

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 1

Q3505 Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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
Will Make Financial New Year's Resolution (Net)	1600 79%	785 80%	815 78%	524 86% GH	286 88% GH	295 85% GH	248 73% H	248 61% H	265 87% LM	144 91% LM	148 87% LM	115 71% m	112 61% m	259 85% QR	142 85% QR	147 82% R	132 74% R	136 61% R	278 76% R	595 78% R	331 79% R	396 82% s
Setting and following a budget	598 29%	273 28%	325 31%	218 36% FGH	115 35% fGH	96 28% fGH	74 22% H	95 23% H	103 34% LM	64 41% kLM	46 27% L	22 14% L	38 20% L	116 38% pqR	50 30% pqR	50 28% pqR	52 29% L	57 26% L	95 26% L	239 31% L	115 27% L	148 31% L
Making a plan to get out of debt	540 27%	267 27%	273 26%	162 27% H	114 35% DGH	118 34% dGH	87 25% H	59 15% H	76 25% m	56 35% iLM	66 39% ILM	38 23% ILM	31 17% ILM	86 28% R	58 35% R	52 29% R	49 27% R	28 13% R	81 22% Su	223 29% Su	98 23% Su	137 29% Su
Boosting retirement savings	534 26%	290 30% C	243 23%	109 18% C	78 24% d	111 32% De	131 38% DEH	104 26% D	72 24% N	48 30% O	53 31% O	64 39% lm	53 29% lm	38 12% O	30 18% NOR	57 32% NOR	67 38% NOR	51 23% N	106 29% N	191 25% N	106 25% N	131 27% N
Establishing savings (any type)	480 24%	221 23%	259 25%	216 36% EFGH	83 26% GH	82 24% H	60 18% H	39 9% H	97 32% LM	38 24% M	39 23% M	28 17% M	19 10% OPQR	119 39% OPQR	45 27% R	44 25% R	32 18% R	19 9% R	77 21% R	191 25% R	94 22% R	118 25% R
Pulling a credit report/learning how to improve my credit score	284 14%	132 13%	152 14%	132 22% eFGH	51 16% GH	44 13% Gh	24 7% H	32 8% H	55 18% L	22 14% I	22 13% I	11 7% I	23 12% R	78 26% PQR	29 17% QR	22 12% R	14 8% R	10 4% R	35 10% R	119 16% S	66 16% S	63 13% S
Saving for child's college education	228 11%	123 13%	105 10%	92 15% fGH	69 21% dFGH	33 10% G	9 3% G	25 6% G	54 18% KLM	36 23% KLM	12 7% KLM	6 4% KLM	14 8% QR	38 12% QR	33 20% nQR	21 12% QR	3 2% QR	11 5% QR	43 12% u	96 12% u	35 8% u	54 11% u
Paying off student loan debt	223 11%	117 12%	106 10%	133 22% EFGH	46 14% FGH	23 7% H	13 4% H	7 2% H	74 24% JKLM	17 11% LM	16 9% IM	6 3% IM	4 2% IM	60 20% PQR	29 17% PQR	7 4% PQR	7 4% PQR	2 1% PQR	25 7% S	101 13% S	48 11% S	49 10% S
Paying off a mortgage	187 9%	114 12% C	73 7%	70 11% H	27 8% H	37 11% H	32 9% h	21 5% h	46 15% mN	16 10% LM	22 13% LM	15 9% LM	15 8% R	24 8% r	11 7% r	15 8% R	17 10% R	6 3% R	30 8% R	75 10% R	39 9% R	43 9% R
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	154 8%	98 10% C	56 5%	94 15% EFGH	28 9% GH	19 5% H	9 3% H	4 1% H	58 19% KLMn	21 13% KLMO	8 4% KLMO	8 5% Q	4 2% Q	36 12% OpQR	7 4% qR	11 6% QR	1 1% QR	* 1% QR	18 5% QR	64 8% s	35 8% s	37 8% s
Taking out a loan to purchase a home	125 6%	61 6%	64 6%	71 12% FGH	26 8% FGH	11 3% H	9 3% H	7 2% H	38 13% jKLM	9 6% I	7 4% I	2 1% I	5 3% I	33 11% PQR	17 10% PqR	5 3% r	7 4% r	1 1% r	16 4% r	52 7% r	18 4% r	40 8% su
Refinancing a mortgage	65 3%	48 5% C	17 2%	34 6% FGH	11 3% H	6 2% H	4 1% H	10 3% H	29 9% KLmN	6 4% I	5 3% I	2 1% I	7 4% I	5 2% I	5 3% I	1 1% I	2 1% I	3 2% u	12 3% u	29 4% U	5 1% U	19 4% U
Other	158 8%	71 7%	87 8%	42 7% H	28 9% H	20 6% H	25 7% H	43 10% f	16 5% I	16 10% I	11 6% I	13 8% I	17 9% I	27 9% I	12 7% I	9 5% I	13 7% I	26 11% p	21 6% p	62 8% p	26 6% p	49 10% s
N/A - I will not make financial New Year resolutions for 2019.	430 21%	195 20%	235 22%	84 14% H	40 12% H	53 15% H	94 27% DEF	159 39% DEFG	38 13% LM	15 9% LM	22 13% LM	48 29% IJK	72 39% IJKI	46 15% IJKI	25 15% IJKI	31 18% IJKI	46 26% NO	87 39% NOPQ	86 24% v	170 22% v	89 21% v	85 18% v
Sigma	4006 197%	2011 205%	1994 190%	1458 240% v	717 220% v	654 188% v	571 167% v	606 149% v	754 249% v	365 229% v	327 192% v	262 161% v	303 165% v	704 231% v	352 211% v	326 183% v	309 173% v	303 136% v	646 177% v	1612 211% v	774 184% v	973 202% v

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

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 Table 2

Q3505 Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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
Will Make Financial New Year's Resolution (Net)	1600 79%	563 80%	277 80%	228 83%	522 77%	514 79%	585 80%	500 78%	1069 86%	531 67%	698 87%	902 73%	634 89%	966 73%	1072 78%	506 81%	736 78%	864 80%
Setting and following a budget	598 29%	237 34%	112 32%	84 30%	161 24%	215 33%	233 32%	149 23%	374 30%	224 28%	281 35%	317 26%	236 33%	362 28%	357 26%	234 38%	245 26%	353 33%
Making a plan to get out of debt	540 27%	217 31%	119 34%	61 22%	141 21%	188 29%	228 31%	124 19%	381 31%	160 20%	262 33%	278 23%	248 35%	292 22%	333 24%	198 32%	261 28%	279 26%
Boosting retirement savings	534 26%	87 12%	104 30%	94 34%	244 36%	117 18%	182 25%	234 36%	408 33%	126 16%	191 24%	342 28%	179 25%	355 27%	417 31%	114 18%	285 30%	249 23%
Establishing savings (any type)	480 24%	189 27%	107 31%	65 24%	114 17%	181 28%	185 25%	113 18%	325 26%	156 20%	259 32%	221 18%	226 32%	254 19%	299 22%	174 28%	193 20%	287 27%
Pulling a credit report/learning how to improve my credit score	284 14%	126 18%	46 13%	33 12%	74 11%	105 16%	106 14%	73 11%	200 16%	84 11%	163 20%	121 10%	145 20%	139 11%	175 13%	104 17%	113 12%	171 16%
Saving for child's college education	228 11%	57 8%	53 15%	36 13%	81 12%	69 11%	85 12%	74 11%	180 15%	48 6%	175 22%	53 4%	172 24%	56 4%	157 11%	70 11%	133 14%	95 9%
Paying off student loan debt	223 11%	88 13%	41 12%	39 14%	54 8%	43 7%	109 15%	70 11%	166 13%	56 7%	131 16%	92 7%	108 15%	114 9%	139 10%	76 12%	70 7%	152 14%
Paying off a mortgage	187 9%	47 7%	27 8%	29 10%	84 12%	46 7%	60 8%	81 13%	153 12%	34 4%	93 12%	94 8%	90 13%	97 7%	173 13%	13 2%	112 12%	74 7%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	154 8%	68 10%	17 5%	26 10%	41 6%	54 8%	63 9%	37 6%	112 9%	43 5%	94 12%	60 5%	82 12%	72 5%	91 7%	54 9%	48 5%	106 10%
Taking out a loan to purchase a home	125 6%	60 9%	18 5%	8 3%	39 6%	52 8%	32 4%	41 6%	89 7%	36 5%	85 11%	39 3%	84 12%	40 3%	72 5%	51 8%	49 5%	76 7%
Refinancing a mortgage	65 3%	16 2%	11 3%	10 4%	27 4%	15 2%	19 3%	32 5%	53 4%	12 1%	42 5%	23 2%	37 5%	28 2%	59 4%	5 1%	34 4%	32 3%
Other	158 8%	67 10%	19 6%	13 5%	58 9%	66 10%	49 7%	43 7%	85 7%	73 9%	48 6%	110 9%	46 6%	112 9%	96 7%	58 9%	66 7%	92 9%
N/A - I will not make financial New Year resolutions for 2019.	430 21%	140 20%	69 20%	46 17%	160 23%	139 21%	147 20%	144 22%	168 14%	261 33%	102 13%	328 27%	81 11%	349 27%	295 22%	116 19%	211 22%	219 20%
Sigma	4006 197%	1402 199%	743 215%	543 198%	1279 187%	1292 198%	1499 205%	1214 189%	2695 218%	1311 165%	1927 241%	2079 169%	1732 242%	2273 173%	2664 195%	1269 204%	1821 192%	2184 202%

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
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 Table 3

Q3505 Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.

