

Q3505 Which of the following will be among your financial New Year resolutions for 2017? Please select all that apply.

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2088	467	723	512	386	422	382	417	429	438	991	165	179	199	229	219	1097	257	203	218	200	219
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
Will Make Financial New Year's Resolution (Net)	1415 68%	296 68%	502 69%	284 63%	334 69%	423 78% IJ	272 79% IJ	275 73% J	260 66% J	184 43% J	707 70% J	191 78% P	130 78% P	142 77% P	143 69% P	101 50% V	708 66% V	232 78% tUV	142 81% TUV	133 68% V	117 62% V	83 37% V
Setting and following a budget	574 27%	118 27%	196 27%	120 27%	139 29%	208 38% HIJ	131 38% HIJ	108 28% IJ	84 21% J	43 10% J	274 27% J	90 37% OP	62 36% OP	49 27% P	45 22% V	28 14% V	300 28% V	118 40% UV	69 39% UV	59 30% V	40 21% V	14 6% V
Making a plan to get out of debt	558 27%	106 24%	205 28%	105 24%	142 29%	154 28% IJ	145 42% FhIJ	125 33% IJ	83 21% J	51 12% J	263 26% J	64 26% P	63 37% OP	65 36% OP	45 22% p	26 13% p	294 27% p	90 30% uV	83 47% RTUV	60 31% uV	37 20% v	25 11% v
Boosting retirement savings	493 24%	106 24%	157 22%	91 20%	138 29% cD	101 19% J	84 24% J	109 29% FJ	128 32% FgJ	71 17% J	295 29% Q	49 20% s	51 30% s	64 35% Lt	77 37% Lp	54 26% V	198 18% V	51 17% V	33 19% V	45 23% rV	51 27% rV	17 8% rV
Establishing savings (any type)	463 22%	103 24%	151 21%	93 21%	115 24%	202 37% HIJ	104 30% HIJ	63 17% J	35 15% J	235 8% J	23% J	88 36% NOP	54 32% nOP	36 19% P	40 19% Pu	17 8% Pu	228 21% Pu	113 38% TUV	50 29% TUV	27 14% UV	20 10% UV	18 8% UV
Pulling a credit report/learning how to improve my credit score	256 12%	45 10%	91 13%	54 12%	67 14%	86 16% IJ	62 18% hIJ	46 12% J	36 9% J	26 6% J	137 14% J	38 15% p	31 18% P	26 14% U	27 13% U	16 8% U	119 11% U	48 16% UV	31 18% UV	20 10% v	5% v	10 5% v
Saving for child's college education	207 10%	41 9%	94 13% De	32 7%	40 8%	84 16% IJ	63 18% hIJ	44 11% IJ	10 2% J	7 2% J	105 10% J	45 18% nOP	30 18% nOP	16 9% P	10 5% U	5 2% U	102 9% U	39 13% UV	33 19% UV	27 14% UV	- - UV	2 1% UV
Paying off student loan debt	182 9%	33 8%	52 7%	44 10%	51 11%	90 17% HIJ	60 17% HIJ	21 6% IJ	10 2% J	1 * J	85 8% J	39 16% NOP	26 15% nOP	12 7% P	7 3% p	1 * p	96 9% p	50 17% TUV	34 19% TUV	9 5% V	2 1% V	* * V
Paying off a mortgage	153 7%	34 8%	51 7%	20 5%	49 10% D	40 7% IJ	28 10% HIJ	29 8% HIJ	32 8% J	24 6% J	91 9% Q	27 11% r	14 8% r	13 7% r	21 10% v	17 8% v	62 6% v	13 4% v	14 8% v	16 8% v	11 6% v	7 3% v
Refinancing a mortgage	115 5%	22 5%	46 6%	17 4%	31 6%	40 7% IJ	34 10% HIJ	18 5% HIJ	8 2% J	15 3% J	82 8% Q	34 14% NOPR	23 13% NOP	9 5% P	7 3% P	11 5% P	32 3% P	6 2% rUV	12 7% rUV	9 5% u	2 1% u	4 2% u
Taking out a loan to purchase a home	95 5%	16 4%	33 5%	16 4%	30 6%	39 7% HIJ	33 9% HIJ	9 2% J	12 3% j	3 1% j	58 6% q	25 10% NOP	22 13% NOP	5 3% P	7 3% P	- - P	37 3% P	14 5% tv	11 6% tv	3 2% uv	6 3% uv	3 1% uv
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	87 4%	26 6%	25 3%	19 4%	16 3%	49 9% HIJ	21 6% IJ	11 3% J	5 1% J	1 * J	64 6% Q	34 14% NOPR	16 9% OPs	9 5% P	5 2% P	1 1% P	23 2% P	15 5% UV	6 3% uv	3 1% uv	- - uv	- - uv
Other	189 9%	26 6%	88 12% E	37 8%	38 8%	49 9% E	31 9% E	38 10% E	38 10% E	34 8% E	82 8% E	23 9% E	14 8% E	18 10% E	16 8% E	11 5% E	107 10% E	26 9% E	17 10% E	20 10% E	21 11% E	23 10% E
N/A - I will not make financial New Year resolutions for 2017.	673 32%	138 32%	223 31%	164 37%	149 31%	119 22% E	74 21% E	103 27% E	135 34% FG	242 57% FGHI	303 30% E	55 22% E	40 24% E	41 23% E	64 31% LMNO	103 50% LMNO	370 34% E	64 22% E	33 19% E	62 32% rS	71 38% RS	140 63% RSTUP
Sigma	4044 194%	814 188%	1411 195%	813 182%	1005 208%	1258 252%	871 252%	721 191%	640 162%	553 130%	2076 205%	610 249%	445 261%	362 197%	371 179%	289 142%	1968 183%	648 219%	427 243%	360 184%	270 144%	264 118%

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

Q3505 Which of the following will be among your financial New Year resolutions for 2017? Please select all that apply.

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Unemp.	Student	Retired	Yes	No	Yes	No	Homeowner	Renter	Married	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2088	857	414	344	347	629	724	735	1224	864	95	455	632	1456	558	1530	1372	668	1162	926
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Will Make Financial New Year's Resolution (Net)	1415 68%	495 65%	253 71%	195 75% B	407 70%	395 63%	510 67%	510 72% F	980 76%	435 55% L	132 77%	162 41%	610 80% N	804 61%	511 84% P	903 61%	884 65%	492 73% Q	686 67%	729 68%
Setting and following a budget	574 27%	218 29%	101 28%	83 32% e	143 24%	144 23%	251 33% FH	179 25%	408 32% L	166 21% L	69 40% JL	49 13%	260 34% N	314 24%	232 38% P	342 23%	311 23%	241 36% Q	272 27%	302 28%
Making a plan to get out of debt	558 27%	234 31% E	109 31% E	73 28% e	124 21%	152 24%	249 33% FH	157 22%	409 32% JKL	148 19% L	31 18%	48 12%	279 37% N	278 21%	245 40% P	312 21%	329 24%	204 30% Q	272 27%	286 27%
Boosting retirement savings	493 24%	90 12%	102 29% B	71 28% B	209 36% Bd	107 17%	158 21%	227 30% FG	388 30% JKL	105 13%	26 15%	52 13%	177 23% N	316 24%	156 25% P	337 23%	365 27% R	119 18%	302 30% T	190 18%
Establishing savings (any type)	463 22%	180 24% e	86 24% e	62 24%	104 18%	129 21%	199 26% fH	135 19%	323 25% JL	139 18% L	68 39% IJL	27 7%	229 30% N	234 18%	185 30% P	278 19%	242 18%	212 31% Q	190 19%	273 26% S
Pulling a credit report/learning how to improve my credit score	256 12%	89 12%	42 12%	37 14%	74 13%	55 9%	105 14% F	97 14% F	186 14% JL	70 9% L	42 25% L	20 5%	127 17% N	130 10%	107 18% P	149 10%	142 10%	107 16% Q	112 11%	144 13%
Saving for child's college education	207 10%	45 6%	32 9%	39 15% Bc	89 15% BC	31 5%	75 10% F	101 14% Fg	171 13% JL	36 5% L	14 8% L	6 2%	170 22% N	37 3%	176 29% P	31 2%	136 10%	65 10%	151 15% T	56 5%
Paying off student loan debt	182 9%	45 6%	38 11% B	36 14% B	56 10% b	13 2%	90 12% F	79 11% F	145 11% JL	37 5% L	33 19% iJL	4 1%	106 14% N	75 6%	96 16% P	85 6%	95 7%	84 12% Q	86 8%	96 9%
Paying off a mortgage	153 7%	28 4%	25 7% b	25 10% B	67 11% B	37 6%	41 5%	75 9% FG	121 9% JKL	32 4% L	5 3%	19 5%	79 10% N	75 6%	62 10% P	92 6%	137 10% R	16 2% T	106 10% T	48 4%
Refinancing a mortgage	115 5%	21 3%	15 4%	30 12% BC	47 8% Bc	18 3%	34 5% BC	63 9% JKL	101 8% JKL	14 2% L	-	11 3% J	76 10% N	39 3%	71 12% P	43 3%	96 7% R	19 3% T	83 8% T	32 3%
Taking out a loan to purchase a home	95 5%	25 3%	13 4%	19 7% B	37 6% b	19 3%	36 5% f	40 6% f	84 7% JL	11 1% L	5 3%	3 1%	54 7% N	42 3%	55 9% P	41 3%	46 3% Q	48 7% Q	60 6% T	35 3%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	87 4%	40 5%	10 3%	12 5%	24 4%	31 5%	26 3%	30 4%	65 5% jL	22 3% L	5 3%	2 8%	63 8% N	24 2%	54 9% P	33 2%	48 4%	33 5%	51 5%	36 3%
Other	189 9%	83 11% D	31 9%	14 6%	47 8%	67 11%	61 8%	61 9%	125 10% L	63 8% L	11 7%	21 5%	73 10% N	115 9%	51 8%	138 9%	115 9%	70 10%	85 8%	104 10%
N/A - I will not make financial New Year resolutions for 2017.	673 32%	267 35% D	102 29%	64 25%	178 30%	229 37% H	248 33%	196 28%	312 24% IK	361 45% L	40 23%	228 59% IJK	149 20% M	524 39% M	99 16%	574 39% O	469 35% R	186 27%	333 33%	340 32%
Sigma	4044 194%	1365 179%	706 199%	565 218%	1198 205%	1032 165%	1571 207%	1441 204%	2840 220%	1204 151%	347 202%	491 126%	1841 243%	2203 166%	1589 260%	2455 166%	2531 187%	1404 207%	2103 206%	1941 182%

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

Q3505 Which of the following will be among your financial New Year resolutions for 2017? Please select all that apply.

