

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 1

Q3505 Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2165	930	1235	431	344	365	446	579	120	151	147	231	281	311	193	218	215	298	457	718	538	452
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
Will Make Financial New Year's Resolution (Net)	1501 69%	715 70%	786 68%	467 FGH 81%	290 79% GH	283 72% H	248 65% H	213 48%	207 82% LM	147 83% M	142 74% M	123 64% M	96 47% M	259 80% pQR	143 75% R	141 70% R	125 65% R	117 49%	347 70%	492 70%	305 67%	357 71%
Setting and following a budget	601 28%	288 28%	314 27%	241 EFGH 42%	112 30% GH	118 30% GH	59 16%	71 16%	111 44% jLM	56 31% LM	61 32% LM	31 16%	29 14%	131 40% oPQR	56 30% QR	57 28% QR	28 15%	42 17%	131 26%	205 29%	125 25%	141 28%
Making a plan to get out of debt	585 27%	268 26%	317 28%	186 32% GH	126 34% GH	116 30% gH	82 22%	75 17%	93 37% LM	49 28% M	59 31% IM	38 20%	29 14%	92 29% r NpQRj	76 40% r	57 28% r	45 23%	46 19%	133 27%	226 32% Uv	101 22%	125 25%
Establishing savings (any type)	478 22%	223 22%	255 22%	231 40% EFGH	77 21% GH	84 21% GH	50 13% h	36 8%	100 39% JKLM	38 22% IM	44 23% LM	22 12%	19 9%	132 41% OPQR	38 20% R	40 20% R	28 14% r	18 7%	96 19%	158 22%	101 22%	123 25%
Boosting retirement savings	466 22%	265 26% C	201 18%	97 17% H	84 23% H	109 21% DH	117 31% DeH	58 13% H	58 23% N	48 27% m	66 34% M	58 30% M	35 17% R	40 12% R	36 19% R	44 22% NR	59 31% NOR	23 10%	117 23%	137 19%	82 18%	130 26% tU
Saving for child's college education	231 11%	129 13% C	102 9%	78 13% GH	85 23% DFGH	43 11% GH	15 4%	11 2%	38 15% M	47 26% iKLM	26 14% M	14 7% MQ	4 2%	39 12% QR	38 20% nPQR	16 8% Qr	1 3% q	7 3%	66 13%	65 9%	45 10%	56 11%
Pulling a credit report/learning how to improve my credit score	230 11%	106 10%	124 11%	93 16% FGH	53 14% FGH	28 7%	26 7%	31 7%	37 15% J	19 10%	17 9%	12 6%	21 10% R	56 17% PQR	34 18% PQR	11 6%	13 7%	10 4%	52 11%	72 10%	47 10%	58 12%
Paying off student loan debt	206 10%	104 10%	103 9%	119 21% eFGH	53 14% FGH	20 5% H	11 3% h	4 1%	53 21% KLM	36 20% KLMO	11 6% M	3 1%	1 1%	67 21% OPQR	17 9% R	9 4% r	8 4% r	2 1%	46 9%	66 9%	42 9%	52 10%
Paying off a mortgage	177 8%	106 10% C	71 6%	51 9% H	37 10% H	40 10% H	26 7%	23 5%	34 14% MN	25 14% Mo	23 12% M	14 7%	9 4%	17 5%	12 6%	17 8%	12 6%	14 6%	35 7%	49 7%	33 7%	60 12% sTu
Refinancing a mortgage	105 5%	52 5%	54 5%	53 9% FGH	28 8% FGH	7 2%	12 3%	6 1%	19 8% klm	21 12% KLMO	3 2%	3 2%	5 2%	34 10% OPQR	7 4% R	4 2%	8 4% R	1 4%	31 6% U	30 4%	9 2%	36 7% U
Taking out a loan to purchase a home	88 4%	38 4%	50 4%	53 9% EFGH	10 3% H	13 3%	5 1%	6 1%	29 11% JKLM	2 1%	2 1%	2 1%	2 1%	24 7% QR	7 4% QR	11 5%	3 2%	4 2%	8 2%	31 4% s	27 6% S	22 4% s
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	85 4%	57 6% C	28 2%	46 8% FGH	15 4% H	11 3%	6 2%	5 1%	33 13% JKLMN	6 3%	7 4%	5 3%	5 3% R	13 4% qR	9 5% QR	4 2% r	1 1%	-	19 4%	31 4%	11 2%	23 5%
Other	173 8%	91 9%	83 7%	52 9% H	28 8% H	31 8%	22 6%	39 9%	29 11%	14 8%	10 5%	18 10% Q	19 9%	23 7% Q	15 8% Q	21 10% Q	3 2%	20 8% Q	45 9%	52 7%	39 8%	37 7%
N/A - I will not make financial New Year resolutions for 2018.	664 31%	302 30%	362 32%	111 19%	79 21%	111 28% D	134 35% DE	230 52% DEFG	46 18%	31 17%	50 26%	68 36% IJ	108 53% IJKL	65 20%	48 25%	61 30% n	66 35% N	121 51% NOPQ	149 30%	215 30%	153 33%	146 29%
Sigma	4090 189%	2028 199%	2062 180%	1412 244%	786 213%	733 186%	565 148%	594 134%	679 268%	392 220%	380 198%	289 152%	287 141%	733 226%	394 207%	352 174%	275 144%	308 129%	929 187%	1337 189%	814 178%	1011 201%

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

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 Table 2

Q3505 Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply.

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K \$74.9K	\$75K \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2165	1082	410	273	263	751	661	753	1046	1119	604	1561	514	1651	1366	745	1105	1060
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Will Make Financial New Year's Resolution (Net)	1501 69%	565 69%	231 67%	198 71%	422 71%	442 62%	531 74%	528 72%	1038 79%	463 54%	672 83%	829 61%	564 84%	937 63%	917 67%	552 74%	705 68%	796 70%
Setting and following a budget	601 28%	244 30%	91 26%	80 29%	148 25%	183 26%	230 32%	189 26%	418 32%	183 22%	305 38%	296 22%	242 36%	359 24%	340 25%	249 33%	261 25%	341 30%
Making a plan to get out of debt	585 27%	260 32%	117 34%	62 22%	126 21%	170 24%	256 36%	159 22%	419 32%	166 19%	293 36%	292 21%	262 39%	323 22%	344 25%	233 31%	257 25%	328 29%
Establishing savings (any type)	478 22%	185 23%	82 24%	61 22%	126 21%	146 20%	199 28%	133 18%	345 26%	133 16%	250 31%	228 17%	195 29%	283 19%	272 20%	195 26%	190 18%	288 25%
Boosting retirement savings	466 22%	106 13%	81 23%	66 24%	193 33%	95 13%	129 18%	242 33%	374 28%	91 11%	197 24%	269 20%	196 29%	270 18%	329 24%	129 17%	301 29%	165 15%
Saving for child's college education	231 11%	60 7%	29 8%	43 16%	92 16%	47 7%	57 8%	127 17%	173 13%	58 7%	201 25%	31 2%	207 31%	24 2%	143 10%	88 12%	160 16%	71 6%
Pulling a credit report/learning how to improve my credit score	230 11%	127 16%	35 10%	26 9%	39 7%	78 11%	84 12%	68 9%	158 12%	72 8%	126 16%	104 8%	115 17%	115 8%	116 8%	107 14%	88 8%	143 13%
Paying off student loan debt	206 10%	57 7%	48 14%	33 12%	58 10%	22 3%	87 12%	97 13%	171 13%	35 4%	126 16%	81 6%	102 15%	104 7%	103 8%	94 13%	72 7%	135 12%
Paying off a mortgage	177 8%	34 4%	38 11%	30 11%	72 12%	43 6%	47 6%	87 12%	138 11%	38 5%	85 11%	92 7%	91 14%	86 6%	147 11%	30 4%	104 10%	73 6%
Refinancing a mortgage	105 5%	29 4%	10 3%	23 8%	43 7%	34 5%	29 4%	42 6%	85 6%	21 2%	78 10%	27 2%	75 11%	30 2%	85 6%	20 3%	68 7%	38 3%
Taking out a loan to purchase a home	88 4%	29 4%	15 4%	18 6%	21 4%	23 3%	30 4%	34 5%	69 5%	18 2%	52 6%	35 3%	49 7%	39 3%	35 3%	47 6%	49 5%	38 3%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	85 4%	39 5%	11 3%	16 6%	17 3%	31 4%	20 3%	33 4%	54 4%	31 4%	53 7%	21 2%	48 7%	36 2%	48 4%	34 4%	41 4%	43 4%
Other	173 8%	66 8%	16 5%	28 10%	49 8%	49 7%	65 9%	60 8%	108 8%	65 8%	54 7%	119 9%	48 7%	125 8%	104 8%	62 8%	82 8%	92 8%
N/A - I will not make financial New Year resolutions for 2018.	664 31%	249 31%	116 33%	80 29%	169 29%	271 38%	189 26%	204 28%	276 21%	388 46%	135 17%	529 39%	106 16%	558 37%	453 33%	197 26%	330 32%	334 30%
Sigma	4090 189%	1486 183%	688 198%	565 203%	1154 195%	1191 167%	1423 198%	1475 201%	2789 212%	1300 153%	1956 242%	2134 157%	1737 259%	2353 157%	2520 184%	1484 198%	2003 194%	2087 185%

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

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 Table 3

Q3505 Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply.