Base: Will Make Financial New Year's Resolution

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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	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	598 37%	273 35%	325 40%	218 42% FG	115 40% G	96 33%	74 30%	95 38%	103 39% L	64 45% KL	46 31% I	22 19%	38 34% L	116 45% p	50 36%	50 34%	52 39% L	57 42%	95 34%	239 40%	115 35%	148 38%
Making a plan to get out of debt	540 34%	267 34%	273 34%	162 31% FG	114 40% DH	118 40% DH	87 35% H	59 24%	76 29%	56 39%	66 44% IM	38 33%	31 28%	86 33% r	58 41% R	52 36% R	49 37% R	28 21%	81 29%	223 37% su	98 30%	137 35%
Boosting retirement savings	534 33%	290 37% C	243 30%	109 21% EFGH	78 27%	111 37% DE	131 53% DEFH	104 42% DE	72 27% N	48 34% o	53 36%	64 55% IJK	53 48% j	38 15%	30 21%	57 39% NO	67 51% NOpr	51 37% NO	106 66%	191 32%	106 32%	131 33%
Establishing savings (any type)	480 30%	221 28%	259 32%	216 41% EFGH	83 29% H	82 28% H	60 24% h	39 16%	97 37% IM	38 27%	39 26%	28 24%	19 17%	119 46% OPQRi	45 32% R	44 30% R	32 24%	19 14%	77 28%	191 32%	94 28%	118 30%
Pulling a credit report/learning how to improve my credit score	284 18%	132 17%	152 19%	132 25% eFGH	51 18% G	44 15%	24 10%	32 13%	55 21% L	22 15%	22 15%	11 9%	23 20% LR	78 30% PQRi	29 21% qR	22 15% r	14 10%	10 7%	35 13%	119 20% S	66 20% s	63 16%
Saving for child's college education	228 14%	123 16%	105 13%	92 17% fGH	69 24% dFGH	33 11% G	9 4%	25 10% G	54 20% KL	36 25% KLm	12 8%	6 5%	14 13% I	38 15% Q	33 23% nQR	21 14% Q	3 2%	11 8% q	43 16%	96 16% u	35 11%	54 14%
Paying off student loan debt	223 14%	117 15%	106 13%	133 25% EFGH	46 16% FGH	23 8% H	13 5%	7 3%	74 28% JKLM	17 12% lm	16 11%	6 5%	4 4%	60 23% PQR	29 20% PQR	7 5%	7 6%	2 2%	25 9%	101 17% S	48 15% s	49 12%
Paying off a mortgage	187 12%	114 15% C	73 9%	70 13% C	27 10% C	37 12% C	32 13% C	21 9%	46 17% N	16 11%	22 15%	15 13%	15 14% R	24 9% R	11 8%	15 10% R	17 13% r	6 4%	30 11%	75 13% r	39 12% r	43 11%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	154 10%	98 13% C	56 7%	94 18% EFGH	28 10% GH	19 6% H	9 4%	4 2%	58 22% KLMn	21 15% KMO	8 5%	8 7% Q	4 3%	36 14% OpQR	7 5% qr	11 8% QR	1 1%	* *	18 6%	64 11% s	35 11%	37 9%
Taking out a loan to purchase a home	125 8%	61 8%	64 8%	71 14% FGH	26 9% FGH	11 4%	9 4%	7 3%	38 14% jklm	9 6%	7 4%	2 2%	5 5%	33 13% PqR	17 12% PR	5 3%	7 6%	1 1%	16 6%	52 9% u	18 5% u	40 10% u
Refinancing a mortgage	65 4%	48 6% C	17 2%	34 6% FG	11 4%	6 2%	4 2%	10 4%	29 11% jklN	6 4%	5 3%	2 2%	7 6%	5 2%	5 4%	1 1%	2 1%	3 3%	12 4% u	29 5% U	5 1%	19 5% u
Other	158 10%	71 9%	87 11%	42 8% FG	28 10% FG	20 7%	25 10% DeFg	43 17% DeFg	16 6% LN	16 11%	11 7%	13 11%	17 15% I	27 10% I	12 9%	9 6%	13 10% noPq	26 19% noPq	21 7%	62 10% U	26 8% U	49 12% U
Sigma	3576 223%	1816 231%	1760 216%	1374 262% C	677 237% C	600 203% C	478 193% C	446 180% C	716 270% C	350 243% C	305 205% C	215 186% C	230 207% C	658 255% C	327 231% C	295 201% C	263 199% C	216 159% C	560 201% C	1442 242% C	685 207% C	888 225% C

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

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 Table 4

Q3505 Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.

Base: Will Make Financial New Year's Resolution

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	1601	631	278	228	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	864
Setting and following a budget	598 37%	237 42% E	112 40% E	84 37%	161 31%	215 42% H	233 40% H	149 30%	374 35%	224 36% I	281 40%	317 35%	236 37%	362 38%	357 33%	234 46% O	245 33%	353 41% Q
Making a plan to get out of debt	540 34%	217 39% DE	119 43% DE	61 27%	141 27%	188 37% H	228 39% H	124 25%	381 36% J	160 30%	262 38% L	278 31%	248 39% N	292 30%	333 31%	198 39% O	261 35%	279 32%
Boosting retirement savings	534 33%	87 15% B	104 38% B	94 41% B	244 47% Bc	117 23% B	182 31% F	234 47% FG	408 38% J	126 24%	191 27%	342 38% K	179 28%	355 37% M	417 39% P	114 23% O	285 39% R	249 29%
Establishing savings (any type)	480 30%	189 34% E	107 39% dE	65 28%	114 22%	181 35% H	185 32% H	113 23%	325 30%	156 29%	259 37% L	221 25%	226 36% N	254 26%	299 28%	174 34% O	193 26%	287 33% Q
Pulling a credit report/learning how to improve my credit score	284 18%	126 22% dE	46 17%	33 15%	74 14%	105 20% h	106 18%	73 15%	200 19%	84 16% L	163 23% L	121 13%	145 23% N	139 14%	175 16%	104 21%	113 15%	171 20% q
Saving for child's college education	228 14%	57 10% B	53 19% b	36 16% b	81 16% B	69 13% B	85 15% B	74 15% J	180 17% J	48 9% L	175 25% L	53 6%	172 27% N	56 6%	157 15% P	70 14% R	133 18% R	95 11%
Paying off student loan debt	223 14%	88 16% E	41 15%	39 17% E	54 10% E	43 8% E	109 19% Fh	70 14% F	166 16% J	56 11% L	131 19% L	92 10%	108 17% N	114 12%	139 13% P	76 15% R	70 10% R	152 18% Q
Paying off a mortgage	187 12%	47 8% Bc	27 10% Bc	29 13%	84 16% Bc	46 9% Bc	60 10% Bc	81 16% FG	153 14% J	34 6% L	93 13% L	94 10%	90 14% N	97 10% N	173 16% P	13 3% R	112 15% R	74 9%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	154 10%	68 12% Ce	17 6% c	26 11% c	41 8% c	54 11% c	63 11% c	37 7% c	112 10% c	43 8% c	94 14% L	60 7% L	82 13% N	72 7% N	91 9% N	54 11% N	48 7% N	106 12% Q
Taking out a loan to purchase a home	125 8%	60 11% D	18 6% D	8 3% D	39 7% D	52 10% G	32 5% G	41 8% G	89 8% G	36 7% L	85 12% L	39 4% L	84 13% N	40 4% N	72 7% N	51 10% o	49 7% o	76 9%
Refinancing a mortgage	65 4%	16 3% FG	11 4% FG	10 5% FG	27 5% FG	15 3% FG	19 3% FG	32 6% FG	53 5% J	12 2% L	42 6% L	23 3% L	37 6% N	28 3% N	59 6% P	5 1% P	34 5% P	32 4%
Other	158 10%	67 12% dD	19 7% dD	13 6% dD	58 11% d	66 13% gh	49 8% gh	43 9% gh	85 8% I	73 14% I	48 7% I	110 12% K	46 7% K	112 12% M	96 9% M	58 12% M	66 9% M	92 11%
Sigma	3576 223%	1262 224% dD	674 244% dD	498 218% dD	1119 214% dD	1153 224% gh	1352 231% gh	1071 214% gh	2526 236% I	1049 198% I	1825 261% I	1751 194% I	1652 261% I	1924 199% I	2369 221% I	1153 228% I	1610 219% I	1966 227% I

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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 94%	927 95%	972 93%	569 94%	314 96% H	325 93%	318 93%	373 92%	286 94%	155 97% I	161 94%	149 92%	176 95% R	283 93%	159 95% r	164 92%	169 95% r	197 89%	342 94%	719 94%	387 92%	452 94%
Paying off debt	746 37%	363 37%	382 36%	226 37% H	138 42% H	144 41% H	127 37% H	110 27%	118 39% M	60 38%	80 47% IM	54 33%	51 28%	108 36% r	78 47% nR	65 36% r	73 41% R	59 26%	120 33%	302 40% s	150 36%	173 36%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	649 32%	322 33%	327 31%	197 32%	135 41% DFGH	101 29%	103 30%	113 28%	96 32%	69 44% iKIM	50 29%	53 32%	55 30%	102 33%	65 39% qR	51 29%	50 28%	58 26%	107 29%	242 32%	127 30%	172 36%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	581 29%	279 28%	303 29%	116 19%	76 23%	103 30% D	113 33% DE	173 43% DEFG	57 19%	40 25%	49 29% i	51 31% I	82 45% IJKL	60 20%	36 22%	54 30% N	62 35% NO	91 41% NOp	116 32% t	198 26%	140 33% Tv	127 27%
Medical expenses	518 26%	254 26%	264 25%	104 17%	63 19%	80 23% d	106 31% DEF	165 40% DEFG	52 17%	34 22%	35 20%	52 32% Ijk	81 44% IJKI	52 17%	28 17%	45 26% n	54 30% NO	84 38% NOP	90 25%	183 24%	116 28%	128 27%
Savings related to retirement	456 22%	231 24%	225 21%	96 16%	67 21%	100 29% DeH	116 34% DEH	77 19%	50 17%	39 24%	53 31% IM	53 33% IM	35 19%	45 15%	28 17%	46 26% No	63 36% NOpR	42 19%	87 24%	173 23%	94 22%	102 21%
Major purchase, not including a vehicle (e.g., furniture, electronics)	442 22%	222 23%	220 21%	139 23% H	79 24% H	87 25% H	74 22% h	63 16%	77 25% M	41 26% M	49 29% IM	30 18%	24 13%	62 20%	38 23%	38 21%	44 24%	39 18%	82 22%	158 21%	87 21%	115 24%
Tax related expenses	337 17%	198 20% C	139 13%	82 13% E	24 7%	45 13% e	54 16% E	133 33% DEFG	54 18% jN	15 9%	23 13%	27 16%	80 43% IJKLR	28 9%	10 6%	22 12% o	27 15% nO	53 24% NOPq	61 17%	136 18%	64 15%	77 16%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	259 13%	103 11%	156 15% B	105 17% fGH	76 23% dFGH	41 12% gH	25 7% H	12 3%	34 11% M	31 20% iLM	23 13% IM	10 6%	6 3%	71 23% PQRI	45 27% PQR	19 11% R	15 8% r	6 3%	45 12%	102 13%	50 12%	63 13%
Moving expenses (i.e., changing addresses not associated with job change)	233 11%	106 11%	127 12%	108 18% FGH	41 13% H	28 8%	32 9%	24 6%	55 18% KLM	17 11% M	14 8%	13 8%	7 4%	53 17% PqR	24 14% r	15 8%	19 11%	17 8%	38 10%	93 12%	48 12%	55 11%
Saving for college	207 10%	119 12% C	88 8%	139 23% EFGH	24 8% GH	29 8% GH	5 2%	9 2% JKLMn	81 27% m	13 8% m	16 9% IM	5 3% Q	4 2%	58 19% OPQR	12 7% Qr	13 7% Qr	-	5 2%	41 11%	84 11%	34 8%	47 10%
Relocation expenses due to a job change	69 3%	44 4% C	25 2%	42 7% EGH	9 3% gH	14 4% GH	2 1%	1 10% LMN	29 10% Lm	7 4% Lm	7 4% Im	* *	1 *	13 4% R	3 2%	7 4% R	2 1%	* *	6 2%	31 4% s	15 4%	17 4%
Other	226 11%	90 9%	136 13% B	57 9% B	20 6%	43 12% E	44 13% E	62 15% DE	25 8%	8 5%	11 7%	25 15% iJK	21 12% j	32 11%	13 8%	31 18% nOK	19 11%	40 18% nO	46 13%	77 10%	51 12%	51 11%
Sigma	4723 233%	2331 238%	2392 228%	1412 231%	753 231%	815 234%	801 235%	942 232%	727 240%	374 235%	409 240%	373 229%	447 243%	684 225%	379 227%	406 228%	428 240%	495 222%	839 230%	1780 233%	977 233%	1127 234%

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

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.

