## Base: All Respondent

|  | 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 | $\underset{\substack{\text { Mid- } \\ \text { west }}}{ }$ | 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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 76 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | 164* | 163 * | 156* | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| Will Make Financial New <br> Year's Resolution (Net) | $\begin{aligned} & 1523 \\ & 76 \% \end{aligned}$ | $\underset{\mathrm{C}}{768}$ | $755$ | $\begin{aligned} & 522 \\ & 88_{8} \% \end{aligned}$ | $\begin{aligned} & 270 \\ & { }_{84 \%} \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 281 \\ & { }_{84}{ }^{(H H} \end{aligned}$ | $\begin{gathered} 230 \\ \underset{H}{70 \%} \\ \hline \end{gathered}$ | $\begin{gathered} 220 \\ 50 \% \end{gathered}$ | $\begin{gathered} 278 \\ \text { JLMN }^{95} \% \end{gathered}$ | $\begin{gathered} 135 \\ 82 \% \\ M \end{gathered}$ | $\begin{aligned} & \text { 147 } \\ & \text { LM0\% } \end{aligned}$ | $\begin{gathered} 112 \\ 72 \% \\ M \end{gathered}$ | $\begin{aligned} & 97 \\ & 49 \% \end{aligned}$ | $\begin{aligned} & 244 \\ & 88 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 135 \\ & 87 \% \\ & \text { QR } \end{aligned}$ | $\begin{gathered} 135 \\ { }_{\mathrm{R}} \mathrm{~B} \% \end{gathered}$ | $\begin{gathered} 118 \\ 67 \% \\ \mathrm{R} \end{gathered}$ | 123 5 | 275\% | $335 \%$ | $559$ | 354\% |
| Setting and following a budget | ${ }^{650} 32 \%$ | 2999 ${ }^{19}$ | 351 $34 \%$ | $\begin{gathered} 243 \\ 41 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 107 \\ 34 \% \\ H \end{gathered}$ | $\begin{gathered} 106 \\ { }_{31}^{31 \%} \\ H \end{gathered}$ | ${ }^{96}$ 29\% | ${ }^{98}{ }^{2} \%$ | $\begin{aligned} & 121 \\ & { }_{\mathrm{jLM}}{ }^{41 \%} \end{aligned}$ | $\begin{aligned} & 48 \\ & \text { 29\%\% } \\ & \hline \end{aligned}$ | $\begin{aligned} & 54 \\ & 33 \% \\ & M \end{aligned}$ | 427\% | 34\% | $\begin{gathered} 122 \\ \stackrel{102}{\mathrm{R}} \end{gathered}$ | $\begin{gathered} 60 \\ 38 \% \\ r \end{gathered}$ | 52\% | 54\% | $\begin{aligned} & \text { 64, } \\ & 27 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{gathered} 131 \\ \substack{37 \% \\ V} \end{gathered}$ | $\begin{gathered} 154 \\ \sqrt[35]{5} \% \end{gathered}$ | ${ }^{232} 31 \%$ | 132 ${ }^{28}$ |
| Making a plan to get out of debt | ${ }_{281}^{561}$ | ${ }_{27 \%}^{264}$ | ${ }_{28 \%}^{297}$ | $\begin{gathered} 179 \\ 30 \% \\ \mathrm{H} \end{gathered}$ | $\begin{gathered} 107 \\ 33 \% \\ \mathrm{gH} \end{gathered}$ | $\begin{aligned} & 118 \\ & 35 \% \\ & \mathrm{gH} \end{aligned}$ | $\begin{aligned} & 83 \\ & { }^{25 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 74 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 86 \\ & 292 \% \\ & M^{2} \end{aligned}$ | $\begin{aligned} & 4_{28}^{28 \%} \\ & \text { 28\% } \end{aligned}$ | $\begin{aligned} & 59 \\ & 36 \% \\ & M \end{aligned}$ | 39\% | $\begin{aligned} & 35 \\ & \text { 18\% } \end{aligned}$ | $\begin{aligned} & 93 \\ & 31 \% \\ & { }^{3} \% \end{aligned}$ | $\begin{gathered} 61 \\ 39 \% \\ \text { QRj } \end{gathered}$ | $\begin{aligned} & 59 \\ & 35 \% \\ & \text { 35\% } \end{aligned}$ | ${ }_{24}^{25 \%}$ | $\begin{aligned} & 39 \\ & 17 \% \end{aligned}$ | $\begin{gathered} 116 \\ 33 \% \\ u \end{gathered}$ | ${ }_{31 \%}^{134}$ | ${ }^{188}{ }^{25 \%}$ | 124\% |
| Establishing savings (any type) | ${ }_{25}^{496}$ | ${ }_{233}^{233}$ | ${ }_{263}^{263}$ | $\begin{aligned} & 200 \\ & 34 \% \\ & G H \end{aligned}$ | $\begin{aligned} & 99 \\ & 31 \% \\ & \text { gH } \end{aligned}$ | $\begin{aligned} & 91 \\ & 27 \% \\ & { }_{\mathrm{H}} \end{aligned}$ | $\begin{aligned} & 72 \\ & 22 \% \\ & \mathrm{H}^{2} \end{aligned}$ | ${ }^{35} 8$ | $\begin{aligned} & 94 \\ & 32 \% \\ & \text { IM }^{2} \end{aligned}$ | $\begin{aligned} & { }_{23}^{26 \%} \\ & M \end{aligned}$ | $\begin{aligned} & 50 \\ & 31 \% \\ & M \end{aligned}$ | $\begin{aligned} & 31 \\ & 20 \% \\ & \mathrm{M} \end{aligned}$ | 14\% | $\begin{aligned} & 106 \\ & 35 \% \\ & \text { pR } \end{aligned}$ | $\begin{gathered} 55 \\ { }^{56} \% \\ \text { pqR } \end{gathered}$ | $\begin{aligned} & \frac{41}{24 \%} \\ & { }_{\mathrm{R}} \end{aligned}$ | $\begin{aligned} & 40 \\ & { }_{23}^{43 \%} \end{aligned}$ | ${ }^{21} 9$ | ${ }^{100} 28 \%$ | 109\% | ${ }^{164} 2{ }^{2}$ | ${ }^{123} 26$ |
| Boosting retirement savings | ${ }^{456}$ | ${ }^{238} 24$ | ${ }_{218}^{21 \%}$ | 100\% | 203 | $\begin{gathered} 124 \\ \text { 37\% } \\ \text { DEH } \end{gathered}$ | $\begin{gathered} 93 \\ 28 \% \\ \text { DeH } \end{gathered}$ | ${ }^{76} 17$ | $\begin{aligned} & \frac{61}{21} \% \\ & { }_{2} \% \end{aligned}$ | $\begin{aligned} & 338 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & \text { 60 } \\ & \text { 37\% } \end{aligned}$ | ${ }_{22} \%$ | 36\% | ${ }^{38} 13$ | 26\% | $\begin{gathered} 63 \\ \text { NOR } \end{gathered}$ | $\begin{gathered} 50 \\ \text { 29\% } \\ \text { NoR } \end{gathered}$ | 17\% | 81\% | 94\% | ${ }^{169}$ 23\% | ${ }_{112}^{24 \%}$ |
| Pulling a credit report/learning how to improve my credit score | 343 ${ }_{17}$ | 165\% | ${ }^{178} 17 \%$ | $\begin{gathered} 146 \\ { }^{145 \%} \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & \frac{66}{61 \%} \\ & { }_{2}{ }^{2} \% \end{aligned}$ | $\begin{aligned} & 55 \\ & { }^{166 \%} \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & 42 \\ & \begin{array}{l} 43 \% \\ \mathrm{~h} \end{array} \\ & \hline \end{aligned}$ | ${ }^{33} 8$ | $\begin{gathered} 81 \\ \text { KLM } \\ \text { kL } \end{gathered}$ | $\begin{aligned} & 32 \\ & 20 \% \\ & \mathrm{IM}^{2} \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 16 \% \\ & M \end{aligned}$ | ${ }^{14} 9$ | 11 6 | $\begin{aligned} & 65 \\ & { }_{22}^{22 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 34 \\ & 22 \% \\ & { }^{22 \%} \end{aligned}$ | 29 17 $r$ | ${ }^{28}{ }^{16 \%}$ | ${ }^{22} 9$ | 61\% | 73 $17 \%$ | 126\% | 82\% |
| Saving for child's college education | $\stackrel{274}{14 \%}$ | $\stackrel{146}{15 \%}$ | $\begin{gathered} 128 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 117 \\ & 20 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 68 \\ { }^{61} \% \\ \mathrm{GH}^{2} \% \end{gathered}$ | $\begin{gathered} 49 \\ 45 \% \\ \mathrm{GH} \end{gathered}$ | 24\% | ${ }^{16} 4{ }_{4}$ | $\begin{gathered} 61 \\ { }^{211} \% \\ \text { LM }^{2} \end{gathered}$ | $\begin{aligned} & \stackrel{42}{26 \%} \\ & { }_{\text {LM }} \end{aligned}$ | $\begin{aligned} & 25 \\ & 1_{15 \%} \end{aligned}$ | $9{ }_{6}$ | 5\% | $\begin{aligned} & \begin{array}{l} 55 \\ 18 \% \end{array} \\ & \text { qR } \end{aligned}$ | $\begin{aligned} & 26 \\ & \begin{array}{l} 17 \% \\ \mathrm{R} \end{array} \end{aligned}$ | $\begin{aligned} & 24 \\ & { }^{14 \%} \\ & { }^{2} \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 9 \\ & \mathrm{r} \end{aligned}$ | ${ }_{3}^{7}$ | 48\% | 52\% | 97 $13 \%$ | 78\% |
| Paying off student loan debt | $\stackrel{213}{11 \%}$ | $\begin{gathered} 119 \\ 12 \% \\ \mathrm{C} \end{gathered}$ | $94 \%$ | $\begin{gathered} 120 \\ 20 \% \\ \text { EFGH } \end{gathered}$ | $\begin{gathered} 38 \\ 12 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{gathered} 39 \\ 12 \% \\ 1 \mathrm{c}^{2} \% \end{gathered}$ | ${ }_{3 \%}$ | $\stackrel{8}{2 \%}$ | $\begin{gathered} 72 \\ { }^{24 \%} \\ \text { JKLMn } \end{gathered}$ | $\begin{aligned} & 19 \\ & { }^{12 \%} \\ & \text { LM } \end{aligned}$ | $\begin{gathered} 19 \\ { }^{12 \%} \\ \text { LM }^{2} \end{gathered}$ | $\stackrel{3}{2 \%}$ | ${ }_{3 \%}^{6}$ | 488\% QR | $\begin{gathered} 19 \\ 12 \% \\ \text { QR } \end{gathered}$ | $\begin{gathered} 19 \\ 111 \% \\ \text { QR } \end{gathered}$ | ${ }_{3}^{5}$ | ${ }_{1}^{2}$ | ${ }_{12}{ }^{2} \%$ | 50 $11 \%$ | ${ }_{9}^{69}$ | ${ }^{52} 11 \%$ |
| Paying off a mortgage | ${ }^{177}{ }_{9 \%}$ | $\begin{gathered} 117 \\ { }_{C}^{12 \%} \end{gathered}$ | ${ }^{60}{ }_{6 \%}$ | $\begin{aligned} & 58 \\ & 10 \% \\ & H \end{aligned}$ | $\begin{gathered} 39 \\ 12 \% \\ H \end{gathered}$ | $\begin{aligned} & 33 \\ & 10 \% \\ & \mathrm{H}^{2} \end{aligned}$ | 27\% | 20 ${ }^{2}$ | $\begin{gathered} { }_{46}^{6 \%} \\ \text { kMN } \end{gathered}$ | $\begin{gathered} 32 \\ \text { KMO } \end{gathered}$ | ${ }^{11} \%$ | $\begin{aligned} & 19 \\ & 12 \% \\ & \mathrm{mq} \end{aligned}$ | 9 | 12 ${ }_{4}$ | $\stackrel{8}{5 \%}$ | $\begin{gathered} 21 \\ \text { NogR } \end{gathered}$ | 8 | 11 5 | 288\% | $\begin{gathered} 54 \\ 12 \% \\ \text { sUv } \end{gathered}$ | 58\% | 37\% |
| Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts) | ${ }^{172}{ }_{9}$ | $\begin{gathered} 110 \\ 11 \% \\ C \end{gathered}$ | ${ }_{63}^{63}$ | $\begin{gathered} 86 \\ { }^{844 \%} \\ \text { FGH } \end{gathered}$ | $\begin{gathered} \quad 48 \\ { }_{15}^{5} \% \end{gathered}$ | $\begin{aligned} & 25 \\ & 2_{7} \% \\ & g^{2} \end{aligned}$ | ${ }^{10} 3 \%$ | ${ }_{1}^{4}$ | $\begin{gathered} 53 \\ 18 \% \\ \text { LMn } \end{gathered}$ | $\begin{gathered} \left.\begin{array}{c} 32 \\ \text { kLM } \\ \hline \end{array}\right) \end{gathered}$ | $\begin{aligned} & 15 \\ & { }^{9} \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 5 \% \end{aligned}$ | ${ }_{1}^{2}$ | $\begin{aligned} & 33 \\ & 11 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 17 \\ & { }^{111 \%} \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 9 \\ & \frac{5}{\mathrm{R}} \end{aligned}$ | $\stackrel{2}{1 \%}$ | ${ }_{1}^{2}$ | ${ }^{33} 9$ | $\begin{aligned} & 43 \\ & 10 \% \\ & \text { U } \end{aligned}$ | 42\% | 55 $12 \%$ $u$ |
| Refinancing a mortgage | ${ }^{120} 6$ | $\begin{gathered} 76 \\ { }^{8} \% \end{gathered}$ | 44\% | 34\% | $\begin{gathered} 36 \\ 11 \% \\ \text { DGH } \end{gathered}$ | $\begin{gathered} 23 \\ 7 \% \\ 9 \end{gathered}$ | $\stackrel{8}{2 \%}$ | 19 ${ }_{4}$ | 22\% | $\begin{gathered} { }^{266} \\ \text { ILMO }^{16 \%} \end{gathered}$ | 13 ${ }_{8}$ | ${ }_{4}^{6}$ | 9\% | ${ }^{12} 4{ }^{\text {\% }}$ | $\begin{gathered} 10 \\ 6 \% \\ 9 \end{gathered}$ | $\begin{aligned} & 10 \\ & 6 \% \\ & \mathrm{q} \end{aligned}$ | ${ }_{1 \%}$ | 10 4 \% | ${ }^{16} 4$ | 25 6 \% | 47\% | 32\% |
| Taking out a loan to purchase a home | $109{ }_{5 \%}$ | ${ }_{6 \%}$ | ${ }^{48}$ | $\begin{gathered} 58 \\ 10 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 28 \\ \text { fGH } \end{gathered}$ | $\begin{aligned} & { }^{13} \\ & { }^{4} \% \end{aligned}$ | ${ }_{2 \%}^{6}$ | ${ }_{1 \%}^{3}$ | $\begin{aligned} & 27 \\ & \text { IM }^{2} \end{aligned}$ | $\begin{gathered} 22 \\ \text { KLMO }^{14 \%} \end{gathered}$ | $\begin{aligned} & 6 \\ & { }_{\mathrm{m}} \% \end{aligned}$ | 5\% | * | $\begin{gathered} 31 \\ 10 \% \\ \text { opQR } \end{gathered}$ | ${ }_{4}^{6}$ | 7 | ${ }_{1 \%}^{2}$ | ${ }_{1 \%}^{2}$ | 22\% | $\begin{aligned} & 29 \\ & \mathrm{U}^{2} \% \end{aligned}$ | 25 3 \% | 32 $7 \%$ 4 |
| Other | 111 6 \% | 61 $6 \%$ | ${ }_{50}^{5 \%}$ | $\begin{gathered} 43 \\ { }_{e} \% \end{gathered}$ | ${ }^{10} 3$ | 13 ${ }^{4} \%$ | $\begin{aligned} & 24 \\ & 7 \% \\ & \mathrm{e} \% \end{aligned}$ | ${ }_{5}^{22}$ | $\begin{gathered} 23 \\ 8 \% \\ k \end{gathered}$ | ${ }_{5}^{8}$ | ${ }^{3} \mathrm{\%}$ | $\begin{aligned} & 17 \\ & { }_{11 \%}^{11 \%} \\ & K \end{aligned}$ | ${ }^{10} 5$ | $\begin{aligned} & 20 \\ & 7 \% \end{aligned}$ | ${ }_{1 \%}^{2}$ | 5\% | 7 | ${ }^{12} 5$ | 20 6\% | 20 5 \% | 43\% | 28\% |
| N/A - I will not make tinancia New resolutions for 2020. | 494\% | 206 $21 \%$ | $\begin{gathered} 288 \\ \underset{B}{88 \%} \end{gathered}$ | 73 $12 \%$ | 50\% | 54\% | $\begin{gathered} 101 \\ 30 \% \\ \text { DEF } \end{gathered}$ | $\begin{gathered} \left.\quad \begin{array}{c} 216 \\ \text { DEFG } \end{array}\right] \end{gathered}$ | ${ }^{16} 5$ | $\begin{aligned} & 30 \\ & 18 \% \\ & 1 \end{aligned}$ | 17\% | $\begin{aligned} & { }_{28}^{48} \% \\ & 1 \mathrm{~K} \end{aligned}$ | $\begin{gathered} 100 \\ 51 \% \\ \text { IJKL } \end{gathered}$ | $\begin{aligned} & 57 \\ & 19 \% \\ & 1 \end{aligned}$ | 21 $13 \%$ | $\underset{\text { 22\% }}{\substack{37 \\ \hline}}$ | $\begin{gathered} 57 \\ 33 \% \\ \text { NO } \end{gathered}$ | $\begin{gathered} 116 \\ \text { NOPQ } \end{gathered}$ | 80\% | ${ }^{103} 23$ | 189\% | 122 ${ }^{12}$ |
| Sigma | $\begin{gathered} 4176 \\ 207 \% \end{gathered}$ | $\begin{array}{r} 2094 \\ 215 \% \end{array}$ | $\begin{aligned} & 2082 \\ & 200 \% \end{aligned}$ | $\begin{gathered} 1456 \\ 245 \% \end{gathered}$ | $\begin{aligned} & 761 \\ & 238 \% \end{aligned}$ | $\begin{aligned} & 742 \\ & 221 \% \end{aligned}$ | $\begin{aligned} & 595 \\ & 180 \% \end{aligned}$ | $\begin{aligned} & 622 \\ & 143 \% \end{aligned}$ | $\begin{aligned} & 764 \\ & 260 \% \end{aligned}$ | ${ }^{417}{ }^{254}$ | $\begin{aligned} & 359 \\ & 220 \% \end{aligned}$ | $\begin{aligned} & 280 \\ & 180 \% \end{aligned}$ | 273 $139 \%$ | $\begin{aligned} & 692 \\ & 229 \% \end{aligned}$ | 344 $221 \%$ | $\begin{aligned} & 383 \\ & 223 \% \end{aligned}$ | 315 $180 \%$ | 349 $146 \%$ | ${ }^{778}{ }^{219 \%}$ | $\begin{aligned} & 939 \\ & 215 \% \end{aligned}$ | $\begin{gathered} 1451 \\ 194 \% \end{gathered}$ | $\begin{aligned} & 1008 \\ & 212 \% \end{aligned}$ |

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. ${ }^{\text {small base }}$

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children in HH |  | Parent of ChildUnder 18 |  | $\begin{aligned} & \text { Home } \\ & \text { Ownership } \end{aligned}$ |  | $\begin{aligned} & \text { Marital } \\ & \text { Status } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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 | 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 | 017 | 810 | 432 | 247 | 451 | 40 | 720 | 657 | 1156 | 861 | 813 | 1204 | 772 | 1245 | 1336 | 646 | 76 | 10 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 1082 |
| Will Make Financial New <br> Year's Resolution (Net) | $1523$ | $\%{ }^{453}$ | ${ }^{252}$ | $\begin{gathered} 223 \\ 83 \% \\ B C \end{gathered}$ | $\begin{gathered} 546 \\ \text { 78\% } \\ \hline \end{gathered}$ | ${ }_{72 \%}$ | 542\% | $\%$ | ${ }_{6}^{1059}{ }^{105 \%}$ | $\begin{aligned} & 465 \\ & 599 \end{aligned}$ | ${ }_{6}^{61}$ | ${ }^{862} \text { 69\% }$ | $\begin{gathered} 634 \\ \stackrel{88 \%}{N} \end{gathered}$ | ${ }^{889}$ 69\% | 1024 ${ }^{7} \%$ | $\begin{gathered} 480 \\ 80 \% \\ 0 \% \end{gathered}$ | 706\% | 817\% |
| Setting and following a budget | 650 32 | $\% \stackrel{207}{230} \underset{E}{207}$ | $\begin{gathered} 133 \\ \% \\ \\ \hline \text { 399\% } \end{gathered}$ | $\begin{gathered} 111 \\ 41 \% \\ \mathrm{bE} \end{gathered}$ | 175 ${ }^{25 \%}$ | $\begin{gathered} 222 \\ 35 \% \\ h \end{gathered}$ | 2293\% | 1999\% | $\% \quad 429 \%$ |  | $\begin{gathered} 283 \\ \% \\ \hline \mathrm{~L} \% \end{gathered}$ | ${ }^{367}$ 29\% | $\begin{gathered} 273 \\ 38 \% \\ N \end{gathered}$ | ${ }_{3}^{377}$ 29\% | 418 | $\begin{gathered} 222 \\ 37 \% \\ 0 \end{gathered}$ | 284\% | ${ }^{365}$ |
| Making a plan to get out of debt | $\stackrel{561}{ }{ }_{28 \%}$ | $\begin{gathered} \left.\quad \begin{array}{c} 186 \\ 29 \% \\ e \end{array}\right) \end{gathered}$ | $\begin{gathered} 124 \\ 637 \% \\ \text { bdE } \end{gathered}$ | $\begin{aligned} & 72 \\ & 27 \% \end{aligned}$ | 161 ${ }^{23 \%}$ | ${ }_{289}^{179}$ | $\underset{H}{225} \underset{H}{225}$ | 157 | $\begin{gathered} 380 \\ \% \\ \hline \end{gathered}$ |  | $\begin{aligned} & 253 \\ & 33 \% \\ & \hline \end{aligned}$ | ${ }^{308}$ | $\begin{gathered} 246 \\ { }_{34} \% \\ N \end{gathered}$ | ${ }^{315} 24$ | ${ }_{251}^{351}$ | $\begin{gathered} 206 \\ 34 \% \\ 0 \end{gathered}$ | $\begin{gathered} 279 \\ 30 \% \end{gathered}$ | ${ }_{28}^{282}$ |
| Establishing savings (any type) | ${ }^{496}$ | ${ }^{162} \quad{ }_{26 \%}$ | $\begin{array}{r} 91 \\ \hline \quad 27 \% \end{array}$ | $\begin{aligned} & 72 \\ & 27 \% \end{aligned}$ | ${ }_{23 \%}^{162}$ | $\begin{gathered} 179 \\ \underset{H}{28 \%} \end{gathered}$ | $\begin{gathered} 187 \\ \underset{H}{27 \%} \end{gathered}$ | 131 $19 \%$ | $\begin{gathered} 340 \\ 6 \\ \hline \end{gathered}$ |  | $\begin{gathered} 223 \\ 6 \\ \hline 29 \% \end{gathered}$ | ${ }_{22 \%}^{273}$ | $\begin{gathered} 226 \\ 31 \% \\ N \end{gathered}$ | $\begin{gathered} 270 \\ 21 \% \end{gathered}$ | ${ }_{208}^{308}$ | $\begin{gathered} 184 \\ 31 \% \\ 0 \end{gathered}$ | ${ }_{213}^{23 \%}$ | ${ }^{283}$ 26\% |
| Boosting retirement savings | 456\% | - ${ }^{86} 14 \%$ | $\begin{gathered} 71 \\ \% \\ \hline \end{gathered}$ | $\begin{gathered} 72 \\ 27 \% \\ B \end{gathered}$ | $\begin{aligned} & 221 \\ & 32 \% \\ & \text { BC } \end{aligned}$ | 87\% | $\begin{gathered} 164 \\ \underset{F}{23} \% \end{gathered}$ | $\begin{gathered} 205 \\ 30 \% \\ \text { FG } \end{gathered}$ | $\begin{gathered} 362 \\ 6 \\ \hline \end{gathered}$ |  | ${ }^{174}$ | ${ }^{282} 2{ }_{2}$ | ${ }^{164} 23$ | ${ }^{292} 23$ | $\stackrel{359}{\stackrel{36}{\mathrm{P}}}$ | 95\% | $\stackrel{245}{\stackrel{26}{R}}$ | 212 20 |
| Pulling a credit report/learning how to improve my credit score | 343 $17 \%$ | \% $\begin{aligned} & 100 \\ & 16 \%\end{aligned}$ | $\begin{aligned} & 74 \\ & \% \\ & \hline \end{aligned}$ | $42 \%$ | 120\% | $\begin{aligned} & 134 \\ & 21 \% \\ & \text { Gh } \end{aligned}$ | $\begin{gathered} 103 \\ 15 \% \end{gathered}$ | 106 15 | ${ }^{251} 2$ |  | $\begin{aligned} & 164 \\ & 22 \% \\ & \hline \text { 2 } \end{aligned}$ | $\stackrel{179}{14 \%}$ | $\begin{aligned} & 160 \\ & { }_{22 \%} \\ & \mathrm{~N} \end{aligned}$ | 182 $14 \%$ | 208 ${ }^{15 \%}$ | $\begin{gathered} 132 \\ \underset{0}{22 \%} \end{gathered}$ | ${ }^{128} 14 \%$ | $\begin{gathered} 214 \\ 20 \% \\ Q \end{gathered}$ |
| Saving for child's college education | ${ }_{14 \%}^{274}$ | $\% \quad{ }^{65} \%$ | $\begin{gathered} 56 \\ \frac{517 \%}{17 \%} \end{gathered}$ | $\begin{aligned} & 38 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 111 \\ \stackrel{16 \%}{B} \end{gathered}$ | $\begin{aligned} & 88 \\ & 14 \% \end{aligned}$ | 92\% | 94\% | ${ }^{217}{ }_{j}^{217} \%$ |  | $\begin{gathered} 226 \\ { }_{3}^{20 \%} \\ \hline \end{gathered}$ | ${ }^{48}{ }_{4 \%}$ | $\begin{gathered} 230 \\ { }_{32} \% \\ \hline \end{gathered}$ | 44\% | 193\% | 81 $13 \%$ | $\begin{gathered} 151 \\ 16 \% \\ \mathrm{R} \end{gathered}$ | ${ }_{11 \%}^{123}$ |
| Paying off student loan debt | 213 $11 \%$ | \% $\begin{aligned} & 66 \\ & 10 \%\end{aligned}$ | - ${ }^{25}$ | $\begin{aligned} & 38 \\ & 14 \% \\ & C \end{aligned}$ | ${ }^{74} 11 \%$ | 49\% | 97 $14 \%$ Fh | 67 $10 \%$ | $\begin{gathered} 165 \\ 6 \\ 13 \% \end{gathered}$ |  | $\stackrel{127}{\stackrel{1}{17 \%}}$ | ${ }^{86}$ | $\begin{gathered} 115 \\ \stackrel{1}{16 \%} \\ { }_{2} \end{gathered}$ | ${ }^{98} 8$ | ${ }^{132} 9$ | 79 $13 \%$ 0 | 91 $10 \%$ | $\stackrel{122}{11 \%}$ |
| Paying off a mortgage | ${ }^{177}{ }_{9 \%}$ | - ${ }^{25}$ | - ${ }^{20} 6$ | $\stackrel{20}{8 \%}$ | $\begin{gathered} 104 \\ 15 \% \\ B C D \end{gathered}$ | 52\% | 42\% | $\begin{aligned} & 83 \\ & \begin{array}{l} 12 \% \\ G \end{array} \end{aligned}$ | ${ }^{145}{ }_{12}^{12 \%}$ |  | $\begin{aligned} & 98 \\ & \text { 13\% } \\ & \text { L } \end{aligned}$ | $\stackrel{79}{6 \%}$ | $\begin{aligned} & \frac{92}{13 \%} \\ & { }^{2} \% \end{aligned}$ | 85\% | $\begin{gathered} 153 \\ \substack{11 \% \\ P} \end{gathered}$ | 22\% | $\begin{gathered} 101 \\ \substack{11 \% \\ \mathrm{R}} \end{gathered}$ | 76 |
| Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts) | 1729 | \% $\begin{aligned} & 60 \\ & 10 \%\end{aligned}$ | ${ }^{27} \quad{ }_{8 \%}$ | ${ }^{20} 80$ | ${ }^{63} 9$ | $\begin{aligned} & 72 \\ & 11 \% \\ & \text { Gh } \end{aligned}$ | 49\% | 51. | $\begin{gathered} 132 \\ \% \\ \hline 11 \% \end{gathered}$ |  | ${ }_{\text {138 }}^{\text {13\% }}$ | ${ }^{74} \mathrm{6}$ | $\begin{gathered} 105 \\ { }^{15} \% \\ N \end{gathered}$ | ${ }_{5}^{67}$ | 100\% | $\begin{aligned} & 66 \\ & 11 \% \\ & \hline 1 \% \end{aligned}$ | ${ }^{64} \%$ | $\begin{gathered} 108 \\ 10 \% \\ 9 \end{gathered}$ |
| Refinancing a mortgage | 120 6 | \% $\quad 31$ | - ${ }^{11}$ | $\begin{gathered} 23 \\ B_{8} \% \end{gathered}$ | $\begin{aligned} & 64 \\ & { }_{9 C} \% \end{aligned}$ | ${ }^{18} 3$ | 30 4 \% | $\begin{aligned} & 71 \\ & 10 \% \\ & \text { FG } \end{aligned}$ | $\% \quad 94 \%$ | ${ }_{36}^{26}$ | $\begin{aligned} & 73 \\ & 10 \% \\ & 10 \% \end{aligned}$ | . ${ }^{46}$ | $\begin{aligned} & \begin{array}{l} 74 \\ 10 \% \\ \text { N } \end{array} \end{aligned}$ | 45\% | $\begin{gathered} 101 \\ \mathrm{P}_{\mathrm{P}} \% \end{gathered}$ | 19\% | $\begin{aligned} & 70 \\ & 7 \% \\ & \mathrm{R} \end{aligned}$ | 49\% |
| Taking out a loan to purchase a home | $109$ | $\% \quad{ }^{39} \%$ | ${ }^{18}{ }_{5 \%}$ | $\begin{aligned} & 13 \\ & 5 \% \end{aligned}$ | ${ }^{37} 5 \%$ | ${ }^{38}{ }_{6 \%}$ | ${ }^{29} 4 \%$ | $42$ | $\begin{gathered} 81 \\ \mathrm{~J} \% \end{gathered}$ | ${ }^{28}{ }_{4 \%}$ | $\begin{gathered} 68 \\ { }_{8}^{2} \% \end{gathered}$ | $4_{4 \%}^{4 \%}$ | $\begin{aligned} & 59 \\ & { }_{8}^{\circ} \% \end{aligned}$ | 50 4 \% | ${ }_{62}^{4 \%}$ | $\begin{aligned} & 46 \\ & { }^{46} \end{aligned}$ | ${ }_{55}^{6}$ | 54 5\% |
| Other | 111 6 \% | $\% \quad{ }^{35} \%$ | ${ }^{12}$ | 20\% | ${ }^{37} 5 \%$ | ${ }^{29}$ | ${ }^{45}{ }_{6 \%}$ | ${ }^{37} 5 \%$ | ${ }^{69}{ }_{6}^{69}$ | 42\% | ${ }^{33} 4 \%$ | ${ }^{78}{ }_{6 \%}$ | 33\% | ${ }_{78}^{6 \%}$ | ${ }_{5}^{63}$ | $\begin{gathered} 37 \\ 6 \% \end{gathered}$ | 44\% | ${ }_{67}^{67}$ |
| N/A - I will not make financial New Year resolutions for 2020. | ${ }_{24}^{494}$ | $\begin{gathered} 177 \\ \% \quad \begin{array}{c} 188 \% \\ \mathrm{De} \end{array} \end{gathered}$ | $\begin{gathered} 87 \\ \% \\ \hline \end{gathered}$ | 47\% | 153 | ${ }^{175}$ | ${ }^{159} 23$ | 159 23 | 172 $14 \%$ | $\begin{aligned} & 322 \\ & 41 \% \\ & 1 \end{aligned}$ | $\begin{aligned} & 99 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 395 \\ \substack{31 \% \\ K} \end{gathered}$ | 85\% | $\begin{gathered} 409 \\ 31 \% \\ M \end{gathered}$ | $\begin{gathered} 361 \\ \underset{\mathrm{P}}{26 \%} \end{gathered}$ | 122\% | 229\% | 265 25 |
| Sigma | 4176\% | -1230 | . $7481 \%$ | $\begin{aligned} & 588 \% \\ & 218 \% \end{aligned}$ | 1483\% | $\begin{aligned} & 1321 \\ & 209 \% \end{aligned}$ | $\begin{aligned} & 1451 \\ & 207 \% \end{aligned}$ | 1403 $205 \%$ | 2838 $231 \%$ | $\begin{aligned} & \begin{array}{l} 1338 \\ 170 \% \end{array} \end{aligned}$ | $\begin{aligned} & 1914 \\ & 6252 \% \end{aligned}$ | 22620 | 1864\% | 2312\% | 2809 | 1312 218 | 1954\% | 2222 205 |

