d \end{gathered}$ | $\begin{aligned} & 111 \\ & 32 \% \\ & \mathrm{De}^{2} \end{aligned}$ | $\begin{gathered} 131 \\ 38 \% \\ \text { DEH } \end{gathered}$ | $\begin{gathered} 104 \\ 26 \% \\ \mathrm{D} \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 72 \\ 24 \% \\ \mathrm{~N} \end{array} \end{aligned}$ | $\begin{aligned} & 48 \\ & 30 \% \\ & \hline \end{aligned}$ | $53$ | $\begin{aligned} & 64 \\ & 39 \% \\ & { }_{3}^{94} \% \end{aligned}$ | 53 ${ }^{29 \%}$ | $\begin{aligned} & 38 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 18 \% \end{aligned}$ | $\begin{gathered} 57 \\ \text { 32\% } \\ \text { NOr } \end{gathered}$ | $\begin{array}{r} 67 \\ \text { NOR } \end{array}$ | $\begin{aligned} & 51 \\ & { }^{23 \%} \% \\ & \mathrm{~N} \end{aligned}$ | ${ }^{106} 29 \%$ | 191 25 | ${ }^{106} 25$ | 131 27 |
| Establishing savings (any type) | 480\% | 221 | 259 25 | $\begin{gathered} \quad 216 \\ \text { EFGH } \end{gathered}$ | $\begin{aligned} & { }^{83}{ }^{26} \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 82 \\ & 24 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { 60 } \\ & \text { 18\%\% } \\ & \mathbf{H}^{2} \end{aligned}$ | 39\% | $\begin{aligned} & 97 \\ & \text { 32\% } \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 38 \\ & { }_{2}^{44} \% \end{aligned}$ | $\begin{aligned} & 39 \\ & 23 \% \\ & { }_{2} \end{aligned}$ | 28\% | $19 \%$ | $\begin{gathered} 119 \\ \text { OPQR } \end{gathered}$ | $\begin{aligned} & { }_{27}^{27} \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 44 \\ & { }^{25 \%} \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 18 \% \\ & \text { 18\% } \end{aligned}$ | 19\% | 77 $21 \%$ | 191 25 | 94\% | 118 |
| Pulling a credit report/learning how to improve my credit score | $\stackrel{284}{14 \%}$ | $\begin{gathered} 132 \\ 13 \% \end{gathered}$ | $\begin{gathered} 152 \\ 14 \% \end{gathered}$ | $\begin{gathered} { }^{132} 22 \% \\ \text { eFGH } \end{gathered}$ | $\begin{gathered} 51 \\ 16 \% \\ G H \end{gathered}$ | $\begin{aligned} & 44 \\ & 13 \% \\ & \text { Gh } \end{aligned}$ | $\text { 24 } 7 \%$ | ${ }^{32}$ | $\begin{aligned} & 55 \\ & 18 \% \\ & \text { L } \end{aligned}$ | $\begin{aligned} & 22 \\ & 14 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 22 \\ & 13 \% \end{aligned}$ | ${ }^{11} \%$ | $\begin{aligned} & 23 \\ & 12 \% \\ & { }_{\mathrm{R}} \% \end{aligned}$ | $\begin{gathered} 78 \\ \text { PQRi }^{26} \% \end{gathered}$ | $\begin{gathered} 29 \\ 17 \% \\ \text { QR } \end{gathered}$ | $\begin{aligned} & 22 \\ & 12 \% \\ & { }_{R}^{2} \end{aligned}$ | 14\% | 10 ${ }^{4} \%$ | 35 $10 \%$ | $\begin{gathered} 119 \\ \\ 16 \% \\ \hline \end{gathered}$ | $\begin{aligned} & \text { 66 } \\ & 16 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 63 \\ & 13 \% \end{aligned}$ |
| Saving for child's college education | $\stackrel{228}{11 \%}$ | $\begin{gathered} 123 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 105 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 92 \\ 15 \% \\ \text { GH } \end{gathered}$ | $\begin{gathered} \quad 69 \\ \text { dFGH } \\ \text { 21\% } \end{gathered}$ | $\begin{aligned} & 33 \\ & 10 \% \\ & 10 \% \end{aligned}$ | ${ }_{3 \%}^{9}$ | $\begin{aligned} & { }^{25} \\ & \underset{\mathrm{G}}{6} \end{aligned}$ | $\begin{gathered} 54 \\ \text { KLM }^{18 \%} \% \end{gathered}$ | $\text { KLM }^{\frac{36}{23} \%}$ | 12\% | ${ }_{4 \%}^{6}$ | ${ }_{8 \%}^{14}$ | $\begin{aligned} & 38 \\ & 12 \% \\ & \text { QR } \end{aligned}$ | $\begin{gathered} 33 \\ \text { nQR } \end{gathered}$ | $\begin{aligned} & 21 \\ & 12 \% \\ & \text { QR } \end{aligned}$ | $\stackrel{3}{2 \%}$ | 11 5 | 43 $12 \%$ | ${ }_{\text {1 }}^{96} \mathrm{u}$ | 35 | 11\% |
| Paying off student loan debt | 223 $11 \%$ | $\stackrel{117}{12 \%}$ | 106 | $\begin{gathered} 133 \\ \text { EFGH } \end{gathered}$ | $\begin{gathered} \quad 46 \\ { }_{14 \%} \mathrm{FGH} \end{gathered}$ | $\begin{aligned} & 23 \\ & 7^{2} \% \end{aligned}$ | $13 \%$ | $7{ }_{2 \%}$ | $\begin{gathered} \quad \begin{array}{c} 74 \\ \text { JKLM }^{24} \% \end{array} \end{gathered}$ | $\begin{aligned} & 17 \\ & { }^{17} \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 16 \\ & \text { IM }^{2} \end{aligned}$ | ${ }_{3 \%}^{6}$ | ${ }_{2 \%}^{4}$ | $\begin{array}{r} 60 \\ { }^{20 \%} \% \end{array}$ | $\begin{gathered} 29 \\ { }_{17 \%} \% \end{gathered}$ | 7 | 7 | ${ }_{1 \%}$ | 25\% | $\begin{gathered} 101 \\ 13 \% \\ \text { S } \end{gathered}$ | $\stackrel{48}{\substack{11 \% \\ \mathrm{~s}}}$ | 49\% |
| Paying off a mortgage | ${ }_{9 \%}^{187}$ | $\begin{gathered} 114 \\ 12 \% \\ C_{C} \end{gathered}$ | ${ }^{73} 7$ | $\begin{aligned} & 70 \\ & \begin{array}{l} 11 \% \\ H \end{array} \end{aligned}$ | $\stackrel{27}{8 \%}$ | $\begin{aligned} & 37 \\ & { }^{111 \%} \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & 32 \\ & { }_{\mathrm{h}} \mathrm{\%} \end{aligned}$ | 21 5 | $\begin{aligned} & 46 \\ & 15 \% \\ & \mathrm{mN} \end{aligned}$ | $\begin{aligned} & 16 \\ & 10 \% \\ & \end{aligned}$ | $\begin{aligned} & 22 \\ & 13 \% \end{aligned}$ | ${ }^{15} 9$ | $\begin{aligned} & 15 \\ & { }_{8}^{8 \%} \end{aligned}$ | $24$ | 11\% | $\begin{aligned} & 15 \\ & { }_{8}^{8} \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 10 \% \\ & \text { R } \end{aligned}$ | ${ }_{3}^{6}$ | ${ }^{30} 8$ | 75\% | 399\% | $43 \%$ |
| Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts) | ${ }_{8 \%}^{154}$ | $\begin{aligned} & 98 \\ & { }_{10}{ }_{C}^{2} \end{aligned}$ | $5{ }_{5}^{5}$ | $\begin{array}{r} 94 \\ \text { EFGH } \\ \text { K } \end{array}$ | $\begin{gathered} 28 \\ { }_{9}^{9} \% \end{gathered}$ | $\begin{aligned} & 19 \\ & { }^{5} \% \end{aligned}$ | ${ }_{3 \%}$ | ${ }_{1 \%}$ | $\begin{gathered} 58 \\ { }^{519} \% \\ \text { LLMn } \end{gathered}$ | $\begin{gathered} 21 \\ \text { KLMO } \end{gathered}$ | $8{ }_{4 \%}$ | $\begin{aligned} & 8_{5}^{\%} \end{aligned}$ | ${ }_{2 \%}^{4}$ | $\begin{gathered} \begin{array}{c} 36 \\ \text { 12\% } \\ \text { OpQR } \end{array} \end{gathered}$ | $\begin{gathered} 7 \\ q^{4 \%} \% \end{gathered}$ | $\begin{gathered} 11 \\ \text { QR }^{6} \% \end{gathered}$ | ${ }_{1}^{1}$ | * | $\stackrel{18}{5 \%}$ | $\begin{aligned} & 64 \\ & 8 \% \\ & \mathrm{~s} \% \end{aligned}$ | 35\% | 37\% |
| Taking out a loan to purchase a home | ${ }_{6 \%}^{125}$ | 61 6 \% | ${ }_{64}^{64}$ | $\begin{gathered} 71 \\ { }_{12}^{12} \% \end{gathered}$ | $\begin{gathered} 26 \\ \text { FGH } \end{gathered}$ | 11 3 \% | ${ }_{3 \%}$ | ${ }_{2}^{7}$ | $\begin{gathered} 38 \\ { }_{3}^{13 \%} \\ \text { jKLM } \end{gathered}$ | 9\% | 7 | ${ }_{1}^{2} \%$ | ${ }_{3 \%}^{5}$ | $\begin{gathered} 33 \\ 11 \% \\ \text { PQR }^{2} \end{gathered}$ | $\begin{gathered} 17 \\ { }^{10} 10 \% \end{gathered}$ | ${ }_{3 \%}$ | 7 4 $r$ | ${ }^{1} \%$ | ${ }_{16}^{4 \%}$ | 52\% | 18\% | 40 80 su |
| Refinancing a mortgage | ${ }_{3}^{65}$ | $\begin{aligned} & 48 \\ & { }_{5}^{4} \% \end{aligned}$ | ${ }^{17} 2 \%$ | $\begin{gathered} 34 \\ 6 \% \\ \text { FGh } \end{gathered}$ | 11 3 \% | ${ }_{2 \%}^{6}$ | ${ }_{1 \%}$ | $\stackrel{10}{3 \%}$ | $\begin{gathered} 29 \\ \text { KLmN }^{2} \% \end{gathered}$ | ${ }_{4}^{6}$ | 5\% | ${ }_{1 \%}{ }^{2}$ | $7{ }_{4}$ | ${ }_{5}^{5}$ | $5_{3}^{5}$ | $1 \%$ | ${ }_{1 \%}^{2}$ | ${ }_{2}^{3}$ | $\begin{gathered} 12 \\ 3 \% \\ \mathrm{u} \% \end{gathered}$ | ${\underset{u}{4}}_{29}^{29}$ | 5 $1 \%$ | 19 4 4 |
| Other | ${ }^{158}{ }_{8}{ }^{\text {\% }}$ | 71\% | $8{ }_{8 \%}$ | ${ }^{42} \%$ | ${ }_{98}{ }^{\circ}$ | 20\% | 25\% | 43 10 $f$ | ${ }^{16} 5$ | ${ }^{16}$ | 11\% | $13 \%$ | ${ }^{17} 9$ | ${ }^{27} \%$ | 12\% | 5\% | ${ }^{13} 7 \%$ | $\begin{aligned} & 26 \\ & \begin{array}{c} 11 \% \\ p \end{array} \end{aligned}$ | 21 6 \% | 62\% | ${ }_{6}^{26}$ | 49 $10 \%$ s |
| N/A - I will not make financial New Year resolutions for 2019. | 430 | 195\% | ${ }^{235} 22 \%$ | 14\% | 40\% | 53\% | $\begin{gathered} 94 \\ \mathrm{DEF}^{27} \% \end{gathered}$ | $\begin{gathered} 159 \\ \text { DFFG } 39 \end{gathered}$ | 138 | 159\% | 22 $13 \%$ | $\begin{gathered} 48 \\ { }_{29}{ }^{29 \%} \end{gathered}$ | $\begin{gathered} 72 \\ \text { 39\% } \\ \text { IJKl } \end{gathered}$ | 46\% | 25 | 31 $18 \%$ | $\begin{gathered} 46 \\ \text { NO } \\ \text { NO } \end{gathered}$ | $\begin{gathered} 87 \\ \text { NOPQ } \end{gathered}$ | $\begin{gathered} 86 \\ \stackrel{84}{2} \% \end{gathered}$ | 170 $22 \%$ | $\stackrel{89}{21 \%}$ | 85 |
| Sigma | $\begin{gathered} 4006 \\ 197 \% \end{gathered}$ | $\begin{aligned} & 2011 \\ & 205 \% \end{aligned}$ | $\begin{gathered} 1994 \\ 190 \% \end{gathered}$ | $\stackrel{1458}{240 \%}$ | $\begin{aligned} & 717 \\ & 220 \% \end{aligned}$ | $\begin{aligned} & 654 \\ & 188 \% \end{aligned}$ | $\begin{aligned} & 571 \\ & 167 \% \end{aligned}$ | $\begin{aligned} & 606 \\ & 149 \% \end{aligned}$ | $\begin{aligned} & 754 \\ & 249 \% \end{aligned}$ | $\begin{aligned} & 365 \\ & 229 \% \end{aligned}$ | $\begin{aligned} & 327 \\ & 192 \% \end{aligned}$ | $\begin{aligned} & 262 \\ & 161 \% \end{aligned}$ | $\begin{aligned} & 303 \\ & 165 \% \end{aligned}$ | $\begin{aligned} & 704 \\ & 231 \% \end{aligned}$ | $\begin{aligned} & 352 \\ & 211 \% \end{aligned}$ | $\begin{aligned} & 326 \\ & 183 \% \end{aligned}$ | $\begin{aligned} & 309 \\ & 173 \% \end{aligned}$ | $\begin{aligned} & 303 \\ & 136 \% \end{aligned}$ | $\begin{aligned} & 646 \\ & 177 \% \end{aligned}$ | $\begin{aligned} & 1612 \\ & 211 \% \end{aligned}$ | $\begin{aligned} & 774 \\ & 184 \% \end{aligned}$ | $\begin{aligned} & 973 \\ & 202 \% \end{aligned}$ |

Base: All Respondents


[^0]Overlap formulae used.

Base: Will Make Financial New Year's Resolution

|  | 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 | 1601 | 730 | 871 | 520 | 298 | 268 | 290 | 225 | 224 | 139 | 106 | 144 | 117 | 296 | 159 | 162 | 146 | 108 | 291 | 639 | 302 | 369 |
| Weighted Base | 1600 | 785 | 815 | 524 | 286 | 295 | 248 | 248 | 265 | $144 *$ | $148 *$ | 115* | 112* | 259 | 142* | 147 | $132^{*}$ | 136* | 278 | 595 | 331 | 396 |
| Setting and following a budget | ${ }^{597} 3$ | $\begin{gathered} 273 \\ 35 \% \end{gathered}$ | $\begin{gathered} 325 \\ 40 \% \end{gathered}$ | $\begin{aligned} & 218 \\ & { }_{22 \%} \\ & \mathrm{FG} \end{aligned}$ | $\begin{gathered} 115 \\ 40 \% \\ G \end{gathered}$ | $\begin{aligned} & 96 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 30 \% \end{aligned}$ | 95\% | $\begin{gathered} 103 \\ 39 \% \\ L \end{gathered}$ | $\begin{aligned} & 64 \\ & 45 \% \\ & 45 \mathrm{KL} \end{aligned}$ | $\begin{aligned} & 46 \\ & 31 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 22 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 34 \% \\ & L \end{aligned}$ | $\begin{gathered} 116 \\ 45 \% \\ p \end{gathered}$ | $\begin{aligned} & 50 \\ & 36 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 34 \% \end{aligned}$ | ${ }_{39}^{59}$ | $\begin{aligned} & 57 \\ & 42 \% \end{aligned}$ | 95 $34 \%$ | 239 ${ }^{40}$ | ${ }_{35}^{115}$ | 14880 |
| Making a plan to get out of debt | 540 34 | 267 $34 \%$ | 273 34 | ${ }^{162} 31 \%$ | $\begin{aligned} & 114 \\ & 40 \% \\ & \mathrm{DH} \end{aligned}$ | $\begin{aligned} & 118 \\ & { }^{40 \%} \\ & \mathrm{DH}^{2} \end{aligned}$ | $\begin{aligned} & 87 \\ & 85 \% \\ & { }^{85 \%} \end{aligned}$ | 59 24 | ${ }_{26}^{76}$ | ${ }_{36}^{56 \%}$ | $\begin{aligned} & 66 \\ & 4_{4}^{4} \% \end{aligned}$ | 38\% | 31 28 | ${ }_{3}^{86}{ }_{r}^{66}$ | $\begin{aligned} & 58 \\ & { }^{51 \%} \\ & \mathrm{R} \end{aligned}$ | $\begin{aligned} & 52 \\ & 36 \% \\ & R \end{aligned}$ | $\begin{gathered} 49 \\ 37 \% \\ R \end{gathered}$ | 21\% | 819\% | $\begin{gathered} 223 \\ 37 \% \\ \text { su } \end{gathered}$ | ${ }_{30}{ }^{2}$ | 137 $35 \%$ |
| Boosting retirement savings | ${ }_{33}^{534}$ | $\underset{\mathrm{C}}{290}$ | ${ }_{30 \%}^{243}$ | $\begin{gathered} 109 \\ 21 \% \end{gathered}$ | ${ }_{27}^{77}$ | $\begin{gathered} 111 \\ 37 \% \\ \text { DE } \end{gathered}$ | $\begin{gathered} 131 \\ { }^{53 \%} \\ \text { DFH } \end{gathered}$ | $\begin{gathered} 104 \\ 42 \% \\ \mathrm{DE} \end{gathered}$ | $\begin{aligned} & 72 \\ & 27 \% \\ & { }^{7} \% \end{aligned}$ | $\begin{gathered} 48 \\ 34 \% \\ 0 \end{gathered}$ | 53\% | $\begin{aligned} & 64 \\ & \text { 555\% } \\ & \text { IJK } \end{aligned}$ | $\begin{aligned} & 53 \\ & 48 \% \\ & i j \end{aligned}$ | 38 $15 \%$ | 31\% | $\begin{gathered} 57 \\ 39 \% \\ \mathrm{NO} \end{gathered}$ | $\begin{gathered} 67 \\ \text { 51\% } \\ \text { Nopr } \end{gathered}$ | $\begin{gathered} 51 \\ 37 \% \\ \text { NO } \end{gathered}$ | 106 ${ }^{18}$ | 191 32 | ${ }^{106}$ | 131 ${ }_{3}$ |
| Establishing savings (any type) | ${ }_{30 \%}^{480}$ | $\begin{gathered} 221 \\ 28 \% \end{gathered}$ | ${ }_{32}^{259}$ | $\begin{gathered} 216 \\ { }^{416} \\ \text { EFGH } \end{gathered}$ | $\begin{aligned} & 83 \\ & { }^{299 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 82 \\ & { }_{2}^{88 \%} \end{aligned}$ | $\begin{gathered} \text { 240 } \\ \text { 24\% } \end{gathered}$ | $\begin{aligned} & 39 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & 37 \% \\ & \text { IM } \end{aligned}$ | 38\% | 399\% | $28$ |  | $\begin{gathered} 119 \\ { }^{168} \% \end{gathered}$ | $\begin{gathered} { }^{45} \\ 32 \% \\ \hline \end{gathered}$ | $\begin{aligned} & 44 \\ & 30 \% \\ & R \end{aligned}$ | $\begin{gathered} 32 \\ 24 \% \end{gathered}$ | $\begin{aligned} & 19 \\ & 14 \% \end{aligned}$ | ${ }_{28}^{78 \%}$ | ${ }_{32 \%}^{191}$ | $\begin{aligned} & 94 \\ & 28 \% \end{aligned}$ | $\begin{gathered} 118 \\ 30 \% \end{gathered}$ |
| Pulling a credit reportllearning how to improve my credit score | 284\% | 132\% | 152\% | $\begin{aligned} & 132 \\ & \text { eFGH } 25 \end{aligned}$ | $\begin{aligned} & 51 \\ & 18 \% \\ & \text { G } \end{aligned}$ | 14\% | 24\% | 32 $13 \%$ | $\stackrel{55}{21 \%}$ | 22 $15 \%$ | 22\% | ${ }^{11} 9$ | $\begin{aligned} & 23 \\ & { }_{20}^{20} \% \\ & \text { LR } \end{aligned}$ | $\begin{gathered} 78 \\ \text { PQRO } \\ \text { 30 } \end{gathered}$ | ${ }_{21 \%}^{29}$ qR | 22 ${ }^{15}$ | 14\% | 10\% | ${ }^{35} 13 \%$ | $\begin{gathered} 119 \\ \stackrel{1}{20 \%} \\ \mathrm{~S} \end{gathered}$ | $\begin{gathered} \text { 20\% } \\ \text { s } \end{gathered}$ | ${ }^{63} 16$ |
| Saving for child's college education | $\begin{gathered} 228 \\ 14 \% \end{gathered}$ | $\begin{gathered} 123 \\ 16 \% \end{gathered}$ | $\begin{aligned} & 105 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 92 \\ { }^{177 \%} \\ \text { GH } \end{gathered}$ | $\begin{gathered} { }^{69} 29 \\ \text { dFGH } \end{gathered}$ | $\begin{aligned} & 33 \\ & 11 \% \\ & \text { G } \end{aligned}$ | 9 | $\begin{aligned} & 25 \\ & 10 \% \\ & \text { G } \end{aligned}$ | $\begin{aligned} & 54 \\ & { }_{20} 0 \% \end{aligned}$ | $\begin{gathered} 36 \\ \text { KLm }^{25 \%} \end{gathered}$ | ${ }^{12} 8$ | ${ }_{5}^{6}$ | 14\% | $\begin{aligned} & 38 \\ & 15 \% \\ & 15 \end{aligned}$ | $\begin{array}{r} 33 \\ \text { nQR } \end{array}$ | $\begin{aligned} & 21 \\ & 14 \% \\ & { }_{Q} \end{aligned}$ | ${ }_{2 \%}$ | $\begin{gathered} 11 \\ 8 \% \\ 9 \end{gathered}$ | 43\% |  | 35 $11 \%$ | 54 $14 \%$ |
| Paying off student loan debt | $\begin{gathered} 223 \\ 14 \% \end{gathered}$ | $\stackrel{117}{15 \%}$ | ${ }_{13 \%}^{106}$ |  | $\begin{gathered} 46 \\ { }_{16 \%} \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 23 \\ & { }^{8} \% \end{aligned}$ | 13 5 | $7{ }_{3}^{7}$ | $\begin{gathered} \quad \begin{array}{c} 74 \\ { }^{28 \%} \% \end{array} \end{gathered}$ | $\begin{aligned} & 17 \\ & 12 \% \\ & 12 \% \end{aligned}$ | $11{ }^{16}$ | ${ }_{5}^{6}$ | $4 \%$ | $\begin{gathered} \left.\quad \begin{array}{c} 60 \\ \text { PQR } \end{array}\right) \end{gathered}$ | $\begin{gathered} 29 \\ P Q R \% \end{gathered}$ | ${ }_{5 \%}^{7}$ | 7\% | ${ }_{2 \%}$ | ${ }^{25} 9$ | $\begin{gathered} 101 \\ \substack{17 \% \\ \mathrm{~S}} \end{gathered}$ | 48 15\% s | 129\% |
| Paying off a mortgage | 187 ${ }_{12}$ | $\begin{gathered} 114 \\ { }_{C}^{15 \%} \end{gathered}$ | ${ }^{73} 9$ | 70 $13 \%$ | 27 $10 \%$ | 37 $12 \%$ | 32 13 | 219\% | $\begin{aligned} & 46 \\ & { }^{47} \% \\ & { }^{2} \% \end{aligned}$ | 16 | 22\% | 15 $13 \%$ | $\begin{aligned} & 15 \\ & 14 \% \\ & { }_{R} \end{aligned}$ | ${ }^{24} 9$ | 11 81 | ${ }^{15} 10 \%$ | 17 $13 \%$ $r$ | ${ }_{4 \%}$ | 30 $11 \%$ | 75\% | 129 | 43 $11 \%$ |
| Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts) | $\begin{gathered} 154 \\ 10 \% \end{gathered}$ | $\begin{aligned} & 98 \\ & { }^{93} \% \\ & { }_{C}^{2} \end{aligned}$ | 56\% | $\begin{gathered} 94 \\ \text { EFGH } \\ \hline 18 \end{gathered}$ | $\begin{gathered} 28 \\ 10 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 19 \\ & { }_{6}^{6} \% \end{aligned}$ | 9 | $\stackrel{4}{2 \%}$ | $\begin{gathered} \stackrel{58}{22} \% \\ \text { KLMn } \end{gathered}$ | $\begin{gathered} 21 \\ \text { KMO } \end{gathered}$ | $\stackrel{8}{5 \%}$ | 8 $Q^{7}$ | ${ }_{3}^{4}$ | $\begin{gathered} 36 \\ \text { OpQR } \end{gathered}$ | 7 $5 \%$ 9 | $\begin{gathered} 11 \\ \text { QR }^{8 \%} \end{gathered}$ | ${ }_{1}^{1} \%$ | * | ${ }^{18}{ }_{6}$ | 11\% s | ${ }^{35} 11 \%$ | ${ }_{9}^{37}$ |
| Taking out a loan to purchase a home | $\stackrel{125}{8 \%}$ | ${ }_{8 \%}^{61}$ | ${ }_{84}^{64}$ | $\begin{gathered} 71 \\ 14 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 26 \\ \text { FGH } \end{gathered}$ | 11 4 \% | 9\% | $7{ }^{7} \%$ | $\begin{gathered} 38 \\ \text { jKLM } \\ \text { j14\% } \end{gathered}$ | 9\% | 7 | ${ }_{2 \%}$ | 5 | $\begin{gathered} 33 \\ { }_{13}{ }^{3} \% \end{gathered}$ | $\begin{aligned} & 17 \\ & 12 \% \\ & \text { 12\% } \end{aligned}$ | ${ }_{3}^{5}$ | 7\% | $1 \%$ | ${ }^{16}$ 6\% | ${ }^{52}$ \% | ${ }^{18} 5$ | 40 $10 \%$ $u$ |
| Refinancing a mortgage | ${ }^{65}$ | $\begin{aligned} & 48 \\ & { }^{6} \% \end{aligned}$ | ${ }^{17} 2$ | $\begin{gathered} 34 \\ \text { FG } \\ \text { FG } \end{gathered}$ | 114\% | ${ }_{2 \%}^{6}$ | $\stackrel{4}{2 \%}$ | 10 4 \% | ${ }_{\substack{111 \% \\ \text { jkLN }}}$ | ${ }_{4}^{6}$ | ${ }_{3}^{5}$ | ${ }_{2 \%}$ | 6\% | ${ }_{2 \%}$ | $5 \%$ | ${ }_{1}^{1 \%}$ | ${ }_{1}^{2}$ | $3{ }_{3}^{3}$ | $\begin{gathered} 12 \\ 4 \% \\ u \end{gathered}$ | $\begin{aligned} & \text { 29 } \\ & \text { Un }^{2} \end{aligned}$ | ${ }_{1}^{5}$ | $\begin{aligned} & 19 \\ & { }_{5}^{4} \% \end{aligned}$ |
| Other | 158 | ${ }^{71} 9$ | 87\% | 42\% | ${ }^{28} 10$ | 20\% | 25 $10 \%$ | $\begin{gathered} 43 \\ \text { DeFg } \\ \hline \end{gathered}$ | ${ }^{16} \%$ |  | 11\% | 13 $11 \%$ | 17 $15 \%$ 1 | 27 $10 \%$ | ${ }^{12} 9$ | $9{ }_{6}$ | 13 $10 \%$ | $\begin{gathered} 26 \\ \text { 19\% } \\ \text { noPg } \end{gathered}$ | 21\% | ${ }_{10}^{62}$ | ${ }^{26} 8$ | ${ }_{12}{ }^{2} \%$ |
| Sigma | $\begin{gathered} 3576 \\ 223 \% \end{gathered}$ | $\begin{aligned} & \text { 1816 } \\ & 231 \% \end{aligned}$ | $\begin{gathered} 1760 \\ 216 \% \end{gathered}$ | $\begin{array}{r} 1374 \\ 262 \% \end{array}$ | $\begin{aligned} & 677 \\ & 237 \% \end{aligned}$ | $\begin{aligned} & 600 \\ & 203 \% \end{aligned}$ | $\begin{aligned} & 478 \\ & 193 \% \end{aligned}$ | $\begin{aligned} & 446 \\ & { }_{180 \%} \end{aligned}$ | $\begin{aligned} & 716 \\ & 270 \% \end{aligned}$ | $\begin{aligned} & 350 \\ & 243 \% \end{aligned}$ | $\begin{aligned} & 305 \\ & 205 \% \end{aligned}$ | $\begin{aligned} & 215 \\ & 186 \% \end{aligned}$ | $\begin{aligned} & 230 \\ & 207 \% \end{aligned}$ | $\begin{aligned} & 658 \\ & 255 \% \end{aligned}$ | $\begin{aligned} & 327 \\ & 231 \% \end{aligned}$ | $\begin{aligned} & 295 \\ & 201 \% \end{aligned}$ | $\begin{aligned} & 263 \\ & 199 \% \end{aligned}$ | $\begin{aligned} & 216 \\ & 159 \% \end{aligned}$ | $\begin{aligned} & 560 \\ & 201 \% \end{aligned}$ | $\begin{aligned} & 1442 \\ & 242 \% \end{aligned}$ | $\begin{aligned} & 685 \\ & 207 \% \end{aligned}$ | $\begin{aligned} & 888 \\ & 225 \% \end{aligned}$ |

Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/H - IJJ/K/LIM - 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: Will Make Financial New Year's Resolution

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children <br> in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | $\underset{\text { Status }}{\text { Marital }}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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+ | $\underset{\substack{\text { HS } \\ \text { Less }}}{\text { Les }}$ | $\begin{aligned} & \text { Some } \\ & \text { College } \end{aligned}$ | College <br> Grad+ | Yes | No | Yes | No | Yes | No | Homeowner | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\underset{\text { married }}{\text { Not }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 1601 | 31 | 278 | 28 | 451 | 434 | 565 | 602 | 991 | 610 | 689 | 912 | 657 | 944 | 1068 | 512 | 872 | 729 |
| Weighted Base | 1600 | 563 | 277 | 228 | 522 | 514 | 585 | 500 | 1069 | 531 | 698 | 902 | 634 | 966 | 1072 | 506 | 736 | 86 |
| Setting and following a budget | ${ }_{37 \%}$ | $\%{ }^{237} 42 \%$ | $\begin{gathered} 112 \\ \% \\ \\ 40 \% \\ E \end{gathered}$ | $\begin{aligned} & 84 \\ & 37 \% \end{aligned}$ | ${ }_{3161}^{161}$ | $\begin{gathered} 215 \\ 42 \% \\ H \end{gathered}$ | $\begin{gathered} 233 \\ 40 \% \\ H \end{gathered}$ | ${ }_{30 \%}^{149}$ | $\begin{gathered} 374 \\ 35 \% \end{gathered}$ | $\begin{aligned} & 224 \\ & 42 \% \end{aligned}$ | ${ }_{401}^{281}$ | $\begin{gathered} 317 \\ 35 \% \end{gathered}$ | ${ }_{37 \%}^{236}$ | ${ }_{362}$ | ${ }_{33 \%}^{357}$ | $\begin{gathered} 234 \\ 46 \% \\ 0 \end{gathered}$ | ${ }_{33}^{245}$ | $\begin{gathered} 353 \\ { }_{41} / \mathrm{Q} \end{gathered}$ |
| Making a plan to get out of debt | 540 34 | $\begin{gathered} 217 \\ \% \\ \text { DE } \end{gathered}$ | $\begin{gathered} 119 \\ 43 \% \\ \mathrm{DE} \end{gathered}$ | ${ }_{21}^{67 \%}$ | $\stackrel{141}{27 \%}$ | $\underset{\substack{188 \\ H}}{\substack{4 \\ \hline}}$ | $\underset{H}{228} \underset{H}{29}$ | 124\% | $\begin{gathered} 381 \\ 36 \% \\ j \end{gathered}$ |  | $\%{ }^{262}$ | ${ }^{278} 31 \%$ | $\begin{gathered} \text { 248 }{ }_{\text {S39\% }}^{\mathrm{N}} \end{gathered}$ | 292\% | ${ }_{31}^{333}$ | $\begin{gathered} \text { 198 } \\ \text { 39\% } \end{gathered}$ | 261 $35 \%$ | 279 ${ }_{32 \%}$ |
| Boosting retirement savings | 534\% | \% ${ }^{87}$ | $\begin{gathered} 104 \\ \% \\ 38 \% \end{gathered}$ | $\begin{aligned} & 94 \\ & 41 \% \\ & 41 \% \end{aligned}$ | $\begin{gathered} 244 \\ 47 \% \\ B C \end{gathered}$ | ${ }^{117}$ 23\% | $\stackrel{182}{\substack{18 \% \\ F}}$ | $\begin{gathered} 234 \\ 47 \% \\ \mathrm{FG} \end{gathered}$ | $\begin{gathered} 408 \\ 38 \% \end{gathered}$ |  | 191 27 | $\begin{gathered} 342 \\ 38 \% \\ K \end{gathered}$ | 179\% | $\begin{gathered} 355 \\ \begin{array}{c} 37 \% \\ M \end{array} \end{gathered}$ | $\begin{gathered} 417 \\ 39 \% \end{gathered}$ | 114 23 | $\underset{\mathrm{R}}{285}$ | 2499\% |
| Establishing savings (any type) | $\begin{gathered} 480 \\ 30 \% \end{gathered}$ | $\% \quad \begin{gathered} 189 \\ 34 \% \\ E \end{gathered}$ | $\begin{gathered} 107 \\ \% \\ \begin{array}{c} 399 \\ d E \end{array} \end{gathered}$ | $\begin{aligned} & 65 \\ & 28 \% \end{aligned}$ | ${ }_{22 \%}^{114}$ | $\begin{gathered} 181 \\ 35 \% \\ H \end{gathered}$ | $\begin{gathered} 185 \\ 32 \% \\ H \end{gathered}$ | 113\% | 325 30 |  | $\stackrel{259}{37 \%}$ | $221$ | $\begin{gathered} 226 \\ \underset{36 \%}{N} \end{gathered}$ | ${ }_{264}^{254}$ | ${ }_{289}^{299}$ | $\begin{gathered} 174 \\ 34 \% \\ 0 \end{gathered}$ | ${ }_{26 \%}^{193}$ | $\underset{{ }_{3}^{2}}{287}$ |
| Pulling a credit report/learning how to improve my credit score | 284 $18 \%$ | $\% \begin{gathered} 126 \\ { }_{d E}^{2} \% \end{gathered}$ | $\% \quad \begin{aligned} & 46 \\ & \% \end{aligned}$ | 33 $15 \%$ | 74 $14 \%$ | $\begin{gathered} 105 \\ 20 \% \\ h \end{gathered}$ | $\begin{aligned} & 106 \\ & \\ & \hline 18 \% \end{aligned}$ | 73 | 200 ${ }_{19}$ |  | $\stackrel{163}{163 \%}$ | $\begin{gathered} 121 \\ 13 \% \end{gathered}$ | $\begin{gathered} 145 \\ \underset{N}{23} \% \end{gathered}$ | 139 $14 \%$ | $\begin{gathered} 175 \\ 16 \% \end{gathered}$ | 104\% | ${ }^{113} 15 \%$ | $\begin{gathered} 171 \\ 20 \% \\ \mathrm{q} \end{gathered}$ |
| Saving for child's college education | ${ }^{228} 814$ | $\begin{array}{ll}  & 57 \\ & 10 \% \end{array}$ | $\begin{gathered} 53 \\ \% \\ \\ 19 \% \end{gathered}$ | $\begin{aligned} & 36 \\ & 16 \% \\ & 16 \% \end{aligned}$ | $\begin{gathered} 81 \\ 16 \% \\ 16 \% \end{gathered}$ | ${ }_{13}^{69}$ | 85\% | 74 $15 \%$ | $\begin{gathered} 180 \\ 17 \% \\ J \end{gathered}$ |  | $\%{ }_{6}^{175}$ | ${ }^{53}$ | $\begin{gathered} 172 \\ 27 \% \\ \mathrm{~N} \end{gathered}$ | $56 \%$ | 157 $15 \%$ | 70 $14 \%$ | $\begin{gathered} 133 \\ \substack{18 \% \\ \mathrm{R}} \end{gathered}$ | ${ }^{95} 11 \%$ |
| Paying off student loan debt | $\begin{gathered} 223 \\ 14 \% \end{gathered}$ |  | $\begin{aligned} & 41 \\ & \% \quad 15 \% \end{aligned}$ | $\begin{aligned} & 39 \\ & \text { 17\% } \\ & \text { E } \end{aligned}$ | $\begin{aligned} & 54 \% \\ & 10 \% \end{aligned}$ | $4_{8 \%}$ | $\begin{gathered} 109 \\ 19 \% \\ \text { fh } \end{gathered}$ | $\begin{aligned} & 70 \\ & 14 \% \\ & { }^{7} \% \end{aligned}$ | $\begin{array}{r} 166 \\ \hline 16 \% \end{array}$ |  | $\begin{gathered} 131 \\ \% \\ \hline 19 \% \end{gathered}$ | $\begin{aligned} & 92 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 108 \\ & { }^{17 \%} \% \\ & N \end{aligned}$ | ${ }_{114}^{12 \%}$ | $\begin{aligned} & 139 \\ & 13 \% \end{aligned}$ | 76\% | $\begin{aligned} & 70 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 152 \\ 18 \% \\ \text { Q } \end{gathered}$ |
| Paying off a mortgage | $\begin{gathered} 187 \\ 12 \% \end{gathered}$ | $\% \quad{ }_{8 \%}^{47}$ | $\begin{array}{ll} 27 \\ \% & 10 \% \end{array}$ | $\begin{aligned} & 29 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 84 \\ & 86 \% \\ & \text { BC } \end{aligned}$ | ${ }^{46}{ }_{9 \%}$ | $\begin{aligned} & 60 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & 16 \% \\ & \mathrm{FG}^{2} \end{aligned}$ | $\begin{gathered} 153 \\ \% \quad 14 \% \end{gathered}$ |  | $\begin{aligned} & 93 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 94 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 90 \\ & \stackrel{14}{4}_{\mathrm{N}} \end{aligned}$ | $\begin{aligned} & 97 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 173 \\ 16 \% \\ \mathrm{P}^{2} \end{gathered}$ | ${ }^{13} 3$ | $\begin{gathered} 112 \\ \underset{R}{15 \%} \end{gathered}$ | ${ }^{74} 9$ |
| Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts) | 154 $10 \%$ | \% ${ }^{68}{ }^{68}{ }^{12 \%}$ | - $\begin{aligned} & 17 \\ & 6 \%\end{aligned}$ | 11\% c | 41\% | 11\% | $\begin{aligned} & 63 \\ & 11 \% \end{aligned}$ | ${ }^{37} \%$ | $\begin{aligned} & 112 \\ & 10 \% \end{aligned}$ |  | ${ }_{\text {14 }}^{\text {14\% }}$ | $6_{7 \%}^{60}$ | $\begin{aligned} & 82 \\ & { }^{13} \% \\ & \mathrm{~N} \end{aligned}$ | $72 \%$ | ${ }_{9 \%}^{91}$ | 11\% | 48\% | $\begin{gathered} 106 \\ 12 \% \\ Q \end{gathered}$ |
| Taking out a loan to purchase a home | ${ }^{125} 8$ | $\begin{gathered} 60 \\ \% \quad 11 \% \\ \mathrm{D} \end{gathered}$ | - ${ }^{18}$ | ${ }_{3}^{8}$ | 39\% | $\begin{aligned} & 52 \\ & 10 \% \\ & \text { G } \end{aligned}$ | ${ }^{32}$ \% | 41\% | ${ }_{89}^{89}$ | 36 | $\begin{aligned} & 85 \\ & \text { 12\% } \\ & \hline \end{aligned}$ | 39 4 \% | $\begin{aligned} & 84 \\ & \begin{array}{l} 13 \% \\ N \end{array} \end{aligned}$ | 40 $4 \%$ | $72 \%$ | $\begin{gathered} 51 \\ 10 \% \\ 0 \end{gathered}$ | 49\% | ${ }^{76} 9$ |
| Refinancing a mortgage | ${ }^{65}$ | $\% \quad{ }_{3}^{16} \%$ | $\% \quad{ }^{11}$ | ${ }^{10} 5 \%$ | ${ }^{27}$ | ${ }^{15} 3$ | ${ }^{19}{ }_{3 \%}$ | $\begin{gathered} 32 \\ { }_{6}^{6} \% \end{gathered}$ | $\begin{aligned} & 53 \\ & 5 \\ & 5 \end{aligned}$ | ${ }^{12}{ }_{2 \%}$ | $\%{ }_{6}^{42}$ | ${ }_{3}^{23}$ | $\begin{aligned} & 37 \\ & { }^{6} \% \end{aligned}$ | ${ }_{3}^{28}$ | $\stackrel{59}{6}$ | ${ }^{5} \%$ | 34\% | 32 4 \% |
| Other | 158 | $\begin{array}{ll}  & 67 \\ \% & 12 \% \\ \text { CD } \end{array}$ | $\% \quad 19 \%$ | ${ }^{13} 6$ | $\begin{aligned} & 58 \\ & { }^{11 \%} \% \\ & d \end{aligned}$ | $\begin{aligned} & 66 \\ & \begin{array}{l} 13 \% \\ \mathrm{gh} \end{array} \end{aligned}$ | 49\% | $43 \%$ | ${ }^{85}{ }_{8 \%}$ | $\begin{gathered} 73 \\ 14 \% \\ 1 \end{gathered}$ | ${ }^{48} \quad{ }_{7 \%}$ | $\begin{gathered} 110 \\ \begin{array}{c} 12 \% \\ 12 \% \end{array} \end{gathered}$ | $46$ | $\begin{gathered} \begin{array}{c} 112 \\ 12 \% \\ M \end{array} \end{gathered}$ | ${ }_{96}^{96}$ | 12\% | $\stackrel{66}{9 \%}$ | ${ }_{11}{ }^{2} \%$ |
| Sigma | 3576\% | ${ }^{12624}{ }^{12}$ | 析 ${ }^{674}$ | $\begin{aligned} & 498 \\ & 218 \% \end{aligned}$ | 1119 $214 \%$ | $\begin{aligned} & 1153 \\ & 224 \% \end{aligned}$ | $\begin{aligned} & 1352 \\ & 231 \% \end{aligned}$ | $\begin{gathered} 1071 \\ 214 \% \end{gathered}$ | ${ }_{0}^{2526} 236$ | $\begin{array}{r} 10491 \\ 198 \% \end{array}$ | $\begin{aligned} & 1825 \\ & \% 261 \% \end{aligned}$ | $\begin{gathered} 1751 \\ 194 \% \end{gathered}$ | $\begin{aligned} & 1652 \\ & 261 \% \end{aligned}$ | $\begin{gathered} 1924 \\ 199 \% \end{gathered}$ | $\begin{gathered} 2369 \\ 221 \% \end{gathered}$ | $\begin{gathered} 1153 \\ 228 \% \end{gathered}$ | $\begin{gathered} 1610 \\ 219 \% \end{gathered}$ | ${ }^{1966} 22$ |

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 | 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 | 2030 | 923 | 1107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| Any Listed (Net) | $1899$ | ${ }^{927} 9$ | ${ }_{93 \%}^{972}$ | ${ }_{969}$ | $\begin{gathered} 314 \\ 96 \% \\ \mathbf{H} \% \end{gathered}$ | ${ }^{325} 93 \%$ | ${ }^{318} 9$ | 373 ${ }^{3} \mathrm{~F}$ | 2868\% | $\stackrel{155}{97 \%}$ | 161 $94 \%$ | $\stackrel{149}{92 \%}$ | $\stackrel{176}{95 \%} \underset{R}{ }$ | $\stackrel{283}{93}$ | $\underset{\mathrm{r}}{159}$ | $\begin{aligned} & 164 \\ & 92 \% \end{aligned}$ | $\underset{r}{169}$ | $\begin{gathered} 197 \\ 89 \% \end{gathered}$ | 342\% | 719 $94 \%$ | 387 ${ }^{\text {92\% }}$ | 452 ${ }_{9}$ |
| Paying off debt | 746 $37 \%$ | ${ }_{363}{ }_{3}$ | ${ }^{382}{ }_{36}$ | $\underset{\substack{226 \\ H}}{\substack{37 \\ \hline}}$ | $\begin{gathered} 138 \\ { }_{42 \%} \\ \hline \end{gathered}$ | $\begin{gathered} 144 \\ { }_{11}^{14 \%} \\ \mathrm{H} \end{gathered}$ | $\begin{gathered} 127 \\ 37 \% \\ H \end{gathered}$ | 110\% | $\begin{gathered} 118 \\ 39 \% \\ M \end{gathered}$ | 60\% | $\begin{aligned} & 80 \\ & 47 \% \\ & \text { IM } \end{aligned}$ | 54\% | 51\% | $\underset{r}{108}$ | $\begin{aligned} & 78 \\ & 47 \% \\ & \text { nR } \end{aligned}$ | $\begin{aligned} & 65 \\ & 36 \% \end{aligned}$ | $\begin{gathered} 73 \\ 41 \% \\ 41 \% \end{gathered}$ | 59\% | 120 ${ }^{13}$ | $\begin{gathered} 302 \\ 40 \% \\ \mathrm{~s} \end{gathered}$ | 150 36 | 173 ${ }_{36}$ |
| Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance) | ${ }_{32}^{649}$ | $322$ | ${ }_{31 \%}^{327}$ | $\begin{aligned} & 197 \\ & 32 \% \end{aligned}$ | $\begin{gathered} 135 \\ \text { 41\% } \\ \text { DFGH } \end{gathered}$ | $\begin{gathered} 101 \\ 29 \% \end{gathered}$ | $\begin{gathered} 103 \\ 30 \% \end{gathered}$ | ${ }_{28 \%}^{113}$ | ${ }_{36}^{96}$ | $\begin{gathered} 69 \\ \text { iKIM } \\ \text { ikim } \end{gathered}$ | 50\% | 53 ${ }^{\text {32 }}$ | 55 ${ }^{3}$ | ${ }_{33}^{102}$ | $\begin{aligned} & 65 \\ & 39 \% \\ & \hline 6 \mathrm{~F} \end{aligned}$ | 51 $29 \%$ | $\begin{aligned} & 50 \\ & 28 \% \end{aligned}$ | 58\% | ${ }^{107}$ 29\% | 242\% | ${ }_{30 \%}^{127}$ | 172 ${ }_{36}$ |
| Expenses related to my home, not including mortgage/rent (e.g., improvements maintenance) | ${ }_{291}^{581}$ | $\begin{gathered} 279 \\ 28 \% \end{gathered}$ | ${ }_{203}^{303}$ | $\underset{19 \%}{116}$ | $\begin{aligned} & 76 \\ & 23 \% \end{aligned}$ | $\begin{gathered} 103 \\ 30 \% \\ \text { D } \end{gathered}$ | $\begin{aligned} & 113 \\ & 33 \% \\ & \text { DE } \end{aligned}$ | $\begin{gathered} 173 \\ \text { DEFG } \end{gathered}$ | $\begin{aligned} & 57 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 40 \\ & 25 \% \end{aligned}$ | ${ }^{49}{ }_{i}^{49}$ | $\begin{aligned} & 51 \\ & 31 \% \\ & \hline \end{aligned}$ | $\begin{gathered} 82 \\ \text { IJKL } \end{gathered}$ | ${ }_{20}^{60}$ | $\begin{aligned} & 326 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 54 \\ & 30 \% \\ & \mathrm{~N} \end{aligned}$ | $\begin{gathered} 62 \\ 35 \% \\ \mathrm{NO} \end{gathered}$ | $\begin{gathered} 91 \\ 41 \% \\ \text { NOp } \end{gathered}$ | $\underset{t}{116} \underset{32 \%}{ }$ | ${ }^{198}$ | $\begin{aligned} & 140 \\ & \frac{33 \%}{T V} \end{aligned}$ | ${ }^{127} 27 \%$ |
| Medical expenses | ${ }_{26 \%}^{518}$ | ${ }_{264}^{254}$ | 264 25 | $\begin{gathered} 104 \\ 17 \% \end{gathered}$ | $\begin{aligned} & 63 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 80 \\ & 23 \% \\ & d \end{aligned}$ | $\begin{gathered} 106 \\ 31 \% \\ \text { DEF } \end{gathered}$ | $\begin{gathered} 165 \\ 40 \% \\ \text { DEFG } \end{gathered}$ | $\begin{aligned} & 52 \\ & 17 \% \end{aligned}$ | 34 21 | 35 20 | $\begin{aligned} & 52 \\ & 32 \% \\ & \text { 1jk } \end{aligned}$ | $\begin{gathered} 81 \\ 14 \% \\ 1 \mathrm{JKI} \end{gathered}$ | 52 $17 \%$ | ${ }^{28} 17 \%$ | $\begin{aligned} & 45 \\ & 26 \% \\ & \mathrm{n} \end{aligned}$ | $\begin{gathered} 54 \\ 30 \% \\ \text { NO } \end{gathered}$ | $\begin{array}{r} 84 \\ \text { 38\% } \end{array}$ | 90 25 | $\stackrel{183}{24 \%}$ | 116 28 | ${ }^{128} 27 \%$ |
| Savings related to retirement | $\begin{gathered} 456 \\ 22 \% \end{gathered}$ | ${ }_{231}^{231}$ | ${ }_{21 \%}^{225}$ | $\begin{aligned} & 96 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 67 \\ & 21 \% \end{aligned}$ | $\begin{gathered} 100 \\ 29 \% \\ \text { DeH } \end{gathered}$ | $\begin{gathered} 116 \\ 34 \% \\ \text { DEH } \end{gathered}$ | $\begin{aligned} & 79 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 17 \% \end{aligned}$ | 399 | $\begin{aligned} & 53 \\ & 51 \% \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 53 \% \\ & \text { IM } \end{aligned}$ | $\begin{aligned} & 35 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 45 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 26 \% \\ & \text { No } \end{aligned}$ | $\begin{gathered} 63 \\ \text { NOpR } \end{gathered}$ | $\begin{aligned} & 42 \\ & 19 \% \end{aligned}$ | 87\% | ${ }^{173}$ 23\% | 92\% | 102 ${ }^{11}$ \% |
| Major purchase, not including a vehicle (e.g., furniture, electronics) | ${ }_{22}^{42 \%}$ | ${ }^{222} 23$ | ${ }_{21 \%}^{220}$ | $\begin{gathered} 139 \\ \underset{H}{23 \%} \end{gathered}$ | $\begin{aligned} & 79 \\ & { }_{2}^{24 \%} \\ & H \end{aligned}$ | $\begin{aligned} & 87 \\ & { }_{2}^{25 \%} \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{gathered} 74 \\ { }_{22} 2 \% \end{gathered}$ | $\begin{aligned} & 63 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 77 \\ & 25 \% \\ & M \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 41 \\ 26 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 49 \\ & { }^{49} \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 13 \% \end{aligned}$ | 20\% | ${ }^{38}{ }^{3} \%$ | $\begin{aligned} & 38 \\ & 28 \end{aligned}$ | ${ }_{24 \%}^{44}$ | $\begin{aligned} & 39 \\ & 18 \% \end{aligned}$ | 822\% | ${ }^{158} 21 \%$ | ${ }^{87} \%$ | ${ }^{115}$ |
| Tax related expenses | 337\% | $\begin{gathered} 198 \\ \\ \\ C \end{gathered}$ | 139 | $\begin{aligned} & 82 \\ & { }^{83} \% \\ & \text { E } \end{aligned}$ | 24\% | $\begin{aligned} & 45 \\ & 13 \% \\ & e \end{aligned}$ | $\begin{aligned} & 54 \\ & 54 \\ & 16 \% \\ & \text { E } \end{aligned}$ | $\begin{gathered} 133 \\ \text { DEFG } \end{gathered}$ | $\begin{aligned} & 54 \\ & { }^{28 \%} \% \\ & \text { jN } \end{aligned}$ | ${ }^{15} 9$ | 23 $13 \%$ | 27 $16 \%$ | $\begin{gathered} 800 \\ \text { IJKLR } \end{gathered}$ | ${ }_{9}^{28} \%$ | ${ }^{10} 6$ | 22 $12 \%$ 0 | $\begin{aligned} & 27 \\ & \text { n5\% } \\ & \text { nO } \end{aligned}$ | $\begin{gathered} 5^{53} \\ \mathrm{NOPq}^{4 \%} \% \end{gathered}$ | 61\% | 136\% | $64 \%$ $15 \%$ | 77 $16 \%$ |
| Expenses associated with children (e.g., birth of a expenses, child care) | ${ }_{13 \%}^{259}$ | $\begin{gathered} 103 \\ 11 \% \end{gathered}$ | $\begin{gathered} 156 \\ { }_{B}^{15 \%} \end{gathered}$ | $\begin{aligned} & 105 \\ & 10 \% \\ & \text { GH } \end{aligned}$ | $\begin{gathered} 76 \\ \text { dFGH } \\ \hline \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 41 \\ 12 \% \\ \mathrm{gH} \end{array} \end{aligned}$ | $\begin{aligned} & 25 \\ & 7^{2} \% \end{aligned}$ | $\stackrel{12}{3 \%}$ | $\begin{aligned} & 34 \\ & \begin{array}{l} 11 \% \\ M \end{array} \end{aligned}$ | $\begin{gathered} 31 \\ \text { iLM } \end{gathered}$ | $\begin{aligned} & 23 \\ & 13 \% \\ & 1 \mathrm{M} \end{aligned}$ | ${ }^{10} 6$ | ${ }_{3 \%}^{6}$ | $\begin{array}{r} \quad \begin{array}{r} 73 \\ 23 \% \end{array} \\ \hline \text { PQRI } \end{array}$ | $\begin{array}{r} 45 \\ \operatorname{PQR}^{27} \% \end{array}$ | $\begin{aligned} & 19 \\ & \begin{array}{l} 11 \% \\ \mathrm{R} \end{array} \end{aligned}$ | $\begin{gathered} 15 \\ 8 \% \\ \mathrm{r} \end{gathered}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | ${ }_{12}^{45}$ | $\stackrel{102}{13 \%}$ | $\begin{aligned} & 50 \\ & 12 \% \end{aligned}$ | 63 $13 \%$ |
| Moving expenses (i.e., changing addresses not change) | $\begin{gathered} 233 \\ 11 \% \end{gathered}$ | $\stackrel{106}{11 \%}$ | $\stackrel{127}{12 \%}$ | $\begin{gathered} 108 \\ 1_{18 \%} \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 41 \\ & { }^{13 \%} \% \\ & H \end{aligned}$ | ${ }^{28} 8$ | ${ }^{32}$ \% | 24\% | $\begin{gathered} 55 \\ \text { KLM } \end{gathered}$ | $\begin{aligned} & 17 \\ & 11 \% \\ & \mathrm{M}^{2} \end{aligned}$ | $\stackrel{14}{8 \%}$ | ${ }^{13} 8$ | $7{ }_{4}^{7}$ | $\begin{gathered} 53 \\ { }^{177 \%} \% \end{gathered}$ | $\underset{\substack{24 \\ 14 \%}}{ }$ | 15 ${ }_{8}$ | 19\% | 17 ${ }_{8}$ | $\begin{aligned} & 38 \\ & \text { 10\% } \end{aligned}$ | $\begin{aligned} & 93 \\ & 12 \% \end{aligned}$ | ${ }_{12 \%}$ | 55 $11 \%$ |
| Saving for college | 207 $10 \%$ | $\begin{gathered} \text { 119 } \\ { }_{C}^{12 \%} \end{gathered}$ | ${ }_{88}^{88}$ | $\begin{gathered} 139 \\ \text { EFGH } \\ \text { EF } \end{gathered}$ | $\begin{gathered} 24 \\ \text { GH } \\ \text { GH } \end{gathered}$ | $\begin{gathered} 29 \\ \text { GH } \end{gathered}$ | 2\% |  | $\begin{gathered} 81 \\ \text { JKLMnn } \end{gathered}$ | $\begin{aligned} & 13 \\ & { }^{8} \% \end{aligned}$ | $\begin{aligned} & 16 \\ & \text { IM }^{2} \end{aligned}$ | $$ | 2\% | $\begin{gathered} 58 \\ \text { OPQR } \end{gathered}$ | 12 <br> $9 \%$ | $\begin{aligned} & 13 \\ & \text { Q } \% \end{aligned}$ | - | 5\% | ${ }_{11}^{41 \%}$ | 84 $11 \%$ | 34\% | 470\% |
| Relocation expenses due to a job change | ${ }_{3 \%}^{69}$ | $\begin{gathered} 44 \\ { }^{4} \% \end{gathered}$ | ${ }_{25}^{25}$ | $\begin{gathered} 42 \\ \text { EGH } \% \end{gathered}$ | $\begin{gathered} 9 \\ \mathrm{gH}^{9} \% \end{gathered}$ | $\begin{gathered} 14 \\ { }^{14} \% \end{gathered}$ | ${ }_{1 \%}$ | 1 | $\begin{gathered} 29 \\ \text { LMN } \end{gathered}$ | $\begin{gathered} 7 \\ \mathbf{L m}^{4} \% \end{gathered}$ | $\begin{gathered} 7 \\ { }_{1 m}^{4 \%} \end{gathered}$ | * | $\stackrel{1}{*}$ | $\begin{aligned} & { }^{13} \\ & { }_{\mathrm{R}} \% \end{aligned}$ | $\stackrel{3}{2 \%}$ | $\begin{aligned} & 7 \\ & { }^{4} \% \\ & \end{aligned}$ | ${ }_{1 \%}^{2}$ | * | ${ }_{2 \%}^{6}$ | $\begin{gathered} 31 \\ 4 \% \\ \mathrm{~s} \end{gathered}$ | ${ }^{15} 4$ | ${ }^{17} 4 \%$ |
| Other | ${ }^{226} 11 \%$ | $90 \%$ | $\begin{gathered} 136 \\ \substack{13 \% \\ B} \end{gathered}$ | ${ }_{9}^{97}$ | 20\% | $\begin{aligned} & 43 \\ & 12 \% \\ & 12 \% \end{aligned}$ | $\begin{aligned} & { }^{43} \\ & \\ & \\ & \hline \end{aligned}$ | $\begin{aligned} & 62 \\ & 15 \% \\ & \text { DE } \end{aligned}$ | 25 ${ }_{8}$ | $\stackrel{8}{5 \%}$ | 11\% | $\begin{aligned} & 25 \\ & \text { i5\% } \\ & \text { iJJk } \end{aligned}$ | $\begin{aligned} & 21 \\ & 12 \% \\ & \text { j } \end{aligned}$ | ${ }^{32} 11 \%$ | 13 81 | $\begin{gathered} 31 \\ 18 \% \\ \text { nOK } \end{gathered}$ | 19 $11 \%$ | $\begin{aligned} & 40 \\ & \text { 18\% } \\ & \text { nO } \end{aligned}$ | ${ }^{46} 13$ | $\begin{aligned} & 77 \\ & 10 \% \end{aligned}$ | 51 $12 \%$ | 51\% |
| Sigma | $\begin{gathered} 4723 \\ 233 \% \end{gathered}$ | $\begin{gathered} 2331 \\ 238 \% \end{gathered}$ | 2392 228\% | $\begin{aligned} & 1412 \\ & 232 \% \end{aligned}$ | 753 $231 \%$ | $\begin{aligned} & 815 \\ & 234 \% \end{aligned}$ | 801 | 232\% | 727 $240 \%$ | $\begin{aligned} & 374 \\ & 235 \% \end{aligned}$ | $\begin{aligned} & 409 \\ & 240 \% \end{aligned}$ | $\begin{aligned} & 373 \\ & 229 \% \end{aligned}$ | 2447\% | ${ }_{284}^{625 \%}$ | 2279\% | $\begin{aligned} & 406 \\ & 228 \% \end{aligned}$ | $\begin{aligned} & 428 \\ & 240 \% \end{aligned}$ | 2955 | 8339\% | $\begin{gathered} 1780 \\ 233 \% \end{gathered}$ | ${ }_{277}^{933 \%}$ | ${ }^{1127} 234$ |

Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/H - IJJ/K/LM - 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


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

|  | 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 | 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 | 2030 | 923 | 1107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| Any Financial Setback (Net) | ${ }^{1388}$ | $\begin{gathered} 643 \\ 66 \% \end{gathered}$ | $\begin{gathered} 745 \\ 71 \% \\ B \end{gathered}$ | $\begin{gathered} 469 \\ 77 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 245 \\ & 75 \% \\ & \text { fGH } \end{aligned}$ | $\begin{gathered} 235 \\ 67 \% \\ H \end{gathered}$ | $\begin{gathered} 214 \\ 63 \% \\ \mathrm{~h} \end{gathered}$ | $\begin{gathered} 225 \\ 55 \% \end{gathered}$ | $\begin{gathered} 239 \\ \text { KL9\% } \end{gathered}$ | $\begin{gathered} 117 \\ { }^{74 \%} \\ { }^{7 L M} \end{gathered}$ | $\begin{aligned} & 104 \\ & 61 \% \end{aligned}$ | $\begin{aligned} & 91 \\ & 56 \% \end{aligned}$ | 50\% | $\begin{gathered} 229 \\ { }_{\mathrm{R}}^{2} \% \end{gathered}$ | $\begin{gathered} 128 \\ \underset{R}{7 \%} \end{gathered}$ | $\begin{aligned} & 131 \\ & 74 \% \\ & \mathrm{Rk} \end{aligned}$ | $\underset{\mathrm{L}}{123}$ | 133 $60 \%$ | $\stackrel{209}{57 \%}$ | $\begin{gathered} 553 \\ 7 \\ \hline \mathrm{~S} 2 \% \end{gathered}$ | $\underset{S}{297}$ | $\begin{gathered} 329 \\ 68 \% \\ 5 \end{gathered}$ |
| Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses) | $\begin{gathered} 473 \\ 23 \% \end{gathered}$ | ${ }_{20 \%}^{196}$ | $\begin{gathered} 277 \\ 26 \% \\ B \end{gathered}$ | $\begin{gathered} 186 \\ \text { } 31 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 90 \\ & 28 \% \\ & H \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 22 \\ 21 \% \\ H \end{array} \end{aligned}$ | $\begin{aligned} & 75 \\ & { }^{222 \%} \end{aligned}$ | $\begin{aligned} & 50 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 84 \\ \text { KM } \\ \text { KM } \end{gathered}$ | $\begin{aligned} & 31 \\ & 30 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 27 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 20 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 21 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 101 \\ & 33 \% \\ & \text { qR } \end{aligned}$ | $\begin{gathered} 59 \\ 35 \% \\ \text { qRJ } \end{gathered}$ | $\begin{aligned} & 45 \\ & 25 \% \\ & \mathrm{R}^{2} \% \end{aligned}$ | $\begin{aligned} & 43 \\ & { }_{24}^{4} \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 16 \% \end{aligned}$ | $\begin{gathered} 212 \\ 28 \% \\ \text { SV } \end{gathered}$ | $\begin{gathered} 104 \\ \substack{55 \% \\ S} \end{gathered}$ | $\begin{gathered} 100 \\ 21 \% \end{gathered}$ |
| Housing repairss/maintenance (e.g., replacing roof, water heater, furnace) | $\stackrel{417}{21 \%}$ | 211\% | $\begin{gathered} 206 \\ 20 \% \end{gathered}$ | $\begin{gathered} 113 \\ 19 \% \end{gathered}$ | $\begin{aligned} & 59 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 64 \% \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 82 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 99 \\ & 24 \% \\ & d \end{aligned}$ | ${ }^{65}$ 21\% | 32\% | 20\% | 32\% | 44\% | ${ }_{16 \%}^{48}$ | 24\% | $\begin{aligned} & 29 \\ & 16 \% \end{aligned}$ | $\begin{array}{r} 50 \\ \text { 28\% } \\ \hline \end{array}$ | $\begin{gathered} \left.\begin{array}{c} 56 \\ \text { NOp } \\ \hline \end{array}\right) \end{gathered}$ | - $17 \%$ | $\begin{gathered} 176 \\ 23 \% \\ \mathrm{~Sv} \end{gathered}$ | 92\% | 84 $18 \%$ |
| Medical care for an injury or illness | 347\% | 1588 | $\begin{gathered} 189 \\ 18 \% \end{gathered}$ | 100 $16 \%$ | ${ }_{13}^{44}$ | 57 $16 \%$ | $\begin{gathered} 77 \\ 22 \% \\ \text { dEf } \end{gathered}$ | 70\% | 51\% | 24\% | 22 $13 \%$ | 31 $19 \%$ | 30 $16 \%$ | 49\% | 20 $12 \%$ | 34 $19 \%$ | $\begin{gathered} 46 \\ { }_{26} 6 \end{gathered}$ | 18\% | 60 ${ }^{6}$ | 126 ${ }_{16}$ | 88 V \% | 73 $15 \%$ |
| Inability to keep up with debt/Falling behind on bill payments | $\begin{gathered} 340 \\ 17 \% \end{gathered}$ | $\begin{gathered} 157 \\ 16 \% \end{gathered}$ | ${ }_{17 \%}^{183}$ | $\begin{gathered} 124 \\ 20 \% \\ H \end{gathered}$ | $\begin{gathered} 77 \\ { }_{24}{ }^{24 \%} \\ \mathrm{fGH} \end{gathered}$ | $\begin{gathered} 59 \\ 17 \% \% \\ H \end{gathered}$ | $\begin{aligned} & 52 \\ & 15 \% \\ & H^{2} \end{aligned}$ | ${ }^{27} \%$ | $\begin{aligned} & 65 \\ & 22 \% \\ & \mathrm{IM}^{2} \end{aligned}$ | $\begin{aligned} & 33 \\ & 21 \% \\ & \mathrm{M}^{2} \% \end{aligned}$ | $\begin{aligned} & 27 \\ & \begin{array}{l} 16 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 21 \\ & \begin{array}{l} 13 \% \\ M \end{array} \end{aligned}$ | ${ }^{10}{ }_{6 \%}$ | $\begin{aligned} & 59 \\ & { }^{199 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 4_{27}^{27 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 32 \\ & 18 \% \\ & \mathrm{R} \end{aligned}$ | $\begin{aligned} & 31 \\ & 18 \% \\ & \mathrm{R} \end{aligned}$ | ${ }^{16} 7$ | $\begin{aligned} & 41 \% \end{aligned}$ | $\begin{gathered} 143 \\ 19 \% \\ \mathrm{~S}_{\mathrm{S}} \end{gathered}$ | $\begin{aligned} & 66 \\ & 16 \% \end{aligned}$ | 90 19\% |
| Job loss | ${ }^{224} 11 \%$ | ${ }^{86}{ }_{9}$ | $\begin{gathered} 138 \\ { }_{B}^{13 \%} \end{gathered}$ | $\begin{aligned} & 103 \\ & 17 \% \\ & \mathrm{FH} \end{aligned}$ | $\begin{aligned} & 43 \\ & 13 \% \\ & \text { FH } \end{aligned}$ | $\begin{aligned} & 24 \% \\ & 7^{2} \% \end{aligned}$ | $\begin{aligned} & 45 \\ & 13 \% \\ & \text { FH } \end{aligned}$ | ${ }^{10} 2 \%$ | $\begin{gathered} 41 \\ { }^{41} \% \\ \text { KM } \end{gathered}$ | $\begin{gathered} 19 \\ 12 \% \\ \text { KM } \end{gathered}$ | ${ }_{3}^{6}$ | $\begin{gathered} 19 \\ 12 \% \\ \text { KM } \end{gathered}$ | 2\% | $\begin{gathered} { }^{62} \\ \text { PRi } \end{gathered}$ | $\begin{aligned} & 24 \\ & \begin{array}{l} 15 \% \\ R \end{array} \end{aligned}$ | $\begin{aligned} & 18 \\ & { }^{10} \% \\ & \text { RK } \end{aligned}$ | $\begin{aligned} & 26 \\ & { }_{14 \%} \% \end{aligned}$ | $8 \%$ | 22\% | $\begin{aligned} & 90 \\ & 90 \\ & 12 \% \end{aligned}$ | 58 14\% \% | 54 $11 \%$ S |
| Tax-related issues (e.g., paying off previous years taxes, paying fines/fees, increasing withholding) | ${ }^{181} 9$ | 96 $10 \%$ | 85 | 63 $10 \%$ | 22 7 \% | ${ }^{28} 8$ | $\stackrel{30}{9 \%}$ | ${ }^{38}{ }_{9}$ | 34 $11 \%$ | 13\% | 14 8 | 13 $8 \%$ | ${ }_{12}{ }^{2}$ | 29\% | 6\% | 14\% | ${ }^{16} 9$ | 16\% | 22\% | 888 ${ }_{11} \mathrm{SU}$ | 27 6 | 44\% |
| Relocation/moving expenses | ${ }^{177}{ }_{9 \%}$ | ${ }^{77} 8$ | $\stackrel{100}{10 \%}$ | $\begin{gathered} 83 \\ { }^{14 \%} \\ \text { EFgH } \end{gathered}$ | 25 ${ }_{8}$ | 20 6 \% | $\begin{gathered} 30 \\ 90 \% \\ \mathrm{~h} \end{gathered}$ | ${ }^{19} 5$ | $\begin{gathered} 39 \\ \text { jKM } \\ \text { jK } \end{gathered}$ | 9\% | 8\% | ${ }^{13} 8$ | 7 | $\begin{aligned} & 43 \\ & 14 \% \\ & \text { PR } \end{aligned}$ | 16\% | ${ }^{13} 7 \%$ | ${ }^{16} 9$ | 12 5 | 24\% | $\begin{aligned} & 87 \\ & 11 \% \\ & \text { SU } \end{aligned}$ | ${ }_{6}^{26}$ | ${ }^{41} 9$ |
| Child-related issues (e.g., birth of a child, child care) | ${ }^{146}$ | ${ }^{68} \%$ | ${ }^{78} 7$ | $\begin{gathered} 76 \\ { }^{72} \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 45 \\ 14 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 12 \\ & \frac{12}{3} \% \\ & \mathrm{~h} \end{aligned}$ | ${ }_{3 \%}$ | ${ }_{1}{ }^{\text {\% }}$ | $\begin{gathered} 35 \\ { }^{111 \%} \\ \text { LLM }^{2} \end{gathered}$ | $\begin{gathered} { }^{18}{ }_{c}^{12 \%} \\ \text { kLM } \end{gathered}$ | $\stackrel{8}{5 \%}$ | ${ }_{3}^{4}$ | ${ }_{1}^{2}$ | $\begin{gathered} 41 \\ { }_{1}^{14 \%} \% \end{gathered}$ | $\begin{gathered} 27 \\ \text { PQR } \end{gathered}$ | ${ }_{2 \%}$ | ${ }_{2 \%}$ | 2\% | ${ }^{16} 4 \%$ | $\begin{aligned} & 68 \\ & 98 \\ & \hline \end{aligned}$ | ${ }^{28} \%$ | 34\% |
| Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person) | ${ }^{130}{ }_{6}$ | $\begin{gathered} 78 \\ 8 \% \\ c \end{gathered}$ | 55 | $\begin{aligned} & 52 \\ & \text { eh\% } \\ & \text { en } \end{aligned}$ | 15 ${ }^{4}$ | ${ }_{6}^{20}$ | 24\% | 19\% | $\begin{gathered} \begin{array}{c} 37 \\ \text { JMN } \end{array} . \end{gathered}$ | $7{ }_{4}^{7}$ | $9{ }_{6}$ | 14\% | $\stackrel{8}{5 \%}^{\circ}$ | 15\% | $\stackrel{8}{5} \%$ | ${ }^{10} 6$ | ${ }^{10} 6$ | 11 5 | ${ }^{18} 5$ | ${ }^{48} \%$ | ${ }_{6}^{26}$ | 37\% |
| Legal expenses | $122$ | ${ }^{63}{ }_{6}$ | 59\% | $40$ | $\begin{aligned} & 29 \\ & 9 \% \\ & \mathrm{fg} \end{aligned}$ | 15 4 \% | 15 ${ }^{4}$ \% | ${ }_{5}^{22}$ | $\begin{gathered} 23 \\ 8 \\ 1 \end{gathered}$ | $\begin{aligned} & 18 \\ & { }^{11 \%} \\ & \text { LM } \end{aligned}$ | ${ }^{10} 6$ | ${ }_{3}{ }^{\text {\% }}$ | 7 | ${ }^{18}{ }_{6 \%}$ | ${ }^{12} 7$ | ${ }_{3}{ }^{\text {\% }}$ | ${ }^{10} 6$ | 15\% | 23\% | 47 $6 \%$ | 20 5 \% | 32\% |
| Loss of health insurance coverage | ${ }^{116} 6$ | 45\% | $\begin{gathered} 71 \\ 7 \% \\ b \end{gathered}$ | $\begin{gathered} 62 \\ \text { eFGH } 10 \% \end{gathered}$ | $\begin{aligned} & 18 \\ & { }_{6}^{6} \% \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & 17 \\ & 5 \% \\ & H^{2} \end{aligned}$ | $\begin{aligned} & 15 \\ & { }^{5} \% \end{aligned}$ | ${ }_{1 \%}$ | $\begin{aligned} & 25 \\ & \mathrm{M}^{\%} \end{aligned}$ | ${ }_{3 \%}^{6}$ | 7 | ${ }_{4}^{6}$ | ${ }_{1}^{2}$ | $\begin{gathered} 36 \\ 12 \% \\ \text { pQR } \end{gathered}$ | $\begin{aligned} & { }^{13} \\ & { }_{8} \% \end{aligned}$ | $\begin{gathered} 11 \\ 6 \% \\ \mathrm{R} \end{gathered}$ | ${ }^{5}$ | ${ }_{1}^{2}$ | ${ }^{16} 5$ | 45 ${ }_{6}$ | $\begin{gathered} 33 \\ 8 \% \\ 8 \end{gathered}$ | 21\% |
| Natural disaster (e.g., fire, flood, tornado) | ${ }^{107} 5$ | $\begin{aligned} & 65 \\ & { }^{7} \% \end{aligned}$ | 42 \% | $\begin{array}{r} 57 \\ { }_{9} \% \\ \text { FH }^{2} \end{array}$ | $\begin{aligned} & 20 \\ & 6 \% \\ & 9 \mathrm{H} \end{aligned}$ | $\begin{aligned} & 14 \\ & { }^{4} \% \\ & h \end{aligned}$ | $\stackrel{9}{3 \%}$ | ${ }^{6} \%$ | $\begin{aligned} & 33 \\ & \text { T1\% } \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 12 \\ & { }_{8}^{2} \% \end{aligned}$ | ${ }^{10} 6$ | ${ }_{4}^{6}$ | ${ }_{2}^{4}$ | $\begin{array}{r} 24 \\ \text { PQR }^{84} \% \end{array}$ | ${ }^{8} \mathrm{~F}$ | $\stackrel{4}{2 \%}$ | $\stackrel{3}{2 \%}$ | $3 \%$ | 13 ${ }^{1 \%}$ | $\begin{gathered} 62 \\ \text { SUV } \end{gathered}$ | ${ }^{16}$ | ${ }^{17}$ 3\% |
| Other | ${ }^{115}$ | ${ }^{58}{ }_{6 \%}$ | ${ }_{57}^{5 \%}$ | 29 ${ }^{\text {\% }}$ | $\stackrel{17}{5 \%}$ | $\stackrel{22}{6 \%}$ | ${ }^{19}{ }_{6 \%}$ | 29 | ${ }^{15} 5 \%$ | $\frac{9}{6 \%}$ | $\begin{gathered} 10 \\ 6 \% \end{gathered}$ | ${ }^{12}$ | ${ }^{12}$ | ${ }^{14} 5 \%$ | ${ }_{5}^{8}$ | ${ }^{12}$ | ${ }_{4}^{6}$ | 17\% | 20 | ${ }_{48}^{48}$ | ${ }^{27} \text { 6\% }$ | 21\% |

Proportions/Means: Columns Tested (5\%, 10\% risk level) - B/C - D/E/F/G/H-IJJ/K/L/M - N/O/P/Q/R - $1 / \mathrm{N}-\mathrm{J} / \mathrm{O}-\mathrm{K} / \mathrm{P}-\mathrm{L} Q-\mathrm{M} / \mathrm{R}-\mathrm{S} / \mathrm{T} / \mathrm{U} / \mathrm{V}$
Overlap formulae used. ${ }^{*}$ small base Overlap formulae used. * small base

Fielding Period: December 5-7, 2018
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 2018? 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+ | 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) |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| None | ${ }_{32 \%}$ | $\begin{gathered} 337 \\ 34 \% \\ C \end{gathered}$ | ${ }^{305} 29 \%$ | $\begin{aligned} & 139 \\ & 23 \% \end{aligned}$ | 80\% | $\begin{aligned} & 113 \\ & 33 \% \\ & \mathrm{De} \end{aligned}$ | $\begin{aligned} & 127 \\ & 37 \% \\ & \text { DE } \end{aligned}$ | $\begin{array}{r} 182 \\ \text { 455\% } \\ \text { DEFg } \end{array}$ | ${ }^{64}$ 21\% | 426\% | $\begin{aligned} & \text { 36 } \\ & \text { lijp } \end{aligned}$ | $\begin{gathered} 72 \\ \text { I44\% } \\ \text { IUQ } \end{gathered}$ | $\begin{aligned} & 92 \\ & 50 \% \\ & 10 \end{aligned}$ | 75\% | 23\% | 47\% | 55\% | $\begin{gathered} 90 \\ \text { } 40 \% \end{gathered}$ | $\begin{aligned} & 155 \\ & \text { TUV } \end{aligned}$ | 213 | ${ }^{123} 29 \%$ | 152 ${ }^{1} 2$ |
| Sigma | 3537 $174 \%$ | $\begin{gathered} 1691 \\ 173 \% \end{gathered}$ | $\begin{aligned} & 1846 \\ & 176 \% \end{aligned}$ | ${ }^{1226} 202 \%$ | 1886\% | 538 $154 \%$ | $\begin{aligned} & 607 \\ & 178 \% \end{aligned}$ | 580 $143 \%$ | 612 $201 \%$ | 276 $174 \%$ | 259 | $\begin{aligned} & 280 \\ & 172 \% \end{aligned}$ | 264 $144 \%$ | $\begin{aligned} & 614 \\ & 202 \% \end{aligned}$ | $\begin{aligned} & 310 \\ & 186 \% \end{aligned}$ | 279\% | 327 $184 \%$ | 316 $142 \%$ | 551\% | $\begin{gathered} 1452 \\ 190 \% \end{gathered}$ | $\begin{aligned} & 735 \\ & 175 \% \end{aligned}$ | $\begin{aligned} & 799 \\ & 166 \% \end{aligned}$ |

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

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Childrenin HH |  | $\begin{gathered} \text { Parent of Child } \\ \text { Under } 18 \end{gathered}$ |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | Staritus |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{gathered} \text { Less } \\ \substack{\text { Lhan } \\ \$ 5000} \end{gathered}$ | $\$ 74.9 \mathrm{~K}$ | \$75K <br> $\$ 99.9 \mathrm{~K}$ | \$100K+ | $\underset{\substack{\text { HS } \\ \text { Lers }}}{\substack{\text { Less }}}$ | $\begin{aligned} & \text { Some } \\ & \text { College } \end{aligned}$ | $\underset{\text { Gollege }}{\text { Grad }}$ | Yes | No | Yes | No | Yes | No | Home- | Renter | $\mathrm{Marr}_{\text {ied }}$ | ${ }_{\text {married }}^{\text {Not }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) |  | (J) | (K) | (L) | (M) | (N) | (0) | (P) | (Q) | (R) |
| Unweighted Bas | 2030 | 795 | 349 | 275 | 586 | 569 | 694 | 767 | 1128 | 902 | 789 | 241 | 744 | 1286 | 1362 | 634 | 1112 | 918 |
| Weighted Base | 2030 | 703 | 346 | 274 | 682 | 653 | 733 | 644 | 1238 | 792 | 800 | 230 | 714 | 1316 | 1367 | 622 | 947 | 1083 |
| Any Financial Setback (Net) |  |  | $\begin{aligned} & 246 \\ & { }_{17 \%}^{2} \end{aligned}$ |  | ${ }_{56 \%}^{385}$ | $\begin{gathered} 472 \\ { }_{4}^{2 \%} \% \end{gathered}$ | $\underset{H}{532} \underset{H}{732}$ | 384 $60 \%$ |  |  | 79\% | $\begin{gathered} 756 \\ 61 \% \end{gathered}$ | $\stackrel{564}{\substack{79 \%}}$ | ${ }_{63}^{823}$ | ${ }^{915}$ | ${ }^{453}{ }_{6}^{2} \%$ | ${ }^{627}$ | 761\% |
| Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses |  | $\begin{aligned} & 230 \\ & \begin{array}{l} 230 \\ C E \end{array} \end{aligned}$ | $\begin{aligned} & 75 \\ & 22 \% \\ & { }_{5}^{2} \end{aligned}$ |  | ${ }_{13}^{91}$ | $\begin{aligned} & \begin{array}{l} \text { 97\% } \\ \mathrm{gH} \% \end{array} \end{aligned}$ | $\begin{aligned} & 179 \\ & \hline 24 \% \\ & H \end{aligned}$ |  |  |  |  |  | $\begin{aligned} & 215 \\ & { }_{30} 0 \end{aligned}$ | ${ }^{258 \%}$ | ${ }_{20 \%}^{277}$ | ${ }^{186}$ | ${ }_{21}^{203}$ | ${ }^{265 \%}$ |
| Housing repairs maintenance (e.g., replacing roof, water heater, furnace) |  | 130\% | 70\% | ${ }^{65}$ | ${ }^{142}$ 22\% | ${ }_{19}^{122}$ | 145\% | ${ }^{150}$ | 244 | 173 |  |  | ${ }^{152}$ | ${ }^{265}$ | ${ }^{358}{ }_{\text {2 }}^{\text {P }}$ | 57\% | ${ }_{\text {223 }}^{2} \times$ | ${ }^{195}$ |
| Medical care for an injury or illness |  | 131 $19 \%$ | ${ }_{14}^{49}$ | ${ }_{20}^{62}$ | $\stackrel{107}{16 \%}$ | ${ }^{111} \%$ | 135\% | ${ }^{101}$ |  |  |  |  | $\stackrel{114}{16 \%}$ | ${ }_{18}^{233}$ | 224 $16 \%$ | $\stackrel{114}{18 \%}$ | ${ }^{169} 18$ | ${ }_{16 \%}^{177}$ |
| Inability to keep up with bill payments |  | $\% \begin{aligned} & 179 \\ & \% \\ & \hline \end{aligned}$ | $\begin{aligned} & \% \\ & \hline \end{aligned} \begin{gathered} 629 \\ D E \end{gathered}$ | ${ }^{33}$ | ${ }_{8 \%}{ }^{\text {\% }}$ | $\underset{\substack{147 \\ H \\ H}}{ }$ | $\begin{gathered} \text { 149\% } \\ \hline 19 \% \end{gathered}$ | 51\% | $\begin{aligned} & 230 \\ & \\ & 199 \% \end{aligned}$ | $\begin{array}{r} 110 \% \\ \hline 14 \% \end{array}$ | $\begin{aligned} & 944 \\ & 24 \% \end{aligned}$ | ${ }_{12 \%}^{147}$ | ${ }^{2} 79 \%$ | 161 | 191\% | ${ }^{241} 0$ | $\stackrel{141}{15 \%}$ | ${ }_{\text {199\% }}^{19}$ |
| Job loss |  |  | $\% \quad \begin{aligned} & 35 \\ & \hline 10 \% \end{aligned}$ | ${ }^{19}$ | ${ }^{37} \%$ | $\begin{aligned} & 90 \\ & { }^{14 \%}{ }^{2} \% \end{aligned}$ | $\begin{aligned} & 91 \\ & \begin{array}{l} 12 \% \\ H \end{array} \end{aligned}$ |  |  | $\underset{\substack{104 \\ 13 \% \\ i}}{ }$ | $\begin{aligned} & { }^{125} \\ & { }^{2} 6 \% \\ & \hline 1 \end{aligned}$ |  | $\begin{aligned} & { }^{109}{ }^{159} \% \\ & \mathrm{~N} \% \end{aligned}$ | ${ }^{115} 9$ | 112\% | $\xrightarrow{104} 1$ | 79\% | ${ }_{\substack{146 \\ 13 \%}}$ |
|  |  | \% ${ }^{60}$ | - ${ }^{24}$ | 19\% | 75\% | 51\% | 51\% | 79\% FG |  |  | ${ }^{75} \%$ | ${ }^{106 \%}$ | 71 $10 \%$ | ${ }^{110} 80$ | ${ }_{9}^{126}$ | ${ }^{51}$ | ${ }_{9 \%}$ | ${ }^{91}$ |
| Relocation/moving expenses |  | $\% \begin{gathered} \begin{array}{c} 84 \\ \text { CE } \\ \text { CE } \end{array} \end{gathered}$ | - ${ }^{24}$ | 24 | 42\% | $\begin{gathered} 71 \\ \substack{11 \% \\ H} \end{gathered}$ |  | ${ }^{36} \%$ | ${ }^{111}$ |  | $\begin{aligned} & 97 \\ & 12 \% \\ & 12 \% \end{aligned}$ | ${ }^{81} \%$ |  | ${ }^{100} 8$ | ${ }_{6 \%}$ | O | 70\% | 108\% |
| Child-related issues (e.g., birth of a child, child ${ }_{c}^{\text {birth }}$ care) |  | \% | ${ }^{20} 6$ | ${ }^{23}$ | 40\% | ${ }^{46}$ | 60 | ${ }_{6}^{40}$ | $\begin{gathered} 104 \\ { }_{8 \%} \end{gathered}$ |  | ${ }^{15}$ | 22\% | $\xrightarrow[\substack{124 \\ 17 \% \\ N}]{\substack{\text { che }}}$ | ${ }^{22}{ }_{2}$ | 92\% | 51\% | ${ }^{75} 8$ | ${ }^{71} \%$ |
|  | ${ }^{130}$ | ${ }^{47} \%$ | ${ }^{20} 6$ | ${ }^{23}$ | $39 \%$ | ${ }^{43} \%$ | 54 | ${ }^{33} \%$ |  |  |  |  | 57\% | ${ }^{72}$ \% | ${ }^{93} \%$ | ${ }_{5}^{34}$ | ${ }^{36} 4$ | ${ }_{9}^{94}$ |
| Legal expenses |  | \% ${ }_{6} 9$ | ${ }^{23} \%$ | e | 35\% | 37\% | $48 \%$ | ${ }^{38} 6$ | ${ }^{80} \%$ |  |  |  | 53\% | ${ }_{5}^{69}$ | ${ }^{77}$ \% | 44\% | ${ }^{43} \%$ | ${ }^{79} \%$ |
| Loss of health insurance coverage |  | $\begin{aligned} & 64 \\ & \text { CE } \\ & \text { CE } \end{aligned}$ | $\% \quad{ }^{19} \%$ |  | 15\% | $\begin{aligned} & 57 \\ & 99^{9} \% \end{aligned}$ | $\begin{aligned} & 41 \\ & { }^{6 \%} \% \end{aligned}$ | , |  |  | ${ }^{63}{ }_{\mathrm{B}}^{\mathrm{L}}$ |  | $\stackrel{56}{8_{N}^{8}}$ | ${ }_{5 \%}$ | 52\% | $\begin{aligned} & 61 \\ & 10 \% \\ & \hline 0 \end{aligned}$ | ${ }^{34} 4$ | ${ }^{82} 8$ |
| Natural disaster (e.g., fire, flood, tornado) |  | $\% \quad{ }_{e}^{47}$ | $\% \quad{ }^{18} \%$ |  | ${ }^{27} \%$ | $40$ | 35 |  |  |  | ${ }^{62}$ |  | $\begin{aligned} & 61 \\ & { }^{8} \% \end{aligned}$ | ${ }^{47} 4$ | ${ }^{74} 5$ | 32\% | 40\% | $\stackrel{6}{68}$ |
| Other |  | \% ${ }_{\text {5 }}^{\text {7 }}$ d | - ${ }^{15}$ | ${ }^{8} \%$ | 40\% | $\begin{gathered} 54 \% \\ { }_{8}^{84} \% \end{gathered}$ | 33 | 29\% |  | ${ }^{62}{ }_{8}^{1 \%}$ | $45 \%$ |  | ${ }_{6}{ }_{6}$ | ${ }^{72} \%$ | ${ }_{5}^{69}$ | 45\% | ${ }^{40} 4$ | $\underset{Q}{7 \%}$ |

[^1]Fielding Period: December 5-7, 2018
Weighted To The U.S. General Adult Population - Propensity
Base: All Respondents

Weighted Base
None

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
Proportions/Means. Cod.
Overlap formulae used.

