

Q3505 Which of the following will be among your financial New Year resolutions for 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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Will Make Financial New Year's Resolution (Net)	1372 68%	274 63%	477 69%	301 69%	320 69%	521 87% HIJ	275 82% HIJ	212 66% IJ	194 51% j	169 44%	652 67%	251 85% NOP	121 77% NOP	96 63% P	104 54%	80 47%	720 68%	270 89% TUV	154 85% UV	117 68% UV	90 48%	89 42%
Setting and following a budget	583 29%	105 24%	218 32% B	120 28%	140 30%	255 42% gHIJ	115 34% IJ	86 27% J	82 22% J	46 12%	238 25%	95 32% OP	48 31% oP	37 25% P	36 19%	21 12%	345 33% K STUUVL	160 53% uV	66 37% v	49 28% V	45 24% V	25 12%
Making a plan to get out of debt	480 24%	87 20%	185 27% B	107 25%	101 22%	174 29% IJ	113 34% IJ	89 28% IJ	69 18% J	34 9%	217 22%	70 24% P LNOP	60 38% P	37 24% P	35 18% P	14 8%	263 25% K STUUVL	104 34% uV	53 29% uV	52 30% uV	34 18% V	20 10%
Establishing savings (any type)	428 21%	77 18%	162 23% b	88 20%	100 22%	225 37% GHIJ	92 27% hIJ	62 19% IJ	26 7%	23 6%	181 19%	90 30% NOP	43 28% OP	26 17% OP	16 8%	6 3%	246 23% k STUUVL	135 44% UV	48 27% UV	36 21% UV	11 6%	17 8%
Boosting retirement savings	375 19%	85 20%	123 18%	95 22%	72 16%	108 18%	85 25% fIJ	74 23% IJ	58 15%	51 13%	206 21% Q	69 23% R	39 25% R	39 26% op	31 16%	28 16%	169 16% k	39 13% STUUVL	45 25% RuV	35 20% rV	27 15%	23 11%
Pulling a credit report/learning how to improve my credit score	272 13%	50 12%	91 13%	59 14%	71 15%	148 25% GHIJ	57 17% IJ	36 11% IJ	18 5%	13 3%	131 14% mNOP	78 26% OP	25 16% OP	12 8% p	11 6%	5 3%	141 13% TUUV	70 23% UV	32 18% UV	24 14% UV	7 4%	8 4%
Saving for child's college education	239 12%	41 10%	78 11%	60 14%	59 13%	136 20% HIJ	68 20% HIJ	17 5% I	6 2%	13 3%	127 13% NOP	68 23% NOP	37 23% NOP	9 6% o	3 1%	10 6% oV	112 11% TUUV	67 22% TUUV	31 17% TUUV	8 4% TUUV	4 2%	3 1%
Paying off student loan debt	187 9%	35 8%	62 9%	57 13% bcE	32 7%	136 23% GHIJ	36 11% HIJ	7 2%	4 1%	4 1%	88 9% mNOP	63 21% NOP	19 12% NOP	2 1%	3 2%	2 9%	99 9% STUV	73 24% tUV	17 9% tUV	5 3% uv	1 1%	2 1%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	163 8%	22 5%	57 8%	33 8%	51 11% B	100 17% HIJ	49 15% HIJ	11 4% IJ	1 0%	2 1%	91 9% NOP	59 20% NOP	24 15% NOP	6 4% O	*	1 1%	72 7% TUUV	41 13% TUUV	26 14% TUUV	5 3% uv	*	1 0%
Taking out a loan to purchase a home	139 7%	27 6%	44 6%	28 7%	40 9%	75 13% HIJ	37 11% HIJ	14 4% J	8 2%	4 1%	74 8% NOP	44 15% NOP	13 8% P	7 5%	6 3%	3 2%	65 6% tUV	31 10% tUV	25 14% uv	7 4% uv	1 1%	1 0%
Paying off a mortgage	134 7%	38 9% d	51 7%	21 5%	25 5%	52 9% HI	33 10% HI	10 3%	15 4%	24 6%	89 9% Q	38 13% NOR	21 14% NOS	3 2%	8 4% NoV	18 10% NoV	45 4% NoV	13 4% UV	11 6% UV	7 4% UV	7 4% UV	6 3%
Refinancing a mortgage	65 3%	11 3%	22 3%	18 4%	15 3%	31 5% IJ	17 5% IJ	9 3%	3 1%	5 1%	44 5% Q	18 6% o	14 9% OPS	6 4%	3 2%	3 2%	20 2% UV	13 4% UV	3 2% UV	3 2% UV	-	2 1%
Other	193 10%	35 8%	58 8%	54 12% c	46 10%	64 11% c	26 8% c	24 7%	41 11%	38 10%	86 9% FG	27 9% FGH	7 4% FGHI	10 7% Mnpu	28 15% LM	13 8% LMN	107 10% LMN	37 12% LMN	19 11% LMN	13 8% RST	13 7% RST	24 11% RST
N/A - I will not make financial New Year resolutions for 2016.	649 32%	159 37%	213 31%	134 31%	144 31%	79 13%	62 18%	109 34% FG	183 49% FGH	216 56% FGHI	315 33%	45 15%	35 23%	55 37% LM	88 46% LM	91 53% LMN	335 32% LMN	34 11% LMN	27 15% RS	54 32% RST	96 52% RST	124 58% RST
Sigma	3908 193%	773 179%	1363 198%	874 201%	897 193%	1582 264%	789 234%	549 171%	515 136%	473 123%	1887 195%	766 258%	386 246%	252 167%	268 140%	215 126%	2021 192%	816 269%	403 223%	297 174%	246 133%	258 121%

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 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	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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Will Make Financial New Year's Resolution (Net)	1372 68%	507 69%	223 68%	170 70%	342	536 64%	406 69%	430 72%	856 78%	516 56%	114 82%	188 42%	636 86%	735 57%	551 89%	820 59%	789 63%	551 77%	728 66%	644 71%
Setting and following a budget	583 29%	256 35%	102 31%	69 28%	107 22%	241 29%	201 34%	142 24%	355 32%	228 25%	61 44%	70 16%	280 38%	304 24%	244 39%	339 24%	291 23%	276 38%	269 24%	315 35%
Making a plan to get out of debt	480 24%	213 29%	97 30%	56 23%	76 16%	204 24%	164 28%	112 19%	296 27%	184 20%	35 25%	46 10%	240 32%	240 19%	222 36%	258 18%	249 20%	218 30%	246 22%	234 26%
Establishing savings (any type)	428 21%	196 27%	67 20%	45 18%	69 14%	182 22%	148 25%	97 16%	275 25%	153 17%	57 41%	29 6%	250 34%	178 14%	205 33%	223 16%	206 16%	208 29%	206 19%	222 24%
Boosting retirement savings	375 19%	71 10%	62 19%	58 24%	151 31%	98 12%	94 16%	183 24%	287 26%	88 10%	12 8%	42 9%	156 21%	220 17%	157 25%	218 16%	251 20%	119 17%	237 21%	138 15%
Pulling a credit report/learning how to improve my credit score	272 13%	117 16%	55 17%	24 10%	55 11%	111 13%	102 17%	60 10%	185 17%	88 9%	19 14%	19 4%	152 21%	121 9%	140 23%	132 9%	118 9%	141 20%	123 11%	149 16%
Saving for child's college education	239 12%	80 11%	31 10%	36 15%	74 15%	80 9%	76 13%	84 14%	167 15%	72 8%	18 13%	12 3%	205 28%	34 3%	206 33%	33 2%	135 11%	97 13%	141 13%	98 11%
Paying off student loan debt	187 9%	76 10%	33 10%	29 12%	33 7%	48 6%	83 14%	55 9%	129 12%	58 6%	35 26%	7 2%	108 15%	79 6%	98 16%	89 6%	85 7%	93 13%	85 8%	102 11%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	163 8%	86 12%	25 8%	8 3%	30 6%	78 9%	38 6%	47 8%	108 9%	55 6%	12 9%	4 1%	102 14%	61 5%	98 16%	66 5%	69 6%	85 12%	59 5%	105 11%
Taking out a loan to purchase a home	139 7%	43 6%	16 5%	24 10%	49 10%	53 6%	45 8%	41 7%	99 9%	40 4%	11 8%	8 2%	96 13%	43 3%	97 16%	42 3%	59 5%	70 10%	83 7%	56 6%
Paying off a mortgage	134 7%	25 3%	16 5%	23 10%	62 13%	46 5%	43 7%	45 8%	91 8%	43 5%	3 2%	28 6%	67 9%	67 5%	69 11%	65 5%	92 7%	36 5%	91 8%	44 5%
Refinancing a mortgage	65 3%	19 3%	12 4%	4 2%	25 5%	23 3%	18 3%	24 4%	51 5%	14 1%	-	9 2%	37 5%	27 2%	38 6%	26 2%	47 4%	14 2%	47 4%	17 2%
Other	193 10%	73 10%	25 8%	16 6%	46 10%	88 10%	44 8%	61 10%	103 9%	91 10%	20 14%	47 11%	48 7%	145 11%	32 5%	161 12%	109 9%	75 10%	87 8%	106 12%
N/A - I will not make financial New Year resolutions for 2016.	649 32%	224 31%	105 32%	75 30%	138 29%	305 36%	179 31%	166 28%	241 22%	408 44%	25 18%	260 58%	102 14%	548 43%	71 11%	578 41%	464 37%	169 23%	382 34%	267 29%
Sigma	3908 193%	1480 202%	647 197%	466 190%	916 191%	1557 185%	1234 211%	1117 188%	2386 218%	1522 165%	309 223%	581 130%	1841 250%	2067 161%	1679 270%	2229 159%	2175 174%	1603 222%	2055 185%	1853 203%