## 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 | 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 | 1556 | 687 | 869 | 547 | 317 | 269 | 190 | 233 | 256 | 132 | 113 | 89 | 97 | 291 | 185 | 156 | 101 | 136 | 296 | 648 | 321 | 291 |
| Weighted Base | 1523 | 768 | 755 | 522 | 270 | 281 | $230 *$ | 220 | 278 | $135^{*}$ | $147^{*}$ | $112^{*}$ | 97* | 244 | $135 *$ | $135 *$ | $118{ }^{*}$ | $123 *$ | 275 | 335 | 559 | 354 |
| Setting and following a budget | ${ }^{650} 43 \%$ | 2999\% | $\begin{gathered} 351 \\ 46 \% \\ \hline \mathrm{~B} \end{gathered}$ | $\stackrel{243}{47 \%}$ | ${ }^{107} 40 \%$ | 106 $38 \%$ | 96 ${ }^{\text {42\% }}$ | 98\% | 121 $44 \%$ | 48\% | 54\% | 42\% | 34\% | ${ }^{122} 50$ | 60 $44 \%$ | 52\% | 54\% | $\begin{aligned} & 64 \\ & 52 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{gathered} 131 \\ 47 \% \\ \mathrm{v} \end{gathered}$ | $\begin{gathered} 154 \\ 46 \% \\ \mathrm{~V} \end{gathered}$ | 232 $42 \%$ | 132 ${ }^{37}$ |
| Making a plan to get out of debt | ${ }_{361}$ | $\begin{gathered} 264 \\ 34 \% \end{gathered}$ | ${ }_{39}^{297}$ | $\begin{gathered} 179 \\ 34 \% \end{gathered}$ | $\begin{gathered} 107 \\ 40 \% \end{gathered}$ | ${ }^{118} 42 \%$ | $\begin{aligned} & 83 \\ & 36 \% \end{aligned}$ | 74 $34 \%$ | $\begin{aligned} & 86 \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 34 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 40 \% \end{aligned}$ | 39\% | $\begin{aligned} & 35 \\ & 36 \% \end{aligned}$ | $\begin{aligned} & 93 \\ & 38 \% \end{aligned}$ | 45\% ${ }_{\text {4 }}$ | 599 | 44\% | 39\% | $\begin{gathered} 116 \\ 42 \% \end{gathered}$ | $\begin{gathered} 134 \\ 40 \% \end{gathered}$ | ${ }^{188} 3$ | 124 ${ }^{125}$ |
| Establishing savings (any type) | ${ }^{496}{ }_{3}$ | 233 ${ }^{3}$ | 263 ${ }_{35 \%}$ | $\begin{gathered} 200 \\ 38 \% \\ H \end{gathered}$ | $\begin{gathered} 99 \\ 37 \% \\ H \end{gathered}$ | $\begin{aligned} & 91 \\ & 32 \% \\ & H \end{aligned}$ | $\begin{gathered} \begin{array}{l} 72 \\ 31 \% \\ H \end{array} \end{gathered}$ | 35 $16 \%$ | $\begin{aligned} & 94 \\ & 34 \% \\ & M \end{aligned}$ | $\begin{aligned} & 43 \\ & 32 \% \\ & M \end{aligned}$ | $\begin{aligned} & 50 \\ & 34 \% \\ & M \end{aligned}$ | $\begin{aligned} & 31 \\ & \text { 28\% } \\ & \mathrm{m} \end{aligned}$ | 14 | $\begin{aligned} & 106 \\ & 43 \% \\ & \mathrm{pR} \end{aligned}$ | $\begin{aligned} & 55 \\ & { }^{41} \% \\ & \mathrm{R} \end{aligned}$ | $\begin{gathered} 41 \\ 30 \% \\ r \end{gathered}$ | $\begin{aligned} & 400 \\ & { }_{34} \% \end{aligned}$ | 21\% | 100 $36 \%$ | 109 ${ }_{3}$ | ${ }^{164} 29$ | 123 |
| Boosting retirement savings | ${ }^{456}$ 30\% | ${ }^{238} 3$ | ${ }_{218}^{29 \%}$ | 100\% | 63\% | $\begin{gathered} 124 \\ 44 \% \\ \mathrm{DE} \end{gathered}$ | $\begin{aligned} & 93 \\ & 90 \% \\ & \text { DE } \end{aligned}$ | $\begin{aligned} & 76 \\ & 35 \% \\ & \text { DE } \end{aligned}$ | ${ }^{62} 20$ | 38\% | 60 $41 \%$ | 428\% | 36\% | ${ }^{38}{ }^{16 \%}$ | ${ }^{26} 9$ | $\begin{gathered} 63 \\ \text { 47\% } \\ \text { NOr } \end{gathered}$ | $\begin{aligned} & 50 \\ & 43 \% \\ & \mathrm{NO} \end{aligned}$ | $\begin{gathered} 40 \\ 33 \% \\ \mathrm{NO} \end{gathered}$ | 819\% | 94\% | ${ }_{30}^{169}$ | ${ }^{112} 3$ |
| Pulling a credit report/learning how to improve my credit score | ${ }_{23}^{343}$ | ${ }_{21 \%}^{165}$ | ${ }_{24 \%}^{178}$ | $\begin{aligned} & 146 \\ & 28 \% \\ & \mathrm{fgH} \end{aligned}$ | $\begin{aligned} & \text { 266 } \\ & { }^{44} \% \end{aligned}$ | 25 | $\begin{aligned} & 42 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 81 \\ \text { KLM } \\ \text { 29\% } \end{gathered}$ | $\begin{aligned} & 32 \\ & 24 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 26 \\ & 18 \% \end{aligned}$ | 14\% | 11\% | ${ }_{25}^{67 \%}$ | 34\% | $\begin{gathered} 21 \% \\ 29 \end{gathered}$ | 28\% | 22\% | ${ }^{61}$ 22\% | 73 $22 \%$ | ${ }^{126} 23$ | 82\% |
| Saving for child's college education | 274 180 | $\stackrel{146}{19 \%}$ | ${ }_{128}^{17}$ | $\begin{aligned} & 117 \\ & { }_{22} \% \\ & \mathrm{GH}^{2} \end{aligned}$ | $\begin{aligned} & 68 \\ & { }^{65 \%} \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 49 \\ & { }^{18 \% \%} \\ & \hline \end{aligned}$ | 24\% | 16\% | $\begin{aligned} & 61 \\ & { }^{622 \%} \\ & { }^{2} \mathrm{CM} \end{aligned}$ | $\begin{gathered} { }_{3}^{41} \\ \text { kLMo } \end{gathered}$ | 25\% | 8\% | $9{ }_{9}$ | $\begin{aligned} & 55 \\ & { }_{23}^{23 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 26 \\ & \begin{array}{l} 196 \% \\ \mathrm{R} \end{array} \end{aligned}$ | $\begin{aligned} & 24 \\ & \begin{array}{l} 18 \% \\ \mathrm{R} \end{array} \end{aligned}$ | 15 $13 \%$ | $7{ }^{7}$ | ${ }^{48} 8$ | 52 $15 \%$ | 97\% | 22\% ${ }_{\text {¢ }}$ |
| Paying off student loan debt | $\stackrel{213}{14 \%}$ | $\begin{gathered} 119 \\ 16 \% \end{gathered}$ | $\begin{aligned} & 94 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 120 \\ 23 \% \\ \text { EFGH } \end{gathered}$ | $\begin{aligned} & 38 \\ & 14 \% \\ & \mathrm{GH}^{2} \end{aligned}$ | $\begin{gathered} 39 \\ 14 \% \\ \text { GH } \end{gathered}$ | 9 | 8 | $\begin{gathered} 72 \\ \text { jKLM } \end{gathered}$ | $\begin{gathered} 19 \\ 14 \% \\ \mathrm{~L} \end{gathered}$ | $\begin{aligned} & 19 \\ & 13 \% \\ & 1 \end{aligned}$ | $3{ }_{3 \%}$ | ${ }_{6}^{6}$ | $\begin{aligned} & 48 \\ & { }_{20}{ }^{2} \% \end{aligned}$ | $\begin{aligned} & 19 \\ & { }_{\text {qR }} \% \end{aligned}$ | $\begin{aligned} & 19 \\ & { }_{\text {qR }} / 2 \end{aligned}$ | 5 | ${ }_{2}^{2}$ | 42\% | 50\% | ${ }_{12 \%}^{69}$ | 52 $15 \%$ |
| Paying off a mortgage | $\underset{12 \%}{177}$ | $\begin{gathered} 117 \\ { }_{C}^{15 \%} \end{gathered}$ | ${ }_{8 \%}^{60}$ | ${ }_{11 \%}$ | $\begin{aligned} & 39 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 12 \% \end{aligned}$ | ${ }^{20} 9$ | $\begin{aligned} & 46 \\ & 17 \% \\ & 17 N \end{aligned}$ | $\begin{array}{r} 32 \\ \text { KMO } \\ \hline 23 \% \end{array}$ | $\begin{gathered} 11 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 19 \\ & 17 \% \end{aligned}$ | $9 \%$ | 12 5 | ${ }_{6}^{8}$ | $\begin{gathered} 21 \\ \text { NO } \\ \text { NO } \end{gathered}$ | ${ }_{6 \%}$ | ${ }^{11} 9$ | ${ }^{28} 10 \%$ | $\begin{gathered} 54 \\ 16 \% \\ \text { sUv } \end{gathered}$ | $\begin{aligned} & 58 \\ & 10 \% \end{aligned}$ | 37 $10 \%$ |
| Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts) | $\stackrel{172}{11 \%}$ | $\begin{gathered} 110 \\ { }_{c}^{14 \%} \\ C \end{gathered}$ | ${ }_{8}^{63}$ | $\begin{gathered} 86 \\ 16 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 48 \\ \text { FGH } \\ \text { FG } \end{gathered}$ | $\begin{aligned} & \text { 25 } \\ & { }^{(1)} \end{aligned}$ | 10 ${ }^{4}$ \% | ${ }_{2}^{4}$ | $\begin{aligned} & 53 \\ & \text { IM }^{9} \% \end{aligned}$ | $\begin{gathered} 32 \\ \text { KLMO } \\ \text { KMo } \end{gathered}$ | $\begin{aligned} & 15 \\ & 11 \% \end{aligned}$ | ${ }_{7 \%}$ | ${ }_{2}^{2}$ | $\begin{aligned} & 33 \\ & 14 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 17 \\ & { }^{12} \% \\ & \text { QR } \end{aligned}$ | $\underset{r}{9}$ | ${ }_{2 \%}$ | ${ }_{1}^{2}$ | 33 $12 \%$ | ${ }_{\text {43 }}^{43} \mathrm{U}$ | 42\% | 55 15 0 |
| Refinancing a mortgage | ${ }^{120} 8$ | $\begin{aligned} & \begin{array}{l} 76 \\ 10 \% \\ C \end{array} \end{aligned}$ | 44\% | 34\% | $\begin{gathered} 36 \\ 13 \% \\ \text { DG } \end{gathered}$ | 23 80 | 8 | 19\% | 22 81 | $\begin{gathered} 26 \\ \text { I } 19 \% \end{gathered}$ | ${ }^{13} 9$ | ${ }_{6}^{6} \%$ | $9{ }_{9}$ | 12 5 | 10\% | 10 ${ }_{8 \%}$ | ${ }_{1 \%}^{2}$ | 10 ${ }_{8 \%}$ | ${ }^{16} 6$ | 25\% | 47\% | ${ }^{32} 9$ |
| Taking out a loan to purchase a home | $109 \%$ | ${ }_{8 \%}^{61}$ | $4_{6 \%}$ | $\begin{gathered} 58 \\ { }^{11} \% \end{gathered}$ | $\begin{gathered} 28 \\ 11 \% \\ { }^{1}{ }^{2} \% \end{gathered}$ | ${ }^{13} 5$ | ${ }_{3 \%}^{6}$ | $3{ }_{1}$ | $\begin{aligned} & 27 \\ & 10 \% \\ & { }^{2} \% \end{aligned}$ | $\begin{gathered} 22 \\ \text { KLMO }^{217 \%} \end{gathered}$ | $6_{4 \%}$ | 5 | * | $\begin{gathered} 31 \\ \text { OpQR } \end{gathered}$ | ${ }_{4}^{6}$ | ${ }_{5}^{7}$ | ${ }_{1}^{2}$ | ${ }_{2}^{2}$ | 22\% | $\underset{\mathrm{e}}{29}$ | 25\% | $\stackrel{32}{9} \%$ |
| Other | 111\% | 61 $8 \%$ | 50\% | $\begin{aligned} & 43 \\ & { }_{e}^{8 \%} \end{aligned}$ | 10 4 \% | 13 ${ }_{4}$ | $\begin{aligned} & \begin{array}{l} 24 \\ 11 \% \\ \text { Eff } \end{array} \end{aligned}$ | $\begin{aligned} & 22 \\ & 10 \% \\ & \text { Ef } \end{aligned}$ | 23 8 \% | ${ }_{6}^{8}$ | $\stackrel{3}{2 \%}$ | $\begin{aligned} & 17 \\ & 15 \% \\ & \text { jK } \end{aligned}$ | $\begin{aligned} & 10 \\ & 10 \% \\ & \text { k } \end{aligned}$ | $\begin{gathered} 20 \\ 8 \% \\ 0 \end{gathered}$ | ${ }_{1 \%}^{2}$ | $\underset{0}{9}$ | ${ }_{6}^{7} \%$ | $\begin{aligned} & 12 \\ & 10 \% \\ & 0 \end{aligned}$ | 20\% | 20 6 | 43\% | ${ }^{28} 8$ |
| Sigma | 3682 ${ }_{2}$ | ${ }^{18888}$ | 1794\% | ${ }^{1383}{ }_{265 \%}$ | 710 $263 \%$ | ${ }^{688} 8$ | 2994\% | 406\% | $\begin{aligned} & 749 \\ & 269 \% \end{aligned}$ | 3887\% | 342 $234 \%$ | ${ }^{231}$ | 173 $180 \%$ | 260\% | 323 ${ }^{3}$ | 346 $256 \%$ | ${ }^{258}{ }^{219 \%}$ | 233 $189 \%$ | ${ }_{253 \%}^{698}$ | 8237\% | 1261 226 | 880\% |

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. ${ }^{\text {small base }}$

Base: Will Make Financial New Year's Resolution

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\frac{\text { Total }}{(\mathbf{A})}$ | $\begin{array}{r} \text { Less } \\ \begin{array}{l} \text { Than } \\ \$ 50 \mathrm{~K} \end{array} \\ \hline(\mathbf{B}) \end{array}$ | \$50K \$74.9K (C) | \$75K \$99.9K <br> (D) | $\frac{\$ 100 \mathrm{~K}+}{(\mathbf{E})}$ | $\begin{array}{r} \begin{array}{c} \text { HS } \\ \text { or } \\ \text { Less } \end{array} \\ \hline \text { (F) } \end{array}$ | $\frac{\begin{array}{c}\text { Some } \\ \text { College }\end{array}}{(G)}$ | College <br> Grad+ <br> $(\mathbf{H})$ | $\begin{gathered} \text { Yes } \\ \hline \text { (I) } \end{gathered}$ | (J) | $\frac{\text { Yes }}{(\mathbf{K})}$ | $\frac{\text { No }}{(\mathbf{L})}$ | $\begin{aligned} & \text { Yes } \\ & \hline(\mathbf{M}) \end{aligned}$ | $\begin{aligned} & \text { No } \\ & \hline(\mathbf{N}) \end{aligned}$ | $\begin{aligned} & \text { Home- } \\ & \text { owner } \\ & \frac{(O)}{} \end{aligned}$ | $\frac{\text { Renter }}{(\mathbf{P})}$ | $\frac{$ Marr-  <br>  ied }{ (Q) } | Not married <br> (R) |
| Unweighted Base | 1556 | 605 | 336 | 198 | 369 | 462 | 578 | 516 | 1016 | 540 | 727 | 829 | 697 | 859 | 997 | 537 | 755 | 801 |
| Weighted Base | 1523 | 453 | 252 | 223 | 546 | 457 | 542 | 524 | 1059 | 465 | 661 | 862 | 634 | 889 | 1024 | 480 | 706 | 817 |
| Setting and following a budget | $\begin{aligned} & 650 \\ & 43 \% \end{aligned}$ | - ${ }_{207}^{46 \%}$ | $\% \quad \begin{gathered} 133 \\ 53 \end{gathered}$ | $\begin{gathered} 111 \\ 50 \% \\ E \end{gathered}$ | ${ }^{175}{ }_{3}{ }^{\text {\% }}$ | $\begin{gathered} 222 \\ 49 \% \\ H \end{gathered}$ | 229 ${ }^{42 \%}$ | 1999\% | 429 $41 \%$ |  | $\begin{aligned} & 83 \% \\ & 43 \% \end{aligned}$ | ${ }^{367} 43 \%$ | ${ }^{273} 43 \%$ | ${ }^{377} 42 \%$ | 418 \% | 222 46 | 284 40 | ${ }^{365} 4$ |
| Making a plan to get out of debt | ${ }_{37 \%}^{561}$ | $\% \quad{ }^{186}{ }^{41 \%}$ | $\%{ }^{124}{ }^{124} \%$ | ${ }_{32}^{72}$ | $\begin{gathered} 161 \\ 30 \% \end{gathered}$ | $\begin{gathered} 179 \\ 39 \% \\ H \end{gathered}$ | $\begin{gathered} 225 \\ { }_{41}^{4} \% \\ H \end{gathered}$ | $\begin{gathered} 157 \\ 30 \% \end{gathered}$ | ${ }_{6}^{380}$ |  | ${ }_{38}^{253}$ | ${ }_{36 \%}$ | ${ }_{39 \%}^{246}$ | ${ }_{35 \%}^{315}$ | $\begin{gathered} 351 \\ 34 \% \end{gathered}$ | $\begin{gathered} 206 \\ 43 \% \end{gathered}$ | $\begin{gathered} 279 \\ 40 \% \end{gathered}$ | 282 $34 \%$ |
| Establishing savings (any type) | ${ }_{33}^{496}$ | ${ }^{2} \quad{ }_{36}^{162}$ | $\begin{aligned} & \quad 91 \\ & \hline \quad 36 \% \end{aligned}$ | ${ }_{32}^{72}$ | $\begin{gathered} 162 \\ 30 \% \end{gathered}$ | $\begin{gathered} 179 \\ { }_{39} \\ \hline \end{gathered}$ | $\begin{gathered} 187 \\ 34 \% \\ H \end{gathered}$ | 131 | 340 $32 \%$ |  | 223 34 | ${ }_{32}^{273}$ | ${ }_{36 \%}^{226}$ | $\begin{gathered} 270 \\ 30 \% \end{gathered}$ | $\begin{gathered} 308 \\ 30 \% \end{gathered}$ | $\begin{gathered} 184 \\ 38 \% \\ 0 \end{gathered}$ | 213 30 | ${ }^{283} 3$ |
| Boosting retirement savings | 456\% | - $\begin{aligned} & 86 \\ & 19 \%\end{aligned}$ | $\begin{gathered} \left.\quad \begin{array}{c} 71 \\ 28 \% \end{array}\right) \end{gathered}$ | $\begin{gathered} 72 \\ 32 \% \\ B \end{gathered}$ | $\begin{gathered} 221 \\ 40 \% \\ B C \end{gathered}$ | $\begin{aligned} & 87 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 164 \\ 30 \% \\ \mathrm{~F} \end{gathered}$ | $\begin{aligned} & 205 \\ & { }_{39} \% \end{aligned}$ | $\begin{gathered} 362 \\ \% \\ \hline \end{gathered}$ |  | 174 26 | $\underset{\substack{382 \\ K}}{\substack{282}}$ | ${ }^{164} 26$ | $\begin{gathered} 292 \\ \begin{array}{c} 33 \% \\ M \end{array} \end{gathered}$ | $\begin{gathered} 359 \\ { }_{P}^{35 \%} \end{gathered}$ | 95\% | $\begin{gathered} 245 \\ { }_{\mathrm{R}}^{2} \% \end{gathered}$ | 212 |
| Pulling a credit report/learning how to improve my credit score | ${ }_{23}{ }_{23}$ | $\% \quad{ }_{22 \%}^{100}$ | $\%{ }_{c}^{74}{ }_{2}^{74} \mathrm{ede}$ | $\begin{aligned} & 42 \\ & 19 \% \end{aligned}$ | ${ }_{22 \%}^{120}$ | $\begin{aligned} & 134 \\ & { }_{29}{ }^{2} \% \end{aligned}$ | $\begin{gathered} 103 \\ 19 \% \end{gathered}$ | 106 $20 \%$ | $\begin{gathered} 255 \\ 0 \\ \hline \end{gathered}$ |  | $\begin{array}{r} 164 \\ 6 \end{array}$ | $\underset{21 \%}{179}$ | $\begin{gathered} 160 \\ 25 \% \end{gathered}$ | $\stackrel{182}{21 \%}$ | $\begin{gathered} 208 \\ 20 \% \end{gathered}$ | $\begin{gathered} 132 \\ 27 \% \\ \hline \end{gathered}$ | $\begin{gathered} 128 \\ 18 \% \end{gathered}$ | $\begin{gathered} 214 \\ \underset{Q}{214} \end{gathered}$ |
| Saving for child's college education | $\begin{gathered} 274 \\ 18 \% \end{gathered}$ | $\begin{aligned} & \% \\ & \% \\ & \hline 14 \% \end{aligned}$ |  | $\begin{aligned} & 38 \\ & 17 \% \end{aligned}$ | $\begin{gathered} 111 \\ 20 \% \\ \mathrm{~b} \end{gathered}$ | $\begin{aligned} & 88 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 92 \\ & 17 \% \end{aligned}$ | 948\% | $\begin{gathered} 214 \\ 20 \% \end{gathered}$ |  | $\begin{gathered} 226 \\ 0 \\ \hline 14 \% \\ L \end{gathered}$ | $48 \%$ | $\begin{gathered} 230 \\ \begin{array}{c} 36 \% \\ \mathrm{~N} \end{array} \end{gathered}$ | 44\% | $\begin{gathered} 193 \\ 19 \% \end{gathered}$ | 81\% | $\begin{gathered} 151 \\ \stackrel{11}{21} \% \end{gathered}$ | $\begin{gathered} 123 \\ 15 \% \end{gathered}$ |
| Paying off student loan debt | 213 $14 \%$ | - $\begin{aligned} & 66 \\ & 14 \%\end{aligned}$ | \% ${ }^{25}$ | $\begin{gathered} 38 \\ 17 \% \\ c \end{gathered}$ | 74 14 | 11\% | $\begin{aligned} & 97 \\ & 98 \% \\ & \text { Fh } \end{aligned}$ | ${ }_{13}^{67}$ | $\begin{gathered} 165 \\ \hline 16 \% \end{gathered}$ |  | $\underset{\substack{127 \\ \hline 19 \%}}{ }$ | 86\% | $\begin{gathered} 115 \\ 18 \% \\ \mathrm{~N} \end{gathered}$ | ${ }^{98} 11 \%$ | 132 $13 \%$ | 79\% | 91\% | 122 |
| Paying off a mortgage | 177 ${ }_{12 \%}$ | - ${ }^{5} 5$ | \% ${ }^{20}$ | ${ }_{9 \%}$ | $\begin{gathered} 104 \\ 19 \% \\ \text { BCD } \end{gathered}$ | 52 $11 \%$ | 42\% | $\begin{aligned} & 83 \\ & 16 \% \\ & 16 \% \end{aligned}$ | $\begin{gathered} 145 \\ 14 \% \end{gathered}$ |  | $\begin{aligned} & 98 \\ & \text { 15\% } \\ & \hline \end{aligned}$ | 79\% | $\begin{aligned} & 92 \\ & 15 \% \\ & { }^{2} \% \end{aligned}$ | 85 $10 \%$ | $\begin{gathered} 153 \\ \text { 15\% } \\ \text { P } \end{gathered}$ | 22\% | $\begin{gathered} 101 \\ \substack{14 \% \\ R} \end{gathered}$ | 76 $9 \%$ |
| Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts) | $\xrightarrow{172} 11$ | + $\begin{aligned} & 60 \\ & 13 \%\end{aligned}$ | $\begin{aligned} & \quad 27 \\ & \% 11 \% \end{aligned}$ | ${ }_{9}^{20}$ | $\begin{aligned} & 63 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 72 \\ 16 \% \\ \mathrm{GH} \end{gathered}$ | 49\% | 51 $10 \%$ | 132 ${ }^{12 \%}$ | ${ }^{40} 9$ | ${ }_{\text {1 }}^{15}$ | ${ }^{74} 9$ | $\begin{gathered} 105 \\ { }_{N}^{17 \%} \\ \hline \end{gathered}$ | ${ }_{8 \%} 8$ | 100 $10 \%$ | 66 $14 \%$ 0 | ${ }_{9}^{64}$ | $\begin{gathered} 108 \\ \substack{13 \% \\ 9} \end{gathered}$ |
| Refinancing a mortgage | 120 ${ }^{8}$ | - $\quad 21$ | \% 11 | $\begin{aligned} & 23 \\ & 10 \% \\ & \text { bc } \end{aligned}$ | $\begin{aligned} & 64 \\ & 12 \% \\ & \text { BC } \end{aligned}$ | ${ }^{18} 4$ | 30 6 | $\begin{aligned} & 71 \\ & 14 \% \\ & { }^{4} \% \end{aligned}$ | ${ }_{9}^{94}$ |  | $\begin{gathered} { }^{71} \% \\ { }_{11} \mathrm{~L} \end{gathered}$ | 46\% | $\begin{aligned} & \begin{array}{l} 74 \\ 12 \% \\ \mathrm{~N} \end{array} \end{aligned}$ | 45\% | $\begin{gathered} 101 \\ 10 \% \\ \text { 10\% } \end{gathered}$ | 19\% | $\begin{aligned} & 70 \\ & 10 \% \\ & \mathrm{R} \end{aligned}$ | 49\% |
| Taking out a loan to purchase a home | $109 \%$ | $\% \quad 39$ | $\% \quad{ }^{18} \%$ | 13 6 | $37 \%$ | ${ }^{38}$ | 29 ${ }^{2}$ | $42$ | $818 \%$ |  | $\begin{gathered} 62 \\ \hline \mathrm{~L} \end{gathered}$ | $\stackrel{47}{5 \%}$ | $\stackrel{59}{9_{N}}$ | ${ }_{50}^{6 \%}$ | $62 \%$ | $\begin{aligned} & 46 \\ & 10 \% \\ & 0 \end{aligned}$ | 55\% | 54\% |
| Other | 111\% | - 35 | \% ${ }^{12}$ | ${ }^{20} 9$ | ${ }^{37} \%$ | ${ }_{6}^{29}$ | 45 ${ }_{8}$ | ${ }^{37} \%$ | ${ }^{69}$ | ${ }^{42}$ | ${ }^{33} 5 \%$ | $\begin{gathered} 78 \\ 9 \% \\ \mathrm{~K}^{2} \end{gathered}$ | ${ }^{33}$ \% | $\begin{aligned} & \text { 78 } \\ & 9 \% \\ & \mathrm{~m} \end{aligned}$ | ${ }_{6}^{63}$ | 37\% | 44\% | ${ }_{8}^{67}$ |
| Sigma | $\begin{aligned} & 3682 \\ & 242 \% \end{aligned}$ | $\begin{aligned} & 1053 \\ & \% \\ & \hline 232 \% \end{aligned}$ | $\%{ }^{6661} \%$ | $\begin{aligned} & 541 \\ & 243 \% \end{aligned}$ | $\begin{gathered} 1330 \\ 244 \% \end{gathered}$ | $\begin{aligned} & { }^{1146} \\ & 251 \% \end{aligned}$ | $\begin{gathered} 12922 \\ 238 \% \end{gathered}$ | 1244\% | ${ }_{2}^{2666 \%}{ }^{1}$ | 1016 $219 \%$ | $\begin{aligned} & 18151 \\ & 6 \\ & 674 \% \end{aligned}$ | ${ }^{1867} 217 \%$ | $\begin{aligned} & 1779 \\ & 281 \% \end{aligned}$ | 1904\% | ${ }_{2348}^{248 \%}$ | $\begin{gathered} 1189 \\ 248 \% \end{gathered}$ | 1726 ${ }_{244}$ | 1957 $240 \%$ |