## 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 | ${ }^{65+}$ | $\begin{gathered} \text { North- } \\ \text { east } \end{gathered}$ | South | $\underset{\text { widest }}{\text { Mid }}$ | 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 | 2030 | 923 | 107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 96 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 030 | 80 | 050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 23 | 364 | 765 | 420 | 481 |
| Cash | ${ }_{33}^{674}$ | ${ }_{4}^{397}{ }_{4}^{37}$ | 277\% | ${ }^{173}{ }^{28 \%}$ | ${ }^{100} 31 \%$ | $\underset{\substack { 123 \\ \begin{subarray}{c}{5 \%{ 1 2 3 \\ \begin{subarray} { c } { 5 \% } } \\ {\hline}\end{subarray}}{ }$ | ${ }_{312}^{112}$ | $\begin{aligned} & \text { 166 } \\ & \text { D } 41 \% \end{aligned}$ | ${ }_{31}{ }^{3}$ | 56\% | $\begin{aligned} & 77 \\ & 45 \% \\ & 45 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 74 \% \\ & 45 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & \frac{97}{15 \%} \end{aligned}$ | $8{ }^{80}$ | ${ }_{27}^{47}$ | ${ }_{26}{ }^{6} \%$ | ${ }_{21}^{38}$ | $\begin{gathered} \left.\begin{array}{c} 81 \% \\ 81 \% \\ 9 \end{array}\right) \end{gathered}$ | 138\% | ${ }_{33}^{253}$ | ${ }_{31}^{132}$ | ${ }_{32}^{152}$ |
| Credit card(s) | ${ }_{34}^{643}$ | $\begin{aligned} & 346{ }_{3}^{34 \%} \\ & \hline \end{aligned}$ | 297\% | ${ }^{171}{ }^{28 \%}$ | 97\% | ${ }_{3}^{117}$ | ${ }_{3}^{114}$ | $\underset{\substack{144 \\ 35 \%}}{ }$ | $\underset{\substack{33 \% \\ N}}{\substack{2 \\ \hline}}$ | $\begin{gathered} 56 \\ 35 \% \\ 0 \end{gathered}$ | ${ }_{39}^{66}$ | ${ }_{28}^{46}$ | $\begin{aligned} & 77 \\ & \begin{array}{l} 72 \% \\ 42 \% \end{array} \end{aligned}$ | 70\% | 40\% | 28\% | $\begin{gathered} 68 \\ \text { 68\% } \\ \text { NOp1 } \end{gathered}$ | 68\% | ${ }^{117}$ 32\% | ${ }_{31}^{238}$ | ${ }^{111}$ 27\% | $\underset{\substack{176 \\ 3}}{\substack{\text { \% }}}$ |
| Emergency savings | ${ }_{312}^{612}$ | 280\% | ${ }_{32 \%}^{332}$ | ${ }^{146}$ | 29\% | ${ }^{103} 3$ | $\begin{gathered} { }^{137} \\ \text { DEFh } \end{gathered}$ |  | ${ }_{23}^{69}$ | ${ }_{33}^{53}$ | 48\% | ${ }^{55} 5$ | 56\% | 76\% | 44\% | $\begin{aligned} & 56 \\ & 31 \% \end{aligned}$ | $\begin{gathered} 82 \\ \text { NOFR } \\ \text { NOPL } \end{gathered}$ | $\begin{aligned} & 78 \\ & \begin{array}{l} 75 \% \\ \text { no } \end{array} \end{aligned}$ | $\begin{aligned} & 132 \\ & \substack{36 \%} \end{aligned}$ | 205\% | ${ }^{112}$ 27\% |  |
| Take out a loan from a bank or credit union (e.g., loan) | ${ }^{390} 9$ | ${ }^{192}$ | ${ }_{19}^{198}$ | 112\% | 50\% | $\underset{e}{79} \underset{e}{23 \%}$ | $\begin{aligned} & 76 \\ & 22 \% \\ & 2 \end{aligned}$ | 73\% | 19\% | 19\% | 45\% | ${ }^{26}$ 16\% | - $34 \%$ | 55\% | 20\% | 34\% | $\begin{gathered} 50 \\ \text { Nort } \\ \text { Nort } \end{gathered}$ | 40\% | ${ }_{156}$ | $\underset{\text { che }}{\substack{158 \\ \text { s }}}$ | ${ }^{80}$ | 20\% |
| Sell something I own | ${ }_{19}^{385}$ | 179\% | ${ }^{206}$ | $\begin{gathered} 166 \\ { }^{167} \% \\ \mathrm{FGH}^{2} \end{gathered}$ | $\begin{gathered} 82 \\ { }_{2}^{55} \% \\ \mathrm{FGH}^{2} \end{gathered}$ | $\begin{aligned} & \text { 56\% } \\ & \hline 165 \\ & \hline \end{aligned}$ | ${ }_{12}^{42}$ | ${ }_{10 \%}^{40}$ | $\begin{gathered} 74 \\ \text { Li4\% } \\ \text { LM } \end{gathered}$ | 38 24\% 24 | ${ }^{28} 8$ | 21 ${ }_{13}$ | 19\% | $\begin{gathered} \left.\begin{array}{c} 92 \\ \mathrm{POD} \end{array}\right) \end{gathered}$ | $\begin{gathered} \left.\begin{array}{c} 45 \\ \mathrm{PQR} \end{array}\right) \end{gathered}$ | ${ }^{28} 8$ | $\stackrel{21}{12 \%}$ | ${ }^{21} 9$ | ${ }_{13}^{48}$ | ${ }_{\substack{167 \\ 22 \%}}$ | 840\% | ${ }^{86}$ \% |
| Borrow money from a <br> family member or frien | 359\% | 154 | $\begin{aligned} & \text { 205 } \\ & \hline 19 \% \\ & \hline \end{aligned}$ | $\begin{gathered} 179 \\ \text { FGH } \\ \text { F } 29 \end{gathered}$ | $\begin{gathered} 79 \\ \mathrm{FGH}^{24 \%} \end{gathered}$ | $\begin{aligned} & 42 \\ & { }_{1}^{21} \% \\ & \hline \end{aligned}$ | $\xrightarrow{38}$ | 20\% | $\begin{gathered} 74 \\ \mathrm{~K}^{74 \%} \end{gathered}$ |  | ${ }^{16} 9$ | $\begin{aligned} & 21 \\ & \begin{array}{c} 21 \% \\ M \end{array} \end{aligned}$ | $8{ }_{4 \%}$ |  | $\begin{gathered} \frac{44}{44} \% \\ \mathrm{PQR} \end{gathered}$ | - ${ }_{\text {156\% }}^{15}$ | ${ }_{9 \%}^{17}$ | ${ }^{13} 6$ | ${ }_{11}^{42}$ | ${ }^{142} 10$ | ${ }^{78}{ }^{\text {19\% }}$ | 26\% ${ }_{\text {20 }}$ |
| Cash in/borrow against my retirement savings plan | 200\% | 99\% | 101 $10 \%$ | ${ }^{53} \%$ | - $12 \%$ | ${ }^{30} 9$ | ${ }^{28} \%$ | 12\% | ${ }^{29} \%$ | 18\% | 11\% | 12\% | ${ }_{12}^{22}$ | ${ }^{25} \%$ | 13\% | ${ }^{12} \%$ | ${ }^{16} \%$ | 12\% | ${ }_{46}^{43}$ | ${ }_{10 \%}$ | ${ }^{27} \%$ | ${ }^{54}$ |
| Ask for a gift from a <br> family member or friend | ${ }^{156} 8$ | $71 \%$ | ${ }^{85}$ | $\begin{gathered} 66 \\ 11 \% \\ 9 H_{1} \end{gathered}$ | $\begin{aligned} & 34 \% \\ & \text { 3H } \\ & \hline 10 \% \end{aligned}$ | $\stackrel{25}{7 \%}$ | 19\% | ${ }_{3}^{12}$ | $\begin{aligned} & 32 \\ & \left.\begin{array}{l} 31 \% \\ M \end{array}\right) \end{aligned}$ | 15 $10 \%$ $M$ | 5\% | 6\% | ${ }_{3}^{6}$ | $\begin{aligned} & 34 \\ & \left.\begin{array}{l} 31 \% \\ \text { qR } \end{array}\right) \end{aligned}$ | $\begin{aligned} & 18 \\ & 11 \% \\ & 1 / 2 \end{aligned}$ | ${ }_{\text {16 }}^{\text {¢ }}$ \% | ${ }^{10} 6$ | ${ }_{3}^{6} \%$ | ${ }^{22}$ \% | ${ }^{7} 9$ | ${ }_{6 \%}{ }_{6}$ | 37\% |
| Take out a payday loan | ${ }^{119} 6$ | ${ }_{51}^{51}$ | ${ }_{68}{ }^{\circ}$ | $\begin{gathered} \begin{array}{c} 66 \\ 11 \% \\ \mathrm{FGH} \end{array} \end{gathered}$ | ${ }^{25}{ }_{8}^{2} \%$ | 15 $4 \%$ 9 | 2\% | 2\% | $\begin{gathered} \left.\begin{array}{c} 33 \\ \text { KLM } \end{array}\right) \end{gathered}$ | ${ }_{\substack{12 \\ \text { kLM }^{7 \%}}}$ | ${ }^{3} \%$ | ${ }_{1 \%}^{2}$ | ${ }_{1}^{2}$ | $\begin{aligned} & 32 \\ & { }_{3}^{11 \%} \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 13 \\ & \begin{array}{l} 13 \\ \text { 8\% } \end{array} \end{aligned}$ | ${ }^{12} \%$ | ${ }_{2}^{4}$ | ${ }_{3}^{6}$ | ${ }^{14} 4 \%$ | $55 \%$ sv | ${ }^{30} \%$ | 20 4 |
| Loan from my employer | ${ }_{3}^{53}$ | ${ }^{30}$ | ${ }^{22}$ 2\% | $\begin{gathered} 34 \\ \text { fGH } \end{gathered}$ | $\frac{9}{3} \%$ | ${ }^{8}{ }^{2} \%$ | ${ }_{1}^{2} \%$ |  | $\begin{gathered} 21 \\ \mathrm{jLM}^{21} \end{gathered}$ | ${ }_{1}^{2} \%$ | ${ }_{5}^{3}{ }^{5}$ | ${ }_{1}^{2} \%$ |  | $\begin{aligned} & { }^{13} \\ & Q^{4 \%} \end{aligned}$ | $\mathrm{QR}^{4 \%}$ | ${ }^{3} \%$ |  |  | ${ }_{2 \%}$ | ${ }^{27} 4 \%$ | ${ }_{2}^{8} \%$ | 2\% |
| $\begin{aligned} & \text { Other short-term } \\ & \text { borrowing } \\ & \text { pawning) poption (e.g., } \end{aligned}$ | ${ }^{86}$ \% | 35\% | $52 \%$ | ${ }^{28}{ }_{5}^{28}$ | $\begin{gathered} 27 \\ \text { dFGH\% } \end{gathered}$ | ${ }^{12}$ \% | ${ }^{12} 4$ | 2\% |  | $\begin{gathered} 20 \\ \text { IKLMO } \end{gathered}$ | ${ }_{2 \%}$ | ${ }_{4}^{6}{ }^{\text {\% }}$ | $\stackrel{1}{*}$ | $24 \%$ 981 | ${ }_{5}^{8}$ | 8\% | ${ }_{3}^{6} \%$ | ${ }_{3}^{6} \%$ | 2\% | $\stackrel{40}{5 \%}$ | ${ }_{\text {23\% }}^{5}$ | ${ }^{15}$ |
| Other | ${ }^{160} \%$ |  | ${ }^{93} 9$ | ${ }^{48} \%$ | ${ }^{29} 9$ | ${ }^{30} 9$ |  | ${ }_{6}^{26} \%$ | ${ }^{24} 8$ | ${ }^{10} 6$ | 14 ${ }^{14}$ |  | $\stackrel{8}{5 \%}$ | ${ }^{24} 8$ | ${ }_{12}{ }^{1}$ | ${ }_{9}^{16}$ | ${ }^{16} \%$ | ${ }^{18} 8$ | ${ }^{25} \%$ | $\mathrm{V}^{67}$ | $\mathrm{V}_{1}^{46}$ | ${ }^{22}$ \% |
| Sigma | ${ }_{3838} 189$ | ${ }^{1903}$ | ${ }^{1935}$ | ${ }^{1242}$ | ${ }^{664}$ | - ${ }_{\text {638 }}^{183 \%}$ | - ${ }_{1813}^{180}$ | ${ }_{1681}^{68}$ | ${ }^{612}$ | 344\% | ${ }_{195}^{332}$ | 286\% | ${ }^{329} 9$ | ${ }^{631}$ | 320\% | ${ }^{3306}$ | 327\% | ${ }_{158}^{35}$ | 656 $180 \%$ | ${ }_{196 \%}^{1497}$ | 756\% | ${ }^{928} 8$ |

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

|  | 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 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\frac{\text { Total }}{(\mathbf{A})}$ | Less Than <br> (B) | \$50K <br> \$74.9K <br> (C) |  | $\frac{\$ 100 \mathrm{~K}_{+}}{(\mathbf{E})}$ | $\begin{array}{r} \substack{\text { HS } \\ \text { or } \\ \text { Less }} \\ \hline(\mathbf{F}) \end{array}$ | $\begin{array}{c}\text { Some } \\ \text { College }\end{array}$ <br> $(\mathbf{G})$ | College Grad+ <br> (H) | $\begin{gathered} \text { Yes } \\ \hline \text { (I) } \end{gathered}$ | $\frac{\text { No }}{(\mathrm{J})}$ | $\frac{\text { Yes }}{(\mathbf{K})}$ | $\frac{\text { No }}{(\mathrm{L})}$ | $\frac{\text { Yes }}{(\mathbf{M})}$ | $\frac{\text { No }}{(\mathbf{N})}$ | $\begin{aligned} & \text { Home- } \\ & \frac{\text { owner }}{(0)} \end{aligned}$ | $\frac{\text { Renter }}{(\mathbf{P})}$ | $\frac{\text { Marr- }}{\frac{\text { Mied }}{\text { i }}}$ | $-\frac{\begin{array}{c} \text { Not } \\ \text { married } \end{array}}{(\mathbf{R})}$ |
| Unweighted Base | 2030 | 795 | 349 | 275 | 586 | 569 | 694 | 76 | 1128 | 902 | 789 | 1241 | 744 | 1286 | 1362 | 63 | 111 | 918 |
| Weighted Base | 2030 | 703 | 346 | 274 | 682 | 653 | 733 | 644 | 1238 | 792 | 800 | 1230 | 714 | 1316 | 1367 | 62 | 94 | 1083 |
| Cash | 674\% | \% ${ }^{177}{ }^{25 \%}$ | $\% \quad 97 \%$ | 872\% | $\begin{gathered} 303 \\ 4^{34} \% \end{gathered}$ | ${ }^{183}{ }_{28}$ | 217 $30 \%$ | $\begin{gathered} 274 \\ 43 \% \\ \mathrm{FG} \end{gathered}$ | 419 ${ }^{4} \%$ | 255 32 | ${ }^{248} 31 \%$ | 427 ${ }_{35 \%}$ | 207 ${ }_{29}$ | $\begin{gathered} 468 \\ 36 \% \\ M \end{gathered}$ | $\begin{gathered} 494 \\ \\ 36 \% \end{gathered}$ | ${ }^{175}$ | $326{ }_{34}$ | $3{ }_{32}{ }^{\text {\% }}$ |
| Credit card(s) |  | - ${ }^{163}{ }_{23}$ | $\begin{array}{r} 120 \\ \% \\ \hline \quad 35 \% \end{array}$ | $\begin{gathered} 98 \\ 36 \% \\ B \end{gathered}$ | $\begin{gathered} 256 \\ 37 \% \\ B \end{gathered}$ | ${ }^{183}$ | ${ }^{216} 30$ | $\begin{gathered} 243 \\ 38 \% \\ \text { FG } \end{gathered}$ | $\begin{gathered} 422 \\ 34 \% \end{gathered}$ | 220 28 | 230 29 | $\begin{gathered} 413 \\ 34 \% \\ k \end{gathered}$ | 213 ${ }^{3}$ | 430\% | $\begin{gathered} 471 \\ 34 \% \\ \hline \mathrm{P} \end{gathered}$ | $\stackrel{171}{27 \%}$ | $\begin{gathered} 323 \\ 34 \% \\ r \end{gathered}$ | 320 30 |
| Emergency savings | 612\% | \% ${ }^{133} 19 \%$ | $\begin{gathered} 115 \\ \% \\ \hline 33 \% \end{gathered}$ | $\begin{gathered} 93 \\ 34 \% \\ \hline \end{gathered}$ | $\underset{B}{265}$ | $\stackrel{146}{22 \%}$ | $\begin{gathered} 211 \\ \stackrel{29 \%}{F} \end{gathered}$ | $\begin{gathered} 255 \\ 40 \% \\ \mathrm{FG} \end{gathered}$ | $\begin{gathered} 407 \\ 33 \% \end{gathered}$ | 205 26 | 203 25 | $\begin{gathered} 409 \\ 33 \% \\ K \end{gathered}$ | ${ }^{185}$ | $\begin{gathered} 427 \\ \begin{array}{c} 32 \% \\ M \end{array} \end{gathered}$ | $\begin{gathered} 458 \\ \underset{\mathrm{P}}{44 \%} \end{gathered}$ | 153 | $\begin{gathered} 330 \\ { }_{\text {35 }} \end{gathered}$ | ${ }_{282}{ }_{26}$ |
| Take out a loan from a bank or credit union (e.g., home equity loan, personal loan) | 390 $19 \%$ | \% ${ }^{122} 17 \%$ | + ${ }^{72}$ 21\% | $\begin{aligned} & 72 \\ & 26 \% \\ & \text { BE } \end{aligned}$ | $\begin{gathered} 120 \\ 18 \% \end{gathered}$ | $\begin{gathered} 124 \\ \text { 19\% } \\ \text { h } \end{gathered}$ | $\begin{gathered} 173 \\ 24 \% \\ H \end{gathered}$ | 93 $14 \%$ | 239 19 | 151 $19 \%$ | 159 ${ }^{10 \%}$ | $\begin{gathered} 231 \\ 19 \% \end{gathered}$ | ${ }^{139} 19 \%$ | 251 $19 \%$ | $\stackrel{292}{29 \%}$ | 97 $16 \%$ | $\underset{\mathrm{R}}{209}$ | 182 $17 \%$ |
| Sell something I own | $\begin{gathered} 385 \\ 19 \% \end{gathered}$ | $\begin{gathered} { }^{189} 82 \\ \% \\ \hline 27 \% \end{gathered}$ | $\begin{gathered} 73 \\ \hline \\ \hline \end{gathered}$ | $\begin{aligned} & 51 \\ & 18 \% \\ & \text { E } \end{aligned}$ | $\begin{aligned} & 70 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 172 \\ & 26 \% \\ & \mathrm{gH} \end{aligned}$ | $\begin{gathered} 153 \\ 21 \% \\ H \end{gathered}$ | ${ }_{9}^{60}$ | 240\% |  | $\%{ }_{2}^{212}{ }_{\mathrm{L}}^{2}$ | $\stackrel{173}{14 \%}$ | $\begin{gathered} 179 \\ { }_{25}^{25} \\ \hline \end{gathered}$ | ${ }^{206}$ | $\begin{gathered} 214 \\ 16 \% \end{gathered}$ | $\begin{gathered} 166 \\ 27 \% \\ 0 \end{gathered}$ | $\begin{gathered} 151 \\ 16 \% \end{gathered}$ | $\begin{gathered} 234 \\ 22 \% \\ Q \end{gathered}$ |
| Borrow money from a family member or friend | $\begin{gathered} 359 \\ 18 \% \end{gathered}$ | $\begin{gathered} { }^{183} \\ \% \\ \text { CDE } \end{gathered}$ | $\% \stackrel{69}{20 \%} \underset{E}{6}$ | $\begin{gathered} 44 \\ { }^{16 \%} \\ \text { E } \end{gathered}$ | ${ }^{58}$ | $\underset{\substack{141 \\ \mathrm{H}}}{ }$ | $\begin{gathered} 163 \\ \underset{H}{22 \%} \end{gathered}$ | ${ }^{5} 9$ | 212\% |  | $\%{ }_{2}^{218}{ }_{L}^{27}$ | ${ }^{141} 11 \%$ | $\begin{gathered} 187 \\ \underset{N}{26 \%} \end{gathered}$ | ${ }_{13}^{172}$ | ${ }_{13 \%}^{182}$ | $\begin{gathered} 172 \\ \underset{0}{28 \%} \end{gathered}$ | $\xrightarrow{123} 13$ | $\begin{gathered} 235 \\ \underset{Q}{22 \%} \end{gathered}$ |
| Cash in/borrow against my retirement savings plan | 200\% | - $47 \%$ | $\% \quad{ }^{27} \%$ | $\begin{aligned} & 39 \\ & \begin{array}{l} 14 \% \\ B C \end{array} \end{aligned}$ | $\begin{aligned} & 86 \\ & 13 \% \\ & \text { Bc } \end{aligned}$ | ${ }^{58}{ }_{9}$ | 61\% | $\begin{aligned} & \begin{array}{l} 81 \\ 13 \% \\ \text { fG } \end{array} \end{aligned}$ | $\begin{gathered} 139 \\ 11 \% \\ j \end{gathered}$ | 61\% | - $81 \%$ | ${ }^{116} 9$ | $\begin{aligned} & 89 \\ & { }^{122 \%} \\ & { }^{2} \end{aligned}$ | 111 81 | $\begin{gathered} 151 \\ 11 \% \\ p \end{gathered}$ | ${ }^{48} 8$ | $\stackrel{106}{11 \%}$ | 95 |
| Ask for a gift from a family member or friend | ${ }^{156} 8 \%$ | \% ${ }_{\text {77 }}^{11} \times$ | $\begin{gathered} 33 \\ \% \\ \begin{array}{c} 30 \% \\ E \end{array} \end{gathered}$ | $\begin{aligned} & \text { 24 } \\ & \text { E } \end{aligned}$ | 21 3\% | 52\% | ${ }_{9}^{64}$ | 40\% | ${ }^{88}$ | ${ }^{68} \%$ | $\% \stackrel{92}{11 \%}$ | ${ }_{54}^{64}$ | $\begin{aligned} & 84 \\ & { }^{82} \% \\ & { }_{2}^{2} \end{aligned}$ | 72 | ${ }^{83}$ \% | $\begin{aligned} & 68 \\ & 11 \% \\ & \hline 1 \% \end{aligned}$ | $53 \%$ | $\begin{gathered} 103 \\ 103 \\ Q \end{gathered}$ |
| Take out a payday loan | 119\% | \% ${ }^{56}{ }_{8}^{8} \%$ | $\begin{gathered} 26 \\ \% \\ \hline 8 \% \end{gathered}$ | 15\% | 21 3\% | ${ }^{36} 5$ | $\begin{aligned} & \text { 600 } \\ & \mathbf{H}^{2} \end{aligned}$ | 24\% | $\stackrel{89}{7 \%}$ | 30 ${ }^{4 \%}$ | $\% \stackrel{80}{10 \%}$ | ${ }^{39}$ 3\% | $\begin{aligned} & \begin{array}{l} \text { n5 } \\ 11 \% \\ { }^{2} \% \end{array} \end{aligned}$ | ${ }^{44}$ \% | ${ }^{68}{ }^{\text {\% }}$ | $\begin{aligned} & 48 \\ & 8 \% \\ & 0 \end{aligned}$ | 48\% | ${ }^{71}$ |
| Loan from my employer | ${ }^{53}$ | - ${ }^{15}$ | - 12 | ${ }^{11} 4 \%$ | ${ }^{15}$ | 14 2 \% | 23 3 \% | ${ }^{16}$ | ${ }_{4}^{46}$ | ${ }^{6} \%$ | $\%{ }_{4}^{34}$ | ${ }^{18}$ | $\begin{aligned} & 29 \\ & { }_{4}^{2} \% \end{aligned}$ | ${ }_{23}^{23}$ | ${ }_{3}^{37}$ | 15 ${ }^{1}$ | 32 3\% | 21 $2 \%$ |
| Other short-term borrowing option (e.g., pawning) |  | $\%{ }^{58}{ }^{58} \%$ | $\% \quad{ }^{10} \%$ | ${ }_{3 \%}^{9}$ | $\underset{1 \%}{9}$ | $\begin{aligned} & 41 \\ & { }_{6} \% \end{aligned}$ | $\begin{aligned} & 38 \\ & { }_{5}^{4} \% \end{aligned}$ | $\begin{aligned} & 7 \\ & \hline 1 \% \end{aligned}$ | ${ }^{56}$ | $\begin{gathered} 30 \\ 4 \% \end{gathered}$ | $\%{ }_{6}^{49}{ }_{\mathrm{L}}$ | ${ }_{3 \%}^{37}$ | $\begin{aligned} & 42 \\ & { }^{6} \% \\ & \mathrm{~N} \end{aligned}$ | ${ }_{44}^{4 \%}$ | ${ }^{33}$ | $\begin{aligned} & 49 \\ & 89 \end{aligned}$ | ${ }_{3}^{29} 3$ | ${ }_{5}^{57}$ |
| Other | ${ }^{160} 8 \%$ | $\% \begin{gathered} 95 \\ \text { Y13\% } \\ C D E \end{gathered}$ | $\% \quad{ }^{20} \%$ | ${ }_{3 \%}^{8}$ | ${ }^{32}$ | $\begin{gathered} 86 \\ 13 \% \\ G H \end{gathered}$ | $\begin{gathered} 54 \\ 7 \% \\ H \end{gathered}$ | ${ }_{31}^{21}$ | ${ }^{78}{ }_{6 \%}$ | $\begin{aligned} & 82 \\ & 10 \% \\ & 1 \end{aligned}$ | $\% \quad{ }^{55} \%$ | ${ }^{106}$ | ${ }^{55}{ }_{8 \%}$ | ${ }^{105}$ | 82\% | $\begin{aligned} & 63 \\ & 10 \% \\ & 0 \end{aligned}$ | ${ }_{64}^{54}$ | $\begin{gathered} 106 \\ 10 \% \\ Q \end{gathered}$ |
| Sigma | 3838 ${ }^{189 \%}$ | \% ${ }_{\text {1315 }}^{187 \%}$ | ( ${ }^{675}$ | 549 ${ }^{200 \%}$ | 1255 $184 \%$ | ${ }^{1236} 189$ | 1434 $196 \%$ | $\begin{gathered} 1168 \\ 181 \% \end{gathered}$ | $\begin{aligned} & 336 \\ & 197 \% \end{aligned}$ | $402{ }^{1} 177 \%$ | $1664$ | 2174\% | 1485 208 | 2353 ${ }_{179 \%}$ | 2564 $188 \%$ | $\begin{aligned} & 1224 \\ & 197 \% \end{aligned}$ | 1784 $188 \%$ | 2055 $190 \%$ |