Base: Will Make Financial New Year's Resolution

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1402	313	494	325	270	345	307	299	272	179	669	136	138	153	143	99	733	209	169	146	129	80
Weighted Base	1415	296	502	284	334	423	272	275	260	184	707	191*	130*	142*	143*	101*	708	232	142*	133*	117*	83*
Setting and following a budget	574 41%	118 40%	196 39%	120 42%	139 42%	208 49% hIj	131 48% lJ	108 39% J	84 32%	43 23%	274 39%	90 47% nOP	62 48% oP	49 34%	45 31%	28 28%	300 42%	118 51% UV	69 49% uV	59 44% V	40 34% v	14 17%
Making a plan to get out of debt	558 39%	106 36%	205 41%	105 37%	142 42%	154 36%	145 53% fIj	125 45% fIj	83 32%	51 28%	263 37%	64 34%	63 48% loP	65 46% oP	45 32%	26 26%	294 42%	90 39%	83 58% RtUV	60 45%	37 32%	25 30%
Boosting retirement savings	493 35%	106 36%	157 31%	91 32%	138 41% Cd	101 24%	84 31%	109 40% F	128 49% FGh	71 39% F	295 42% Q	49 26%	51 39% IS	64 45% L	77 54% Lm	54 53% LV	198 28%	51 22%	33 23%	45 34% r	51 43% RSV	17 21%
Establishing savings (any type)	463 33%	103 35%	151 30%	93 33%	115 34%	202 48% gHIJ	104 38% HIJ	63 23%	60 23%	35 19%	235 33%	88 46% NOP	54 42% NP	36 25%	40 28%	17 17%	228 32%	113 49% sTUV	50 35% TUV	27 20%	20 17%	18 21%
Pulling a credit report/learning how to improve my credit score	256 18%	45 15%	91 18%	54 19%	67 20%	86 20%	62 23% ij	46 17%	36 14%	26 14%	137 19%	38 20%	31 24%	26 18%	27 19% u	16 16%	119 17%	48 21% U	31 22% U	20 15%	10 8%	10 12%
Saving for child's college education	207 15%	41 14%	94 19% De	32 11%	40 12%	84 20% IJ	63 23% IJ	44 16% IJ	10 4%	7 4%	105 15%	45 23% NOP	30 23% nOP	16 11%	10 7% U	5 5%	102 14%	39 17% UV	33 23% UV	27 20% UV	-	2 3%
Paying off student loan debt	182 13%	33 11%	52 10%	44 16%	51 15%	90 21% HIJ	60 22% HIJ	21 8% J	10 4%	1 1%	85 12%	39 21% NOP	26 20% nOP	12 8% P	7 5%	1 1%	96 14%	50 22% TUV	34 24% TUV	9 7%	2 2%	* 1%
Paying off a mortgage	153 11%	34 11%	51 10%	20 7%	49 15% D	40 10%	28 10%	29 10%	32 12%	24 13%	91 13% q	27 14% R	14 11%	13 9%	21 15%	17 9%	62 9%	13 6%	14 10%	16 12%	11 10%	7 9%
Refinancing a mortgage	115 8%	22 7%	46 9%	17 6%	31 9%	40 10% J	34 13% hi	18 6%	8 3%	15 8% i	82 12% Q	34 18% NOR	23 17% NOS	9 6%	7 5%	11 10%	32 5%	6 3%	12 8% ru	9 7%	2 1%	4 5%
Taking out a loan to purchase a home	95 7%	16 5%	33 7%	16 6%	30 9%	39 9% HJ	33 12% HIJ	9 3%	12 5%	3 2%	58 8%	25 13% NoP	22 17% NOPS	5 4%	7 5%	-	37 5%	14 6%	11 8%	3 2%	6 5%	3 4%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	87 6%	26 9%	25 5%	19 7%	16 5%	49 11% HIJ	21 8% IJ	11 4% j	5 2%	1 1%	64 9% Q	34 18% NOPR	16 12% oPs	9 6%	5 3%	1 1%	23 3%	15 6% uv	6 4% u	3 2%	-	-
Other	189 13%	26 9%	88 18% Be	37 13%	38 11%	49 12% HIJ	31 11%	38 14%	34 14%	18 18%	82 12%	23 12%	14 11%	18 12%	16 11%	11 11%	107 15%	26 11% uv	17 12% u	20 15%	21 18% RSP	23 27% RSP
Sigma	3371 238%	677 229%	1188 237%	650 229%	856 257%	1139 270%	797 293%	618 224%	505 194%	311 169%	1772 251%	555 291%	404 311%	320 225%	306 214%	186 184%	1598 226%	584 252%	393 276%	298 224%	199 170%	124 150%

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

Q3505 Which of the following will be among your financial New Year resolutions for 2017? Please select all that apply.

Base: Will Make Financial New Year's Resolution

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Unemp.	Student	Retired	Yes	No	Yes	No	Homeowner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	1402	548	298	250	236	374	504	524	934	468	72	190	523	879	476	926	895	476	779	623
Weighted Base	1415	495	253	195	407	395	510	510	980	435	132*	162	610	804	511	903	884	492	686	729
Setting and following a budget	574 41%	218 44%	101 40%	83 43%	143 35%	144 36%	251 49%	179 35%	408 42%	166 38%	69 52%	49 31%	260 43%	314 39%	232 45%	342 38%	311 35%	241 49%	272 40%	302 41%
Making a plan to get out of debt	558 39%	234 47%	109 43%	73 37%	124 30%	152 38%	249 49%	157 31%	409 42%	148 34%	31 23%	48 30%	279 46%	278 35%	245 48%	312 35%	329 37%	204 41%	272 40%	286 39%
Boosting retirement savings	493 35%	90 18%	102 41%	71 37%	209 51%	107 27%	158 31%	227 45%	388 40%	105 24%	26 19%	52 32%	177 29%	316 39%	156 30%	337 37%	365 41%	119 24%	302 44%	190 26%
Establishing savings (any type)	463 33%	180 36%	86 34%	62 32%	104 26%	129 33%	199 39%	135 26%	323 33%	139 32%	68 51%	27 16%	229 13%	234 21%	185 36%	278 31%	242 27%	212 43%	190 28%	273 37%
Pulling a credit report/learning how to improve my credit score	256 18%	89 18%	42 17%	37 19%	74 18%	55 14%	105 21%	97 19%	186 19%	70 16%	42 32%	20 13%	127 21%	130 16%	107 21%	149 16%	142 16%	107 22%	112 16%	144 20%
Saving for child's college education	207 15%	45 9%	32 13%	39 20%	89 22%	31 8%	75 15%	101 20%	171 17%	36 8%	14 10%	6 4%	170 28%	37 5%	176 35%	31 3%	136 15%	65 13%	151 22%	56 8%
Paying off student loan debt	182 13%	45 9%	38 15%	36 18%	56 14%	13 3%	90 18%	79 15%	145 15%	37 8%	33 25%	4 2%	106 17%	75 9%	96 19%	85 9%	95 11%	84 17%	86 12%	96 13%
Paying off a mortgage	153 11%	28 6%	25 10%	25 13%	67 17%	37 9%	41 8%	75 15%	121 12%	32 7%	5 3%	19 12%	79 13%	75 9%	62 12%	92 10%	137 16%	16 3%	106 15%	48 7%
Refinancing a mortgage	115 8%	21 4%	15 6%	30 15%	47 12%	18 4%	34 7%	63 12%	101 10%	14 3%	- 7%	11 7%	76 12%	39 5%	71 14%	43 5%	96 11%	19 4%	83 12%	32 4%
Taking out a loan to purchase a home	95 7%	25 5%	13 5%	19 10%	37 9%	19 5%	36 7%	40 8%	84 9%	11 3%	5 4%	3 2%	54 9%	42 5%	55 11%	41 5%	46 5%	48 10%	60 9%	35 5%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	87 6%	40 8%	10 4%	12 6%	24 6%	31 8%	26 5%	30 6%	65 7%	22 5%	5 4%	2 1%	63 10%	24 3%	54 10%	33 4%	48 5%	33 7%	51 7%	36 5%
Other	189 13%	83 17%	31 12%	14 7%	47 12%	67 17%	61 12%	61 12%	125 13%	63 15%	11 9%	21 13%	73 12%	115 20%	51 10%	138 15%	115 13%	70 14%	85 12%	104 14%
Sigma	3371 238%	1099 222%	603 239%	501 257%	1020 251%	802 203%	1323 260%	1245 244%	2528 258%	843 194%	308 232%	262 162%	1692 277%	1678 209%	1489 291%	1881 208%	2062 233%	1218 248%	1769 258%	1601 220%

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

Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2017? Please select up to 3 responses.