[^0]
## Base: All Respondents

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | $65+$ | 18-34 | 35-44 | 45-54 | 55-64 | $65+$ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | Northeast | South | $\underset{\text { west }}{\text { Mid- }}$ | 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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 276 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | 164* | 163 * | 156 * | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| Any Listed (Net) | $\begin{gathered} 1913 \\ 95 \% \end{gathered}$ | $\begin{gathered} 942 \\ 97 \% \\ C \end{gathered}$ | ${ }_{93 \%}^{971}$ | $\underset{\substack{56 \% \\ h}}{ }$ | ${ }_{96 \%}^{306}$ | 314 ${ }^{34 \%}$ | ${ }_{96 \%}^{318}$ | ${ }_{93}^{403}$ | ${ }_{96 \%}^{283}$ | $\begin{aligned} & 160 \\ & 97 \% \end{aligned}$ | $\begin{aligned} & 163 \\ & 100 \% \\ & \text { MP } \end{aligned}$ | ${ }^{151} 9$ | 1849 | $\begin{gathered} 288 \\ 95 \% \end{gathered}$ | 1464 | 152 88 | $\begin{gathered} 167 \\ 95 \% \\ \mathrm{p} \end{gathered}$ | 2189 | $\begin{gathered} 346 \\ 97 \% \\ \mathrm{u} \end{gathered}$ | 4189\% | 700 ${ }^{94 \%}$ | ${ }_{949}{ }^{4}$ |
| Paying off debt | ${ }^{719} 36$ | $\begin{gathered} 365 \\ 37 \% \end{gathered}$ | 354 34 | $\begin{gathered} 217 \\ 37 \% \\ H \end{gathered}$ | $\begin{gathered} 123 \\ 38 \% \\ H \end{gathered}$ | $\begin{gathered} 131 \\ \underset{H}{39 \%} \end{gathered}$ | $\begin{gathered} 126 \\ 38 \% \\ H \end{gathered}$ | ${ }^{122} 28$ | ${ }^{105}$ | 61\% | 66\% | $\begin{aligned} & 71 \\ & 45 \% \\ & \mathrm{mq} \end{aligned}$ | 33 ${ }^{63}$ | $\begin{gathered} 113 \\ 37 \% \\ \mathrm{R} \end{gathered}$ | $\begin{gathered} 62 \\ 40 \% \\ \text { 40 } \end{gathered}$ | $\begin{aligned} & 65 \\ & 38 \% \\ & R \end{aligned}$ | 35\% | 59\% | $\stackrel{144}{41 \%}$ | ${ }^{154} 35$ | 253 $34 \%$ | ${ }^{167} 38$ |
| Medical expenses | ${ }_{298}^{578}$ | ${ }_{30 \%}^{293}$ | ${ }_{27 \%}^{285}$ | $\begin{gathered} 121 \\ 20 \% \end{gathered}$ | ${ }_{27}^{85}$ | $\begin{aligned} & 76 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 112 \\ & 34 \% \\ & \mathrm{DF} \end{aligned}$ | $\begin{gathered} 183 \\ 42 \% \\ \mathrm{DEF} \end{gathered}$ | 200\% | $\begin{aligned} & 52 \\ & 31 \% \\ & i \end{aligned}$ | $\begin{aligned} & 42 \\ & 26 \% \end{aligned}$ | $\begin{gathered} 51 \\ 33 \% \\ i \end{gathered}$ | $\begin{aligned} & 89 \\ & \text { 85\% } \\ & \text { ljkl } \end{aligned}$ | 20\% | $\begin{aligned} & 324 \\ & 22 \% \end{aligned}$ | 34\% | $\begin{array}{r} 61 \\ 35 \% \\ \mathrm{NOP} \end{array}$ | $\begin{gathered} 94 \\ \text { NOP } \end{gathered}$ | ${ }_{29 \%}^{104}$ | 122 ${ }^{28 \%}$ | 234 ${ }_{3}$ | 119 25 |
| Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance) | ${ }_{296}^{576}$ | $\begin{gathered} 321 \\ \text { 333\% } \\ \hline \end{gathered}$ | ${ }_{24}^{255}$ | $\begin{gathered} 185 \\ 31 \% \\ h \end{gathered}$ | 85\% | $\begin{gathered} 111 \\ 33 \% \\ \mathrm{~h} \end{gathered}$ | ${ }_{26 \%}^{88}$ | ${ }_{25 \%}^{107}$ | $\begin{gathered} 104 \\ 36 \% \\ \text { in } \end{gathered}$ | 23\% | $\begin{gathered} 67 \\ { }^{61} \% \\ \hline \operatorname{lnP} \end{gathered}$ | $\begin{aligned} & 58 \\ & 37 \% \% \\ & \text { jQ } \end{aligned}$ | 54\% | $\begin{gathered} 81 \\ 27 \% \\ \mathrm{q} \% \end{gathered}$ | $\begin{aligned} & 47 \\ & 30 \% \\ & Q \end{aligned}$ | 43\% | $\begin{aligned} & 30 \% \\ & 17 \% \end{aligned}$ | ${ }_{23}^{53 \%}$ | ${ }^{100}$ 28\% | ${ }^{126} 29$ | $\xrightarrow{231}$ | 119 25 |
| Expenses related to my home, not including mortgage/rent (e.g., improvements maintenance) | ${ }_{567}^{28 \%}$ | 270 280 | 297 28 | 119 $20 \%$ | 78 $24 \%$ | $\begin{gathered} 104 \\ \text { 31\% } \\ \text { D } \end{gathered}$ | $\begin{gathered} 89 \\ 27 \% \\ d \end{gathered}$ | $\begin{gathered} 177 \\ \text { 44\% } \\ \text { DEfG } \end{gathered}$ | ${ }_{21}^{62}$ | 41 25 | 36\% | ${ }_{31}^{48}$ | 32\% | 57 19 | 36 ${ }^{36}$ | 488\% |  | $\begin{aligned} & 114 \\ & \text { 48\% } \end{aligned}$ | 97\% | 130 30 | 209 280 | 131 |
| Major purchase, not including a vehicle (e.g., furniture, electronics) | ${ }_{23 \%}^{461}$ | $\begin{gathered} 220 \\ 23 \% \end{gathered}$ | ${ }_{230}^{240}$ | ${ }_{24 \%}^{145}$ | $\begin{aligned} & 59 \\ & 18 \% \end{aligned}$ | ${ }^{853}$ | $\begin{aligned} & 76 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 77 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 19 \% \end{aligned}$ | ${ }_{23}^{33}$ | 20\% | ${ }_{22}^{42}$ | $\begin{aligned} & 682 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 26 \% \end{aligned}$ | ${ }_{23}^{52 \%}$ | 94~ | ${ }^{96}{ }^{2} \%$ | ${ }^{166}$ | 104 |
| Savings related to retirement | ${ }_{248}^{42 \%}$ | ${ }_{21 \%}^{203}$ | ${ }_{245}^{245}$ | $\begin{aligned} & 79 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 16 \% \end{aligned}$ | $\begin{gathered} 91 \\ \text { 27\% } \\ \text { DEh } \end{gathered}$ | $\begin{gathered} 144 \\ \text { DEFH } \end{gathered}$ | $\begin{aligned} & 82 \\ & \begin{array}{l} 89 \% \\ d \end{array} \end{aligned}$ | $\begin{aligned} & 37 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 44 \\ & 27 \% \\ & \text { iJ } \end{aligned}$ | $\begin{gathered} 61 \\ 39 \% \\ \text { JJM } \end{gathered}$ | ${ }_{21}^{41} \%$ | ${ }_{14}{ }^{2} \%$ | 31 $20 \%$ | $\begin{aligned} & 47 \\ & 27 \% \\ & 27 \% \end{aligned}$ | $\begin{gathered} 83 \\ \text { NOPR } \end{gathered}$ | 11\% | 84\% | 870\% | ${ }^{153} 20$ | 124 ${ }_{\text {26\% }}^{\text {t }}$ |
| Tax related expenses | ${ }^{298}{ }_{15}$ | 136 $14 \%$ | $\stackrel{162}{16 \%}$ | 11\% | 39 $12 \%$ | ${ }_{13}{ }^{2} \%$ | 49\% | $\begin{gathered} 104 \\ { }^{24 \%} \\ \text { DEFG } \end{gathered}$ | 39 $13 \%$ | 21 $13 \%$ | 13 $8 \%$ | $\stackrel{14}{9 \%}$ | $\begin{gathered} 49 \\ \text { IJKL } \end{gathered}$ | 25 8 \% | $17 \%$ | $\begin{aligned} & 29 \\ & { }^{17} \% \\ & \mathrm{~N} \end{aligned}$ | $\begin{aligned} & 35 \\ & 20 \% \\ & { }_{2}{ }^{2} \% \end{aligned}$ | $\begin{gathered} 55 \\ \text { NO } \\ \text { NO } \end{gathered}$ | $\begin{aligned} & 65 \\ & 18 \% \\ & \text { 185 } \end{aligned}$ | ${ }_{11}^{49}$ | 101 13 | 84\% |
| Moving expenses (i.e., changing addresses not change) | ${ }^{238} 12 \%$ | $\stackrel{108}{11 \%}$ | 130 ${ }_{12 \%}$ | $\begin{gathered} \quad 121 \\ { }^{20 \%} \\ \text { EFGH } \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 42 \\ 13 \% \\ f H \end{array} \end{aligned}$ | 25\% | $\begin{aligned} & 31 \\ & 9 \% \\ & \mathrm{~h} \end{aligned}$ | 18\% | $\begin{gathered} 50 \\ { }^{57 \%} \% \\ \text { KM }^{2} \end{gathered}$ | 19 | 10 6 | 19\% | ${ }^{10} 5$ | $\begin{gathered} \quad 71 \\ \text { PQR } \end{gathered}$ | $\begin{aligned} & 24 \\ & \text { qR } \\ & \text { qR } \end{aligned}$ | ${ }^{15}{ }_{\mathrm{r}}^{\mathrm{r}}$ | 12\% | ${ }_{3 \%}$ | ${ }_{12}{ }^{2}$ | 62 $14 \%$ 0 | ${ }^{68}{ }_{9}$ | ${ }_{13}^{64}$ |
| Expenses associated with children (e.g., birth of a expenses, child care) | 232 $12 \%$ | ${ }^{128}{ }_{13}$ | 104 10 | $\begin{gathered} 99 \\ \mathrm{FGH} \end{gathered}$ | $\begin{gathered} 52 \\ 16 \% \\ \text { fGH } \end{gathered}$ | $\begin{aligned} & 33 \\ & \text { 30\% } \\ & \text { h } \end{aligned}$ | 27\% | 21 5 \% | $\begin{aligned} & 48 \\ & \begin{array}{l} 46 \% \\ \mathrm{n} \end{array} \\ & \hline \end{aligned}$ | $\begin{aligned} & 29 \\ & 17 \% \\ & { }^{29} \% \end{aligned}$ | $\begin{gathered} 23 \\ 14 \% \\ \text { p } \end{gathered}$ | ${ }^{13} 8$ | $\begin{aligned} & 16 \\ & { }_{\mathrm{R}}^{6} \% \end{aligned}$ | $\begin{gathered} 52 \\ { }^{577} \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 15 \% \\ & \text { PR } \end{aligned}$ | 10\% | $\begin{aligned} & 14 \\ & { }_{8}^{8} \% \end{aligned}$ | 2\% | $\begin{gathered} 56 \\ { }^{56} \% \\ \text { UV } \end{gathered}$ | 60 $14 \%$ $u$ | ${ }^{71} 9$ | 10\% |
| Saving for college | ${ }^{226} 11 \%$ | $\begin{gathered} 120 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 106 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 114 \\ 19 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{gathered} 48 \\ { }^{45 \%} \\ \text { GH } \end{gathered}$ | $\begin{gathered} 46 \\ { }^{444} \% \\ G H \end{gathered}$ | ${ }_{2}^{6} \%$ | ${ }^{12} 3$ | $\begin{gathered} 57 \\ \text { 20\% } \\ \text { LM } \end{gathered}$ | $\begin{aligned} & 29 \\ & { }_{18 \%} \end{aligned}$ | $\begin{aligned} & 22 \\ & { }^{14 \%} \end{aligned}$ | ${ }_{1}^{2}$ | 5\% | $\begin{aligned} & 56 \\ & { }^{19} \% \\ & \text { 19 } \end{aligned}$ | $\begin{gathered} 18 \\ { }_{1}^{12} \% \\ \text { QR } \end{gathered}$ | $\begin{aligned} & 24 \\ & { }^{114 \%} \\ & \text { R } \end{aligned}$ | 5\% | 1\% | 25\% | $\begin{aligned} & 51 \\ & 12 \% \\ & { }^{5} \% \end{aligned}$ | $\begin{gathered} 87 \\ 12 \% \\ \mathrm{~s} \end{gathered}$ | $\stackrel{62}{13} \mathrm{~S}$ |
| Relocation expenses due to a job change | 83 | $\begin{gathered} 52 \\ 5 \% \\ c \end{gathered}$ | ${ }_{31}^{31}$ | $\begin{gathered} 48 \\ { }^{8} \% \end{gathered}$ | $\begin{gathered} 26 \\ \text { FGH } \% \end{gathered}$ | ${ }_{2 \%}^{6}$ | 1 | $\stackrel{1}{*}$ | $\begin{gathered} 28 \\ \text { kLM } \end{gathered}$ | $\begin{gathered} 18 \\ { }^{18} 1 \% \end{gathered}$ | $\begin{aligned} & 5 \\ & 3 \% \\ & \mathrm{~m} \% \end{aligned}$ | ${ }_{1}^{1 \%}$ | - | $\begin{array}{r} 21 \\ \text { PQR }^{7} \% \end{array}$ | $\text { PQR }{ }^{\frac{8}{5} \%}$ | $\stackrel{1}{*}$ | * | $1 \%$ | ${ }^{13} 4 \%$ | ${ }^{17} 4$ | 29 ${ }^{9}$ | 24\% |
| Other | $\begin{gathered} 209 \\ 10 \% \end{gathered}$ | ${ }_{80}^{8 \%}$ | $\begin{gathered} 130 \\ 12 \% \\ B \end{gathered}$ | $45 \%$ | ${ }^{20} 6 \%$ | $\begin{aligned} & 33 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 40 \\ 12 \% \\ \mathrm{e} \% \end{gathered}$ | $\begin{gathered} 71 \\ \text { 16\% } \\ \text { DEf } \end{gathered}$ | ${ }^{19} 9$ | ${ }^{10} 6 \%$ | ${ }_{2 \%}^{4}$ | $\begin{aligned} & 18 \\ & { }^{11 \%} \\ & { }_{K} \end{aligned}$ | $\begin{aligned} & 29 \\ & \begin{array}{l} 15 \% \\ 1 \mathrm{j} \% \end{array} \end{aligned}$ | ${ }^{25}$ | ${ }^{10} 6 \%$ | $\begin{gathered} 29 \\ \text { NOK } \\ \hline \end{gathered}$ | 22 $13 \%$ | $\begin{gathered} 43 \\ \text { NO } \\ \hline \end{gathered}$ | 24\% | $\stackrel{39}{9 \%}$ | $\begin{aligned} & 90 \\ & 12 \% \\ & { }_{S}^{2 \%} \end{aligned}$ | 57 <br> $12 \%$ <br> s |
| Sigma | 4635 230 | ${ }^{2297}{ }_{2} 36$ | 2338 224 | ${ }^{1358} 2{ }^{2} 8$ | 707 $221 \%$ | 782 $233 \%$ | 790 $239 \%$ | ${ }^{9996}$ | ${ }_{2346}^{686}$ | 369 $224 \%$ | 391\% | 3857\% | 2666\% | 2232\% | 339 $218 \%$ | 2291\% | 405 232 | 5320 | 849 $239 \%$ | 2294\% | 1692\% | 1100 $231 \%$ |

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. ${ }^{*}$ small base
Overlap formulae used. *small base

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | $\begin{aligned} & \text { Children } \\ & \text { in } H H \end{aligned}$ |  | Parent of ChildUnder 18 |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | $\begin{gathered} \text { Marital } \\ \text { Statual } \end{gathered}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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+ | $\underset{\substack{\text { HS } \\ \text { Lers }}}{\text { Less }}$ | $\begin{gathered} \text { Some } \\ \text { College } \end{gathered}$ | College | Yes | No | Yes | No | Yes | No | Home- <br> owne | Renter | ${ }_{\text {Marr- }}^{\text {ied }}$ | married |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) |  | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base |  | 810 | 432 | 247 | 451 | 640 | 720 | 657 | 1156 | 861 | 813 | 12 | 772 | 1245 | 1336 | 646 | 976 | 1041 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 1082 |
| Any Listed (Net) |  | 2\% | 321\% | $\begin{aligned} & 260 \\ & 969 \% \\ & 6 \end{aligned}$ | ${ }_{9}^{680}$ | ${ }_{9}^{579}$ | $99_{F}^{9 \%}$ |  | $98 \%$ |  |  |  | $\begin{aligned} & \text { 695\% } \\ & \hline 17 \% \end{aligned}$ | 94 | ${ }^{1329} 9$ | ${ }_{94}^{564}$ | ${ }_{966 \%}$ | 1017 $94 \%$ |
| Paying off debt |  |  | $\stackrel{147}{43 \%}$ | ${ }^{101}$ | ${ }^{219} 31 \%$ | ${ }^{223} 3$ | ${ }_{39}^{276}$ |  |  |  | 36\% | 449\% | ${ }^{250} 35$ | ${ }_{369}$ | ${ }^{456}$ \% | ${ }^{257} 4$ | ${ }_{369}$ | ${ }^{380}$ |
| Medical expenses |  | ${ }_{30}^{189}$ | ${ }^{104}$ | 70\% | 188\% | ${ }^{185}$ | ${ }^{193}$ |  |  |  | 6\% | ${ }_{30}^{372}$ | $\xrightarrow{173}$ | $\begin{gathered} \left.\begin{array}{c} 405 \\ 30 \% \\ M \end{array}\right) \end{gathered}$ | ${ }^{404}$ | -1718\% | ${ }_{\substack{\text { 231\% } \\ \text { r }}}^{293}$ | ${ }^{285}$ |
| Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance) |  | ${ }^{190}$ | 100\% | ${ }_{31}^{84}$ | ${ }^{178} \times$ | 180\% | 229\% |  |  |  |  | 374 $30 \%$ | 194\% | ${ }^{382}$ 29\% | ${ }^{369} 27$ | $\underset{\substack{202 \\ 04}}{ }$ | 263\% | 313\% |
| Expenses related to my home, not including improvements maintenance) |  | \% ${ }^{161}$ | 109 3 32 | 75 28 | $\xrightarrow[311]{30 \%}$ | ${ }^{134}{ }^{1}$ | ${ }_{293}^{27_{f}^{9 / 2}}$ | $\begin{aligned} & \begin{array}{l} 240 \% \\ 355 \\ F G G \end{array} \end{aligned}$ |  |  |  | $\begin{aligned} & 88 \\ & 3 \times 1 \% \\ & k \end{aligned}$ | 188\% | 378\% | $\stackrel{454}{33}$ | 104\% | $\underset{\text { 294\% }}{\substack{\text { 29\% }}}$ | ${ }^{273}$ |
| Maior purchase, not including a avehicle e (e.g., furniture electronics |  |  | ${ }^{66}$ | ${ }_{24}^{65}$ | $\begin{aligned} & 193 \% \\ & { }_{28}{ }^{88} \end{aligned}$ |  | ${ }^{273 \%}$ |  |  |  |  |  | ${ }_{24}^{174}$ | 286\% | ${ }^{317} 23$ | ${ }^{135}$ | ${ }^{224}$ | ${ }^{236}$ 22\% |
| Savings related to retirement |  | ${ }_{107}^{107}$ | $\xrightarrow{64}$ | ${ }^{63} 1$ | $\begin{aligned} & 204 \\ & 29 \% \\ & B C \end{aligned}$ | $\quad{ }^{119}$ | 137\% |  | $\begin{aligned} & 305 \\ & 525 \% \\ & \hline \end{aligned}$ |  |  | $\underset{\substack{304 \\ 24 \% \\ k}}{ }$ | 129\% | $\begin{aligned} & 319 \\ & { }_{215 \%}^{4} \end{aligned}$ | ${ }^{331}$ | ${ }_{19 \%}^{116}$ | 220\% | ${ }^{228}$ |
| Tax related expenses |  | \% ${ }^{58} \%$ | ${ }_{13}^{45}$ | 38\% | $\begin{aligned} & 142 \\ & \text { 20\% } \\ & \text { BCC } \end{aligned}$ | 10\% | ${ }_{\text {105 }}^{15}$ |  | $\begin{aligned} & 168 \\ & \hline 14 \% \end{aligned}$ |  |  | $\underset{\substack{213 \\ k}}{\substack{17}}$ | ${ }^{80} 11 \%$ | $\begin{gathered} \begin{array}{c} 218 \\ 17 \% \\ M \end{array} \end{gathered}$ | $\begin{gathered} 246 \\ { }_{p}^{24 \%} \end{gathered}$ | 51\% | $\underset{\substack{164 \\ 18 \%}}{\substack{18}}$ | ${ }_{2}^{4}$ |
| Moving expenses (i.e., changing addresses not change) |  |  | ${ }_{\text {L }}^{58}{ }_{\text {17\% }}$ | 30 $11 \%$ |  | 91 $14 \%$ | ${ }_{12}^{82}$ |  | ${ }_{\substack{166 \\ 14 \%}}$ | 72 | ${ }_{13 \%}^{96}$ | ${ }_{11}^{141}$ | $\begin{gathered} \begin{array}{c} 102 \\ 144 \\ n \end{array} \end{gathered}$ | ${ }^{136}$ | ${ }^{129} 9$ | ${ }^{0} \%$ | 76\% | 5\% |
| Expenses associated with children (e.g.t. birth of a child, education-related expenses, child care) |  | 70, | - $\begin{array}{r}35 \\ 10 \%\end{array}$ | - ${ }_{13}^{35}$ | ${ }^{85}$ 12\% | 78\% | 90 ${ }_{13}$ |  | $\begin{gathered} 165 \\ \hline 13 \% \end{gathered}$ |  | ${ }_{\text {22\% }}^{1}$ | ${ }^{64} \%$ | $\xrightarrow[\substack{172 \\ 24 \% \\ N}]{18}$ | ${ }^{61}$ | $\underset{1}{164}$ | ${ }^{68} \%$ | ${ }_{12 \%}^{117}$ | ${ }_{11 \%}^{116}$ |
| Saving for college |  |  | - ${ }^{32}$ |  | 100 co B6 | ${ }^{85}$ |  |  | $\underset{\substack{154 \\ 13 \%}}{\substack{2}}$ |  |  |  | $\begin{gathered} 127 \\ { }_{N}^{18 \%} \end{gathered}$ | 99\% | $\stackrel{170}{12 \%}$ | 55\% | 94\% | ${ }_{1}^{132}$ |
| Relocation expenses due to a job change |  | $\%$ | $\% \quad 7 \%$ | 7 | ${ }^{27} 4 \%$ | ${ }^{23} 4$ |  |  |  |  |  |  | $\begin{aligned} & 46 \% \\ & { }^{6} \% \end{aligned}$ | ${ }^{36} \%$ | $52 \%$ | 29\% | 44\% | 39\% |
| Other |  | $\begin{gathered} 88 \\ \% \\ \%{ }^{88} \mathrm{CD} \end{gathered}$ | $\% \quad{ }^{30}$ | ${ }^{18} \%$ | ${ }_{9}^{65}$ | $\begin{aligned} & 76 \\ & 12 \% \end{aligned}$ | ${ }^{69} 10$ | ${ }_{9}^{64}$ | $\% \quad{ }^{72} \%$ |  | ${ }^{54} \%$ |  | $41 \%$ | $\begin{aligned} & \begin{array}{l} \text { 639} \\ 139 \% \\ M \end{array} \end{aligned}$ | ${ }^{123}{ }_{9 \%}$ | $\begin{aligned} & 75 \\ & 13 \\ & 13 \% \end{aligned}$ | ${ }^{75}$ | $\underset{\substack{134 \\ 12 \%}}{\substack{2 \\ \hline}}$ |
| Sigma |  | $\%{ }^{1377}$ 218\% | ${ }_{0}^{796}$ | -620\% | - $\quad 1674$ | ${ }^{1377}{ }_{218}$ | -1642\% | ${ }_{2665}^{1615}$ | 2891 235 | 222\% | ${ }^{1758}{ }_{231}$ | ${ }^{2877}$ | ${ }^{1675} 23$ | 2959\% | 2316\% | 2663\% | 2303\% | ${ }_{225 \%}^{243}$ |