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 2016? 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	1304	287	448	293	276	467	240	202	209	186	536	148	95	84	112	97	768	319	145	118	97	89
Weighted Base	1372	274	477	301	320	521	275	212	194	169	652	251*	121*	96*	104*	80*	720	270	154*	117*	90*	89*
Setting and following a budget	583 43%	105 38%	218 46%	120 40%	140 44%	255 49%	115 42%	86 40%	82 42%	46 27%	238 37%	95 38%	48 40%	37 39%	36 35%	21 26%	345 48%	160 59%	66 43%	49 42%	45 50%	25 29%
Making a plan to get out of debt	480 35%	87 32%	185 39%	107 35%	101 32%	174 33%	113 41%	89 42%	69 36%	34 20%	217 33%	70 28%	60 50%	37 39%	35 34%	14 18%	263 37%	104 38%	53 34%	52 45%	34 38%	20 23%
Establishing savings (any type)	428 31%	77 28%	162 34%	88 29%	100 31%	225 43%	92 33%	62 29%	26 13%	23 13%	181 28%	90 36%	43 36%	26 28%	16 15%	6 7%	246 34%	135 50%	48 31%	36 31%	11 12%	17 19%
Boosting retirement savings	375 27%	85 31%	123 26%	95 31%	72 23%	108 21%	85 31%	74 35%	58 30%	51 30%	206 32%	69 27%	39 32%	39 41%	31 29%	28 35%	169 24%	39 15%	45 29%	35 30%	27 30%	23 26%
Pulling a credit report/learning how to improve my credit score	272 20%	50 18%	91 19%	59 20%	71 22%	148 28%	57 21%	36 17%	18 9%	13 8%	131 20%	78 31%	25 21%	12 13%	11 11%	5 6%	141 20%	70 26%	32 21%	24 20%	7 7%	8 9%
Saving for child's college education	239 17%	41 15%	78 16%	60 20%	59 18%	136 25%	68 25%	17 8%	6 3%	13 8%	127 19%	68 27%	37 30%	9 9%	3 3%	10 13%	112 16%	67 25%	31 20%	8 7%	4 4%	3 3%
Paying off student loan debt	187 14%	35 13%	62 13%	57 19%	32 10%	136 26%	36 13%	7 3%	4 2%	4 2%	88 14%	63 25%	19 16%	2 2%	3 3%	2 2%	99 14%	73 27%	17 11%	5 5%	1 2%	2 3%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	163 12%	22 8%	57 12%	33 11%	51 16%	100 19%	49 18%	11 5%	1 *	2 1%	91 14%	59 24%	24 20%	6 7%	*	1 2%	72 10%	41 15%	26 17%	5 4%	*	1 1%
Taking out a loan to purchase a home	139 10%	27 10%	44 9%	28 9%	40 13%	75 14%	37 14%	14 7%	8 4%	4 3%	74 11%	44 18%	13 10%	7 8%	6 6%	3 4%	65 9%	31 11%	25 16%	7 6%	1 1%	1 1%
Paying off a mortgage	134 10%	38 14%	51 11%	21 7%	25 8%	52 10%	33 12%	10 5%	15 8%	24 14%	89 14%	38 15%	21 18%	3 3%	8 8%	18 22%	45 6%	13 5%	11 7%	7 6%	7 8%	6 7%
Refinancing a mortgage	65 5%	11 4%	22 5%	18 6%	15 5%	31 6%	17 6%	9 4%	3 2%	5 3%	44 7%	18 7%	14 11%	6 7%	3 3%	3 4%	20 3%	13 5%	3 2%	3 3%	-	2 2%
Other	193 14%	35 13%	58 12%	54 18%	46 14%	64 12%	26 10%	24 11%	41 21%	38 22%	86 13%	27 11%	7 6%	10 11%	28 27%	13 17%	107 15%	37 14%	19 13%	13 12%	13 15%	24 27%
Sigma	3259 238%	615 224%	1150 241%	740 246%	754 235%	1503 288%	727 264%	440 207%	331 171%	257 152%	1573 241%	721 287%	351 289%	197 206%	181 174%	124 156%	1686 234%	783 290%	376 244%	243 208%	151 167%	133 150%

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

Q3505 Which of the following will be among your financial New Year resolutions for 2016? 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 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	1304	645	197	139	193	394	454	456	761	543	113	198	530	774	463	841	729	537	640	664
Weighted Base	1372	507	223	170*	342	536	406	430	856	516	114*	188	636	735	551	820	789	551	728	644
Setting and following a budget	583 43%	256 50% dE	102 46% E	69 40%	107 31%	241 45% H	201 50% H	142 33%	355 42%	228 44% I	61 54% IL	70 37%	280 44%	304 41%	244 44%	339 41%	291 37%	276 50% Q	269 37%	315 49% S
Making a plan to get out of debt	480 35%	213 42% E	97 44% E	56 33% e	76 22%	204 38% H	164 40% H	112 26%	296 35% L	184 36% L	35 31%	46 25%	240 38%	240 33%	222 40% P	258 31%	249 32%	218 39% Q	246 34%	234 36% S
Establishing savings (any type)	428 31%	196 39% cDE	67 30% e	45 26%	69 20%	182 34% H	148 37% H	97 23%	275 32% L	153 30% L	57 50% JL	29 15%	250 39% N	178 24%	205 37% P	223 27%	206 26%	208 38% Q	206 28%	222 34% s
Boosting retirement savings	375 27%	71 14% B	62 28% B	58 34% B	151 44% BC	98 18% H	201 23% H	142 33% FG	355 42% JKL	228 44% L	61 54% JL	70 37%	280 44%	304 41%	244 44% P	339 41%	291 37% R	276 50% Q	269 37% T	315 49% s
Pulling a credit report/learning how to improve my credit score	272 20%	117 23% de	55 25% de	24 14%	55 16%	111 21% H	102 25% H	60 14%	185 22% L	88 17% L	19 17%	19 10%	152 24% N	121 16%	140 25% P	132 16%	118 15%	141 26% Q	123 17%	149 23% S
Saving for child's college education	239 17%	80 16%	31 14%	36 21%	74 22%	80 15%	76 19%	84 19%	167 20% JL	72 14% L	18 16%	12 6%	205 32% N	34 5%	206 37% P	33 4%	135 17%	97 18%	141 19%	98 15% S
Paying off student loan debt	187 14%	76 15%	33 15%	29 17%	33 10%	48 9% FH	83 21% H	55 13%	129 15% L	58 11% L	35 31% JL	7 4%	108 17% N	79 11%	98 18% P	89 11%	85 11%	93 17% Q	85 12%	102 16% s
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	163 12%	86 17% DE	25 11% E	8 5%	30 9%	78 15% g	38 9% H	47 11%	108 13% L	55 11% L	12 11% L	4 2%	102 16% N	61 8%	98 18% P	66 8%	69 9%	85 16% Q	59 8%	105 16% S
Taking out a loan to purchase a home	139 10%	43 8%	16 7%	24 14%	49 14% bc	53 10% H	45 11% H	41 10%	99 12% jL	40 8% I	11 10%	8 4%	96 15% N	43 6%	97 18% P	42 5%	59 8%	70 13% Q	83 11%	56 9% S
Paying off a mortgage	134 10%	25 5%	16 7% B	23 14% B	62 18% BC	46 9% H	43 11% H	45 11%	91 11% K	43 8% k	3 3%	28 15% JK	67 11%	67 9%	69 13% P	65 8%	92 12% R	36 7% T	91 12% T	44 7% S
Refinancing a mortgage	65 5%	19 4%	12 6% b	4 3% b	25 7% b	23 4% H	18 4% H	24 6%	51 6% JK	14 3% L	-	9 5% k	37 6% N	27 4%	38 7% P	26 3%	6 6% R	14 3% T	47 6% T	17 3% S
Other	193 14%	73 14%	25 11% E	16 9%	46 14% g	88 16% H	44 11% H	61 14%	103 12% L	91 18% L	20 18%	47 25% LJ	48 8% M	145 20% M	32 6% P	161 20% O	109 14%	75 14%	87 12% S	106 16% S
Sigma	3259 238%	1255 247%	542 243%	391 230%	778 227%	1252 234%	1055 260%	951 221%	2145 251%	1113 216%	284 250%	321 171%	1740 273%	1519 207%	1608 292%	1651 201%	1711 217%	1434 260%	1673 230%	1586 246%

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

Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2016? 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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Any Listed (Net)	1799	380	626	384	410	541	321	292	318	326	870	263	148	141	163	155	929	278	174	152	155	171
	89%	88%	91%	88%	88%	90%	95%	91%	84%	85%	90%	89%	94%	93%	85%	91%	88%	91%	96%	89%	84%	80%
Paying off debt	722	149	268	154	151	201	170	137	143	71	344	79	82	67	78	38	378	122	88	69	65	34
	36%	34%	39%	36%	33%	33%	50%	43%	38%	19%	36%	27%	52%	45%	41%	22%	36%	40%	49%	41%	35%	16%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	675	148	217	160	150	127	105	122	147	175	327	69	45	60	72	81	348	57	60	62	75	94
	33%	34%	31%	37%	32%	21%	31%	38%	39%	45%	34%	23%	29%	40%	37%	47%	33%	19%	33%	36%	40%	44%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	672	134	238	135	165	237	109	104	110	112	319	109	42	48	60	60	353	128	67	55	50	52
	33%	31%	35%	31%	36%	40%	32%	32%	29%	29%	33%	37%	27%	32%	31%	35%	33%	42%	37%	32%	27%	24%
Medical expenses	529	128	188	101	112	81	61	88	139	159	256	43	27	38	72	77	273	39	35	50	67	82
	26%	30%	27%	23%	24%	14%	18%	27%	37%	41%	26%	14%	17%	25%	38%	45%	26%	13%	19%	30%	36%	39%
Major purchase, not including a vehicle (e.g., furniture, electronics)	428	86	151	99	93	130	79	60	79	81	225	77	44	31	39	34	203	53	35	29	40	46
	21%	20%	22%	23%	20%	22%	23%	19%	21%	21%	23%	26%	28%	20%	20%	20%	19%	17%	19%	17%	21%	22%
Savings related to retirement	357	99	100	81	77	73	68	73	82	61	193	43	43	29	48	30	164	30	25	43	35	31
	18%	23%	14%	19%	17%	12%	20%	23%	22%	16%	20%	14%	28%	20%	25%	18%	16%	10%	14%	25%	19%	15%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	292	54	95	76	67	143	75	43	15	15	132	65	29	20	8	10	160	78	46	23	8	5
	14%	12%	14%	17%	14%	24%	22%	13%	4%	4%	14%	22%	19%	14%	4%	6%	15%	26%	26%	13%	4%	2%
Moving expenses (i.e., changing addresses not associated with job change)	225	37	87	41	59	118	34	34	17	23	117	64	13	15	13	13	108	54	21	20	4	10
	11%	9%	13%	9%	13%	20%	10%	11%	4%	6%	12%	22%	8%	10%	7%	8%	10%	18%	11%	12%	2%	5%
Saving for college	188	40	61	29	58	116	42	15	9	8	83	47	12	9	8	7	105	69	29	5	1	1
	9%	9%	9%	7%	12%	19%	12%	5%	2%	2%	9%	16%	8%	6%	4%	4%	10%	23%	16%	3%	1%	*
Relocation expenses due to a job change	70	15	26	5	23	49	10	5	4	3	50	38	4	3	3	3	20	11	6	2	1	-
	3%	4%	4%	1%	5%	8%	3%	1%	1%	1%	5%	13%	2%	2%	1%	2%	2%	3%	3%	1%	1%	-
Other	415	106	126	90	93	100	35	61	112	107	189	46	19	30	58	36	226	54	16	31	54	72
	21%	24%	18%	21%	20%	17%	10%	19%	30%	28%	20%	16%	12%	20%	30%	21%	21%	18%	9%	18%	29%	34%
Sigma	4574	996	1557	971	1049	1373	788	741	856	816	2235	679	360	351	457	388	2339	694	428	390	399	427
	226%	230%	226%	224%	226%	229%	233%	230%	227%	212%	231%	229%	230%	233%	239%	227%	222%	228%	237%	228%	215%	200%