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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
Any Listed (Net)	1899	641	327	266	646	581	704	613	1191	708	768	1131	685	1214	1299	571	890	1010
	94%	91%	95%	97%	95%	89%	96%	95%	96%	89%	96%	92%	96%	92%	95%	92%	94%	93%
Paying off debt	746	268	159	114	202	244	332	170	498	248	347	398	309	436	485	246	348	398
	37%	38%	46%	42%	30%	37%	45%	26%	40%	31%	43%	32%	43%	33%	36%	39%	37%	37%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	649	277	106	83	178	223	265	161	399	250	262	387	246	403	413	228	254	396
	32%	39%	31%	30%	26%	34%	36%	25%	32%	32%	33%	31%	34%	31%	30%	37%	27%	37%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	581	157	85	80	254	147	186	249	334	247	212	369	185	396	489	91	339	242
	29%	22%	25%	29%	26%	22%	25%	39%	27%	31%	27%	30%	26%	30%	36%	15%	36%	22%
Medical expenses	518	173	96	68	174	152	196	171	254	264	135	383	131	387	386	123	287	231
	26%	25%	28%	25%	26%	23%	27%	27%	21%	33%	17%	31%	18%	29%	28%	20%	30%	21%
Savings related to retirement	456	89	84	79	201	114	161	181	353	103	171	285	139	317	346	109	241	215
	22%	13%	24%	29%	29%	17%	22%	28%	29%	13%	21%	23%	19%	24%	25%	17%	25%	20%
Major purchase, not including a vehicle (e.g., furniture, electronics)	442	137	85	64	154	137	163	141	300	142	181	261	155	287	304	135	203	239
	22%	19%	24%	23%	23%	21%	22%	22%	24%	18%	23%	21%	22%	22%	22%	22%	21%	22%
Tax related expenses	337	66	40	35	189	74	89	174	195	142	101	236	81	256	269	64	191	146
	17%	9%	12%	13%	28%	11%	12%	27%	16%	18%	13%	19%	11%	19%	20%	10%	20%	13%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	259	90	40	36	90	96	74	89	179	80	192	67	202	57	168	86	138	122
	13%	13%	11%	13%	13%	15%	10%	14%	14%	10%	24%	5%	28%	4%	12%	14%	15%	11%
Moving expenses (i.e., changing addresses not associated with job change)	233	105	42	32	52	87	94	53	136	98	102	131	87	146	112	70	164	15%
	11%	15%	12%	12%	8%	13%	13%	8%	11%	12%	13%	11%	12%	11%	8%	7%	15%	11%
Saving for college	207	68	33	44	60	60	87	61	144	63	144	63	125	82	157	48	75	132
	10%	10%	10%	16%	9%	9%	12%	9%	12%	8%	18%	5%	17%	6%	11%	8%	8%	12%
Relocation expenses due to a job change	69	33	8	12	16	13	25	31	56	13	33	36	27	42	44	23	17	52
	3%	5%	2%	4%	2%	2%	3%	5%	5%	2%	4%	3%	4%	3%	3%	4%	2%	5%
Other	226	103	34	20	62	97	69	59	85	141	51	175	41	185	110	100	97	129
	11%	15%	10%	7%	9%	15%	9%	9%	7%	18%	6%	14%	6%	14%	8%	16%	10%	12%
Sigma	4723	1567	811	666	1633	1442	1741	1540	2933	1790	1933	2790	1727	2996	3284	1365	2258	2465
	233%	223%	235%	243%	239%	221%	238%	239%	237%	226%	242%	227%	242%	228%	240%	219%	238%	228%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 7

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+	North-east	South	Mid-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 Financial Setback (Net)	1388 68%	643 66%	745 71% B	469 77% FGH	245 75% fGH	235 67% H	214 63% h	225 55%	239 79% KLM	117 74% kLM	104 61%	91 56%	92 50%	229 75% R	128 77% R	131 74% Rk	123 69% L	133 60%	209 57%	553 72% S	297 71% S	329 68% S
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	473 23%	196 20%	277 26% B	186 31% FGH	90 28% H	72 21% H	75 22% H	50 12%	84 28% KM	31 20% m	27 16%	32 20% m	21 12%	101 33% qR	59 35% qRJ	45 25% Rk	43 24% R	29 13%	57 16%	212 28% SV	104 25% S	100 21%
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	417 21%	211 21%	206 20%	113 19%	59 18%	64 18%	82 24%	99 24% d	65 21%	36 22%	35 20%	32 20%	44 24%	48 16%	24 14%	29 16%	50 28% NOP	56 25% NOp	62 17%	176 23% sv	94 22%	84 18%
Medical care for an injury or illness	347 17%	158 16%	189 18%	100 16%	44 13%	57 16%	77 22% dEf	70 17%	51 17%	24 15%	22 13%	31 19%	30 16%	49 16%	20 12%	34 19%	46 26% NO	40 18%	60 16%	126 16%	88 21% v	73 15%
Inability to keep up with debt/Falling behind on bill payments	340 17%	157 16%	183 17%	124 20% H	77 24% fGH	59 17% H	52 15% H	27 7%	65 22% IM	33 21% M	27 16% M	21 13% M	10 6%	59 19% R	45 27% R	32 18% R	31 18% R	16 7%	41 11%	143 19% S	66 16% S	90 19% S
Job loss	224 11%	86 9%	138 13% B	103 17% FH	43 13% FH	24 7% H	45 13% FH	10 2%	41 14% KM	19 12% KM	6 3%	19 12% KM	2 1%	62 20% PRi	24 15% R	18 10% RK	26 14% R	8 4%	22 6%	90 12% S	58 14% S	54 11% S
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	181 9%	96 10%	85 8%	63 10%	22 7%	28 8%	30 9%	38 9%	34 11%	13 8%	14 8%	13 8%	22 12%	29 10%	9 6%	14 8%	16 9%	16 7%	22 6%	88 11% SU	27 6%	44 9%
Relocation/moving expenses	177 9%	77 8%	100 10%	83 14% EFgH	25 8%	20 6%	30 9% h	19 5%	39 13% jKM	9 6%	8 5%	13 8%	7 4%	43 14% PR	16 10%	13 7%	16 9%	12 5%	24 7%	87 11% SU	26 6%	41 9%
Child-related issues (e.g., birth of a child, child care)	146 7%	68 7%	78 7%	76 12% FGH	45 14% FGH	12 3% h	9 3%	4 1%	35 11% kLM	18 12% kLM	8 5%	4 3%	2 1%	41 14% PQR	27 16% PQR	4 2%	4 2%	2 1%	16 4%	68 9% S	28 7%	34 7%
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	130 6%	75 8% c	55 5%	52 9% eh	15 4%	20 6%	24 7%	19 5%	37 12% JMN	7 4%	9 6%	14 8%	8 5%	15 5%	8 5%	10 6%	10 6%	11 5%	18 5%	48 6%	26 6%	37 8%
Legal expenses	122 6%	63 6%	59 6%	40 7%	29 9% fg	15 4%	15 4%	22 5%	23 8% I	18 11% LM	10 6%	5 3%	7 4%	18 6%	12 7%	5 3%	10 6%	15 7%	23 6%	47 6%	20 5%	32 7%
Loss of health insurance coverage	116 6%	45 5%	71 7% b	62 10% eFGH	18 6% H	17 5% H	15 5% H	4 1%	25 8% M	6 3%	7 4%	6 4%	2 1%	36 12% pQR	13 8% R	11 6% R	9 5% R	2 1%	16 5%	45 6% v	33 8% v	21 4%
Natural disaster (e.g., fire, flood, tornado)	107 5%	65 7% C	42 4%	57 9% FGH	20 6% gH	14 4% h	9 3%	6 2%	33 11% LM	12 8% M	10 6%	6 4%	4 2%	24 8% PQR	8 5% r	4 2%	3 2%	3 1%	13 4%	62 8% SUV	16 4%	17 3%
Other	115 6%	58 6%	57 5%	29 5%	17 5%	22 6%	19 6%	29 7%	15 5%	9 6%	10 6%	12 8%	12 7%	14 5%	8 5%	12 7%	6 4%	17 7%	20 5%	48 6%	27 6%	21 4%

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

Fielding Period: December 5 - 7, 2018

NEFE 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.