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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 276 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | $164 *$ | $163 *$ | 156* | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| Any Financial Setback (Net) | $1446 \%$ | ${ }^{696}$ | $\begin{gathered} 750 \\ 72 \% \end{gathered}$ | $\begin{aligned} & 489 \\ & \mathrm{fGH}^{2} \% \end{aligned}$ | $\begin{aligned} & 260 \\ & 8_{81 \%} \\ & \text { GH } \end{aligned}$ | $\begin{aligned} & 251 \\ & 75 \% \\ & \mathrm{gH} \end{aligned}$ | $\begin{gathered} 217 \\ \underset{H}{66 \%} \end{gathered}$ | $\begin{gathered} 229 \\ 53 \% \end{gathered}$ | $\begin{gathered} 248 \\ \text { KLM }^{84 \%} \end{gathered}$ | $\begin{aligned} & 131 \\ & 80 \% \\ & \text { LM } \end{aligned}$ | $\begin{gathered} 118 \\ 73 \% \\ M \end{gathered}$ | $\begin{aligned} & 97 \\ & 62 \% \end{aligned}$ | $\begin{aligned} & 101 \\ & 52 \% \end{aligned}$ | $\begin{gathered} 241 \\ \mathrm{qR} \% \end{gathered}$ | $\begin{aligned} & 128 \\ & { }_{82} \% \end{aligned}$ | $\underset{\mathrm{R}}{133}$ | $\begin{gathered} 120 \\ \underset{R}{69 \%} \end{gathered}$ | $\begin{gathered} 128 \\ 54 \% \end{gathered}$ | ${ }_{69 \%}^{247}$ | $\begin{gathered} 309 \\ 70 \% \end{gathered}$ | ${ }_{74 \%}^{553}$ | 338 71 |
| Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses) | $\begin{gathered} 514 \\ 25 \% \end{gathered}$ | $\begin{gathered} 246 \\ 25 \% \end{gathered}$ | ${ }_{26 \%}^{268}$ | $\begin{aligned} & 201 \\ & 34 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & \frac{89}{28 \%} \\ & \mathrm{gH}^{2} \end{aligned}$ | $\begin{aligned} & 98 \\ & { }_{29}^{9} \% \end{aligned}$ | 20\% | $\begin{aligned} & 62 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 92 \\ & 32 \% \\ & \mathrm{IM}^{2} \end{aligned}$ | $\begin{gathered} 55 \\ 34 \% \\ 1 \mathrm{Mo} \end{gathered}$ | $\begin{aligned} & 43 \\ & 26 \% \\ & M \end{aligned}$ | 32\% | $\begin{aligned} & 23 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 108 \\ \text { OQR } \end{gathered}$ | $\begin{aligned} & 324 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & \text { 19\% } \end{aligned}$ | $\begin{aligned} & 38 \\ & 16 \% \end{aligned}$ | ${ }^{85}{ }^{8} \%$ | 124 ${ }^{28}$ | ${ }^{185}$ | $\xrightarrow{117}$ 25\% |
| Housing repairss/maintenance (e.g., replacing roof, water heater, furnace) | 462 ${ }_{23}$ | 213 | 250 $24 \%$ | ${ }^{128} 21 \%$ | $\begin{gathered} 84 \\ 26 \% \\ 26 \% \end{gathered}$ | $\begin{aligned} & 95 \\ & 28 \% \\ & \hline \mathrm{G} \end{aligned}$ | 61 $18 \%$ | 26\% | 54\% | 29\% ${ }^{47}$ | 41 25 | 30 $19 \%$ | ${ }^{41}{ }^{1} \%$ | 74 $24 \%$ | 37 $34 \%$ | $\begin{aligned} & 54 \\ & 31 \% \\ & \text { 31\% } \end{aligned}$ | 31 $18 \%$ | 55 ${ }^{3} \%$ | 70\% | 972\% | $\stackrel{182}{24 \%}$ | 112 $24 \%$ |
| Medical care for an injury or illness | ${ }_{21 \%}^{423}$ | $\begin{gathered} 187 \\ 19 \% \end{gathered}$ | ${ }_{236}^{236}$ | $\begin{gathered} 101 \\ 17 \% \end{gathered}$ | $\begin{gathered} 86 \\ \begin{array}{c} 87 \% \\ \mathrm{DH} \end{array} \end{gathered}$ | $\begin{aligned} & 80 \\ & 24 \% \\ & d \end{aligned}$ | $\begin{aligned} & 79 \\ & 24 \% \\ & d \end{aligned}$ | $\begin{aligned} & 77 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 37 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & { }^{49 \%} \% \\ & 1 m \end{aligned}$ | $\begin{aligned} & 35 \% \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 64 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 25 \% \end{aligned}$ | ${ }_{26}^{46}$ | ${ }_{26}^{46}$ | $\begin{aligned} & 43 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 91 \% \\ & 21 \% \end{aligned}$ | $\begin{gathered} 185 \\ 25 \% \\ \text { sv } \end{gathered}$ | 84 $18 \%$ |
| Inability to keep up with debt/Falling behind on bill payments | $397$ | $\begin{gathered} 164 \\ 17 \% \end{gathered}$ | $\begin{gathered} 233 \\ \underset{B}{22 \%} \end{gathered}$ | $\begin{aligned} & 152 \\ & 26 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 80 \\ 25 \% \\ \text { GH } \end{gathered}$ | $\begin{aligned} & \text { 63 } \\ & { }^{19} \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 53 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & { }^{62} \\ & { }_{2}^{2} \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 20 \% \\ & \mathrm{~m} \end{aligned}$ | $\begin{aligned} & 26 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & \text { 20 } \\ & \text { 10 } \end{aligned}$ | $\begin{aligned} & 89 \\ & { }_{\text {qR }} 99 \end{aligned}$ | $\begin{gathered} 48 \\ 31 \% \\ \text { QRj } \end{gathered}$ | $\begin{aligned} & 37 \\ & 21 \% \\ & \text { R } \end{aligned}$ | 32\% | 27 $11 \%$ | 81 ${ }^{13 \%}$ | 80\% | $\begin{gathered} 150 \\ 20 \% \end{gathered}$ | 85\% |
| Job loss | 273 ${ }_{14 \%}$ | ${ }^{138} 14 \%$ | ${ }^{134} 13 \%$ | $\begin{gathered} 141 \\ { }^{24 \%} \\ \text { FGH } \end{gathered}$ | $\begin{gathered} \left.\begin{array}{c} 63 \\ \text { FGH } \end{array}\right) \end{gathered}$ | $\begin{aligned} & 32 \\ & 10 \% \\ & \mathrm{H}^{2} \end{aligned}$ | $\begin{aligned} & 34 \\ & \text { 10\% } \\ & \mathrm{H}^{2} \end{aligned}$ | ${ }_{1}^{2}$ | $\begin{gathered} 82 \\ \text { jKLMn } \end{gathered}$ | $\begin{aligned} & 28 \\ & 17 \% \\ & \text { IM }^{2} \end{aligned}$ | $\begin{aligned} & 15 \\ & 9^{\%} \end{aligned}$ | $\begin{aligned} & 12 \\ & \mathrm{M}^{2} \end{aligned}$ | - | $\begin{aligned} & 59 \\ & 50 \% \\ & \mathrm{pR} \end{aligned}$ | $\begin{gathered} 34 \\ { }^{222 \%} \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 17 \\ 10 \% \\ \mathrm{R} \end{array} \end{aligned}$ | $\begin{aligned} & 22 \\ & 12 \% \\ & R \end{aligned}$ | ${ }_{1 \%}^{2}$ | ${ }^{45} 13$ | 61 $14 \%$ | ${ }_{12}{ }^{2}$ | 75 $16 \%$ |
| Tax-related issues (e.g., paying off previous years taxes, paying fines/fees, increasing withholding) | $\begin{gathered} 223 \\ 11 \% \end{gathered}$ | $\begin{gathered} 119 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 104 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 82 \\ & 14 \% \\ & 9 \mathrm{HH} \end{aligned}$ | $\begin{aligned} & 33 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 45 \\ & 13 \% \end{aligned}$ | ${ }^{27}$ | ${ }^{36}$ | $\begin{aligned} & 50 \\ & 17 \% \% \\ & L^{2} \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 11 \% \end{aligned}$ | 22 | $\stackrel{8}{5 \%}$ | $\begin{aligned} & 20 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 11 \% \end{aligned}$ | ${ }^{14} 9$ | $\begin{aligned} & 23 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 11 \% \end{aligned}$ | ${ }^{16} \%$ | $\begin{aligned} & 38 \\ & 11 \% \end{aligned}$ | ${ }^{38}{ }_{9}$ | $\begin{aligned} & 79 \\ & 11 \% \end{aligned}$ | 146 14 |
| Relocation/moving expenses | $\begin{gathered} 192 \\ 10 \% \end{gathered}$ | ${ }_{92}{ }^{\text {\% }}$ | $\begin{aligned} & 100 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 91 \\ 15 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 38 \\ & \begin{array}{l} 12 \% \\ \mathrm{gH} \end{array} \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 35 \\ 11 \% \\ H \end{array} \end{aligned}$ | $\begin{aligned} & \text { 21 } \\ & \mathrm{H}^{2} \end{aligned}$ | ${ }^{7} \%$ | $\begin{aligned} & 47 \\ & \begin{array}{l} 16 \% \\ \text { LM } \end{array} \end{aligned}$ | $\begin{aligned} & 20 \\ & 12 \% \\ & \mathrm{M}^{2} \end{aligned}$ | $\begin{aligned} & { }^{14} \\ & \mathrm{M}^{\%} \end{aligned}$ | $\stackrel{8}{5}$ | 1\% | $\begin{aligned} & \stackrel{4}{4}_{14 \%}^{14 \%} \\ & { }^{2} \end{aligned}$ | $\begin{aligned} & 18 \\ & 12 \% \\ & R \end{aligned}$ | $\begin{aligned} & 21 \\ & 12 \% \\ & \text { R } \end{aligned}$ | $\begin{aligned} & 13 \\ & { }_{\mathrm{R}}^{\mathrm{R}} \end{aligned}$ | ${ }_{2}^{4}$ | ${ }^{26} \%$ | $\begin{gathered} 51 \\ 12 \% \\ \mathrm{~s} \end{gathered}$ | ${ }_{99}^{9}$ | 10\% |
| Child-related issues (e.g., birth of a child, child care) | ${ }^{168} 8$ | 909 | ${ }^{78} 7$ | $\begin{gathered} 88 \\ \text { FGH } \\ \text { F } \end{gathered}$ | $\begin{gathered} 51 \\ 16 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & { }^{16} \\ & { }^{5} \% \end{aligned}$ | ${ }^{10} 3 \%$ | ${ }_{1 \%}^{3}$ | $\begin{gathered} 43 \\ { }^{45} 5 \% \end{gathered}$ | $\begin{gathered} 28 \\ \text { KLM }^{17} \% \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 11 \\ 7 \% \\ \mathrm{~m} \end{array} \end{aligned}$ | ${ }_{3}^{5}$ | $3{ }_{1 \%}$ | $\begin{gathered} \begin{array}{c} 44 \\ \text { PQR } \end{array} \end{gathered}$ | $\begin{gathered} 23 \\ { }^{15} \% \end{gathered}$ | 5\% | ${ }_{3}^{5}$ | * | ${ }^{28} 8$ | 34\% | ${ }_{80}^{60}$ | 45\% |
| Loss of health insurance coverage | $149 \%$ | ${ }^{72}$ | ${ }^{77} \%$ | $\begin{gathered} 71 \\ 12 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 36 \\ { }_{11} \% \end{gathered}$ | ${ }^{16} 5$ | 14 4 | ${ }^{13} 3$ | $\begin{gathered} 33 \\ { }^{11} \% \\ \text { KM }^{2} \end{gathered}$ | $\begin{gathered} 19 \\ 12 \% \\ \text { KM } \end{gathered}$ | ${ }^{3} \mathrm{\%}$ | $9{ }_{6}$ | 8 | $\begin{aligned} & 39 \\ & 13 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 17 \\ & 11 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 13 \\ & \text { RK } \end{aligned}$ | $\stackrel{4}{2 \%}$ | ${ }_{2}{ }^{\text {\% }}$ | ${ }^{26} \%$ | 34\% | 59\% | ${ }^{30} 6$ |
| Legal expenses | 138\% | $\begin{aligned} & 87 \\ & { }_{\mathrm{C}} \mathrm{~F} \end{aligned}$ | 51. | $\begin{gathered} 64 \\ 11 \% \\ \text { fGH } \end{gathered}$ | $\begin{gathered} 35 \\ \text { 11\% } \\ \text { GH } \end{gathered}$ | ${ }^{18} 6$ | 2\% | ${ }^{13} 3$ | $\begin{gathered} 43 \\ \text { KLMN }^{55} \end{gathered}$ | $\begin{gathered} { }^{26}{ }^{66} \% \\ \text { KLMO } \end{gathered}$ | 9\% | ${ }^{3} \%$ | 5\% | 21\% | 6\% | 5\% | $\stackrel{4}{2 \%}$ | ${ }_{3}^{8}$ | 25\% | ${ }^{30} \%$ | $44 \%$ | ${ }^{38} \%$ |
| Natural disaster (e.g., fire, flood, tornado) | $137 \%$ | ${ }_{\mathrm{C}}^{90}$ | 48\% | $\begin{gathered} 54 \\ { }_{9} \% \\ \mathrm{GH}^{\circ} \end{gathered}$ | $\begin{gathered} 48 \\ \text { DFGH } \end{gathered}$ | $\begin{aligned} & 21 \\ & { }_{6} \% \end{aligned}$ | ${ }_{2 \%}$ | ${ }^{7} \%$ | $\begin{gathered} 41 \\ \text { LMN } \end{gathered}$ | $\begin{gathered} \text { KLMO }^{35} \% \end{gathered}$ | $\begin{aligned} & 13 \\ & { }^{13} \% \\ & \text { LM }^{2} \end{aligned}$ | ${ }_{1}^{1 \%}$ | * | 13 ${ }_{4}$ | $\begin{aligned} & { }^{13} \\ & { }_{\mathrm{R}} \mathrm{~F} \end{aligned}$ | ${ }_{5}^{8}$ | ${ }_{4 \%}^{6}$ | 7\% | 25\% | ${ }^{30} \%$ | $43{ }_{6}$ | ${ }^{39}$ |
| Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job person) | $132$ | ${ }^{76}$ | ${ }^{56}$ | $\begin{gathered} 66 \\ 11 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 27 \\ & { }_{8} \% \end{aligned}$ | ${ }^{17} 5 \%$ | $\begin{aligned} & 13 \\ & 4 \% \end{aligned}$ | 2\% | $\begin{gathered} 41 \\ \text { KLM } \end{gathered}$ | $\begin{gathered} 18 \\ { }^{11} 1 \% \\ \text { kM } \end{gathered}$ | $\begin{aligned} & 6 \\ & 4 \% \end{aligned}$ | ${ }_{4}^{6}$ | ${ }_{2}^{5}$ | $\begin{aligned} & 25 \\ & { }_{8}^{25} \end{aligned}$ | $\underset{r}{9}$ | $\begin{gathered} 11 \\ 6 \% \\ r \end{gathered}$ | ${ }_{4 \%}^{7}$ | $\stackrel{4}{2 \%}$ | ${ }^{20} 6 \%$ | ${ }^{27} \text { 6\% }$ | ${ }^{37}$ | 4880\% stu |
| Other | 103 5 | 53 | ${ }_{50}^{50}$ | $\begin{aligned} & 32 \\ & 5 \% \\ & \text { E } \end{aligned}$ | ${ }_{1}^{2}$ | $\begin{gathered} 13 \\ \stackrel{4}{E} \end{gathered}$ | $\begin{aligned} & \text { 298\% } \\ & \text { E } \end{aligned}$ | $\begin{gathered} 27 \\ \text { 6\% } \\ \text { E } \end{gathered}$ | $\begin{gathered} 17 \\ 6 \% \\ j \end{gathered}$ | 1 | ${ }_{4}^{6}$ | $\stackrel{17}{11} \%$ | 11 6 | 15\% | ${ }_{1}^{2} \%$ | 7 | $\begin{gathered} 12 \\ \hline 7 \% \\ 0 \end{gathered}$ | $\begin{aligned} & 15 \\ & { }_{6}^{6} \% \end{aligned}$ | 12\% | 19 ${ }^{4}$ | 49\% | 24\% |

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 formula

Fielding Period: December 12-16, 2019
NEFEhted 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 2019 ?
Base: All Respondents

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | $\begin{gathered} \text { North- } \\ \text { east } \end{gathered}$ | South | 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) |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | 164* | 163* | 156* | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| None | $\begin{gathered} 571 \\ 28 \% \end{gathered}$ | ${ }^{278} 8$ | 2933 | 106 | 19\% | $\begin{aligned} & 84 \\ & 25 \% \\ & d \end{aligned}$ | $\begin{aligned} & 114 \\ & 34 \% \\ & \text { DEf } \end{aligned}$ | $\begin{gathered} 206 \\ 47 \% \\ \text { DEFG } \end{gathered}$ | 46\% | 33 | 27\% | $\begin{aligned} & 59 \\ & 38 \% \\ & 15 \end{aligned}$ | $\begin{aligned} & 95 \\ & 48 \% \end{aligned}$ <br> IJK | 610\% | 27\% | 33\% | $\begin{aligned} & 55 \\ & 33^{3} \% \\ & \text { no } \end{aligned}$ | $\begin{gathered} 111 \\ \text { NOPQ } \end{gathered}$ | ${ }^{109} 31 \%$ | 129 ${ }^{3} \mathrm{O}$ | 195\% | 137 29 |
| Sigma | $\begin{gathered} 3880 \\ 192 \% \end{gathered}$ | $\begin{gathered} 1902 \\ 195 \% \end{gathered}$ | $\begin{gathered} 1977 \\ 190 \% \end{gathered}$ | $\begin{gathered} 1375 \\ 231 \% \end{gathered}$ | $\begin{aligned} & 734 \\ & 229 \% \end{aligned}$ | $\begin{aligned} & 634 \\ & 189 \% \end{aligned}$ | $\begin{aligned} & 533 \\ & 161 \% \end{aligned}$ | $\begin{aligned} & 605 \\ & 139 \% \end{aligned}$ | $\begin{aligned} & 689 \\ & 235 \% \end{aligned}$ | $\begin{aligned} & 410 \\ & 249 \% \end{aligned}$ | $\begin{aligned} & 291 \\ & 178 \% \end{aligned}$ | $\begin{aligned} & 245 \\ & 157 \% \end{aligned}$ | $\begin{aligned} & 268 \\ & 136 \% \end{aligned}$ | $\begin{aligned} & 686 \\ & 227 \% \end{aligned}$ | $\begin{aligned} & 324 \\ & 208 \% \end{aligned}$ | $\begin{aligned} & 343 \\ & 200 \% \end{aligned}$ | $\begin{aligned} & 287 \\ & 164 \% \end{aligned}$ | $\begin{aligned} & 337 \\ & 141 \% \end{aligned}$ | $\begin{aligned} & 657 \\ & 185 \% \end{aligned}$ | $\begin{aligned} & 845 \\ & 193 \% \end{aligned}$ | $\begin{gathered} 1432 \\ 191 \% \end{gathered}$ | $\begin{aligned} & 947 \\ & 199 \% \end{aligned}$ |

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

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Less } \\ & \$ \mathbf{T h a n} \\ & \$ 50 \mathrm{~K} \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\begin{gathered} \text { HS } \\ \text { Less } \\ \text { Less } \end{gathered}$ | $\begin{aligned} & \text { Some } \\ & \text { College } \end{aligned}$ | College | 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 | 2017 | 810 | 432 | 247 | 451 | 640 | 720 | 657 | 1156 | 861 | 813 | 1204 | 772 | 1245 | 1336 | 646 | 976 | 1041 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 1082 |
| Any Financial Setback (Net) | $1446 \%$ | $\%{ }^{508}{ }_{8}^{508}$ | $\% \quad{ }_{5}^{249} \%$ | $\stackrel{213}{213} \underset{E}{ }$ | $435$ | $\underset{\mathrm{H}}{472}$ | $\begin{gathered} 529 \\ { }_{H}^{55 \%} \end{gathered}$ | 446\% | $\stackrel{935}{76 \%}$ |  | $\begin{aligned} & 537 \\ & 84 \% \\ & \hline \text { en } \end{aligned}$ | $\begin{gathered} 810 \\ 64 \% \end{gathered}$ | $\begin{gathered} 596 \\ \underset{N}{33} \% \end{gathered}$ | 850 66 | ${ }^{959 \%}$ | $\underset{867}{467}$ | 631 $68 \%$ | $\begin{gathered} 815 \\ { }_{\mathrm{Q}}^{2} \% \end{gathered}$ |
| Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses) | ${ }_{25 \%}^{514}$ | $\% \quad \underset{E}{192} \%$ | $\begin{aligned} & \quad 84 \\ & \% \quad 25 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & 36 \% \\ & \text { CE } \end{aligned}$ | $\begin{gathered} 134 \\ 19 \% \end{gathered}$ | $\stackrel{182}{\stackrel{18}{\mathrm{H}} \mathrm{H}}$ | $\begin{gathered} 210 \\ 30 \% \\ \mathrm{H} \end{gathered}$ | 122 18 | ${ }^{334} 27$ |  | $\begin{aligned} & 231 \\ & \text { 30\% } \\ & \hline \end{aligned}$ | ${ }_{28}^{283}$ | $\begin{gathered} 216 \\ \text { 300\% } \\ \mathrm{N}^{2} \end{gathered}$ | 297\% | 311 | $\begin{gathered} 192 \\ 32 \% \\ 0 \end{gathered}$ | ${ }^{196}$ | $\begin{gathered} 318 \\ \underset{Q}{318} \end{gathered}$ |
| Houṣing <br> repairss/maintenance (e.g., <br> replacing roof, water <br> heater, furnace) | 462\% | ${ }^{119} 19 \%$ | \% ${ }^{78} 8$ | 299\% | $\begin{gathered} 173 \\ \underset{b}{25 \%} \end{gathered}$ | ${ }^{142} 2$ | ${ }^{158}{ }^{2} \%$ | 162 24 | ${ }^{288}{ }^{23} \%$ |  | 28\% | 250\% | $\begin{gathered} 197 \\ 27 \% \\ \mathrm{~N} \end{gathered}$ | 266\% | $\begin{gathered} 389 \\ \\ 28 \% \end{gathered}$ | 70 $12 \%$ | $\underset{r}{237}$ | ${ }_{226}{ }^{21} \%$ |
| Medical care for an injury or illness | 423 ${ }^{1} \%$ | $\begin{gathered} 145 \\ \underset{E}{13} \% \end{gathered}$ | $\% \quad \begin{gathered} 73 \\ 21 \% \\ e \end{gathered}$ | $\begin{aligned} & 81 \\ & 30 \% \\ & \text { cE } \end{aligned}$ | 110\% | 128\% | ${ }^{148} 21 \%$ | ${ }^{147} 21 \%$ | 263 ${ }_{2}$ |  | 179 ${ }^{4}$ | ${ }_{19}^{244}$ | ${ }^{168} 23$ | 255\% | 283\% | ${ }^{136}$ 23\% | 1999 | 223 ${ }^{21 \%}$ |
| Inability to keep up with debt/Falling behind on bill payments | $\begin{gathered} 397 \\ 20 \% \end{gathered}$ | $\begin{gathered} 178 \\ \% \\ \\ \\ 28 \% \\ \hline \end{gathered}$ | $\begin{gathered} { }^{80} 0 \\ \text { 230 } \\ \hline \end{gathered}$ | - $\begin{aligned} & 34 \\ & 12 \%\end{aligned}$ | 96 $14 \%$ | $\begin{gathered} 159 \\ \underset{H}{25 \%} \end{gathered}$ | $\begin{gathered} 153 \\ \underset{H}{22} \% \end{gathered}$ | ${ }^{85}$ | $\stackrel{264}{21 \%}$ |  | $\begin{aligned} & 175 \\ & \text { 23\% } \\ & \hline \end{aligned}$ | 222 | $\begin{gathered} 176 \\ \stackrel{24}{N} \% \end{gathered}$ | 221 $17 \%$ | 209\% | $\begin{gathered} 184 \\ 31 \% \\ 0 \end{gathered}$ | 166 $18 \%$ | 231\% |
| Job loss | $\begin{gathered} 273 \\ 14 \% \end{gathered}$ | $\begin{gathered} 130 \\ \% \\ \hline \\ \\ \hline 1 \% \end{gathered}$ |  | ${ }^{16}$ | ${ }^{63}{ }_{9 \%}$ | $\begin{aligned} & 129 \\ & { }_{20}{ }^{2} \% \end{aligned}$ | $\begin{aligned} & 95 \\ & \begin{array}{l} 13 \% \\ H \end{array} \end{aligned}$ | $49$ | $\begin{gathered} 167 \\ 14 \% \end{gathered}$ |  | $\begin{gathered} 143 \\ \% \\ \hline 19 \% \end{gathered}$ | $\begin{gathered} 130 \\ 10 \% \end{gathered}$ | $\begin{aligned} & 130 \\ & { }_{1}^{88} \% \\ & \mathrm{~N} \end{aligned}$ | ${ }_{11 \%}^{143}$ | $\begin{gathered} 151 \\ 11 \% \end{gathered}$ | $\begin{gathered} 119 \\ 20 \% \\ 0 \end{gathered}$ | ${ }^{82}$ \% | $\begin{gathered} 191 \\ 18 \% \\ Q \end{gathered}$ |
| Tax-related issues (e.g., paying off previous years taxes, paying withholding) | $\begin{gathered} 223 \\ 11 \% \end{gathered}$ | $\% \quad \begin{aligned} & 67 \\ & \% \end{aligned}$ | \% $\quad 31$ | $\begin{aligned} & 32 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 91 \\ & 13 \% \end{aligned}$ | ${ }^{54} \%$ | $\begin{aligned} & 86 \\ & 12 \% \end{aligned}$ | 82\% | $\begin{gathered} 160 \\ 13 \% \\ j \end{gathered}$ | ${ }_{83}$ | $\begin{gathered} 91 \\ \% \quad 12 \% \end{gathered}$ | $\begin{gathered} 132 \\ 10 \% \end{gathered}$ | $\begin{aligned} & 84 \\ & 12 \% \end{aligned}$ | 139 $11 \%$ | $\begin{gathered} 152 \\ 11 \% \end{gathered}$ | $\begin{aligned} & 70 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 105 \\ & 11 \% \end{aligned}$ | ${ }_{11}^{117}$ |
| Relocation/moving expenses | 192 ${ }_{10}$ | 74 $12 \%$ | - ${ }^{38}$ | 19\% | ${ }^{58} 8$ | $\begin{aligned} & 74 \\ & 12 \% \\ & \mathrm{H}^{2} \end{aligned}$ | 70\% | 49\% | $\begin{gathered} 138 \\ 11 \% \\ j \end{gathered}$ |  | $\begin{aligned} & 87 \\ & 11 \% \\ & 1 \end{aligned}$ | ${ }^{105} 8$ | $\begin{aligned} & 87 \\ & { }^{122 \%} \\ & { }^{2} \end{aligned}$ | ${ }^{105}$ | ${ }^{98} \%$ | $\begin{aligned} & 90 \\ & 15 \% \\ & \hline \end{aligned}$ | ${ }^{77} 8$ | ${ }^{116}$ |
| Child-related issues (e.g., birth of a child, child care) | ${ }^{168}$ | ${ }^{51} \quad{ }_{8 \%}$ | $\% \quad{ }^{22} \%$ | ${ }^{24} 9$ | ${ }^{59}$ | $\begin{aligned} & 63 \\ & 10 \% \end{aligned}$ | ${ }_{87}$ | ${ }^{48} \%$ | $\begin{gathered} 122 \\ 10 \% \\ j \end{gathered}$ |  | $\begin{gathered} 140 \\ \% \quad{ }_{c}^{18 \%} \mathrm{~L} \end{gathered}$ | ${ }_{27}^{27}$ | $\begin{gathered} 131 \\ \stackrel{8}{\mathrm{~N}} \mathrm{~N} \end{gathered}$ | ${ }_{3 \%}^{37}$ | ${ }^{108} 8$ | $\begin{aligned} & 57 \\ & 10 \% \end{aligned}$ | ${ }^{78} 8$ | 89 |
| Loss of health insurance coverage | 149\% | $\% \quad{ }_{\mathrm{e}}^{60}$ | $\begin{gathered} 33 \\ \% \quad 10 \% \\ e \end{gathered}$ | 13 5 | 40 6 | ${ }_{98}^{9 \%}$ | 41 | ${ }^{50} \%$ | $\stackrel{106}{9 \%}$ | $43 \%$ | $\begin{aligned} & \begin{array}{l} 75 \\ 10 \% \\ \text { 1 } \end{array} . \end{aligned}$ | $\begin{gathered} 74 \\ 6 \% \end{gathered}$ | $\begin{aligned} & \text { 68\% } \\ & { }_{\mathrm{n}}^{6} \end{aligned}$ | ${ }_{81}^{6 \%}$ | $8_{6 \%}$ | $\begin{aligned} & 61 \\ & 10 \% \\ & 0 \end{aligned}$ | ${ }^{67} \%$ | $8{ }^{8 \%}$ |
| Legal expenses | ${ }^{138} 7$ | - ${ }^{69}$ | \% ${ }^{30} 9$ | 13 5 | ${ }^{56}$ 8\% | 46\% | $43 \%$ | ${ }^{48} \%$ | $\begin{gathered} 97 \\ 8 \% \\ j \end{gathered}$ | 41\% | $\begin{aligned} & 74 \\ & 10 \% \\ & \text { 10\% } \end{aligned}$ | ${ }^{63}$ | $\begin{aligned} & 72 \\ & \text { 10\% } \\ & \mathrm{N}^{2} \end{aligned}$ | $\stackrel{66}{5 \%}$ | 93\% | 42\% | ${ }^{48}$ | $\begin{gathered} 90 \\ \mathbf{8}^{2} \% \end{gathered}$ |
| Natural disaster (e.g., fire, flood, tornado) | ${ }^{137} 7 \%$ | $\% \quad{ }^{33}$ | $\% \quad{ }^{24} \%$ | ${ }^{18} \%$ | $\begin{aligned} & \text { 690} \\ & 9 \\ & \hline \end{aligned}$ | ${ }^{50} 8$ | 39\% | 48\% | $\stackrel{118}{10 \%}$ | 19\% | $\begin{gathered} 87 \\ \hline 11 \% \\ \text { Lion } \end{gathered}$ | ${ }^{51} 4$ | $\begin{aligned} & 85 \\ & 8_{12}^{2} \% \\ & { }^{2} \% \end{aligned}$ | $53 \%$ | 101\% | ${ }^{36}$ \% | ${ }^{68} \%$ | $69 \%$ |
| Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job person) | ${ }^{132} \%$ | - ${ }^{27}$ | \% ${ }^{14}$ | $\begin{aligned} & 24 \\ & 9 \% \% \\ & \mathrm{BC} \end{aligned}$ | $\begin{aligned} & 59 \\ & { }^{8 \%} \% \end{aligned}$ | $\begin{gathered} 52 \\ { }_{8}^{8 \%} \end{gathered}$ | 34 5 \% | 46\% | $\begin{aligned} & 95 \\ & { }^{8} \% \end{aligned}$ |  | $\stackrel{84}{11 \%}$ | 48\% | $\begin{aligned} & 73 \\ & \text { 10\% } \\ & \mathrm{N}^{2} \end{aligned}$ | 59 | ${ }^{97}$ | ${ }^{34}$ | ${ }^{55}$ | ${ }^{77} \%$ |

[^1]Fielding Period: December 12-16, 2019

Base: All Respondents

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|}
\hline \multirow[t]{3}{*}{} \& \multicolumn{5}{|c|}{Household Income} \& \multicolumn{3}{|c|}{Education} \& \multicolumn{2}{|l|}{Employed} \& \multicolumn{2}{|l|}{Children
in HH} \& \multicolumn{2}{|l|}{\[
\begin{aligned}
\& \text { Parent of Child } \\
\& \text { Under } 18
\end{aligned}
\]} \& \multicolumn{2}{|l|}{\[
\underset{\text { Ownership }}{\text { Home }}
\]} \& \multicolumn{2}{|r|}{\begin{tabular}{l}
Marital \\
Status
\end{tabular}} \\
\hline \& 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+ \& \[
\underset{\substack{\text { HS } \\ \text { Less }}}{ }
\] \& Some
College \& College \& Yes \& No \& Yes \& No \& Yes \& No \& Homeowner \& Renter \& \[
\underset{\text { ied }}{\text { Marr- }}
\] \& \(\underset{\text { married }}{\text { Not }}\) \\
\hline \& (A) \& (B) \& (C) \& (D) \& (E) \& (F) \& (G) \& (H) \& (I) \& (J) \& (K) \& (L) \& (M) \& (N) \& (O) \& (P) \& (Q) \& (R) \\
\hline Weighted Base \& 2017 \& 631 \& 339 \& 270 \& 699 \& 632 \& 701 \& 684 \& 1231 \& 786 \& 760 \& 1257 \& 719 \& 1298 \& 1385 \& 602 \& 935 \& 1082 \\
\hline Other \& 103\% \& \[
\begin{gathered}
46 \\
\% \\
C E
\end{gathered}
\] \& \% \({ }_{3}^{9}\) \& \[
\begin{aligned}
\& 21 \\
\& \mathrm{Ce}^{8} \%
\end{aligned}
\] \& 24 3 \% \& 25 4 \% \& 46\% \& 31 5 \& \[
48
\] \& \& \[
{ }^{26}{ }_{3 \%}
\] \& \[
\begin{gathered}
77 \\
6 \% \\
k
\end{gathered}
\] \& 26 4 \% \& \[
\begin{aligned}
\& \begin{array}{l}
77 \\
6 \% \\
\mathrm{~m}
\end{array}
\end{aligned}
\] \& 53 \& \[
\begin{aligned}
\& 45 \\
\& 7 \% \\
\& 0
\end{aligned}
\] \& 32\% \& \[
\begin{aligned}
\& 70 \\
\& { }^{7} \%
\end{aligned}
\] \\
\hline None \& 571\% \& - 123 \& \% \(\quad\)\begin{tabular}{c}
90 \\
\(27 \%\) \\
\hline
\end{tabular} \& 57\% \& \[
\begin{gathered}
264 \\
38 \% \\
\text { BCD }
\end{gathered}
\] \& 161

$25 \%$ \& 173 \& \[
$$
\begin{aligned}
& 238 \\
& 35 \% \\
& \text { FG }
\end{aligned}
$$

\] \& \[

{ }_{\circ}^{296}

\] \& \[

$$
\begin{gathered}
275 \\
35 \%
\end{gathered}
$$

\] \& \[

{ }_{6}^{124}

\] \& \[

\underset{\substack{447 <br> 36 \% <br> K}}{ }
\] \& $\stackrel{123}{17 \%}$ \& ${ }_{\text {4 }}^{448} \mathrm{M}$ \& $\underset{\substack{327 \\ P}}{ }$ \& ${ }^{135}$ \& 304

32\%
R \& 267 ${ }^{25 \%}$ <br>

\hline Sigma \& $$
\begin{gathered}
3880 \\
192 \%
\end{gathered}
$$ \& \[

\%{ }_{203 \%}^{1283}

\] \& \[

\%{ }^{662} 195\%

\] \& \[

$$
\begin{aligned}
& 526 \\
& 195 \%
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
1287 \\
184 \%
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
1323 \\
209 \%
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
1352 \\
193 \%
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
1204 \\
176 \%
\end{gathered}
$$

\] \& \[

{ }_{6}^{2497}

\] \& \[

$$
\begin{array}{r}
1383 \\
176 \%
\end{array}
$$

\] \& \[

$$
\begin{aligned}
& 172827 \%
\end{aligned}
$$

\] \& \[

2152

\] \& \[

$$
\begin{aligned}
& 1635 \\
& 227 \%
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
2245 \\
173 \%
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
2560 \\
185 \%
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
1270 \\
211 \%
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
1713 \\
183 \%
\end{gathered}
$$