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 2016? 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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Any Listed (Net)	1799 89%	646 88%	304 93%	218 89%	463 96%	710 84%	531 91%	558 94%	1022 93%	777 84%	117 84%	374 83%	699 95%	1100 86%	604 97%	1195 85%	1121 89%	645 89%	1018 92%	781 86%
Paying off debt	722 36%	289 39%	144 44%	82 34%	145 30%	290 35%	242 41%	189 32%	438 40%	285 31%	41 30%	105 23%	293 40%	429 33%	259 42%	463 33%	423 34%	289 40%	395 36%	328 36%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	675 33%	209 29%	113 34%	94 39%	200 42%	262 31%	173 30%	240 40%	360 33%	315 34%	18 13%	193 43%	192 26%	483 38%	172 28%	503 36%	531 42%	139 19%	454 41%	221 24%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	672 33%	287 39%	124 38%	60 24%	142 29%	304 36%	189 32%	180 30%	380 35%	293 32%	60 43%	131 29%	272 37%	401 31%	216 35%	456 33%	377 30%	282 39%	329 30%	343 38%
Medical expenses	529 26%	198 27%	103 31%	62 25%	121 25%	209 25%	160 27%	160 27%	243 22%	286 31%	16 11%	174 39%	145 20%	385 30%	134 21%	396 28%	363 29%	159 22%	355 32%	174 19%
Major purchase, not including a vehicle (e.g., furniture, electronics)	428 21%	141 19%	74 22%	70 29%	110 23%	156 19%	128 22%	144 24%	238 22%	190 21%	19 14%	100 22%	159 22%	269 21%	137 22%	291 21%	275 22%	143 20%	226 20%	202 22%
Savings related to retirement	357 18%	73 10%	56 17%	58 24%	148 31%	111 13%	95 16%	152 25%	245 22%	112 12%	8 6%	61 14%	119 16%	238 19%	114 18%	243 17%	264 21%	90 13%	225 20%	132 14%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	292 14%	125 17%	43 13%	29 12%	83 17%	92 11%	96 16%	104 17%	185 17%	107 12%	20 15%	20 4%	238 32%	54 4%	226 36%	66 5%	139 11%	145 20%	177 16%	115 13%
Moving expenses (i.e., changing addresses not associated with job change)	225 11%	106 14%	33 10%	17 7%	45 9%	100 12%	61 10%	64 11%	140 13%	85 9%	19 14%	22 5%	107 15%	118 9%	91 15%	134 10%	88 7%	125 17%	81 7%	144 16%
Saving for college	188 9%	56 8%	22 7%	24 10%	59 12%	76 9%	69 12%	43 7%	125 11%	63 7%	53 38%	5 1%	130 18%	58 5%	98 16%	90 6%	101 8%	83 12%	87 8%	101 11%
Relocation expenses due to a job change	70 3%	19 3%	7 2%	6 2%	32 7%	14 2%	26 5%	29 5%	55 5%	15 2%	7 5%	4 1%	34 5%	35 3%	30 5%	40 3%	36 3%	31 4%	30 3%	39 4%
Other	415 21%	145 20%	46 14%	44 18%	77 16%	202 24%	108 18%	105 18%	171 16%	244 26%	38 27%	134 30%	67 9%	348 27%	39 6%	376 27%	259 21%	139 19%	196 18%	219 24%
Sigma	4574 226%	1648 225%	764 233%	546 223%	1161 242%	1815 216%	1348 231%	1410 237%	2580 235%	1994 216%	299 215%	948 211%	1755 238%	2819 220%	1516 244%	3058 219%	2856 228%	1625 225%	2555 230%	2018 222%

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 2015? Please select all that apply.

17 Dec 2015  
 Table 7

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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Any Financial Setback (Net)	1329 66%	258 60%	482 70% BE	302 70% Be	287 62%	467 78% HIJ	248 73% IJ	218 68% IJ	213 57% J	183 48%	645 67% mNOP	239 81% P	110 70% P	102 68% P	115 60% P	79 46%	684 65%	227 75% UV	138 76% UV	116 68% UV	98 53%	104 49%
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	478 24%	83 19%	187 27% B	109 25% b	99 21%	202 34% gHIJ	87 26% IJ	75 23% J	69 18% J	44 11%	217 22%	91 31% mOP	32 20%	31 21%	35 18%	28 17% V	261 25%	111 37% tUV	55 30% uV	44 26% V	35 19% V	15 7%
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	436 22%	93 22%	137 20%	123 28% bCE	84 18%	127 21%	77 23%	79 25%	77 20%	76 20%	225 23%	64 22%	28 18%	45 30% m	48 25% u	39 23%	211 20%	62 20%	49 27% Uv	34 20%	29 16%	37 17%
Medical care for an injury or illness	376 19%	72 17%	154 22% be	74 17%	77 17%	100 17%	63 19%	82 25% FJ	76 20%	57 15%	176 18%	50 17%	29 19%	35 24% P	40 21% p	21 12%	201 19%	50 16%	33 18%	46 27% Rv	36 19%	35 17%
Inability to keep up with debt/Falling behind on bill payments	281 14%	52 12%	110 16%	57 13%	61 13%	115 19% IJ	68 20% IJ	53 16% IJ	39 10% J	7 2%	113 12%	41 14% P	27 17% P	24 16% P	20 11% P	1 1%	168 16% K	74 24% UVL	41 23% UV	29 17% V	19 10% V	6 3%
Job loss	250 12%	42 10%	113 16% BE	55 13%	40 9%	124 21% HIJ	57 17% hIJ	33 10% J	26 7% J	11 3%	121 12%	68 23% NOP	26 16% noP	10 7% P	15 8% P	2 1%	130 12%	56 18% UV	31 17% UV	22 13% uV	11 6%	9 4%
Relocation/moving expenses	159 8%	14 3%	61 9% B	35 8% B	48 10% B	89 15% HIJ	40 12% HIJ	13 4%	10 3%	7 2%	66 7%	34 12% NOP	20 13% NOP	3 2%	6 3%	3 1%	93 9%	55 18% TUV	20 11% UV	10 6%	4 2%	5 2%
Loss of health insurance coverage	151 7%	32 7%	56 8%	31 7%	32 7%	53 9% ij	45 13% IJ	31 10% IJ	19 5% J	4 1%	66 7%	24 8% P	13 9% P	14 10% P	12 6% p	3 2%	85 8%	30 10% UV	31 17% rUVm	16 9% uV	7 4% v	1 1%
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	144 7%	32 8%	46 7%	26 6%	40 9%	50 8% j	31 9% j	21 6%	24 6%	18 5%	82 8% q	30 10%	17 11%	12 8%	12 6%	10 6%	63 6%	20 7%	13 7%	9 5%	13 7%	8 4%
Child-related issues (e.g., birth of a child, child care)	137 7%	24 6%	54 8%	27 6%	31 7%	91 15% gHIJ	33 10% HIJ	7 2%	3 1%	2 1%	58 6%	40 13% NOP	12 8% OP	4 3%	1 1%	* *	79 7%	51 17% TUV	21 12% TUV	3 2%	2 1%	2 1%
Legal expenses	93 5%	24 5%	24 3%	28 6% c	18 4%	45 8% hIJ	25 7% hIJ	11 4% i	4 1%	8 2%	53 5%	29 10% noP	14 9% OP	5 3%	2 1%	3 2%	40 4%	16 5% U	11 6% U	6 4%	2 1%	5 2%
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	85 4%	13 3%	38 5%	17 4%	18 4%	49 8% gHIJ	14 4%	6 2%	9 2%	7 2%	52 5% q	35 12% mNOPR	6 4%	1 1%	6 3%	3 2%	33 3%	14 5%	8 4%	4 3%	3 1%	4 2%
Natural disaster (e.g., fire, flood, tornado)	55 3%	16 4%	19 3%	7 2%	12 3%	31 5% IJ	10 3% IJ	10 3% IJ	3 1%	1 *	39 4% Q	27 9% NOPR	8 5% oP	2 1%	2 1%	* *	16 2%	4 1%	2 1%	8 5% rUV	1 *	1 *
Other	149 7%	19 4%	53 8% b	39 9% B	38 8% b	38 6%	27 8%	28 9%	28 7%	28 7%	75 8%	20 7%	10 6%	16 11%	19 10%	9 5%	74 7%	17 6%	17 9%	12 7%	9 5%	19 9%

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 2015? Please select all that apply.