[^2]
# Fielding Period: December 5-7, 2018 

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

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

Is it...?
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+ | $\begin{aligned} & \text { North- } \\ & \text { east } \end{aligned}$ | South | $\underset{\text { west }}{\text { Mid- }}$ <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 | 2030 | 923 | 1107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| Worse than you expected it to be | 572 28 | 241 ${ }_{2}$ | $\underset{B}{332} \underset{B}{32 \%}$ | $\begin{gathered} 199 \\ \begin{array}{c} 33 \% \\ H \end{array} \end{gathered}$ | $\begin{gathered} 107 \\ { }_{3}^{33 \%} \\ H \end{gathered}$ | $\underset{H}{102} \underset{H}{29 \%}$ | $\underset{H}{98}{ }_{4}^{98}$ | 67 $16 \%$ | $\begin{aligned} & 86 \\ & 28 \% \\ & M \end{aligned}$ | $\begin{aligned} & 4_{26}^{26 \%} \\ & M \end{aligned}$ | $\begin{aligned} & \frac{46}{27 \%} \\ & M \end{aligned}$ | $\begin{aligned} & { }_{4}^{46} \% \\ & M^{2} \end{aligned}$ | 25 $13 \%$ | $\begin{gathered} 113 \\ 37 \% \\ \mathrm{Ri} \end{gathered}$ | $\begin{aligned} & 65 \\ & 39 \% \\ & \mathrm{Bj} \end{aligned}$ | $\begin{aligned} & 56 \\ & 32 \% \\ & R \end{aligned}$ | $\begin{gathered} 56 \\ 31 \% \\ \mathrm{R} \end{gathered}$ | 42\% | 84\% | $\stackrel{235}{331 \%}$ | 121 ${ }^{29 \%}$ | 133 |
| About what you expected it to be | $\begin{gathered} 1034 \\ 51 \% \end{gathered}$ | $\begin{aligned} & 535 \\ & { }_{5}^{55 \%} \\ & \hline \end{aligned}$ | $4_{489}$ | $\begin{gathered} 310 \\ 51 \% \end{gathered}$ | 164 50 | 1915 | 163 $48 \%$ | $\stackrel{206}{51 \%}$ | 164 $54 \%$ | $\begin{aligned} & 91 \\ & 57 \% \\ & 0 \end{aligned}$ | 102\% | 85\% | 93\% | 146 $48 \%$ | $72 \%$ | 80\% | $78{ }^{74}$ | 113 $51 \%$ | ${ }^{198} 5$ | ${ }^{387} 5$ | 219 $52 \%$ | 230 $48 \%$ |
| Better than what you expected it to be | 423 ${ }^{21 \%}$ | 205 ${ }_{2}$ | 219 | ${ }^{98}{ }^{16 \%}$ | 17\% | 56\% | $\begin{gathered} 80 \\ \text { 823\% } \\ \text { DeF } \end{gathered}$ | $\begin{gathered} 135 \\ \text { } \begin{array}{c} 33 \% \end{array} \\ \text { DFG } \end{gathered}$ | 53 18 | ${ }^{26} 16$ | 23 $14 \%$ | 22\% | $\begin{gathered} 67 \\ 36 \% \\ \text { IJKL } \end{gathered}$ | ${ }_{15}^{45}$ | ${ }^{29} 18 \%$ | 32\% | 24\% ${ }_{\text {N }}$ | $\begin{gathered} 68 \\ \text { 3OP } \\ \text { NOP } \end{gathered}$ | 82\% | $\stackrel{144}{19 \%}$ | 80\% | $\underset{\substack{118 \\ \text { i }}}{ }$ |
| Sigma | $\begin{gathered} 2030 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 980 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 1050 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 608 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 326 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 349 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 341 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 407 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 159 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 171 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 163 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 184 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 167 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 223 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 364 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 765 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 420 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 481 \\ & 100 \% \end{aligned}$ |

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

# Fielding Period: December 5-7, 2018 

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

Base: All Respondents

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\begin{gathered} \text { Home } \\ \text { Ownership } \end{gathered}$ |  | $\underset{\text { Status }}{\text { Marital }}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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+ | $\begin{gathered} \text { HS } \\ \text { Lers } \\ \text { Less } \end{gathered}$ | Some College | College <br> 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 | 2030 | 795 | 349 | 275 | 586 | 569 | 694 | 767 | 1128 | 902 | 789 | 1241 | 744 | 1286 | 1362 | 634 | 1112 | 918 |
| Weighted Base | 2030 | 703 | 346 | 274 | 682 | 653 | 733 | 644 | 1238 | 792 | 800 | 1230 | 714 | 1316 | 1367 | 622 | 947 | 1083 |
| Worse than you expected it to be | ${ }_{28 \%}^{572}$ | $\% \begin{gathered} 305 \\ 43 \\ 43 \% \end{gathered}$ | $\% \quad \stackrel{96}{28 \%}$ | $\begin{aligned} & { }_{23}^{233} \\ & { }_{E}^{6} \end{aligned}$ | $\stackrel{105}{15 \%}$ | $\begin{gathered} 227 \\ 35 \% \\ H \end{gathered}$ | $\begin{gathered} 244 \\ { }_{33} \mathrm{H}^{2} \end{gathered}$ | 101 $16 \%$ | ${ }^{316}$ 26\% | $\begin{gathered} 257 \\ 32 \% \end{gathered}$ | $\begin{gathered} 261 \\ \% \\ \hline 33 \% \end{gathered}$ | 312 $25 \%$ | $\begin{gathered} 235 \\ 33 \% \\ N \end{gathered}$ | 337 ${ }^{26 \%}$ | 324 24 | $\begin{gathered} 232 \\ 37 \% \\ 0 \end{gathered}$ | ${ }_{21 \%}^{204}$ | $\begin{gathered} 369 \\ 34 \% \\ Q \end{gathered}$ |
| About what you expected it to be | $1034 \%$ | $\begin{gathered} \quad 327 \\ \hline 46 \% \end{gathered}$ | $\% \quad{ }^{181} 52 \%$ | $\begin{gathered} 154 \\ 56 \% \\ B \end{gathered}$ | $\begin{gathered} 356 \\ 52 \% \\ \text { b } \end{gathered}$ | 329 $50 \%$ | 357 $49 \%$ | 348 54 | $\% \quad \begin{gathered} 660 \\ 53 \% \end{gathered}$ |  | 407\% | $\begin{gathered} 627 \\ 5 \\ 51 \% \end{gathered}$ | $\begin{aligned} & 356 \\ & 50 \% \end{aligned}$ | ${ }^{678} 5$ | 717 $52 \%$ | 301 $48 \%$ | 490\% | 544 |
| Better than what you expected it to be | 423\% | \% $\begin{aligned} & 71 \\ & 10 \%\end{aligned}$ | $\begin{aligned} & \quad{ }^{68}{ }^{60} \% \\ & \hline \end{aligned}$ | $\begin{gathered} 57 \\ 21 \% \\ B \end{gathered}$ | $\begin{gathered} 220 \\ \text { BCD } \end{gathered}$ | $\begin{aligned} & 97 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 132 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 195 \\ & \begin{array}{l} 30 \% \\ \text { FG } \end{array} \end{aligned}$ | $\%{ }^{262}$ | $\begin{gathered} 161 \\ 20 \% \end{gathered}$ | $\begin{gathered} 132 \\ \% \end{gathered}$ | $\begin{gathered} 292 \\ 0 \\ \hline \end{gathered}$ | $\begin{gathered} 123 \\ 17 \% \end{gathered}$ | $\begin{gathered} 301 \\ 23 \% \\ M \end{gathered}$ | $\begin{gathered} 326 \\ \stackrel{24}{\mathrm{P}} \mathrm{P} \end{gathered}$ | 90 $14 \%$ | $\begin{gathered} 254 \\ 27 \% \\ \mathrm{R} \end{gathered}$ | 169 $16 \%$ |
| Sigma | $\begin{gathered} 2030 \\ 100 \% \end{gathered}$ | $\%{ }^{703}$ | $\begin{aligned} & 346 \\ & { }^{300} \% \end{aligned}$ | $\begin{aligned} & 274 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 682 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 653 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 733 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 644 \% \\ & 100 \% \end{aligned}$ | $\%{ }_{1}^{1238}$ | $\begin{aligned} & 792 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 800 \\ \% \\ \hline 100 \% \end{gathered}$ | $\begin{gathered} 1230 \\ \hline 100 \% \end{gathered}$ | $\begin{aligned} & 714 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1316 \\ 100 \% \end{gathered}$ | $\begin{gathered} 1367 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 622 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 947 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1083 \\ 100 \% \end{gathered}$ |

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
ProportionssMeans: Col
Overlap formulae used.

## Fielding Period: December 5-7, 2018

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+ | 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 | 2030 | 923 | 1107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| Yes | ${ }_{476}^{946}$ | $\begin{gathered} 410 \\ 42 \% \end{gathered}$ | $\begin{gathered} 535 \\ 51 \% \\ B \end{gathered}$ | $\begin{gathered} 348 \\ 57 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 184 \\ \text { FGH } \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 158 \\ 45 \% \\ H \end{gathered}$ | $\begin{gathered} 144 \\ 42 \% \\ \mathrm{H} \end{gathered}$ | $\begin{gathered} 112 \\ 28 \% \end{gathered}$ | $\begin{gathered} 167 \\ \text { KLM } \end{gathered}$ | $\begin{aligned} & 73 \\ & 46 \% \\ & 4 \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 71 \\ 41 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 62 \\ & 38 \% \\ & M \end{aligned}$ | $\begin{aligned} & 37 \\ & 20 \% \end{aligned}$ | $\begin{gathered} 181 \\ \text { 59R } \end{gathered}$ | $\begin{gathered} \quad \begin{array}{c} 111 \\ 66 \% \\ \text { PQRJ } \end{array} \end{gathered}$ | $\begin{aligned} & 88 \\ & { }^{899} \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 81 \\ & 46 \% \\ & r \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 35 \\ 34 \% \\ M \end{array} \end{aligned}$ | 134\% | $\begin{gathered} 376 \\ 49 \% \\ \hline \mathrm{~S} \end{gathered}$ | $\begin{gathered} 211 \\ 50 \% \\ \mathrm{~S} \end{gathered}$ | $\begin{gathered} 224 \\ 47 \% \\ \mathrm{~S} \end{gathered}$ |
| No | $\begin{aligned} & 1033 \\ & 51 \% \end{aligned}$ | $\stackrel{548}{56 \%}$ | ${ }_{486}{ }^{466}$ | $\begin{gathered} 241 \\ 40 \% \end{gathered}$ | $\begin{gathered} 138 \\ 42 \% \end{gathered}$ | $\begin{gathered} 179 \\ 51 \% \\ \mathrm{De} \end{gathered}$ | $\begin{aligned} & 189 \\ & 55 \% \\ & \text { DE } \end{aligned}$ | $\begin{gathered} 286 \\ \text { } \left.\begin{array}{c} 70 \% \end{array}\right] \end{gathered}$ | $\begin{gathered} 127 \\ 42 \% \end{gathered}$ | $\begin{aligned} & 85 \\ & 53 \% \\ & 53 \% \end{aligned}$ | $\begin{aligned} & 98 \\ & 57 \% \\ & \hline 1 \end{aligned}$ | $\begin{aligned} & 95 \\ & 58 \% \\ & \hline 1 \end{aligned}$ | $\begin{gathered} \quad \begin{array}{c} 144 \\ \text { IJKLR } \end{array} \mathrm{l} \end{gathered}$ | 114 38 | $\begin{aligned} & 53 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 82 \\ & 46 \% \\ & 0 \end{aligned}$ | $\begin{gathered} 94 \\ 53 \% \\ \mathrm{NO} \end{gathered}$ | $\begin{gathered} 142 \\ \text { 64\% } \\ \text { NOPq } \end{gathered}$ | $\begin{gathered} 219 \\ 60 \% \\ \text { TUV } \end{gathered}$ | 366 $48 \%$ | 203 ${ }^{48 \%}$ | 245 |
| Decline to answer | ${ }_{31}{ }^{3}$ | 22\% | 29 3 \% | ${ }^{19} 3$ | ${ }_{1 \%}^{4}$ | 11 3 \% | 3\% | ${ }_{2 \%}^{9}$ | $\stackrel{9}{3 \%}$ | $1 \%$ | ${ }_{1 \%}^{2}$ | ${ }_{4}^{6}$ | $\stackrel{3}{2 \%}$ | ${ }^{10} 3$ | $\stackrel{3}{2 \%}$ | 5\% | $\stackrel{3}{1 \%}$ | ${ }_{3}^{6}$ | ${ }^{11} 3$ | ${ }^{23} 3$ | 5 | ${ }^{11} 2$ |
| Sigma | $\begin{gathered} 2030 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 980 \\ & 1000 \end{aligned}$ | $\begin{aligned} & 1050 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 608 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 326 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 349 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 341 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 407 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 159 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 171 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 163 \\ & 100 \% \end{aligned}$ | 184 $100 \%$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 167 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & \text { 100\% } \end{aligned}$ | 178 $100 \%$ | 223 | $\begin{aligned} & 364 \% \\ & 100 \% \end{aligned}$ | 765 $100 \%$ | 420\% | $\begin{aligned} & 481 \\ & 100 \% \end{aligned}$ |

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 - S/T/U/V
Overlap formulae used. ${ }^{\text {s }}$ small base

Fielding Period: December 5-7, 2018

Base: All Respondents

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | Home <br> Ownership |  | $\underset{\text { Marital }}{\text { Status }}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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+ | $\underset{\substack{\text { HS } \\ \text { Less }}}{\text { Hes }}$ | Some College | College Grad+ | Yes | No | Yes | No | Yes | No | Homeowner | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\underset{\text { married }}{\text { Not }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 2030 | 795 | 349 | 275 | 586 | 569 | 694 | 767 | 1128 | 902 | 789 | 1241 | 744 | 1286 | 1362 | 634 | 1112 | 918 |
| Weighted Base | 2030 | 703 | 346 | 274 | 682 | 653 | 733 | 644 | 1238 | 792 | 800 | 1230 | 714 | 1316 | 1367 | 622 | 947 | 1083 |
| Yes | ${ }_{946}^{47 \%}$ | $\begin{gathered} 511 \\ \% \\ \\ \\ \text { CDE } \end{gathered}$ | $\% \stackrel{162}{47 \%}$ | $\begin{gathered} 116 \\ 42 \% \\ E \end{gathered}$ | $\begin{gathered} 151 \\ 22 \% \end{gathered}$ | $\begin{aligned} & 407 \\ & 62 \% \\ & G H \end{aligned}$ | $\begin{gathered} 371 \\ \stackrel{51}{51} \mathrm{H} \end{gathered}$ | ${ }^{168}{ }_{26}{ }^{\text {\% }}$ | 575 46 |  | $\% \text { 459 }$ | ${ }_{486}$ | $\begin{gathered} 418 \\ \\ 588 \% \\ N \end{gathered}$ | $\begin{aligned} & 528 \\ & 40 \% \end{aligned}$ | ${ }_{39}^{529}$ | $\begin{gathered} 404 \\ 65 \% \\ 0 . \end{gathered}$ | ${ }_{36 \%}^{366}$ | $\begin{gathered} 580 \\ 54 \% \end{gathered}$ |
| No | $\begin{aligned} & 1033 \\ & 51 \% \end{aligned}$ | $\%{ }^{165}$ | $\%{ }_{B}^{177} \underset{B}{51 \%}$ | $\begin{gathered} 153 \\ 56 \% \\ B \end{gathered}$ | $\begin{gathered} 520 \\ 76 \% \\ \text { BCD } \end{gathered}$ | $\begin{gathered} 219 \\ 34 \% \end{gathered}$ | $\begin{gathered} 349 \\ \stackrel{48}{F} \% \end{gathered}$ | $\begin{aligned} & 465 \\ & 725 \\ & F G \end{aligned}$ | 643 52 |  | $\begin{aligned} & 326 \\ & 641 \% \end{aligned}$ | $\begin{gathered} 707 \\ 57 \% \\ K \end{gathered}$ | $\begin{gathered} 284 \\ 40 \% \end{gathered}$ | $\begin{gathered} 749 \\ 57 \% \\ M \end{gathered}$ | $\begin{gathered} 807 \\ \substack{89 \%} \end{gathered}$ | 200 $32 \%$ | $\underset{\mathrm{R}}{562} \underset{\substack{59 \\ \hline}}{ }$ | $472 \%$ |
| Decline to answer | 51 | \% ${ }^{27}$ | - $\quad 7$ | ${ }_{2}^{5}$ | 11 $2 \%$ | $\begin{gathered} 27 \\ { }_{4 H}^{4 \%} \end{gathered}$ | ${ }^{13}$ | 11\% | 21 $2 \%$ | $\begin{gathered} 30 \\ 4 \% \\ \hline \end{gathered}$ | ${ }^{14}$ | ${ }_{3}^{37}$ | 12\% | 39 | ${ }_{31}{ }_{2 \%}$ | ${ }^{18} \%$ | 19\% | 32 3\% |
| Sigma | 2030 | 703 | 346 | 274 | 682 | 653 | 733 | 6441 | 1238 | 792 | 800 | 1230 | 714 | 1316 | 1367 | 622 | 94 | 1083 |

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 | 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 | 2030 | 923 | 1107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| Mortgage or rent | $\begin{gathered} 501 \\ 25 \% \end{gathered}$ | $\begin{gathered} 239 \\ 24 \% \end{gathered}$ | $\begin{gathered} 263 \\ 25 \% \end{gathered}$ | $\begin{gathered} 148 \\ { }_{9}^{44 \%} \end{gathered}$ | $\begin{gathered} 99 \\ 30 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 106 \\ & 31 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 63 \\ & 19 \% \end{aligned}$ | ${ }_{21}^{86}$ | ${ }_{26}^{78}$ | ${ }_{24}^{48}$ | ${ }_{28}^{48}$ | 20\% | $\begin{aligned} & 366 \\ & \end{aligned}$ | $\begin{aligned} & 70 \\ & 23 \% \end{aligned}$ | $\begin{gathered} 54 \\ 33 \% \\ \text { nQr } \end{gathered}$ | $\begin{gathered} 58 \\ 33 \% \\ \mathrm{NQr} \end{gathered}$ | 31 $17 \%$ | 50\% | ${ }_{\text {26 }}^{\text {26\% }}$ | $\begin{gathered} 190 \\ 25 \% \\ u \end{gathered}$ | 79\% | $\underset{\mathrm{U}}{\stackrel{137}{29 \%}}$ |
| Credit card debt | ${ }^{444} 2$ | 224 23 | 220 ${ }^{21 \%}$ | $\begin{aligned} & 80 \\ & 13 \% \end{aligned}$ | 53 16 | $\begin{aligned} & 82 \\ & 23 \% \\ & \text { Dee } \end{aligned}$ | $\begin{aligned} & 103 \\ & 30 \% \\ & \text { DE } \end{aligned}$ | $\begin{aligned} & 127 \\ & 31 \% \\ & \text { } \begin{array}{l} 3 \in f \end{array} \end{aligned}$ | ${ }^{46}$ \% | 32\% | $\begin{aligned} & 46 \\ & 27 \% \\ & 1 \end{aligned}$ | $\begin{aligned} & 54 \\ & 33 \% \\ & 115 \end{aligned}$ | $\begin{aligned} & 45 \\ & 25 \% \\ & 1 \end{aligned}$ | 11\% | 21 $12 \%$ | $\begin{aligned} & 36 \\ & { }^{30} \% \\ & \mathrm{~N} \end{aligned}$ | $\begin{gathered} 48 \\ { }_{2}^{27} \% \end{gathered}$ | $\begin{gathered} 81 \\ \text { NOPM } \end{gathered}$ | $\begin{aligned} & 104 \\ & 28 \% \\ & \text { TV } \end{aligned}$ | ${ }^{153} 20 \%$ | $\xrightarrow{100} \begin{gathered}\text { 24\% } \\ \mathrm{v}\end{gathered}$ | 87\% |
| Employment struggles | ${ }_{17 \%}^{353}$ | 137 $14 \%$ | $\begin{gathered} 216 \\ 216 \\ 8 \end{gathered}$ | $\stackrel{116}{19 \%}$ | $\begin{aligned} & 55 \\ & 17 \% \end{aligned}$ | 51 $15 \%$ | $\begin{aligned} & 65 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & \text { 66 } \\ & 16 \% \end{aligned}$ | 37 $12 \%$ | ${ }^{26} 16$ | $19 \%$ | 27 16 | 29 ${ }^{2}$ | $\begin{gathered} 79 \\ 26 \% \\ \text { pRI } \end{gathered}$ | 29 $18 \%$ | 32\% | 22\% | 37\% | 58\% | $\stackrel{147}{\substack{19 \% \\ V}}$ | $\begin{aligned} & 84 \\ & 20 \% \\ & V \end{aligned}$ | ${ }_{13}^{64}$ |
| Healthcare costs | ${ }_{11 \%}^{217}$ | $\begin{gathered} 110 \\ 11 \% \end{gathered}$ | $\begin{gathered} 107 \\ 10 \% \end{gathered}$ | ${ }^{46}$ | ${ }^{26} 8$ | $\begin{aligned} & 38 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 15 \% \\ & \text { DE } \end{aligned}$ | $\begin{aligned} & 58 \\ & { }^{514 \%} \\ & \text { DE } \end{aligned}$ | 25\% | ${ }^{14} 9$ | ${ }^{13} 8$ | $\begin{aligned} & 21 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 36 \\ \text { IJKR } \\ \hline \end{gathered}$ | $\text { 21 } 7 \%$ | ${ }^{12}$ | $\begin{aligned} & 24 \\ & { }_{1}^{24 \%} \\ & \mathrm{~N} \end{aligned}$ | $\begin{gathered} 29 \\ { }_{16 \%} \mathrm{NO} \end{gathered}$ | 21 $10 \%$ | 27\% | $\begin{aligned} & 84 \% \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 11 \% \end{aligned}$ | 61 13 S |
| Home prices | ${ }^{119} 6$ | $54 \%$ | $65{ }_{6}$ | $\begin{gathered} 69 \\ \text { EFGH } \\ \hline 11 \% \end{gathered}$ | 14\% | 14\% | 12 ${ }_{4}$ | 10\% | ${ }_{\text {jLM }}{ }^{29}$ | ${ }_{4 \%}^{6}$ | ${ }^{11} 6$ | ${ }_{2 \%}$ | ${ }_{3}{ }^{\text {\% }}$ | $\begin{gathered} 39 \\ \text { OPQR } \end{gathered}$ | 5\% | $\stackrel{4}{2 \%}$ | 5\% | 2\% | 12\% | 40\% | 22 5 | $\begin{gathered} 45 \\ \text { STu }^{9} \% \end{gathered}$ |
| Taxes | ${ }^{98}{ }_{5}$ | $\begin{aligned} & 65 \\ & { }_{C} \% \end{aligned}$ | 33 3\% | $\begin{gathered} 45 \\ \text { efG } \end{gathered}$ | 12 4 \% | 13 $4 \%$ | ${ }^{10} 3$ | ${ }^{17} 4$ | $\begin{aligned} & 29 \\ & 10 \% \end{aligned}$ | ${ }_{5 \%}^{7}$ | ${ }^{10} 6$ | 7 | 11 6 | 16\% | ${ }_{3 \%}$ | ${ }_{2 \%}^{4}$ | ${ }_{2 \%}$ | ${ }_{3 \%}^{6}$ | ${ }^{23} 6$ | 30 4 \% | 17\% | ${ }^{28}{ }_{6}$ |
| Childcare expenses | ${ }^{93}$ | $52$ | ${ }_{41}^{4 \%}$ | $\begin{aligned} & 42 \\ & \mathrm{GH}^{2} \% \end{aligned}$ | $\begin{gathered} 28 \\ { }^{28} \% \end{gathered}$ | $\begin{aligned} & 14 \% \\ & \mathrm{gH}^{14} \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 1 \% \end{aligned}$ | ${ }_{1 \%}^{4}$ | $\begin{aligned} & 24 \\ & \text { LM }_{8} \% \end{aligned}$ | $\begin{aligned} & 15 \\ & \text { 10\% } \\ & \text { LM } \end{aligned}$ | 7 | ${ }^{3}$ | ${ }_{1}^{2}$ | $\begin{gathered} 18 \\ \text { QR }_{6} \% \end{gathered}$ | $\begin{aligned} & 13 \\ & \text { QR } \end{aligned}$ | ${ }_{4}^{6}$ | ${ }_{1}^{2}$ | ${ }_{1}^{2}$ | ${ }^{18}{ }^{5}$ | ${ }^{31} 4 \%$ | 22 5 \% | ${ }^{23} 5$ |
| Other | 148\% | ${ }^{67} \%$ | 81 | 35 | $\begin{aligned} & 32 \\ & 10 \% \\ & \text { d } \end{aligned}$ | ${ }^{26} 7$ | ${ }^{28}{ }_{8}{ }^{\text {\% }}$ | 27\% | $\stackrel{16}{5 \%}$ | 11\% | 14\% | 11\% | 15\% | 19\% | $\begin{gathered} 22 \\ 13 \% \\ \mathrm{NpR} \end{gathered}$ | 11 6 \% | 17 $10 \%$ | 12\% | 20 6\% | ${ }_{8}^{63}$ | 36 ${ }_{8 \%}$ | ${ }^{29} 6$ |
| None | ${ }_{36}{ }_{3}$ | ${ }^{32} 3$ | 24 2 \% | $\begin{aligned} & 28 \\ & { }_{5}^{5} \% \end{aligned}$ | ${ }_{2 \%}^{7}$ | 5\% | ${ }_{1 \%}^{1 \%}$ | 12\% | $\begin{gathered} { }^{19}{ }_{6 \%} \\ \mathrm{~km}^{2} \end{gathered}$ | ${ }_{2}^{4}$ | ${ }_{1}^{2}$ | ${ }_{2}^{4}$ | ${ }_{2 \%}$ | $\begin{aligned} & 9 \\ & \frac{3}{9} \% \end{aligned}$ | ${ }_{2 \%}^{3}$ | $\stackrel{3}{2 \%}$ | $\stackrel{*}{*}$ | 9 9 | ${ }_{2 \%}^{7}$ | ${ }^{28}{ }_{4}^{2}$ | $\begin{gathered} 14 \\ 3 \% \\ V \end{gathered}$ | ${ }_{6}^{6}$ |
| Sigma | $\begin{gathered} 2030 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 980 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1050 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 608 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 326 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 349 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 341 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 407 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 159 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 171 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 163 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 184 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 167 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 223 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 364 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 765 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 420 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 481 \\ & 100 \% \end{aligned}$ |