\] \& \[

$$
\begin{aligned}
& 2167 \\
& 200 \%
\end{aligned}
$$
\] <br>

\hline
\end{tabular}

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 | $\underset{\text { west }}{\text { Mid- }}$ | 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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 276 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | 164* | 163 * | 156 * | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| Cash | ${ }^{636}$ \% | $\begin{gathered} 354 \\ 36 \% \\ \text { C } \end{gathered}$ | ${ }_{272}^{28 \%}$ | ${ }_{291}^{171}$ | ${ }_{34 \%}^{108}$ | $\begin{aligned} & 96 \\ & 29 \% \end{aligned}$ | ${ }_{29}^{95 \%}$ | $\begin{aligned} & 165 \\ & 38 \% \\ & \text { Dfg } \end{aligned}$ | $\begin{aligned} & 97 \\ & 33 \% \\ & \mathrm{n} \end{aligned}$ | $\begin{aligned} & 60 \\ & 37 \% \end{aligned}$ | 51 $31 \%$ | 459\% | $\begin{gathered} { }^{101} 51 \% \\ \text { IJKR } \end{gathered}$ | $\begin{aligned} & 74 \\ & 25 \% \end{aligned}$ | ${ }_{38}^{41 \%}$ | ${ }_{26 \%}^{45}$ | 29\% | 65\% | 119 ${ }_{34}$ | ${ }^{147}$ 34\% | ${ }^{235}$ | 135 |
| Emergency savings | 633 ${ }^{31 \%}$ | 322 33\% | 311 $30 \%$ | 160 | 103 ${ }_{32 \%}$ | ${ }^{108} 3$ | ${ }^{110} 30$ | $\begin{gathered} 153 \\ 35 \% \\ 5 \end{gathered}$ | $\begin{aligned} & 98 \\ & { }^{33} \% \\ & N \end{aligned}$ | 56\% | 57 ${ }_{3}$ | 52\% | 58\% | 61 20 | $\begin{gathered} 46 \\ 30 \% \\ \mathrm{n} \end{gathered}$ | 51 30 | $\begin{aligned} & 58 \\ & 383 \% \\ & N \end{aligned}$ | $\begin{gathered} 95 \\ 40 \% \\ \mathrm{Nm} \end{gathered}$ | ${ }_{34}^{122}$ | 131 $30 \%$ | 212 28 | 168 $35 \%$ u |
| Credit card(s) | $\underset{29 \%}{577}$ | 264\% | $\begin{aligned} & 313 \\ & 30 \% \end{aligned}$ | 152 | $\begin{aligned} & 99 \\ & 31 \% \end{aligned}$ | $\begin{gathered} 112 \\ 34 \% \\ \mathrm{~d} \end{gathered}$ | 89\% | 124 ${ }^{28}$ | ${ }_{23 \%}^{68}$ | 51\% | 49\% | $\begin{aligned} & 42 \\ & 27 \% \end{aligned}$ | 55\% | ${ }_{28}^{88 \%}$ | $\begin{aligned} & 49 \\ & 31 \% \end{aligned}$ | ${ }_{34}^{64}$ | 47\% | ${ }_{29}^{69}$ | ${ }^{104} 29 \%$ | 110 | 220\% | 143 30 |
| Sell something I own | $\begin{gathered} 392 \\ 19 \% \end{gathered}$ | $\begin{gathered} 194 \\ 20 \% \end{gathered}$ | $\begin{gathered} 198 \\ 19 \% \end{gathered}$ | $\begin{gathered} 180 \\ \text { } \begin{array}{c} 30 \% \\ \text { EFGH } \end{array} \end{gathered}$ | $\begin{aligned} & \text { 67 } \\ & 21 \% \\ & H \end{aligned}$ | $\begin{aligned} & 56 \\ & { }^{57} \% \\ & H^{2} \end{aligned}$ | $\begin{aligned} & 54 \\ & { }^{16 \% \%} \\ & H^{2} \end{aligned}$ | $3_{8 \%}$ | $\begin{gathered} 107 \\ \text { KLMN } \end{gathered}$ | $\begin{aligned} & 31 \\ & 19 \% \\ & \mathrm{M} \end{aligned}$ | 21 $13 \%$ | $\begin{aligned} & 23 \\ & 15 \% \\ & \mathrm{~m} \% \end{aligned}$ | 12\% | $\begin{aligned} & 73 \\ & { }_{24}^{74 \%} \end{aligned}$ | $\begin{aligned} & 366 \\ & { }_{23}^{33} \% \end{aligned}$ | $\begin{aligned} & 35 \\ & 20 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 31 \\ & 18 \% \\ & \text { r } \end{aligned}$ | $\begin{aligned} & 23 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 18 \% \end{aligned}$ | 86\% | ${ }^{116} 16$ | $\begin{aligned} & 127 \\ & { }_{27}^{27} \% \end{aligned}$ |
| Take out a loan from a bank or credit union (e.g., home equity loan, personal loan) | ${ }^{383}$ 19\% | 180\% | $\stackrel{203}{19 \%}$ | 121 20 | 61 $19 \%$ | 26\% | 55\% | 80\% | 56 $19 \%$ | 26 $16 \%$ | ${ }^{38}{ }^{23}$ | 21 $13 \%$ | 20\% | ${ }_{26}^{66}$ | 34\% | ${ }_{16 \%}$ | 34\% | 17\% | 70\% | 87\% | $\stackrel{141}{19 \%}$ | 85\% |
| Borrow money from a family member or friend | ${ }_{19 \%}^{382}$ | $\underset{18 \%}{177}$ | ${ }_{20 \%}^{205}$ | $\begin{gathered} 182 \\ \text { eFGH } \end{gathered}$ | $\begin{aligned} & 73 \\ & { }^{73} \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 61 \\ & \text { 18\% } \\ & \text { H } \end{aligned}$ | $\begin{aligned} & 40 \\ & 12 \% \\ & \text { 12\% } \end{aligned}$ | ${ }^{28}{ }_{6 \%}$ | $\begin{gathered} 82 \\ \text { KLM } \end{gathered}$ | $\begin{aligned} & 42 \\ & \begin{array}{l} 46 \% \\ \text { LM } \end{array} \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 25 \\ 15 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 20 \\ & 13 \% \\ & M \end{aligned}$ | $8{ }^{8}$ | $\begin{gathered} 99 \\ \text { OPQR } \end{gathered}$ | $\begin{aligned} & 30 \\ & \text { 20\% } \\ & \hline \end{aligned}$ | 21 R 2 | 20 $12 \%$ | ${ }^{19} 8$ | 70\% | 900 | ${ }^{138} 18$ | 84\% |
| Cash in/borrow against my retirement savings plan | ${ }_{11}{ }_{1}{ }^{1}$ | $\begin{gathered} 128 \\ { }_{13}^{138} \% \end{gathered}$ | ${ }^{93}{ }_{9}{ }^{\text {a }}$ | $\begin{gathered} 82 \\ 14 \% \\ \mathrm{GH}^{14} \end{gathered}$ | $\begin{aligned} & 48 \\ & \text { 45\% } \\ & \text { GH } \end{aligned}$ | 35\% | 22\% | ${ }^{33} 8$ | $\begin{gathered} 53 \\ \text { LMN } \\ \text { LMN } \end{gathered}$ | $\begin{aligned} & 31 \\ & { }^{319 \%} \\ & \text { LM } \end{aligned}$ | 20\% | 6\% | ${ }^{15}$ | 29\% | $18 \%$ | ${ }^{15} 9$ | $1{ }^{13} 7$ | ${ }^{18} 8$ | 37 $10 \%$ | 12\% | 76 $10 \%$ | 54 $11 \%$ |
| Take out a payday loan | ${ }^{160} 8$ | ${ }^{78} 8$ | $8{ }_{8}{ }^{\text {\% }}$ | $\begin{gathered} 82 \\ 14 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 35 \\ & 11 \% \\ & { }^{1 H} \% \end{aligned}$ | 21 6 | $\stackrel{8}{2 \%}$ | ${ }^{14} 3$ | $\begin{gathered} 42 \\ \text { kLM }^{14 \%} \end{gathered}$ | 14 81 | 10 6 | ${ }_{4}^{6}$ | $7 \%$ | $\begin{gathered} 40 \\ 1_{13} \% \end{gathered}$ | $\begin{gathered} 22 \\ \text { PQR }^{14 \%} \end{gathered}$ | $\begin{gathered} 11 \\ \begin{array}{c} 6 \% \\ 9 \end{array} \end{gathered}$ | ${ }_{1 \%}^{2}$ | 7\% | 24\% | ${ }^{41} 9$ | 55\% | ${ }_{41}^{9 \%}$ |
| Ask for a gift from a family member or friend | ${ }^{153}$ | ${ }^{68}{ }_{7 \%}$ | ${ }_{85}$ | $\begin{gathered} 82 \\ \text { FGH }^{14 \%} \end{gathered}$ | $\begin{aligned} & 31 \\ & 10 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 25 \\ { }^{7 \%} \% \end{gathered}$ | ${ }_{2 \%}^{7}$ | $\begin{aligned} & 7 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 35 \\ & { }^{12 \%} \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 16 \\ 10 \% \\ 1 \mathrm{M} \end{array} \end{aligned}$ | $\begin{aligned} & 12 \\ & \mathrm{M}^{2} \% \end{aligned}$ | $\stackrel{3}{2 \%}$ | ${ }_{1}^{2}$ | $\begin{gathered} 48 \\ { }^{16} \% \end{gathered}$ | $\begin{aligned} & 15 \\ & 10 \% \\ & \text { QR } \end{aligned}$ | $\stackrel{13}{7 \%}$ | ${ }_{2}^{4}$ | ${ }_{2}^{5}$ | ${ }^{33} 9$ | 37 8 \% | $54 \%$ | ${ }^{29} 6$ |
| Loan from my employer | 120 6 | $\begin{aligned} & 80 \\ & { }_{8}^{8 \%} \end{aligned}$ | 40 4 \% | $\begin{gathered} 62 \\ 10 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 36 \\ 31 \% \\ \text { FGH } \end{gathered}$ | $\begin{aligned} & 9 \\ & { }_{h}^{9 \%} \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 1 \\ 3 \% \\ \mathrm{H}^{2} \end{array} \end{aligned}$ | 1 | $\begin{gathered} 38 \\ \text { K13\% } \\ \text { KIM } \end{gathered}$ | $\begin{gathered} 28 \\ \text { KLMO }^{17} \% \end{gathered}$ | ${ }_{3 \%}$ | 7 $5 \%$ | $1 \%$ | $\begin{gathered} 24 \\ { }_{8}^{8 \%} \% \end{gathered}$ | $\begin{aligned} & 8_{\mathrm{S}}^{\mathrm{R}} \end{aligned}$ | ${ }_{2 \%}^{4}$ | $\stackrel{4}{2 \%}$ | - | ${ }^{26} 7$ | 24\% | 34 5 | ${ }^{36}$ 8\% |
| Other short-term borrowing option (e.g., pawning) | ${ }^{107} 5$ | 49\% | ${ }^{58}{ }_{6}$ | $\begin{gathered} 49 \\ \mathbf{G H}^{8} \% \end{gathered}$ | $\begin{aligned} & 16 \\ & { }^{5} \% \\ & \mathrm{~h} \end{aligned}$ | $\begin{aligned} & 24 \\ & { }^{7} \% \end{aligned}$ | ${ }^{10} 3$ | $\stackrel{8}{2 \%}$ | ${ }^{17} 6$ | 7 | $9{ }_{6}$ | 5\% | $\begin{aligned} & 8 \\ & \mathbf{8}_{\mathrm{R}} \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 11 \% \\ & \text { QR } \end{aligned}$ | $\underset{q^{6 \%}}{9}$ | $\begin{gathered} 15 \\ { }^{15} \% \\ \text { QR } \end{gathered}$ | ${ }_{1}^{1 \%}$ | 1 | 25\% | ${ }^{27}$ 6\% | 32.4 | 23 5 |
| Other | ${ }^{153} 8$ | ${ }^{63} \%$ | ${ }_{90}^{9 \%}$ | ${ }^{52} 9$ | 24\% | 19\% | $\stackrel{26}{8 \%}$ | 31\% | 24\% | $9{ }^{9}$ | 5\% | 12\% | ${ }^{12} 6$ | $\stackrel{28}{9 \%}$ | 15\% | 14\% | 14\% | 19\% | 19\% | ${ }^{36} 8$ | ${ }^{63} 8$ | 35\% |
| Sigma | $\begin{gathered} 3917 \\ 194 \% \end{gathered}$ | 1959 ${ }^{201 \%}$ | 1958 $188 \%$ | ${ }^{1377}{ }^{231 \%}$ | 703 ${ }^{220 \%}$ | 631 $188 \%$ | 527 $159 \%$ | 680 $156 \%$ | 718 $244 \%$ | 2273\% | 302\% | 248 $159 \%$ | 318 $162 \%$ | 2599\% | 330 $212 \%$ | 329 $191 \%$ | 279 $159 \%$ | 1562\% | 712 | 869 $198 \%$ | 1375 $184 \%$ | 9602\% |

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

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | $\begin{aligned} & \text { Children } \\ & \text { in HH } \end{aligned}$ |  | Parent of Child Under 18 |  | $\underset{\text { Ownership }}{\text { Home }}$ |  | $\begin{aligned} & \text { Marital } \\ & \text { Status } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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+ | $\begin{gathered} \text { HS } \\ \text { Hes } \\ \text { Less } \end{gathered}$ | $\begin{aligned} & \text { Some } \\ & \text { College } \end{aligned}$ | 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 | 2017 | 810 | 432 | 247 | 451 | 640 | 720 | 657 | 1156 | 861 | 813 | 1204 | 772 | 1245 | 1336 | 646 | 976 | 1041 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 1082 |
| Cash | ${ }^{636}$ 3\% | $\begin{aligned} & 164 \\ & 26 \% \end{aligned}$ | \% ${ }^{99} 9$ | $\underset{B}{101} \underset{B}{37 \%}$ | $\begin{gathered} 242 \\ 35 \% \\ B \end{gathered}$ | ${ }^{185}$ | 200\% | $\begin{aligned} & 251 \\ & 37 \% \\ & \text { FG } \end{aligned}$ | 401 33 | 2355 | 228 ${ }^{3}$ | 408 ${ }_{3}$ | 2099\% | 427 33 | 459\% | ${ }^{175}$ 29\% | 294\% | $341{ }^{3}$ |
| Emergency savings | ${ }^{633} 3$ | $\begin{gathered} 128 \\ 20 \% \end{gathered}$ | $\% \stackrel{103}{31 \%} \underset{B}{3}$ | $\begin{gathered} 101 \\ 37 \% \\ B \end{gathered}$ | $\begin{gathered} 281 \\ 40 \% \\ B C \end{gathered}$ | $\begin{gathered} 148 \\ 23 \% \end{gathered}$ | $\begin{gathered} 210 \\ 30 \% \\ f \end{gathered}$ | $\begin{gathered} 275 \\ { }_{40} / 2 \end{gathered}$ | ${ }_{33}^{411}$ |  | 234 $31 \%$ | 399 32 | 222 $31 \%$ | 411 $32 \%$ | $\stackrel{504}{36 \%}$ | 127\% | $\begin{gathered} 360 \\ 38 \% \\ R \end{gathered}$ | 274 25 |
| Credit card(s) | ${ }_{29 \%}$ | ${ }_{20 \%}^{127}$ | $\% \quad \stackrel{93}{27} \%$ | $\begin{gathered} 84 \\ 31 \% \\ 31 \% \end{gathered}$ | $\begin{aligned} & 251 \\ & 36 \% \\ & \text { BC } \end{aligned}$ | $\begin{aligned} & 139 \\ & 22 \% \end{aligned}$ | $\begin{gathered} 201 \\ 29 \% \\ \mathrm{~F} \end{gathered}$ | $\begin{gathered} 236 \\ 35 \% \\ \mathrm{Fg} \end{gathered}$ | $\begin{gathered} 382 \\ 31 \% \\ J \end{gathered}$ | 195 2 | 214 28 | ${ }_{29 \%}^{363}$ | ${ }_{29 \%}^{210}$ | ${ }_{267}^{367}$ | $\begin{gathered} 445 \\ \\ \hline \mathrm{P} \% \\ \hline \end{gathered}$ | $\stackrel{124}{21 \%}$ | $\begin{gathered} 311 \\ \underset{R}{33 \%} \end{gathered}$ | ${ }_{265}{ }^{25 \%}$ |
| Sell something I own | 392\% | $\begin{gathered} 145 \\ { }_{23}{ }_{E} / \end{gathered}$ | $\% \quad \stackrel{82}{24 \%}$ | 519\% | $\begin{gathered} 102 \\ 15 \% \end{gathered}$ | $\begin{gathered} 151 \\ 24 \% \\ H \end{gathered}$ | $\begin{gathered} 139 \\ 20 \% \\ h \end{gathered}$ | $\stackrel{102}{15 \%}$ | $272$ |  | $\stackrel{171}{23 \%}$ | $\begin{gathered} 221 \\ 18 \% \end{gathered}$ | $\begin{gathered} 167 \\ \underset{23 \%}{N} \end{gathered}$ | ${ }^{225} 17 \%$ | $\begin{gathered} 220 \\ 16 \% \end{gathered}$ | $\begin{gathered} 168 \\ 28 \% \\ 88 \end{gathered}$ | $\begin{gathered} 135 \\ 14 \% \end{gathered}$ | $\begin{gathered} 257 \\ 24 \% \\ Q \end{gathered}$ |
| Take out a loan from a bank or credit union (e.g., home equity loan, persona loan) | 383\% | $\begin{gathered} 106 \\ \\ \hline 17 \% \end{gathered}$ | $\% \quad \stackrel{75}{22} \mathrm{~b}$ | 23\% | 140 20 | 104 $16 \%$ | $\stackrel{156}{22 \%}$ | $\stackrel{123}{18 \%}$ | ${ }^{248}$ |  | 166 ${ }_{1}^{12}$ | 217\% | $\underset{\substack{156 \\ \mathrm{n}}}{\substack{22 \%}}$ | $\stackrel{227}{17 \%}$ | $\underset{p}{287}$ | 94\% | $\xrightarrow{198}$ | 185 |
| Borrow money from a family member or friend | $\begin{gathered} 382 \\ 19 \% \end{gathered}$ | $\begin{gathered} 151 \\ 24 \% \\ \mathrm{CE} \end{gathered}$ | $\begin{aligned} & \quad 60 \\ & \quad 18 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 111 \\ 16 \% \end{gathered}$ | $\underset{\mathrm{H}}{\stackrel{142}{\mathrm{H}}}$ | $\underset{\substack{157 \\ 22 \%}}{ }$ | $\begin{aligned} & 84 \\ & 12 \% \end{aligned}$ | 249 ${ }^{20 \%}$ |  | $\begin{gathered} 178 \\ \stackrel{23 \%}{23 \%} \end{gathered}$ | $\begin{gathered} 204 \\ 16 \% \end{gathered}$ | $\begin{gathered} 192 \\ 27 \% \\ N \end{gathered}$ | 191 ${ }_{15}$ | $\begin{gathered} 221 \\ 16 \% \end{gathered}$ | $\begin{gathered} 159 \\ 26 \% \\ 0 \end{gathered}$ | $\begin{gathered} 120 \\ 13 \% \end{gathered}$ | $\begin{gathered} 263 \\ { }_{24}^{24 \%} \end{gathered}$ |
| Cash in/borrow against my retirement savings plan | 221\% | 42\% | $\begin{aligned} & 57 \\ & \% \\ & \\ & \hline \\ & \\ & \mathrm{Be}^{7} \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 14 \% \\ & \frac{3}{3} \end{aligned}$ | 79 $11 \%$ $B$ | 10\% | 80 | 78 $11 \%$ | $\begin{gathered} 160 \\ 13 \% \\ j \end{gathered}$ |  | $\begin{gathered} 123 \\ \% \\ \hline 16 \% \\ L \end{gathered}$ | ${ }^{98}$ | $\begin{gathered} 126 \\ { }_{N}^{88 \%} \end{gathered}$ | $95 \%$ | $\begin{gathered} 170 \\ 12 \% \\ \mathrm{p} \end{gathered}$ | 50 ${ }_{8 \%}$ | 103 $11 \%$ | ${ }_{11}^{118}$ |
| Take out a payday loan |  | ${ }_{10}^{62}$ | \% ${ }^{32} 10$ | 15\% | 49\% | $\begin{gathered} 53 \\ { }_{\mathrm{B}}^{\mathrm{h}} \end{gathered}$ | 73 $10 \%$ $H$ | 34\% | $\begin{gathered} 121 \\ 10 \% \\ J \end{gathered}$ | 39\% |  | 75\% | $\begin{aligned} & 90 \\ & \begin{array}{l} 13 \% \\ { }^{2} \% \end{array} \end{aligned}$ | 70\% | $84 \%$ | $\begin{aligned} & 74 \\ & 12 \% \\ & 0 \end{aligned}$ | ${ }^{62} \%$ | ${ }^{98} \%$ |
| Ask for a gift from a family member or friend | ${ }^{153}{ }_{8 \%}$ | ${ }^{56} 9 \%$ | $\%^{23} \%$ | $\stackrel{17}{6 \%}$ | 51\% | $\begin{aligned} & \begin{array}{l} 61 \\ 10 \% \\ \mathrm{~h} \end{array} \end{aligned}$ | 49\% | ${ }_{43}^{6 \%}$ | ${ }_{9 \%}^{106}$ | $\stackrel{47}{6 \%}$ | $\stackrel{85}{\stackrel{11 \%}{1 / 2}}$ | ${ }^{68}$ | $\begin{aligned} & 87 \\ & { }^{12 \%} \% \\ & { }^{2} \end{aligned}$ | ${ }^{66}$ | $94 \%$ | $\begin{aligned} & 58 \\ & 10 \% \end{aligned}$ | ${ }_{57}^{6 \%}$ | 96 9 9 |
| Loan from my employer | 120 6 | 37 | \% ${ }^{19}$ | 21\% | 42\% | 41\% | $4_{6 \%}$ | 37 $5 \%$ | $\begin{gathered} 103 \\ 8 \% \\ j \end{gathered}$ | ${ }^{17}$ | $\stackrel{83}{\stackrel{81}{11 \%}}$ | ${ }^{37} 3$ | $\begin{aligned} & 78 \\ & { }^{110 \%} \\ & N^{2} \end{aligned}$ | ${ }^{42}$ \% | 72 $5 \%$ | $\begin{gathered} 48 \\ 8 \% \\ 0 \end{gathered}$ | ${ }^{48}{ }_{\text {\% }}$ | 72 \% |
| Other short-term borrowing option (e.g., pawning) |  | $\begin{gathered} 48 \\ \% \\ \text { DE } \end{gathered}$ | $\% \begin{gathered} 29 \\ { }^{9} \% \\ { }^{9} \% \end{gathered}$ | $3{ }_{1 \%}$ | 24\% | $\begin{gathered} 41 \\ 6 \% \\ \mathrm{~h} \end{gathered}$ | $\begin{gathered} 43 \\ 6 \% \\ \mathrm{~h} \end{gathered}$ | ${ }_{3}^{23} 3$ | 61 5 | ${ }^{46} 6$ | ${ }^{43} 6$ | 64\% | 42\% | ${ }^{65}$ | 50 4 \% | ${ }^{55}{ }_{\mathrm{O}}^{\mathrm{O}} \mathrm{~F}$ | 37 4 \% | 70 $6 \%$ 9 |
| Other |  | $\begin{gathered} 78 \\ \% \\ \text { 12\% } \\ \text { CDE } \end{gathered}$ | $\% \quad{ }^{18}{ }^{5} \%$ | ${ }_{3 \%}^{9}$ | ${ }^{33}{ }_{5 \%}$ | $\begin{aligned} & 80 \\ & 13 \% \\ & \mathrm{GH}^{2} \end{aligned}$ |  | ${ }^{26}$ | ${ }^{60}$ | $\begin{aligned} & 93 \\ & 12 \% \end{aligned}$ | $5_{7 \%}$ | ${ }^{96}$ | 42\% | 1119\% | 72\% | $\begin{aligned} & 66 \\ & 11 \% \\ & 0 \end{aligned}$ | 48\% | $\begin{gathered} 105 \\ 10 \% \\ Q \end{gathered}$ |
| Sigma | 3917 $194 \%$ | 1144 <br> $181 \%$ | $\%{ }_{2040}^{6040}$ | $\begin{aligned} & 541 \\ & 200 \% \end{aligned}$ | $\begin{aligned} & 1405 \\ & 201 \% \end{aligned}$ | $\begin{aligned} & 1208 \\ & 191 \% \end{aligned}$ | $\begin{gathered} 1398 \\ 199 \% \end{gathered}$ | $\begin{gathered} 1310 \\ 192 \% \end{gathered}$ | $\begin{aligned} & 2575 \\ & 2090 \end{aligned}$ | 72 10 | 1668 $219 \%$ | 2249 | 1622 ${ }^{2} 6$ | 2295 | 2678 $193 \%$ | 1197 $199 \%$ | 1773 $190 \%$ | $\begin{gathered} 2144 \\ 198 \% \end{gathered}$ |

[^2]
# Fielding Period: December 12-16, 2019 

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## 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+ | 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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 276 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | $164 *$ | 163* | 156* | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| Worse than you expected it to be | 574 28. | ${ }^{276} 28$ | 2999\% | $\begin{aligned} & 201 \\ & 34 \% \\ & \mathrm{EH}^{2} \end{aligned}$ | 75\% | $\begin{aligned} & 112 \\ & 33 \% \\ & \mathrm{EH}^{2} \end{aligned}$ | 92\% | 25\% | $\begin{aligned} & 100 \\ & 34 \% \\ & 3 \mathrm{~m} \end{aligned}$ | 33 ${ }^{3} \%$ | ${ }^{55}{ }^{\text {j }}$ \% | 43\% | ${ }^{45} 3$ | $\begin{gathered} 100 \\ \begin{array}{c} 33 \% \\ R \end{array} \end{gathered}$ | ${ }^{43}$ \% | S37 | ${ }^{48}{ }^{28}$ | 50 $21 \%$ | $\underset{\mathrm{t}}{112}$ | 110 25 | 223 30 | 129 27 |
| About what you expected it to be | ${ }_{493}^{983}$ | $4_{47 \%}$ | $\begin{gathered} 525 \\ 50 \% \end{gathered}$ | ${ }^{280}$ | $\begin{aligned} & 176 \\ & \begin{array}{l} 155 \\ \text { dh } \end{array} \end{aligned}$ | $\begin{aligned} & 171 \\ & 51 \% \end{aligned}$ | $\begin{gathered} 160 \\ 48 \% \end{gathered}$ | $\begin{aligned} & 197 \\ & 45 \% \end{aligned}$ | $\begin{gathered} 136 \\ 46 \% \end{gathered}$ | $\begin{aligned} & 86 \\ & 52 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 45 \% \end{aligned}$ | $\begin{aligned} & 85 \\ & 43 \% \end{aligned}$ | $\begin{gathered} 144 \\ 48 \% \end{gathered}$ | 90\% | 90\% | $\stackrel{89}{51 \%}$ | 113 $47 \%$ | $\begin{gathered} 156 \\ 44 \% \end{gathered}$ | $\begin{gathered} 235 \\ 5 \\ 54 \end{gathered}$ | ${ }^{362} 48$ | 230 ${ }^{48 \%}$ |
| Better than what you expected it to be | ${ }_{23}^{459} \%$ | 240 25 | ${ }_{219}^{219}$ | $\begin{gathered} 115 \\ 19 \% \end{gathered}$ | 229\% | $\begin{aligned} & 53 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 79 \\ & 24 \% \\ & f \end{aligned}$ | $\begin{gathered} 143 \\ \text { } 33 \% \\ \text { DEFg } \end{gathered}$ | 27\% | $\begin{aligned} & 46 \\ & { }_{28}^{28} \% \\ & \text { kO } \end{aligned}$ | $\begin{aligned} & 28 \\ & 17 \% \end{aligned}$ | $\text { 42 } 27$ | $\begin{aligned} & 67 \\ & 34 \% \\ & { }_{6}{ }^{2} \end{aligned}$ | $\begin{aligned} & 57 \\ & 19 \% \end{aligned}$ | 23 ${ }^{15}$ | 25 $14 \%$ | ${ }^{37}$ 21\% | $\begin{gathered} 76 \\ \text { 30\% } \\ \hline \text { 32\% } \end{gathered}$ | 87\% | 922 | ${ }^{163}$ 22\% | ${ }^{117}$ 25\% |
| Sigma | 2017 $100 \%$ | 974 ${ }^{100 \%}$ | 1043 $100 \%$ | 595 $100 \%$ | 320 $100 \%$ | 335 $100 \%$ | 331 $100 \%$ | 435 $100 \%$ | 294 $100 \%$ | 164 $100 \%$ | 163 $100 \%$ | 156 $100 \%$ | 197 $100 \%$ | 302\% | 156 $100 \%$ | 172 $100 \%$ | 175 $100 \%$ | 239 $100 \%$ | 356 $100 \%$ | ${ }^{438} 8$ | 748 $100 \%$ | 1760\% |

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

# Fielding Period: December 12-16, 2019 

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

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

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | $\begin{gathered} \text { Children } \\ \text { in HH } \end{gathered}$ |  | $\begin{gathered} \text { Parent of Child } \\ \text { Under } 18 \end{gathered}$ |  | $\begin{aligned} & \text { Home } \\ & \text { Ownership } \end{aligned}$ |  | ${ }_{\text {Marital }}^{\text {Status }}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Less } \\ & \$ \mathbf{S N a K} \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\underset{\substack{\text { He } \\ \text { Less }}}{\substack{\text { Less }}}$ | Some College | College | Yes | No | Yes | No | Yes | No | Home- owner | Renter | ${ }_{\text {Marr- }}^{\text {ied }}$ | motried |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 2017 | 810 | 432 | 247 | 451 | 640 | 720 | 657 | 1156 | 861 | 813 | 1204 | 772 | 1245 | 1336 | 646 | 976 | 1041 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 1082 |
| Worse than you expected it to be |  | $\begin{gathered} { }^{247} \\ \\ \\ \text { COE } \end{gathered}$ | $\%{ }^{105}$ | ${ }^{68}$ | $\stackrel{131}{19 \%}$ | $\underset{H}{204} \underset{\mathrm{~B} 2 \mathrm{a}}{2}$ | $\underset{\mathrm{H} 3 \mathrm{a}}{229}$ | ${ }^{141}$ | ${ }^{345}$ | ${ }_{230}{ }^{29}$ |  | ${ }^{361}$ | 20128\% | ${ }^{374} 29$ | ${ }^{328}{ }^{24}$ | $\stackrel{233}{39}$ | ${ }_{22}^{208}$ | 3674\% |
| About what you expected it to be |  | \% ${ }^{287}$ | - ${ }^{170} 50$ | 127\% | 351\% | ${ }^{319} 9$ | 320\% | 344\% | \% 613 | 370 |  | ${ }_{4806}$ | 359\% | ${ }^{624} 48$ | ${ }^{682} 9$ | 294\% | ${ }^{452} 48$ | 531\% |
| Better than what you expected it to be expected it to be |  | $\% \quad 96$ | + $\begin{aligned} & 64 \\ & 19 \%\end{aligned}$ | $\begin{aligned} & 75 \\ & { }^{78 \%} \\ & { }^{7} \end{aligned}$ | $\begin{aligned} & \begin{array}{c} 216 \\ 33_{0} 1 \% \end{array} \end{aligned}$ | ${ }^{1110 \%}$ | ${ }_{2}^{152 \%}$ | $\begin{aligned} & \begin{array}{l} 198 \\ \mathrm{FG} \\ \hline \end{array} \end{aligned}$ | $\% \text { 272 }$ |  |  |  | 159\% | ${ }^{300}$ | $\begin{gathered} 375 \\ 27 \mathrm{p} \% \end{gathered}$ | ${ }_{16}^{76}$ | ${ }_{\text {275 }}^{27}$ | 185\% |
| Sigma | 2017 100 | \% 631 | - 339 | 270\% $100 \%$ | ${ }_{1099}^{699}$ | 632 $100 \%$ | 701 $100 \%$ | 684 $100 \%$ | - ${ }^{1231}$ | 786 $100 \%$ | 760 $100 \%$ | $\xrightarrow{1257} 100$ | 719\% | ${ }_{100 \%}^{1298}$ | 1385 $100 \%$ | 602\% | 935\% | $\xrightarrow{1082} 100$ |

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
ProportionsMmeans: Col
Overlap formulae used.