Base: Will Make Financial New Year's Resolution

	Gender			Age					Male Age					Female Age					Region			
	Total (A)	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	North- east (S)	South (T)	Mid- west (U)	West (V)
Unweighted Base	1410	592	818	354	261	257	277	261	97	116	107	146	126	257	145	150	131	135	292	478	343	297
Weighted Base	1501	715	786	467	290	283	248	213	207*	147*	142*	123*	96*	259	143*	141*	125*	117*	347	492	305	357
Setting and following a budget	601 40%	288 40%	314 40%	241 52% EFGH	112 39% G	118 42% G	59 24%	71 33%	111 53% g	56 38%	61 43% L	31 25%	29 30%	131 50% QR	56 39% Q	57 40% Q	28 23%	42 36% q	131 38%	205 42%	125 41%	141 39%
Making a plan to get out of debt	585 39%	268 38%	317 40%	186 40%	126 43% g	116 41%	82 33%	75 35%	93 45% lm	49 33%	59 41%	38 31%	29 30%	92 36% NQrJ	76 53%	57 41%	45 36%	46 39%	133 38%	226 46% UV	101 33%	125 35%
Establishing savings (any type)	478 32%	223 31%	255 32%	231 50% EFGH	77 26% h	84 30% gH	50 20%	36 17%	100 48% JKLM	38 26%	44 31% I	22 18%	19 19%	132 51% OPQR	38 27% r	40 28% r	28 22%	18 15%	96 28%	158 32%	101 33%	123 35%
Boosting retirement savings	466 31%	265 37% C	201 26%	97 21%	84 29% d	109 39% Deh	117 47% DEH	58 27%	58 28% N	48 33%	66 46% lp	58 47% lj	35 37% R	40 15%	36 25% n	44 31% N	59 47% NOPR	23 20%	117 34%	137 28%	82 27%	130 36% tu
Saving for child's college education	231 15%	129 18% c	102 13%	78 17% GH	85 29% DFGH	15 15% GH	11 6%	5 5%	38 18% M	47 32% ikLM	26 19% M	14 12% Q	4 4%	39 15% NPQR	38 27% Qr	16 12% Q	1 1%	7 6% q	66 19%	65 13%	45 15%	56 16%
Pulling a credit report/learning how to improve my credit score	230 15%	106 15%	124 16%	93 20% FG	53 18% Fg	28 10%	26 10%	31 14%	37 18% o	19 13%	17 12%	12 10%	21 22% IR	56 21% PqR	34 24% PQRj	11 8%	13 11%	10 8%	52 15%	72 15%	47 15%	58 16%
Paying off student loan debt	206 14%	104 14%	103 13%	119 26% FGH	53 18% FGH	20 7% H	11 4%	4 2%	53 25% KLM	36 24% KLMO	11 8%	3 2%	1 1%	67 26% OPQR	17 12% R	9 6%	8 6%	2 2%	46 13%	66 13%	42 14%	52 15%
Paying off a mortgage	177 12%	106 15% C	71 9%	51 11% C	37 13%	40 14%	26 11%	23 11%	34 16% N	25 17% o	23 16%	14 11%	9 10%	17 6%	12 8%	17 12%	12 10%	14 12%	35 10%	49 10%	33 11%	60 17% st
Refinancing a mortgage	105 7%	52 7%	54 7%	53 11% FGH	28 10% FgH	7 2%	12 5%	6 3%	19 9% KLMO	21 14% KLMO	3 2%	3 3%	5 5%	34 13% oPR	7 5%	4 3%	8 7% r	1 1%	31 9% U	30 6%	9 3%	36 10% U
Taking out a loan to purchase a home	88 6%	38 5%	50 6%	53 11% EFGH	10 3%	13 5%	5 2%	6 3%	29 14% JKLM	2 2%	2 2%	2 2%	2 2%	24 9% q	7 5%	11 8% k	3 2%	4 4%	8 2%	31 6% s	27 9% S	22 6% s
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	85 6%	57 8% C	28 4%	46 10% fGH	15 5%	11 4%	6 3%	5 2%	33 16% JKLMN	6 4%	7 5%	5 4%	5 6%	13 5% R	9 7% qr	4 3%	1 1%	-	19 5%	31 6%	11 4%	23 7%
Other	173 12%	91 13%	83 11%	52 11%	28 10%	31 11%	22 9%	39 19% dEFG	29 14%	14 9%	10 7%	18 15% Q	19 20% JK	23 9% q	15 10% q	21 15% Q	3 3%	20 17% nQ	45 13%	52 11%	39 13%	37 10%
Sigma	3426 228%	1725 241%	1701 216%	1301 279%	707 244%	622 219%	431 174%	365 171%	633 305%	361 245%	331 232%	222 180%	178 187%	668 257%	346 242%	291 206%	209 167%	186 159%	779 224%	1121 228%	660 217%	865 242%

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

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Q3505 Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply.

Base: Will Make Financial New Year's Resolution

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	1410	703	259	189	177	434	472	504	811	599	482	928	414	996	849	524	703	707
Weighted Base	1501	565	231	198	422	442	531	528	1038	463	672	829	564	937	917	552	705	796
Setting and following a budget	601 40%	244 43% e	91 39%	80 40%	148 35%	183 41%	230 43% h	189 36%	418 40%	183 40%	305 45% L	296 36%	242 43%	359 38%	340 37%	249 45% O	261 37%	341 43%
Making a plan to get out of debt	585 39%	260 46% e	117 51% DE	62 31%	126 30%	170 38% h	256 48% FH	159 30%	419 40%	166 36%	293 44% L	292 35%	262 46% N	323 34%	344 37%	233 42%	257 36%	328 41%
Establishing savings (any type)	478 32%	185 33%	82 35%	61 31%	126 30%	146 33% h	199 37% H	133 25%	345 33%	133 29%	250 37% L	228 28%	195 35%	283 30%	272 30%	195 35%	190 27%	288 36% Q
Boosting retirement savings	466 31%	106 19%	81 35% B	66 33% B	193 46% BcD	95 21%	129 24%	242 46% FG	374 36% J	91 20%	197 29%	269 32%	196 35%	270 29%	329 36% P	129 23%	301 43% R	165 21%
Saving for child's college education	231 15%	60 11%	29 12%	43 22% BC	92 22% BC	47 11%	57 11%	127 24% FG	173 17%	58 13%	201 30% L	31 4%	207 37% N	24 3%	143 16%	88 16%	160 23% R	71 9%
Pulling a credit report/learning how to improve my credit score	230 15%	127 22% cDE	35 15%	26 13%	39 9%	78 18%	84 16%	68 13%	158 15%	72 16%	126 19% L	104 13%	115 20% N	115 12%	116 13%	107 19% O	88 12%	143 18% Q
Paying off student loan debt	206 14%	57 10%	48 21% B	33 17% b	58 14%	22 5%	87 16% F	97 18% F	171 16% J	35 8%	126 19% L	81 10%	102 18% N	104 11%	103 11%	94 17% O	72 10%	135 17% Q
Paying off a mortgage	177 12%	34 6%	38 16% B	30 15% B	72 17% B	43 10%	47 9%	87 16% FG	138 13% J	38 8%	85 13% L	92 11%	91 16% N	86 9%	147 16% P	30 5%	104 15% R	73 9%
Refinancing a mortgage	105 7%	29 5%	10 4%	23 11% BC	43 10% bc	34 8%	29 6%	42 8%	85 8% j	21 4%	78 12% L	27 3%	75 13% N	30 3%	85 9% P	20 4%	68 10% R	38 5%
Taking out a loan to purchase a home	88 6%	29 5%	15 6%	18 9%	21 5%	23 5%	30 6%	34 7%	69 7%	18 4%	52 8% L	35 4%	49 9% N	39 4%	35 4%	47 9% O	49 7%	38 5%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	85 6%	39 7%	11 5%	16 8%	17 4%	31 7%	20 4%	33 6%	54 5%	31 7%	53 8% L	31 4%	48 9% N	36 4%	48 5%	34 6%	41 6%	43 5%
Other	173 12%	66 12%	16 7%	28 14% c	49 12%	49 11%	65 12%	60 11%	108 10%	65 14%	54 8% K	119 14% K	48 8%	125 13% m	104 11%	62 11%	82 12%	92 11%
Sigma	3426 228%	1237 219%	572 247%	485 245%	985 234%	921 208%	1234 232%	1271 241%	2514 242%	912 197%	1821 271%	1605 194%	1631 289%	1795 192%	2067 225%	1288 233%	1673 237%	1753 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
 Overlap formulae used.