17 Dec 2015  
 Table 7

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	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
None	692 34%	175 40% CD	209 30%	132 30%	177 38% Cd	134 22%	90 27%	103 32% F	164 43% FGH	202 52% FGHI	321 33%	57 19%	47 30% I	48 32% L	76 40% L	92 54% LMNO	371 35%	77 25%	43 24%	55 32%	87 47% RST	110 51% RST
Sigma	3488 173%	691 160%	1260 182%	761 175%	776 167%	1247 208%	665 197%	551 172%	550 146%	473 123%	1662 172%	611 206%	289 184%	252 167%	294 153%	217 127%	1826 173%	637 209%	376 208%	300 175%	256 138%	257 120%

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 2015? 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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Any Financial Setback (Net)	1329 66%	530 72% cDE	216 66%	149 61%	302 63%	563 67%	397 68% h	369 62%	758 69%	571 62% L	103 74% JL	224 50%	597 81% N	732 57%	505 81% P	824 59%	775 62%	526 73% Q	704 63%	625 69% S
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	478 24%	246 34% CDE	63 19%	51 21%	72 15%	210 25% H	159 27% H	108 18%	283 26% JL	194 21% L	47 34% JL	54 12%	241 33% N	237 18%	204 33% P	273 20%	231 18%	232 32% Q	206 19%	271 30% S
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	436 22%	131 18%	78 24% b	66 27% B	123 26% B	190 23%	113 19%	134 22%	248 23%	188 20%	31 22%	90 20%	179 24% n	257 20%	153 25%	283 20%	345 28% R	84 12%	253 23%	184 20%
Medical care for an injury or illness	376 19%	150 20%	70 21%	36 15%	82 17%	152 18%	115 20%	109 18%	212 19%	164 18%	31 23%	70 16%	141 19%	235 18%	121 19%	255 18%	226 18%	141 20%	195 18%	181 20%
Inability to keep up with debt/Falling behind on bill payments	281 14%	160 22% CDE	47 14% dE	19 8%	29 6%	118 14% h	106 18% H	57 10%	176 16% JL	105 11% L	16 12% L	13 3%	160 22% N	121 9%	145 23% P	136 10%	117 9%	155 22% Q	119 11%	162 18% S
Job loss	250 12%	140 19% CDE	27 8%	20 8%	32 7%	121 14% H	79 13% H	51 9%	134 12% L	116 13% L	20 15% L	10 2%	128 17% N	123 10%	110 18% P	140 10%	112 9%	126 18% Q	95 9%	155 17% S
Relocation/moving expenses	159 8%	78 11% dE	26 8%	14 6%	23 5%	60 7%	50 9%	49 8%	95 9% L	64 7% L	12 9% L	10 2%	80 11% N	79 6%	78 13% P	81 6%	45 4%	109 15% Q	68 6%	91 10% S
Loss of health insurance coverage	151 7%	66 9%	25 8%	18 8%	29 6%	74 9%	42 7%	36 6%	106 10% JL	45 5% L	14 10% JL	6 1%	90 12% N	61 5%	81 13% P	70 5%	84 7%	65 9% Q	75 7%	77 8%
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	144 7%	56 8%	25 8%	25 10%	33 7%	39 5%	63 11% Fh	42 7%	99 9% J	45 5%	10 7%	27 6%	66 9% n	79 6%	62 10% P	82 6%	96 8%	47 7% Q	84 8%	60 7%
Child-related issues (e.g., birth of a child, child care)	137 7%	60 8% D	26 8% d	7 3%	37 8% d	54 6%	41 7%	42 7%	90 8% JL	47 5% L	23 16% JL	2 1%	119 16% N	17 1%	115 19% P	21 2%	62 5%	68 9% Q	79 7%	58 6%
Legal expenses	93 5%	33 4%	13 4%	6 3%	33 7% d	36 4%	37 6% h	20 3%	64 6% JL	30 3%	12 9% JL	11 2%	58 8% N	36 3%	56 9% P	37 3%	47 4%	38 5% Q	42 4%	51 6%
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	85 4%	23 3%	15 5%	8 3%	31 6% b	24 3%	28 5%	33 6% F	64 6% JL	21 2%	3 2%	11 2%	51 7% N	34 3%	42 7% P	43 3%	47 4%	37 5% Q	46 4%	40 4%
Natural disaster (e.g., fire, flood, tornado)	55 3%	12 2%	7 2%	9 4%	25 5% B	11 1%	20 3% F	24 4% F	49 4% JL	6 1%	2 1%	2 1%	36 5% N	19 1%	35 6% P	20 1%	31 2%	21 3% Q	39 3% t	16 2%

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 2015? 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	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	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Other	149	65	22	12	23	71	44	33	68	80	14	43	42	107	30	118	86	56	73	75
	7%	9%	7%	5%	5%	8%	8%	6%	6%	9%	10%	9%	6%	8%	5%	8%	7%	8%	7%	8%
None	692	202	112	96	178	278	187	227	339	353	36	225	141	551	117	575	478	195	406	286
	34%	28%	34%	39%	37%	33%	32%	38%	31%	38%	26%	50%	19%	43%	19%	41%	38%	27%	37%	31%
			b	B	B			g	IK			IJK	M			O	R		t	
Sigma	3488	1422	559	388	750	1439	1083	965	2027	1460	271	572	1532	1955	1350	2137	2008	1375	1780	1707
	173%	194%	170%	159%	156%	171%	185%	162%	185%	158%	195%	128%	208%	152%	217%	153%	160%	191%	160%	187%

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.

17 Dec 2015  
 Table 9

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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Cash	701 35%	165 38%	231 33%	150 35%	155 33%	211 35%	104 31%	106 33%	128 34%	153 40%	394 41%	128 43%	50 32%	57 38%	73 38%	87 51%	307 29%	83 27%	54 30%	49 29%	55 29%	66 31%
Credit card(s)	632 31%	135 31%	202 29%	157 36%	138 30%	173 29%	115 34%	81 25%	133 35%	131 34%	312 32%	90 30%	57 36%	44 29%	67 35%	55 32%	320 30%	83 27%	58 32%	37 22%	66 36%	76 36%
Emergency savings	626 31%	150 35%	176 25%	158 36%	141 27%	161 27%	100 30%	90 28%	121 32%	153 40%	305 32%	79 27%	45 29%	45 30%	60 31%	77 45%	320 30%	82 27%	55 30%	45 26%	61 33%	77 36%
Sell something I own	397 20%	60 14%	137 20%	96 22%	104 22%	171 29%	106 31%	58 18%	46 12%	16 4%	183 19%	76 26%	45 29%	25 16%	28 15%	9 5%	214 20%	95 31%	61 34%	34 20%	17 9%	7 3%
Borrow money from a family member or friend	394 19%	75 17%	142 21%	78 18%	100 22%	202 34%	89 26%	58 18%	37 10%	7 2%	158 16%	68 23%	41 26%	27 18%	20 10%	2 1%	235 22%	135 44%	48 26%	31 18%	17 9%	4 2%
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	375 19%	70 16%	137 20%	88 20%	80 17%	93 16%	73 22%	74 23%	69 18%	66 17%	185 19%	42 14%	30 19%	39 26%	40 21%	34 20%	189 18%	51 17%	43 24%	35 21%	28 15%	32 15%
Cash in/borrow against my retirement savings plan	181 9%	45 10%	54 8%	39 9%	43 9%	51 9%	53 16%	25 8%	28 7%	24 6%	104 11%	37 12%	20 12%	14 10%	21 11%	12 7%	77 7%	15 5%	33 18%	11 6%	8 4%	11 5%
Ask for a gift from a family member or friend	134 7%	25 6%	53 8%	35 8%	22 5%	78 13%	27 8%	18 6%	8 2%	3 1%	69 7%	38 13%	14 9%	9 6%	5 3%	2 1%	64 6%	40 13%	12 7%	8 5%	3 2%	1 1%
Take out a payday loan	86 4%	13 3%	36 5%	20 5%	18 4%	51 9%	22 6%	9 3%	3 1%	1 *	35 4%	20 7%	8 5%	5 3%	2 1%	-	51 5%	31 10%	14 7%	4 2%	1 1%	1 1%
Loan from my employer	56 3%	15 4%	14 2%	13 3%	14 3%	31 5%	21 6%	* *	3 1%	* *	37 4%	27 9%	7 4%	* *	3 1%	-	19 2%	4 1%	14 8%	-	* *	* *
Other short-term borrowing option (e.g., pawning)	89 4%	11 2%	34 5%	22 5%	22 5%	42 7%	18 5%	22 7%	6 2%	1 *	27 3%	13 4%	5 3%	4 3%	4 2%	* *	61 6%	29 9%	12 7%	18 10%	2 1%	* *
Other	192 9%	45 10%	65 9%	34 8%	48 10%	44 7%	29 8%	32 10%	50 13%	37 10%	89 9%	25 8%	13 8%	15 10%	24 12%	13 8%	103 10%	19 6%	16 9%	17 10%	27 14%	24 11%
Sigma	3862 191%	808 187%	1279 185%	889 205%	885 191%	1309 218%	755 223%	574 178%	633 168%	592 154%	1900 197%	643 217%	334 213%	285 189%	347 181%	291 170%	1962 186%	666 219%	420 232%	289 169%	286 154%	301 141%

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.

17 Dec 2015  
 Table 10

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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Cash	701 35%	222 30%	102 31%	94 38% b	211 44% BC	246 29%	205 35%	251 42% FG	404 37% j	297 32%	51 37%	163 36%	237 32%	464 36%	208 33%	494 35%	453 36%	235 33%	411 37% t	291 32%
Credit card(s)	632 31%	180 25%	122 37% B	96 39% B	180 38% B	209 25%	198 34% f	226 38% F	367 33% j	265 29%	39 28%	154 34% J	210 28%	423 33%	189 30%	443 32%	435 35% R	191 27%	407 37% T	225 25%
Emergency savings	626 31%	150 21%	120 36% B	122 50% BCE	184 38% B	216 26%	165 28%	244 41% FG	365 33% j	261 28%	39 28%	163 36% J	199 27%	427 33% M	168 27%	458 33% o	455 36% R	163 23%	401 36% T	225 25%
Sell something I own	397 20% CDE	209 29% CDE	53 16% B	31 13% BCE	58 12% H	186 22% H	140 24% H	70 12% F	232 21% L	164 18% L	35 25% jL	28 6% J	212 29% N	185 14% M	184 30% P	213 15% P	169 14% Q	219 30% Q	176 16% S	220 24% S
Borrow money from a family member or friend	394 19% CDE	221 30% CDE	53 16% E	34 14% E	46 10% H	194 23% H	133 23% H	67 11% F	220 20% L	174 19% L	42 30% JL	23 5% J	218 30% N	175 14% M	184 30% P	210 15% P	180 14% Q	201 28% Q	162 15% R	231 25% S
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	375 19%	136 19%	81 25% b	45 18% b	90 19%	148 18%	109 19%	118 20% J	227 21% J	148 16% J	27 20%	76 17% J	142 19%	233 18% J	121 19%	254 18% J	254 20% r	115 16% R	236 21% T	139 15% T
Cash in/borrow against my retirement savings plan	181 9%	37 5% B	38 12% B	31 13% B	57 12% B	62 7% B	48 8% f	72 12% Fg	125 11% JKL	56 6% k	2 1%	32 7% k	92 13% N	89 7% N	88 14% P	93 7% P	114 9% P	61 8% Q	124 11% T	57 6% T
Ask for a gift from a family member or friend	134 7%	61 8% CE	25 8% C	11 5% C	25 5% C	44 5% C	57 10% FH	33 6% F	91 8% JL	43 5% L	19 13% JL	6 1% JL	71 10% N	63 5% N	64 10% P	69 5% P	59 5% Q	67 9% Q	71 6% R	63 7% R
Take out a payday loan	86 4% CE	50 7% CE	9 3% C	9 4% C	14 3% C	36 4% H	38 7% H	11 2% F	59 5% JL	27 3% L	12 9% JL	2 1% JL	66 9% N	20 2% N	60 10% P	25 2% P	31 2% Q	54 7% Q	46 4% R	40 4% R
Loan from my employer	56 3%	23 3% c	4 1% c	11 4% c	15 3% c	20 2% c	27 5% fh	10 2% fH	50 5% JkL	6 1% L	1 1% L	2 1% L	41 6% N	15 1% N	40 7% P	15 1% P	28 2% Q	27 4% Q	25 2% R	31 3% R
Other short-term borrowing option (e.g., pawning)	89 4%	56 8% dE	15 5% E	8 3% E	3 1% E	36 4% H	39 7% H	14 2% H	53 5% L	35 4% L	15 11% JL	3 1% JL	46 6% N	43 3% N	31 5% P	58 4% P	26 2% Q	59 8% Q	25 2% R	64 7% S
Other	192 9% CdE	85 12% CdE	13 4% C	17 7% C	27 6% h	94 11% h	52 9% h	46 8% h	77 7% IK	115 12% IK	6 5% IK	52 12% Ik	58 8% IK	133 10% IK	44 7% o	148 11% o	101 8% o	81 11% q	84 8% q	107 12% S
Sigma	3862 191%	1431 196%	637 194%	509 208%	911 190%	1491 177%	1210 207%	1161 195%	2270 207%	1591 172%	289 208%	705 157%	1592 216%	2270 177%	1383 222%	2479 177%	2306 184%	1473 204%	2167 195%	1694 186%