8 Dec 2018
Table 7

Base: All Respondents

	Gender		Age					Male Age					Female Age					Region				
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	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	642 32%	337 34% C	305 29%	139 23%	80 25%	113 33% De	127 37% DE	182 45% DEFg	64 21%	42 26%	66 39% ljp	72 44% IJQ	92 50% IJ	75 25%	38 23%	47 26%	55 31%	90 40% NOP	155 43% TUV	213 28%	123 29%	152 32%
Sigma	3537 174%	1691 173%	1846 176%	1226 202%	586 180%	538 154%	607 178%	580 143%	612 201%	276 174%	259 152%	280 172%	264 144%	614 202%	310 186%	279 157%	327 184%	316 142%	551 151%	1452 190%	735 175%	799 166%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 8

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

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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
Any Financial Setback (Net)	1388 68%	546 78% cE	246 71% E	200 73% E	385 56%	472 72% H	532 73% H	384 60%	863 70%	525 66% L	632 79% L	756 61%	564 79% N	823 63%	915 67%	453 73% O	627 66%	761 70%
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	473 23%	230 33% CE	75 22% E	72 26% E	91 13%	197 30% gH	179 24% H	96 15%	296 24%	176 22%	233 29% L	240 20%	215 30% N	258 20%	277 20%	186 30% O	203 21%	269 25%
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	417 21%	130 18%	70 20%	65 24%	149 22%	122 19%	145 20%	150 23%	244 20%	173 22%	177 22%	240 20%	152 21%	265 20%	358 26% P	57 9%	222 23% R	195 18%
Medical care for an injury or illness	347 17%	131 19%	49 14%	60 22% ce	107 16%	111 17%	135 18%	101 16%	193 16%	154 19% i	134 17%	213 17%	114 16%	233 18%	224 16%	114 18%	169 18%	177 16%
Inability to keep up with debt/Falling behind on bill payments	340 17%	179 25% DE	69 20% DE	33 12%	57 8%	147 22% H	142 19% H	51 8%	230 19% J	110 14%	194 24% L	147 12%	179 25% N	161 12%	191 14%	141 23% O	141 15%	199 18% q
Job loss	224 11%	132 19% CDE	35 10% E	19 7%	37 5%	90 14% H	91 12% H	43 7%	121 10%	104 13% i	125 16% L	99 8%	109 15% N	115 9%	112 8%	104 17% O	79 8%	146 13% Q
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	181 9%	60 9%	24 7%	19 7%	75 11%	51 8%	51 7%	79 12% FG	127 10% J	54 7%	75 9%	106 9%	71 10%	110 8%	126 9%	51 8%	90 9%	91 8%
Relocation/moving expenses	177 9%	84 12% CE	24 7%	24 9%	42 6%	71 11% H	70 10% H	36 6%	111 9%	67 8%	97 12% L	81 7%	78 11% N	100 8%	83 6%	90 15% O	70 7%	108 10%
Child-related issues (e.g., birth of a child, child care)	146 7%	63 9% e	20 6%	23 8%	40 6%	46 7%	60 8%	40 6%	104 8% J	41 5%	123 15% L	22 2%	124 17% N	22 2%	92 7%	51 8%	75 8%	71 7%
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	130 6%	47 7%	20 6%	23 8%	39 6%	43 7%	54 7%	33 5%	84 7%	46 6%	63 8% l	66 5%	57 8% n	72 6%	93 7%	34 5%	36 4%	94 9% Q
Legal expenses	122 6%	39 6%	23 7%	24 9% e	35 5%	37 6%	48 6%	38 6%	80 6%	42 5%	57 7%	65 5%	53 7%	69 5%	77 6%	44 7%	43 5%	79 7% Q
Loss of health insurance coverage	116 6%	64 9% cE	19 5% E	18 7% E	15 2%	57 9% gH	41 6% H	19 3%	69 6%	47 6%	63 8% L	53 4%	56 8% N	60 5%	52 4%	61 10% O	34 4%	82 8% Q
Natural disaster (e.g., fire, flood, tornado)	107 5%	47 7% e	18 5%	15 6%	27 4%	40 6%	35 5%	33 5%	85 7% J	22 3%	62 8% L	45 4%	61 8% N	47 4%	74 5%	32 5%	40 4%	68 6% q
Other	115 6%	50 7% d	15 4%	8 3%	40 6%	54 8% GH	33 5%	29 4%	54 4%	62 8% i	45 6%	70 6%	43 6%	72 5%	69 5%	45 7%	40 4%	76 7% Q

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 8

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

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Weighted Base	2030	703	346	274	682	653	733	644	1238	792	800	1230	714	1316	1367	622	947	1083
None	642	158	100	74	297	181	200	260	375	267	168	474	150	492	452	169	321	321
	32%	22%	29%	27%	44%	28%	27%	40%	30%	34%	21%	39%	21%	37%	33%	27%	34%	30%
			b		BCD			FG				K		M	P			
Sigma	3537	1412	561	479	1052	1247	1284	1006	2171	1366	1616	1921	1461	2076	2281	1180	1563	1975
	174%	201%	162%	175%	154%	191%	175%	156%	175%	172%	202%	156%	205%	158%	167%	190%	165%	182%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 9

Q3520 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it?
 Please select all that apply.

Base: All Respondents

	Gender		Age					Male Age					Female Age					Region				
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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
Cash	674 33%	397 41% C	277 26%	173 28%	100 31%	123 35% d	112 33%	166 41% DEg	93 31%	56 35%	77 45% IP	74 45% IQ	97 53% IJR	80 26%	45 27%	46 26%	38 21%	69 31% q	138 38%	253 33%	132 31%	152 32%
Credit card(s)	643 32%	346 35% C	297 28%	171 28%	97 30%	117 33%	114 33%	144 35% d	101 33% N	56 35% o	66 39%	46 28%	77 42% Lr	70 23%	40 24%	51 28%	68 38% NOPl	68 30%	117 32%	238 31%	111 27%	176 37% U
Emergency savings	612 30%	280 29%	332 32%	146 24%	94 29%	103 30%	137 40% DEFh	134 33% D	69 23%	53 33% i	47 28%	55 34%	56 30%	76 25%	41 24%	56 31%	82 46% NOPrL	78 35% no	132 36% TU	205 27%	112 27%	163 34% Tu
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	390 19%	192 20%	198 19%	112 18%	50 15%	79 23% e	76 22% e	73 18%	57 19%	30 19%	45 26% l	26 16%	34 18%	55 18%	20 12%	34 19%	50 28% NOrL	40 18%	56 15%	158 21% s	80 19%	96 20%
Sell something I own	385 19%	179 18%	206 20%	166 27% FGH	82 25% FGH	55 16% H	42 12%	40 10%	74 24% LM	38 24% IM	28 16%	21 13%	19 10%	92 30% PQR	45 27% PQR	28 16%	21 12%	21 9%	48 13%	167 22% S	84 20% S	86 18%
Borrow money from a family member or friend	359 18%	154 16%	205 19% b	179 29% FGH	79 24% FGH	42 12% H	38 11% H	20 5%	74 24% KLM	35 22% KIM	16 9%	21 13% M	8 4%	105 35% PQRl	44 27% PQR	26 15% R	17 9%	13 6%	42 11%	142 19% S	78 19% S	96 20% S
Cash in/borrow against my retirement savings plan	200 10%	99 10%	101 10%	53 9%	39 12%	30 9%	28 8%	50 12%	29 9%	18 11%	19 11%	12 7%	22 12%	25 8%	21 13%	12 7%	16 9%	28 12% U	46 13% U	74 10%	27 6%	54 11% U
Ask for a gift from a family member or friend	156 8%	71 7%	85 8%	66 11% GH	34 10% gH	25 7% H	19 6%	12 3%	32 11% M	15 10% M	9 5%	9 6%	6 3%	34 11% qR	18 11% R	16 9% R	10 6%	6 3%	22 6%	72 9%	25 6%	37 8%
Take out a payday loan	119 6%	51 5%	68 6%	66 11% FGH	25 8% GH	15 4% g	5 2%	9 2%	33 11% KLM	12 7% kLM	3 2%	2 1%	2 1%	32 11% QR	13 8% qr	12 7% qk	4 2%	6 3%	14 4% sv	55 7% sv	30 7%	20 4%
Loan from my employer	53 3%	30 3%	22 2%	34 6% fGH	9 3% H	8 2% H	2 1%	-	21 7% jLM	2 1%	5 3% m	2 1%	-	13 4% QR	7 4% QR	3 2%	-	-	8 2%	27 4% v	8 2%	9 2%
Other short-term borrowing option (e.g., pawning)	86 4%	35 4%	52 5%	28 5% H	27 8% dFGH	12 3%	12 4%	7 2%	4 1%	20 12% IKLMo	4 2%	6 4% M	1 *	24 8% qrI	8 5%	8 4%	6 3%	6 3%	8 2%	40 5% s	23 5% s	15 3%
Other	160 8%	68 7%	93 9%	48 8%	29 9%	30 9%	27 8%	26 6%	24 8%	10 6%	14 8%	12 7%	8 5%	24 8%	19 12%	16 9%	16 9%	18 8%	25 7%	67 9% v	46 11% v	22 5%
Sigma	3838 189%	1903 194%	1935 184%	1242 204%	664 204%	638 183%	613 180%	681 167%	612 202%	344 217%	332 195%	286 176%	329 179%	631 207%	320 192%	306 172%	327 183%	352 158%	656 180%	1497 196%	756 180%	928 193%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 10

Q3520 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it?
 Please select all that apply.

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not 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
Cash	674 33%	177 25%	97 28%	87 32%	303 44% BCD	183 28%	217 30%	274 43% FG	419 34%	255 32%	248 31%	427 35%	207 29%	468 36% M	494 36% P	175 28%	326 34%	349 32%
Credit card(s)	643 32%	163 23%	120 35% B	98 36% B	256 37% B	183 28%	216 30%	243 38% FG	422 34% J	220 28%	230 29%	413 34% k	213 30%	430 33% P	471 34% P	171 27%	323 34% r	320 30%
Emergency savings	612 30%	133 19%	115 33% B	93 34% B	265 39% B	146 22%	211 29% F	255 40% FG	407 33% J	205 26%	203 25%	409 33% K	185 26%	427 32% M	458 34% P	153 25%	330 35% R	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%	72 26% BE	120 18%	124 19% h	173 24% H	93 14%	239 19%	151 19%	159 20%	231 19%	139 19%	251 19%	292 21% P	97 16%	209 22% R	182 17%
Sell something I own	385 19%	189 27% DE	73 21% E	51 18% E	70 10%	172 26% gH	153 21% H	60 9%	240 19%	146 18%	212 27% L	173 14%	179 25% N	206 16%	214 16%	166 27% O	151 16%	234 22% Q
Borrow money from a family member or friend	359 18%	183 26% cDE	69 20% E	44 16% E	58 8%	141 22% H	163 22% H	55 9%	212 17%	147 19%	218 27% L	141 11%	187 26% N	172 13%	182 13% O	172 28% O	123 13%	235 22% Q
Cash in/borrow against my retirement savings plan	200 10%	47 7%	27 8%	39 14% Bc	86 13% Bc	58 9%	61 8%	81 13% fG	139 11% J	61 8%	85 11%	116 9%	89 12% N	111 8%	151 11% p	48 8%	106 11%	95 9%
Ask for a gift from a family member or friend	156 8%	77 11% E	33 10% E	24 9% E	21 3%	52 8%	64 9%	40 6%	88 7%	68 9%	92 11% L	64 5%	84 12% N	72 5%	83 6% O	68 11% O	53 6%	103 10% Q
Take out a payday loan	119 6%	56 8% E	26 8% E	15 5%	21 3%	36 5%	60 8% H	24 4%	89 7% J	30 4%	80 10% L	39 3%	75 11% N	44 3%	68 5% o	48 8% o	48 5%	71 7%
Loan from my employer	53 3%	15 2%	12 3%	11 4%	15 2%	14 2%	23 3%	16 2%	46 4% J	6 1%	34 4% L	18 1%	29 4% N	23 3%	37 3%	15 2%	32 3%	21 2%
Other short-term borrowing option (e.g., pawning)	86 4%	58 8% CDE	10 3%	9 3%	9 1%	41 6% H	38 5% H	7 1%	56 5%	30 4%	49 6% L	37 3%	42 6% N	44 3%	33 2% N	49 8% O	29 3%	57 5% Q
Other	160 8%	95 13% CDE	20 6%	8 3%	32 5%	86 13% GH	54 7% H	21 3%	78 6%	82 10% I	55 7%	106 9%	55 8%	105 8%	82 6% O	63 10% O	54 6%	106 10% Q
Sigma	3838 189%	1315 187%	675 195%	549 200%	1255 184%	1236 189%	1434 196%	1168 181%	2436 197%	1402 177%	1664 208%	2174 177%	1485 208%	2353 179%	2564 188%	1224 197%	1784 188%	2055 190%

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.