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2088	467	723	512	386	422	382	417	429	438	991	165	179	199	229	219	1097	257	203	218	200	219
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
Any Listed (Net)	1874	374	674	403	423	480	307	345	369	373	924	216	150	170	200	188	950	264	157	175	169	185
	90%	86%	93% BE	90%	88%	89%	89%	91%	93% fgJ	87%	91% q	88%	88%	92%	97% LMU	92% V	88%	89%	89%	90%	90%	83%
Paying off debt	809	137	298	175	199	200	154	174	151	130	371	76	62	86	86	61	438	124	92	88	65	69
	39%	32%	41% B	39% b	41% B	37%	44% J	46% fjJ	46% j	38% j	37%	31%	36%	47% LP	42% p	30%	41%	42% vi	52% UVM	45% V	45% V	31%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	676	141	269	133	132	128	99	124	152	173	345	62	51	65	78	88	331	66	48	59	74	84
	32%	33%	37% DE	30%	27%	24%	29%	33% F	39% FG	40% FGh	34%	25%	30%	36%	38% L	43% LM	31%	22%	27%	30%	39% Rs	38% Rs
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	657	112	232	157	157	192	94	110	147	115	314	67	45	51	83	68	344	125	49	59	64	47
	31%	26%	32% B	35% B	32%	35% gJ	27%	29%	37% GHJ	27%	31%	27%	26%	28%	40% LMN	33% V	32%	42% STVL	28%	30% v	34% V	21%
Medical expenses	508	88	202	113	105	81	54	83	122	168	260	37	25	41	65	92	248	44	30	42	57	76
	24%	20%	28% B	25%	22%	15%	16%	22% i	31% FGH	39% FGHi	26%	15%	14%	22%	32% LM	45% LMNOv	23%	15%	17%	22% RS	30% RST	34% RST
Savings related to retirement	439	96	145	94	103	91	59	94	135	60	236	46	30	47	80	33	203	46	28	46	55	27
	21%	22%	20%	21%	21%	17%	17%	25% FgJ	34% FGHJ	14%	23% q	19%	18%	26% p	39% LMNP	16%	19%	15%	16%	24% rV	29% RSV	12%
Major purchase, not including a vehicle (e.g., furniture, electronics)	437	79	155	97	106	105	76	72	88	96	225	60	38	34	45	48	212	45	38	38	43	48
	21%	18%	21%	22%	22%	19%	22%	19%	22% r	23% r	22%	25% r	22%	19%	22%	20%	20%	15%	22%	19%	23% V	22% V
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	259	47	91	58	63	104	84	35	29	7	126	49	36	22	14	5	133	55	48	14	15	2
	12%	11%	13%	13%	13%	19% HIJ	19% HIJ	9% J	7% J	2% J	12%	20% OP	21% nOP	12% P	7% p	2% p	12%	19% TUV	27% TUV	7% V	8% V	1% V
Saving for college	236	43	88	43	62	134	46	43	10	4	116	66	24	20	5	2	120	68	22	23	5	2
	11%	10%	12%	10%	13%	25% GHIJ	13% IJ	11% IJ	2% IJ	1% IJ	11% MNOP	27% OP	14% OP	11% OP	2% OP	1% OP	11%	23% STUV	13% UV	12% UV	3% UV	1% UV
Moving expenses (i.e., changing addresses not associated with job change)	186	39	79	21	47	85	35	37	14	16	82	35	15	21	7	5	104	50	20	16	7	11
	9%	9% d	11% D	5%	10% D	16% ghIJ	10% IJ	10% IJ	3% IJ	4% IJ	8% OP	14% OP	9% p	11% OP	3% OP	3% OP	10% TUV	17% UV	12% UV	8% UV	4% UV	5% UV
Relocation expenses due to a job change	70	8	31	8	23	31	16	18	6	-	41	17	10	11	2	-	29	14	5	6	3	-
	3%	2%	4% d	2%	5% d	6% IJ	5% IJ	5% IJ	1% j	-	4% HI	7% OP	6% oP	6% OP	1% OP	-	3% V	5% V	3% V	3% V	2% V	-
Other	388	99	107	80	102	101	65	60	61	100	170	39	33	26	29	43	218	62	33	34	32	57
	19%	23% C	15%	18%	21% C	19%	19%	16%	15%	24% HI	17%	16%	19%	14%	14%	21%	20%	21%	19%	17%	17%	26%
Sigma	4665	890	1697	979	1099	1252	782	850	914	868	2286	554	368	424	495	445	2379	698	414	425	420	423
	223%	205%	234%	219%	228%	231%	226%	224%	231%	203%	226%	226%	216%	231%	239%	219%	221%	236%	235%	218%	223%	190%

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

Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2017? Please select up to 3 responses.

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Unemp.	Student	Retired	Yes	No	Yes	No	Homeowner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2088	857	414	344	347	629	724	735	1224	864	95	455	632	1456	558	1530	1372	668	1162	926
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Any Listed (Net)	1874 90%	668 88%	331 93%	247 96% Be	530 91%	548 88%	686 91%	640 91%	1182 92%	692 87%	164 95% jl	337 86%	702 93% N	1172 88%	577 94% P	1297 88%	1208 89%	621 92%	952 93% T	922 86%
Paying off debt	809 39%	327 43% E	165 47% E	114 44% E	178 31%	230 37%	347 46% FH	232 33%	534 41% JL	275 35%	56 32%	127 33%	302 40%	506 38%	254 42%	554 38%	482 36%	310 46% Q	375 37%	434 41%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	676 32%	202 27%	128 36% B	94 36% B	220 38% B	161 26%	228 30%	287 41% FG	420 32% K	256 32% K	27 16%	162 42% IJK	227 30%	449 34%	196 32%	480 32%	528 39% R	139 21%	397 39% T	279 26%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	657 31%	281 37% E	111 34% e	81 31%	144 25%	226 36% H	236 31%	195 28%	399 31%	258 32% L	82 47% JL	110 28%	234 31%	423 32%	172 28%	485 33%	396 29%	245 36% Q	272 27%	385 36% S
Medical expenses	508 24%	181 24% BDE	121 34% B	51 20%	136 23%	145 23%	176 23%	187 26%	273 21% K	235 29% IK	17 10%	158 40% IJK	152 20%	356 27% M	121 20%	387 26% O	353 26%	148 22%	319 31% T	189 18%
Savings related to retirement	439 21%	108 14%	74 21% B	65 25% B	165 28% Bc	111 18%	126 17%	202 29% FG	339 26% JKL	100 13%	20 12%	46 12%	151 20%	287 22%	131 22%	307 21%	308 23%	126 19%	258 25% T	181 17%
Major purchase, not including a vehicle (e.g., furniture, electronics)	437 21%	157 21%	80 22%	52 20%	135 23%	126 20%	139 18%	171 24% G	289 22% L	148 19%	28 16%	65 17%	157 21%	280 21%	115 19%	322 22%	288 21%	141 21%	207 20%	230 22%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	259 12%	70 9%	43 12%	50 19% BC	89 15% B	58 9%	84 11%	117 16% FG	213 16% JL	45 6% L	24 14% JL	5 1%	200 26% N	58 4%	210 34% P	48 3%	164 12%	87 13%	174 17% T	85 8%
Saving for college	236 11%	52 7%	23 7%	42 16% BC	93 16% BC	52 8%	111 15% Fh	73 10%	150 12% L	87 11% L	87 50% JL	2 1%	178 23% N	59 4%	128 21% P	109 7%	160 12%	66 10%	107 11%	129 12%
Moving expenses (i.e., changing addresses not associated with job change)	186 9%	93 12% cE	26 7%	26 10% E	30 5%	53 8%	91 12% H	43 6%	121 9% L	65 8% L	31 18% JL	17 4%	85 11% n	101 8%	74 12% P	112 8%	63 5%	110 16% Q	57 6%	130 12% S
Relocation expenses due to a job change	70 3%	15 2%	14 4%	13 5% B	28 5% B	14 2%	29 4%	28 4%	47 4% L	23 3% L	9 5% L	1 *	47 6% N	24 2%	38 6% P	32 2%	33 2%	34 5% Q	40 4%	30 3%
Other	388 19%	154 20% D	65 18% D	24 9%	103 18% D	132 21%	132 17%	124 18%	195 15% IK	193 24% IK	22 13%	98 25% IK	101 13%	287 22% M	65 11%	323 22% O	261 19%	108 16%	147 14%	241 23% S
Sigma	4665 223%	1640 215% D	850 240% D	612 237%	1321 226% D	1309 210% IJK/L	1698 224% M/N	1659 235% O/P	2980 231% Q/R	1685 212% S/T	402 233%	790 203% S/T	1835 242%	2831 213%	1505 246%	3160 214% S/T	3035 224% S/T	1514 223% S/T	2353 231% S/T	2313 216% S/T

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 - S/T
 Overlap formulae used. * small base

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2016? Please select all that apply.