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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Better than what you expected it to be	317 16%	67 16%	97 14%	66 15%	86 19%	73 12%	45 13%	42 13%	71 19%	86 22%	168 17%	33 11%	25 16%	27 18%	38 20%	46 27%	148 14%	40 13%	20 11%	15 9%	32 17%	40 19%
About what you expected it to be	1090 54%	254 59%	366 53%	231 53%	239 52%	308 51%	182 54%	159 49%	195 52%	246 64%	507 53%	154 52%	75 48%	74 49%	94 49%	110 64%	583 55%	154 51%	107 59%	84 49%	101 55%	137 64%
Worse than you expected it to be	614 30%	111 26%	228 33%	137 32%	138 30%	220 37%	111 33%	121 38%	111 29%	52 14%	290 30%	109 37%	57 36%	50 33%	59 31%	16 9%	324 31%	110 36%	54 30%	71 42%	52 28%	36 17%
Sigma	2021 100%	432 100%	690 100%	434 100%	464 100%	600 100%	338 100%	321 100%	377 100%	384 100%	966 100%	296 100%	157 100%	151 100%	191 100%	171 100%	1055 100%	304 100%	181 100%	171 100%	186 100%	213 100%

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

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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Better than what you expected it to be	317 16%	75 10%	50 15% b	45 18% B	116 24% BC	97 12%	92 16% f	128 21% FG	170 15%	147 16%	15 11%	105 23% IJK	104 14%	213 17%	97 16%	220 16%	224 18% R	88 12%	217 20% T	100 11%
About what you expected it to be	1090 54%	341 47%	171 52%	148 61% B	298 62% BC	441 52%	289 49%	361 60% FG	580 53%	510 55%	86 62%	267 60% ij	359 49%	731 57% M	291 47%	799 57% O	738 59% R	329 46%	625 56% t	465 51%
Worse than you expected it to be	614 30%	316 43% CDE	106 32% DE	51 21% e	66 14% H	303 36% H	204 35% H	108 18% L	347 32% L	268 29% L	38 27% L	76 17% N	275 37% N	340 26%	235 38% P	380 27%	292 23% Q	304 42% Q	268 24% S	346 38% S
Sigma	2021 100%	732 100%	328 100%	245 100%	480 100%	841 100%	584 100%	596 100%	1097 100%	924 100%	139 100%	448 100%	738 100%	1283 100%	622 100%	1399 100%	1254 100%	721 100%	1110 100%	911 100%

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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Yes	919 45%	174 40%	337 49% B	194 45%	215 46%	345 57% IJ	195 58% IJ	169 52% IJ	143 38% J	67 17%	409 42%	153 52% OP	91 58% OP	74 49% OP	67 35% P	24 14%	509 48% K	192 63% UVL	103 57% UV	95 55% UV	76 41% V	43 20%
No	979 48%	230 53% cE	322 47%	221 51%	206 44%	210 35%	125 37%	143 44% F	209 55% FGH	292 76% FGHI	517 54% Q	123 41% R	61 39%	73 49%	119 62% LMNU	140 82% LMNOV	462 44%	87 29%	64 35%	70 41% R	90 48% Rs	152 71% RSTU
Decline to answer	123 6%	28 7%	32 5%	20 5%	43 9% CD	46 8% H	18 5%	10 3%	25 7% h	25 7% h	39 4%	21 7%	4 3%	3 2%	5 2%	7 4%	84 8% K	25 8%	14 8%	6 4%	20 11% TO	18 9%
Sigma	2021 100%	432 100%	690 100%	434 100%	464 100%	600 100%	338 100%	321 100%	377 100%	384 100%	966 100%	296 100%	157 100%	151 100%	191 100%	171 100%	1055 100%	304 100%	181 100%	171 100%	186 100%	213 100%

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 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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Yes	919	506	142	84	119	435	311	172	549	370	61	108	450	469	394	525	454	446	428	490
	45%	69%	43%	35%	25%	52%	53%	29%	50%	40%	44%	24%	61%	37%	63%	38%	36%	62%	39%	54%
		CDE	E	e		H	H		JL	L	L	N	N		P		Q	Q	S	S
No	979	196	175	157	343	332	241	407	505	475	57	320	235	744	204	775	725	233	639	340
	48%	27%	53%	64%	71%	39%	41%	68%	46%	51%	41%	71%	32%	58%	33%	55%	58%	32%	58%	37%
		B	Bc	Bc	BC	FG	FG		ik	ik	IKJ	M	M		O	O	R	T	T	T
Decline to answer	123	30	11	3	18	74	33	17	43	80	21	21	53	70	24	99	75	41	43	80
	6%	4%	3%	1%	4%	9%	6%	3%	4%	9%	15%	5%	7%	5%	4%	7%	6%	6%	4%	9%
		d			gH	h			IL	IL	ijL				O	O			S	S
Sigma	2021	732	328	245	480	841	584	596	1097	924	139	448	738	1283	622	1399	1254	721	1110	911
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	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



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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Credit card debt	448 22%	99 23%	139 20%	123 28% CE	86 19%	79 13%	61 18%	64 20% F	100 27% FGh	144 37% FGHI	194 20%	32 11%	24 15%	26 17%	50 26% Lm	62 36% LMNo	254 24% k	47 16%	36 20%	38 22%	51 27% R	82 38% RSTu
Mortgage or rent	422 21%	99 23%	125 18%	83 19% C	116 25% C	146 24% J	88 26% hJ	60 19%	76 20% j	53 14%	204 21%	76 26% P	37 23% P	35 23% P	38 20% P	18 11%	218 21% P	69 23% t	51 28% TV	25 15%	38 20%	34 16%
Employment struggles	392 19%	66 15%	151 22% B	88 20%	88 19%	120 20%	79 23% i	58 18%	62 16%	73 19%	168 17%	47 16%	36 23% no	19 13%	26 14% NO	40 23% k	224 21% k	73 24% vl	43 24%	39 23% n	36 19%	33 16%
Healthcare costs	209 10%	45 10%	71 10%	46 11%	46 10%	40 7%	22 7%	48 15% FG	47 12% FG	51 13% FG	122 13% Q	28 9% r	15 10%	23 15%	32 17% IU	24 14% IU	87 8%	12 4%	7 4%	25 15% RS	15 8% RS	27 13% RS
Taxes	109 5%	26 6% D	42 6% D	11 3%	30 6% D	49 8% GIJ	11 3%	18 5%	17 4%	14 4%	71 7% Q	34 12% mPR	6 4%	15 10% mPT	10 5%	5 3%	38 4% P	15 5%	5 3%	2 1%	6 3%	9 4%
Childcare expenses	77 4%	15 4%	27 4%	21 5%	14 3%	32 5% ij	15 4%	15 5% j	8 2%	7 2%	37 4%	15 5% o	5 3%	10 7% Op	2 1%	4 2% Op	41 4%	16 5% v	10 5%	5 3%	6 3%	4 2%
Home prices	50 2%	12 3%	14 2%	10 2%	13 3% gHIJ	32 5% j	7 2%	5 2%	4 1%	2 1%	27 3%	17 6% oP	4 2%	3 2%	2 1%	1 1%	23 2% tuV	15 5% tuV	3 2%	2 1%	2 1%	1 1%
Other	232 11%	51 12%	86 12%	38 9%	58 12%	77 13% J	32 9%	48 15% J	53 14% J	24 6%	104 11%	33 11%	16 10%	17 11%	27 14% p	11 7% p	128 12% V	43 14% V	16 9% sV	30 18% sV	26 14% V	12 6%
None	82 4%	19 4%	35 5%	14 3%	15 3%	26 4%	24 7% HI	5 2%	10 3%	16 4%	40 4%	13 5%	14 9% NOP	2 1%	4 2%	6 3%	42 4%	13 4%	10 5%	3 2%	6 3%	10 5%
Sigma	2021 100%	432 100%	690 100%	434 100%	464 100%	600 100%	338 100%	321 100%	377 100%	384 100%	966 100%	296 100%	157 100%	151 100%	191 100%	171 100%	1055 100%	304 100%	181 100%	171 100%	186 100%	213 100%