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 Table 5

Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2018? Please select up to 3 responses.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2165	930	1235	431	344	365	446	579	120	151	147	231	281	311	193	218	215	298	457	718	538	452
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
Any Listed (Net)	1987 92%	950 93% c	1037 90%	534 92% h	339 92% h	376 95% H	352 92% h	386 87%	240 95%	166 93%	187 97% IM	175 92%	182 89%	294 91%	173 91%	189 93% R	178 93% r	204 85%	458 92%	653 92%	419 91%	457 91%
Paying off debt	858 40%	387 38%	471 41%	224 39% H	164 45% gH	209 53% DeGH	139 37% H	121 27%	101 40% M	74 42% M	101 53% LM	63 33% m	48 23%	123 38%	90 47% R	108 53% NQR	77 40%	74 31%	197 40%	274 39%	189 41%	198 39%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	710 33%	353 35%	357 31%	147 25%	114 31%	132 34% d	138 36% D	179 40% DE	85 34% N	61 34%	63 33%	55 29%	88 43% L	62 19%	53 28%	69 34% N	82 43% NOL	91 38% No	166 34%	208 29%	165 36% t	171 34%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	697 32%	329 32%	368 32%	232 40% EGH	104 28%	133 34%	104 27%	123 28%	113 45% JKLM	45 25%	61 32%	52 27%	58 28%	119 37% qr	60 31%	73 36%	52 27%	65 27%	134 27%	226 32%	177 39% St	160 32%
Medical expenses	539 25%	266 26%	272 24%	102 18%	71 19%	90 23%	129 34% DEF	147 33% DEF	50 20%	39 22%	41 22%	66 35% IJK	70 34% IJK	52 16%	32 17%	48 24%	63 33% NO	77 32% NO	120 24%	200 28% v	112 24%	107 21%
Savings related to retirement	439 20%	261 26% C	178 16%	64 11%	73 20% D	107 27% DeH	119 31% DEH	76 17% D	34 13%	47 27% IO	69 36% IMP	66 35% IM	45 22% R	30 9%	26 13%	38 19% N	52 27% NOR	32 13%	117 24% U	140 20%	73 16%	109 22%
Major purchase, not including a vehicle (e.g., furniture, electronics)	409 19%	190 19%	220 19%	149 26% eFGH	67 18%	62 16%	66 17%	66 15%	65 26% M	32 18%	29 15%	36 19%	28 14% pQR	84 26% pQR	35 18%	33 16%	30 16%	38 16%	97 20%	119 17%	84 18%	109 22%
Tax related expenses	313 14%	174 17% C	139 12%	49 8%	29 8%	51 13%	69 18% DE	115 26% DEFG	24 9% M	13 7%	38 20% iJP	42 22% IJ	57 28% IJ	25 8%	16 8%	13 6%	27 14% np	58 24% NOPQ	76 15%	111 16% u	50 11%	75 15%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	263 12%	135 13%	128 11%	84 15% GH	104 28% DFGH	39 10% gH	21 6%	15 3%	38 15% M	48 27% IKLM	21 11%	18 9% Q	11 5% r	47 14% QR	56 29% NPQR	18 9% QR	3 2%	4 2%	49 10%	102 14% v	66 14% v	46 9%
Saving for college	211 10%	78 8%	133 12% B	123 21% EFGH	36 10% GH	38 10% GH	6 2%	7 2%	35 14% LM	14 8% LM	24 13% LM	4 2%	1 *	87 27% OPQRI	22 12% QR	14 7% Q	3 1%	6 3% m	57 11%	60 9%	51 11%	43 9%
Moving expenses (i.e., changing addresses not associated with job change)	205 9%	66 6%	139 12% B	81 14% fGH	47 13% GH	34 9% g	16 4%	27 6%	24 9% m	17 9% M	10 5%	10 5%	6 3%	57 18% QRi	30 16% QR	25 12% QK	6 3% qM	21 9% qM	54 11%	56 8%	37 8%	59 12%
Relocation expenses due to a job change	60 3%	29 3%	31 3%	34 6% GH	14 4% GH	10 3% GH	1 *	1 *	18 7% KLM	8 4% IM	2 1%	1 *	-	15 5% QR	6 3% qr	9 4% qR	1 *	1 *	15 3%	15 2%	16 3%	14 3%
Other	359 17%	154 15%	206 18%	87 15%	49 13%	50 13%	73 19% f	101 23% DEF	26 10%	20 11%	27 14%	40 21% lj	41 20% lj	61 19% pi	29 15%	23 11%	32 17% oPq	60 25% oPq	82 16%	110 16%	68 15%	99 20%
Sigma	5063 234%	2421 238%	2642 230%	1377 238%	872 237%	957 243%	881 231%	977 221%	613 242%	418 235%	487 253%	453 238%	451 221%	763 235%	454 238%	470 233%	428 224%	526 221%	1163 234%	1622 229%	1087 237%	1191 237%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 6

Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2018? Please select up to 3 responses.

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2165	1082	410	273	263	751	661	753	1046	1119	604	1561	514	1651	1366	745	1105	1060
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Any Listed (Net)	1987 92%	739 91%	321 92%	256 92%	545 92%	631 88%	672 93%	685 94%	1248 95%	739 87%	765 95%	1222 90%	642 96%	1345 90%	1261 92%	683 91%	960 93%	1027 91%
Paying off debt	858 40%	347 43%	150 43%	106 38%	224 38%	241 34%	352 49%	266 36%	600 46%	258 30%	361 45%	497 37%	323 48%	535 36%	514 38%	328 44%	397 38%	461 41%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	710 33%	247 30%	123 35%	87 31%	220 37%	221 31%	204 28%	285 39%	430 33%	279 33%	257 32%	453 33%	226 34%	483 32%	568 41%	139 19%	395 38%	314 28%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	697 32%	296 36%	116 33%	80 29%	154 26%	222 31%	251 35%	224 31%	421 32%	276 32%	286 35%	411 30%	216 32%	481 32%	382 28%	293 39%	300 29%	397 35%
Medical expenses	539 25%	240 29%	79 23%	72 26%	116 20%	189 27%	157 22%	192 26%	288 22%	251 29%	167 21%	371 27%	145 22%	393 26%	332 24%	193 26%	281 27%	258 23%
Savings related to retirement	439 20%	118 14%	69 20%	61 22%	172 29%	121 17%	127 18%	191 26%	349 27%	90 11%	126 16%	312 23%	113 17%	326 22%	294 21%	137 18%	239 23%	200 18%
Major purchase, not including a vehicle (e.g., furniture, electronics)	409 19%	167 21%	66 19%	63 23%	90 15%	139 20%	155 22%	115 16%	248 19%	161 19%	143 18%	266 20%	123 18%	286 19%	257 19%	149 20%	166 16%	244 22%
Tax related expenses	313 14%	82 10%	42 12%	43 16%	125 21%	87 12%	89 12%	137 19%	184 14%	130 15%	92 11%	221 16%	84 13%	229 15%	248 18%	59 8%	207 20%	107 9%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	263 12%	85 10%	40 11%	32 12%	96 16%	57 8%	79 11%	127 17%	202 15%	62 7%	211 26%	53 4%	217 32%	47 3%	175 13%	83 11%	183 18%	81 7%
Saving for college	211 10%	47 6%	20 6%	37 13%	83 14%	55 8%	88 12%	68 9%	143 11%	68 8%	154 19%	57 4%	104 15%	107 7%	117 9%	87 12%	87 8%	124 11%
Moving expenses (i.e., changing addresses not associated with job change)	205 9%	101 12%	24 7%	29 10%	36 6%	74 10%	74 10%	57 8%	124 9%	81 10%	95 12%	110 8%	78 12%	127 8%	73 5%	127 17%	69 7%	136 12%
Relocation expenses due to a job change	60 3%	13 2%	-	19 7%	18 3%	17 2%	13 2%	30 4%	48 4%	12 1%	32 4%	28 2%	27 4%	33 2%	26 2%	33 4%	22 2%	38 3%
Other	359 17%	146 18%	53 15%	37 13%	93 16%	163 23%	104 14%	93 13%	155 12%	204 24%	80 10%	279 21%	48 7%	312 21%	202 15%	146 20%	146 14%	213 19%
Sigma	5063 234%	1888 232%	781 225%	666 239%	1427 242%	1587 223%	1692 235%	1785 244%	3192 243%	1872 220%	2005 248%	3058 225%	1704 254%	3359 225%	3189 233%	1774 237%	2491 241%	2572 228%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 7