[^3]

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

## 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+ | $\begin{gathered} \text { North- } \\ \text { east } \end{gathered}$ | 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 | 2030 | 923 | 1107 | 96 | 340 | 326 | 93 | 375 | 56 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| Something Causes Financial Stress (Net) | $1599 \%$ | $750 \%$ | $\begin{gathered} 849 \\ 81 \% \\ \mathrm{~b} \end{gathered}$ | $\begin{gathered} 550 \\ 91 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 291 \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 287 \\ & 88 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 255 \\ \underset{H}{75 \%} \end{gathered}$ | $\begin{gathered} 216 \\ 53 \% \end{gathered}$ | $\begin{aligned} & 269 \\ & { }_{88} \% \end{aligned}$ | $\begin{aligned} & 141 \\ & 89 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 139 \\ & 82 \% \\ & \text { LM } \end{aligned}$ | $\begin{gathered} 111 \\ 68 \% \\ M \end{gathered}$ | $90 \%$ | $\begin{gathered} 282 \\ \text { PQR } \end{gathered}$ | $\begin{aligned} & 150 \\ & 90 \% \\ & \text { QR } \end{aligned}$ | $\underset{83}{147}$ | $\begin{aligned} & 143 \\ & 80 \% \\ & R \mathrm{RL} \end{aligned}$ | $\begin{gathered} 126 \\ 57 \% \end{gathered}$ | ${ }_{77 \%}^{281}$ | $\begin{gathered} 613 \\ 80 \% \\ \mathrm{~V} \end{gathered}$ | $\stackrel{344}{82 \%}$ | 360 75 |
| Saving (Sub-Net) | $\begin{gathered} 1039 \\ 51 \% \end{gathered}$ | 4744 | $\begin{gathered} 565 \\ 54 \% \\ b \end{gathered}$ | $\begin{aligned} & 310 \\ & 510 \\ & \mathrm{H} \end{aligned}$ | $\begin{aligned} & 192 \\ & 59 \% \\ & \mathrm{dH} \end{aligned}$ | $\begin{gathered} 200 \\ 57 \% \\ H \end{gathered}$ | $\begin{gathered} 195 \\ \stackrel{57 \%}{H} \end{gathered}$ | $\begin{gathered} 142 \\ 35 \% \end{gathered}$ | $\begin{gathered} 137 \\ 45 \% \\ M \end{gathered}$ | $\begin{aligned} & 98 \\ & \text { IM }_{2}^{2 \%} \end{aligned}$ | $\begin{aligned} & 95 \\ & 56 \% \\ & M \end{aligned}$ | $\begin{aligned} & 84 \\ & 51 \% \\ & M \end{aligned}$ | $\begin{aligned} & 59 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 173 \\ & 57 \% \\ & \mathrm{RI} \end{aligned}$ | $\begin{aligned} & 94 \\ & 56 \% \\ & R \end{aligned}$ | $\begin{gathered} 105 \\ 59 \% \\ R \end{gathered}$ | $\begin{aligned} & 111 \\ & 63 \% \\ & \mathrm{Rl} \end{aligned}$ | 82\% | ${ }^{195} 5$ | ${ }_{50 \%}^{386}$ | 216 $51 \%$ | 242 50 |
| Saving money for emergencies | ${ }_{33}^{673}$ | 277 | $\begin{gathered} 396 \\ 38 \% \\ B \end{gathered}$ | $\begin{gathered} 223 \\ 37 \% \\ H \end{gathered}$ |  | $\begin{gathered} 128 \\ { }_{3}^{37 \%} \\ H \end{gathered}$ | $\underset{32}{109}{ }_{H}^{109}$ | 21\% | $\begin{aligned} & 91 \\ & 30 \% \\ & \mathrm{M} \end{aligned}$ | $\begin{gathered} 58 \\ 37 \% \\ \hline \end{gathered}$ | $\begin{aligned} & 54 \\ & 32 \% \\ & \text { M } \end{aligned}$ | $\begin{aligned} & \stackrel{4}{26 \%}_{26 \%}^{m} \end{aligned}$ | 31 $17 \%$ | $\begin{gathered} 131 \\ 43 \% \\ \mathrm{Rl}^{2} \end{gathered}$ | $\begin{aligned} & 70 \\ & 42 \% \\ & { }^{7} \% \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 74 \\ 41 \% \\ \mathrm{R} \end{array} \end{aligned}$ | $\begin{aligned} & \text { 66\% } 37 \% \\ & \text { R1 } \end{aligned}$ | 55\% | ${ }^{100}$ 28\% | 260 $34 \%$ s | 144\% | 169 $35 \%$ s |
| Saving enough money for comfortable retirement | ${ }_{30 \%}^{607}$ | ${ }_{299}^{289}$ | $\begin{aligned} & 318 \\ & 30 \% \end{aligned}$ | $\begin{gathered} 157 \\ 26 \% \end{gathered}$ | $\begin{aligned} & 94 \\ & 29 \% \\ & \mathrm{~h} \end{aligned}$ | $\begin{aligned} & 117 \\ & 34 \% \\ & \mathrm{DH}^{2} \end{aligned}$ | $\begin{gathered} 152 \\ \text { DEFH } \end{gathered}$ | $\begin{aligned} & 87 \\ & 27 \end{aligned}$ | $\begin{aligned} & 76 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 33 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 64 \\ & 39 \% \\ & \text { IM } \end{aligned}$ | $\begin{aligned} & 42 \\ & 23 \% \end{aligned}$ | ${ }_{21}^{81 \%}$ | ${ }_{26 \%}$ |  | $\begin{gathered} { }^{88} \\ \text { NOPRI } \end{gathered}$ | 45\% | $\begin{aligned} & 134 \\ & 37 \% \\ & \text { TU } \end{aligned}$ | 221 | 105 | 147 ${ }^{31}$ |
| Saving enough money for chilld's education | 266\% | 130 | 136 | $\begin{gathered} 109 \\ 18 \% \\ \mathrm{GH} \end{gathered}$ | $\stackrel{82}{{ }^{825} \%}$ | $\begin{gathered} 52 \\ 15 \% \\ \text { GH } \end{gathered}$ | 13 ${ }^{4} \%$ | ${ }^{11} 3$ | $\begin{aligned} & 184 \% \end{aligned}$ $\mathrm{LM}^{10}$ | $\begin{aligned} & 37 \\ & \begin{array}{c} 23 \% \\ \text { LM } \end{array} \end{aligned}$ | $\begin{aligned} & 27 \\ & 16 \% \\ & \text { LM } \end{aligned}$ | ${ }_{5}^{8}$ | ${ }_{2 \%}$ | $\begin{gathered} 55 \\ \text { QR } \\ \text { QR } \end{gathered}$ | ${ }_{\text {nPQR }}^{\frac{45}{27} \%}$ | $\begin{aligned} & 25 \\ & { }^{24} \% \\ & \text { QR } \end{aligned}$ | ${ }_{2 \%}^{4}$ | 7\% | 49\% | ${ }_{13}^{96}$ | 59\% | ${ }_{13}^{62}$ |
| Debt (Sub-Net) | ${ }^{928}{ }_{46 \%}$ | 441 | 487 | $\begin{gathered} 383 \\ \text { EFGH } \end{gathered}$ | $\begin{gathered} 177 \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 138 \\ 40 \% \\ H \end{gathered}$ | $\begin{gathered} 120 \\ 35 \% \\ \text { h } \end{gathered}$ | 110 $27 \%$ | $\begin{gathered} 190 \\ \text { JKLM } 62 \% \end{gathered}$ | $\begin{aligned} & 77 \\ & 49 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 69 \\ & 40 \% \\ & M \end{aligned}$ | 554\% | 27\% | $\begin{gathered} 193 \\ \text { } 64 \% \\ \text { PQR } \end{gathered}$ | $\begin{gathered} 99 \\ \text { CQR } \end{gathered}$ | 69 39 $r$ | ${ }_{36}^{65}$ | 617\% | ${ }^{138} 88$ | ${ }_{\text {3 }}^{372}$ S ${ }_{\text {S }}$ | 184 44 | $\begin{array}{r}234 \\ 49 \\ \hline\end{array}$ |
| Credit card debt | ${ }_{295}{ }_{29}$ | $\begin{gathered} 287 \\ 29 \% \end{gathered}$ | ${ }_{289}^{299}$ | $\begin{gathered} 200 \\ 33 \% \\ \mathrm{gH} \end{gathered}$ | $\begin{gathered} 109 \\ 34 \% \\ \mathrm{H} \end{gathered}$ | $\begin{gathered} 101 \\ { }_{H}^{29 \%} \end{gathered}$ | $\text { 90 } 92$ | ${ }_{21}^{85}$ | $\begin{aligned} & 106 \\ & 35 \% \\ & \text { 3M } \end{aligned}$ | $\begin{aligned} & 49 \\ & 31 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 56 \\ & 33 \% \\ & M \end{aligned}$ | $\begin{aligned} & 40 \\ & 25 \% \end{aligned}$ | 36 $19 \%$ | $\begin{gathered} 94 \\ 31 \% \\ \mathrm{r} \end{gathered}$ | $\begin{aligned} & 61 \\ & 36 \% \\ & \text { pR } \end{aligned}$ | 45 | 50\% | 50\% | 99\% | 224 ${ }_{29}$ | 112 27 | 151 $31 \%$ |
| Student loan debt | $\begin{gathered} 303 \\ 15 \% \end{gathered}$ | $\stackrel{147}{15 \%}$ | ${ }^{156} 15$ | $\begin{gathered} 199 \\ \text { EFGH } \end{gathered}$ | $\begin{gathered} 47 \\ { }_{14} \% \end{gathered}$ | $\begin{aligned} & \text { 27 } \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & \text { 20 } \\ & \mathbf{H}^{2} \end{aligned}$ | 2\% | $\begin{gathered} 103 \\ \text { JKLM }^{34 \%} \end{gathered}$ | $\begin{aligned} & 20 \\ & 13 \% \\ & \text { IM }^{2} \end{aligned}$ | ${ }^{10} 6$ | $\stackrel{8}{5 \%}$ | ${ }_{3}{ }^{\text {\% }}$ | $\text { OPQR }^{96}{ }^{96}$ | $\begin{gathered} 27 \\ 16 \% \\ \text { QR } \end{gathered}$ | $\begin{aligned} & 17 \\ & { }_{\mathrm{R}}^{\mathrm{R}} \end{aligned}$ | $\begin{gathered} 12 \\ { }^{1} \% \\ \hline \end{gathered}$ | ${ }_{2 \%}$ | 12\% | $\stackrel{126}{16 \%}$ | 15\% | 715 |
| Auto loan debt | ${ }^{295}$ | 145 | 150 $14 \%$ | $\begin{gathered} 126 \\ { }_{21}^{21 \%} \\ \text { FGH } \end{gathered}$ | $\begin{gathered} \begin{array}{c} 70 \\ 22 \% \\ F G H \end{array} \end{gathered}$ | 36 $10 \%$ | ${ }^{30} 9$ | 32\% | $\begin{gathered} { }^{63}{ }_{\text {KLM }}{ }^{21} \% \end{gathered}$ | $\begin{gathered} \left.\quad \begin{array}{c} 35 \\ \text { KLM } \end{array}\right) \end{gathered}$ | ${ }^{13} 7$ | ${ }_{11}^{18}$ | ${ }^{16} 9$ | $\begin{gathered} { }_{214}^{63} \% \\ \text { pQR } \end{gathered}$ | $\begin{aligned} & 35 \\ & { }^{21} \% \\ & \text { QR } \end{aligned}$ |  | ${ }^{12} 7$ | ${ }^{16} \%$ | ${ }_{11} 10$ | ${ }^{118} 15$ | 67 16 | 70 |
| Other type of debt | $\stackrel{217}{11 \%}$ | $\begin{aligned} & 105 \\ & 11 \% \end{aligned}$ | $\stackrel{112}{11 \%}$ | $\begin{aligned} & 74 \\ & 12 \% \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & { }^{48} \\ & { }^{15 \%} \% \end{aligned}$ | $\begin{aligned} & 34 \\ & \text { 10\% } \\ & \text { h } \end{aligned}$ | $\begin{aligned} & 40 \\ & { }^{12 \%} \% \\ & \mathrm{H}^{2} \end{aligned}$ | 21 5 | $\begin{aligned} & 30 \% \\ & 10 \% \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 25 \\ 16 \% \\ \mathrm{~m} \end{array} \end{aligned}$ | 14 81 | 22 $13 \%$ | 14\% | $\begin{aligned} & 4_{14}^{14 \%} \\ & { }^{2} \end{aligned}$ | $\begin{aligned} & 23 \\ & \begin{array}{c} 14 \% \\ \mathrm{R} \end{array} \end{aligned}$ | $\begin{aligned} & 20 \\ & 11 \% \\ & \text { R } \end{aligned}$ | $\begin{aligned} & 18 \\ & 10 \% \\ & \text { R } \end{aligned}$ | ${ }_{3 \%}$ | 24\% | $\begin{aligned} & 91 \\ & 12 \% \\ & { }_{S}^{2} \end{aligned}$ | 46 $11 \%$ $s$ | 55 $11 \%$ s |
| Paying off home mortgage | 319 | $\begin{gathered} 190 \\ \stackrel{19}{\mathrm{C}} \mathrm{C} \end{gathered}$ | 129 ${ }_{12 \%}$ | $\begin{aligned} & 130 \\ & 21 \% \\ & \mathrm{FH}^{2} \% \end{aligned}$ | $\begin{gathered} 57 \\ { }^{17 \%} \% \\ \mathrm{H}^{2} \end{gathered}$ | $\begin{aligned} & { }^{14} 9 \\ & { }_{H} \% \end{aligned}$ | $\begin{gathered} 57 \\ { }^{177 \%} \\ \mathrm{H}^{2} \end{gathered}$ | 27\% | $\begin{gathered} 83 \\ \mathrm{kMN}^{27} \% \end{gathered}$ | $\begin{aligned} & 29 \\ & 19 \% \% \\ & \mathrm{M}^{2} \end{aligned}$ | 29\% | $\begin{aligned} & 31 \\ & 19 \% \\ & M \end{aligned}$ | ${ }^{17} 9$ | $\begin{aligned} & 46 \\ & { }^{15 \%} \% \\ & \text { R } \end{aligned}$ | $\begin{aligned} & 27 \\ & 16 \% \\ & \mathrm{R}^{2} \end{aligned}$ | $\begin{aligned} & 20 \\ & { }^{11 \%} \mathrm{R} \end{aligned}$ | $\begin{aligned} & 26 \\ & { }^{24 \%} \\ & R_{1} \end{aligned}$ | 10 4 \% | 55\% | $\stackrel{140}{18 \%}$ | ${ }^{66}$ 16\% | 12\% |
| Other | ${ }^{205} 10 \%$ | ${ }_{90}^{9 \%}$ | ${ }_{114}^{114}$ | ${ }^{57} 9$ | $\begin{gathered} 48 \\ 15 \% \\ d i H^{2} \end{gathered}$ | ${ }^{31} 9$ | ${ }^{37}$ 11\% | 32\% | 20\% | 22 ${ }^{14} \mathrm{i}$ | 14 81 | 20\% | 15\% | $\begin{aligned} & 36 \\ & 12 \% \\ & { }_{i} \% \end{aligned}$ | ${ }^{26}$ | ${ }^{17} 9$ | 17\% | 17\% | 29 80 | ${ }^{71} 9$ | STV5 ${ }^{65}$ | 39 ${ }_{8}$ |
| None | $\begin{gathered} 431 \\ 21 \% \end{gathered}$ | $\underset{c}{230} \underset{\substack{230}}{ }$ | $\begin{gathered} 201 \\ 19 \% \end{gathered}$ | ${ }^{57} 9$ | $\begin{aligned} & 35 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 62 \\ 18 \% \\ \text { DE } \end{gathered}$ | $\begin{gathered} 86 \\ \text { DE5 } \end{gathered}$ | $\begin{gathered} 191 \\ \text { 47\% } \\ \text { DFG } \end{gathered}$ | $\begin{aligned} & 35 \\ & 12 \% \end{aligned}$ | ${ }^{18} 11 \%$ | $\begin{aligned} & 31 \% \\ & 18 \% \end{aligned}$ | $\begin{gathered} \begin{array}{c} 52 \\ { }_{3}^{3} 2 \% \end{array} \end{gathered}$ | $\begin{gathered} 94 \\ 51 \% \\ \text { IJKL } \end{gathered}$ | 23\% | $\begin{aligned} & 17 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 17 \% \\ & \mathrm{~N}^{2} \end{aligned}$ | $\begin{aligned} & 35 \\ & \text { 20\% } \\ & \text { No } \end{aligned}$ | $\begin{gathered} 97 \\ \text { NOPQ } \end{gathered}$ | ${ }^{83}{ }^{23}$ | ${ }^{152} 20 \%$ | 75 $18 \%$ | $\begin{aligned} & 121 \\ & 25 \% \\ & \text { tU } \end{aligned}$ |
| Sigma | $\begin{gathered} 3899 \\ 192 \% \end{gathered}$ | $\begin{aligned} & 1888 \\ & 193 \% \end{aligned}$ | $\begin{gathered} 2012 \\ 192 \% \end{gathered}$ | $\begin{gathered} 1331 \\ 219 \% \end{gathered}$ | $\begin{aligned} & 717 \\ & 220 \% \end{aligned}$ | $\begin{aligned} & 635 \\ & 182 \% \end{aligned}$ | $\begin{aligned} & 634 \\ & 186 \% \end{aligned}$ | $\begin{aligned} & 581 \\ & 143 \% \end{aligned}$ | $\begin{aligned} & 662 \\ & 218 \% \end{aligned}$ | $\begin{aligned} & 343 \\ & 216 \% \end{aligned}$ | $\begin{aligned} & 305 \\ & 179 \% \end{aligned}$ | $\begin{aligned} & 305 \\ & 187 \% \end{aligned}$ | $\begin{aligned} & 273 \\ & 148 \% \end{aligned}$ | 270\% | 374 | $\begin{aligned} & 330 \\ & 186 \% \end{aligned}$ | $\begin{aligned} & 329 \\ & 185 \% \end{aligned}$ | $\begin{aligned} & 308 \\ & 138 \% \end{aligned}$ | $\begin{aligned} & 657 \\ & 181 \% \end{aligned}$ | $\begin{gathered} 1499 \\ \hline 96 \% \end{gathered}$ | $\begin{aligned} & 799 \\ & 190 \% \end{aligned}$ | $\begin{aligned} & 944 \\ & 196 \% \end{aligned}$ |


verlap formulae used. *small base

Base: All Respondents


[^4]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+ | $\begin{gathered} \text { North- } \\ \text { east } \end{gathered}$ | 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 | 1640 | 708 | 932 | 553 | 308 | 272 | 306 | 201 | 232 | 137 | 99 | 143 | 97 | 321 | 171 | 173 | 163 | 104 | 307 | 674 | 316 | 343 |
| Weighted Base | 1599 | 750 | 849 | 550 | 291 | 287 | 255 | 216 | 269 | $141 *$ | 139* | 111* | 90* | 282 | 150* | 147 | 143 | 126* | 281 | 613 | 344 | 360 |
| Saving (Net) | $\begin{gathered} 668 \\ 42 \% \end{gathered}$ | $\begin{gathered} 306 \\ 41 \% \end{gathered}$ | $\begin{gathered} 362 \\ 43 \% \end{gathered}$ | $\begin{gathered} 172 \\ 31 \% \end{gathered}$ | $\begin{gathered} 116 \\ 40 \% \\ d \end{gathered}$ | $\begin{aligned} & 156 \\ & \text { 5Eh } \end{aligned}$ | $\begin{aligned} & 132 \\ & 52 \% \\ & \text { DE } \end{aligned}$ | $\begin{aligned} & 94 \\ & 943 \% \\ & \text { D } \end{aligned}$ | $\begin{aligned} & 76 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 66 \\ & 47 \% \\ & 10 \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 75 \\ 54 \% \end{array} \end{aligned}$ | $\begin{aligned} & 59 \\ & 53 \% \\ & \text { IM } \end{aligned}$ | $\begin{aligned} & 31 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 96 \\ & 34 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 80 \\ & 54 \% \\ & \text { NO } \end{aligned}$ | $\begin{aligned} & 73 \\ & 51 \% \\ & \mathrm{NO} \end{aligned}$ | $\begin{gathered} 63 \\ 50 \% \\ \mathrm{NOm} \end{gathered}$ | 134 48 | 256 ${ }^{2}$ | $\begin{gathered} 137 \\ 40 \% \end{gathered}$ | 142\% |
| Saving enough money for comfortable retirement | ${ }_{221}^{20 \%}$ | $\begin{gathered} 160 \\ 21 \% \end{gathered}$ | $\begin{gathered} 161 \\ 19 \% \end{gathered}$ | ${ }_{90}^{9 \%}$ | $\begin{gathered} 51 \\ { }^{517 \%} \\ \text { D } \end{gathered}$ | $\begin{aligned} & \text { 236 } \\ & \text { 23\% } \end{aligned}$ | $\begin{gathered} { }^{97} 38 \% \\ \text { DEFH } \end{gathered}$ | $\begin{aligned} & 58 \\ & 27 \% \\ & \text { DE } \end{aligned}$ | $\begin{aligned} & 29 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & { }_{23}^{33} \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 24 \% \\ & 1 \end{aligned}$ | $\begin{aligned} & 40 \\ & 36 \% \\ & \text { ij } \end{aligned}$ | $\begin{gathered} 24 \\ 27 \% \\ 1 \end{gathered}$ | ${ }^{21} 7$ | $\begin{aligned} & 18 \\ & { }_{2}^{2} \end{aligned}$ | $\begin{aligned} & 32 \\ & { }_{2}^{22} \% \\ & \text { No } \end{aligned}$ | $\begin{gathered} 56 \\ \text { NOPr } \\ \text { NO9 } \end{gathered}$ | $\begin{gathered} 33 \\ { }_{2}^{23} \% \\ \hline \end{gathered}$ | $\begin{gathered} 79 \\ T 28 \% \end{gathered}$ | 122 ${ }^{122}$ | 51 $15 \%$ | 69 $19 \%$ |
| Saving money for emergencies | 261 16 | 104 $14 \%$ | $\begin{gathered} 157 \\ 19 \% \\ \text { B } \end{gathered}$ | 86\% | ${ }_{14} 14$ | $\begin{gathered} { }^{69}{ }^{24} \% \\ \text { DEGH } \end{gathered}$ | $\begin{aligned} & 34 \% \\ & 13 \% \end{aligned}$ | 32\% | 33 $12 \%$ | ${ }_{13}^{18}$ | $\begin{aligned} & 29 \\ & 21 \% \\ & { }_{M}^{21 \%} \end{aligned}$ | $\begin{aligned} & 18 \\ & 16 \% \\ & \mathrm{~m} \end{aligned}$ | 7\% | $\begin{aligned} & 53 \\ & \begin{array}{l} \text { 19\% } \\ \text { qi } \end{array} \end{aligned}$ | 23 $15 \%$ | $\begin{gathered} 40 \\ \text { nOQ } \end{gathered}$ | 16\% | $\begin{aligned} & 25 \\ & 20 \% \\ & M \end{aligned}$ | 36 $13 \%$ | 99\% | 17\% | 67 $19 \%$ |
| Saving enough money for child's education | $\stackrel{86}{5 \%}$ | ${ }^{42}$ | $44$ | $\begin{aligned} & 36 \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 24 \\ \text { GH } \\ \hline 8 \end{gathered}$ | $\begin{gathered} 21 \\ \mathrm{GH}^{7} \% \end{gathered}$ | $\frac{1}{1 \%}$ | ${ }_{2 \%}^{4}$ | $\begin{aligned} & 14 \\ & \mathbf{1 m}^{5 \%} \end{aligned}$ | $\begin{aligned} & 15 \\ & \begin{array}{l} 11 \% \\ L^{2} \end{array} \end{aligned}$ | $\begin{aligned} & 13 \\ & { }^{9} \% \end{aligned}$ | $\begin{aligned} & 1 \% \end{aligned}$ |  | $\begin{gathered} 22 \\ 8 \% \end{gathered}$ | $\stackrel{9}{6}$ | $\begin{aligned} & 8_{\mathrm{Q}}^{6} \% \end{aligned}$ | $\stackrel{1}{*}$ | $\begin{aligned} & 4 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & \mathrm{~V}^{2} \% \end{aligned}$ | $\begin{aligned} & 35 \\ & \mathrm{~V}^{2} \end{aligned}$ | $\begin{aligned} & 26 \\ & \mathrm{~V}^{7 \%} \end{aligned}$ | ${ }_{2 \%}^{7}$ |
| Debt (Net) | ${ }^{628} 80$ | 283\% | $\begin{gathered} 346 \\ 41 \% \end{gathered}$ | $\begin{gathered} 269 \\ \text { FGH\% } \end{gathered}$ | $\begin{aligned} & 123 \\ & { }^{42 \%} \\ & \mathrm{FG} \end{aligned}$ | ${ }_{30}^{87}$ | 71\% | 79\% | $\begin{aligned} & 128 \\ & { }^{48 \%} \\ & \text { jKL } \end{aligned}$ | 51 $36 \%$ | 419\% | ${ }^{28}{ }^{2} \%$ | 359\% | $\begin{gathered} 141 \\ \text { P0\% } \\ \text { PQR } \end{gathered}$ | $\begin{gathered} 72 \\ 48 \% \\ \mathrm{PQr} \end{gathered}$ | ${ }_{31}^{46}$ | 430\% | 44\% | 94\% | 2399\% | 129\% | $\begin{aligned} & 166 \\ & 46 \% \\ & \text { Stu } \end{aligned}$ |
| Credit card debt | 28680 | 130 | 155 ${ }^{18 \%}$ | 89\% | 518\% | 53\% | 42\% | $\begin{gathered} 49 \\ 23 \% \\ d \end{gathered}$ | 17\% | 22 15 | 30\% | 16 $14 \%$ | $16 \%$ | 43 $15 \%$ | 20\% | 23 $16 \%$ | 26\% | $\begin{aligned} & 34 \\ & 27 \% \\ & \mathrm{~Np} \end{aligned}$ | 55\% | 106 | ${ }_{14 \%}$ | $\underset{\substack{21 \% \\ u}}{\text { ¢ }}$ |
| Student loan debt | $\begin{gathered} 171 \% \\ 11 \% \end{gathered}$ | ${ }^{65}{ }_{9 \%}$ | $\begin{gathered} 106 \\ 12 \% \\ \text { B } \end{gathered}$ | $\begin{gathered} 115 \\ { }^{115}{ }^{2} \% \\ \text { EFGH } \end{gathered}$ | $\begin{gathered} 29 \\ \text { FGH } \end{gathered}$ | ${ }^{13}$ | $9$ | $\frac{5}{2 \%}$ | $\begin{gathered} 47 \\ \text { JKLM } \end{gathered}$ | $\frac{9}{6 \%}$ | ${ }_{3}^{5}$ | ${ }_{2 \%}$ | ${ }_{3 \%}$ | $\begin{gathered} { }^{68}{ }^{24 \%} \\ \text { OPQR } \end{gathered}$ | $\begin{gathered} 20 \\ { }_{13}{ }^{3} \% \end{gathered}$ | $\stackrel{8}{5 \%}$ | ${ }_{5}^{8}$ | ${ }_{2 \%}^{3}$ | 24\% | ${ }_{11 \%}^{69}$ | 39 $11 \%$ | 39 $11 \%$ |
| Auto loan debt | ${ }^{98}{ }_{6}$ | 47\% | $\begin{gathered} 51 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 44 \\ & 48 \% \\ & \text { fG } \end{aligned}$ | $\begin{aligned} & 22 \\ & 7 \% \\ & G \end{aligned}$ | ${ }^{10} 3$ | $7{ }^{7} \%$ | $\begin{aligned} & 16 \\ & { }^{8} \% \end{aligned}$ | $\begin{aligned} & 24 \\ & { }_{9}^{24} \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 70 \\ & \mathrm{KI} \% \end{aligned}$ | $1 \%$ | ${ }_{2 \%}$ | $\begin{aligned} & 10 \\ & { }_{11 \%}^{11 \%} \\ & \text { KL } \end{aligned}$ | ${ }^{20} 7$ | 11 $8 \%$ | $\begin{aligned} & 9 \\ & { }_{K}^{6} \% \end{aligned}$ | ${ }_{3}^{4}$ | ${ }_{5}^{6}$ | 11 $4 \%$ | 37 6 | 22 6 | 29 8 s |
| Other type of debt | ${ }^{74} 5$ | 41 5 | $33 \%$ | 22\% | 21\% | 114\% | 13 5 | 8 | 11 4 \% | 10\% | 5 | ${ }_{7}^{8}$ | ${ }_{7}^{6}$ | 10 4 \% | $\begin{gathered} 11 \\ { }^{7} \% \end{gathered}$ | ${ }_{4}^{6}$ | ${ }_{3}^{5}$ | ${ }_{1 \%}^{2}$ | ${ }_{1 \%}^{4}$ | $\begin{gathered} 28 \\ 5 \% \\ \mathrm{~s} \end{gathered}$ | $\begin{aligned} & 19 \\ & \mathrm{G} \% \end{aligned}$ | 22 6 5 |
| Paying off home mortgage | ${ }_{12}^{195}$ | $\begin{gathered} 115 \\ { }_{C}^{15 \%} \end{gathered}$ | $\stackrel{80}{9 \%}$ | 76 $14 \%$ | 30 $10 \%$ | 32 $11 \%$ | 36 $14 \%$ | ${ }^{22} 10 \%$ | $\begin{aligned} & 51 \\ & { }^{19 \%} \% \\ & \mathrm{~N} \end{aligned}$ | 15 $11 \%$ | ${ }^{18} 13$ | ${ }_{18}^{16}$ | 13 $14 \%$ | ${ }_{9}^{24}$ | 15 $10 \%$ | 14\% | ${ }_{12}^{12}$ | $9 \%$ | ${ }_{14}{ }^{1}$ | 76\% | ${ }_{12}{ }^{2}$ | 10\% |
| Other | ${ }^{107} 7$ | 46\% | ${ }^{61} \%$ | $34 \%$ | 22 8 \% | 13 ${ }^{4} \%$ | 17\% | $\begin{aligned} & 22 \\ & \begin{array}{l} \text { 10\% } \\ \text { F } \end{array} \end{aligned}$ | 14\% | 6\% | 5 | 7\% | $\begin{aligned} & 12 \\ & 13 \% \\ & 13 \% \end{aligned}$ | 20\% | ${ }^{13} 9$ | ${ }_{5}^{7}$ | 10\% | ${ }^{10} 80$ | $13{ }_{5}$ | 42\% | $\begin{gathered} 38 \\ 11 \% \\ \text { StV } \end{gathered}$ | 14\% |
| Sigma | $\begin{gathered} 1599 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 750 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 849 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 550 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 291 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 287 \\ & 100 \% \end{aligned}$ | 255 100 | $\begin{aligned} & 216 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 269 \\ & 100 \% \end{aligned}$ | 141 $100 \%$ | $\begin{aligned} & 139 \\ & 100 \% \end{aligned}$ | 111 $100 \%$ | 100\% | 282\% | 150 $100 \%$ | 147 $100 \%$ | 143 $100 \%$ | $\begin{aligned} & 126 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 281 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 613 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 344 \\ & 100 \% \end{aligned}$ | 360\% |

Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/H - IJJ/K/LM - 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: Something Causes Financial Stress

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | $\underbrace{\substack{\text { dill }}}_{\substack{\text { children } \\ \text { inff }}}$ |  | $\xrightarrow{\text { Parent of Child }}$ Under 18 |  | ${ }_{\text {Oworship }}^{\text {Home }}$ |  | ${ }_{\text {Marital }}^{\text {Stas }}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | $\begin{aligned} & \$ 75 K \\ & \$ 99.96 \end{aligned}$ | s100K+ | $\begin{gathered} \text { Hot } \\ \text { cess } \end{gathered}$ | ${ }_{\text {Some }}^{\substack{\text { Some } \\ \text { College }}}$ | ${ }_{\text {College }}^{\text {Gradt }}$ | Yes | No | Yes | No | Yes | No | Homer | Renter | Marr- | $\xrightarrow{\text { matried }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (1) | (J) | (K) | (L) | (M) | (N) | (0) | (P) | (o) | (R) |
| Unweighted Base | 1640 1599 | 707 613 | 7 295 | ${ }_{234}^{229}$ | 393 49 | ${ }_{552}^{491}$ | ${ }_{620}^{603}$ | 546 428 | ${ }_{1037}^{976}$ | 664 562 | ${ }_{744} 7$ | 855 | ${ }_{662}^{693}$ | ${ }_{937}^{947}$ | 1057 1039 | 556 532 | ${ }_{712}^{871}$ | 769 887 |
| Saving (N) |  | \% 245 | 50\% ${ }^{124} 4$ | ${ }_{42 \%}{ }^{9}$ | - ${ }^{198}$ | ${ }^{243} 4$ | ${ }_{349}^{249}$ | ${ }^{181} 2$ | \% 444 | ${ }^{225} 40$ |  | 41\% | ${ }^{259 \%}$ | $411 \%$ | ${ }^{417}{ }^{\text {40\% }}$ | ${ }_{24}^{244 \%}$ | ${ }_{44 \%}^{313}$ | 456\% |
| Saying enough money for |  | \% |  | ${ }_{\text {2 }}^{54}$ | - $\begin{gathered}134 \\ \text { BC\% } \\ \text { BC }\end{gathered}$ | ${ }^{82} 5$ | ${ }_{\substack{126 \\ 120}}^{1}$ |  |  |  |  |  | 89\% | $\stackrel{\substack{232 \\ M}}{\substack{\text { m }}}$ | ${ }^{225}$ | ${ }^{93}$ | $\stackrel{172}{124 \%}$ | ${ }_{17}^{19 \%}$ |
| ${ }_{\text {S }}^{\substack{\text { Saing money for } \\ \text { emergncies }}}$ |  |  |  |  | - ${ }^{37}$ |  | - ${ }_{\text {93\% }}^{15 \%}$ | 11 | 144 | ${ }_{117 \% 1}{ }^{11}$ | ${ }^{114 \%}$ | \% | 98\% | ${ }_{1}^{163}$ | ${ }_{\text {137\% }}^{137}$ | ${ }_{\text {23\% }}^{12}$ | 97\% | - ${ }_{\text {c }}^{\substack{19 \\ 19 \%}}$ |
| Sayins enoug money for |  | \% ${ }_{50}$ | 5\% ${ }^{13}$ | ${ }^{16} \%$ | - ${ }^{27} \%$ | ${ }^{33} \%$ | ${ }^{26} 4$ | 27\% | ${ }_{6}^{67}$ | 19\% |  | 2\% | 70\% | ${ }^{16}$ \% | 55\% | ${ }^{29} \%$ | ${ }^{44} \%$ | ${ }^{42} \%$ |
| Debt (Net) |  |  | ${ }^{118}$ | 94\% | - ${ }^{149} 3$ | ${ }_{3}^{204 \%}$ | $\begin{aligned} & 276 \% \\ & \substack{24 \%} \end{aligned}$ | ${ }_{335 \%}^{149}$ | ${ }_{8}^{399}$ | ${ }_{41 \%}^{229}$ |  |  | ${ }^{272 \%}$ | ${ }_{350}^{35 \%}$ | ${ }_{38 \%}^{393}$ | ${ }^{217} 4$ | ${ }_{35 \%}^{48}$ | - ${ }_{\text {81 }}^{4}$ |
| Credit card debt |  | \% ${ }^{10}$ | \% ${ }_{\text {53 }}$ | 40\% | \% | ${ }^{107} 19$ | ${ }^{114} 8$ | - ${ }_{\text {¢ } 5 \%}$ | ${ }^{187}$ | 9\%\% ${ }^{1}$ |  |  | 17\% | ${ }^{170}$ | ${ }^{195 \%}$ | ${ }_{17}^{87}$ | \% | 15\% |
| Student loan debt |  | \% ${ }^{6}$ | ${ }^{32}$ | ${ }_{\substack { 39 \\ \begin{subarray}{c}{\text { b }{ 3 9 \\ \begin{subarray} { c } { \text { b } } }\end{subarray}}$ | \% | . ${ }^{25} \%$ | ${ }_{\text {che }}^{98}$ |  |  |  |  |  | 11\% | 96\% | ${ }^{95 \%}$ | ${ }_{1}^{65}$ | 47\% | $\xrightarrow{123}$ |
| Auto loan debt |  |  | $4 \% \quad 20$ | ${ }_{4 \%}$ | - ${ }_{5}^{5}$ | ${ }^{38} \%$ | ${ }^{31}$ | 20 | ${ }^{69} 9$ | ${ }^{29} \%$ | 5 | 5\% | 51 | 47\% | 65\% | ${ }_{6 \%}^{31}$ | ${ }_{7 \%}^{51}$ | ${ }^{47} \%$ |
| Other typ of debt |  |  | ${ }^{\circ}$ | \% | \% | $\stackrel{34}{34}$ |  |  | ${ }_{4}^{43}$ | ${ }^{30} \%$ |  |  | ${ }^{38} \%$ | ${ }^{36}$ | 38\% |  | ${ }^{21}$ | ${ }_{6}^{53}$ |
| Paying off home mortgage |  |  | ${ }_{8}^{8 \%}{ }_{4}^{44}$ | ${ }_{\substack{\text { a }}}^{\substack{31 \\ 136}}$ | -72 <br> $18 \%$ <br> 80 | 55\% | ${ }^{69}$ |  |  |  |  |  |  |  |  |  |  | 89\% |
| Other |  |  | ${ }_{8}^{6} \%$ |  | - ${ }_{\text {30 }}^{7 \%}$ |  | ${ }^{31}$ |  | ${ }_{6}^{44}$ | $\begin{aligned} & 53 \\ & \begin{array}{c} 1196 \end{array} \\ & 1 \end{aligned}$ | ${ }_{6}^{44}$ |  |  |  |  |  |  | ${ }_{8}^{6 \%}$ |
| Sigma |  | \% ${ }^{611}$ | (10\%\% 294 | 234\% | - 449 | . 550 | ${ }^{6} 20 \%$ | ${ }_{128 \%}^{4}$ | 1037\% | 562\% ${ }^{7}$ | 74 |  |  |  | -80\% | 532\% | ${ }^{712} \times$ | ${ }^{887}$ |

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

|  | 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 | 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 | 2030 | 923 | 1107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| $\underset{(N e t)}{\text { Plan To File } 2018 \text { Taxes }}$ | $\begin{gathered} 1845 \\ 91 \% \end{gathered}$ | ${ }_{9 \widehat{C} \%}^{912}$ | ${ }_{89 \%}^{933}$ | ${ }_{91 \%}^{553}$ | $\begin{aligned} & 309 \\ & { }^{55 \%} \end{aligned}$ | $\begin{gathered} 309 \\ 89 \% \end{gathered}$ | $\begin{gathered} 311 \\ 91 \% \end{gathered}$ | $\begin{gathered} 364 \% \\ 89 \% \end{gathered}$ | ${ }_{92 \%}^{278}$ | $\begin{gathered} 157 \\ \text { IkM9\% } \end{gathered}$ | $\underset{93}{158}$ | $\begin{aligned} & 155 \\ & { }_{5}^{5} \% \end{aligned}$ | $\begin{gathered} 164 \\ 89 \% \end{gathered}$ | ${ }_{90 \%}^{274}$ | $\begin{gathered} 152 \\ 91 \% \end{gathered}$ | $\begin{gathered} 150 \\ 85 \% \end{gathered}$ | $\begin{aligned} & 157 \\ & 88 \% \end{aligned}$ | ${ }_{900}^{200}$ | $\begin{gathered} 343 \\ 94 \% \\ \hline \end{gathered}$ | $\begin{gathered} 674 \\ 88 \% \end{gathered}$ | 380 ${ }^{19}$ | $\stackrel{447}{{ }_{93}^{T} \%}$ |
| Plan On Taking Standard Deduction (Sub-Net) | 814 40 | $\begin{gathered} 430 \\ 44 \% \\ C \end{gathered}$ | 384\% | $\begin{gathered} 263 \\ \underset{G}{43 \%} \end{gathered}$ | $\begin{gathered} 140 \\ 43 \% \\ \mathrm{~g} \end{gathered}$ | 134\% | 120 ${ }^{35 \%}$ | ${ }^{156}{ }_{38}$ | 142 47 | 683\% | $\begin{gathered} 87 \\ { }^{51 \%} \\ \text { LmP } \end{gathered}$ | $\begin{aligned} & 61 \% \\ & 37 \% \end{aligned}$ | 729\% | $\begin{gathered} 121 \\ 40 \% \\ \mathrm{P} \end{gathered}$ | 72 ${ }^{7}{ }^{\text {\% }}$ | 46\% | 60\% | $\begin{aligned} & 85 \\ & 38 \% \\ & \\ & \hline \end{aligned}$ | ${ }^{144} 39$ | 304\% | ${ }^{177} 42 \%$ | 190\% |
| I plan on taking the standard deduction for my 2018 taxes, as I did last tax year | ${ }_{23}^{469}$ | ${ }_{22}^{227}$ | ${ }_{23}^{243}$ | $\begin{gathered} 153 \\ 25 \% \end{gathered}$ | $\begin{aligned} & 78 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 75 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 84 \\ & 25 \% \end{aligned}$ | ${ }^{80} 0 \%$ | 72 $24 \%$ | $\begin{aligned} & 366 \\ & 23 \% \end{aligned}$ | $\begin{gathered} 46 \\ 27 \% \\ \mathrm{p} \end{gathered}$ | $\begin{aligned} & 377 \\ & 23 \% \end{aligned}$ | 19\% | $\stackrel{80}{26 \%}$ | $\begin{gathered} 42 \\ { }_{2}^{25 \%} \end{gathered}$ | 29 ${ }^{16 \%}$ | $\begin{gathered} 47 \\ 26 \% \\ \mathrm{p} \end{gathered}$ | 44\% | $\begin{gathered} 94 \\ 26 \% \\ \mathrm{t} \end{gathered}$ | ${ }^{158}$ | ${ }_{26 \%}^{108}$ | ${ }_{23 \%}^{109}$ |
| I plan on taking the standard deduction for my 2018 taxes instad of itemizing as I did last tax year tax year | ${ }_{12 \%}^{246}$ | $\begin{gathered} 145 \\ { }_{15} \% \end{gathered}$ | $\begin{gathered} 101 \\ 10 \% \end{gathered}$ | $\begin{aligned} & 69 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 43 \\ & 12 \% \end{aligned}$ | ${ }^{31} 9$ | $\begin{aligned} & 65 \\ & 16 \% \\ & d G \end{aligned}$ | $\begin{aligned} & 41 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 18 \% \\ & \text { P } \end{aligned}$ | $\begin{aligned} & 20 \\ & 12 \% \\ & \text { q } \end{aligned}$ | $\begin{aligned} & 31 \% \\ & 17 \% \end{aligned}$ | ${ }_{9}^{29}$ | ${ }^{16} 9$ | 11 6 \% | 11 6 | $\begin{aligned} & 34 \\ & 15 \% \\ & \text { PQ } \end{aligned}$ | $\begin{aligned} & 39 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 96 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & \\ & \hline 12 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 12 \% \end{aligned}$ |
| I plan on taking the my 2018 taxes and I my 2018 taxes, and I did not file income taxes last tax year | ${ }_{59}{ }^{\text {\% }}$ | $\begin{gathered} 59 \\ 6 \% \\ c \end{gathered}$ | 40 $4 \%$ | $\begin{aligned} & 41 \\ & \mathrm{GH} \% \end{aligned}$ | $\begin{gathered} 24 \\ { }^{7 \%} \% \end{gathered}$ | $\begin{aligned} & 16 \\ & { }^{16} \% \\ & \mathrm{~g} \end{aligned}$ | ${ }_{2}^{5}$ | 12 3 \% | $\begin{gathered} 29 \\ \text { LMN } \% \end{gathered}$ | 10 6 | 11 6 | $\stackrel{3}{2 \%}$ | ${ }_{3 \%}^{6}$ | 12 4 \% | $\begin{gathered} 14 \\ \text { npQr } \\ \text { np } \end{gathered}$ | ${ }_{3}^{6}$ | ${ }_{1}^{2}$ | ${ }_{3}^{6}$ | 11 3 \% | $\begin{gathered} 50 \\ \frac{7}{S} \% \end{gathered}$ | 16 4 \% | ${ }^{22} 5$ |
| Plan On Itemizing (Sub-Net) | $\stackrel{583}{29 \%}$ | $\underset{\substack{322 \\ \mathrm{C}}}{ }$ | $\begin{gathered} 261 \\ 25 \% \end{gathered}$ | $\begin{gathered} 153 \\ 25 \% \end{gathered}$ | $\begin{aligned} & 96 \\ & 30 \% \end{aligned}$ | $\begin{gathered} 101 \\ 29 \% \end{gathered}$ | ${ }_{3105}^{105}$ | $\stackrel{128}{\substack{19 \% \\ d}}$ | $\begin{aligned} & 866 \\ & 28 \% \end{aligned}$ | $\begin{gathered} 63 \\ \mathrm{iKO}^{40} \% \end{gathered}$ | $\begin{aligned} & 43 \\ & 25 \% \end{aligned}$ | 559\% | $\begin{gathered} 75 \\ { }^{41 \%} \\ { }^{4 K R} \end{gathered}$ | $\begin{aligned} & 67 \\ & 22 \% \end{aligned}$ | 20\% | $\begin{gathered} 58 \\ \text { 32\% } \\ \text { NO } \end{gathered}$ | 50\% | 53 24 | ${ }^{104} 29 \%$ | 214 | ${ }^{106} 25 \%$ | $\begin{gathered} 160 \\ 33 \% \\ 3 \end{gathered}$ |
| I plan on itemizing my 2018 taxes, as I did last tax year | $\begin{gathered} 409 \\ 20 \% \end{gathered}$ | ${ }_{22 \%}^{215}$ | $\begin{gathered} 194 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 75 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 54 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 77 \\ & 22 \% \\ & \mathrm{D} \end{aligned}$ | $\begin{aligned} & 89 \\ & 26 \% \\ & \text { DE } \end{aligned}$ | $\begin{gathered} 114 \\ 28 \% \\ \text { DE } \end{gathered}$ | $\begin{aligned} & 40 \\ & 13 \% \end{aligned}$ | 32\% | $\begin{aligned} & \text { 179 } \end{aligned}$ | $\begin{aligned} & 47 \\ & { }_{1}^{49 \%} \end{aligned}$ | $\begin{gathered} 67 \\ \text { IJ6\% } \\ \text { IJKR } \end{gathered}$ | $\begin{aligned} & 35 \\ & 12 \% \end{aligned}$ | 21 $13 \%$ | $\begin{gathered} \stackrel{48}{27} \\ \mathrm{NOk} \end{gathered}$ | $\begin{gathered} 42 \\ 24 \% \\ \text { NO } \end{gathered}$ | $\begin{aligned} & \frac{4}{21 \%} \\ & \mathrm{~N} \end{aligned}$ | 73 ${ }^{20 \%}$ | $\begin{gathered} 143 \\ 19 \% \end{gathered}$ | 80 $19 \%$ | 112\% |
| I plan on itemizing my taking the standard deduction as I did last tax year | ${ }^{123} 6$ | $\begin{gathered} 74 \\ { }^{8} \% \end{gathered}$ | 49\% | $\begin{gathered} 50 \\ \text { GH } \\ \hline 8 \end{gathered}$ | $\begin{aligned} & 26 \\ & { }^{8} \% \end{aligned}$ | 20 ${ }_{6}$ | 13 ${ }_{4}$ | 14\% | $\begin{aligned} & \text { 28 } \\ & { }_{\mathrm{m}}^{6} \end{aligned}$ | $\begin{gathered} 20 \\ \text { LMO } \end{gathered}$ | 12\% | 7 | ${ }_{4}^{7}$ | $\begin{gathered} 22 \\ \underset{r}{7} \% \\ \hline \end{gathered}$ | ${ }_{6}^{6}$ | ${ }_{5}^{8}$ | ${ }_{3}^{5}$ | ${ }_{3 \%}^{6}$ | 21 6 | ${ }_{60}^{60}$ | 21 5 | 31 6 |
| I plan on itemizing my file taxes, and I did not file income taxes last tax year | ${ }_{31}$ | $\begin{aligned} & 33 \\ & 3 \% \\ & c \end{aligned}$ | 19 ${ }^{2}$ | $\begin{gathered} 28 \\ { }^{58} \% \end{gathered}$ | $\begin{gathered} 17 \\ { }^{5} \% \\ \text { FGH }^{2} \end{gathered}$ | 3\% | ${ }_{1}{ }^{1}$ | $\stackrel{1}{*}$ | $\begin{gathered} 18 \\ { }_{6}^{6} \% \end{gathered}$ | $\begin{gathered} { }^{11} \% \\ \text { KLM }^{7} \end{gathered}$ | $1 \%$ | ${ }_{1}^{1 \%}$ | $\stackrel{1}{*}$ | $\begin{aligned} & 10 \\ & 3 \% \\ & \mathrm{R} \end{aligned}$ | ${ }_{\text {R }}{ }^{3}$ | ${ }_{1}^{2}$ | ${ }_{1}^{2}$ | - | 10 $3 \%$ | 21 3 \% | 5\% | $\begin{gathered} 16 \\ \frac{3}{3} \% \end{gathered}$ |
| Not sure | ${ }_{22 \%}^{448}$ | $\begin{gathered} 160 \\ 16 \% \end{gathered}$ | $\begin{gathered} 288 \\ { }_{B}^{27 \%} \end{gathered}$ | ${ }^{136}{ }_{2}{ }^{2}$ | 722\% | 74 $21 \%$ | 86\% | 79 ${ }^{20 \%}$ | $\begin{aligned} & 51 \\ & 17 \% \\ & \mathrm{~m} \% \end{aligned}$ | 25 ${ }^{16 \%}$ | 28\% | $\begin{aligned} & 39 \\ & { }_{2}^{24 \%} \\ & M^{2} \end{aligned}$ | ${ }^{18} 10$ | $\begin{aligned} & 88 \\ & 28 \% \\ & \hline 1 \end{aligned}$ | $\begin{aligned} & 48 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 26 \% \\ & { }_{k}^{4} \end{aligned}$ | 47\% | $\begin{aligned} & 62 \\ & 28 \% \\ & M \end{aligned}$ | $\begin{gathered} 96 \\ \text { 26\% } \end{gathered}$ | ${ }^{157}{ }_{21 \%}$ | 98\% | 20\% |
| N/A - I don't plan to file 2018 income taxes. | ${ }^{185}{ }_{9}$ | ${ }^{68}$ | $\begin{gathered} 117 \\ 11 \% \\ B \end{gathered}$ | 55 | 17 ${ }^{5}$ | $\begin{aligned} & 40 \\ & 41 \% \\ & 11 \% \end{aligned}$ | ${ }^{30} 9$ | $\begin{aligned} & 43 \\ & \begin{array}{l} 11 \% \\ E \end{array} \end{aligned}$ | $\stackrel{25}{8 \%}$ | ${ }_{1 \%}^{2}$ | $12$ | ${ }_{5}^{8}$ | $\begin{aligned} & 20 \\ & 11 \% \\ & \text { Ji\% } \end{aligned}$ | 30 $10 \%$ | $\begin{aligned} & 15 \\ & 9 \% \\ & j \end{aligned}$ | $\begin{aligned} & 28 \\ & { }_{15 \%}^{2} \\ & k \end{aligned}$ | $\begin{aligned} & 22 \\ & 12 \% \\ & \hline \end{aligned}$ | 23 $10 \%$ | 21 6 \% | $\begin{aligned} & 91 \\ & 12 \% \\ & \text { SV }^{2} \end{aligned}$ | ${ }^{40} 9$ | ${ }^{33} 7$ |
| Sigma | $\begin{gathered} 2030 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 980 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 1050 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 608 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 326 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 349 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 341 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 407 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 159 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 171 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 163 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 184 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 167 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 178 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 223 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 364 \% \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 765 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 420 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 481 \\ & 100 \% \end{aligned}$ |