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

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 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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Credit card debt	448 22%	106 15%	95 29% B	63 26% B	139 29% B	149 18%	130 22%	169 28% FG	224 20% k	224 24% K	17 12%	164 37% IJK	122 16%	326 25% M	103 17%	345 25% O	338 27% R	105 15%	297 27% T	150 17%
Mortgage or rent	422 21%	178 24% E	78 24% E	58 24% e	76 16%	192 23%	119 20%	111 19%	247 23% L	175 19% I	25 18%	73 16%	170 23%	252 20%	143 23%	279 20%	228 18%	189 26% Q	212 19%	211 23% s
Employment struggles	392 19%	150 20%	54 17%	39 16%	101 21%	155 18%	113 19%	124 21%	213 19%	180 19% I	20 15%	74 17%	156 21%	237 18%	139 22%	253 19%	233 19%	150 21%	213 19%	179 20%
Healthcare costs	209 10%	80 11%	26 8%	35 14% ce	39 8%	87 10%	62 11%	60 10%	111 10%	98 11%	10 7%	52 12%	54 7%	155 12% M	50 8%	158 11%	140 11%	66 9%	132 12% T	77 8%
Taxes	109 5%	37 5%	11 3%	9 4%	40 8% c	52 6%	32 6%	25 4%	53 5%	56 6% I	14 10% il	20 4%	55 7% N	54 4%	37 6%	72 5%	75 6%	29 4%	56 5%	53 6%
Childcare expenses	77 4%	29 4%	16 5%	12 5%	17 3%	33 4%	23 4%	21 4%	47 4% L	30 3% L	11 8% JL	7 2%	46 6% N	32 2%	42 7% P	35 3%	41 3%	35 5%	42 4%	35 4%
Home prices	50 2%	24 3% c	3 1%	2 1%	15 3%	26 3%	14 2%	10 2%	35 3% jL	14 2% L	6 5% jL	2 4% JL	29 4% N	21 2%	24 4% P	25 2%	14 1%	33 5% Q	18 2%	32 3% S
Other	232 11%	100 14% e	34 10%	22 9%	41 9%	96 11%	77 13%	60 10%	117 11%	115 12% L	30 22% IJL	39 9%	76 10%	156 12%	60 10%	172 12%	138 11%	83 11%	101 9%	131 14% S
None	82 4%	26 4%	10 3%	5 2%	14 3% GH	51 6% GH	14 2%	16 3%	50 5%	32 3%	5 4%	17 4%	31 4%	51 4%	22 4%	59 4%	46 4%	31 4%	38 3%	43 5%
Sigma	2021 100%	732 100%	328 100%	245 100%	480 100%	841 100%	584 100%	596 100%	1097 100%	924 100%	139 100%	448 100%	738 100%	1283 100%	622 100%	1399 100%	1254 100%	721 100%	1110 100%	911 100%

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

Q3545 If you received \$1,000 free-and-clear today, what would you most likely do with the money?

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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Savings (Net)	639 32%	141 33%	208 30%	135 31%	156 34%	178 30%	82 24%	99 31%	132 35%	149 39%	335 35%	98 33%	39 25%	43 29%	72 38%	83 48%	304 29%	80 26%	42 23%	55 32%	60 32%	66 31%
Put into emergency savings	466 23%	101 23%	150 22%	89 20%	127 27%	136 23%	60 18%	71 22%	102 27%	98 25%	246 25%	73 25%	31 20%	29 19%	57 30%	56 33%	220 21%	63 21%	29 16%	42 25%	45 24%	41 19%
Put into retirement savings	130 6%	29 7%	45 7%	33 8%	22 5%	23 4%	14 4%	17 5%	27 7%	49 13%	66 7%	15 5%	7 4%	7 5%	13 7%	24 14%	64 6%	8 3%	7 4%	10 6%	14 7%	25 12%
Put into savings for child's education	43 2%	10 2%	13 2%	13 3%	7 1%	19 3%	8 2%	11 3%	3 1%	2 1%	23 2%	10 3%	2 1%	8 5%	2 1%	2 1%	20 2%	9 3%	6 3%	4 2%	1 1%	-
Pay Down Debt (Net)	561 28%	107 25%	194 28%	129 30%	131 28%	165 28%	126 37%	104 32%	102 27%	63 16%	247 26%	60 20%	62 40%	50 33%	50 26%	25 15%	314 30%	105 35%	64 35%	55 32%	52 28%	38 18%
Pay down credit card debt	298 15%	61 14%	107 16%	63 14%	66 14%	50 8%	74 22%	67 21%	61 16%	47 12%	132 14%	13 4%	39 25%	36 24%	25 13%	19 11%	166 16%	37 12%	34 19%	31 18%	36 19%	28 13%
Pay down student loan debt	71 3%	13 3%	26 4%	17 4%	14 3%	62 10%	6 2%	2 1%	* *	- -	27 3%	24 8%	2 1%	* *	* *	- -	44 4%	38 13%	4 2%	1 1%	- -	- -
Pay down auto loan debt	69 3%	11 3%	24 3%	11 3%	23 5%	21 4%	18 5%	11 3%	14 4%	5 1%	30 3%	10 3%	8 5%	2 1%	8 4%	2 1%	39 4%	11 4%	10 6%	9 5%	6 3%	3 1%
Pay down other type of debt	124 6%	21 5%	36 5%	38 9%	28 6%	32 5%	28 8%	25 8%	27 7%	11 3%	58 6%	12 4%	13 8%	11 7%	17 9%	5 3%	66 6%	20 7%	15 9%	14 8%	10 5%	7 3%
Pay toward mortgage or housing	135 7%	26 6%	51 7%	33 8%	24 5%	60 10%	22 6%	23 7%	15 4%	14 4%	60 6%	29 10%	9 6%	12 8%	8 4%	1 1%	74 7%	31 10%	12 7%	11 6%	7 4%	13 6%
Use toward vacation	131 6%	39 9%	40 6%	24 6%	28 6%	22 4%	20 6%	15 5%	35 9%	40 10%	57 6%	12 4%	10 6%	4 3%	13 7%	17 10%	74 7%	9 3%	10 5%	11 6%	22 12%	22 10%
Use toward housing repair, maintenance or upgrade	115 6%	25 6%	32 5%	27 6%	30 6%	18 3%	15 4%	27 8%	25 7%	29 8%	51 5%	12 4%	5 3%	11 7%	13 7%	11 7%	63 6%	7 2%	10 5%	16 9%	13 7%	18 9%
Use toward car repair, maintenance or upgrade	95 5%	13 3%	38 5%	15 3%	28 6%	50 8%	14 4%	15 5%	10 3%	6 2%	45 5%	27 9%	3 2%	8 5%	5 3%	3 2%	50 5%	24 8%	11 6%	7 4%	5 3%	3 1%
Give away to a friend/family member in need	64 3%	10 2%	35 5%	13 3%	6 1%	15 3%	9 3%	5 1%	11 3%	24 6%	31 3%	12 4%	6 4%	2 1%	4 2%	8 4%	33 3%	4 1%	3 2%	3 2%	7 4%	16 8%
Use toward a major purchase (e.g., TV, home appliance)	50 2%	6 1%	15 2%	14 3%	15 3%	21 3%	7 2%	4 1%	9 3%	9 2%	28 3%	14 5%	6 4%	3 2%	3 2%	2 1%	23 2%	7 2%	1 1%	2 1%	6 3%	7 3%
Use it to splurge on something (e.g., clothes, jewelry)	45 2%	18 4%	16 2%	4 1%	7 1%	8 1%	11 3%	7 2%	6 2%	13 3%	25 3%	7 2%	7 4%	3 2%	3 2%	5 3%	20 2%	* *	5 3%	4 2%	3 1%	8 4%

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

Q3545 If you received \$1,000 free-and-clear today, what would you most likely do with the money?

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	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213
Use towards an upcoming event/celebration (e.g., wedding, graduation, birthday)	34 2%	9 2%	11 2%	8 2%	6 1%	17 3% g	2 1%	5 1%	7 2%	3 1%	15 2%	8 3%	- -	3 2%	3 2%	1 *	19 2%	9 3%	2 1%	2 1%	4 2%	2 1%
Donate to a charity	24 1%	3 1%	5 1%	6 1%	10 2%	3 *	3 1%	2 1%	5 1%	11 3% Fh	13 1%	2 1%	2 1%	* *	2 1%	7 4% In	11 1%	1 *	2 1%	2 1%	2 1%	4 2% r
Other	129 6%	36 8%	45 6%	26 6%	22 5%	43 7%	28 8%	15 5%	20 5%	24 6%	58 6%	15 5%	9 6%	11 7% t	15 8%	9 5%	71 7%	28 9% TU	19 10% TU	4 2%	5 3%	15 7%
Sigma	2021 100%	432 100%	690 100%	434 100%	464 100%	600 100%	338 100%	321 100%	377 100%	384 100%	966 100%	296 100%	157 100%	151 100%	191 100%	171 100%	1055 100%	304 100%	181 100%	171 100%	186 100%	213 100%

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

Q3545 If you received \$1,000 free-and-clear today, what would you most likely do with the money?