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2017? Please select all that apply.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2165	930	1235	431	344	365	446	579	120	151	147	231	281	311	193	218	215	298	457	718	538	452
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
Any Financial Setback (Net)	1366 63%	643 63%	723 63%	427 74% EFGH	233 63% H	262 66% H	231 61% H	213 48%	184 73% M	112 63% M	130 68% M	117 62% M	100 49%	243 75% OpQR	121 64% R	132 65% R	114 60% R	112 47%	278 56%	457 65% S	291 64% s	340 68% S
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	508 23%	216 21%	292 25% b	190 33% EGH	76 21% H	109 28% GH	72 19%	61 14%	77 30% jM	32 18%	41 21% m	40 21% m	26 13%	113 35% OQR	44 23% r	68 33% oQRk	32 17%	35 15%	87 17%	175 25% S	127 28% S	120 24% s
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	427 20%	213 21%	213 19%	132 23%	67 18%	71 18%	76 20%	81 18%	60 24%	34 19%	43 23%	34 18%	43 21%	72 22% p	33 17%	28 14%	42 22%	38 16%	91 18%	135 19%	104 23%	96 19%
Inability to keep up with debt/Falling behind on bill payments	356 16%	151 15%	205 18%	136 24% GH	75 20% GH	69 17% H	47 12% H	30 7%	58 23% M	26 15% M	32 17% M	27 14% M	8 4%	78 24% QR	49 26% QRJ	36 18% qR	19 10%	22 9% m	62 12%	127 18% s	84 18% s	84 17%
Medical care for an injury or illness	342 16%	163 16%	178 16%	72 12%	63 17%	63 16%	79 21% Dh	65 15%	29 11%	36 20% i	26 14%	46 24% IkM	27 13%	43 13%	27 18%	37 18%	34 18%	38 16%	71 14%	116 16%	76 17%	79 16%
Job loss	247 11%	123 12%	124 11%	99 17% GH	51 14% gH	57 15% gH	32 8% H	7 2%	49 20% lM	27 15% M	27 14% M	18 9% M	2 1%	50 15% qR	24 13% R	30 15% qR	15 8% R	5 2%	47 10%	87 12%	49 11%	63 13%
Relocation/moving expenses	162 7%	50 5%	112 10% B	69 12% GH	44 12% GH	28 7% GH	11 3%	10 2%	23 9% lM	11 6% m	8 4%	5 3%	3 2%	46 14% QR	32 17% QRJ	21 10% QR	6 3%	7 3%	19 4%	50 7% s	31 4%	62 12% STU
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	150 7%	76 7%	74 6%	55 10% H	29 8% H	27 7% h	25 6% h	14 3%	27 11% m	11 6%	21 11% ImP	8 4%	8 4%	28 9% pR	18 10% PR	6 3%	16 9% pR	6 2%	29 6%	45 6%	26 6%	51 10% stu
Loss of health insurance coverage	131 6%	59 6%	72 6%	63 11% FH	26 7% FH	10 3%	27 7% FH	5 1%	25 10% kM	14 8% M	5 3%	13 7% M	2 1%	38 12% PR	11 6% R	5 3%	14 7% R	4 1%	20 4%	49 7%	31 7%	31 6%
Child-related issues (e.g., birth of a child, child care)	130 6%	65 6%	65 6%	75 13% FGH	38 10% FGH	7 2%	1 *	9 2% g	32 13% KLM	23 13% KLM	6 3%	1 *	3 1%	43 13% PQR	14 7% PQR	2 1%	1 *	6 2%	32 6%	53 8%	23 5%	23 4%
Natural disaster (e.g., fire, flood, tornado)	101 5%	43 4%	59 5%	47 8% EGH	12 3%	19 5%	8 2%	16 4%	21 8% K	5 3%	2 1%	6 3%	10 5% k	25 8% Or	7 4% QRK	17 9% QRK	2 1%	7 3%	10 2%	63 9% SUV	20 4% v	8 2%
Legal expenses	76 4%	35 3%	41 4%	30 5% GH	16 4% Gh	18 5% Gh	4 1%	8 2%	18 7% LM	8 4%	5 3%	2 1%	2 1%	12 4% q	9 5% q	13 6% Q	2 1%	6 2%	8 2%	26 4% s	19 4% s	23 5% S
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	67 3%	46 4% C	22 2%	20 4%	11 3%	15 4%	12 3%	9 2%	14 6%	6 3%	13 7% mp	9 5% q	3 2%	6 2%	5 3%	2 1%	2 1%	6 2%	5 1%	27 4% Su	7 2%	27 5% SU
Other	197 9%	95 9%	102 9%	65 11% h	25 7%	35 9%	42 11% h	30 7%	28 11%	14 8%	20 10%	22 12% m	11 5%	37 11%	11 6%	15 7%	20 11%	19 8%	39 8%	66 9%	35 8%	57 11%

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

Fielding Period: December 07-11, 2017

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

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2017? Please select all that apply.

11 Dec 2017
Table 7

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
None	799 37%	374 37%	425 37%	150 26%	136 37%	132 34%	150 39%	230 52%	69 27%	66 37%	62 32%	73 38%	104 51%	81 25%	70 36%	71 35%	77 40%	126 53%	218 44%	251 35%	167 36%	163 32%
Sigma	3694 171%	1710 168%	1984 173%	1204 208%	669 181%	662 168%	586 153%	573 130%	532 210%	312 176%	312 162%	304 159%	251 123%	673 207%	356 187%	350 173%	282 147%	323 135%	738 149%	1269 179%	799 174%	888 176%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 8

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2017? Please select all that apply.

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2165	1082	410	273	263	751	661	753	1046	1119	604	1561	514	1651	1366	745	1105	1060
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Any Financial Setback (Net)	1366 63%	577 71% CE	207 60%	189 68% E	310 53%	456 64% H	494 69% H	416 57%	864 66% J	502 59%	589 73% L	777 57%	494 74% N	872 58%	812 59%	517 69% O	616 60%	750 66% Q
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	508 23%	226 28% CE	74 21%	61 22%	116 20%	181 25% H	185 26% H	142 19%	329 25%	179 21%	241 30% L	267 20%	187 28% N	321 21%	278 20%	208 28% O	196 19%	312 28% Q
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	427 20%	160 20%	70 20%	69 25%	114 19%	127 18%	155 22%	145 20%	267 20%	160 19%	187 23% L	240 18%	153 23% n	274 18%	346 25% P	77 10%	232 22% R	195 17%
Inability to keep up with debt/Falling behind on bill payments	356 16%	195 24% CDE	61 18% E	39 14% e	48 8%	142 20% H	152 21% H	62 8%	218 17%	138 16%	190 24% L	165 12%	166 25% N	190 13%	155 11%	182 24% O	122 12%	234 21% Q
Medical care for an injury or illness	342 16%	155 19% CE	40 12%	60 22% CE	68 11%	124 17%	108 15%	110 15%	211 16%	131 15%	118 15%	223 16%	107 16%	235 16%	215 16%	115 15%	174 17%	167 15%
Job loss	247 11%	148 18% CDE	19 5%	31 11% C	40 7%	104 15% H	87 12% H	55 8%	142 11%	105 12%	119 15% L	128 9%	112 17% N	134 9%	109 8%	129 17% O	82 8%	165 15% Q
Relocation/moving expenses	162 7%	74 9%	28 8%	21 8%	35 6%	45 6% H	57 8%	60 8%	113 9%	49 6%	79 10% L	84 6%	81 12% N	81 5%	65 5%	90 12% O	46 4%	116 10% Q
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	150 7%	57 7%	24 7%	25 9%	38 6%	33 5%	59 8% f	57 8% f	111 8% J	39 5%	67 8%	83 6%	59 9%	91 6%	98 7%	49 7%	85 8% r	65 6%
Loss of health insurance coverage	131 6%	76 9% CE	14 4%	17 6%	20 3%	56 8% h	40 5%	36 5%	87 7%	45 5%	66 8% L	66 5%	52 8%	80 5%	60 4%	57 8% O	45 4%	86 8% Q
Child-related issues (e.g., birth of a child, child care)	130 6%	50 6%	16 5%	22 8%	34 6%	45 6%	42 6%	43 6%	86 7%	44 5%	107 13% L	23 2%	104 16% N	26 2%	74 5%	53 7%	73 7%	57 5%
Natural disaster (e.g., fire, flood, tornado)	101 5%	34 4%	10 3%	17 6%	38 6%	31 4%	32 4%	39 5%	74 6% J	27 3%	56 7% L	45 3%	42 6%	59 4%	72 5%	27 4%	60 6% r	41 4%
Legal expenses	76 4%	29 4%	15 4%	18 6% E	11 2%	21 3%	27 4%	28 4%	51 4%	25 3%	40 5% I	36 3%	37 6% N	39 3%	39 3%	32 4%	26 3%	50 4% q
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	67 3%	33 4% E	10 3%	9 3% e	5 1%	29 4%	18 2%	20 3%	39 3%	28 3%	28 3%	40 3%	19 3%	48 3%	40 3%	24 3%	23 2%	44 4% q

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 8

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2017? Please select all that apply.