|  | 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+ | $\begin{gathered} \text { HS } \\ \text { Hess } \\ \text { Less } \end{gathered}$ | Some College | College | Yes | No | Yes | No | Yes | No | Home- | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\underset{\text { married }}{\text { Not }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 2030 | 795 | 349 | 275 | 586 | 569 | 694 | 767 | 1128 | 902 | 789 | 1241 | 744 | 1286 | 1362 | 634 | 1112 | 18 |
| Weighted Base | 2030 | 703 | 346 | 274 | 682 | 653 | 733 | 644 | 1238 | 792 | 800 | 1230 | 71 | 131 | 1367 | 622 | 947 | 1083 |
| $\underset{(N e t)}{\text { Plan To File }} 2018$ Taxes | $1845$ | $\%{ }^{565}$ | $\begin{gathered} 326 \\ \% \\ \hline 94 \% \end{gathered}$ | $\stackrel{267}{97 \%}$ | $\begin{aligned} & 669 \\ & { }^{868} \end{aligned}$ | ${ }^{556} 8$ | $\underset{F}{962}$ | $\begin{aligned} & 627 \\ & 97 \% \\ & \text { FG } \end{aligned}$ | $2033$ |  | 94\% | $894$ | $\underset{{ }_{\mathrm{N}}^{6} 5}{677}$ | 11689\% | $\begin{gathered} 1285 \\ 94 \% \end{gathered}$ | 537 ${ }^{86 \%}$ | $\begin{gathered} 917 \\ 97 \% \\ \mathrm{R} \end{gathered}$ | ${ }^{929} 8$ |
| Plan On Taking Standard Deduction (Sub-Net) | 814 | \% ${ }^{263}$ | $\% \quad \begin{gathered} 158 \\ \% \\ 46 \% \end{gathered}$ | 112 $41 \%$ | $\begin{gathered} 277 \\ 41 \% \end{gathered}$ | ${ }_{3}^{241} \%$ | $\begin{aligned} & 329 \\ & 45 \% \\ & \mathrm{FH}^{2} \end{aligned}$ | $\begin{gathered} 243 \\ 38 \% \end{gathered}$ | $\begin{gathered} 540 \\ 44 \% \end{gathered}$ |  | $\begin{aligned} & 352 \\ & . \quad 44 \% \\ & \hline \end{aligned}$ | ${ }_{38}^{462}$ | $\begin{aligned} & 320 \\ & { }_{\mathrm{N}}^{\mathrm{N}} \mathrm{\%} \end{aligned}$ | $\begin{gathered} 494 \\ 38 \% \end{gathered}$ | $554 \%$ | ${ }_{40 \%}^{248}$ | $\begin{gathered} 378 \\ 40 \% \end{gathered}$ | $436{ }_{4}$ |
| I plan on taking the standard deduction for my 2018 taxes, as I did | ${ }^{469} 2$ | $\%{ }^{155}$ | $\begin{aligned} & 99 \\ & 299 \% \\ & \text { be } \end{aligned}$ | ${ }_{25}^{65 \%}$ | $\begin{gathered} 144 \\ 21 \% \end{gathered}$ | ${ }^{136} \%$ | $\begin{gathered} 205 \\ 28 \% \\ \mathrm{FH} \end{gathered}$ | ${ }^{128} 20$ | $\begin{gathered} 307 \\ 25 \% \\ j \end{gathered}$ |  | 201 | ${ }_{22 \%}^{269}$ | $\begin{gathered} 183 \\ 26 \% \end{gathered}$ | 287 ${ }_{2}$ | ${ }^{305}$ | $\begin{aligned} & 157 \\ & 25 \% \end{aligned}$ | ${ }^{226}$ | 243 |
| I plan on taking the standard deduction for my 2018 taxes instead of itemizing as I did last tax year | ${ }_{12}^{246}$ | - ${ }^{62}$ | $\% \quad{ }_{6}^{42 \%}$ | ${ }^{28} 10$ | $\begin{gathered} 114 \\ 17 \% \\ \text { BD } \end{gathered}$ | $\begin{aligned} & 70 \\ & 11 \% \end{aligned}$ | ${ }^{85}$ | 914 | $\begin{gathered} 156 \\ 13 \% \end{gathered}$ |  | $\begin{aligned} & 100 \\ & \quad 13 \% \end{aligned}$ | $\stackrel{146}{12 \%}$ | $\begin{aligned} & 93 \\ & 13 \% \end{aligned}$ | 153 $12 \%$ | $\begin{gathered} 186 \\ \stackrel{14 \%}{P} \end{gathered}$ | ${ }^{58}{ }_{9}$ | ${ }_{1}^{115} 12$ | 131 $12 \%$ |
| I plan on taking the standard deduction for my 2018 taxes, and I did tax year | $99$ | $\% \quad \begin{gathered} 46 \\ \hline \end{gathered}$ | $\% \quad{ }^{18}$ | ${ }^{15} 5$ | ${ }^{19} 3$ | ${ }^{35}$ | ${ }^{40}$ | 24\% | $\begin{aligned} & 77 \\ & 6 \% \end{aligned}$ |  | 51 $L_{\text {L }}$ | ${ }_{48}^{4 \%}$ | ${ }_{44}^{6 \%}$ | ${ }^{55}$ | $6_{5 \%}$ | 33 5 | ${ }^{37} 4 \%$ | ${ }_{6}^{62}$ |
| $\underset{(S u b-N e t)}{\text { Plan On Itemizing }}$ | 583\% | \% ${ }^{117} 17 \%$ | $\begin{gathered} 104 \\ \% \\ \hline 30 \% \end{gathered}$ | $\underset{B}{102} \underset{B}{37 \%}$ | $\begin{gathered} 254 \\ 35 \% \\ \text { BC } \end{gathered}$ | ${ }^{147}$ 22\% | ${ }_{2}^{178}{ }^{24 \%}$ | $\begin{gathered} 258 \\ 40 \% \\ \mathrm{FG} \end{gathered}$ | $\begin{gathered} 410 \\ 310 \% \end{gathered}$ |  | 30\% | 344\% | 220 $31 \%$ | ${ }^{363}{ }_{2}$ | $45{ }_{\mathrm{P}}^{45 \%}$ | ${ }^{127} 20 \%$ | $\begin{gathered} 329 \\ \underset{R}{35 \%} \end{gathered}$ | ${ }^{254} 23 \%$ |
| I plan on itemizing my 2018 taxes, as I did last tax year | 409\% | - 52 | $\begin{gathered} 77 \\ \% \quad 22 \% \end{gathered}$ |  | $\begin{gathered} 200 \\ 29 \% \\ \text { BC } \end{gathered}$ | ${ }^{98} 15$ | 117 ${ }_{16}$ | $\begin{aligned} & 194 \\ & 30 \% \\ & \text { FG } \end{aligned}$ | 265 21 |  | 138 | $\begin{gathered} 270 \\ 27 \% \\ \mathrm{~K} \end{gathered}$ | $\stackrel{128}{18 \%}$ | 281\% | $\begin{gathered} 325 \\ \stackrel{24}{24} \end{gathered}$ | 84 $13 \%$ | $\begin{gathered} 258 \\ { }_{\mathrm{R}} \mathrm{R}^{2} \% \end{gathered}$ | 150 $14 \%$ |
| I plan on itemizing my taking the standard deduction as I did last tax year | $123 \%$ | $\% \quad{ }^{38}{ }_{5}^{5}$ | $\% \quad{ }^{19} \%$ | 19\% | $46$ | ${ }^{30}$ | ${ }^{45} 6 \%$ | $\frac{48}{7 \%}$ | $\begin{gathered} 101 \\ 8 \% \end{gathered}$ | ${ }^{22} 3$ | $\begin{aligned} & 70 \\ & { }^{7 \%} \end{aligned}$ | ${ }^{53}$ | $\begin{aligned} & \text { 60\% } \\ & { }^{8 \%} \end{aligned}$ | ${ }_{5}^{62}$ | $\begin{gathered} 100 \\ { }_{P}^{7} \% \end{gathered}$ | ${ }_{22}^{22}$ | ${ }^{58}$ | ${ }_{65}^{65}$ |
| I plan on itemizing my 2018 taxes, and I did not file income taxes last tax year |  | \% ${ }^{27}{ }_{\text {4 }}^{4}$ | ${ }_{2 \%}^{8}$ | 8\% | 1\% | ${ }^{19} 3$ | ${ }^{16}$ | ${ }^{16}$ 3\% | $\stackrel{44}{4} \%$ |  | 31 4 | 20 $2 \%$ | $\begin{gathered} 31 \\ { }^{4} \% \end{gathered}$ | ${ }^{20} 2 \%$ | ${ }^{30} 2$ | 21 3 \% | 13 1 \% | 38 4 Q |
| Not sure | $\stackrel{448}{22 \%}$ | $\begin{gathered} 184 \\ \text { \%dE } \\ \text { CdE } \end{gathered}$ | $\begin{aligned} & 64 \\ & \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 53 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 137 \\ 20 \% \end{gathered}$ | $\underset{H}{168} \underset{H}{268}$ | $\begin{gathered} 156 \\ 21 \% \end{gathered}$ | 125 $19 \%$ | ${ }_{203}^{253}$ | $\stackrel{196}{25}$ | 59\% | $289$ | $\begin{gathered} 137 \\ 19 \% \end{gathered}$ | $\begin{gathered} 311 \\ 24 \% \\ \mathrm{~m} \end{gathered}$ | ${ }_{20 \%}^{276}$ | $\begin{gathered} 162 \\ 26 \% \end{gathered}$ | ${ }_{210}^{210}$ | 239 $22 \%$ |
| N/A - I don't plan to file 2018 income taxes. | ${ }_{9}^{185}$ | $\begin{gathered} { }^{138}{ }_{2}{ }^{2} \% \\ \text { CDE } \end{gathered}$ | $\begin{gathered} 20 \\ \% \\ \hline 6 \% \end{gathered}$ | ${ }_{3}^{8}$ | $\begin{gathered} 13 \\ 2 \% \end{gathered}$ | $\begin{aligned} & 97 \\ & \text { } 5 \% \\ & \text { GH } \end{aligned}$ | $\begin{gathered} 70 \\ \begin{array}{c} 70 \% \\ H \end{array} \end{gathered}$ | ${ }_{3 \%}^{17}$ | ${ }^{35}$ | $\begin{gathered} 150 \\ \substack{99 \% \\ 1} \end{gathered}$ | ${ }^{49} 6 \%$ | $\begin{gathered} 136 \\ \substack{11 \% \\ K} \end{gathered}$ | ${ }^{37} 5 \%$ | $\begin{gathered} \begin{array}{c} 147 \\ 11 \% \\ M \end{array} \end{gathered}$ | 82\% | $\begin{aligned} & 85 \\ & 14 \% \\ & 0 \end{aligned}$ | ${ }_{31}^{31}$ | $\begin{gathered} 154 \\ 14 \% \\ \mathrm{Q} \end{gathered}$ |
| Sigma | 2030 | 703 | 346 | 274 | 682 | 653 | 733 | 644 | 238 | 792 | 800 | 1230 | 714 | 1316 | 136 | 622 |  | 1083 |

[^5]
## Fielding Period: December 5-7, 2018

WEFE Weighted To The U.S. General Adult Population - Propensity
Q3565 What impact do you think the recent federal income tax law changes will have on your 2018 taxes?
Base: Plan To File 2018 Taxes

|  | 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 | 1854 | 863 | 991 | 551 | 321 | 286 | 356 | 340 | 241 | 148 | 112 | 183 | 179 | 310 | 173 | 174 | 173 | 161 | 372 | 721 | 346 | 415 |
| Weighted Base | 1845 | 912 | 933 | 553 | 309 | 309 | 311 | 364 | 278 | 157* | $158 *$ | 155 | 164 | 274 | 152* | 150 | 157 | 200 | 343 | 674 | 380 | 447 |
| I expect to pay more in income taxes | ${ }_{17 \%}^{318}$ | $\begin{gathered} 156 \\ 17 \% \end{gathered}$ | $\begin{gathered} 161 \\ 17 \% \end{gathered}$ | $\begin{aligned} & 80 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 49 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & \text { 630 } \\ & \text { 20 } \end{aligned}$ | $\begin{gathered} 73 \\ 20 \% \\ d \end{gathered}$ | $\begin{aligned} & 42 \\ & 15 \% \end{aligned}$ | 24 15 | $\begin{aligned} & \text { 25 } \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 321 \% \\ & 21 \end{aligned}$ | 20\% | 38 $14 \%$ | ${ }^{28} 8$ | 24 16 | 31\% | $\begin{aligned} & 41 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 72 \\ & 21 \% \\ & U \end{aligned}$ | $\begin{gathered} 113 \\ 17 \% \end{gathered}$ | $\begin{aligned} & 48 \% \\ & 13 \% \end{aligned}$ | 84 u |
| I expect to pay the same amount in income taxes | $\begin{gathered} 709 \\ 38 \% \end{gathered}$ | $\begin{gathered} 405 \\ 44 \% \\ C \end{gathered}$ | $\begin{aligned} & 304 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 254 \\ & 46 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 126 \\ & 41 \% \\ & \mathrm{gH} \end{aligned}$ | $\begin{gathered} 121 \\ { }_{3}^{39 \%} \end{gathered}$ | $\begin{gathered} 100 \\ 32 \% \end{gathered}$ | ${ }_{30 \%}^{108}$ | $\begin{gathered} 146 \\ 53 \% \\ \text { LMN } \end{gathered}$ | $\begin{gathered} \stackrel{82}{52 \%} \\ \text { LMO }^{2} \end{gathered}$ | $\begin{gathered} 71 \\ 45 \% \\ \mathrm{~m} \end{gathered}$ | $\begin{aligned} & 54 \\ & 35 \% \end{aligned}$ | 32\% | $\begin{aligned} & 108 \\ & 39 \% \\ & \text { oqr } \end{aligned}$ | 44\% | 50\% | 469\% | 56\% | 133 ${ }^{39}$ | 256 ${ }_{38}$ | 154 $41 \%$ | 167\% |
| I expect to pay less in income taxes | 374 $20 \%$ | 192\% | 182 ${ }_{19}$ | 90 $16 \%$ | 55 $18 \%$ | 24\% | 64\% | $\begin{gathered} 101 \\ 28 \% \\ \text { DEtg } \end{gathered}$ | 43\% | 32\% | 36\% | 32 ${ }^{21}$ | 50 $30 \%$ II | ${ }_{17}{ }^{1} \%$ | 23 | 27 $18 \%$ | 32\% | $\begin{aligned} & 52 \\ & 26 \% \\ & \text { no } \end{aligned}$ | ${ }^{68}{ }^{20} \%$ | 139 | 70 $18 \%$ | 97\% |
| Not sure | ${ }_{24 \%}^{445}$ | $\begin{gathered} 158 \\ 17 \% \end{gathered}$ | $\begin{gathered} 286 \\ { }_{3}^{281 \%} \end{gathered}$ | ${ }_{23 \%}^{128}$ | $\begin{aligned} & 77 \\ & 25 \% \end{aligned}$ | ${ }_{25}^{75 \%}$ | ${ }_{27}^{84 \%}$ | ${ }_{21}^{82 \%}$ | $\begin{aligned} & 47 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 16 \% \end{aligned}$ | $\begin{gathered} 36 \\ 23 \\ \hline \end{gathered}$ | $\begin{aligned} & 30 \% \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & 29 \% \\ & \hline 1 \end{aligned}$ | $\begin{aligned} & 57 \\ & 38 \% \\ & \text { r. } \end{aligned}$ | $\begin{aligned} & 43 \\ & 33 \% \\ & K \end{aligned}$ | ${ }_{31}^{48}$ | 51 26 | $71 \%$ | ${ }^{167}$ | $\begin{gathered} 108 \\ \underset{S}{88 \%} \end{gathered}$ | 92\% |
| Sigma | $\begin{gathered} 1845 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 912 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 933 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 553 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 309 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 309 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 311 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 364 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 278 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 157 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 158 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 155 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 164 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 274 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 152 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 150 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 157 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 200 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 343 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 674 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 380 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 447 \\ & 100 \% \end{aligned}$ |



Base: Plan To File 2018 Taxes

Unweighted Base Weighted Base

I expect to pay more in
income taxes
expect to pay the same
expect to pay less in
expect to pay less in
ncome taxes
Not sure

Sigma

|  | Household Income |  |  |  | Education |  |  | Employed |  | Children <br> in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | Home <br> Ownership |  | $\begin{aligned} & \text { Marital } \\ & \text { Status } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | $\begin{aligned} & \text { Less } \\ & \begin{array}{l} \text { Than } \\ \$ 50 \mathrm{~K} \end{array} \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\begin{gathered} \text { HS } \\ \text { Hess } \\ \text { Less } \end{gathered}$ | $\begin{aligned} & \text { Some } \\ & \text { College } \end{aligned}$ | College | 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) |
| 1854 | 646 | 336 | 270 | 579 | 487 | 622 | 745 | 1106 | 748 | 739 | 1115 | 703 | 1151 | 1289 | 543 | 1071 | 783 |
| 1845 | 565 | 326 | 267 | 669 | 556 | 662 | 627 | 1203 | 642 | 751 | 1094 | 677 | 1168 | 1285 | 537 | 917 | 929 |
| 318\% | $\% \quad 88$ | \% ${ }^{50}$ | 46\% | $\begin{gathered} 130 \\ 19 \% \end{gathered}$ | 62 $11 \%$ | $\begin{gathered} 121 \\ \substack{18 \% \\ F} \end{gathered}$ | $\stackrel{135}{\substack{22 \\ F}}$ | 220\% |  | 106 | $\stackrel{212}{\substack{19 \% \\ K}}$ | 100\% | $\stackrel{{ }^{2189}}{\substack{\mathrm{~m}}}$ | $\stackrel{244}{\stackrel{19}{\mathrm{P}} \mathrm{P}}$ | 70 $13 \%$ | $\underset{\mathrm{R}}{\substack{178 \\ 198}}$ | 140 |
| 709 38 | - ${ }_{211}^{37 \%}$ | \% ${ }^{128} 89$ | $\begin{aligned} & 130 \\ & \text { BCE } \end{aligned}$ | 235 ${ }^{35 \%}$ | 233 $42 \%$ 9 | 235 ${ }_{36}$ | 241\% | $\begin{aligned} & 490 \\ & 41 \% \\ & j \end{aligned}$ |  | $\begin{aligned} & 324 \\ & 6 \\ & 43 \% \end{aligned}$ | ${ }_{35}^{385}$ | $\begin{aligned} & 300 \\ & 4_{N} \% \end{aligned}$ | 4099 | ${ }^{505} 3$ | 199\% | $3{ }_{38}{ }_{3}$ | 364 39 |
| $\begin{gathered} 374 \\ 20 \% \end{gathered}$ | + ${ }^{83}$ | \% ${ }^{64}$ | $\begin{aligned} & 58 \\ & { }_{2}^{22} \% \\ & \hline \end{aligned}$ | $\begin{gathered} 169 \\ 25 \% \\ \text { B } \end{gathered}$ | 90\% | ${ }^{136}$ 20\% | $\begin{gathered} 148 \\ \stackrel{14}{5} \% \end{gathered}$ | 246 20 | ${ }^{128}$ | 151 20 | ${ }^{223} 20$ | $\begin{gathered} 130 \\ 19 \% \end{gathered}$ | 24.2 | 264\% | 109 ${ }^{20 \%}$ | ${ }^{193}$ | 180 $19 \%$ |
| 445\% | $\begin{gathered} { }^{183}{ }_{3}^{182} \% \\ \text { cDE } \end{gathered}$ | $\begin{gathered} 84 \\ \% \\ \hline \end{gathered}$ | 32\% | $\begin{gathered} 135 \\ 20 \% \\ \mathrm{D} \end{gathered}$ | $\underset{\substack{171 \\ 31 \% \\ H}}{ }$ | $\begin{gathered} 171 \\ \underset{H}{26 \%} \end{gathered}$ | 103 $16 \%$ | ${ }^{247}$ |  | 170 | 274 | 147 ${ }^{22}$ | 297 25 | ${ }_{21}^{273}$ | $\begin{gathered} 160 \\ 30 \% \\ 0 \end{gathered}$ | 201 22 | 244 <br> $26 \%$ |

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
Verlap formulae used

## Fielding Period: December 5-7, 2018

NEFEIGhted To The U.S. General Adult Population - Propensity
Q3575 Which of the following best describes how you feel about the recent financial market volatility (i.e., stock market losses experienced over the past month)?
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 | 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 | 2030 | 923 | 1107 | 596 | 340 | 326 | 393 | 375 | 256 | 152 | 123 | 196 | 196 | 340 | 188 | 203 | 197 | 179 | 395 | 808 | 381 | 446 |
| Weighted Base | 2030 | 980 | 1050 | 608 | 326 | 349 | 341 | 407 | 304 | 159* | 171* | 163 | 184 | 304 | 167 | 178 | 178 | 223 | 364 | 765 | 420 | 481 |
| It doesn't bother me as I understand that volatility is part of the financial markets | $\begin{gathered} 766 \\ 38 \% \end{gathered}$ | $\stackrel{448}{46 \%}$ | ${ }_{30 \%}^{318}$ | ${ }_{29 \%}^{177}$ | $\begin{gathered} 110 \\ 34 \% \end{gathered}$ | $\begin{gathered} 146 \\ 42 \% \\ \mathrm{De}^{2} \end{gathered}$ | $\begin{gathered} 121 \\ 36 \% \\ d \end{gathered}$ | $\begin{gathered} 211 \\ \text { DEFG } 52 \end{gathered}$ | $\begin{gathered} 107 \\ \begin{array}{c} 35 \% \\ N \end{array} \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 74 \\ 47 \% \\ i 0 \end{array} \end{aligned}$ | $\begin{aligned} & 87 \\ & 51 \% \\ & \text { IP } \end{aligned}$ | $\begin{aligned} & 76 \\ & 46 \% \\ & \text { iQ } \end{aligned}$ | $\begin{aligned} & 104 \\ & 56 \% \end{aligned}$ | $\begin{aligned} & 70 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 22 \% \end{aligned}$ | $\begin{gathered} 59 \\ 33 \% \\ \mathrm{NO} \% \end{gathered}$ | 26\% | $\begin{gathered} 107 \\ \text { NOPQ } \end{gathered}$ | $\begin{gathered} 145 \\ 40 \% \end{gathered}$ | 278 ${ }_{36 \%}$ | ${ }_{35 \%}^{148}$ | ${ }_{4195}$ |
| It stresses me out about my future financial security | ${ }^{535} 26$ | ${ }^{246}$ 25\% | ${ }^{288} 27$ | $\begin{gathered} 174 \\ 29 \% \\ \text { Fh } \end{gathered}$ | 29\% ${ }_{\text {f }}$ | 74 $21 \%$ | $\begin{aligned} & 103 \\ & 30 \% \\ & \text { FH }^{2} \end{aligned}$ | 912\% | 79\% | 426\% | 37 $22 \%$ | ${ }^{46}$ \% | 423\% | 95 31\% Pr | 51 $31 \%$ p | 37 $21 \%$ | $\begin{aligned} & 57 \\ & { }_{32} 2 \% \\ & \operatorname{Pr} \end{aligned}$ | 42\% | 10128\% | 207\% | 101 $24 \%$ | ${ }^{125} 26$ |
| I don't pay attention to what's going on in the financial markets | ${ }_{23 \%}^{468}$ | $\begin{gathered} 180 \\ 18 \% \end{gathered}$ | $\begin{gathered} 287 \\ { }_{B}^{27 \%} \end{gathered}$ | $\begin{gathered} 172 \\ 28 \% \\ \mathrm{FH}^{2} \end{gathered}$ | $\begin{aligned} & 91 \\ & 28 \% \\ & 9 H^{2} \end{aligned}$ | $\begin{aligned} & \text { 69\% } \\ & \text { 20\% } \end{aligned}$ | $\begin{aligned} & 79 \\ & { }_{23}{ }^{2} \% \end{aligned}$ | 57 14 | $\begin{gathered} 77 \\ { }^{26} \% \\ \text { KM } \end{gathered}$ | $\begin{gathered} 33 \\ 3{ }^{21} \% \\ \mathrm{Km} \end{gathered}$ | 17\% | $\begin{aligned} & 30 \\ & 19 \% \\ & k \end{aligned}$ | ${ }_{12}^{22}$ | $\begin{aligned} & 95 \\ & 31 \% \\ & { }^{9} \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 34 \% \\ & \text { RJ } \end{aligned}$ | $\begin{gathered} 52 \\ { }_{2}^{29} \% \end{gathered}$ | $\begin{aligned} & 48 \\ & { }_{27}^{47} \% \end{aligned}$ | ${ }^{35} 16$ | ${ }^{66}$ 18\% | ${ }^{175} 23 \%$ | $\begin{gathered} 111 \\ 26 \% \\ \mathrm{~S} \end{gathered}$ | $\begin{gathered} 116 \\ 24 \% \\ \mathrm{~s} \end{gathered}$ |
| None of these | $\stackrel{262}{ }{ }_{13}$ | $\begin{gathered} 106 \\ 11 \% \end{gathered}$ | $\begin{gathered} 156 \\ { }_{B}^{5} \% \end{gathered}$ | 85 $14 \%$ | 32\% | $\begin{gathered} 60 \\ 17 \% \\ \text { Egh } \end{gathered}$ | 11\% | ${ }_{12}^{47}$ | $\begin{aligned} & 40 \\ & 13 \% \\ & \text { j1 } \end{aligned}$ | ${ }^{10} 6$ | $\begin{gathered} 29 \\ \text { JLm } \\ \hline 17 \% \end{gathered}$ | ${ }^{11} \%$ | ${ }^{16} 9$ | 45\% | 22 $13 \%$ | 30\% | $\begin{aligned} & 27 \\ & 15 \% \\ & \hline \text { L } \end{aligned}$ | 31 $14 \%$ | $\begin{aligned} & 53 \\ & 14 \% \\ & \mathrm{v} \end{aligned}$ | $\underset{\mathrm{V}}{105}$ | $\begin{aligned} & 60 \\ & 14 \% \\ & \mathrm{v} \end{aligned}$ | ${ }_{9}^{4} \%$ |
| Sigma | $\begin{gathered} 2030 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 980 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1050 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 608 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 326 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 349 \\ & 100 \% \end{aligned}$ | 34100\% | $\begin{aligned} & 407 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 159 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 171 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 163 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 184 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 304 \\ & 100 \% \end{aligned}$ | 167 $100 \%$ | ${ }^{1780} 10$ | 178 $100 \%$ | 223 100 | $\begin{aligned} & 364 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 765 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 420 \\ & 100 \% \end{aligned}$ | 100\% |

Proportions/Means:Columns Tested ( $5 \%$, $10 \%$ risk level) - B/C - D/E/F/G/H-I/J/K/LIM - 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

| Unweighted Base | 2030 | 795 | 349 | 75 | 586 | 569 | 694 | 767 | 112 | 902 | 789 | 1 | 744 | 1286 | 1362 | 634 | 1112 | 918 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Weighted Base | 2030 | 703 | 346 | 274 | 682 | 653 | 733 | 644 | 1238 | 792 | 800 | 1230 | 714 | 1316 | 1367 | 622 | 947 | 1083 |
| It doesn't bother me as I understand that volatility is part of the financial markets | 7666 | ${ }^{186}$ | $\begin{gathered} 134 \\ 39 \% \\ B \end{gathered}$ | $\begin{gathered} 116 \\ 42 \% \\ B \end{gathered}$ | $\begin{aligned} & 326 \\ & 48 \% \\ & B C \end{aligned}$ | 204 $31 \%$ | 240 $33 \%$ | $\begin{aligned} & 322 \\ & 50 \% \\ & \text { FG } \end{aligned}$ | $\begin{aligned} & 467 \\ & 38 \% \end{aligned}$ |  | ${ }_{3}^{259} 9$ | $\underset{\substack{507 \\ K}}{ }$ | $224 \%$ | $\begin{gathered} 542 \\ \underset{M}{41 \%} \end{gathered}$ | $\begin{gathered} 576 \\ 42 \% \\ \hline \end{gathered}$ | 184 30 | $\begin{gathered} 393 \\ \stackrel{41}{\mathrm{H}} \mathrm{R} \end{gathered}$ | 373 $34 \%$ |
| It stresses me out about my future financial security | ${ }^{535}{ }_{2}$ | ${ }^{169} 24$ | 85\% | 80\% | 194\% | 138\% | $\underset{f}{197}$ | $\begin{gathered} 199 \\ \underset{F}{31 \%} \end{gathered}$ | $352$ |  | \% | ${ }^{324}{ }_{2}$ | $\begin{gathered} 213 \\ \underset{N}{30} \% \end{gathered}$ | ${ }^{322} 24$ | $\begin{gathered} 387 \\ \underset{\mathrm{P}}{38} \% \end{gathered}$ | 139\% | $\stackrel{274}{274} \underset{R}{2}$ | 260 24 |
| I don't pay attention to what's going on in the financial markets | $23$ | CDE | $\begin{aligned} & 728 \\ & \hline 2 \\ & \hline 18 \end{aligned}$ | $\begin{aligned} & 53 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 104 \\ 15 \% \end{gathered}$ | $\underset{{ }_{3}^{21 \%}}{\substack{201}}$ | $\begin{gathered} 193 \\ \underset{H}{26 \%} \end{gathered}$ | $74 \%$ | $\stackrel{276}{276}$ |  | 29\% | $\begin{gathered} 239 \\ 19 \% \end{gathered}$ | $\begin{gathered} 202 \\ \underset{N}{28 \%} \end{gathered}$ | $\begin{gathered} 265 \\ 20 \% \end{gathered}$ | $\underset{19 \%}{262}$ | $\begin{gathered} 200 \\ 32 \% \\ 0 \end{gathered}$ | $\begin{gathered} 178 \\ 19 \% \end{gathered}$ | $\begin{gathered} 290 \\ 29 \% \\ Q \end{gathered}$ |
| None of these | $\stackrel{262}{ }{ }_{13}$ | $\begin{gathered} 119 \\ 17 \% \\ \text { DE } \end{gathered}$ | $\begin{aligned} & { }_{4}^{44} \\ & 14 \% \\ & E \end{aligned}$ | ${ }^{26} 9$ | ${ }^{58} \%$ | $\begin{gathered} \begin{array}{c} 110 \\ 17 \% \\ H \end{array} \end{gathered}$ | $\begin{gathered} 103 \\ 14 \% \\ H \end{gathered}$ | 49\% | ${ }_{12}^{142}$ |  | $\begin{aligned} & 101 \\ & 6 \\ & \hline 13 \% \end{aligned}$ | $\begin{gathered} 160 \\ 13 \% \end{gathered}$ | 75 $10 \%$ | $\begin{gathered} 187 \\ \begin{array}{c} 14 \% \\ \mathrm{~m} \end{array} \end{gathered}$ | 141 $10 \%$ | $\begin{aligned} & 99 \\ & 16 \% \\ & 16 \end{aligned}$ | 102 $11 \%$ | $\begin{gathered} 160 \\ { }_{\mathrm{Q}}^{5} \% \end{gathered}$ |
| Sigma | 2030 $100 \%$ | $\begin{aligned} & 703 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 346 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 274 \\ & 100 \% \end{aligned}$ | $682$ b8zo | $653$ $100 \%$ | $\begin{aligned} & 733 \\ & 100 \% \end{aligned}$ | $644$ $100 \%$ | $\begin{aligned} & 238 \\ & 100 \% \end{aligned}$ | 792 $100 \%$ | $800$ | $\begin{aligned} & 230 \\ & 1000 \end{aligned}$ | $\begin{aligned} & 714 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1316 \\ 100 \% \end{gathered}$ | $\begin{gathered} 1367 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 622 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 947 \\ & 100 \% \end{aligned}$ | 1083 $100 \%$ |

Proportions/Means: Col

Q3505 Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply 22 Q3505 Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.
33 Q3505 Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.
$4 \quad 4$ Q3505 Which of the following will be among your financial New Year resolutions for 2019? 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 2019? 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 2019? 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 2018? Please select all that apply.

12 Q3525 How would you rate the current quality of your financial life...?
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?
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?
21 Q3560 Given the recent federal income tax law changes, how do you plan to file your 2018 taxes?
22 Q3560 Given the recent federal income tax law changes, how do you plan to file your 2018 taxes?
23 Q3565 What impact do you think the recent federal income tax law changes will have on your 2018 taxes?
24 Q3565 What impact do you think the recent federal income tax law changes will have on your 2018 taxes?
25 Q3575 Which of the following best describes how you feel about the recent financial market volatility (i.e., stock market losses experienced over the past month)?
2826 Q3575 Which of the following best describes how you feel about the recent financial market volatility (i.e., stock market losses experienced over the past month)?


[^0]:    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

[^1]:    Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/CIDIE - F/G/H-IIJ-KLL-MIN- O/P- QR
    ProportionsMMeans: Cod.
    Overlap formulae used.

[^2]:    Proportions/Means: Coll
    Overlap formulae used.

[^3]:    Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/R - I/JIK/LM - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V
    Overlap formulae used. ${ }^{\text {s }}$ 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
    Overlap formulae used.

[^5]:    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.