# Fielding Period: December 12-16, 2019 

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

## 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 | $65+$ | 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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 276 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | $164 *$ | 163 * | 156* | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| Yes | $\begin{gathered} 1062 \\ 53 \% \end{gathered}$ | $\begin{gathered} 483 \\ 50 \% \end{gathered}$ | $\begin{gathered} 579 \\ 56 \% \\ b \end{gathered}$ | $\begin{gathered} 365 \\ \text { FGH } \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 204 \\ 64 \% \\ \text { FGH } \end{gathered}$ | $\begin{gathered} 172 \\ 51 \% \\ \mathrm{H} \end{gathered}$ | $\begin{gathered} 158 \\ 48 \% \\ h \end{gathered}$ | $\begin{gathered} 163 \\ 37 \% \end{gathered}$ | $\begin{aligned} & 163 \\ & 56 \% \\ & M \end{aligned}$ | $\begin{aligned} & 96 \\ & 58 \% \\ & { }^{2} \% \end{aligned}$ | $\begin{aligned} & 82 \\ & 50 \% \\ & M \end{aligned}$ | $\begin{aligned} & 75 \\ & 48 \% \\ & \mathrm{~m} \end{aligned}$ | 67 $34 \%$ | $\begin{gathered} 202 \\ \text { G7\% } \end{gathered}$ | $\begin{gathered} 108 \\ \text { CQR } \end{gathered}$ | $\begin{gathered} 90 \\ 52 \% \\ { }_{r} \end{gathered}$ | 83\% | 40\% | 180 $51 \%$ | 231 $53 \%$ | 401 $54 \%$ | 250 |
| No | 870 ${ }^{43 \%}$ | $\underset{\mathrm{C}}{457}$ | 413 | ${ }^{194} 3$ | ${ }_{32 \%}^{102}$ | $\begin{aligned} & 151 \\ & 45 \% \\ & \text { DE } \end{aligned}$ | $\begin{gathered} 158 \\ 48 \% \\ \text { DE } \end{gathered}$ | $\begin{gathered} 265 \\ \text { } 61 \% \\ \text { DEFG } \end{gathered}$ | $\begin{gathered} 109 \\ 37 \% \\ n \end{gathered}$ | 63 $38 \%$ 0 | $77 \%$ | $\begin{aligned} & 81 \\ & 52 \% \\ & \text { ij } \end{aligned}$ | $\begin{aligned} & 127 \\ & 64 \% \\ & \text { IJK } \end{aligned}$ | 85\% | 35\% | $\begin{aligned} & 74 \\ & 43 \% \\ & \mathrm{NO} \end{aligned}$ | $\begin{aligned} & 77 \\ & 44 \% \\ & \mathrm{NO} \end{aligned}$ | $\begin{gathered} 138 \\ \text { NOP8 } \\ \text { NOP } \end{gathered}$ | 158 $44 \%$ | 187 $43 \%$ | 321 $43 \%$ | 204 $43 \%$ |
| Decline to answer | ${ }^{85}$ | ${ }_{34}$ | $5_{5 \%}$ | $\begin{aligned} & 36 \\ & { }_{6}^{6} \% \end{aligned}$ | $\begin{gathered} 14 \\ { }_{4}^{1 \%} \end{gathered}$ | ${ }^{12} 4 \%$ | $\begin{gathered} 15 \\ 4 \% \end{gathered}$ | ${ }_{2 \%}^{7}$ | $\begin{aligned} & 21 \\ & \mathrm{LM}^{7 \%} \end{aligned}$ | ${ }_{3 \%}^{6}$ | ${ }_{2 \%}$ | - | ${ }_{2}^{3}$ | ${ }^{15} 5$ | ${ }_{5}^{8}$ | ${ }_{5}^{8}$ | $\begin{gathered} { }^{15}{ }_{8}^{8} \% \\ \mathrm{RL}^{2} \end{gathered}$ | $\begin{aligned} & 4 \\ & 2 \% \end{aligned}$ | ${ }^{17} 5 \%$ | 20 5 | ${ }_{36}{ }_{3}$ | 22 5 |
| Sigma | $\begin{aligned} & 2017 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 974 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1043 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 595 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 320 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 335 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 331 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 435 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 294 \\ & 100 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 164 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 163 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 156 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 197 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 302 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 156 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 172 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 175 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 239 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 356 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 438 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 748 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 476 \\ & 100 \% \end{aligned}$ |

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 12-16, 2019

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

## 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 | $\begin{gathered} \text { Less } \\ \text { Than } \\ \$ 50 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\begin{gathered} \text { HS } \\ \text { Less } \end{gathered}$ | Some College | College | 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 | 2017 | 810 | 432 | 247 | 451 | 640 | 720 | 657 | 1156 | 861 | 813 | 1204 | 772 | 1245 | 1336 | 646 | 976 | 1041 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 1082 |
| Yes | $\begin{gathered} 1062 \\ 53 \% \end{gathered}$ | $\% \begin{gathered} 452 \\ \% \\ \\ \\ \hline 12 \end{gathered}$ | $\begin{aligned} & 203 \\ & \% \\ & 60 \% \\ & 0 \end{aligned}$ | $\begin{gathered} 132 \\ \stackrel{492}{E} \end{gathered}$ | ${ }^{246} 35 \%$ | $\begin{gathered} 399 \\ 63 \% \\ H \end{gathered}$ | $\begin{aligned} & 407 \\ & 58 \% \\ & H \end{aligned}$ | 256\% | ${ }^{666} 54$ | $\begin{aligned} & 396 \\ & 50 \% \end{aligned}$ | $\begin{gathered} 468 \\ 6 \\ 62 \% \end{gathered}$ | $594 \%$ | $\begin{gathered} 441 \\ \stackrel{61}{\mathrm{~N}} \mathrm{~N} \end{gathered}$ | $\begin{gathered} 622 \\ 48 \% \end{gathered}$ | ${ }^{656}$ 47\% | $\begin{gathered} 400 \\ 66 \% \\ 0 \end{gathered}$ | 456\% | $\begin{gathered} 607 \\ 56 \% \\ \hline \mathrm{Q} \end{gathered}$ |
| No | 870 $43 \%$ | $\%{ }^{145} \%$ | $\begin{gathered} 132 \\ \% \\ 39 \% \% \end{gathered}$ | $\begin{gathered} 132 \\ 49 \% \\ \mathrm{BC} \end{gathered}$ | $\begin{gathered} 431 \\ \text { BCD } \end{gathered}$ | ${ }^{195}$ | $\underset{F}{271}$ | $\begin{aligned} & 404 \\ & 59 \% \\ & \text { FG } \end{aligned}$ | ${ }^{523} 4$ |  | 265 ${ }_{3}$ | $\begin{gathered} 605 \\ 48 \% \\ K \end{gathered}$ | ${ }^{256} 36$ | $\begin{gathered} 614 \\ 47 \% \\ M \end{gathered}$ | $\begin{gathered} 693 \\ 50 \% \\ \mathrm{P} \end{gathered}$ | 161 $27 \%$ | $\begin{gathered} 460 \\ 49 \% \\ R \end{gathered}$ | 410 38 |
| Decline to answer | $8_{4 \%}^{85}$ | \%33 <br> 5 | - ${ }^{3}$ | 2\% | ${ }^{22}{ }_{3 \%}$ | 39 $6 \%$ 9 | ${ }^{23} 3 \%$ | ${ }^{23}{ }_{3 \%}$ | $42$ | $43$ | ${ }^{28}$ | ${ }^{57} 5 \%$ | ${ }^{22}$ | ${ }^{62}$ | ${ }_{35}{ }^{3}$ | $\begin{aligned} & 41 \\ & 0 \\ & \hline \end{aligned}$ | 19 ${ }_{2 \%}$ | $\begin{aligned} & 6^{66} \\ & { }_{\mathrm{Q}}^{6} \end{aligned}$ |

proporitions/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+ | $\begin{aligned} & \text { North- } \\ & \text { east } \end{aligned}$ | 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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 276 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | 164* | 163 * | 156* | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| Credit card debt | ${ }^{438}{ }_{22}$ | ${ }_{23 \%}^{229}$ | 209 $20 \%$ | 76 $13 \%$ | $\begin{aligned} & 81 \\ & 25 \% \\ & \text { D } \end{aligned}$ | $\begin{aligned} & \text { 206\% } \\ & \text { 20 } \end{aligned}$ | $\begin{aligned} & 78 \\ & 23 \% \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 137 \\ & 31 \% \\ & \text { DFg } \end{aligned}$ | 45 15 | $\begin{aligned} & 44 \\ & 27 \% \\ & \hline \end{aligned}$ | 32\% | $\begin{aligned} & 359 \\ & \text { 25\% } \end{aligned}$ | $\begin{aligned} & 67 \\ & 34 \% \\ & 1 \mathrm{~K} \end{aligned}$ | 31 $10 \%$ | $\begin{aligned} & { }^{36}{ }^{233} \% \\ & \mathrm{~N} \end{aligned}$ | $\begin{aligned} & 34 \\ & 20 \% \\ & \mathrm{~N} \end{aligned}$ | $\begin{aligned} & 39 \\ & 22 \% \\ & { }_{2} \% \end{aligned}$ | $\begin{aligned} & 70 \\ & \text { 299\% } \\ & \hline \end{aligned}$ | 77 $22 \%$ | 84 19 | $\stackrel{178}{24 \%}$ | 99\% |
| Mortgage or rent | $\begin{gathered} 406 \\ 20 \% \end{gathered}$ | $\begin{gathered} 157 \\ 16 \% \end{gathered}$ | $\begin{gathered} 249 \\ { }_{B}^{24 \%} \end{gathered}$ | 109 $18 \%$ | 20\% | $\begin{aligned} & 84 \\ & 25 \% \\ & \text { d } \end{aligned}$ | 20\% | $\begin{aligned} & 83 \\ & 19 \% \\ & \end{aligned}$ | $\begin{aligned} & 42 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 14 \% \end{aligned}$ | 20\% | 29 ${ }^{29}$ | $\begin{aligned} & 30 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 67 \\ 22 \% \\ i \end{gathered}$ | $\begin{aligned} & 40 \\ & 25 \% \\ & \\ & \hline \end{aligned}$ | $\begin{aligned} & 51 \\ & 30 \% \end{aligned}$ | 38\% | $\begin{aligned} & 53 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 83 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 145 \\ 19 \% \end{gathered}$ | $\begin{gathered} 115 \\ 24 \% \\ \mathrm{~s} \end{gathered}$ |
| Employment struggles | $\begin{gathered} 372 \\ 18 \% \end{gathered}$ | $\begin{gathered} 200 \\ \underset{c}{20 \%} \end{gathered}$ | $\begin{gathered} 172 \\ 16 \% \end{gathered}$ | $\begin{gathered} 126 \\ { }_{21}^{21 \%} \\ \hline \end{gathered}$ | $\begin{aligned} & 54 \\ & 17 \% \\ & \text { h } \end{aligned}$ | $\begin{aligned} & { }^{23} 6 \\ & { }^{7} \% \end{aligned}$ | $\begin{gathered} \frac{61}{21 \%} \\ H \end{gathered}$ | ${ }_{11 \%}$ | $\begin{gathered} 74 \\ 25 \% \\ \mathrm{Mn}^{2} \% \end{gathered}$ | $\begin{aligned} & 27 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & { }^{28} \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 20 \% \\ & \mathrm{~m} \end{aligned}$ | 21\% | $\begin{aligned} & 52 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 18 \% \end{aligned}$ | 36 $21 \%$ r | ${ }^{26} 11 \%$ | $\begin{aligned} & 78 \\ & 22 \% \\ & U \end{aligned}$ | $\begin{aligned} & 106 \\ & 24 \% \\ & \text { UV } \end{aligned}$ | 107 $14 \%$ | 817\% |
| Healthcare costs | ${ }_{124}{ }_{12}$ | 122\% | $\stackrel{126}{12 \%}$ | 46\% | $\begin{aligned} & 42 \\ & \frac{43}{13 \%} \\ & d \end{aligned}$ | 27\% | $\begin{gathered} 46 \\ { }_{4}^{44 \%} \\ \text { D } \end{gathered}$ | $\begin{gathered} 87 \\ { }^{20 \%} \\ \text { DeF } \end{gathered}$ | $\stackrel{16}{5 \%}$ | $\begin{gathered} 29 \\ 18 \% \\ \text { IKo } \end{gathered}$ | 11\% | 22 $14 \%$ | $\begin{aligned} & 43 \\ & { }_{22} 2 \% \\ & 1 \mathrm{~K} \end{aligned}$ | 31 $10 \%$ | 13 | ${ }^{16} 9$ | ${ }^{23} 13 \%$ | $\begin{gathered} 44 \\ \text { 18\% } \\ \text { NOp } \end{gathered}$ | 35 $10 \%$ | 11\% | $\begin{gathered} 114 \\ 15 \% \\ \mathrm{sv} \end{gathered}$ | 19\% |
| Taxes | 120 6 | $\begin{gathered} 72 \\ 7 \% \\ c \end{gathered}$ | 48\% | $\begin{aligned} & 53 \\ & { }^{5}{ }^{9} \% \end{aligned}$ | $\begin{gathered} 20 \\ 6 \% \\ 9 \end{gathered}$ | $\begin{gathered} 23 \\ 7 \% \\ \mathrm{~g} \end{gathered}$ | ${ }^{8} \%$ | 17\% | $\begin{aligned} & 30 \\ & \begin{array}{l} 30 \% \\ 10 \% \end{array} \end{aligned}$ | ${ }^{13} 8$ | $\begin{aligned} & 17 \\ & { }^{17} \% \\ & M p \end{aligned}$ | ${ }_{4}^{6}$ | ${ }_{3}^{6}$ | ${ }^{23}{ }_{Q}^{8}$ | $7 \%$ | ${ }_{3}^{5}$ | ${ }_{1}^{2} \%$ | 11\% | 36 $10 \%$ $T 0$ | 19 ${ }^{4}$ | 35\% | ${ }^{29} 6$ |
| Home prices | ${ }^{106} 5$ | 45\% | $62{ }_{6}$ | $\begin{gathered} 63 \\ 11 \% \\ \text { EFGH } \end{gathered}$ | 13\% | 12\% | ${ }_{2 \%}^{7}$ | 11 ${ }_{2 \%}$ | $\begin{aligned} & 26 \\ & { }^{26} \% \\ & \text { LM } \end{aligned}$ | ${ }_{1}^{9}$ | ${ }_{3}^{5}$ | * | ${ }_{2}^{5}$ | $\begin{gathered} 37 \\ \text { OPQR } \end{gathered}$ | ${ }_{2 \%}$ | 7 | 7 | ${ }_{3 \%}^{6}$ | 14\% | $\begin{aligned} & 26 \\ & { }_{6}^{6} \% \end{aligned}$ | ${ }_{3}^{20}$ |  |
| Childcare expenses | ${ }^{90} 4$ | $41 \%$ | 49\% | $\begin{gathered} 44 \\ { }^{4.7} \% \\ \mathrm{fGH} \end{gathered}$ | 13\% | 11 3 \% | ${ }_{3 \%}$ | 12\% | $\begin{aligned} & 17 \\ & 6 \% \\ & \mathrm{~m} \end{aligned}$ | $9{ }_{6}$ | $\stackrel{7}{5 \%}$ | ${ }_{3}^{4} \%$ | ${ }_{1}^{3}$ | $\begin{gathered} 27 \\ \text { OPqr } \end{gathered}$ | $3 \%$ | $\stackrel{4}{2 \%}$ | 5\% | 9 | 10 3 \% | 21 5 | 47 $6 \%$ sv | 12\% |
| Other | ${ }^{174}{ }_{9}$ | ${ }^{87}$ | ${ }_{8 \%}$ | $\stackrel{53}{9}$ | 14 5 | $\begin{gathered} 32 \\ 10 \% \\ \mathrm{e} \% \end{gathered}$ | $\begin{aligned} & 39 \\ & 12 \% \\ & 12 \% \end{aligned}$ | 35 ${ }_{8}$ | $\begin{aligned} & 33 \\ & 11 \% \\ & \mathrm{~J} \end{aligned}$ | ${ }_{2}^{4}$ | 11\% | $\stackrel{22}{14 \%}$ | ${ }_{9}^{17}$ | 20\% | ${ }^{11} \%$ | 21 $12 \%$ | 17 $10 \%$ | ${ }^{18} 8$ | 32\% | 32\% | $\begin{aligned} & 78 \\ & 10 \% \end{aligned}$ | $33 \%$ |
| None | ${ }_{3}^{63}$ | 22\% | 41\% | $\begin{aligned} & 24 \\ & 4 \% \\ & \mathrm{~h}^{2} \end{aligned}$ | $\begin{gathered} 21 \\ \mathrm{FgH}^{7 \%} \end{gathered}$ | $\stackrel{3}{1 \%}$ | ${ }_{3 \%}^{8}$ | ${ }_{2 \%}^{7}$ | $\begin{aligned} & 11 \\ & { }^{11} \% \\ & k \end{aligned}$ | $\begin{aligned} & 6 \\ & 4 \% \\ & k \end{aligned}$ | - | $\stackrel{1}{*}$ | ${ }_{2 \%}^{4}$ | $\begin{gathered} 13 \\ 4 \% \\ r \end{gathered}$ | $\begin{gathered} 15 \\ n P{ }^{9} \% \end{gathered}$ | $\stackrel{3}{2 \%}$ | 8 | ${ }_{1 \%}^{3}$ | 10 3 \% | ${ }^{18}$ | 24 3 \% | 12\% |
| Sigma | $\begin{gathered} 2017 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 974 \\ & \text { 100\% } \end{aligned}$ | $\begin{gathered} 1043 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 595 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 320 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 335 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 331 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 435 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 294 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 164 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 163 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 156 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 197 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 302 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 156 \\ & 100 \% \end{aligned}$ | 172 ${ }^{100 \%}$ | $\begin{aligned} & 175 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 239 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 356 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 438 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 748 \\ & 100 \% \end{aligned}$ | 4700\% |

[^3]Base: All Respondents

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | Children <br> in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | HomeOwnership |  | $\begin{aligned} & \text { Marital } \\ & \text { Status } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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 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 | 2017 | 810 | 432 | 247 | 451 | 640 | 720 | 657 | 1156 | 861 | 813 | 1204 | 772 | 1245 | 1336 | 646 | 976 | 1041 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 1082 |
| Credit card debt | 438\% | $\% \quad{ }^{110} 18 \%$ | $\begin{aligned} & \quad{ }^{66} \% \\ & \hline 19 \% \end{aligned}$ | $\begin{aligned} & { }_{2}^{28} \\ & { }_{2 C} \% \end{aligned}$ | $\begin{gathered} 173 \\ { }_{25}^{25} \end{gathered}$ | $\begin{gathered} 102 \\ 16 \% \end{gathered}$ | $\begin{gathered} 160 \\ \underset{F}{23} \% \end{gathered}$ | $\stackrel{176}{\underset{F}{26 \%}}$ | ${ }^{247}$ |  | 142\% | $\underset{\mathrm{K}}{295}$ | $\begin{gathered} 124 \\ 17 \% \end{gathered}$ | $\begin{gathered} 313 \\ 24 \% \\ M \end{gathered}$ | $\begin{gathered} 342 \\ \\ \\ \hline \mathrm{P} \end{gathered}$ | $\begin{aligned} & 92 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 261 \\ \underset{R}{28 \%} \end{gathered}$ | $\stackrel{176}{16 \%}$ |
| Mortgage or rent | $\begin{gathered} 406 \\ 20 \% \end{gathered}$ | $\% \quad 124 \%$ | $\% \stackrel{82}{24 \%}$ | $\begin{gathered} 70 \\ \begin{array}{c} 76 \% \\ e \end{array} \end{gathered}$ | $\begin{gathered} 125 \\ 18 \% \end{gathered}$ | $\begin{gathered} 124 \\ 20 \% \end{gathered}$ | $\begin{gathered} 167 \\ 24 \% \\ H \end{gathered}$ | ${ }_{17 \%}^{114}$ | ${ }_{20 \%}^{252}$ | $\begin{gathered} 154 \\ 20 \% \end{gathered}$ | ${ }_{6}^{168}{ }_{22 \%}$ | $\stackrel{239}{19 \%}$ | ${ }_{229}^{159}$ | ${ }_{19 \%}^{247}$ | $\stackrel{282}{20 \%}$ | ${ }_{20 \%}^{122}$ | ${ }_{22 \%}^{205}$ | ${ }_{19 \%}^{201}$ |
| Employment struggles | 372 $18 \%$ | * ${ }^{131}{ }^{21 \%}$ | $\begin{aligned} & \quad 67 \\ & \hline 20 \% \end{aligned}$ | 40\% | ${ }_{115}^{16}$ | 121 $19 \%$ | 114 $16 \%$ | 137 | 239 $19 \%$ | 133 17 | 121 $16 \%$ | $\begin{gathered} 250 \\ 20 \% \end{gathered}$ | $\begin{gathered} 131 \\ 18 \% \end{gathered}$ | $\stackrel{241}{19 \%}$ | $\begin{gathered} 235 \\ 17 \% \end{gathered}$ | $\begin{gathered} 134 \\ 22 \% \\ 0 \end{gathered}$ | 144\% | $\begin{gathered} 227 \\ { }_{2}^{21 \%} \end{gathered}$ |
| Healthcare costs | ${ }_{12}^{248}$ | - $\begin{aligned} & 73 \\ & 12 \%\end{aligned}$ | - ${ }^{30} 9$ | $\begin{aligned} & 27 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 110 \\ \\ 16 \% \\ C \end{gathered}$ | 10\% | 77 $11 \%$ | $\begin{gathered} 108 \\ 16 \% \\ \mathrm{Fg} \end{gathered}$ | ${ }_{1}^{149} 12$ | 99 $13 \%$ | ${ }^{88}{ }^{12}$ | $\begin{gathered} 160 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 82 \\ & 11 \% \end{aligned}$ | 166\% | ${ }_{13 \%}^{175}$ | $\begin{aligned} & 73 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 128 \\ 14 \% \end{gathered}$ | $\begin{aligned} & 120 \\ & 11 \% \end{aligned}$ |
| Taxes | ${ }^{120} 6$ | - ${ }^{32}$ | $\begin{gathered} 33 \\ \% \\ \text { 30 } \\ \text { BE } \end{gathered}$ | 14 5 | ${ }^{36} 5$ | $\begin{aligned} & 49 \\ & { }^{8 \%} \end{aligned}$ | 40 6 | 31 $5 \%$ | ${ }^{91} 7$ | ${ }^{29} 4$ | $54 \%$ | ${ }_{66}^{6 \%}$ | ${ }^{51} \%$ | 69\% | ${ }^{83}{ }_{6 \%}$ | ${ }^{35}{ }_{6 \%}$ | ${ }_{56}^{6} \%$ | ${ }_{64}^{64}$ |
| Home prices | ${ }^{106}$ | \% $\begin{aligned} & 50 \\ & \text { de }\end{aligned}$ | - ${ }^{17}$ | ${ }_{3 \%}^{8}$ | ${ }^{30} 4 \%$ | $\begin{aligned} & 45 \% \\ & \mathrm{H}^{2} \% \end{aligned}$ | ${ }^{37}$ | ${ }^{24} 4$ | ${ }_{5}^{67}$ | ${ }^{39}$ | ${ }^{58}$ | 48\% | 48\% | 59 | $57 \%$ | $\begin{aligned} & 49 \\ & 8 \\ & \hline \end{aligned}$ | ${ }^{35} 4$ | $\begin{gathered} 71 \\ \mathrm{Q}^{2} \% \end{gathered}$ |
| Childcare expenses | ${ }^{90} 4$ | $\% \quad{ }^{23}$ | $\% \quad \begin{aligned} & 11 \\ & \% \end{aligned}$ | $\frac{9}{3 \%}$ | ${ }^{35}{ }_{5 \%}$ | $\begin{gathered} 47 \\ \mathrm{GH} \% \end{gathered}$ | ${ }^{23} 3 \%$ | 20 3\% | $5_{4 \%}$ | 38\% | ${ }^{58}{ }_{8}^{\mathrm{L}}$ | ${ }_{32}{ }_{3}$ | $\begin{aligned} & 53 \\ & \mathrm{~N}^{2} \% \end{aligned}$ | ${ }_{3 \%}$ | ${ }^{65}$ | ${ }_{23}{ }^{4}$ | ${ }^{28}{ }_{3}{ }^{\text {a }}$ | $\begin{aligned} & \begin{array}{c} 61 \\ 6 \% \\ \text { a } \end{array} \end{aligned}$ |
| Other | ${ }^{174} 9$ | - ${ }^{56} 9$ | - ${ }^{24}$ | ${ }^{25} 9$ | ${ }^{58} \%$ | $47 \%$ | $\begin{aligned} & 70 \\ & 10 \% \end{aligned}$ | 57 | ${ }^{100}{ }_{8 \%}$ | ${ }^{74} 9$ | $40$ | $\begin{gathered} 134 \\ \substack{11 \% \\ K} \end{gathered}$ | ${ }^{40} 6 \%$ | $\begin{gathered} 135 \\ 10 \% \\ M \end{gathered}$ | ${ }^{119} 9$ | 50 8 \% | ${ }_{60}^{6 \%}$ | $\begin{gathered} 115 \\ \left.\begin{array}{c} 11 \% \\ Q \end{array}\right) \end{gathered}$ |
| None | ${ }^{63}$ | ${ }_{\text {cDe }}{ }^{32}$ | - ${ }^{2} \%$ | ${ }_{1 \%}^{2}$ | ${ }^{16}$ | $\begin{gathered} 34 \\ \text { GH } \end{gathered}$ | 14 $2 \%$ | ${ }^{16}$ | 32 3 | 31 $4 \%$ | 31 $4 \%$ | ${ }_{3}^{33}$ | $\begin{gathered} 31 \\ { }_{3}^{4 \%} \\ \mathrm{n} \end{gathered}$ | 32\% | ${ }_{28}{ }_{2}$ | ${ }_{23}^{4 \%}$ | 17 ${ }_{2 \%}$ | 46 $4 \%$ |
| Sigma | 2017 $100 \%$ | 631 $\%$ $100 \%$ | 339 <br> $100 \%$ | 270 $100 \%$ | 699 $100 \%$ | 632 $100 \%$ | 701\% $100 \%$ | $684{ }^{1} 1$ $100 \%$ | 1231 $100 \%$ | 786 $100 \%$ | 760 $100 \%$ | 1257 $100 \%$ | 719 $100 \%$ | 1298 $100 \%$ | 1385 $100 \%$ | 602 $100 \%$ | 935 $100 \%$ | $\begin{aligned} & 1082 \\ & 100 \% \end{aligned}$ |