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K \$74.9K	\$75K \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Other	197	90	32	17	37	85	77	36	129	68	71	127	51	146	104	88	65	132
	9%	11%	9%	6%	6%	12%	11%	5%	10%	8%	9%	9%	8%	10%	8%	12%	6%	12%
		dE				H	H									O		Q
None	799	237	140	90	280	257	226	316	450	349	218	580	176	623	559	232	419	380
	37%	29%	40%	32%	47%	36%	31%	43%	34%	41%	27%	43%	26%	42%	41%	31%	40%	34%
		B	B		BD			FG		I		K		M	P		R	
Sigma	3694	1564	555	495	883	1280	1264	1151	2308	1386	1587	2106	1346	2348	2214	1362	1648	2045
	171%	192%	160%	178%	150%	180%	175%	157%	176%	163%	197%	155%	201%	157%	162%	182%	159%	181%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 9

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2165	930	1235	431	344	365	446	579	120	151	147	231	281	311	193	218	298	457	718	538	452	
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
Credit card(s)	779 36%	359 35%	420 37%	203 35%	156 42% GH	155 39% g	120 31%	145 33%	84 33%	77 43% L	79 41%	52 27%	67 33%	119 37%	80 42%	76 38%	68 35%	78 33%	195 39% U	233 33%	138 30%	213 42% TU
Emergency savings	663 31%	302 30%	361 31%	183 32%	117 32%	103 26%	107 28%	152 34% f	58 23%	56 31%	56 29%	54 28%	78 38% ll	125 39% Pql	61 32%	47 23%	53 28%	74 31%	146 29%	205 29%	145 32%	167 33%
Cash	612 28%	346 34% C	267 23%	187 32% Efg	82 22%	96 24%	93 24%	154 35% EFG	114 45% JKLN	47 26%	45 23%	55 29%	85 41% JKLR	73 22%	36 19%	52 26%	37 20%	69 29% Oq	148 30%	192 27%	139 30%	134 27%
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	474 22%	258 25% C	216 19%	115 20%	79 21%	85 22%	108 28% DH	88 20%	54 22%	45 25%	51 26%	56 29%	52 25% R	60 19%	34 18%	34 17%	52 27% npR	36 15%	128 26% T	130 18%	110 24% t	107 21%
Borrow money from a family member or friend	411 19%	162 16% B	249 22% B	169 29% GH	89 24% GH	95 24% GH	42 11% H	15 3%	63 25% LM	38 22% LM	36 19% M	21 11% M	4 2%	106 33% QR	51 27% QR	59 29% QRk	21 11% R	11 5%	76 15%	148 21% s	103 23% Sv	83 17%
Sell something I own	368 17%	184 18%	184 16%	146 25% fGH	79 21% GH	68 17% GH	39 10%	36 8%	72 28% LM	34 19% M	34 17% m	26 13%	20 10%	74 23% QR	45 17% QR	35 17% QR	14 7%	16 7%	60 12%	136 19% S	83 18% S	90 18% s
Cash in/borrow against my retirement savings plan	225 10%	118 12%	106 9%	58 10%	49 13%	32 8%	39 10%	47 11%	32 13%	30 17% I	17 9%	16 8%	24 12%	26 8%	19 10%	15 8%	23 12%	24 10%	60 12% T	49 7%	50 11% t	66 13% T
Ask for a gift from a family member or friend	144 7%	77 8%	67 6%	61 11% GH	40 11% GH	26 7% gH	12 3%	5 1%	31 12% IM	19 11% IM	17 9% M	8 4% m	2 1%	30 9% QR	21 11% pQR	9 5%	3 2%	4 2%	24 5%	55 8%	29 6%	35 7%
Take out a payday loan	92 4%	55 5% c	38 3%	40 7% gH	23 6% gH	16 4% H	11 3% H	2 *	24 9% LM	16 9% LM	10 5% M	4 2%	1 *	16 5% R	7 4% R	6 3% r	7 4% R	1 *	4 1%	32 5% S	26 6% S	30 6% S
Loan from my employer	38 2%	25 2% c	13 1%	18 3% GH	13 4% GH	6 2% gh	-	1 *	12 5% IM	9 5% LM	5 3% m	-	-	7 2%	4 2% q	1 1%	-	1 *	18 4% Tv	5 1%	9 2%	5 1%
Other short-term borrowing option (e.g., pawning)	98 5%	49 5%	49 4% EFGH	48 8% EFGH	14 4%	14 4%	10 3%	11 3%	25 10% kLm	7 4%	4 2%	4 2%	8 4%	23 7% R	7 3%	10 5%	6 3%	3 1%	13 3% S	46 7% S	21 5%	18 4%
Other	198 9%	86 8%	112 10%	46 8%	28 8%	39 10%	52 14% DEH	33 7%	16 6%	13 7%	22 11%	24 13% M	11 5%	30 9%	15 8%	17 8%	27 14%	22 9%	45 9%	65 9%	47 10%	41 8%
Sigma	4102 189%	2020 198%	2082 182%	1274 221%	769 208%	737 187%	633 166%	689 156%	585 231%	389 218%	375 195%	321 168%	350 172%	689 212%	380 199%	362 179%	312 163%	339 142%	916 185%	1296 183%	900 197%	990 197%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 10

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

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2165	1082	410	273	263	751	661	753	1046	1119	604	1561	514	1651	1366	745	1105	1060
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Credit card(s)	779 36%	230 28%	130 38% B	128 46% Bc	261 44% B	189 26%	284 39% F	307 42% F	538 41% J	241 28%	309 38%	470 35%	281 42% N	498 33%	541 39% P	230 31%	396 38%	383 34%
Emergency savings	663 31%	157 19%	130 37% B	106 38% B	233 39% B	151 21%	207 29% F	304 42% FG	452 34% J	211 25%	233 29%	430 32%	182 27%	482 32%	477 35% P	179 24%	366 35% R	297 26%
Cash	612 28%	210 26%	85 25%	93 34% bc	172 29%	217 30% g	178 25%	217 30%	342 26%	270 32% I	199 25%	414 30% K	182 27%	430 29%	410 30%	190 25%	316 31%	297 26%
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	474 22%	162 20%	82 24%	73 26% b	130 22%	156 22%	163 23%	154 21%	327 25% J	147 17%	186 23%	288 21%	157 23%	317 21%	323 24% p	142 19%	239 23%	235 21%
Borrow money from a family member or friend	411 19%	221 27% CDE	50 14%	42 15%	73 12%	151 21% H	171 24% H	89 12%	268 20%	143 17% L	217 27% L	193 14%	190 28% N	220 15%	185 13%	212 28% O	145 14%	266 24% Q
Sell something I own	368 17%	189 23% cdE	61 18% E	46 17% E	54 9%	146 21% H	142 20% H	80 11%	234 18%	134 16% L	175 22% L	194 14%	152 23% N	216 14%	173 13%	175 23% O	129 12%	240 21% Q
Cash in/borrow against my retirement savings plan	225 10%	67 8%	43 12% b	46 16% Be	61 10%	61 9%	74 10%	90 12% f	158 12% J	67 8%	81 10%	144 11%	71 11%	154 10%	151 11%	71 10%	118 11%	107 9%
Ask for a gift from a family member or friend	144 7%	89 11% CdE	16 4% e	17 6% E	10 2%	63 9% H	56 8% H	25 3%	90 7%	54 6%	72 9% L	72 5%	58 9% n	85 6%	60 4%	75 10% O	44 4%	100 9% Q
Take out a payday loan	92 4%	42 5% E	18 5% E	16 6% E	11 2%	43 6% H	31 4% H	19 3%	69 5% J	23 3% J	55 7% L	37 3%	54 8% N	39 3%	50 4%	40 5%	44 4%	48 4%
Loan from my employer	38 2%	12 1%	2 1% BCe	13 5% B	11 2%	7 1%	10 1%	21 3% F	35 3% J	4 *	32 4% L	6 *	30 4% N	9 1%	20 1%	16 2%	25 2%	13 1%
Other short-term borrowing option (e.g., pawning)	98 5%	59 7% DE	22 6% DE	3 1%	10 2%	46 6% H	44 6% H	8 1%	59 5%	39 5% I	51 6% L	47 3%	42 6% n	56 4%	47 3%	44 6% o	24 2%	74 7% Q
Other	198 9%	123 15% CDE	27 8% D	8 3%	32 5% GH	104 15% GH	55 8%	39 5%	87 7% I	111 13% I	80 10%	118 9%	63 9%	135 9%	107 8%	80 11%	58 6%	140 12% Q
Sigma	4102 189%	1560 192%	667 192%	591 212%	1058 179%	1335 187%	1414 196%	1354 185%	2660 202%	1442 169%	1690 209%	2412 178%	1461 218%	2642 177%	2543 186%	1454 194%	1902 184%	2200 195%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 11