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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 25%	332 32% B	199 33% H	107 33% H	102 29% H	98 29% H	67 16%	86 28% M	42 26% M	46 27% M	42 26% M	25 13%	113 37% Ri	65 39% Rj	56 32% R	56 31% R	42 19%	84 23%	235 31% S	121 29%	133 28%
About what you expected it to be	1034 51%	535 55% C	499 48%	310 51%	164 50%	191 55%	163 48%	206 51%	164 54%	91 57% o	102 60%	85 52%	93 50%	146 48%	72 43%	89 50%	78 44%	113 51%	198 55%	387 51%	219 52%	230 48%
Better than what you expected it to be	423 21%	205 21%	219 21%	98 16%	55 17%	56 16%	80 23% DeF	135 33% DEFG	53 18%	26 16%	23 14%	36 22%	67 36% IJKL	45 15%	29 18%	32 18%	44 25% N	68 31% NOP	82 22%	144 19%	80 19%	118 24% t
Sigma	2030 100%	980 100%	1050 100%	608 100%	326 100%	349 100%	341 100%	407 100%	304 100%	159 100%	171 100%	163 100%	184 100%	304 100%	167 100%	178 100%	178 100%	223 100%	364 100%	765 100%	420 100%	481 100%

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

**Q3525 How would you rate the current quality of your financial life...?
 Is it...?**

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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	572 28%	305 43% CDE	96 28% E	63 23% E	105 15%	227 35% H	244 33% H	101 16%	316 26%	257 32% I	261 33% L	312 25%	235 33% N	337 26%	324 24%	232 37% O	204 21%	369 34% Q
About what you expected it to be	1034 51%	327 46%	181 52%	154 56% B	356 52% b	329 50%	357 49%	348 54%	660 53% J	374 47%	407 51% L	627 51%	356 50%	678 52%	717 52%	301 48%	490 52%	544 50%
Better than what you expected it to be	423 21%	71 10%	68 20% B	57 21% B	220 32% BCD	97 15%	132 18%	195 30% FG	262 21%	161 20%	132 16% K	292 24% K	123 17%	301 23% M	326 24% P	90 14%	254 27% R	169 16%
Sigma	2030 100%	703 100%	346 100%	274 100%	682 100%	653 100%	733 100%	644 100%	1238 100%	792 100%	800 100%	1230 100%	714 100%	1316 100%	1367 100%	622 100%	947 100%	1083 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 13

Q3535 In your opinion, would you say you typically live paycheck to paycheck?

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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
Yes	946 47%	410 42%	535 51% B	348 57% FGH	184 56% FGH	158 45% H	144 42% H	112 28%	167 55% KLM	73 46% M	71 41% M	62 38% M	37 20%	181 59% pQR	111 66% PQRJ	88 49% R	81 46% r	75 34% M	134 37%	376 49% S	211 50% S	224 47% S
No	1033 51%	548 56% C	486 46%	241 40%	138 42%	179 51% De	189 55% DE	286 70% DEFG	127 42%	85 53% iO	98 57% I	95 58% I	144 78% IJKLR	114 38%	53 32%	82 46% O	94 53% NO	142 64% NOPq	219 60% TUV	366 48%	203 48%	245 51%
Decline to answer	51 3%	22 2%	29 3%	19 3%	4 1%	11 3%	9 3%	9 2%	9 3%	1 1%	2 1%	6 4%	3 2%	10 3%	3 2%	9 5%	3 1%	6 3%	11 3%	23 3%	5 1%	11 2%
Sigma	2030 100%	980 100%	1050 100%	608 100%	326 100%	349 100%	341 100%	407 100%	304 100%	159 100%	171 100%	163 100%	184 100%	304 100%	167 100%	178 100%	178 100%	223 100%	364 100%	765 100%	420 100%	481 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 14

Q3535 In your opinion, would you say you typically live paycheck to paycheck?

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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
Yes	946 47%	511 73% CDE	162 47% E	116 42% E	151 22%	407 62% GH	371 51% H	168 26%	575 46%	371 47%	459 57% L	486 40%	418 58% N	528 40%	529 39%	404 65% O	366 39%	580 54% Q
No	1033 51%	165 23%	177 51% B	153 56% B	520 76% BCD	219 34%	349 48% F	465 72% FG	643 52%	391 49%	326 41%	707 57% K	284 40%	749 57% M	807 59% P	200 32%	562 59% R	472 44%
Decline to answer	51 3%	27 4% E	7 2%	5 2%	11 2%	27 4% GH	13 2%	11 2%	21 2%	30 4% I	14 2%	37 3%	12 2%	39 3%	31 2%	18 3%	19 2%	32 3%
Sigma	2030 100%	703 100%	346 100%	274 100%	682 100%	653 100%	733 100%	644 100%	1238 100%	792 100%	800 100%	1230 100%	714 100%	1316 100%	1367 100%	622 100%	947 100%	1083 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 15

Q3540 Which of the following do you think is the biggest reason why people might live paycheck to paycheck?

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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	501 25%	239 24%	263 25%	148 24% g	99 30% GH	106 31% GH	63 19%	86 21%	78 26%	44 28%	48 28%	32 20%	36 20%	70 23%	54 33% nQr	58 33% NQr	31 17%	50 22%	95 26% u	190 25% u	79 19%	137 29% U
Credit card debt	444 22%	224 23%	220 21%	80 13%	53 16%	82 23% De	103 30% DE	127 31% DEf	46 15%	32 20%	46 27% I	54 33% IJ	45 25% I	34 11%	21 12%	36 20% N	48 27% NO	81 36% NOPM	104 28% TV	153 20%	100 24% v	87 18%
Employment struggles	353 17%	137 14%	216 21% B	116 19%	55 17%	51 15%	65 19%	66 16%	37 12%	26 16%	19 11%	27 16%	29 16%	79 26% pRI	29 18%	32 18%	39 22%	37 17%	58 16%	147 19% V	84 20% V	64 13%
Healthcare costs	217 11%	110 11%	107 10%	46 8%	26 8%	38 11%	50 15% DE	58 14% DE	25 8%	14 9%	13 8%	21 13%	36 20% JKR	21 7%	12 7%	24 14% N	29 16% NO	21 10%	27 7%	84 11%	46 11%	61 13% S
Home prices	119 6%	54 6%	65 6%	69 11% EFGH	14 4%	14 4%	12 4%	10 2%	29 10% jLM	6 4%	11 6%	4 2%	5 3%	39 13% OPQR	9 5%	4 2%	9 5%	5 2%	12 3%	40 5%	22 5%	45 9% STu
Taxes	98 5%	65 7% C	33 3%	45 7% efG	12 4%	13 4%	10 3%	17 4%	29 10% I	7 5%	10 6%	7 4%	11 6%	16 5%	4 3%	4 2%	3 2%	6 3%	23 6%	30 4%	17 4%	28 6%
Childcare expenses	93 5%	52 5%	41 4%	42 7% GH	28 9% fGH	14 4% gH	5 1%	4 1%	24 8% LM	15 10% LM	7 4%	3 2%	2 1%	18 6% QR	13 8% QR	6 4%	2 1%	2 1%	18 5%	31 4%	22 5%	23 5%
Other	148 7%	67 7%	81 8%	35 6% d	32 10% d	26 7%	28 8%	27 7%	16 5%	11 7%	14 8%	11 7%	15 8%	19 6%	22 13% NpR	11 6%	17 10%	12 5%	20 6%	63 8%	36 8%	29 6%
None	56 3%	32 3%	24 2%	28 5% FG	7 2%	5 1%	4 1%	12 3%	19 6% km	4 2%	2 1%	4 2%	4 2%	9 3% q	3 2%	3 2%	*	9 4% q	7 2%	28 4% V	14 3% v	6 1%
Sigma	2030 100%	980 100%	1050 100%	608 100%	326 100%	349 100%	341 100%	407 100%	304 100%	159 100%	171 100%	163 100%	184 100%	304 100%	167 100%	178 100%	178 100%	223 100%	364 100%	765 100%	420 100%	481 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 16

Q3540 Which of the following do you think is the biggest reason why people might live paycheck to paycheck?