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

## Base: All Respondents

|  | Gender |  |  | Age |  |  |  |  | Male Age |  |  |  |  | Female Age |  |  |  |  | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 18-34 | 35-44 | 45-54 | 55-64 | $65+$ | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-44 | 45-54 | 55-64 | $65+$ | Northeast | South | $\underset{\text { west }}{\text { Mid }}$ | 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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 276 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | $164 *$ | 163 * | $156{ }^{*}$ | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| Something Causes Financial Stress (Net) | ${ }^{1586}$ | $\begin{gathered} 768 \\ 79 \% \end{gathered}$ | $819 \%$ | $\begin{aligned} & 510 \\ & 86 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 279 \\ & { }_{87} \% \end{aligned}$ | $\begin{gathered} 286 \\ { }_{85}{ }_{H} \end{gathered}$ | $\underset{H}{259}$ | $\begin{gathered} 254 \\ 58 \% \end{gathered}$ | $\begin{gathered} 248 \\ 84 \% \\ M \end{gathered}$ | $\begin{gathered} 139 \\ 85 \% \\ M \end{gathered}$ | $\begin{gathered} 139 \\ 85 \% \\ M \end{gathered}$ | $\begin{gathered} 130 \\ 83 \% \\ M \end{gathered}$ | $\begin{gathered} 112 \\ 57 \% \end{gathered}$ | $\begin{aligned} & 262 \\ & 87 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 140 \\ & 90 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 147 \\ & 85 \% \\ & \text { qR } \end{aligned}$ | $\begin{gathered} 129 \\ \underset{R}{74 \%} \end{gathered}$ | 142 59 | 282\% | 336 | $\begin{gathered} 602 \\ 80 \% \end{gathered}$ | 3666 |
| Saving (Sub-Net) | $\begin{gathered} 1083 \\ 54 \% \end{gathered}$ | $5{ }_{53}{ }_{5}$ | $566 \%$ | $\begin{gathered} 318 \\ 53 \% \\ { }_{H} \% \end{gathered}$ | $\begin{gathered} 195 \\ 61 \% \\ H \end{gathered}$ | $\begin{aligned} & 213 \\ & 64 \% \\ & \mathrm{DH} \end{aligned}$ | $\begin{gathered} 198 \\ 60 \% \\ H \end{gathered}$ | ${ }^{159} 36$ | $\begin{gathered} 151 \\ 51 \% \\ M \end{gathered}$ | $\begin{aligned} & 95 \\ & 58 \% \\ & M \end{aligned}$ | $\begin{gathered} 104 \\ 64 \% \\ \mathrm{iM} \end{gathered}$ | $\begin{aligned} & 102 \\ & 65 \% \\ & \text { iM } \end{aligned}$ | ${ }_{3}^{65}$ \% | $\begin{aligned} & 167 \\ & 55 \% \\ & \mathrm{R} \end{aligned}$ | $\begin{gathered} 100 \\ 64 \% \\ \mathrm{R} \end{gathered}$ | $\begin{gathered} 109 \\ 6{ }_{R}^{2} \% \end{gathered}$ | $\begin{aligned} & 96 \\ & 55 \% \\ & \mathrm{R} \end{aligned}$ | 949\% | ${ }^{198}{ }^{56 \%}$ | 217 50 | $\underset{t}{418} \underset{ }{46 \%}$ | 250 53 |
| Saving money for emergencies | $\begin{gathered} 740 \\ 37 \% \end{gathered}$ | $\begin{gathered} 329 \\ 34 \% \end{gathered}$ | $\underset{\substack{499 \% \\ b}}{ }$ | $\begin{aligned} & 249 \\ & \text { GH } \end{aligned}$ | $\begin{aligned} & 147 \\ & 46 \% \\ & G H \end{aligned}$ | $\begin{gathered} 128 \\ 38 \% \\ H \end{gathered}$ | ${ }_{3102}^{102}$ | ${ }_{26 \%}^{113}$ | $\begin{gathered} 103 \\ 35 \% \\ M \end{gathered}$ | $\begin{aligned} & 69 \\ & 42 \% \\ & M \end{aligned}$ | $\begin{aligned} & 62 \\ & 38 \% \\ & M \end{aligned}$ | $\begin{aligned} & 55 \\ & 35 \% \\ & M \end{aligned}$ | $\begin{aligned} & 40 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 146 \\ & 49 \% \\ & \text { QRI } \end{aligned}$ | $\begin{gathered} 79 \\ { }^{51 \%} \\ \text { pQR } \end{gathered}$ | ${ }^{66}$ \% | ${ }_{27}$ | $\begin{aligned} & \text { 73 } \\ & 31 \% \\ & \mathrm{~m} \end{aligned}$ | ${ }_{39 \%}^{138}$ | ${ }_{34 \%}^{149}$ | $\begin{gathered} 281 \\ 38 \% \end{gathered}$ | $\begin{gathered} 172 \\ 36 \% \end{gathered}$ |
| Saving enough money for comfortable retirement | ${ }_{33}^{670}$ | ${ }_{34}^{335}$ | $\begin{aligned} & 335 \\ & 32 \% \end{aligned}$ | $\begin{gathered} 145 \\ 24 \% \end{gathered}$ | $\begin{aligned} & 121 \\ & 38 \% \\ & \text { DH } \end{aligned}$ | $\begin{aligned} & 150 \\ & 45 \% \\ & \text { DH } \end{aligned}$ | $\begin{gathered} 161 \\ 49 \% \\ \text { DEH } \end{gathered}$ | ${ }_{23}^{93}$ | ${ }_{25}^{75 \%}$ | $\begin{aligned} & 65 \\ & \begin{array}{l} 40 \% \end{array} \\ & I^{2} \end{aligned}$ | $\begin{aligned} & 78 \\ & 48 \% \end{aligned}$ | $\begin{aligned} & 82 \\ & 83 \% \\ & \hline 1 \mathrm{M} \end{aligned}$ | $\begin{aligned} & 35 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 36 \% \\ & \mathrm{Nr} \end{aligned}$ | $\begin{aligned} & 72 \\ & 42 \% \\ & \mathrm{NR} \end{aligned}$ | $\begin{gathered} 79 \\ 45 \% \\ N R \end{gathered}$ | 58\% | $\underset{\substack{122 \\ \text { i }}}{ }$ | 124 | ${ }_{\text {2688 }}^{\text {26 }}$ | ${ }^{156}$ 3 ${ }^{\text {\% }}$ |
| Saving enough money for chilld's eđucation | 282\% | $\stackrel{147}{15 \%}$ | ${ }^{135} 13 \%$ | $\begin{gathered} 110 \\ 18 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{gathered} 76 \\ { }^{24} \% \\ \mathrm{GH}^{2} \end{gathered}$ | $\begin{gathered} 60 \\ 18 \% \\ \text { GH } \end{gathered}$ | $\begin{aligned} & 31 \\ & { }^{9} \% \end{aligned}$ | ${ }_{1 \%}^{6}$ | $\begin{aligned} & 52 \\ & \begin{array}{l} 18 \\ 18 \% \end{array} \\ & \hline \end{aligned}$ | $\begin{aligned} & 39 \\ & 34 \% \\ & \text { IM } \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 32 \\ 19 \% \\ \text { M } \end{array} \end{aligned}$ | $\begin{aligned} & 19 \\ & 12 \% \\ & M \end{aligned}$ | ${ }_{3}^{5}$ | $\begin{gathered} 57 \\ 19 \% \\ \text { QR } \end{gathered}$ | $\begin{aligned} & 37 \\ & { }^{34} \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 28 \\ & 16 \% \\ & \text { qR } \end{aligned}$ | $\begin{aligned} & 11 \\ & { }^{7} \% \end{aligned}$ | $1 \%$ | ${ }_{14 \%}$ | ${ }^{58} 8$ | $\stackrel{102}{14 \%}$ | 75 ${ }^{16 \%}$ |
| Debt (Sub-Net) | ${ }_{46 \%}^{927}$ | $\begin{gathered} 469 \\ 48 \% \end{gathered}$ | ${ }_{4}^{458} \%$ | $\begin{aligned} & 346 \\ & \text { fGH } \\ & \text { GG } \end{aligned}$ | $\begin{aligned} & 168 \\ & 52 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 163 \\ 49 \% \\ \text { GH } \end{gathered}$ | ${ }_{36 \%}^{118}$ | $\begin{gathered} 134 \\ 31 \% \end{gathered}$ | $\begin{aligned} & 169 \\ & 58 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 88 \\ & 53 \% \\ & \mathbf{I M}^{2} \end{aligned}$ | $\begin{aligned} & 83 \\ & 51 \% \\ & M \end{aligned}$ | $\begin{aligned} & 62 \\ & 39 \% \end{aligned}$ | 67 $34 \%$ | $\begin{gathered} 176 \\ 58 \% \end{gathered}$ | $\begin{aligned} & 80 \\ & 5 \% \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 79 \\ & 46 \% \\ & \text { qR } \end{aligned}$ | 56\% | 67\% | 169\% | 203 $46 \%$ | 340 | 215 ${ }^{45 \%}$ |
| Credit card debt | $\stackrel{582}{29 \%}$ | ${ }_{30}^{295}$ | ${ }_{27 \%}^{287}$ | $\underset{{ }_{3}^{2}}{192}$ | $\begin{gathered} 107 \\ 33 \% \\ H \end{gathered}$ | $\begin{gathered} 104 \\ 31 \% \\ \mathrm{H} \end{gathered}$ | ${ }^{85} 3$ | 96\% | $\begin{aligned} & 92 \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 39 \% \\ & M \end{aligned}$ | $\begin{aligned} & 50 \\ & 31 \% \end{aligned}$ | ${ }_{24}^{48 \%}$ | 45\% | $\begin{aligned} & 100 \\ & 33 \% \\ & \mathrm{qR} \end{aligned}$ | ${ }_{23}^{43}$ | ${ }_{31}^{54}$ | 32\% | 51\% | ${ }_{32}^{113}$ | 125 ${ }^{29 \%}$ | 204\% | $\stackrel{140}{29 \%}$ |
| Student loan debt | 315 | 159 $16 \%$ | 155\% | $\begin{gathered} 161 \\ { }^{1627 \%} \\ \text { EFGH } \end{gathered}$ | $\begin{gathered} 55 \\ 17 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{gathered} 60 \\ 18 \% \\ \text { GH } \end{gathered}$ | $\begin{aligned} & 24 \\ & { }^{7} \% \\ & h \end{aligned}$ | ${ }^{15} 3$ | $\begin{gathered} 76 \\ { }_{26}^{26 \%} \\ L^{2} \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 30 \\ 18 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 31 \\ & 19 \% \\ & 19 \% \end{aligned}$ | ${ }^{14} 9$ | 8 | $\begin{gathered} 85 \\ \text { OPQR } \end{gathered}$ | $\begin{gathered} 25 \\ 16 \% \\ \text { QR } \end{gathered}$ | $\begin{gathered} 28 \\ 17 \% \\ \text { QR } \end{gathered}$ | ${ }^{10} 6$ | $7 \%$ | 53 $15 \%$ | ${ }^{69}$ 16\% | $\stackrel{122}{16 \%}$ | 70\% |
| Auto loan debt | $\stackrel{299}{15 \%}$ | $\stackrel{147}{15 \%}$ | ${ }_{152}^{15 \%}$ | $\begin{aligned} & 98 \\ & { }^{17 \%} \% \\ & \hline \end{aligned}$ | $\begin{gathered} 69 \\ { }_{21}^{61 \%} \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 61 \\ & 18 \% \\ & \mathrm{gH} \end{aligned}$ | 11\% | ${ }^{33} 8$ | ${ }_{14}^{42}$ | $\begin{aligned} & 36 \\ & { }_{2}^{2} \% \\ & M \end{aligned}$ | 26\% | 24\% | 20\% | $\begin{gathered} 56 \\ 19 \% \\ \text { QR } \end{gathered}$ | $\begin{aligned} & 33 \\ & { }^{21 \%} \\ & \text { QR } \end{aligned}$ | $\begin{aligned} & 35 \\ & { }^{25} \% \\ & \text { QR } \end{aligned}$ | 14 8 | 13 | 47\% | ${ }^{66}$ 15\% | 120 $16 \%$ | 67 $14 \%$ |
| Other type of debt | $\stackrel{263}{\substack{13 \%}}$ | $\begin{gathered} 136 \\ 14 \% \end{gathered}$ | $\begin{gathered} 127 \\ 12 \% \end{gathered}$ | $\begin{gathered} 104 \\ 17 \% \\ \mathrm{GH} \end{gathered}$ | $\begin{aligned} & 48 \\ & \begin{array}{l} 5 \% \\ \text { gh } \end{array} \end{aligned}$ | $\begin{aligned} & 43 \\ & 13 \% \end{aligned}$ | 2780 | ${ }^{41} 9 \%$ | $\begin{aligned} & 55 \\ & \begin{array}{l} 19 \% \\ M \end{array} \end{aligned}$ | $\begin{aligned} & 22 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 11 \% \end{aligned}$ | ${ }^{18} 9$ | $\begin{aligned} & 49 \\ & 16 \% \\ & \text { Qr } \end{aligned}$ | $\begin{aligned} & 26 \\ & { }^{26} \% \\ & { }^{2} \end{aligned}$ | $\begin{aligned} & 19 \\ & 11 \% \end{aligned}$ | 11 $6 \%$ | $\begin{aligned} & 23 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 68 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 88 \\ & 12 \% \end{aligned}$ | 60 $13 \%$ |
| Paying off home mortgage | 359\% | ${ }^{179} 18 \%$ | 180\% | $\begin{gathered} 116 \\ { }_{20}^{20 \%} \\ H \end{gathered}$ | $\begin{aligned} & 75 \\ & { }^{733} \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{aligned} & 74 \\ & 22 \% \\ & \mathrm{gH} \end{aligned}$ | ${ }^{48}{ }^{1} \%$ | ${ }_{11 \%}{ }^{6}$ | $\begin{aligned} & 64 \\ & { }_{2}^{62} \% \\ & \text { IM } \end{aligned}$ | $\begin{gathered} { }_{28}^{47} \\ \text { LMo } \end{gathered}$ | 29 ${ }^{18}$ | ${ }^{18} \%$ | 22 $11 \%$ | $\begin{aligned} & 52 \% \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 45 \\ & 26 \% \\ & n \mathrm{n} \end{aligned}$ | 31 $17 \%$ | 24\% | 64 $18 \%$ | ${ }^{78} 8$ | ${ }^{148} 20$ | 70\% |
| Other | 141\% | 64\% | ${ }^{77} \%$ | $\begin{gathered} 66 \\ 11 \% \\ \text { EFH }^{2} \end{gathered}$ | ${ }_{3} 9$ | 15\% | $\begin{aligned} & 30 \\ & 9 \% \\ & \text { E } \end{aligned}$ | 21 5 | $\begin{aligned} & 30 \\ & \begin{array}{l} 30 \% \\ \text { JK } \end{array} \end{aligned}$ | $\stackrel{3}{2 \%}$ | ${ }_{1}^{2}$ | $\begin{aligned} & 17 \\ & 111 \% \\ & 1 K \end{aligned}$ | 11 5 | $\begin{aligned} & 36 \\ & { }_{12}^{2} \% \end{aligned}$ | ${ }_{4}^{6}$ | $\begin{gathered} 12 \\ 7 \% \\ k \end{gathered}$ | ${ }^{13} 7 \%$ | 10 4 \% | $\stackrel{31}{9 \%}$ | 35\% | $43{ }_{6 \%}$ | ${ }^{32} \%$ |
| None | ${ }^{431}$ 21\% | $\stackrel{206}{21 \%}$ | $\stackrel{224}{22 \%}$ | $\begin{aligned} & 86 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 41 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 72 \\ & 22 \% \\ & \text { DE } \end{aligned}$ | $\begin{gathered} 182 \\ \text { DEFG } \end{gathered}$ | $\begin{aligned} & 46 \\ & 16 \% \end{aligned}$ | 25 ${ }^{2}$ | $\begin{aligned} & 24 \\ & 15 \% \end{aligned}$ | 27\% | $\begin{gathered} 85 \\ \text { IJKL } \end{gathered}$ | 40\% | 16 $10 \%$ | 25 ${ }^{2}$ |  | $\begin{gathered} 97 \\ \text { NOPQ } \end{gathered}$ | 74 $21 \%$ | 102 ${ }_{23}$ | $\stackrel{146}{20 \%}$ | 109 ${ }^{23 \%}$ |
| Sigma | $\begin{gathered} 4082 \\ 202 \% \end{gathered}$ | ${ }^{1998}{ }_{205 \%}$ | $\begin{gathered} 2084 \\ 200 \% \end{gathered}$ | ${ }^{1327} 223$ | $\begin{aligned} & 748 \\ & 234 \% \end{aligned}$ | 744 $222 \%$ | $\begin{aligned} & 616 \\ & 186 \% \end{aligned}$ | $\begin{aligned} & 646 \\ & 148 \% \end{aligned}$ | ${ }_{2}^{635}$ | 400 | $\begin{aligned} & 359 \\ & 220 \% \end{aligned}$ | $\begin{aligned} & 316 \\ & 203 \% \end{aligned}$ | 289 $147 \%$ | 2292\% | 349 $224 \%$ | 386 $224 \%$ | 300 $172 \%$ | 358 $150 \%$ | 738 <br> $208 \%$ | 8739\% | 1522 $203 \%$ | 950 ${ }^{\text {200\% }}$ |

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

## Base: All Respondents

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | $\begin{aligned} & \text { Children } \\ & \text { in HH } \end{aligned}$ |  | $\begin{gathered} \text { Parent of Child } \\ \text { Under } 18 \end{gathered}$ |  | $\begin{gathered} \text { Home } \\ \text { Ownership } \end{gathered}$ |  | $\begin{aligned} & \text { Marital } \\ & \text { Status } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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+ | $\underset{\substack{\text { or } \\ \text { Less }}}{\text { HS }}$ | $\begin{aligned} & \text { Some } \\ & \text { College } \end{aligned}$ | 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 | 2017 | 810 | 432 | 247 | 451 | 640 | 720 | 657 | 1156 | 861 | 813 | 1204 | 772 | 124 | 1336 | 646 | 976 | 104 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 108 |
| Something Causes Financial Stress (Net) | ${ }^{1586}$ | $\begin{gathered} 538 \\ 85 \% \end{gathered}$ | $\% \quad \begin{gathered} 271 \\ 80 \% \end{gathered}$ | $\begin{gathered} 218 \\ \mathrm{e} \end{gathered}$ | $\begin{gathered} 503 \\ 72 \% \end{gathered}$ | $\begin{aligned} & 504 \\ & 80 \% \end{aligned}$ | $\begin{gathered} 570 \\ 81 \% \\ H \end{gathered}$ | $512$ | $\begin{gathered} 1034 \\ 6 \\ \hline \end{gathered}$ |  | $\begin{aligned} & 570 \\ & 88 \% \\ & \hline \end{aligned}$ | ${ }_{73 \%}^{916}$ | $\begin{gathered} 634 \\ \stackrel{88}{\mathrm{~N}} \mathrm{~N} \end{gathered}$ | $953 \%$ | ${ }^{1066}$ | $\begin{gathered} 505 \\ 84 \% \\ \hline \end{gathered}$ | $\begin{gathered} 736 \\ 79 \% \end{gathered}$ | $\begin{gathered} 851 \\ 79 \% \end{gathered}$ |
| Saving (Sub-Net) | $\begin{gathered} 1083 \\ 54 \% \end{gathered}$ | $\begin{gathered} 339 \\ 54 \% \end{gathered}$ | $\% \stackrel{203}{60 \%} \underset{E}{ }$ | $\begin{gathered} 147 \\ 55 \% \end{gathered}$ | $\begin{gathered} 355 \\ 51 \% \end{gathered}$ | $\begin{gathered} 330 \\ 52 \% \end{gathered}$ | $\begin{gathered} 380 \\ 54 \% \end{gathered}$ | 373 $55 \%$ | $\begin{gathered} 719 \\ 58 \% \\ j \end{gathered}$ |  | ${ }_{6}^{468}$ | $\begin{gathered} 615 \\ 49 \% \end{gathered}$ | $\begin{gathered} 442 \\ 61 \% \\ \mathrm{~N} \end{gathered}$ | 641 49 | $\begin{gathered} 741 \\ 53 \% \end{gathered}$ | $\begin{gathered} 337 \\ 56 \% \end{gathered}$ | 521\% | ${ }_{562} 5$ |
| Saving money for emergencies | 740 37 | $\begin{gathered} 280 \\ \% \\ \hline 4 \% \end{gathered}$ | $\begin{gathered} \quad \begin{array}{l} 154 \\ 45 \% \\ \mathrm{DE} \end{array} \mathrm{C} \end{gathered}$ | ${ }_{34}{ }^{2}$ | 187\% | $\begin{gathered} 251 \\ 40 \% \\ \mathrm{~h} \end{gathered}$ | 266 ${ }_{38}$ | 223 ${ }_{3}$ | 448 ${ }_{36}$ |  | $301$ | ${ }_{350}{ }_{35}$ | $\begin{gathered} 284 \\ 40 \% \end{gathered}$ | ${ }^{456}{ }_{3}{ }^{\text {\% }}$ | ${ }^{468}$ | $\begin{gathered} 267 \\ 44 \% \\ \hline \end{gathered}$ | 310 $33 \%$ | $\begin{gathered} 430 \\ 40 \% \end{gathered}$ |
| Saving enough money for comfortable retirement | 670 33 | 185 ${ }^{29}$ | \% 115 | $\begin{gathered} 107 \\ 40 \% \\ B \end{gathered}$ | 244 35 | ${ }_{30 \%}^{188}$ | $\begin{gathered} 229 \\ 33 \% \end{gathered}$ | $\stackrel{253}{\stackrel{3}{F} \%}$ | ${ }_{39}^{475}$ |  | $\begin{aligned} & 281{ }_{3}^{37 \%} \\ & \hline \end{aligned}$ | ${ }^{389}$ 31\% | ${ }_{36 \%}^{260}$ | 410 $32 \%$ | $\begin{gathered} 492 \\ \underset{P}{36 \%} \end{gathered}$ | ${ }_{29 \%}^{175}$ | $\begin{gathered} 357 \\ \underset{R}{2} \% \end{gathered}$ | 313 $29 \%$ |
| Saving enough money for child's education | $\stackrel{282}{14 \%}$ | $\begin{aligned} & 74 \\ & \\ & \hline 12 \% \end{aligned}$ | $\% \quad \begin{aligned} & 45 \\ & \\ & \hline 13 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 17 \% \end{aligned}$ | $\stackrel{112}{16 \%}$ | $\begin{aligned} & 91 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 94 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 219 \\ 618 \% \end{gathered}$ |  | $\begin{gathered} 226 \\ 30 \% \\ \hline \end{gathered}$ | ${ }^{56} 4 \%$ | $\begin{gathered} 223 \\ \underset{31 \%}{N} \end{gathered}$ | 59 | ${ }_{15 \%}^{209}$ | 73 $12 \%$ | $\begin{gathered} 160 \\ \substack{17 \% \\ \mathrm{R}} \end{gathered}$ | ${ }_{112}^{122}$ |
| Debt (Sub-Net) |  | 294\% | $\% \stackrel{175}{52 \%}$ | $\begin{gathered} 136 \\ 50 \% \\ e \end{gathered}$ | ${ }^{289} 9$ | 290\% | $\begin{gathered} 361 \\ \stackrel{51}{5} \% \\ H \end{gathered}$ | 276\% | $\begin{array}{r} 638 \\ 6 \\ \hline \end{array}$ |  | $\begin{aligned} & 17 \\ & 55 \% \\ & \hline \end{aligned}$ | 510 $41 \%$ | $\begin{gathered} 399 \\ \stackrel{55}{\mathrm{~N}} \end{gathered}$ | $529 \%$ | 5988\% | $\begin{gathered} 323 \\ 54 \% \\ 0 \end{gathered}$ | 434\% | $493 \%$ |
| Credit card debt |  | 174\% | $\begin{gathered} 119 \\ \% \\ \begin{array}{c} 135 \\ \text { BE } \end{array} \end{gathered}$ | 80\% | 190\% | $\begin{gathered} 178 \\ 28 \% \end{gathered}$ | 214 ${ }_{30}$ | 19128 | $\begin{aligned} & 400 \\ & 32 \% \end{aligned}$ |  | $\begin{aligned} & 264 \\ & 35 \% \\ & \hline \end{aligned}$ | 318 | $\begin{gathered} 251 \\ \begin{array}{c} 35 \% \\ N \end{array} \end{gathered}$ | 331 ${ }^{26 \%}$ | ${ }^{382}$ | $\begin{gathered} 197 \\ 33 \% \\ 0 \end{gathered}$ | 282\% | 300\% |
| Student loan debt | 315 $16 \%$ | $\begin{aligned} & 96 \\ & \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & \% \\ & \hline 16 \% \end{aligned}$ | $\begin{aligned} & 54 \\ & 20 \% \end{aligned}$ | $\begin{gathered} 101 \\ 14 \% \end{gathered}$ | $\begin{aligned} & 68 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 154 \\ 22 \% \\ \mathrm{FH} \end{gathered}$ | $\begin{aligned} & 93 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 235 \\ 0 \\ \hline 19 \% \end{gathered}$ |  | $\begin{gathered} 168{ }_{2}^{12 \%} \end{gathered}$ | ${ }^{146}$ | $\underset{N}{156} \underset{N}{22 \%}$ | $\stackrel{159}{12 \%}$ | $\begin{gathered} 191 \\ 14 \% \end{gathered}$ | $\begin{gathered} 121 \\ 20 \% \\ 0 \end{gathered}$ | $\begin{gathered} 134 \\ 14 \% \end{gathered}$ | 180 $17 \%$ |
| Auto loan debt | 299\% | -97 <br> $15 \%$ | \% $\begin{aligned} & 54 \\ & 16 \%\end{aligned}$ | $\underset{\mathrm{e}}{52} \mathrm{~F}$ | 89\% | 104 $16 \%$ | ${ }^{112} 16$ | 83 $12 \%$ | $\begin{gathered} 225 \\ 0 \\ \hline 18 \% \end{gathered}$ |  | $\stackrel{170}{22 \%}$ | 129 $10 \%$ | $\begin{gathered} 167 \\ \underset{N}{23} \% \end{gathered}$ | 132 $10 \%$ | ${ }^{195} 14 \%$ | 102\% | $\begin{gathered} 179 \\ \substack{199 \\ \mathrm{R}} \end{gathered}$ | 120 $11 \%$ |
| Other type of debt |  | $\begin{gathered} 121 \\ \% \\ \text { 19\% } \\ \text { cDE } \end{gathered}$ | $\% \quad{ }_{14 \%}^{47}$ | ${ }^{23} 9$ | $\begin{aligned} & 68 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 85 \\ & { }^{133 \%} \\ & \text { h } \end{aligned}$ | $\begin{gathered} 119 \\ \underset{H}{17 \%} \% \end{gathered}$ | ${ }^{59} 9$ | ${ }_{14 \%}^{168}$ |  | 112\% | $\begin{gathered} 151 \\ 12 \% \end{gathered}$ | $\xrightarrow{109} 15$ | ${ }^{154} 12 \%$ | ${ }^{126} 9$ | $\begin{gathered} 133 \\ 22 \% \\ 0 \end{gathered}$ | $\begin{gathered} 102 \\ 11 \% \end{gathered}$ | 161 $15 \%$ 9 |
| Paying off home mortgage | $\begin{gathered} 359 \\ 18 \% \end{gathered}$ | $\% \quad \begin{aligned} & 90 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & \% \\ & \\ & \\ & \hline 20 \% \\ & b \end{aligned}$ | $\begin{aligned} & 51 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 141 \\ 20 \% \\ B \end{gathered}$ | $\begin{gathered} 100 \\ 16 \% \end{gathered}$ | $\begin{gathered} 126 \\ 18 \% \end{gathered}$ | $\begin{gathered} 133 \\ 19 \% \end{gathered}$ | ${ }_{2}^{255} \%$ |  | $\begin{aligned} & 198 \\ & \text { 26\% } \\ & \text { Le } \end{aligned}$ | $\begin{gathered} 161 \\ 13 \% \end{gathered}$ | $\begin{aligned} & \frac{185}{26 \%} \\ & \mathrm{~N} \end{aligned}$ | $\underset{134}{174}$ | $\begin{gathered} 314 \\ 2314 \\ \hline \mathrm{P} \end{gathered}$ | 45\% | $\underset{\mathrm{R}}{204}$ | 155 $14 \%$ |
| Other |  | $\begin{gathered} 81 \\ \% \\ { }^{813} \% \end{gathered}$ | \% ${ }^{9}$ | ${ }^{16} 6$ | 28\% | 67 $11 \%$ GH | 40\% | 34\% | $5_{5 \%}$ |  | $5_{7 \%}$ | $90 \%$ | $43 \%$ | 978 | 65\% | $\begin{aligned} & 67 \\ & 11 \% \\ & 0 \end{aligned}$ | ${ }_{3}^{3} \%$ | $\begin{gathered} 110 \\ \left.\begin{array}{c} 10 \% \\ Q \end{array}\right) \end{gathered}$ |
| None | 431\% | $\% \quad 92$ | $\begin{aligned} & \left.\quad \begin{array}{l} 67 \\ \% \\ 20 \% \\ b \end{array}\right] \end{aligned}$ | $\begin{aligned} & 52 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 196 \\ \text { BCd } \\ \text { BCd } \end{gathered}$ | $\begin{gathered} 128 \\ 20 \% \end{gathered}$ | $\begin{gathered} 131 \\ 19 \% \end{gathered}$ | $\begin{gathered} 172 \\ \underset{\mathrm{G}}{25 \%} \end{gathered}$ | $\begin{gathered} 197 \\ \hline 16 \% \end{gathered}$ | $\begin{array}{r} 234 \\ 30 \\ \hline \end{array}$ | $\begin{aligned} & 90 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 340 \\ 27 \% \\ \mathrm{~K} \end{gathered}$ | ${ }^{86}$ 12\% | $\begin{gathered} 345 \\ 27 \% \\ M \end{gathered}$ | $\begin{gathered} 319 \\ \text { 23\% } \\ \hline \mathbf{P} \end{gathered}$ | $\begin{aligned} & 97 \\ & 16 \% \end{aligned}$ | 199\% | 231\% |
| Sigma | 4082 | 1290 | 731 <br> $216 \%$ | 575 $213 \%$ | 1356 $194 \%$ | 1259 $199 \%$ | 1489 $212 \%$ | 1334 $195 \%$ | $2679$ |  | $512$ | $2222$ | 1765 | 2318 $179 \%$ | ${ }^{2769}$ | 272\% |  | $\begin{array}{r} 2123 \\ 1960 \end{array}$ |

[^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+ | 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 | 1659 | 708 | 951 | 549 | 319 | 283 | 224 | 284 | 240 | 133 | 114 | 102 | 119 | 309 | 186 | 169 | 122 | 165 | 314 | 681 | 354 | 310 |
| Weighted Base | 1586 | 768 | 819 | 510 | 279 | 286 | 259 | 254 | 248 | 139* | 139* | $130^{*}$ | 112* | 262 | $140 *$ | $147^{*}$ | 129* | $142^{*}$ | 282 | 336 | 602 | 366 |
| Saving (Net) | $\begin{gathered} 718 \\ 45 \% \end{gathered}$ | $\begin{gathered} 348 \\ 45 \% \end{gathered}$ | $\begin{gathered} 369 \\ 45 \% \end{gathered}$ | ${ }_{37 \%}^{187}$ | $\begin{gathered} 122 \\ 44 \% \end{gathered}$ | $\begin{gathered} 144 \\ 50 \% \\ \mathrm{D} \end{gathered}$ | $\begin{gathered} 151 \\ 58 \% \\ \text { DEH } \end{gathered}$ | $\begin{gathered} 114 \\ 45 \% \\ d \end{gathered}$ | $99$ | $\begin{aligned} & 58 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 54 \% \\ & \mathrm{im} \end{aligned}$ | $\begin{aligned} & 75 \\ & 58 \% \\ & \text { liM } \end{aligned}$ | 438\% | ${ }^{83}{ }^{83}$ | $\begin{gathered} 64 \\ 46 \% \\ n \end{gathered}$ | $\begin{aligned} & 70 \\ & 47 \% \\ & { }^{2} \% \end{aligned}$ | $\begin{aligned} & 76 \\ & { }^{799 \%} \% \end{aligned}$ | $\begin{aligned} & \begin{array}{l} 72 \\ 51 \% \\ N \end{array} \end{aligned}$ | ${ }^{122} 43 \%$ | ${ }^{147} 44 \%$ | ${ }^{278}{ }^{46 \%}$ | $\begin{gathered} 171 \\ 47 \% \end{gathered}$ |
| Saving enough money for comfortable retirement | $\begin{gathered} 328 \\ 21 \% \end{gathered}$ | $\begin{aligned} & 157 \\ & 20 \% \end{aligned}$ | $\stackrel{171}{21 \%}$ | ${ }^{47} 9$ | $\begin{aligned} & 46 \\ & \begin{array}{l} \text { 16\% } \\ \text { 1 } \end{array} \end{aligned}$ | $\begin{gathered} 68 \\ \underset{D}{24 \%} \\ \hline \end{gathered}$ | $\begin{gathered} 109 \\ \text { DEFH } \end{gathered}$ | $\begin{gathered} \text { 592 } \\ \text { 23\% } \\ \hline \end{gathered}$ | $\begin{gathered} 31 \\ 12 \% \\ \mathrm{n} \end{gathered}$ | $\begin{aligned} & 22 \\ & 16 \% \end{aligned}$ | 21\% | $\begin{gathered} 49 \\ \text { IJKm } \end{gathered}$ | 25 ${ }^{2}$ | ${ }^{16} 6$ | $\begin{aligned} & 23 \\ & 17 \% \\ & { }^{2} \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 26 \% \\ & { }^{36} \% \end{aligned}$ | $\begin{gathered} 59 \\ \text { NOPR } \end{gathered}$ | $\begin{aligned} & \frac{34}{24 \%} \\ & { }^{24 \%} \end{aligned}$ | 55 ${ }^{19}$ | 67\% | 132 $22 \%$ | 74 $20 \%$ |
| Saving money for emergencies | $310 \%$ | ${ }^{148}{ }_{19}$ | 162 ${ }^{16 \%}$ | 104\% | 20\% | 19\% | 37 $14 \%$ | 55\% | 53 | ${ }_{21}^{29}$ | 28\% | 21 $16 \%$ | 17 | 510\% | 31 21 | ${ }^{26} 8$ | 16 $12 \%$ | $\begin{aligned} & 38 \\ & 27 \% \\ & { }^{3} \% \end{aligned}$ | 48\% | 60 $18 \%$ | ${ }^{123} 20 \%$ | 79 |
| Saving enough money for child's education | ${ }^{80}$ | ${ }_{44}^{44}$ | ${ }^{36}$ | $\begin{gathered} 36 \\ \mathrm{GH}^{7} \end{gathered}$ | $\begin{aligned} & 15 \\ & { }^{15} \% \\ & H \end{aligned}$ | $\begin{gathered} 22 \\ { }_{8}^{8} \% \end{gathered}$ | ${ }_{2}^{5}$ | $\stackrel{1}{*}$ | $\begin{aligned} & 16 \\ & { }^{16} \% \end{aligned}$ | ${ }_{4}^{6}$ | (19p ${ }^{17}{ }^{12}$ | ${ }_{4}^{5}$ | - | $\begin{gathered} 20 \\ \text { QR }^{8 \%} \end{gathered}$ | $\mathrm{qR}^{7 \%}$ | 5 | $1 \%$ | $\stackrel{1}{*}$ | 19\% | 20 6 | 23 ${ }^{4} \%$ | ${ }^{18} 5$ |
| Debt (Net) | ${ }_{3}^{602}$ | 2969\% | ${ }^{306} 37$ | $\begin{gathered} \quad{ }^{246} \\ \text { EFGH } \end{gathered}$ | $\begin{gathered} 102 \\ 37 \% \\ G \end{gathered}$ | $\begin{gathered} 101 \\ \begin{array}{c} 35 \% \\ \mathrm{G} \end{array} \end{gathered}$ | 59\% | $$ | $\begin{gathered} 113 \\ 45 \% \\ L \end{gathered}$ | 49\% | 53\% | 35 ${ }^{27}$ | 47 | $\begin{gathered} 133 \\ \text { OPQR } \\ \text { OT } \end{gathered}$ | $\begin{aligned} & 53 \\ & 38 \% \\ & \hline \end{aligned}$ | $\begin{gathered} 48 \\ { }_{3}^{4} \% \\ \hline \end{gathered}$ | 24\% | ${ }_{34}^{48}$ | ${ }^{116} 41 \%$ | ${ }^{130} 39$ | 210 35 | 146 $40 \%$ |
| Credit card debt | 290 180 | 136\% | 154 19 | $\begin{aligned} & 89 \\ & 18 \% \end{aligned}$ | 52\% | 51 18 | 36 $14 \%$ | $\begin{aligned} & 61 \\ & 24 \% \\ & G \end{aligned}$ | 37 $15 \%$ | 20\% | 25 ${ }^{2}$ | ${ }^{18} 18$ | 26\% | 20\% | 24\% | 26\% | 17 $14 \%$ | $\stackrel{35}{25 \%}$ | 64 23\% u | ${ }^{62}$ 18\% | 94 ${ }_{16}$ | 70\% |
| Student loan debt | ${ }_{8 \%}^{128}$ | ${ }_{8}^{62}$ | ${ }_{8 \%}$ | $\begin{gathered} 83 \\ \text { EFGH } \end{gathered}$ | 20 Gh | 14 | ${ }_{2}^{5}$ | ${ }_{3 \%}^{7}$ | 35 LM $^{4} \%$ | 11 m m | 1180 | ${ }_{2 \%}$ | ${ }_{2}^{2}$ | $\begin{gathered} 48 \\ \text { OPQR } \end{gathered}$ | ${ }_{6 \%}$ | ${ }_{2 \%}$ | ${ }_{2 \%}$ | ${ }_{3 \%}$ | 24 8 | ${ }^{26} 8$ | 44\% | ${ }^{35} 9$ |
| Auto loan debt | ${ }_{96}^{96}$ | ${ }_{6}^{46}$ | 49\% | $37 \%$ | ${ }^{16}{ }_{6 \%}$ | ${ }^{23} 8$ | 10 $4 \%$ | 10 4 \% | 19\% | ${ }^{3} \mathrm{2}$ | ${ }_{6}^{8}$ | $\begin{aligned} & 9 \\ & 7 \% \\ & 9 \end{aligned}$ | $\frac{7}{6 \%}$ | $\begin{aligned} & 18 \\ & 7 \% \\ & 9 \% \end{aligned}$ | $\begin{gathered} 12 \\ { }^{9} \% \\ \text { QRj } \end{gathered}$ | $\begin{aligned} & 15 \\ & 10 \% \\ & \text { QR } \end{aligned}$ | $1 \%$ | ${ }^{3} \%$ | ${ }^{18} 6$ | ${ }^{18} 5$ | ${ }^{39} \%$ | 20 5 |
| Other type of debt | $89 \%$ | ${ }^{52} \%$ | ${ }^{36} 4$ | $37 \%$ | 14\% | 13\% | ${ }_{3}^{8} \%$ | ${ }^{17} \%$ | ${ }^{22} 9$ | ${ }_{4 \%}^{6}$ | 8\% | ${ }_{4 \%}^{6}$ | 11 $10 \%$ | 15\% | ${ }_{6}^{8}$ | ${ }_{3}^{5}$ | 2\% | ${ }_{4}^{6}$ | 11\% | 24\% | 32\% | 22\% |
| Paying off home mortgage | 189\% | 87\% | 102\% | ${ }^{46} 9$ | $\begin{gathered} 51 \\ \text { 18\% } \\ \text { Dgh } \end{gathered}$ | 35 $12 \%$ | ${ }^{28} 11 \%$ | 30 $12 \%$ | ${ }^{23} 9$ | $\begin{gathered} 32 \\ \text { \|KL } \\ \text { IKL } \end{gathered}$ | 1180 | $\stackrel{7}{5 \%}$ | 159 | ${ }^{23} 9$ | 19 $14 \%$ | 24 $16 \%$ $n$ | 21 $16 \%$ | 15\% | 29 $10 \%$ | 37 $11 \%$ | 86\% | 10\% |
| Other | 77 | ${ }_{56}{ }^{\text {\% }}$ | 41 5 | $\begin{aligned} & 31 \\ & \text { Ef } \\ & \text { Ef } \end{aligned}$ | ${ }_{1 \%}^{4}$ | ${ }^{6} \%$ | $\begin{aligned} & 21 \\ & \text { EF } \end{aligned}$ | $\begin{aligned} & 15 \\ & \text { 6\% } \\ & \text { Ef } \end{aligned}$ | $\begin{aligned} & 13 \\ & { }^{5} \% \\ & j \end{aligned}$ | ${ }^{1} \%$ | ${ }^{1} \%$ | $\begin{aligned} & 13 \\ & 10 \% \\ & \text { jKK } \end{aligned}$ | $\begin{gathered} 8_{\mathrm{Jk}}^{(\%} \\ \hline \end{gathered}$ | 18\% | $\stackrel{3}{2 \%}$ | 5 | ${ }_{6}^{8}$ | $\stackrel{7}{5 \%}$ | 15\% | $\begin{gathered} 23 \\ 7 \% \\ \mathrm{v} \end{gathered}$ | 28\% | ${ }^{11} 3$ |
| Sigma | 1586 $100 \%$ | 768 $100 \%$ | $\begin{aligned} & 819 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 510 \\ & 100 \% \end{aligned}$ | 279 $100 \%$ | 286\% | 259\% | $\begin{aligned} & 254 \\ & 100 \% \end{aligned}$ | 248 $100 \%$ | 139 $100 \%$ | 139 $100 \%$ | 130 $100 \%$ | 112 $100 \%$ | 262 $100 \%$ | 140 $100 \%$ | 147 $100 \%$ | 129 $100 \%$ | 142 $100 \%$ | 282\% | $\begin{aligned} & 336 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 602 \\ & 100 \% \end{aligned}$ | 366 $100 \%$ |