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2165	930	1235	431	344	365	446	579	120	151	147	231	281	311	193	218	215	298	457	718	538	452
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
Worse than you expected it to be	625 29%	265 26%	361 31% B	175 30% H	115 31% H	143 36% H	114 30% H	79 18%	75 30% M	45 25% M	67 35% M	58 30% M	21 10%	100 31%	70 37% Rj	76 38% R	56 29% M	59 25% M	139 28%	209 29%	135 30%	143 28%
About what you expected it to be	1152 53%	552 54%	601 52%	320 55%	201 54%	205 52%	206 54%	221 50%	142 56%	105 59% m	100 52%	109 57%	96 47%	178 55%	96 50%	105 52%	97 51%	125 52%	279 56% t	347 49%	266 58% T	259 52%
Better than what you expected it to be	388 18%	202 20%	186 16%	83 14%	53 14%	46 12%	62 16% DEFG	142 32%	37 15%	29 16%	25 13%	24 12% IJKLR	88 43%	46 14%	25 13%	21 11%	39 20% P	55 23% NOP	78 16%	152 21% sU	57 12%	101 20% U
Sigma	2165 100%	1018 100%	1147 100%	578 100%	369 100%	394 100%	382 100%	442 100%	253 100%	178 100%	192 100%	191 100%	204 100%	325 100%	191 100%	202 100%	191 100%	239 100%	496 100%	707 100%	458 100%	503 100%

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

Fielding Period: December 07-11, 2017
 NFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 12

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

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2165	1082	410	273	263	751	661	753	1046	1119	604	1561	514	1651	1366	745	1105	1060
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Worse than you expected it to be	625 29%	339 42% CDE	110 32% E	69 25% E	85 14%	259 36% H	239 33% H	127 17%	380 29%	245 29%	253 31%	372 27%	218 33% n	407 27%	323 24%	272 36% O	217 21%	408 36% Q
About what you expected it to be	1152 53%	391 48%	194 56% b	147 53%	333 56% B	360 51%	378 53%	414 57% f	712 54%	440 52%	418 52%	735 54%	337 50%	815 55%	748 55%	389 52%	578 56% r	575 51%
Better than what you expected it to be	388 18%	83 10%	43 12%	63 23% BC	173 29% BC	93 13%	103 14%	192 26% FG	221 17%	166 20%	137 17%	251 18%	115 17%	273 18%	300 22% F	87 12%	240 23% R	147 13%
Sigma	2165 100%	814 100%	347 100%	278 100%	591 100%	713 100%	720 100%	732 100%	1314 100%	851 100%	807 100%	1358 100%	670 100%	1495 100%	1371 100%	749 100%	1035 100%	1130 100%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 13

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total (A)	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	North- east (S)	South (T)	Mid- west (U)	West (V)
Unweighted Base	2165	930	1235	431	344	365	446	579	120	151	147	231	281	311	193	218	215	298	457	718	538	452
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
Yes	1068 49%	471 46%	597 52% b	334 58% GH	200 54% H	221 56% H	183 48% H	129 29%	146 58% M	90 50% M	102 53% M	93 49% M	39 19%	188 58% qR	111 58% R	119 59% qR	90 47% M	89 37% M	224 45%	370 52% s	227 50%	246 49%
No	1040 48%	528 52% C	512 45%	216 37%	158 43%	168 43%	190 50% D	307 69% DEFG	99 39%	85 48%	89 46%	92 48% IJKLR	163 80%	117 36%	74 39%	79 39%	98 51% Nop	144 60% NOP	256 52%	325 46%	219 48%	241 48%
Decline to answer	57 3%	19 2%	39 3%	28 5% FH	10 3%	5 1%	8 2%	6 1%	8 3%	4 2%	1 *	5 3%	1 1%	20 6% q	6 3%	4 2%	3 2%	5 2%	16 3%	12 2%	12 3%	17 3%
Sigma	2165 100%	1018 100%	1147 100%	578 100%	369 100%	394 100%	382 100%	442 100%	253 100%	178 100%	192 100%	191 100%	204 100%	325 100%	191 100%	202 100%	191 100%	239 100%	496 100%	707 100%	458 100%	503 100%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 14

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

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2165	1082	410	273	263	751	661	753	1046	1119	604	1561	514	1651	1366	745	1105	1060
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Yes	1068 49%	566 70% CDE	180 52% DE	104 37% e	171 29%	432 61% H	407 57% H	229 31%	681 52% J	386 45%	487 60% L	580 43%	415 62% N	653 44%	553 40%	484 65% O	396 38%	672 59% Q
No	1040 48%	229 28%	160 46% B	167 60% BC	410 69% BCd	253 35%	296 41%	491 67% FG	617 47%	423 50%	291 36%	749 55% K	243 36%	797 53% M	780 57% P	249 33%	621 60% R	419 37%
Decline to answer	57 3%	19 2%	7 2%	7 3%	10 2%	28 4% h	17 2%	12 2%	15 1%	42 5% i	29 4%	28 2%	12 2%	45 3%	38 3%	16 2%	18 2%	39 3% q
Sigma	2165 100%	814 100%	347 100%	278 100%	591 100%	713 100%	720 100%	732 100%	1314 100%	851 100%	807 100%	1358 100%	670 100%	1495 100%	1371 100%	749 100%	1035 100%	1130 100%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 15

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total (A)	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	North- east (S)	South (T)	Mid- west (U)	West (V)
Unweighted Base	2165	930	1235	431	344	365	446	579	120	151	147	231	281	311	193	218	215	298	457	718	538	452
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
Credit card debt	519 24%	246 24%	273 24%	76 13%	70 19% d	116 29% DE	108 28% DE	149 34% DE	31 12%	34 19%	58 30% lj	54 29% l	68 33% lj	44 14%	36 19%	57 28% N	54 28% N	81 34% NO	108 22%	166 23%	109 24%	137 27%
Mortgage or rent	504 23%	206 20%	298 26% B	152 26% gH	118 32% FGH	91 23% h	72 19%	71 16%	57 22%	41 23%	38 20%	35 18%	36 18%	95 29% qR	77 40% nPQRJ	53 26% R	37 19%	36 15%	136 27% TU	144 20%	83 18%	141 28% TU
Employment struggles	358 17%	143 14%	215 19% B	120 21% eG	54 15%	61 15%	49 13%	74 17%	49 19% l	21 12%	20 10%	18 9%	35 17% l	71 22% l	32 17%	40 20% k	31 16%	39 16%	75 15% TU	118 17%	86 19%	79 16%
Healthcare costs	207 10%	100 10%	107 9%	39 7%	33 9%	30 8%	56 15% DeF	48 11% d	14 6%	17 9%	14 7%	35 18% ljkM	20 10%	25 8%	17 9%	16 8%	21 11%	28 12%	47 9%	80 11%	42 9%	39 8%
Taxes	88 4%	57 6% C	31 3%	33 6% f	24 6% FH	8 2%	12 3%	12 3%	21 8% k	18 10% KLMO	4 2%	6 3%	7 3%	11 3%	5 3%	3 2%	6 3%	6 2%	33 7% tV	25 4%	20 4%	11 2%
Childcare expenses	84 4%	46 4%	38 3%	36 6% FGh	20 5% Fg	5 1%	9 2%	14 3%	12 5% iKLMO	20 11%	3 2%	3 2%	7 4%	25 8% OPR	-	2 1%	6 3% o	6 3% o	18 4%	30 4%	19 4%	17 3%
Home prices	73 3%	47 5% C	25 2%	35 6% eFH	9 2%	5 1%	15 4% f	9 2%	24 9% kMn	7 4% m	4 2%	11 6% M	1 1%	11 3% p	1 1%	1 1%	4 2% L	8 3% p	18 4%	19 3%	13 3%	24 5%
Other	281 13%	153 15% c	128 11%	69 12%	32 9%	74 19% DEh	51 13%	55 12%	36 14%	14 8%	49 26% iJIMP	27 14%	26 13%	33 10%	19 10%	25 12%	24 12%	29 12%	46 9%	112 16% SV	78 17% SV	45 9%
None	51 2%	20 2%	31 3%	17 3%	8 2%	6 1%	10 3%	10 2%	9 3%	5 3%	1 1%	1 1%	3 2%	9 3%	3 1%	4 2%	9 5% L	7 3%	17 3%	13 2%	9 2%	12 2%
Sigma	2165 100%	1018 100%	1147 100%	578 100%	369 100%	394 100%	382 100%	442 100%	253 100%	178 100%	192 100%	191 100%	204 100%	325 100%	191 100%	202 100%	191 100%	239 100%	496 100%	707 100%	458 100%	503 100%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 16