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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
Mortgage or rent	501 25%	178 25%	86 25%	76 28%	161 24%	179 27% h	180 25%	142 22%	320 26%	182 23%	233 29% L	268 22%	197 28% n	304 23%	317 23%	180 29% O	234 25%	268 25%
Credit card debt	444 22%	103 15%	71 20% b	70 25% B	196 29% BC	115 18%	162 22%	168 26% F	269 22%	175 22%	127 16%	317 26% K	111 16%	333 25% M	328 24% P	111 18%	238 25% R	206 19%
Employment struggles	353 17%	153 22% DE	57 17%	37 14%	102 15%	112 17%	139 19%	103 16%	192 16%	161 20% I	132 16%	222 18%	119 17%	234 18%	222 16%	126 20% o	140 15%	213 20% Q
Healthcare costs	217 11%	71 10%	46 13%	26 9%	71 10%	63 10%	78 11%	77 12%	122 10%	95 12%	62 8%	155 13% K	60 8%	157 12% m	156 11%	56 9%	124 13% R	93 9%
Home prices	119 6%	52 7% E	22 6%	17 6%	28 4%	51 8% h	39 5%	30 5%	79 6%	40 5%	79 10% L	40 3%	64 9% N	55 4%	73 5%	46 7%	52 5%	67 6%
Taxes	98 5%	27 4%	14 4%	19 7% b	37 5%	27 4%	32 4%	38 6%	70 6% j	28 4%	42 5%	56 5%	45 6% n	53 4%	73 5%	23 4%	44 5%	54 5%
Childcare expenses	93 5%	35 5%	22 6%	11 4%	25 4%	31 5%	38 5%	25 4%	66 5% j	27 3%	58 7% L	35 3%	54 8% N	39 3%	66 5%	27 4%	33 3%	60 6% q
Other	148 7%	61 9%	22 6%	13 5%	52 8%	43 7%	56 8%	48 7%	92 7%	56 7%	54 7%	94 8%	50 7%	98 7%	109 8%	37 6%	62 7%	86 8%
None	56 3%	26 4% e	5 2%	6 2%	11 2%	33 5% GH	10 1%	14 2%	28 2%	28 4%	14 2%	42 3% k	14 2%	42 3%	25 2%	18 3%	20 2%	35 3%
Sigma	2030 100%	703 100%	346 100%	274 100%	682 100%	653 100%	733 100%	644 100%	1238 100%	792 100%	800 100%	1230 100%	714 100%	1316 100%	1367 100%	622 100%	947 100%	1083 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 17

Q3550 Which of the following, if any, causes you financial stress? Please select all that apply.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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
Something Causes Financial Stress (Net)	1599 79%	750 77%	849 81% b	550 91% FGH	291 89% FGH	287 82% GH	255 75% H	216 53%	269 88% LM	141 89% LM	139 82% LM	111 68% M	90 49%	282 93% PQR	150 90% qR	147 83% R	143 80% RL	126 57%	281 77%	613 80% v	344 82% V	360 75%
Saving (Sub-Net)	1039 51%	474 48%	565 54% b	310 51% H	192 59% dH	200 57% H	195 57% H	142 35%	137 45% M	98 62% IM	95 56% M	84 51% M	59 32%	173 57% RI	94 56% R	105 59% R	111 63% RI	82 37%	195 53%	386 50%	216 51%	242 50%
Saving money for emergencies	673 33%	277 28%	396 38% B	223 37% H	128 39% H	128 37% H	109 32% H	86 21%	91 30% M	58 37% M	54 32% M	43 26% m	31 17%	131 43% RI	70 42% R	74 41% R	66 37% RI	55 25%	100 28%	260 34% s	144 34%	169 35% s
Saving enough money for comfortable retirement	607 30%	289 29%	318 30%	157 26%	94 29% h	117 34% DH	152 45% DEFH	87 21%	76 25%	50 32%	57 33% m	64 39% IM	42 23%	81 27%	44 26%	60 34% R	88 50% NOPRI	45 20%	134 37% TU	221 29%	105 25%	147 31%
Saving enough money for child's education	266 13%	130 13%	136 13%	109 18% GH	82 25% DFGH	52 15% GH	13 4%	11 3%	54 18% LM	37 23% LM	27 16% LM	8 5%	4 2%	55 18% QR	45 27% nPQR	25 14% QR	4 2%	7 3%	49 13%	96 13%	59 14%	62 13%
Debt (Sub-Net)	928 46%	441 45%	487 46%	383 63% EFGH	177 54% FGH	138 40% H	120 35% h	110 27%	190 62% JKLM	77 49% LM	69 40% M	55 34%	49 27%	193 64% PQR	99 60% PQR	69 39% r	65 36%	61 27%	138 38%	372 49% S	184 44%	234 49% S
Credit card debt	585 29%	287 29%	299 28%	200 33% gH	109 34% H	101 29% H	90 26%	85 21%	106 35% IM	49 31% m	56 33% M	40 25%	36 19%	94 31% r	61 36% pR	45 25%	50 28%	50 22%	99 27%	224 29%	112 27%	151 31%
Student loan debt	303 15%	147 15%	156 15%	199 33% EFGH	47 14% FGH	27 8% H	20 6% H	9 2%	103 34% JKLM	20 13% IM	10 6%	5 5%	3 3%	96 32% OPQR	27 16% QR	17 9% R	12 7% r	4 2%	44 12%	126 16%	62 15%	71 15%
Auto loan debt	295 15%	145 15%	150 14%	126 21% FGH	70 22% FGH	36 10%	30 9%	32 8%	63 21% KLM	35 22% KLM	13 7%	18 11%	16 9%	63 21% pQR	35 21% QR	23 13% q	12 7%	16 7%	40 11%	118 15%	67 16%	70 15%
Other type of debt	217 11%	105 11%	112 11%	74 12% H	48 15% H	34 10% h	40 12% H	21 5%	30 10%	25 16% m	14 8%	22 13%	14 7%	43 14% R	23 14% R	20 11% R	18 10% R	8 3%	24 7%	91 12% S	46 11% s	55 11% s
Paying off home mortgage	319 16%	190 19% C	129 12%	130 21% FH	57 17% H	49 14% H	57 17% H	27 7%	83 27% kMN	29 19% M	29 17%	31 19% M	17 9%	46 15% R	27 16% R	20 11% R	26 14% R	10 4%	55 15%	140 18% V	66 16%	59 12%
Other	205 10%	90 9%	114 11%	57 9% dH	48 15% H	31 9%	37 11%	32 8%	20 7%	22 14% i	14 8%	20 12%	15 8%	36 12% i	26 16% r	17 9%	17 10%	17 8%	29 8%	71 9%	65 15% STV	39 8%
None	431 21%	230 23% c	201 19%	57 9%	35 11%	62 18% DE	86 25% DEF	191 47% DEFG	35 12%	18 11%	31 18%	52 32% IJKQ	94 51% IJKL	23 7%	17 10%	30 17% N	35 20% No	97 43% NOPQ	83 23%	152 20%	75 18%	121 25% iU
Sigma	3899 192%	1888 193%	2012 192%	1331 219%	717 220%	635 182%	634 186%	581 143%	662 218%	343 216%	305 179%	305 187%	273 148%	670 220%	374 225%	330 186%	329 185%	308 138%	657 181%	1499 196%	799 190%	944 196%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 18

Q3550 Which of the following, if any, causes you financial stress? Please select all that apply.

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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
Something Causes Financial Stress (Net)	1599 79%	613 87% E	294 85% E	234 85% E	449 66%	552 84% H	620 85% H	428 66%	1037 84% J	562 71%	744 93% L	855 70%	662 93% N	937 71%	1039 76%	532 86% O	712 75%	887 82% Q
Saving (Sub-Net)	1039 51%	384 55% E	206 60% E	146 53% E	297 44%	354 54% H	409 56% H	275 43%	698 56% J	340 43%	451 56% L	588 48%	425 59% N	614 47%	664 49%	354 57% O	497 52%	542 50%
Saving money for emergencies	673 33%	309 44% DE	150 43% DE	78 29% E	130 19%	269 41% H	271 37% H	133 21%	411 33% J	261 33%	309 39% L	364 30%	278 39% N	395 30%	396 29%	266 43% O	288 30%	385 36% q
Saving enough money for comfortable retirement	607 30%	167 24% B	115 33% B	96 35% B	226 33% B	166 25% B	237 32% F	203 32% f	434 35% J	172 22%	224 28% L	382 31%	211 30%	396 30%	427 31%	169 27% R	328 35% R	279 26%
Saving enough money for child's education	266 13%	93 13%	54 16%	32 12%	85 12%	88 13%	102 14%	75 12%	206 17% J	60 8%	208 26% L	58 5%	213 30% N	53 4%	171 13%	89 14%	143 15% R	123 11%
Debt (Sub-Net)	928 46%	381 54% DE	191 55% DE	122 44% E	228 33%	320 49% H	390 53% H	218 34%	607 49% J	320 40%	474 59% L	454 37%	424 59% N	504 38%	599 44%	309 50% o	397 42%	531 49% Q
Credit card debt	585 29%	211 30% E	120 35% E	78 28%	173 25%	200 31% H	241 33% H	144 22%	395 32% J	190 24%	283 35% L	303 25%	260 36% N	325 25%	406 30%	168 27%	276 29%	309 29%
Student loan debt	303 15%	117 17% E	61 18% E	56 21% E	66 10%	52 8% H	165 23% FH	85 13% F	208 17% J	95 12%	189 24% L	114 9%	149 21% N	154 12%	184 13%	108 17% o	105 11%	198 18% Q
Auto loan debt	295 15%	122 17% E	65 19% E	42 15% E	64 9%	118 18% H	107 15% h	70 11%	205 17% J	90 11%	164 20% L	131 11%	159 22% N	136 10%	192 14%	100 16% P	154 16%	141 13%
Other type of debt	217 11%	118 17% cDE	39 11% E	22 8%	37 5%	90 14% H	87 12% H	39 6%	141 11% J	75 10%	110 14% L	107 9%	110 15% N	106 8%	116 9%	96 15% O	82 9%	134 12% Q
Paying off home mortgage	319 16%	83 12% B	67 19% B	58 21% B	111 16% b	101 15% H	113 15% H	105 16%	251 20% J	68 9%	179 22% L	140 11%	161 23% N	158 12%	267 20% P	52 8%	171 18% R	148 14%
Other	205 10%	107 15% CDE	28 8% E	22 8%	45 7%	99 15% GH	59 8%	47 7%	105 9% J	99 13%	88 11% I	116 9%	73 10% N	132 10%	100 7% P	102 16% O	63 7% R	141 13% Q
None	431 21%	91 13%	52 15%	40 15%	233 34% BCD	101 16% H	113 15% H	216 34% FG	201 20% J	230 29% I	56 7% K	375 30% K	52 7%	379 29% M	327 24% P	90 14%	235 25% R	195 18%
Sigma	3899 192%	1418 202%	749 217%	525 191%	1170 172%	1285 197%	1496 204%	1119 174%	2557 207%	1342 169%	1809 226%	2090 170%	1666 233%	2233 170%	2586 189%	1240 199%	1845 195%	2054 190%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

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 Table 19

Q3555 Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?