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2088	467	723	512	386	422	382	417	429	438	991	165	179	199	229	219	1097	257	203	218	200	219
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
Any Financial Setback (Net)	1322 63%	261 60%	486 67% bD	264 59%	311 65%	391 72% IJ	238 69% IJ	247 65% IJ	219 55%	227 53%	660 65%	184 75% OP	118 69% P	119 65%	124 60%	114 56%	662 61%	207 70% UV	119 68% UV	128 65% UV	95 50%	113 51%
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	489 23%	87 20%	163 23%	108 24%	131 27% b	162 30% IJ	94 27% IJ	100 26% ij	74 19%	60 14%	249 25%	66 27% P	55 32% P	47 25% p	50 24% pU	31 15%	240 22%	96 32% sUV	39 22% uv	53 27% UV	23 12%	28 13%
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	421 20%	88 20%	156 21%	87 19%	91 19%	102 19%	75 22%	64 17%	74 19%	107 25% fH	227 22% q	48 19%	37 22%	34 19%	50 24% U	59 29% In	194 18%	54 18%	38 22%	30 15%	25 13%	48 21%
Medical care for an injury or illness	372 18%	60 14%	151 21% Bd	70 16%	90 19%	105 19% j	69 20% j	77 20% J	63 16%	58 14%	184 18%	38 16%	41 24%	39 21%	31 15%	35 17%	188 17%	67 23% V	29 16%	38 19% V	32 17%	23 10%
Inability to keep up with debt/Falling behind on bill payments	336 16%	55 13%	133 18% b	63 14%	84 17%	96 18% ij	88 25% fIJ	86 23% IJ	44 11%	22 5%	148 15%	32 13% P	39 23% IP	38 20% P	30 14% P	9 4%	188 17%	63 21% UV	48 27% UV	49 25% UV	15 8%	13 6%
Job loss	223 11%	52 12% d	87 12% D	32 7%	52 11%	75 14% J	41 12% J	66 17% IJ	37 9% J	4 1%	99 10%	27 11% P	19 11% P	29 16% P	21 10% P	2 1%	124 12%	48 16% uV	22 12% UV	37 19% UV	15 8% V	2 1%
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	173 8%	31 7%	61 8%	32 7%	49 10%	68 12% HJ	29 8%	24 6%	31 8%	22 5%	103 10% Q	44 18% MNO	8 5%	15 8%	19 9%	16 8% V	70 6%	23 8% v	20 11% tV	9 4%	12 6%	5 2%
Relocation/moving expenses	153 7%	36 8% d	61 8% d	21 5%	36 7%	55 10% ij	25 7%	27 7%	23 6%	23 5%	71 7%	27 11% op	12 7%	16 9%	8 4%	9 4%	82 8%	29 10%	13 7%	11 6%	15 8%	14 6%
Loss of health insurance coverage	143 7%	29 7%	66 9% D	19 4%	29 6%	46 8% J	27 8% J	37 10% J	29 7% J	4 1%	73 7%	25 10% P	18 10% P	15 8% P	11 5%	4 2% v	70 6%	21 7% V	10 6% V	22 11% V	18 9% V	-
Child-related issues (e.g., birth of a child, child care)	120 6%	26 6%	41 6%	20 5%	33 7%	69 13% HIJ	35 10% HIJ	10 3% j	4 1%	2 1%	56 6% NOP	33 13% noP	13 8% noP	4 2%	4 2%	2 1%	64 6%	36 12% TUV	22 12% TUV	5 3% v	*	1 *
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	91 4%	29 7% D	27 4%	12 3%	22 5%	39 7% HIJ	21 6% Hij	8 2%	10 2%	12 3%	54 5% q	31 13% NOPR	13 7% NO	3 1%	1 *	7 3% o	36 3%	7 3%	9 5%	5 3%	9 5% O	5 2%
Legal expenses	89 4%	25 6%	36 5%	14 3%	14 3%	49 9% GhIJ	10 3%	18 5% IJ	5 1%	7 2%	57 6% Q	33 13% MOPR	6 4% P	14 7% OPt	4 2%	1 *	32 3%	17 6% U	4 2%	4 2%	1 *	6 3%
Natural disaster (e.g., fire, flood, tornado)	55 3%	16 4% D	19 3% D	2 *	17 4% D	26 5% IJ	8 2%	13 4% IJ	4 1%	3 1%	36 4% MOPR	19 8% q	1 1%	11 6% mopt	3 1%	3 1%	19 2%	8 3% V	7 4% V	3 1%	1 1%	1 *
Other	132 6%	42 10% C	37 5%	26 6%	27 6%	25 5%	22 6%	25 7%	25 6%	35 8%	63 6%	15 6%	13 7%	10 5%	12 6%	14 7%	69 6%	11 4%	9 5%	15 8%	13 7%	21 9% R

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

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2016? Please select all that apply.

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
None	766	172	239	184	171	151	109	131	176	199	350	61	52	64	83	90	416	90	56	67	93	110
	37%	40%	33%	41%	35%	28%	31%	35%	45%	47%	35%	25%	31%	35%	40%	44%	39%	30%	32%	35%	50%	49%
		c		C					FGH	FGH					L	LM				RST	RST	
Sigma	3563	748	1277	690	848	1067	652	686	600	559	1772	498	327	338	327	282	1791	569	324	348	273	277
	171%	173%	176%	154%	176%	197%	188%	181%	152%	131%	175%	203%	192%	184%	158%	138%	166%	192%	185%	178%	145%	124%

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

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2016? Please select all that apply.

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Unemp.	Student	Retired	Yes	No	Yes	No	Homeowner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2088	857	414	344	347	629	724	735	1224	864	95	455	632	1456	558	1530	1372	668	1162	926
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Any Financial Setback (Net)	1322 63%	488 64%	234 66% e	184 71% bE	342 59%	373 60%	500 66% f	449 64%	848 66% JL	474 60% L	117 68% L	191 49%	558 74% N	764 57%	459 75% P	863 58%	834 62%	450 66%	642 63%	680 64%
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	489 23%	196 26% E	85 24% e	74 29% E	101 17%	149 24% h	210 28% H	130 18%	355 27% JL	134 17% L	52 30% JL	50 13%	211 28% N	279 21%	171 28% P	319 22%	282 21%	191 28% Q	212 21%	277 26% S
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	421 20%	127 17%	74 21%	67 26% B	136 23% B	111 18%	144 19%	166 23% f	272 21%	149 19%	27 16%	80 21%	153 20%	269 20%	129 21%	292 20%	346 26% R	69 10%	234 23% T	188 18%
Medical care for an injury or illness	372 18%	126 17%	77 22%	60 23% be	92 16%	87 14%	137 18%	148 21% F	227 18%	145 18% L	35 20%	60 15%	167 22% N	205 15%	139 23% P	234 16%	243 18%	120 18%	208 20%	164 15%
Inability to keep up with debt/Falling behind on bill payments	336 16%	193 25% CDE	54 15% E	38 15% E	42 7%	94 15% H	177 23% FH	65 9%	228 18% JL	108 14% L	31 18% L	17 4%	177 23% N	158 12%	149 24% P	186 13%	152 11%	168 25% Q	123 12%	213 20% S
Job loss	223 11%	95 12% d	51 15% DE	18 7%	51 9%	63 10%	92 12%	68 10% L	142 11% L	81 10% L	15 9%	17 4%	108 14% N	115 9%	91 15% P	132 9%	110 8%	98 14% Q	87 9%	136 13% S
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	173 8%	53 7%	23 7%	28 11% b	64 11% b	38 6%	61 8%	74 10% F	136 11% JL	37 5% L	11 7%	19 5%	91 12% N	82 6%	87 14% P	86 6%	123 9%	49 7%	110 11% T	63 6%
Relocation/moving expenses	153 7%	82 11% CDE	18 5%	12 4%	36 6%	50 8%	60 8%	43 6%	104 8% L	49 6% L	8 5%	15 4%	65 9%	88 7%	61 10% P	92 6%	59 4%	85 13% Q	64 6%	89 8%
Loss of health insurance coverage	143 7%	61 8% d	29 8% d	11 4%	37 6%	29 5%	74 10% FH	39 6%	92 7% L	51 6% L	11 7%	10 3%	79 10% N	64 5%	60 10% P	82 6%	75 6%	57 8% q	65 6%	77 7%
Child-related issues (e.g., birth of a child, child care)	120 6%	29 4%	24 7% b	21 8% B	40 7% b	22 4%	46 6%	51 7% F	100 8% JL	20 3% L	7 4%	2 1%	98 13% N	22 2%	103 17% P	17 1%	89 7%	31 5%	82 8% T	38 4%
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	91 4%	19 2%	12 3%	16 6% B	37 6% B	16 3%	36 5%	38 5% f	67 5% j	24 3% L	11 6%	13 3%	48 6% N	43 3%	44 7% P	46 3%	63 5%	27 4%	55 5% t	36 3%
Legal expenses	89 4%	30 4%	14 4%	23 9% BCE	21 4%	26 4%	36 5%	27 4%	68 5% JL	21 3% L	13 7% jL	4 1%	50 7% N	39 3%	43 7% P	46 3%	57 4%	24 4%	43 4%	46 4%
Natural disaster (e.g., fire, flood, tornado)	55 3%	25 3%	7 2%	10 4%	13 2%	5 1%	33 4% F	17 2% f	30 2%	25 3% L	9 5% l	5 1%	27 4%	28 2%	24 4% p	31 2%	28 2%	18 3%	26 3%	30 3%

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

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2016? Please select all that apply.