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

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2165	1082	410	273	263	751	661	753	1046	1119	604	1561	514	1651	1366	745	1105	1060
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Credit card debt	519 24%	149 18%	100 29% B	70 25% b	162 28% B	162 23%	182 25%	175 24%	295 22%	223 26%	168 21%	351 26% k	136 20%	383 26% m	381 28% P	133 18%	292 28% R	227 20%
Mortgage or rent	504 23%	174 21%	85 24%	63 23%	156 26%	155 22%	168 23%	182 25%	347 26% J	158 19%	234 29% L	270 20%	188 28% N	316 21%	308 22%	192 26%	232 22%	272 24%
Employment struggles	358 17%	177 22% DE	59 17% E	35 13%	60 10%	117 16%	129 18%	111 15%	198 15%	160 19% i	128 16%	230 17%	102 15%	256 17%	184 13%	162 22% O	129 12%	229 20% Q
Healthcare costs	207 10%	78 10%	36 11%	31 11%	52 9%	70 10%	59 8%	77 11%	114 9%	93 11%	55 7%	152 11% K	55 8%	152 10%	138 10%	56 7%	112 11%	95 8%
Taxes	88 4%	29 4%	8 2%	23 8% BCe	23 4%	32 4%	32 4%	24 3%	61 5%	27 3%	37 5%	51 4%	38 6% n	50 3%	53 4%	33 4%	43 4%	45 4%
Childcare expenses	84 4%	35 4%	8 2%	5 2%	26 4%	30 4%	23 3%	31 4%	49 4%	36 4%	50 6% L	34 2%	42 6% N	43 3%	50 4%	29 4%	37 4%	47 4%
Home prices	73 3%	22 3%	5 2%	17 6% BC	27 4%	17 2%	22 3%	34 5% f	47 4%	26 3%	33 4%	40 3%	32 5% n	41 3%	48 3%	24 3%	37 4%	36 3%
Other	281 13%	128 16% cD	37 11%	25 9%	77 13%	107 15% h	99 14%	76 10%	172 13%	109 13%	80 10%	201 15% K	62 9%	219 15% M	183 13%	94 13%	135 13%	146 13%
None	51 2%	22 3%	8 2%	9 3%	8 1%	23 3% G	7 1%	22 3% G	31 2%	20 2%	21 3%	30 2%	16 2%	35 2%	24 2%	24 3%	19 2%	33 3%
Sigma	2165 100%	814 100%	347 100%	278 100%	591 100%	713 100%	720 100%	732 100%	1314 100%	851 100%	807 100%	1358 100%	670 100%	1495 100%	1371 100%	749 100%	1035 100%	1130 100%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 17

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2165	930	1235	431	344	365	446	579	120	151	147	231	281	311	193	218	215	298	457	718	538	452
Weighted Base	2165	1018	1147	578	369	394	382	442	253*	178*	192*	191	204	325	191	202	191	239	496	707	458	503
Something Causes Financial Stress (Net)	1646 76%	740 73%	905 79% B	503 87% GH	304 82% GH	324 82% GH	281 74% H	233 53%	215 85% LM	150 84% LM	149 78% M	136 71% M	91 45%	289 89% oQR	154 81% R	175 86% QR	145 76% R	142 60% M	390 78%	528 75%	351 77%	378 75%
Saving (Sub-Net)	1152 53%	508 50%	644 56% B	345 60% H	222 60% H	230 58% H	209 55% H	146 33%	146 M	113 LM	108 M	90 M	51 25%	199 61% R	110 58% R	122 62% RL	118 40% M	95 40% t	276 56% T	338 48%	271 59% T	267 53%
Saving money for emergencies	805 37%	336 33%	469 41% B	271 47% fGH	158 43% GH	152 38% H	126 33% H	98 22%	105 41% IM	72 41% IM	73 38% M	54 29% M	31 15%	166 51% pQR	86 45% R	79 39% r	72 37% r	67 28% M	180 36%	242 34%	183 40%	200 40%
Saving enough money for comfortable retirement	684 32%	325 32%	359 31% h	151 26% h	136 43% DH	154 39% DH	159 42% DH	84 19%	69 27% iM	72 40% iM	77 40% iM	68 36% M	37 18%	81 25% R	64 33% NR	77 47% NORI	91 20% R	47 20% R	164 33%	199 28%	165 36% T	156 31%
Saving enough money for child's education	289 13%	138 14%	152 13%	105 18% GH	102 28% DFGH	58 15% GH	16 4%	8 2%	49 19% LM	53 30% KLM	24 12% IM	10 5% M	2 1%	56 17% QR	49 26% QR	34 17% QR	6 3% QR	6 3% QR	80 16% U	88 12%	46 10%	76 15% u
Debt (Sub-Net)	936 43%	419 41%	516 45%	325 56% fGH	189 51% GH	186 47% GH	126 33% H	110 25%	146 58% KLM	86 48% IM	79 41% M	68 36% M	41 20%	179 55% QR	103 54% QR	107 53% QR	58 30% m	69 29% m	202 41%	311 44%	208 45%	215 43%
Credit card debt	612 28%	265 26%	348 30% B	187 32% GH	131 35% GH	121 31% GH	86 22% h	88 20%	86 34% IM	52 29% M	53 27% M	44 23% m	29 14%	100 31% q	78 41% nQRj	69 34% QR	42 22% QR	59 25% M	130 26%	195 28%	136 30%	152 30%
Auto loan debt	335 15%	163 16%	171 15%	119 21% GH	71 19% gh	66 17% H	49 13% H	30 7%	57 23% M	33 19% M	27 14% M	30 16% M	16 8%	62 19% QR	38 20% QR	38 19% qR	19 10% R	14 6% R	56 11%	138 20% Sv	70 15%	70 14%
Student loan debt	298 14%	118 12%	180 16% B	149 26% FGH	75 20% FGH	46 12% GH	19 5% h	9 2%	56 22% KLM	34 19% kLM	20 10% LM	4 2%	4 2%	94 29% PQR	41 22% QR	27 13% R	14 8% RI	4 2% R	62 13%	96 14%	74 16%	66 13%
Other type of debt	244 11%	130 13%	115 10%	77 13% H	43 12% h	60 15% gh	36 9%	29 7%	50 20% JIMN	16 9% M	32 17% M	20 11%	11 6%	27 8% R	27 14% r	28 14% R	15 8% R	18 7% R	52 10%	92 13%	46 10%	55 11%
Paying off home mortgage	331 15%	161 16%	170 15%	87 15% H	65 18% H	78 20% H	65 17% H	36 8%	34 13% M	37 21% M	40 21% M	34 18% M	17 8%	53 16% R	29 15% r	38 19% R	31 16% R	19 8% R	62 13%	115 16%	73 16%	80 16%
Other	236 11%	112 11%	123 11%	87 15% EH	28 8% H	45 11% H	38 10% H	38 9%	35 14% M	16 9% M	27 14% M	18 9% M	17 8% M	52 16% Opr	12 6% R	18 9% R	21 11% R	21 9% R	55 11%	83 12%	43 9%	55 11%
None	519 24%	277 27% C	242 21%	74 13% H	65 18% H	70 18% H	101 26% DEF	209 47% DEFG	38 15% M	28 16% M	43 22% M	55 29% IJ	113 55% IJKLR	36 11% n	37 19% n	27 14% n	46 24% NP	96 40% NOPQ	107 22%	180 25%	107 23%	125 25%
Sigma	4354 201%	2026 199%	2328 203%	1308 226%	873 237%	850 216%	695 182%	628 142%	580 229%	413 232%	415 216%	339 178%	278 136%	728 224%	460 241%	435 215%	356 186%	350 147%	948 191%	1428 202%	944 206%	1035 206%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 18