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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Savings (Net)	639 32%	192 26%	109 33%	81 33%	168 35%	243 29%	169 29%	227 38%	328 30%	311 34%	55 40%	170 38%	187 25%	452 35%	150 24%	489 35%	438 35%	186 26%	370 33%	269 30%
Put into emergency savings	466 23%	155 21%	83 25%	49 20%	112 23%	196 23%	115 20%	155 26%	235 21%	232 25%	41 30%	119 27%	133 18%	333 26%	96 15%	370 26%	314 25%	143 20%	254 23%	213 23%
Put into retirement savings	130 6%	17 2%	23 7%	28 11%	44 9%	30 4%	38 7%	62 10%	61 6%	69 7%	10 7%	48 11%	20 3%	110 9%	20 3%	110 8%	102 8%	23 3%	89 8%	40 4%
Put into savings for child's education	43 2%	21 3%	2 1%	5 2%	12 2%	17 2%	16 3%	10 2%	33 3%	10 1%	4 3%	3 1%	34 5%	9 1%	34 5%	9 1%	23 2%	19 3%	27 2%	16 2%
Pay Down Debt (Net)	561 28%	220 30%	116 35%	72 29%	105 22%	231 28%	182 31%	148 25%	344 31%	217 23%	39 28%	83 18%	238 32%	323 25%	206 33%	355 25%	331 26%	224 31%	296 27%	265 29%
Pay down credit card debt	298 15%	105 14%	59 18%	42 17%	67 14%	116 14%	84 14%	98 16%	186 17%	112 12%	6 4%	62 14%	102 14%	195 15%	94 15%	204 15%	196 16%	101 14%	179 16%	119 13%
Pay down student loan debt	71 3%	25 3%	26 8%	7 3%	8 2%	19 2%	30 5%	22 4%	40 3%	30 3%	28 2%	- -	35 5%	36 3%	18 3%	53 4%	37 3%	32 4%	22 2%	49 5%
Pay down auto loan debt	69 3%	27 4%	11 3%	7 3%	22 5%	25 3%	28 5%	15 3%	41 4%	28 3%	1 1%	11 2%	36 5%	33 3%	35 6%	34 2%	36 3%	33 5%	45 4%	24 3%
Pay down other type of debt	124 6%	62 8%	20 6%	15 6%	9 2%	71 8%	39 7%	13 2%	77 7%	47 5%	4 3%	10 2%	64 9%	60 5%	60 10%	64 5%	63 5%	58 8%	50 5%	73 8%
Pay toward mortgage or housing	135 7%	65 9%	8 3%	15 6%	36 7%	68 8%	35 6%	31 5%	79 7%	56 6%	13 9%	15 3%	69 9%	66 5%	55 9%	79 6%	63 5%	69 10%	77 7%	57 6%
Use toward vacation	131 6%	22 3%	13 4%	27 11%	55 11%	30 4%	47 8%	54 9%	67 6%	64 7%	4 3%	47 11%	38 5%	93 7%	42 7%	89 6%	102 8%	26 4%	100 9%	31 3%
Use toward housing repair, maintenance or upgrade	115 6%	46 6%	15 5%	7 3%	35 7%	58 7%	21 4%	36 6%	59 5%	56 6%	- -	33 7%	42 6%	73 6%	35 6%	80 6%	96 8%	17 2%	66 6%	49 5%
Use toward car repair, maintenance or upgrade	95 5%	53 7%	14 4%	6 2%	11 2%	54 6%	26 5%	14 2%	52 5%	43 5%	4 3%	7 2%	54 7%	41 3%	49 8%	46 3%	30 2%	62 9%	38 3%	56 6%
Give away to a friend/family member in need	64 3%	19 3%	13 4%	6 3%	18 4%	26 3%	18 3%	20 3%	31 3%	33 4%	5 4%	22 5%	20 3%	43 3%	13 2%	51 4%	37 3%	26 4%	40 4%	24 3%
Use toward a major purchase (e.g., TV, home appliance)	50 2%	19 3%	7 2%	10 4%	11 2%	15 2%	24 4%	11 2%	27 2%	23 2%	5 3%	13 3%	24 3%	27 2%	22 4%	28 2%	29 2%	22 3%	23 2%	27 3%
Use it to splurge on something (e.g., clothes, jewelry)	45 2%	15 2%	11 3%	8 3%	10 2%	22 3%	14 2%	10 2%	21 2%	24 3%	1 1%	14 3%	12 2%	33 3%	7 1%	38 3%	24 2%	16 2%	22 2%	24 3%

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

Q3545 If you received \$1,000 free-and-clear today, what would you most likely do with the money?

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	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Use towards an upcoming event/celebration (e.g., wedding, graduation, birthday)	34	8	6	3	14	16	9	9	17	17	3	8	16	19	11	23	15	19	18	16
	2%	1%	2%	1%	3%	2%	1%	1%	2%	2%	2%	2%	2%	1%	2%	2%	1%	3%	2%	2%
Donate to a charity	24	2	7	2	9	2	7	15	15	9	*	8	2	2	22	22	22	2	17	7
	1%	2%	2%	1%	2%	2%	1%	3%	1%	1%	*	2%	2%	2%	2%	2%	2%	2%	1%	1%
Other	129	71	9	9	8	76	32	21	57	72	9	29	38	92	30	99	67	53	43	86
	6%	10%	3%	4%	2%	9%	5%	4%	5%	8%	7%	6%	5%	7%	5%	7%	5%	7%	4%	9%
		CDE				gH		F		i		J		M		o	R		S	
Sigma	2021	732	328	245	480	841	584	596	1097	924	139	448	738	1283	622	1399	1254	721	1110	911
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	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	2021	475	665	459	422	541	298	322	422	438	895	180	125	145	224	221	1126	361	173	177	198	217	
Weighted Base	2021	432	690	434	464	600	338	321	377	384	966	296	157*	151*	191	171	1055	304	181*	171	186	213	
Something Causes Financial Stress (Net)	1550 77%	327 76%	524 76%	341 78%	359 77%	520 87%	295 81%	262 81%	272 72%	202 52%	715 74%	242 82%	140 89%	125 83%	130 68%	79 46%	835 79%	278 91%	156 86%	137 80%	142 77%	123 57%	123 57%
Saving (Sub-Net)	1022 51%	219 51%	346 50%	211 49%	245 53%	317 53%	194 58%	191 59%	181 53%	138 47%	457 47%	144 49%	84 53%	93 62%	82 43%	54 31%	565 54%	173 57%	111 61%	98 57%	99 53%	84 40%	84 40%
Saving money for emergencies	688 34%	132 30%	246 36%	155 36%	156 34%	238 40%	133 39%	129 40%	115 30%	74 19%	290 30%	91 31%	62 40%	57 38%	53 28%	27 16%	398 38%	147 48%	70 39%	72 42%	62 33%	46 22%	46 22%
Saving enough money for comfortable retirement	612 30%	138 32%	191 28%	134 31%	149 32%	132 18%	129 38%	128 40%	133 35%	89 23%	279 29%	74 25%	48 31%	64 42%	56 29%	37 22%	332 32%	59 19%	80 44%	64 37%	77 42%	52 24%	52 24%
Saving enough money for child's education	260 13%	52 12%	83 12%	59 14%	66 14%	109 18%	97 29%	43 13%	8 2%	4 1%	106 11%	44 15%	29 19%	25 16%	6 3%	2 1%	154 15%	64 21%	67 37%	18 11%	2 1%	2 1%	2 1%
Debt (Sub-Net)	857 42%	154 36%	308 45%	193 45%	202 44%	348 58%	193 57%	131 41%	128 34%	58 15%	405 42%	149 50%	102 65%	63 42%	66 35%	25 14%	452 43%	199 65%	90 50%	67 40%	62 33%	33 16%	33 16%
Credit card debt	519 26%	92 21%	183 27%	118 27%	126 27%	157 26%	121 36%	95 30%	100 26%	47 12%	256 26%	72 24%	67 43%	44 29%	51 27%	20 12%	264 25%	84 28%	54 30%	51 30%	48 26%	26 12%	26 12%
Student loan debt	272 13%	42 10%	104 15%	56 13%	70 15%	178 30%	59 18%	24 7%	9 2%	2 1%	111 11%	63 21%	35 23%	9 6%	3 2%	-	161 15%	115 38%	24 13%	15 9%	6 3%	2 1%	2 1%
Auto loan debt	270 13%	47 11%	101 15%	55 13%	67 14%	124 21%	58 17%	36 11%	35 9%	17 4%	124 13%	56 19%	26 16%	18 12%	18 9%	6 4%	146 14%	67 22%	32 18%	18 11%	17 9%	11 5%	11 5%
Other type of debt	222 11%	38 9%	83 12%	52 12%	49 11%	82 14%	51 15%	41 13%	37 10%	11 3%	98 10%	34 11%	14 9%	23 15%	24 13%	3 2%	125 12%	49 16%	37 20%	18 10%	13 7%	8 4%	8 4%
Paying off home mortgage	313 15%	71 16%	105 15%	78 18%	58 13%	91 15%	68 20%	59 18%	51 14%	44 11%	153 16%	51 17%	22 14%	30 20%	27 14%	22 13%	160 15%	39 13%	46 25%	29 17%	24 13%	22 10%	22 10%
Other	264 13%	62 14%	75 11%	56 13%	70 15%	89 15%	35 10%	49 15%	49 13%	42 11%	115 12%	35 12%	11 7%	22 15%	30 16%	17 10%	149 14%	54 18%	24 13%	27 16%	19 10%	25 12%	25 12%
None	471 23%	106 24%	166 24%	94 22%	105 23%	81 13%	42 13%	60 19%	105 28%	183 48%	251 26%	55 18%	17 11%	26 17%	61 32%	92 54%	220 21%	26 9%	25 14%	34 20%	43 23%	91 43%	91 43%
Sigma	3891 193%	780 180%	1338 194%	857 197%	916 198%	1280 213%	792 235%	664 207%	642 170%	512 133%	1783 185%	575 194%	333 213%	318 211%	330 172%	227 133%	2108 200%	705 232%	459 254%	346 202%	312 168%	286 134%	286 134%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J - K/Q - LMN/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 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	2021	987	295	215	285	668	678	675	995	1026	131	514	630	1391	540	1481	1219	734	1020	1001
Weighted Base	2021	732	328	245	480	841	584	596	1097	924	139*	448	738	1283	622	1399	1254	721	1110	911
Something Causes Financial Stress (Net)	1550 77%	614 84% CDE	251 76%	183 75%	342	652 71%	466 80% h	432 72%	923 84%	627 68%	119 85%	240 53%	651 88%	899 70%	556 89%	995 71%	903 72%	617 86%	815 73%	735 81% S
Saving (Sub-Net)	1022 51%	400 55%	170 52%	127 52%	234 49%	404 48%	318 54% f	299 50%	652 59%	370 40%	69 50%	146 32%	441 60%	581 45%	398 64% P	624 45%	599 48%	405 56% Q	573 52%	449 49%
Saving money for emergencies	688 34%	333 45% cDE	124 38% E	73 30% E	91 19%	294 35% H	231 40% H	163 27%	413 38%	276 30% L	59 42%	91 20%	305 41% N	383 30%	269 43% P	419 30%	375 30%	301 42% Q	352 32%	336 37% s
Saving enough money for comfortable retirement	612 30%	188 26%	115 35% B	71 29%	183 38% Bd	225 27%	172 30%	215 36% Fg	413 38% JKL	199 21%	28 20%	91 20%	224 30%	388 30%	206 33%	406 29%	379 30%	224 31%	367 33% T	245 27%
Saving enough money for child's education	260 13%	92 13%	37 11%	42 17%	59 12%	92 11%	97 17% Fh	72 12%	196 18% JL	64 7% L	20 14%	7 1%	217 29% N	43 3%	211 34% P	49 4%	136 11%	121 17% Q	148 13%	112 12%
Debt (Sub-Net)	857 42%	357 49% E	156 48% E	111 45% E	151 31%	356 42% h	289 49% FH	213 36%	542 49%	315 34% L	84 60% iJL	99 22%	424 57% N	433 34%	361 58% P	496 35%	457 36%	381 53% Q	433 39%	424 47% S
Credit card debt	519 26%	199 27% e	105 32% E	73 30% E	98 20%	199 24%	175 30% Fh	145 24%	340 31% JKL	179 19% I	25 18%	73 16% N	222 30% N	297 23%	197 32% P	322 23%	297 24%	216 30% Q	290 26%	229 25%
Student loan debt	272 13%	105 14% e	59 18% E	29 12%	45 9%	85 10%	104 18% F	83 14%	178 16% JL	94 10% L	62 45% iJL	7 2%	153 21% N	119 9%	117 19% P	155 11%	135 11%	128 18% Q	105 10%	167 18% S
Auto loan debt	270 13%	96 13%	52 16%	34 14%	59 12%	98 12%	118 20% FH	54 9%	183 17% JL	87 9% L	17 12%	34 8%	155 21% N	115 9%	147 24% P	123 9%	136 11%	131 18% Q	161 14%	110 12%
Other type of debt	222 11%	128 17% CDE	31 9% E	22 9% E	16 3%	118 14% H	76 13% H	29 5%	134 12% L	88 10% L	15 11%	23 5%	125 17% N	97 8%	115 18% P	107 8%	100 8%	115 16% Q	111 10%	111 12%
Paying off home mortgage	313 15%	99 14%	60 18%	36 15%	98 20% B	123 15%	94 16%	95 16%	201 18% JKL	112 12% L	7 5%	47 11%	143 19% N	170 13%	126 20% P	187 13%	236 19% R	76 11%	205 18%	108 12%
Other	264 13%	136 19% CDE	25 8%	23 10%	36 7% gh	136 16% gh	68 12%	60 10%	113 10% JKL	151 16% L	21 15%	58 13%	77 10% m	187 15% m	55 9%	209 15% O	138 11% R	117 16% R	103 9% T	161 18% S
None	471 23%	118 16%	77 24% B	62 25% B	138 29% B	188 22%	118 20%	164 28% fg	173 16% IK	297 32% K	20 15%	209 47% IJK	87 12% M	384 30% M	67 11%	404 29% O	351 28% R	103 14%	295 27% T	176 19%
Sigma	3891 193%	1493 204%	685 209%	466 190%	823 171%	1558 185%	1254 215%	1080 181%	2344 214%	1547 167%	274 197%	639 142%	1709 232%	2182 170%	1509 242%	2382 170%	2283 212%	1531 212%	2138 193%	1753 193%