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Unemp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Other	132	49	20	26	28	39	49	45	55	77	11	31	40	93	21	111	89	42	56	76
	6%	6%	6%	10%	5%	6%	6%	6%	4%	10%	6%	8%	5%	7%	4%	7%	7%	6%	6%	7%
None	766	274	121	74	242	252	257	257	444	322	55	199	201	565	152	614	519	228	377	389
	37%	36%	34%	29%	41%	40%	34%	36%	34%	40%	32%	51%	26%	43%	25%	42%	38%	34%	37%	36%
Sigma	3563	1358	609	479	940	982	1412	1169	2320	1243	296	523	1513	2049	1274	2289	2234	1205	1741	1822
	171%	178%	172%	185%	161%	157%	186%	165%	180%	156%	172%	134%	199%	154%	209%	155%	165%	178%	171%	170%

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 - S/T
 Overlap formulae used. * small base

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

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2088	467	723	512	386	422	382	417	429	438	991	165	179	199	229	219	1097	257	203	218	200	219
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
Credit card(s)	739 35%	147 34%	246 34%	161 36%	185 38%	195 36%	150 43% HJ	119 31%	129 33%	147 34%	371 37%	91 37%	79 46% NP	56 30%	80 38%	65 32%	369 34%	104 35%	71 40% U	63 32%	49 26%	82 37% u
Emergency savings	725 35%	159 37%	236 33%	155 35%	175 36%	180 33%	115 33%	123 32%	145 37%	162 38%	339 34%	65 27%	58 34%	56 31%	77 37%	82 40% L	386 36%	115 39% I	57 32% U	66 34%	68 36%	80 36% u
Cash	664 32%	141 32%	238 33%	135 30%	150 31%	182 34%	112 32%	113 30%	127 32%	131 31%	406 40% Q	107 43% R	72 42% S	76 41% T	79 38% u	73 36% v	258 24%	75 25% u	40 23% T	37 19% T	49 26% T	58 26% ST
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	442 21%	88 20%	128 18%	107 24% C	118 24% C	129 24% h	62 18%	62 16%	83 21%	106 25% gH	237 23% q	61 25%	35 20%	39 22% T	50 24%	52 25%	205 19%	68 23% T	27 15% U	22 11% U	33 18% U	55 25% ST
Borrow money from a family member or friend	390 19%	78 18%	129 18%	79 18%	103 21%	170 31% HIJ	90 26% hIJ	70 18% IJ	39 10% j	22 5%	160 16%	59 24% OP	40 23% OP	38 20% OP	18 9% P	6 3%	230 21% K	111 37% TUVL	50 28% TUV	32 17% V	20 11% V	16 7% p
Sell something I own	361 17%	70 16%	132 18%	79 18%	80 17%	124 23% IJ	76 22% IJ	72 19% IJ	41 10%	48 11%	168 17%	43 18%	41 24% OP	38 20% op	23 11% op	23 11% op	192 18%	81 27% tUVI	35 20% Uv	35 18% u	17 9% u	24 11% u
Cash in/borrow against my retirement savings plan	206 10%	64 15% CDe	68 9%	28 6%	46 10%	56 10%	39 11%	26 7%	35 9%	50 12% h	115 11% q	28 11% q	19 11% q	18 10% q	18 9% q	32 16% oV	91 8% oV	28 9% oV	19 11% t	9 5% t	17 9% t	18 8% t
Ask for a gift from a family member or friend	136 7%	29 7%	48 7%	27 6%	33 7%	60 11% HIJ	37 11% HIJ	16 4%	10 2%	13 3%	68 7% HIJ	26 10% OP	22 13% OP	12 7% Pt	5 2%	3 1%	69 6% TUV	35 12% TUV	15 8% Tu	4 2% Tu	5 3% Tu	10 5% Tu
Take out a payday loan	86 4%	11 3%	27 4%	16 4%	31 7% b	39 7% HIJ	32 9% HIJ	7 2%	7 2%	2 *	47 5% NOP	23 9% NOP	19 11% NOP	2 1%	3 2%	- -	40 4% V	16 5% tuV	13 8% tuV	4 2% tuV	4 2% tuV	2 1% tuV
Loan from my employer	59 3%	17 4%	16 2%	12 3%	15 3%	28 5% hIJ	18 5% hIJ	8 2%	- -	5 1%	45 4% Q	18 7% Op	16 9% OPS	7 4% Ot	- -	5 2% ov	14 1% ov	11 4% uV	3 2% uV	1 *	- -	- -
Other short-term borrowing option (e.g., pawning)	76 4%	11 3%	33 5%	14 3%	18 4%	20 4% fhIJ	25 7% fhIJ	12 3%	12 3%	7 2%	37 4% Q	7 3% Op	14 8% IP	7 4% p	8 4% p	1 4% p	40 4% p	13 5% u	11 6% u	5 2% u	4 2% u	6 3% u
Other	210 10%	38 9%	79 11%	39 9%	54 11%	58 11% RVO	30 9% RVO	37 10% RVO	49 12% RVO	36 8% RVO	89 9% RVO	34 14% mn	10 6% mn	12 7% mn	15 7% mn	17 9% mn	121 11% mn	24 8% mn	20 11% mn	25 13% mn	34 18% mn	18 8% mn
Sigma	4094 196%	853 197%	1380 190%	851 190%	1010 209%	1241 229%	785 227%	665 176%	676 171%	728 171%	2081 206%	561 229%	424 248%	361 197%	376 181%	359 176%	2013 187%	680 230%	361 205%	303 155%	300 160%	369 166%

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

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

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Un-emp.	Student	Retired	Yes	No	Yes	No	Homeowner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2088	857	414	344	347	629	724	735	1224	864	95	455	632	1456	558	1530	1372	668	1162	926
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Credit card(s)	739 35%	217 29%	130 37% B	112 43% B	242 41% B	209 33%	253 33%	277 39% g	509 39% JL	230 29%	69 40% j	123 32%	273 36%	466 35%	237 39%	502 34%	502 37%	224 33%	379 37%	360 34%
Emergency savings	725 35%	179 23%	127 36% B	107 41% B	271 46% BC	165 26%	254 33% F	306 43% FG	483 37% J	242 30%	68 39%	139 36% J	231 30%	494 37% M	195 32%	530 36%	514 38% R	196 29%	398 39%	327 31%
Cash	664 32%	230 30%	96 27%	77 30%	232 40% BCD	188 30%	227 30%	250 35%	424 33%	240 30%	49 29%	138 35% J	229 30%	435 33%	201 33%	463 31%	454 34%	195 29%	356 35% T	308 29%
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	442 21%	132 17%	84 24% B	86 33% BCE	121 21%	118 19%	158 21%	166 24%	289 22%	153 19%	33 19%	85 22% j	152 20%	290 22%	125 20%	317 21%	311 23% r	123 18%	235 23%	207 19%
Borrow money from a family member or friend	390 19%	200 26% cDE	70 20% dE	35 13%	67 11% H	123 21% H	181 24% H	81 11%	250 19% L	140 18% L	53 31% IJL	25 6%	171 23% N	218 16%	150 25% P	240 16%	178 13%	195 29% Q	130 13%	259 24% S
Sell something I own	361 17%	179 23% dE	73 20% E	45 17% E	52 9% H	115 18% H	172 23% H	73 10%	220 17% I	141 18% L	32 19%	49 12% J	181 24% N	180 14%	151 25% P	210 14%	206 15%	138 20% Q	160 16%	201 19%
Cash in/borrow against my retirement savings plan	206 10%	48 6%	46 13% B	36 14% B	71 12% B	38 6%	70 9%	98 14% FG	130 10%	76 10%	17 10%	45 11% J	86 11%	119 9%	78 13% P	128 9%	135 10%	64 9%	125 12% T	81 8%
Ask for a gift from a family member or friend	136 7%	67 9% Cd	16 4%	12 5%	39 7% H	41 7%	51 7%	44 6%	91 7% I	45 6% L	26 15% IJL	16 4%	79 10% N	57 4%	72 12% P	64 4%	75 6%	60 9% Q	58 6%	78 7%
Take out a payday loan	86 4%	40 5%	11 3%	11 4%	24 4% H	14 2% H	41 5% F	31 4%	59 5% L	27 3% L	8 4% I	2 1%	61 8% N	25 2%	56 9% P	31 2%	41 3%	35 5% q	48 5%	39 4%
Loan from my employer	59 3%	22 3%	4 1%	6 2%	27 5% C	17 3%	18 2%	25 4%	50 4% JL	9 1% L	1 1%	1 5% N	37 5% N	23 2%	36 6% P	23 2%	35 3%	20 3%	41 4% T	18 2%
Other short-term borrowing option (e.g., pawning)	76 4%	49 6% cDE	11 3%	5 2%	9 1% H	25 4% H	42 6% H	9 1%	47 4% L	29 4% L	8 5%	9 2%	37 5% n	39 3%	33 5% p	43 3%	23 2%	52 8% Q	31 3%	45 4%
Other	210 10%	99 13% CDE	22 6%	10 4%	43 7% H	83 13% H	78 10% h	49 7%	95 7% IL	115 14% IL	14 8%	28 7%	83 11%	127 10%	50 8%	160 11%	118 9%	77 11%	72 7%	138 13% S
Sigma	4094 196%	1463 192%	688 194%	542 210%	1197 205%	1141 183%	1544 204%	1409 199%	2647 205%	1447 182%	380 220%	658 169%	1620 213%	2474 186%	1383 227%	2711 184%	2593 192%	1379 204%	2035 200%	2060 193%

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

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

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2088	467	723	512	386	422	382	417	429	438	991	165	179	199	229	219	1097	257	203	218	200	219
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
Worse than you expected it to be	641 31%	124 29%	245 34%	136 30%	137 28%	149 28% j	130 38% FU	160 42% FLJ	111 28% j	89 21%	298 30%	64 26% P	54 32% P	89 49% LMOPt	62 30% P	29 14%	343 32%	85 29% RUV	76 43% RUV	71 37%	49 26%	61 27% P
About what you expected it to be	1140 55%	254 59% C	363 50%	253 56%	270 56%	308 57% gh	168 49%	182 48%	232 59% GH	250 59% GH	530 52%	121 49%	88 51%	73 40%	123 59% N	125 61% IN	611 57%	187 63% SL	81 46%	109 56% N	109 58% s	126 56%
Better than what you expected it to be	307 15%	55 13%	117 16%	59 13%	75 16%	84 15% h	48 14%	36 10%	52 13%	87 20% gHI	183 18% Q	60 24% NOR	29 17%	21 12%	22 11% NOv	51 25% NOv	124 12%	24 8%	19 11%	15 8%	30 16% rt	36 16% RT
Sigma	2088 100%	433 100%	725 100%	447 100%	482 100%	541 100%	346 100%	378 100%	395 100%	427 100%	1010 100%	245 100%	171 100%	183 100%	207 100%	204 100%	1078 100%	296 100%	176 100%	195 100%	188 100%	223 100%