Base: Something Causes Financial Stress

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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	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)	668 42%	306 41%	362 43%	172 31%	116 40%	156 54%	132 52%	94 43%	76 28%	66 47%	75 54%	59 53%	31 35%	96 34%	50 33%	80 54%	73 51%	63 50%	134 48%	256 42%	137 40%	142 40%
Saving enough money for comfortable retirement	321 20%	160 21%	161 19%	50 9%	51 17%	66 23%	97 38%	58 27%	29 11%	33 23%	34 24%	40 36%	24 27%	21 7%	18 12%	32 22%	56 39%	33 27%	79 28%	122 20%	51 15%	69 19%
Saving money for emergencies	261 16%	104 14%	157 19%	86 16%	41 14%	69 24%	34 13%	32 15%	33 12%	18 13%	29 21%	18 16%	7 7%	53 19%	23 15%	40 27%	16 11%	25 20%	36 13%	99 16%	60 17%	67 19%
Saving enough money for child's education	86 5%	42 6%	44 5%	36 7%	24 8%	21 7%	1 1%	4 2%	14 5%	15 11%	13 9%	1 1%	-	22 8%	9 6%	8 6%	1 *	4 3%	19 7%	35 6%	26 7%	7 2%
Debt (Net)	628 39%	283 38%	346 41%	269 49%	123 42%	87 30%	71 28%	79 36%	128 48%	51 36%	41 29%	28 25%	35 39%	141 50%	72 48%	46 31%	43 30%	44 35%	94 33%	239 39%	129 37%	166 46%
Credit card debt	286 18%	130 17%	155 18%	89 16%	51 18%	53 19%	42 17%	49 23%	46 17%	22 15%	30 22%	16 14%	16 17%	43 15%	30 20%	23 16%	26 18%	34 27%	55 20%	106 17%	48 14%	77 21%
Student loan debt	171 11%	65 9%	106 12%	115 21%	29 10%	13 4%	9 4%	5 2%	47 17%	9 6%	5 3%	2 2%	2 3%	68 24%	20 13%	8 5%	8 5%	3 2%	24 8%	69 11%	39 11%	39 11%
Auto loan debt	98 6%	47 6%	51 6%	44 8%	22 7%	10 3%	7 3%	16 8%	24 9%	10 7%	1 1%	2 2%	10 11%	20 7%	11 8%	9 6%	4 3%	6 5%	11 4%	37 6%	22 6%	29 8%
Other type of debt	74 5%	41 5%	33 4%	22 4%	21 7%	11 4%	13 5%	8 4%	11 4%	10 7%	5 4%	8 7%	6 7%	10 4%	11 7%	6 4%	5 3%	2 1%	4 1%	28 5%	19 6%	22 6%
Paying off home mortgage	195 12%	115 15%	80 9%	76 14%	30 10%	32 11%	36 14%	22 10%	51 19%	15 11%	18 13%	18 16%	13 14%	24 9%	15 10%	14 10%	18 12%	9 7%	41 14%	76 12%	42 12%	37 10%
Other	107 7%	46 6%	61 7%	34 6%	22 8%	13 4%	17 7%	22 10%	14 5%	9 6%	5 4%	7 6%	12 13%	20 7%	13 9%	7 5%	10 7%	10 8%	13 5%	42 7%	38 11%	14 4%
Sigma	1599 100%	750 100%	849 100%	550 100%	291 100%	287 100%	255 100%	216 100%	269 100%	141 100%	139 100%	111 100%	90 100%	282 100%	150 100%	147 100%	143 100%	126 100%	281 100%	613 100%	344 100%	360 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 20

Q3555 Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?

Base: Something Causes Financial Stress

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K \$74.9K	\$75K \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	1640	707	295	229	393	491	603	546	976	664	736	904	693	947	1057	556	871	769
Weighted Base	1599	613	294	234	449	552	620	428	1037	562	744	855	662	937	1039	532	712	887
Saving (Net)	668 42%	245 40%	124 42%	98 42%	198 44%	243 44%	244 39%	181 42%	444 43%	225 40%	278 37%	391 46%	257 39%	411 44%	417 40%	244 46%	313 44%	356 40%
Saving enough money for comfortable retirement	321 20%	77 13%	54 18%	54 23%	134 30%	82 15%	126 20%	113 26%	233 22%	88 16%	98 13%	223 26%	89 13%	232 25%	225 22%	93 18%	172 24%	149 17%
Saving money for emergencies	261 16%	138 23%	57 19%	27 12%	37 8%	128 23%	93 15%	41 10%	144 14%	117 21%	114 15%	148 17%	98 15%	163 17%	137 13%	122 23%	97 14%	164 19%
Saving enough money for child's education	86 5%	30 5%	13 4%	16 7%	27 6%	33 6%	26 4%	27 6%	67 6%	19 3%	66 9%	20 2%	70 11%	16 2%	55 5%	29 5%	44 6%	42 5%
Debt (Net)	628 39%	263 43%	118 40%	94 40%	149 33%	204 37%	276 44%	149 35%	399 38%	229 41%	315 42%	313 37%	279 42%	350 37%	393 38%	217 41%	248 35%	381 43%
Credit card debt	286 18%	105 17%	53 18%	40 17%	86 19%	107 19%	114 18%	64 15%	187 18%	99 18%	129 17%	157 18%	116 17%	170 18%	195 19%	87 16%	128 18%	158 18%
Student loan debt	171 11%	65 11%	32 11%	39 17%	32 7%	25 4%	98 16%	48 11%	100 10%	70 13%	101 14%	69 8%	75 11%	96 10%	95 9%	65 12%	47 7%	123 14%
Auto loan debt	98 6%	44 7%	20 7%	9 4%	25 5%	38 7%	31 5%	29 7%	69 7%	29 5%	52 7%	47 5%	51 8%	47 5%	65 6%	31 6%	51 7%	47 5%
Other type of debt	74 5%	49 8%	13 4%	6 2%	6 1%	34 6%	32 5%	7 2%	43 4%	30 5%	33 4%	41 5%	38 6%	36 4%	38 4%	34 6%	21 3%	53 6%
Paying off home mortgage	195 12%	48 8%	44 15%	31 13%	72 16%	55 10%	69 11%	71 17%	151 15%	45 8%	107 14%	88 10%	96 14%	100 11%	167 16%	28 5%	114 16%	82 9%
Other	107 7%	56 9%	8 3%	12 5%	30 7%	49 9%	31 5%	27 6%	44 4%	63 11%	44 6%	63 7%	30 5%	77 8%	62 6%	43 8%	38 5%	69 8%
Sigma	1599 100%	613 100%	294 100%	234 100%	449 100%	552 100%	620 100%	428 100%	1037 100%	562 100%	744 100%	855 100%	662 100%	937 100%	1039 100%	532 100%	712 100%	887 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 21

Q3560 Given the recent federal income tax law changes, how do you plan to file your 2018 taxes?

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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
Plan To File 2018 Taxes (Net)	1845 91%	912 93% C	933 89%	553 91%	309 95% FH	309 89%	311 91%	364 89%	278 92%	157 99% IKMO	158 93% p	155 95% mQ	164 89%	274 90%	152 91%	150 85%	157 88%	200 90%	343 94% T	674 88%	380 91%	447 93% T
Plan On Taking Standard Deduction (Sub-Net)	814 40%	430 44% C	384 37%	263 43% G	140 43% g	134 38%	120 35%	156 38%	142 47%	68 43%	87 51% LmP	61 37%	72 39%	121 40% P	72 43% P	46 26%	60 33%	85 38% P	144 39%	304 40%	177 42%	190 39%
I plan on taking the standard deduction for my 2018 taxes, as I did last tax year	469 23%	227 23%	243 23%	153 25%	78 24%	75 21%	84 25%	80 20%	72 24%	36 23%	46 27% p	37 23%	35 19%	80 26% P	42 25% p	29 16%	47 26% p	44 20%	94 26% t	158 21%	108 26%	109 23%
I plan on taking the standard deduction for my 2018 taxes instead of itemizing as I did last tax year	246 12%	145 15% C	101 10%	69 11%	38 12%	43 12%	31 9%	65 16% dG	41 13%	22 14%	31 18% P	20 12% q	31 17%	29 9%	16 9%	11 6%	11 6%	34 15% PQ	39 11%	96 13%	52 12%	59 12%
I plan on taking the standard deduction for my 2018 taxes, and I did not file income taxes last tax year	99 5%	59 6% c	40 4%	41 7% GH	24 7% GH	16 5% g	5 2%	12 3%	29 10% LMN	10 6%	11 6%	3 2%	6 3%	12 4%	14 9% npQr	6 3%	2 1%	6 3%	11 3%	50 7% S	16 4%	22 5%
Plan On Itemizing (Sub-Net)	583 29%	322 33% C	261 25%	153 25%	96 30%	101 29%	105 31%	128 31% d	86 28%	63 40% IKO	43 25%	55 34%	75 41% IKR	67 22%	33 20%	58 32% NO	50 28%	53 24%	104 29%	214 28%	106 25%	160 33% U
I plan on itemizing my 2018 taxes, as I did last tax year	409 20%	215 22%	194 18%	75 12%	54 16%	77 22% D	89 26% DE	114 28% DE	40 13%	32 20%	29 17%	47 29% IK	67 36% IJKR	35 12%	21 13%	48 27% NOK	42 24% NO	47 21% N	73 20%	143 19%	80 19%	112 23%
I plan on itemizing my 2018 taxes instead of taking the standard deduction as I did last tax year	123 6%	74 8% C	49 5%	50 8% GH	26 8% gh	20 6%	13 4%	14 3%	28 9% m	20 12% LMO	12 7%	7 4%	7 4%	22 7% r	6 4%	8 5%	5 3%	6 3%	21 6%	50 6%	21 5%	31 6%
I plan on itemizing my 2018 taxes, and I did not file income taxes last tax year	51 3%	33 3% c	19 2%	28 5% FGH	17 5% FGH	3 1%	3 1%	1 *	18 6% kLM	11 7% KLM	1 1%	1 1%	1 *	10 3% R	5 3% R	2 1%	2 1%	-	10 3%	21 3%	5 1%	16 3% u
Not sure	448 22%	160 16%	288 27% B	136 22%	72 22%	74 21%	86 25%	79 20%	51 17% m	25 16%	28 16%	39 24% M	18 10%	86 28% I	47 28% J	46 26% k	47 27%	62 28% M	96 26% t	157 21%	98 23%	98 20%
N/A - I don't plan to file 2018 income taxes.	185 9%	68 7%	117 11% B	55 9%	17 5%	40 11% E	30 9%	43 11% E	25 8% J	2 1%	12 7% I	8 5%	20 11% JL	30 10%	15 8% J	28 15% k	22 12% L	23 10%	21 6%	91 12% SV	40 9%	33 7%
Sigma	2030 100%	980 100%	1050 100%	608 100%	326 100%	349 100%	341 100%	407 100%	304 100%	159 100%	171 100%	163 100%	184 100%	304 100%	167 100%	178 100%	178 100%	223 100%	364 100%	765 100%	420 100%	481 100%

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

Q3560 Given the recent federal income tax law changes, how do you plan to file your 2018 taxes?