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: Something Causes Financial Stress


## 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 | 2017 | 882 | 1135 | 616 | 358 | 320 | 280 | 443 | 276 | 153 | 129 | 126 | 198 | 340 | 205 | 191 | 154 | 245 | 375 | 840 | 417 | 385 |
| Weighted Base | 2017 | 974 | 1043 | 595 | 320 | 335 | 331 | 435 | 294 | $164 *$ | $163 *$ | 156* | 197 | 302 | 156 | 172* | 175* | 239 | 356 | 438 | 748 | 476 |
| $\underset{(\mathrm{Net})}{\text { Plan To File }} 2019$ Taxes | ${ }^{1808}$ | $\stackrel{883}{91 \%}$ | ${ }_{89}^{925}$ | ${ }^{530} 89$ | ${ }_{90 \%}^{290}$ | $\begin{gathered} 312 \\ 93 \% \\ \mathrm{~h} \end{gathered}$ | ${ }_{90 \%}^{297}$ | $380 \%$ | ${ }_{91 \%}^{266}$ | ${ }_{93 \%}^{153}$ | $\begin{gathered} 159 \\ \text { iLMP } \end{gathered}$ | $\begin{gathered} 138 \\ 89 \% \end{gathered}$ | ${ }^{167}{ }_{85 \%}$ | $\begin{gathered} 264 \\ 88 \% \end{gathered}$ | $\begin{gathered} 137 \\ 88 \% \end{gathered}$ | $\begin{gathered} 153 \\ 89 \% \end{gathered}$ | $\begin{aligned} & 159 \\ & 91 \% \end{aligned}$ | $\begin{gathered} 213 \\ 89 \% \end{gathered}$ | $\begin{gathered} 317 \\ 89 \% \end{gathered}$ | ${ }^{392} 2$ | $\begin{gathered} 664 \\ 89 \% \end{gathered}$ | $\begin{aligned} & 435 \\ & 91 \% \end{aligned}$ |
| I expect to pay the same amount in income taxes | ${ }^{734} 36$ | $\begin{gathered} 393 \\ 40 \% \\ C \end{gathered}$ | ${ }_{3}^{341}$ | ${ }^{188}{ }_{3}{ }^{2}$ | ${ }_{37}^{118}$ | $\begin{gathered} 134 \\ 40 \% \\ d \end{gathered}$ | 121 ${ }^{127}$ | $\begin{gathered} 173 \\ 40 \% \\ D \end{gathered}$ | ${ }^{104} 36$ | 55 ${ }^{3}$ | $\begin{aligned} & 74 \\ & 45 \% \end{aligned}$ | 67 43 | $\begin{aligned} & 93 \\ & 47 \% \\ & \mathrm{ijR}^{2} \end{aligned}$ | 84\% | ${ }_{\text {41 }}^{4} \mathrm{~N}$ | 60\% | 54 $31 \%$ | 800 | ${ }^{135} 38$ | 175 $40 \%$ $u$ | ${ }^{248} 3$ | 175 ${ }^{17}$ |
| I expect to pay more in income taxes | $\stackrel{374}{19 \%}$ | $\begin{gathered} 187 \\ 19 \% \end{gathered}$ | 1888\% | 103 $17 \%$ | ${ }^{68}{ }^{1} \%$ | ${ }^{65} 9$ | ${ }^{68}{ }^{1} \%$ | 71 $16 \%$ | 40\% | $\begin{gathered} \quad 47 \\ \text { IMO } \\ \hline 10 \% \end{gathered}$ | $\begin{gathered} 40 \\ 15 \% \\ 1 \mathrm{mp} \end{gathered}$ | 32\% | 27 $14 \%$ | ${ }_{\text {21 }}^{63}$ | 21 14 | 24\% | ${ }^{36}$ 21\% | 14\% | 81 23\% | 14\% | $\underset{\substack{193 \\ 19 \\ t}}{ }$ | $\underset{\substack{91 \\ \text { t } \\ \text { \% }}}{ }$ |
| I expect to pay less in income taxes | 317 $16 \%$ | $\begin{gathered} 182 \\ \stackrel{19}{\mathrm{C}} \mathrm{C} \end{gathered}$ | ${ }^{135} 13 \%$ | $\begin{aligned} & 118 \\ & \text { 20\% } \\ & \text { Gh } \end{aligned}$ | 17\% | 49\% | ${ }^{35} 11 \%$ | 61 $14 \%$ | $\begin{gathered} 74 \\ \text { KL5 } \\ \text { KLN } \end{gathered}$ | 32\% | 23 $14 \%$ | 19 $12 \%$ | 34\% | ${ }^{45} 5$ | 21 14 | ${ }^{26} 15$ | ${ }^{16} 9$ | ${ }^{27}$ 11\% | ${ }_{12}^{43}$ | ${ }^{65} 5$ | $\begin{gathered} 135 \\ \substack{88 \\ \mathrm{~s}} \end{gathered}$ | 74 $16 \%$ |
| Not sure | $\stackrel{383}{ }{ }_{19 \%}$ | $\begin{gathered} 121 \\ 12 \% \end{gathered}$ | $\begin{gathered} 262 \\ \underset{B}{25 \%} \end{gathered}$ | $\begin{gathered} 121 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 50 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 65 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 73 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 75 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 16 \% \\ & M \end{aligned}$ | $\begin{aligned} & 18 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 13 \% \end{aligned}$ | 20\% | ${ }^{13} 7 \%$ | 73 24 $i$ | $\begin{aligned} & 31 \\ & 20 \% \\ & \text { j } \end{aligned}$ | $\begin{aligned} & 43 \\ & { }_{25}^{25} \end{aligned}$ | $\begin{gathered} 52 \\ \text { 30\% } \\ \hline \end{gathered}$ | $\begin{aligned} & \text { 62 } \\ & 26 \% \\ & M \end{aligned}$ | ${ }^{58}{ }^{16 \%}$ | ${ }_{22}{ }^{1} \%$ | ${ }^{138} 8$ | 94\% |
| N/A - I don't plan to file 2019 income taxes. | 209\% | ${ }^{91} 9$ | ${ }^{118} 1{ }^{1} \%$ | 11\% | 31 $10 \%$ | ${ }^{23} 7$ | 34 $10 \%$ | $\begin{gathered} 55 \\ 13 \% \\ f \end{gathered}$ | $\begin{aligned} & \text { 28\% } \\ & \underset{\mathrm{k}}{2} \end{aligned}$ | 12\% | ${ }_{3}^{4}$ | $\begin{aligned} & 18 \\ & \begin{array}{l} 181 \% \\ K \\ K \end{array} \end{aligned}$ | $$ | ${ }^{38}{ }^{12}$ | 19 | 19 $11 \%$ K | ${ }^{16} 9$ | 26 $11 \%$ | 11\% | 46\% | ${ }^{84} 1{ }^{4}$ | ${ }^{41} 9$ |
| Sigma | $\begin{gathered} 2017 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 974 \% \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1043 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 595 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 320 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 335 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 331 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 435 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 294 \\ & 100 \% \end{aligned}$ | 164 $100 \%$ | $\begin{aligned} & 163 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 156 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 197 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 302 \\ & 100 \% \end{aligned}$ | 156 $100 \%$ | $\begin{aligned} & 172 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 175 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 239 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 356 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 438 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 748 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 476 \\ & 100 \% \end{aligned}$ |

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

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | $\begin{aligned} & \text { Children } \\ & \text { in HH } \end{aligned}$ |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\begin{aligned} & \text { Home } \\ & \text { Ownership } \end{aligned}$ |  | Marital |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{gathered} \text { Less } \\ \text { Than } \\ \$ 50 \mathrm{~K} \end{gathered}$ | \$50K <br> $\$ 74.9 \mathrm{~K}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | $\$ 100 \mathrm{~K}+$ | $\underset{\substack{\text { HS } \\ \text { Lers }}}{\substack{\text { Less }}}$ | $\begin{gathered} \text { Some } \\ \text { College } \end{gathered}$ | College | Yes | No | Yes | No | Yes | No | Home- | Renter | 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 | 2017 | 810 | 432 | 247 | 451 | 640 | 720 | 657 | 115 | 861 | 813 | 1204 | 772 | 1245 | 1336 | 646 | 76 | 1041 |
| Weighted Base | 2017 | 631 | 339 | 270 | 699 | 632 | 701 | 684 | 1231 | 786 | 760 | 1257 | 719 | 1298 | 1385 | 602 | 935 | 1082 |
| ${ }_{\text {Plan }}^{\text {(Net) }}$ ) ${ }^{\text {a }}$ File 2019 Taxes |  | \% 505 | \% ${ }_{9}^{318}$ | $\underset{B}{261 \%}$ | $\underset{9_{B}^{64 \%}}{657}$ | 529\% | ${ }_{9}^{631}{ }_{5}^{6} \%$ |  | $\begin{array}{r} 1183 \\ 0 \\ \hline 96 \% \end{array}$ |  | $\begin{aligned} & 701 \\ & 9{ }_{21} \% \end{aligned}$ | $\begin{aligned} & 1107 \\ & 88 \% \end{aligned}$ | 657\% | ${ }^{1151} 89$ | ${ }^{1285}{ }_{9}^{128 \%}$ | ${ }_{807}^{507}$ | ${ }^{895}$ | ${ }^{917} 8$ |
| I expect to pay the same amount in income taxes |  | \% ${ }_{31}^{197}$ | - ${ }^{151} 4{ }_{\text {4 }}$ | $\begin{aligned} & 1111 \% \\ & \hline 11 \% \end{aligned}$ | $\% \quad \underset{\substack{368 \%}}{2628}$ | 191 30 | ${ }^{245}$ | $\begin{aligned} & \left.\begin{array}{l} 299 \\ \mathrm{FG} \end{array}\right) \end{aligned}$ | ${ }_{39}^{485}$ | $249$ |  | ${ }_{36}^{453}$ | ${ }^{266 \%}$ | ${ }^{468}$ 36\% | ${ }^{552} 4$ | ${ }^{180} 0$ | ${ }^{395}$ | ${ }_{31 \%}^{338}$ |
| I expect to pay more in income taxes |  | \% ${ }^{62}$ | ${ }_{\text {17\% }}^{56}$ | $\begin{gathered} \stackrel{61}{23 \%} \\ { }_{B}^{2} \end{gathered}$ | $\begin{aligned} & 176 \\ & { }^{275} \\ & { }^{2} 5 \end{aligned}$ | ${ }^{80} 13 \%$ | $\begin{aligned} & 140 \\ & { }_{F}^{20 \%} \end{aligned}$ | ${ }^{154}{ }_{F}^{154}$ |  | $\begin{aligned} & 103 \\ & \quad 13 \% \end{aligned}$ |  | ${ }_{18}^{225}$ | ${ }^{140} 20 \%$ | 234 180 | ${ }_{\substack{287 \\ \hline 28}}^{\text {2 }}$ | ${ }^{87}$ 15\% | $\underset{R}{217}$ | $\stackrel{158}{15 \%}$ |
| I expect to pay less in income taxes income taxes |  | \% ${ }^{86}$ | \% ${ }^{54} 16$ | 51 $19 \%$ | - ${ }^{115}$ | ${ }_{15}^{93}$ | ${ }^{117} 17$ | 107 ${ }^{16 \%}$ |  | ${ }_{118}^{86}$ |  | ${ }^{84}$ | 122 17 | 195\% | ${ }^{223} 16$ | ${ }^{93} 5$ | ${ }_{175}^{175}$ | $\stackrel{162}{15 \%}$ |
| Not sure |  | $\%{ }^{160}{ }^{165}{ }^{250}$ | $\% \quad 17 \%$ | $\begin{aligned} & 37 \\ & 14 \% \end{aligned}$ | ${ }_{15 \%}^{15 \%}$ | $\begin{aligned} & 1656 \% \\ & { }_{26}{ }^{6} 4 \end{aligned}$ | $\begin{aligned} & \text { 131 } \\ & \hline 19 \% \end{aligned}$ | ${ }_{13}^{86}$ |  |  |  | ${ }_{19 \%}^{244}$ | 129\% | 254\% | ${ }^{223} 16$ | $\begin{aligned} & 146 \\ & 24 \% \\ & \hline \end{aligned}$ | ${ }_{13}^{124}$ | ${ }_{\text {259\% }}^{24}$ |
| 201 IA I I don't plan to file |  | $\begin{aligned} & \%{ }^{125}{ }^{2} \% \\ & \mathrm{CDE}^{20} \end{aligned}$ | $\% \quad{ }_{6}^{21}$ | $9 \%$ | ${ }^{42} 6$ | $\begin{aligned} & \begin{array}{l} 103 \\ 10 \% \\ 164 \end{array} \end{aligned}$ | $\begin{aligned} & 70 \\ & \hline 10 \% \\ & H \end{aligned}$ |  |  |  |  |  | ${ }^{62}$ | $\stackrel{147}{11 \%}$ | ${ }^{100} \%$ | $\begin{aligned} & 95 \\ & { }^{95}{ }^{16 \%} \end{aligned}$ | 44\% | ${ }_{\text {165 }}^{15}$ |
| Sigma | $\stackrel{2017}{100 \%}$ | \% ${ }^{631}$ | - ${ }^{339}$ | 270\% | - ${ }_{\text {6999\% }}$ | ${ }^{632} 10 \%$ | 701\% | ${ }_{100 \%}^{684}$ | 1231 | 786\% | 00\% | 1257\% | 719\% | ${ }^{12908 \%}$ | ${ }^{1385} 100$ | ${ }_{100 \%}^{602}$ | ${ }_{1}^{935}$ | 1082\% |

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 12-16, 2019 

Weighted To The U.S. General Adult Population - Propensity
Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal
17 Dec 2019
Base: Plan To File 2019 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+ | 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 | 1791 | 801 | 990 | 556 | 333 | 287 | 242 | 373 | 254 | 144 | 123 | 112 | 168 | 302 | 189 | 164 | 130 | 205 | 331 | 737 | 375 | 348 |
| Weighted Base | 1808 | 883 | 925 | 530 | 290 | 312 | 297 | 380 | 266 | 153* | 159* | $138 *$ | $167^{*}$ | 264 | 137 | 153* | 159* | 213 | 317 | 392 | 664 | 435 |
| I expect to pay the same amount in income taxes | $\begin{gathered} 734 \\ 41 \% \end{gathered}$ | $\begin{gathered} 393 \\ 44 \% \\ C \end{gathered}$ | ${ }_{37 \%}$ | ${ }_{35 \%}^{188}$ | $\begin{gathered} 118 \\ 41 \% \end{gathered}$ | $\begin{gathered} 134 \\ 43 \% \end{gathered}$ | $\begin{gathered} 121 \\ 41 \% \end{gathered}$ | $\begin{gathered} 173 \\ 46 \% \\ \text { 46 } \end{gathered}$ | $\begin{aligned} & 104 \\ & 39 \% \end{aligned}$ | ${ }_{36}^{56}$ | $\begin{aligned} & 74 \\ & 46 \% \end{aligned}$ | $\begin{aligned} & 67 \\ & 48 \% \end{aligned}$ | $\begin{gathered} 93 \\ \text { ISk } \\ \text { IJR } \end{gathered}$ | 842\% | $\begin{aligned} & 63 \\ & 4^{46} \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 60 \\ & 39 \% \end{aligned}$ | 54\% | ${ }_{38}^{80}$ | 135 $43 \%$ | $\begin{gathered} 175 \\ 45 \% \\ u \end{gathered}$ | 2488 | 175 $40 \%$ |
| I expect to pay more in income taxes | 374 | ${ }_{21 \%}^{187}$ | ${ }^{188}$ | $\begin{gathered} 103 \\ 19 \% \end{gathered}$ | $\begin{aligned} & 68 \\ & 24 \% \end{aligned}$ | ${ }_{21 \%}^{65}$ | ${ }_{23}^{68}$ | $\begin{aligned} & 71 \\ & \\ & \hline \end{aligned}$ | 40 15 | $\begin{gathered} 47 \\ \text { IMO } \end{gathered}$ | 25\% | 32\% | 27 $16 \%$ | 63 24 i | 21 $15 \%$ | 24\% | 36\% | 44\% | 81 $25 \%$ | 60 $15 \%$ | $\stackrel{143}{14}$ | $\underset{\substack{91 \\ \text { t }}}{ }$ |
| I expect to pay less in income taxes | 317 $18 \%$ | $\begin{gathered} 182 \\ 21 \% \\ C \end{gathered}$ | ${ }^{135} 15$ | $\begin{aligned} & 118 \\ & 22 \% \\ & \mathrm{Gh} \end{aligned}$ | 19\% | 49\% | ${ }^{35} 12$ | 61 16 | $\begin{gathered} 74 \\ \text { KLN } \end{gathered}$ | ${ }^{32}$ 21\% | 23 $14 \%$ | 19 $14 \%$ | 34\% | ${ }_{17}{ }^{17}$ | 21 $16 \%$ | 26\% | 16\% | ${ }^{27} 13 \%$ | 43 $14 \%$ | ${ }^{65} 7$ | $\begin{gathered} 135 \\ 20 \% \\ \mathrm{~s} \end{gathered}$ | $74 \%$ |
| Not sure | ${ }_{21 \%}^{383}$ | $\begin{gathered} 121 \\ 14 \% \end{gathered}$ | $\begin{gathered} 262 \\ 28 \% \\ B \end{gathered}$ | $\begin{gathered} 121 \\ 23 \% \end{gathered}$ | $\begin{aligned} & 50 \\ & 17 \% \end{aligned}$ | ${ }_{21}^{65}$ | $\begin{aligned} & 73 \\ & 24 \% \end{aligned}$ | 75 | $\begin{aligned} & { }^{48} \\ & 18 \% \\ & M \end{aligned}$ | $\begin{aligned} & 18 \% \\ & \\ & \hline \end{aligned}$ | 22 $14 \%$ | 20 15 | 13 81 | 28\% | $\begin{aligned} & 31 \\ & 23 \% \\ & \text { 23\% } \end{aligned}$ | $\begin{aligned} & 43 \\ & { }_{28} \% \\ & \hline \end{aligned}$ | ${ }_{3}^{53}{ }_{\text {B/ }}^{2}$ | $\begin{aligned} & { }^{62} 29 \\ & 29 \% \end{aligned}$ | 58\% | 924\% | ${ }^{138} 21 \%$ | 94\% |
| Sigma | $\begin{aligned} & 1808 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 883 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 925 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 530 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 290 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 312 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 297 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 380 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 266 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 153 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 159 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 138 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 167 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 264 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 137 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 153 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 159 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 213 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 317 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 392 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 664 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 435 \\ & 100 \% \end{aligned}$ |

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. ${ }^{\text {small base }}$

Fielding Period: December 12-16, 2019

Base: Plan To File 2019 Taxes

|  | Household Income |  |  |  |  | Education |  |  | Employed |  | $\begin{aligned} & \text { Children } \\ & \text { in HH } \end{aligned}$ |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | Home Ownership |  | $\begin{aligned} & \text { Marital } \\ & \text { Status } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 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+ | $\begin{gathered} \text { HS } \\ \text { Less } \\ \text { cess } \end{gathered}$ | $\begin{aligned} & \text { Some } \\ & \text { College } \end{aligned}$ | College Grad+ | Yes | No | Yes | No | Yes | No | Homeowner | Renter | $\begin{aligned} & \text { Marr- } \\ & \text { ied } \end{aligned}$ | $\begin{aligned} & \text { Not } \\ & \text { married } \end{aligned}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) |
| Unweighted Base | 1791 | 651 | 410 | 237 | 432 | 526 | 645 | 620 | 1119 | 672 | 757 | 1034 | 723 | 1068 | 1227 | 545 | 927 | 864 |
| Weighted Base | 1808 | 505 | 318 | 261 | 657 | 529 | 631 | 648 | 1183 | 626 | 701 | 1107 | 657 | 1151 | 1285 | 507 | 891 | 917 |
| I expect to pay the same amount in income taxes | $734 \%$ | 197\% | $\begin{gathered} \quad \begin{array}{c} 151 \\ 47 \% \\ \mathrm{Be} \end{array} \\ \hline \end{gathered}$ | 111 $43 \%$ | 262 ${ }^{40 \%}$ | 191 ${ }_{36 \%}$ | 244\% | $\begin{gathered} 299 \\ { }_{46} \% \\ F G \end{gathered}$ | 485 ${ }^{41}$ |  | 281\% | $\begin{gathered} 453 \\ 41 \% \end{gathered}$ | 266\% | ${ }^{468}$ |  | 180\% | $\begin{gathered} 395 \\ \underset{R}{49 \%} \end{gathered}$ | ${ }^{338}{ }_{3}{ }^{2}$ |
| I expect to pay more in income taxes | 374 $21 \%$ | ${ }_{12 \%}^{62}$ | $\begin{gathered} 56 \\ \% \quad 18 \% \\ b \end{gathered}$ | $\begin{aligned} & 61 \\ & { }_{23}^{23 \%} \\ & \hline \end{aligned}$ | $\begin{aligned} & 176 \\ & 27 \% \\ & \text { BC } \end{aligned}$ | 15\% | $\begin{gathered} 140 \\ \stackrel{12}{5} \% \end{gathered}$ | $\begin{gathered} 154 \\ \underset{F}{24 \%} \% \end{gathered}$ | $\begin{gathered} 271 \\ 23 \% \end{gathered}$ |  | 149 21 | ${ }^{225}$ | 140 $21 \%$ | 234 20 | $\underset{\mathrm{p}}{287}$ | 87\% | $\underset{\mathrm{R}}{217}$ | ${ }_{158}^{17 \%}$ |
| I expect to pay less in income taxes | $\begin{gathered} 317 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 86 \\ & 17 \% \end{aligned}$ | $\begin{array}{ll}  & 54 \\ \% & 17 \% \end{array}$ | $\begin{aligned} & 51 \\ & 20 \% \end{aligned}$ | $\begin{gathered} 115 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 93 \\ & 18 \% \end{aligned}$ | $\begin{gathered} 117 \\ 18 \% \end{gathered}$ | $\stackrel{107}{17 \%}$ | $\begin{gathered} 232 \\ 20 \% \end{gathered}$ |  | $\begin{aligned} & 133 \\ & \% \\ & \hline 19 \% \end{aligned}$ | ${ }_{17 \%}^{184}$ | $\begin{gathered} 122 \\ 19 \% \end{gathered}$ | ${ }^{195}$ | $\begin{gathered} 223 \\ 17 \% \end{gathered}$ | $\begin{aligned} & 93 \\ & 18 \% \end{aligned}$ | $\begin{gathered} 155 \\ 17 \% \end{gathered}$ | 162\% |
| Not sure | $\stackrel{383}{21 \%}$ | $\begin{gathered} 160 \\ \% \\ \text { CDE } \end{gathered}$ | $\begin{array}{ll}  & 57 \\ \% & 18 \% \end{array}$ | 37 $14 \%$ | $\begin{gathered} 103 \\ 16 \% \end{gathered}$ | $\begin{aligned} & 165 \\ & 31 \% \\ & \mathrm{GH} \end{aligned}$ | $\begin{gathered} 131 \\ { }_{2}^{21} \% \\ H \end{gathered}$ | 86 $13 \%$ | $\begin{gathered} 194 \\ 16 \% \end{gathered}$ |  | $\begin{aligned} & 138 \\ & 6 \\ & \hline \end{aligned}$ | $\stackrel{244}{22 \%}$ | 1299\% | 254 $22 \%$ | 223 $17 \%$ | $\begin{gathered} 146 \\ \\ 29 \% \end{gathered}$ | 124 $14 \%$ | $\begin{gathered} 259 \\ { }_{Q}^{88 \%} \end{gathered}$ |
| Sigma | 1808 $100 \%$ | $505$ | $\begin{aligned} & 318 \\ & \% ~ 100 \% \end{aligned}$ | $\begin{aligned} & 261 \\ & 100 \% \end{aligned}$ | 657 | $\begin{aligned} & 529 \\ & 100 \% \end{aligned}$ | 631 100\% | $648$ $100 \%$ | $\begin{gathered} 1183 \\ 0 \\ 100 \% \end{gathered}$ |  | $\begin{gathered} 701 \\ 6 \\ 6 \\ 100 \% \end{gathered}$ | $\begin{gathered} 1107 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 657 \\ & 100 \% \end{aligned}$ | $\begin{gathered} 1151 \\ 100 \% \end{gathered}$ | $\begin{gathered} 1285 \\ 100 \% \end{gathered}$ | $\begin{aligned} & 507 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 891 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 917 \\ & 100 \% \end{aligned}$ |

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

Q3505 Which of the following will be among your financial New Year resolutions for 2020?
Please select all that apply.
4 Q3505 Which of the following will be among your financial New Year resolutions for 2020?
Please select all that apply.
Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2020? Please
select up to 3 responses.
6 Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2020? Please 7 O3515 Which responses.
Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2019?
8 Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2019? Please select all that apply.
9 Q3520 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.
10 Q3520 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car,
1 Q352 expenses) today,
11 Q3525 How would you rate the current quality of your financial life...?
Is it...?
12 Q3525 How would you rate the current quality of your financial life...?
Is it...?
13 Q3535 In your opinion, would you say you typically live paycheck to paycheck?
14 Q3535 In your opinion, would you say you typically live paycheck to paycheck?
15 Q3540 Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
16 Q3540 Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
17 Q3550 Which of the following, if any, causes you financial stress? Please select all that apply
18 Q3550 Which of the following, if any, causes you financial stress? Please select all that apply.
19 Q3555 Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
20 Q3555 Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
21 Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?
22 Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?
23 Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal
24 Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax tiling?


[^0]:    Proportions/Means: Col.
    Overlap formulae used.

[^1]:    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

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

[^3]:    Proportions/Means: Columns Tested (5\%, $10 \%$ risk level) - B/C - D/E/F/G/R - I/J/K/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.