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

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

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Un-emp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2088	857	414	344	347	629	724	735	1224	864	95	455	632	1456	558	1530	1372	668	1162	926
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Worse than you expected it to be	641 31%	328 43% CDE	116 33% E	68 26% E	97 17%	230 37% H	252 33% H	159 22%	397 31% L	244 31% L	37 21%	73 19%	263 35% N	377 28%	226 37% P	415 28%	341 25%	273 40% Q	239 23%	402 38% S
About what you expected it to be	1140 55%	377 49%	195 55%	143 55%	339 58% B	327 52%	413 55%	400 57%	686 53%	454 57%	126 73% IJI	236 61% lj	381 50%	759 57% M	276 45%	864 58% O	771 57% R	339 50%	563 55%	577 54%
Better than what you expected it to be	307 15%	58 8%	44 13% B	48 18% Bc	148 25% Bcd	68 11%	92 12%	147 21% FG	209 16% JK	98 12% k	9 5%	81 21% IJK	115 15%	192 14%	108 18% P	199 13%	241 18% R	65 10%	217 21% T	90 8%
Sigma	2088 100%	762 100%	355 100%	259 100%	584 100%	625 100%	757 100%	706 100%	1292 100%	796 100%	172 100%	390 100%	759 100%	1329 100%	611 100%	1477 100%	1353 100%	678 100%	1020 100%	1068 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 - S/T
 Overlap formulae used. * small base

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

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2088	467	723	512	386	422	382	417	429	438	991	165	179	199	229	219	1097	257	203	218	200	219
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
Yes	1010 48%	199 46%	350 48%	199 45%	261 54% bD	284 52% IJ	215 62% FhIJ	203 54% IJ	164 42% j	144 34%	455 45%	131 53% OP	97 57% OP	94 51% OP	78 38% p	56 27%	554 51% K	153 52% V	118 67% RtUV	110 56% V	86 46% P	88 40% P
No	981 47%	217 50% E	337 46%	231 52% E	196 41%	210 39%	114 33%	163 43% G	222 56% FGH	272 64% FGHi	519 51% Q	94 39%	66 39% s	88 48%	126 61% LMn	145 71% LMNoV	462 43% s	116 39% s	48 27%	75 38% s	96 51% rSt	127 57% RST
Decline to answer	98 5%	18 4%	37 5%	17 4%	25 5%	47 9% HIJ	18 5%	12 3%	9 2%	11 3%	36 4%	20 8% NOP	8 5%	2 1%	3 1%	3 2%	61 6% k	28 9% uv	10 6%	10 5% n	6 3%	7 3%
Sigma	2088 100%	433 100%	725 100%	447 100%	482 100%	541 100%	346 100%	378 100%	395 100%	427 100%	1010 100%	245 100%	171 100%	183 100%	207 100%	204 100%	1078 100%	296 100%	176 100%	195 100%	188 100%	223 100%

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

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

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Un-emp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2088	857	414	344	347	629	724	735	1224	864	95	455	632	1456	558	1530	1372	668	1162	926
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Yes	1010 48%	526 69% CDE	175 49% E	123 48% E	153 26%	355 57% H	431 57% H	223 32%	644 50% KL	365 46% L	66 38%	136 35%	453 60% N	556 42%	372 61% P	637 43%	550 41%	429 63% Q	445 44%	565 53% S
No	981 47%	208 27%	163 46% B	128 50% B	416 71% BCD	233 37% H	275 36% H	473 67% FG	618 48%	363 46%	79 46%	242 62% IJK	271 36% M	710 53%	211 35%	770 52% O	748 55% R	219 32%	553 54% T	428 40%
Decline to answer	98 5%	28 4%	17 5%	7 3%	16 3%	37 6% H	50 7% H	10 1%	30 2%	68 8% IL	27 16% IJL	12 3%	35 5%	62 5%	28 5%	70 5%	55 4%	30 4%	22 2%	76 7% S
Sigma	2088 100%	762 100%	355 100%	259 100%	584 100%	625 100%	757 100%	706 100%	1292 100%	796 100%	172 100%	390 100%	759 100%	1329 100%	611 100%	1477 100%	1353 100%	678 100%	1020 100%	1068 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 - S/T
 Overlap formulae used. * small base

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

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2088	467	723	512	386	422	382	417	429	438	991	165	179	199	229	219	1097	257	203	218	200	219
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
Credit card debt	511 24%	99 23%	169 23%	117 26%	126 26%	103 19%	80 23%	72 19%	106 27%	150 35%	279 28%	54 22%	37 22%	40 22%	74 36%	74 36%	231 21%	49 16%	43 24%	32 17%	32 17%	76 34%
Employment struggles	462 22%	96 22%	178 25%	95 21%	93 19%	157 29%	62 18%	91 24%	88 22%	64 15%	224 22%	75 31%	33 19%	38 21%	52 25%	25 13%	238 22%	82 28%	29 17%	52 27%	36 19%	39 17%
Mortgage or rent	374 18%	76 17%	144 20%	71 16%	82 17%	88 16%	83 24%	73 19%	66 17%	64 15%	163 16%	30 12%	42 25%	39 21%	22 11%	29 14%	211 20%	58 20%	41 23%	34 17%	44 23%	35 16%
Healthcare costs	207 10%	39 9%	72 10%	54 12%	41 9%	23 4%	25 7%	44 12%	48 12%	68 16%	94 9%	8 3%	6 4%	19 11%	25 12%	35 17%	113 10%	14 5%	18 10%	24 12%	23 12%	33 15%
Taxes	78 4%	25 6%	24 3%	9 2%	20 4%	30 6%	11 3%	15 4%	10 3%	13 3%	40 4%	15 6%	5 3%	11 6%	5 3%	3 2%	38 4%	15 5%	5 3%	3 2%	5 3%	10 4%
Home prices	73 4%	9 2%	23 3%	8 2%	34 7%	40 7%	11 3%	9 2%	3 1%	10 2%	40 4%	20 8%	8 5%	6 3%	3 1%	3 2%	34 3%	21 7%	3 2%	3 2%	1 1%	6 3%
Childcare expenses	63 3%	10 2%	18 2%	21 5%	14 3%	22 4%	26 7%	3 1%	8 2%	5 1%	29 3%	6 3%	13 8%	1 1%	5 2%	4 2%	34 3%	15 5%	13 7%	2 1%	3 2%	* *
Other	253 12%	68 16%	75 10%	52 12%	58 12%	44 8%	33 10%	66 18%	61 15%	49 12%	102 10%	14 6%	18 11%	25 14%	18 9%	27 14%	151 14%	30 10%	15 8%	41 21%	43 23%	22 10%
None	67 3%	11 3%	21 3%	21 5%	14 3%	36 7%	16 5%	7 2%	4 1%	4 1%	39 4%	24 10%	7 4%	3 2%	3 1%	2 1%	28 3%	12 4%	9 5%	3 2%	1 1%	2 1%
Sigma	2088 100%	433 100%	725 100%	447 100%	482 100%	541 100%	346 100%	378 100%	395 100%	427 100%	1010 100%	245 100%	171 100%	183 100%	207 100%	204 100%	1078 100%	296 100%	176 100%	195 100%	188 100%	223 100%

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

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

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Un-emp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2088	857	414	344	347	629	724	735	1224	864	95	455	632	1456	558	1530	1372	668	1162	926
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Credit card debt	511 24%	142 19%	83 23%	76 29% B	183 31% Bc	133 21%	173 23%	205 29% Fg	308 24%	203 26%	32 19%	132 34% IJK	141 19%	370 28% M	121 20%	390 26% O	364 27% R	137 20%	289 28% T	222 21%
Employment struggles	462 22%	200 26% E	79 22%	66 25% E	99 17%	138 22%	194 26% H	130 18%	278 22% I	184 23% L	56 32% IL	63 16%	167 22%	295 22%	124 20%	338 23%	268 20%	187 28% Q	175 17%	287 27% S
Mortgage or rent	374 18%	151 20%	63 18%	46 18%	88 15%	96 15%	155 21% f	122 17%	248 19%	126 16%	31 18%	64 16%	164 22% N	210 16%	135 22% P	239 16%	215 16%	157 23% Q	171 17%	203 19%
Healthcare costs	207 10%	79 10% De	46 13% De	16 6%	48 8%	73 12%	66 9%	68 10%	115 9%	92 12% K	6 4%	65 17% IJK	61 8%	145 11%	47 8%	160 11%	144 11%	60 9%	122 12% T	85 8%
Taxes	78 4%	27 4%	10 3%	15 6%	23 4%	30 5%	28 4%	19 3%	45 3%	33 4% L	6 4%	9 2%	30 4%	48 4%	25 4%	53 4%	56 4% r	13 2%	39 4%	39 4%
Home prices	73 4%	33 4%	12 3%	7 3%	20 3%	21 3%	25 3%	28 4%	54 4%	19 2%	7 4%	8 2%	38 5% N	35 3%	31 5% p	42 3%	52 4%	20 3%	36 4%	37 3%
Childcare expenses	63 3%	20 3%	10 3%	9 3%	15 3%	25 4%	15 2%	22 3%	45 3% L	18 2% L	5 3%	4 1%	47 6% N	16 1%	45 7% P	18 1%	39 3%	17 3%	39 4%	24 2%
Other	253 12%	83 11%	44 12%	21 8%	90 15% D	80 13%	78 10%	95 13%	159 12%	94 12%	21 12%	41 10%	77 10%	177 13%	59 10%	195 13%	181 13% R	60 9%	130 13%	123 12%
None	67 3%	28 4% d	8 2%	2 1%	19 3%	29 5% h	21 3%	16 2%	40 3% L	27 3% L	7 4%	3 1%	34 4% n	33 2%	25 4%	42 3%	34 3%	27 4%	18 2%	49 5% S
Sigma	2088 100%	762 100%	355 100%	259 100%	584 100%	625 100%	757 100%	706 100%	1292 100%	796 100%	172 100%	390 100%	759 100%	1329 100%	611 100%	1477 100%	1353 100%	678 100%	1020 100%	1068 100%