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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
Plan To File 2018 Taxes (Net)	1845 91%	565 80%	326 94% B	267 97% B	669 98% BC	556 85%	662 90% F	627 97% FG	1203 97% J	642 81% L	751 94% L	1094 89%	677 95% N	1168 89%	1285 94% P	537 86%	917 97% R	929 86%
Plan On Taking Standard Deduction (Sub-Net)	814 40%	263 37%	158 46% B	112 41%	277 41%	241 37%	329 45% FH	243 38%	540 44% J	274 35% L	352 44% L	462 38%	320 45% N	494 38%	554 41%	248 40%	378 40%	436 40%
I plan on taking the standard deduction for my 2018 taxes, as I did last tax year	469 23%	155 22%	99 29% BE	69 25%	144 21%	136 21%	205 28% FH	128 20%	307 25% J	162 20% L	201 25% L	269 22%	183 26%	287 22%	305 22%	157 25%	226 24%	243 22%
I plan on taking the standard deduction for my 2018 taxes instead of itemizing as I did last tax year	246 12%	62 9%	42 12%	28 10%	114 17% BD	70 11%	85 12%	91 14%	156 13%	90 11% L	100 13% L	146 12%	93 13%	153 12%	186 14% P	58 9%	115 12%	131 12%
I plan on taking the standard deduction for my 2018 taxes, and I did not file income taxes last tax year	99 5%	46 7% E	18 5%	15 5%	19 3%	35 5%	40 5%	24 4%	77 6% J	22 3% L	51 6% L	48 4%	44 6%	55 4%	63 5%	33 5%	37 4%	62 6%
Plan On Itemizing (Sub-Net)	583 29%	117 17%	104 30% B	102 37% B	254 37% BC	147 22%	178 24%	258 40% FG	410 33% J	173 22% L	239 30% L	344 28%	220 31%	363 28%	455 33% P	127 20%	329 35% R	254 23%
I plan on itemizing my 2018 taxes, as I did last tax year	409 20%	52 7%	77 22% B	75 27% B	200 29% BC	98 15%	117 16%	194 30% FG	265 21%	144 18% L	138 17% L	270 22% K	128 18%	281 21%	325 24% P	84 13%	258 27% R	150 14%
I plan on itemizing my 2018 taxes instead of taking the standard deduction as I did last tax year	123 6%	38 5%	19 6%	19 7%	46 7%	30 5%	45 6%	48 7% I	101 8% J	22 3% L	70 9% L	53 4%	60 8% N	62 5%	100 7% P	22 4%	58 6%	65 6%
I plan on itemizing my 2018 taxes, and I did not file income taxes last tax year	51 3%	27 4% E	8 2%	8 3%	8 1%	19 3%	16 2%	16 3%	44 4% J	7 1% L	31 4% L	20 2%	31 4% N	20 2%	30 2%	21 3%	13 1%	38 4% Q
Not sure	448 22%	184 26% CDE	64 18%	53 19%	137 20%	168 26% H	156 21%	125 19%	253 20%	196 25% I	159 20% I	289 24%	137 19%	311 24% m	276 20% O	162 26% O	210 22%	239 22%
N/A - I don't plan to file 2018 income taxes.	185 9%	138 20% CDE	20 6% E	8 3%	13 2%	97 15% GH	70 10% H	17 3%	35 3% I	150 19% I	49 6% K	136 11% K	37 5%	147 11% M	82 6% O	85 14% O	31 3%	154 14% Q
Sigma	2030 100%	703 100%	346 100%	274 100%	682 100%	653 100%	733 100%	644 100%	1238 100%	792 100%	800 100%	1230 100%	714 100%	1316 100%	1367 100%	622 100%	947 100%	1083 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 23

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

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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	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	318 17%	156 17%	161 17%	80 15%	52 17%	49 16%	63 20% d	73 20% d	42 15%	24 15%	25 16%	32 21%	33 20%	38 14%	28 18%	24 16%	31 20%	41 20%	72 21% U	113 17%	48 13%	84 19% u
I expect to pay the same amount in income taxes	709 38%	405 44% C	304 33%	254 46% GH	126 41% gH	121 39% H	100 32%	108 30%	146 53% LMN	82 52% LMO	71 45% m	54 35%	52 32%	108 39% oqr	44 29%	50 33%	46 29%	56 28%	133 39%	256 38%	154 41%	167 37%
I expect to pay less in income taxes	374 20%	192 21%	182 19%	90 16%	55 18%	64 21%	64 20%	101 28% DEfg	43 15%	32 20%	36 23%	32 21%	50 30% ll	48 17%	23 15%	27 18%	32 20%	52 26% no	68 20%	139 21%	70 18%	97 22%
Not sure	445 24%	158 17%	286 31% B	128 23%	77 25%	75 24%	84 27%	81 22%	47 17%	19 12%	26 16%	36 23% J	30 18%	81 29% I	57 38% rJ	49 33% K	48 31%	51 26%	71 21%	167 25%	108 28% S	99 22%
Sigma	1845 100%	912 100%	933 100%	553 100%	309 100%	309 100%	311 100%	364 100%	278 100%	157 100%	158 100%	155 100%	164 100%	274 100%	152 100%	150 100%	157 100%	200 100%	343 100%	674 100%	380 100%	447 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 24

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

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	1854	646	336	270	579	487	622	745	1106	748	739	1115	703	1151	1289	543	1071	783
Weighted Base	1845	565	326	267	669	556	662	627	1203	642	751	1094	677	1168	1285	537	917	929
I expect to pay more in income taxes	318 17%	88 16%	50 15%	46 17%	130 19%	62 11%	121 18%	135 22%	220 18%	97 15%	106 14%	212 19%	100 15%	218 19%	244 19%	70 13%	178 19%	140 15%
I expect to pay the same amount in income taxes	709 38%	211 37%	128 39%	130 49%	235 35%	233 42%	235 36%	241 38%	490 41%	219 34%	324 43%	385 35%	300 44%	409 35%	505 39%	199 37%	345 38%	364 39%
I expect to pay less in income taxes	374 20%	83 15%	64 20%	58 22%	169 25%	90 16%	136 20%	148 24%	246 20%	128 20%	151 20%	223 20%	130 19%	244 21%	264 21%	109 20%	193 21%	180 19%
Not sure	445 24%	183 32%	84 26%	32 12%	135 20%	171 31%	171 26%	103 16%	247 21%	198 31%	170 23%	274 25%	147 22%	297 25%	273 21%	160 30%	201 22%	244 26%
Sigma	1845 100%	565 100%	326 100%	267 100%	669 100%	556 100%	662 100%	627 100%	1203 100%	642 100%	751 100%	1094 100%	677 100%	1168 100%	1285 100%	537 100%	917 100%	929 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

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 Table 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)?

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-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	766 38%	448 46% C	318 30%	177 29%	110 34%	146 42% De	121 36% d	211 52% DEFG	107 35% N	74 47% iO	87 51% IP	76 46% iQ	104 56% I	70 23%	36 22%	59 33% NO	46 26%	107 48% NOPQ	145 40%	278 36%	148 35%	195 41%
It stresses me out about my future financial security	535 26%	246 25%	288 27%	174 29% Fh	93 29% f	74 21%	103 30% FH	91 22%	79 26%	42 26%	37 22%	46 28%	42 23%	95 31% Pr	51 31% p	37 21%	57 32% Pr	49 22%	101 28%	207 27%	101 24%	125 26%
I don't pay attention to what's going on in the financial markets	468 23%	180 18%	287 27% B	172 28% FH	91 28% fh	69 20% h	79 23% H	57 14%	77 26% KM	33 21% Km	17 10%	30 19% k	22 12%	95 31% R	57 34% RJ	52 29% RK	48 27% R	35 16%	66 18%	175 23%	111 26% S	116 24% s
None of these	262 13%	106 11%	156 15% B	85 14%	32 10%	60 17% Egh	38 11%	47 12%	40 13% jl	10 6%	29 17% JLm	11 7%	16 9%	45 15%	22 13%	30 17%	27 15% L	31 14%	53 14% v	105 14% v	60 14% v	44 9%
Sigma	2030 100%	980 100%	1050 100%	608 100%	326 100%	349 100%	341 100%	407 100%	304 100%	159 100%	171 100%	163 100%	184 100%	304 100%	167 100%	178 100%	178 100%	223 100%	364 100%	765 100%	420 100%	481 100%

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

Fielding Period: December 5 - 7, 2018
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2018
 Table 26

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

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not 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
It doesn't bother me as I understand that volatility is part of the financial markets	766 38%	186 26%	134 39%	116 42%	326 48%	204 31%	240 33%	322 50%	467 38%	298 38%	259 32%	507 41%	224 31%	542 41%	576 42%	184 30%	393 41%	373 34%
It stresses me out about my future financial security	535 26%	169 24%	85 25%	80 29%	194 29%	138 21%	197 27%	199 31%	352 28%	183 23%	211 26%	324 26%	213 30%	322 24%	387 28%	139 22%	274 29%	260 24%
I don't pay attention to what's going on in the financial markets	468 23%	229 33%	78 22%	53 19%	104 15%	201 31%	193 26%	74 11%	276 22%	191 24%	229 29%	239 19%	202 28%	265 20%	262 19%	200 32%	178 19%	290 27%
None of these	262 13%	119 17%	49 14%	26 9%	58 8%	110 17%	103 14%	49 8%	142 12%	119 15%	101 13%	160 13%	75 10%	187 14%	141 10%	99 16%	102 11%	160 15%
Sigma	2030 100%	703 100%	346 100%	274 100%	682 100%	653 100%	733 100%	644 100%	1238 100%	792 100%	800 100%	1230 100%	714 100%	1316 100%	1367 100%	622 100%	947 100%	1083 100%

Proportions/Mean: 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.

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	<u>Page</u>	<u>Table</u>	<u>Title</u>
1	1	Q3505	Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.
2	2	Q3505	Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.
3	3	Q3505	Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.
4	4	Q3505	Which of the following will be among your financial New Year resolutions for 2019? Please select all that apply.
5	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.
6	6	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.
7	7	Q3515	Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2018? Please select all that apply.
9	8	Q3515	Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2018? Please select all that apply.
11	9	Q3520	If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.
12	10	Q3520	If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.
13	11	Q3525	How would you rate the current quality of your financial life...? Is it...?
14	12	Q3525	How would you rate the current quality of your financial life...? Is it...?
15	13	Q3535	In your opinion, would you say you typically live paycheck to paycheck?
16	14	Q3535	In your opinion, would you say you typically live paycheck to paycheck?
17	15	Q3540	Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
18	16	Q3540	Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
19	17	Q3550	Which of the following, if any, causes you financial stress? Please select all that apply.
20	18	Q3550	Which of the following, if any, causes you financial stress? Please select all that apply.
21	19	Q3555	Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
22	20	Q3555	Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
23	21	Q3560	Given the recent federal income tax law changes, how do you plan to file your 2018 taxes?
24	22	Q3560	Given the recent federal income tax law changes, how do you plan to file your 2018 taxes?
25	23	Q3565	What impact do you think the recent federal income tax law changes will have on your 2018 taxes?
26	24	Q3565	What impact do you think the recent federal income tax law changes will have on your 2018 taxes?
27	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)?
28	26	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)?