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	1582	359	527	369	327	482	265	261	325	249	652	150	112	111	169	110	930	332	153	150	156	139
Weighted Base	1550	327	524	341	359	520	295	262	272	202	715	242	140*	125*	130*	79*	835	278	156*	137*	142*	123*
Saving (Net)	646 42%	130 40%	223 43%	133 39%	160 45%	177 34%	111 37%	127 49% FG	136 50% FG	95 47% Fg	292 41%	92 38%	48 34%	61 49% m	58 45%	32 41%	354 42%	85 31%	63 41%	66 48% R	78 55% Rs	63 51% R
Saving enough money for comfortable retirement	326 21%	83 25% c	100 19%	70 21%	74 21%	54 10%	44 15%	78 30% FG	93 34% FG	58 29% FG	150 21%	32 13%	19 13%	38 31% LM	40 31% LM	21 27% LM	176 21%	22 8%	26 17% R	39 29% Rs	53 37% RS	36 30% RS
Saving money for emergencies	241 16%	37 11%	98 19% B	52 15%	54 15%	92 18% g	33 11%	39 15%	38 14%	19 19% g	101 14%	44 18%	17 12%	16 13%	14 11%	11 14%	139 17%	49 17%	16 10%	23 17%	25 18%	27 22% S
Saving enough money for child's education	79 5%	10 3%	25 5%	11 3%	32 9% BcD	31 6% IJ	33 11% FHIJ	11 4% J	4 2%	-	40 6%	16 7% p	12 9% P	7 6% p	4 3% u	-	40 5%	15 5% UV	21 14% RTUV	3 2%	-	-
Debt (Net)	555 36%	103 31%	191 37%	133 39% b	128 36%	251 48% HIJ	125 42% HIJ	76 29% J	69 25% j	34 17%	258 36%	100 41% oP	73 52% NOP	37 30% P	37 28% P	11 14%	297 36%	151 54% STUVL	52 34% V	39 28%	33 23%	23 18%
Credit card debt	236 15%	50 15%	81 15%	60 18%	46 13%	55 11%	64 22% FJ	46 18% F	48 18% F	23 12% F	121 17%	28 12% Ln	42 30% OPS	20 16%	22 17%	9 11%	115 14%	27 10%	22 14%	26 19% R	26 19% R	14 12%
Student loan debt	169 11%	27 8%	57 11%	40 12%	45 13%	130 25% GHIJ	30 10% HIJ	6 2% j	3 1%	-	66 9%	44 18% NOP	18 13% NOP	2 2%	2 1%	-	104 12% STUVL	86 31% UV	12 8% UV	4 3%	2 1%	-
Auto loan debt	70 4%	8 2%	26 5%	14 4%	21 6% b	34 7% Hi	17 6% H	4 2%	8 3%	6 3%	29 4%	10 4%	9 7%	2 1%	5 4%	2 3%	41 5%	24 9% TU	8 5%	2 2%	2 2%	4 4% 3
Other type of debt	80 5%	18 6%	28 5%	19 5%	16 4%	31 6% j	14 5%	20 8% J	10 4%	5 2%	42 6%	17 7% p	4 3%	13 10% mP	8 6% p	1 1%	38 5%	14 5%	10 7% u	7 5%	2 2%	4 4% 3
Paying off home mortgage	198 13%	52 16% e	68 13%	43 13%	35 10%	49 9%	43 14%	36 14%	32 12%	39 19% Fi	102 14%	33 14% R	15 11%	18 14%	17 13%	20 25% IM	96 11%	16 6%	28 18% R	18 13% R	15 10%	19 15% R
Other	151 10%	43 13% C	42 8%	31 9%	36 10%	43 8%	17 6%	23 9%	35 13% fG	34 17% FGH	64 9%	17 7%	4 3%	9 7%	18 14% M	16 20% LMN	88 11%	25 9%	13 8%	15 11%	17 12%	18 15%
Sigma	1550 100%	327 100%	524 100%	341 100%	359 100%	520 100%	295 100%	262 100%	272 100%	202 100%	715 100%	242 100%	140 100%	125 100%	130 100%	79 100%	835 100%	278 100%	156 100%	137 100%	142 100%	123 100%

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	1582	833	228	157	196	528	554	500	854	728	125	293	569	1013	491	1091	904	628	762	820
Weighted Base	1550	614	251	183*	342	652	466	432	923	627	119*	240	651	899	556	995	903	617	815	735
Saving (Net)	646 42%	249 41%	104 42%	84 46%	155 45%	268 41%	182 39%	196 45%	417 45%	229 37%	41 34%	94 39%	264 41%	382 42%	239 43%	408 41%	388 43%	252 41%	368 45%	279 38%
Saving enough money for comfortable retirement	326 21%	89 15%	60 24%	50 27%	101 30%	122 19%	73 16%	131 30%	219 24%	107 17%	10 8%	56 23%	87 13%	240 27%	82 15%	244 25%	215 24%	107 17%	205 25%	122 17%
Saving money for emergencies	241 16%	129 21%	36 14%	21 11%	27 8%	116 18%	81 17%	44 10%	136 15%	105 17%	23 19%	37 16%	106 16%	135 15%	85 15%	155 16%	130 14%	107 17%	114 14%	126 17%
Saving enough money for child's education	79 5%	31 5%	8 3%	13 7%	26 8%	30 5%	27 6%	22 5%	62 7%	17 3%	8 7%	1 *	71 11%	8 1%	71 13%	8 1%	42 5%	37 6%	49 6%	31 4%
Debt (Net)	555 36%	244 40%	95 38%	60 33%	91 27%	227 35%	186 40%	142 33%	329 36%	226 36%	68 58%	65 27%	262 40%	293 33%	223 40%	332 33%	265 29%	273 44%	246 30%	309 42%
Credit card debt	236 15%	93 15%	42 17%	37 20%	47 14%	86 13%	80 17%	71 16%	149 16%	88 14%	11 10%	45 19%	80 12%	156 17%	74 13%	162 16%	139 15%	93 15%	120 15%	116 16%
Student loan debt	169 11%	74 12%	32 13%	11 6%	27 8%	58 9%	58 12%	54 12%	94 10%	75 12%	50 42%	4 2%	92 14%	77 9%	66 12%	103 10%	73 8%	89 14%	49 6%	120 16%
Auto loan debt	70 4%	35 6%	5 2%	8 4%	8 2%	38 6%	22 5%	9 2%	37 4%	33 5%	4 4%	10 4%	39 6%	30 3%	36 7%	33 3%	23 3%	46 7%	39 5%	31 4%
Other type of debt	80 5%	41 7%	16 6%	4 2%	9 3%	44 7%	27 6%	8 9%	49 5%	31 5%	3 2%	7 3%	51 8%	29 3%	47 8%	33 3%	30 3%	45 7%	38 5%	42 6%
Paying off home mortgage	198 13%	63 10%	35 14%	23 13%	70 20%	81 12%	62 13%	54 12%	122 13%	76 12%	1 1%	37 15%	89 14%	109 12%	71 13%	127 13%	153 17%	45 7%	132 16%	65 9%
Other	151 10%	58 9%	16 6%	16 9%	27 8%	76 12%	36 8%	39 9%	56 6%	96 15%	9 7%	44 18%	36 6%	116 13%	22 4%	129 13%	98 11%	48 8%	69 9%	82 11%
Sigma	1550 100%	614 100%	251 100%	183 100%	342 100%	652 100%	466 100%	432 100%	923 100%	627 100%	119 100%	240 100%	651 100%	899 100%	556 100%	995 100%	903 100%	617 100%	815 100%	735 100%

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

17 December 2015

QuickQuery

Fielding Period: December 15-17, 2015

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 2016? Please select all that apply.
2	2	Q3505	Which of the following will be among your financial New Year resolutions for 2016? Please select all that apply.
3	3	Q3505	Which of the following will be among your financial New Year resolutions for 2016? Please select all that apply.
4	4	Q3505	Which of the following will be among your financial New Year resolutions for 2016? 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 2016? 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 2016? 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 2015? 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 2015? 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	Q3545	If you received \$1,000 free-and-clear today, what would you most likely do with the money?
21	18	Q3545	If you received \$1,000 free-and-clear today, what would you most likely do with the money?
23	19	Q3550	Which of the following, if any, causes you financial stress? Please select all that apply.
24	20	Q3550	Which of the following, if any, causes you financial stress? Please select all that apply.
25	21	Q3555	Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
26	22	Q3555	Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?