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

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

Base: All Respondents

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2088	467	723	512	386	422	382	417	429	438	991	165	179	199	229	219	1097	257	203	218	200	219
Weighted Base	2088	433	725	447	482	541	346	378	395	427	1010	245*	171*	183	207	204	1078	296	176	195	188	223
Something Causes Financial Stress (Net)	1635 78%	342 79% d	570 79% d	325 73%	398 83% D	466 86% IJ	302 87% IJ	325 86% IJ	296 75% J	246 58%	751 74%	200 82% P	144 84% OP	152 83% oP	150 72% P	105 51%	884 82% K	266 90% UVI	158 90% UV	173 89% UV	146 78% V	141 63% P
Saving (Sub-Net)	1111 53%	251 58% Cd	356 49%	225 50%	279 58% Cd	332 61% IJ	218 63% IJ	219 58% J	200 51% J	142 33%	516 51%	139 57% P	99 58% P	105 57% P	110 53% P	63 31%	595 55%	193 65% UV	119 68% UV	114 58% V	91 48% V	78 35% P
Saving money for emergencies	771 37%	168 39%	242 33%	165 37%	196 41% c	260 48% IJ	158 46% IJ	156 41% IJ	110 28% J	87 20%	336 33%	100 41% OP	72 42% OP	74 41% OP	58 28% P	32 16%	434 40% K	160 54% tUVI	86 49% UV	81 42% UV	55 28% p	55 25% p
Saving enough money for comfortable retirement	692 33%	162 37% C	214 30%	142 32%	174 36% c	135 25%	132 38% FJ	166 44% FJ	159 40% FJ	100 24%	326 32%	53 22% L	60 35% LP	79 43% LP	84 40% LP	51 25%	366 34%	82 28% RV	72 41% RV	87 45% rV	75 40% rV	49 22% P
Saving enough money for child's education	269 13%	50 11%	98 14%	48 11%	73 15%	108 20% HIJ	95 27% fHIJ	42 11% IJ	14 4%	9 2%	131 13%	49 20% OP	43 25% NOP	24 13% OP	10 5%	4 2%	138 13%	59 30% TUV	52 30% rTUV	18 9% UV	4 2%	5 2%
Debt (Sub-Net)	916 44%	175 40%	331 46%	179 40%	231 48% d	297 55% hIJ	200 58% HIJ	175 46% IJ	128 32%	116 27%	436 43%	126 52% OP	90 53% OP	91 49% OP	73 35% P	56 27%	480 45%	171 58% TUV	110 62% TUV	84 43% UV	55 29% UV	61 27% P
Credit card debt	584 28%	113 26%	209 29%	108 24%	154 32% d	157 48% hIJ	135 39% FIJ	134 35% IJ	85 22%	73 17%	275 27%	65 27% p	57 34% P	69 38% IOP	49 24%	35 17%	309 29%	92 31% UV	77 44% RtUV	65 33% UV	36 19% UV	38 17% P
Student loan debt	305 15%	56 13%	107 15%	66 15%	76 16%	158 29% gHIJ	73 21% HIJ	39 10% J	29 7% J	7 2%	123 12%	56 23% NOP	25 14% P	20 11% P	19 9% P	3 2%	182 17% K	102 34% TUVI	48 27% TUVM	19 10% V	10 5% UV	4 2% P
Auto loan debt	272 13%	58 13%	109 15%	48 11%	57 17%	95 17% IJ	56 16% IJ	60 16% IJ	27 7%	34 8%	133 13%	43 18% Op	25 15% o	31 17% O	14 7%	20 10%	138 13%	51 17% UV	31 18% UV	30 15% UV	12 6% UV	14 7% P
Other type of debt	252 12%	50 12%	89 12%	46 10%	67 14%	68 13%	54 15% IJ	53 14% i	35 9%	43 10%	121 12%	31 12% Ln	26 15% OPS	31 17% Op	16 8%	18 9%	131 12%	37 13% UV	28 16% UV	23 12% UV	19 10% UV	24 11% P
Paying off home mortgage	320 15%	73 17%	107 15%	65 14%	75 16%	92 17% ij	69 20% IJ	68 18% IJ	45 11%	46 11%	163 16%	33 14% Ln	46 27% OPS	30 17% O	28 14%	26 13%	157 15%	58 20% UV	24 13% UV	38 20% UV	17 9% UV	21 9% P
Other	263 13%	46 11%	108 15% D	40 9%	70 14% d	69 13% bcE	34 10% bcE	66 17% GJ	53 13%	40 9%	95 9%	16 7% r	13 8% LmP	31 17% LmP	20 10% L	14 7% K	168 16% K	53 18% L	21 12% L	35 18% L	33 17% L	26 12% P
None	453 22%	91 21%	155 21%	123 27% bcE	84 17% bcE	75 14% bcE	44 13% bcE	53 14% bcE	100 25% FGH	181 42% FGHI	260 26% Q	45 18% r	26 16% r	32 17% r	58 28% Min	99 49% LMNOV	193 18% LMNOV	30 10% LMNOV	18 10% LMNOV	22 11% LMNOV	42 22% RST	82 37% RSTU
Sigma	4182 200%	867 200%	1437 198%	851 190%	1027 213%	1217 225%	849 245%	838 221%	656 166%	621 146%	1964 194%	493 201%	392 230%	420 229%	357 172%	302 148%	2218 206%	725 245%	457 260%	418 214%	319 160%	319 143%

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

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

Base: All Respondents

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Unemp.	Student	Retired	Yes	No	Yes	No	Homeowner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	2088	857	414	344	347	629	724	735	1224	864	95	455	632	1456	558	1530	1372	668	1162	926
Weighted Base	2088	762	355	259	584	625	757	706	1292	796	172*	390	759	1329	611	1477	1353	678	1020	1068
Something Causes Financial Stress (Net)	1635 78%	647 85% cdE	283 80% E	205 79% E	413 71%	490 79% h	633 84% hH	512 72%	1068 83% JL	566 71% L	152 88% JL	218 56% N	653 86% N	982 74%	534 87% P	1101 75%	1011 75%	577 85% Q	741 73%	894 84% S
Saving (Sub-Net)	1111 53%	416 55%	196 55%	136 52%	309 53%	312 50%	429 57% f	370 52%	768 59% JL	342 43% L	115 67% JL	127 33% N	452 60% N	659 50%	376 62% P	735 50%	689 51%	388 57% q	515 51%	595 56% s
Saving money for emergencies	771 37%	336 44% E	144 41% E	98 38% E	154 26% BCD	240 38% H	316 42% H	214 30% F	513 40% JL	257 32% L	90 53% iJL	91 23% N	322 42% N	449 34%	257 42% P	514 35%	439 32%	299 44% Q	325 32%	445 42% S
Saving enough money for comfortable retirement	692 33%	229 30%	113 32%	75 29%	241 41% BCD	170 27%	256 34% f	266 38% F	509 39% JKL	184 23% L	38 22%	71 18% N	242 32%	450 34%	207 34%	485 33%	469 35%	212 31%	354 35%	338 32%
Saving enough money for child's education	269 13%	73 10%	39 11%	39 15% B	102 17% Bc	65 10%	91 12% H	112 16% F	212 16% JL	57 7% L	30 18% JL	5 1% N	220 29% N	49 4%	212 35% P	57 4%	179 13%	84 12% T	172 17% T	97 9%
Debt (Sub-Net)	916 44%	369 48% E	172 48% E	138 54% E	205 35%	250 40%	389 51% FH	277 39%	620 48% JL	296 37% L	91 53% JL	97 25% N	414 54% N	502 38%	340 56% P	575 39%	537 40%	349 52% Q	415 41%	501 47% S
Credit card debt	584 28%	218 29% E	122 34% E	88 34% E	134 23% BCD	157 25% H	246 33% FH	181 26% F	428 33% JL	157 20% I	48 28% I	67 17% N	264 35% N	320 24%	228 37% P	357 24%	356 26%	210 31%	295 29%	290 27%
Student loan debt	305 15%	107 14%	51 14% d	67 26% BCE	68 12%	47 8% H	147 19% F	111 16% F	216 17% JL	90 11% L	73 42% iJL	7 2% N	164 22% N	141 11%	126 21% P	179 12%	169 13%	130 19% Q	108 11%	197 18% S
Auto loan debt	272 13%	107 14% E	53 15% E	55 21% BcE	51 9%	73 12% H	105 14% H	93 13%	199 15% JL	73 9% L	18 10% JL	31 8% N	150 20% N	122 9%	132 22% P	140 9%	154 11%	110 16% Q	146 14%	126 12%
Other type of debt	252 12%	126 17% DE	49 14% E	23 9%	46 8% BCD	72 12% H	113 15% H	67 9% F	140 11% JL	113 14% iKL	11 6% N	33 8% N	100 13% N	152 11%	82 13% P	170 12%	136 10% R	103 15% Q	103 10%	149 14% S
Paying off home mortgage	320 15%	103 14%	61 17% d	51 20% b	99 17% BCD	70 11% H	124 16% H	127 18% F	231 18% JL	89 11% L	20 12% JL	43 11% N	153 20% N	167 13%	134 22% P	186 13% O	258 19% R	56 8%	202 20% T	118 11%
Other	263 13%	136 18% CDE	39 11% d	15 6%	46 8% BCD	81 13% H	126 17% H	56 8% F	122 9% JKL	141 18% iL	27 16% N	44 11% N	88 12% N	175 13%	56 9% P	207 14% O	154 11% R	100 15%	84 8% T	179 17% S
None	453 22%	115 15% b	72 20% b	54 21% b	171 29% BCD	134 21% g	124 16% g	195 28% fG	223 17% IK	230 29% IK	21 12% N	171 44% IJK	106 14% M	347 26% M	77 13% O	376 25% O	342 25% R	101 15%	279 27% T	174 16%
Sigma	4182 200%	1551 204%	743 209%	564 218%	1112 190%	1110 178%	1649 216%	1422 201%	2793 216%	1389 174%	376 218%	562 238%	1809 238%	2372 179%	1511 247%	2671 181%	2657 196%	1404 207%	2068 203%	2113 198%

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

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

Base: Something Causes Financial Stress

	Region					Age					Male Age					Female Age						
	Total	North-east	South	Mid-west	West	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+	Total	18-34	35-44	45-54	55-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1646	370	563	389	324	375	341	363	322	245	746	144	154	168	168	112	900	231	187	195	154	133
Weighted Base	1635	342	570	325	398	466	302	325	296	246	751	200*	144*	152*	150*	105*	884	266	158	173*	146*	141*
Saving (Net)	679 42%	162 47% C	207 36%	136 42%	174 44%	195 42%	109 36%	130 40%	137 46% g	108 44%	345 46% Q	103 52% R	62 43% s	67 44%	68 45%	46 44%	334 38%	92 35%	47 30%	63 37%	69 47% rS	63 44% S
Saving enough money for comfortable retirement	355 22%	98 29% C	102 18%	70 22%	85 21%	45 10%	56 19% F	80 24% F	102 35% FGH	72 29% FG	179 24%	17 9%	33 23% L	39 26% L	49 33% L	40 38% LmV	177 20%	28 10%	24 15%	40 23% R	53 36% RStv	32 23% R
Saving money for emergencies	262 16%	59 17%	81 14%	54 17%	68 17%	121 26% GHIJ	41 14%	36 11%	28 9%	37 15%	134 18%	73 36% MNOPR	24 17% p	16 11%	15 10%	6 6%	128 15%	48 18% u	17 11%	20 12%	13 9% stUP	30 21%
Saving enough money for child's education	61 4%	5 1%	24 4% b	12 4%	21 5% B	30 6% iJ	11 4% J	14 4% J	7 2% j	-	32 4%	13 7% P	5 3%	11 7% Pt	4 2%	-	29 3%	16 6% v	6 4%	3 2%	3 2%	-
Debt (Net)	628 38%	119 35%	232 41%	130 40%	148 37%	197 42% hi	139 46% HIJ	108 33%	99 34%	84 34%	259 35%	73 37%	49 34%	50 33%	55 36%	32 31%	368 42% K	124 47% tU	90 57% TUVV	58 34%	45 31%	51 36%
Credit card debt	320 20%	64 19%	112 20%	59 18%	85 21%	77 17%	72 24% f	69 21%	54 18%	47 19%	133 18%	28 14%	26 18%	30 20%	31 21%	17 16%	187 21%	49 18% rUm	46 29% rUm	39 23%	23 16%	29 21%
Student loan debt	142 9%	25 7%	50 9%	36 11%	31 8%	86 18% GHIJ	30 10% HiJ	10 3%	13 4% j	3 1%	47 6%	29 14% MNP	2 2%	5 3%	11 8% mPu	-	95 11% K	57 22% TUV	28 18% TUVV	5 3%	2 1%	3 2%
Auto loan debt	72 4%	11 3%	37 7% E	15 4%	9 2%	19 4%	14 5%	15 5%	11 4%	11 5%	31 4%	8 4%	5 4%	7 5%	4 3%	6 6%	41 5%	11 4%	9 6%	8 5%	7 5%	5 4%
Other type of debt	94 6%	19 6%	33 6%	20 6%	22 6%	15 3%	23 8% f	14 4%	20 7% f	23 9% Fh	49 7%	9 4%	15 11%	8 5%	8 5%	9 9%	46 5%	6 2%	8 5%	6 3%	12 9% R	14 10% Rt
Paying off home mortgage	185 11%	33 10%	69 12%	41 13%	42 11%	40 9%	37 12%	51 16% F	29 10%	29 12%	92 12%	13 6%	25 17% Ls	23 15% l	17 11%	15 14%	93 10%	27 10%	12 7%	28 16% s	12 8%	14 10%
Other	143 9%	28 8%	63 11% D	17 5%	34 9%	33 7%	17 6%	36 11% g	31 10%	26 10%	54 7%	11 5%	9 6%	13 8%	10 7%	12 11%	89 10%	23 9%	8 5%	24 14% S	20 14% s	14 10%
Sigma	1635 100%	342 100%	570 100%	325 100%	398 100%	466 100%	302 100%	325 100%	296 100%	246 100%	751 100%	200 100%	144 100%	152 100%	150 100%	105 100%	884 100%	266 100%	158 100%	173 100%	146 100%	141 100%

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

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

Base: Something Causes Financial Stress

	Income				Education			Employment Status				Children in HH		Parent of Child Under 18 in HH		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Total Emp.	Total Unemp.	Student	Retired	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Unweighted Base	1646	718	327	269	242	489	604	553	1042	604	85	253	567	1079	504	1142	1030	577	874	772
Weighted Base	1635	647	283	205	413	490	633	512	1068	566	152*	218	653	982	534	1101	1011	577	741	894
Saving (Net)	679 42%	237 37%	114 40%	75 37%	219 53% BCD	202 41%	228 36%	250 49% fG	461 43%	218 39%	67 44%	88 40%	242 37%	437 45% M	205 38%	474 43%	426 42%	236 41%	320 43%	359 40%
Saving enough money for comfortable retirement	355 22%	103 16%	59 21%	36 18%	140 34% BCD	96 20%	111 17%	148 29% FG	260 24% JK	95 17%	16 11%	43 20%	88 13%	267 27% M	73 14%	282 26% O	247 24% R	106 18%	179 24%	177 20%
Saving money for emergencies	262 16%	121 19%	46 16%	29 14%	56 14%	88 18%	103 16%	72 14%	159 15%	104 18%	39 25% I	45 21% I	105 16%	157 16%	85 16%	178 16%	137 14%	111 19% Q	98 13%	164 18% S
Saving enough money for child's education	61 4%	13 2%	9 3%	9 4%	23 6% B	18 4%	14 2%	29 6% G	42 4% L	20 3% L	13 8% jL	- -	49 8% N	12 1%	47 9% P	14 1%	42 4%	19 3%	43 6% T	18 2%
Debt (Net)	628 38%	274 42% E	109 38%	98 48% E	121 29%	184 38%	282 44% fH	162 32%	417 39% I	211 37% L	71 47% L	68 31% N	284 44% N	343 35%	228 43% p	399 36%	339 34%	270 47% Q	255 34%	373 42% S
Credit card debt	320 20%	125 19%	58 20%	57 28% BE	69 17%	101 21%	134 21%	85 17%	234 22% J	86 15%	19 12%	42 19% J	140 21%	180 18%	123 23% p	197 18%	197 19%	112 19%	159 21%	161 18%
Student loan debt	142 9%	54 8%	22 8%	26 13%	32 8%	22 4%	79 12% Fh	41 8% f	93 9% L	48 37% L	48 32% IJL	1 -	70 11% n	72 7%	50 9%	92 8%	75 7%	64 11% q	36 5%	106 12% S
Auto loan debt	72 4%	43 7% E	11 4%	7 4%	8 2%	27 6%	28 4%	16 3%	51 5%	21 4%	3 2%	5 2%	41 6% N	30 3%	33 6% p	39 4%	28 3%	44 8% Q	30 4%	42 5%
Other type of debt	94 6%	52 8% dE	18 6%	7 4%	13 3%	34 7%	40 6%	20 4%	39 4%	55 10% IK	1 -	19 9% IK	33 5%	61 6%	23 4%	71 6%	40 4%	50 9% Q	30 4%	65 7% S
Paying off home mortgage	185 11%	71 11%	40 14%	28 13%	43 10%	51 10%	68 11%	66 13%	125 12% K	60 11% K	4 2%	34 16% JK	82 13%	103 11%	72 14%	113 10%	154 15% R	26 5%	117 16% T	68 8%
Other	143 9%	65 10% D	20 7% d	5 2%	30 7% d	54 11% h	55 9%	34 7%	65 6%	77 14% I	10 6%	28 13% I	45 7%	98 10%	28 5%	115 10% O	92 9%	45 8%	49 7%	93 10% S
Sigma	1635 100%	647 100%	283 100%	205 100%	413 100%	490 100%	633 100%	512 100%	1068 100%	566 100%	152 100%	218 100%	653 100%	982 100%	534 100%	1101 100%	1011 100%	577 100%	741 100%	894 100%

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

20 December 2016

QuickQuery

Fielding Period: December 16-20, 2016

NEFE

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

Page Table Title

1	1	Q3505	Which of the following will be among your financial New Year resolutions for 2017? Please select all that apply.
2	2	Q3505	Which of the following will be among your financial New Year resolutions for 2017? Please select all that apply.
3	3	Q3505	Which of the following will be among your financial New Year resolutions for 2017? Please select all that apply.
4	4	Q3505	Which of the following will be among your financial New Year resolutions for 2017? Please select all that apply.
5	5	Q3510	Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2017? Please select up to 3 responses.
6	6	Q3510	Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2017? Please select up to 3 responses.
7	7	Q3515	Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2016? Please select all that apply.
9	8	Q3515	Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2016? Please select all that apply.
11	9	Q3520	If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.
12	10	Q3520	If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.
13	11	Q3525	How would you rate the current quality of your financial life...? Is it...?
14	12	Q3525	How would you rate the current quality of your financial life...? Is it...?
15	13	Q3535	In your opinion, would you say you typically live paycheck to paycheck?
16	14	Q3535	In your opinion, would you say you typically live paycheck to paycheck?
17	15	Q3540	Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
18	16	Q3540	Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
19	17	Q3550	Which of the following, if any, causes you financial stress? Please select all that apply.
20	18	Q3550	Which of the following, if any, causes you financial stress? Please select all that apply.
21	19	Q3555	Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
22	20	Q3555	Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?