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

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K \$74.9K	\$75K \$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2165	1082	410	273	263	751	661	753	1046	1119	604	1561	514	1651	1366	745	1105	1060
Weighted Base	2165	814	347	278	591	713	720	732	1314	851	807	1358	670	1495	1371	749	1035	1130
Something Causes Financial Stress (Net)	1646 76%	673 83% CDE	263 76%	211 76%	405 69%	538 75%	589 82% FH	519 71%	1078 82%	568 67%	699 87% L	947 70%	592 88% N	1054 71%	982 72%	628 84% O	741 72%	905 80% Q
Saving (Sub-Net)	1152 53%	445 55%	195 56%	147 53%	290 49%	362 51%	424 59% FH	366 50%	778 59%	375 44%	512 63% L	640 47%	422 63% N	730 49%	696 51%	433 58% O	519 50%	634 56% Q
Saving money for emergencies	805 37%	345 42% dE	138 40% E	97 35%	180 30%	263 37%	310 43% fH	232 32%	529 40%	276 32%	385 48% L	420 31%	318 47% N	487 33%	450 33%	337 45% O	328 32%	477 42% Q
Saving enough money for comfortable retirement	684 32%	236 29%	110 32%	100 36% b	193 33%	220 31%	225 31%	239 33%	496 38% J	187 22%	269 33% L	414 31%	230 34%	454 30%	458 33%	214 29%	363 35% R	321 28%
Saving enough money for child's education	289 13%	97 12%	49 14%	44 16%	77 13%	84 12%	96 13%	110 15%	208 16% J	82 10%	242 30% L	47 3%	236 35% N	53 4%	179 13%	108 14%	174 17% R	115 10%
Debt (Sub-Net)	936 43%	405 50% E	165 47% E	128 46% E	199 34%	289 41%	369 51% FH	277 38%	650 49% J	286 34%	413 51% L	523 39%	358 53% N	578 39%	545 40%	365 49% O	391 38%	545 48% Q
Credit card debt	612 28%	242 30% e	126 36% bE	83 30%	138 23%	175 25%	255 35% FH	182 25%	427 33% J	185 22%	258 32% L	355 26%	239 36% N	374 25%	374 27%	225 30%	279 27%	334 30%
Auto loan debt	335 15%	145 18% e	58 17%	48 17%	74 13%	94 13%	132 18% fH	109 15%	248 19% J	87 10%	182 23% L	152 11%	159 24% N	175 12%	213 16%	114 15%	163 16%	172 15%
Student loan debt	298 14%	101 12%	57 16%	50 18% b	74 13%	39 5%	139 19% F	120 16% F	232 18% J	66 8%	155 19% L	143 11%	128 19% N	170 11%	162 12%	125 17% O	105 10%	194 17% Q
Other type of debt	244 11%	155 19% CDE	23 7%	22 8%	32 5%	98 14% H	104 14% H	43 6%	149 11% J	96 11%	102 13% L	143 11%	92 14%	153 10%	125 9% O	110 15% O	101 10%	144 13%
Paying off home mortgage	331 15%	94 12%	44 13%	45 16%	135 23% BC	98 14%	97 13%	136 19% fg	239 18%	93 11%	172 21% L	159 12%	159 24% N	172 12%	265 19% P	64 9%	203 20% R	128 11%
Other	236 11%	136 17% CDE	31 9%	16 6%	40 7%	107 15% H	87 12% H	41 6%	126 10% J	110 13% I	71 9% L	164 12%	58 9%	178 12%	117 9% O	105 14% O	86 8%	150 13% Q
None	519 24%	141 17%	84 24% B	67 24% B	185 31% B	175 25% G	131 18%	213 29% G	236 18%	283 33% I	109 13% K	411 30%	78 12%	441 29% M	389 28% P	121 16%	294 28% R	226 20%
Sigma	4354 201%	1692 208%	721 208%	573 206%	1127 191%	1352 190%	1576 219%	1426 195%	2888 220%	1466 172%	1945 241%	2409 177%	1697 253%	2657 178%	2731 199%	1523 203%	2095 202%	2259 200%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 19

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

Base: Something Causes Financial Stress

	Gender			Age					Male Age					Female Age					Region			
	Total (A)	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	North- east (S)	South (T)	Mid- west (U)	West (V)
Unweighted Base	1644	659	985	387	287	315	337	318	103	125	121	172	138	284	162	194	165	180	355	550	408	331
Weighted Base	1646	740	905	503	304	324	281	233	215*	150*	149*	136*	91*	289	154*	175*	145*	142*	390	528	351	378
Saving (Net)	717 44%	344 46%	373 41%	198 39%	136 45%	138 43%	143 51% D	102 44%	102 48% N	75 50%	72 48%	57 42%	37 41%	96 33%	61 40%	66 38%	86 59% NOPrL	64 45% n	186 48% T	201 38%	143 41%	187 49% Tu
Saving enough money for comfortable retirement	364 22%	190 26% C	174 19%	72 14%	54 18%	76 24% D	104 37% DEFH	58 25% D	42 19% n	35 24% o	44 29%	41 30%	29 32% ir	30 10%	19 12%	32 19% n	63 44% NOPRi	29 20% N	93 24%	95 18%	83 24%	94 25% t
Saving money for emergencies	270 16%	108 15%	162 18%	95 19% g	60 20% fG	41 13%	33 12%	40 17%	39 18% l	29 19% Lm	20 13%	11 8%	9 9%	56 19%	31 20%	21 12%	22 15% pM	32 22% m	62 16%	85 16%	49 14%	74 20%
Saving enough money for child's education	83 5%	46 6%	37 4%	31 6% gH	22 7% GH	21 6% GH	6 2%	4 2%	22 10% Mn	10 7% M	8 5% m	6 4% q	-	9 3%	11 7% Q	13 7% Q	-	4 3%	32 8% tU	21 4%	11 3%	19 5%
Debt (Net)	626 38%	261 35%	365 40%	218 43% Gh	117 38%	127 39% g	85 30%	80 34%	85 40%	47 31%	53 35%	44 33%	32 35%	133 46% Qr	70 45% Qj	74 42% Q	40 28%	49 34%	141 36%	230 44% V	140 40% v	115 30%
Credit card debt	305 19%	120 16%	185 20%	80 16%	52 17%	69 21%	50 18%	55 24% d	32 15%	18 12%	28 19%	25 18%	18 20%	49 17%	34 22% j	41 24%	25 17%	36 26%	76 20%	94 18%	67 19%	68 18%
Student loan debt	133 8%	46 6%	87 10% b	83 16% EFGH	24 8% GH	17 5% H	9 3% h	1 *	29 13% KLM	13 9% LM	5 3%	* *	-	54 19% OPQR	12 7% R	8 6% rL	1 1%	26 7%	55 10% V	34 10% v	18 5%	
Auto loan debt	105 6%	55 7%	50 6%	33 7%	27 9% g	19 6%	11 4%	15 6%	14 7%	12 8%	12 8%	8 6%	10 11% r	19 7%	15 10% Q	7 4%	4 2%	5 4%	18 5%	53 10% SV	21 6%	12 3%
Other type of debt	82 5%	39 5%	44 5%	22 4%	14 4%	22 7%	15 5%	10 4%	11 5%	5 3%	8 6%	12 9% q	4 4%	11 4%	9 6%	14 8%	4 3%	6 4%	21 5%	27 5%	18 5%	17 4%
Paying off home mortgage	186 11%	89 12%	97 11%	51 10%	38 13%	39 12%	33 12%	24 10%	19 9%	21 14%	17 11%	22 16%	10 12%	32 11%	17 11%	23 13%	11 8%	14 10%	38 10%	55 10%	47 13%	46 12%
Other	118 7%	47 6%	70 8%	37 7%	13 4%	21 6%	20 7%	27 12% Ef	8 4%	7 5%	8 6%	12 9%	11 12% lj	28 10% o	6 4%	12 7%	8 6%	16 11% o	24 6%	42 8%	21 6%	30 8%
Sigma	1646 100%	740 100%	905 100%	503 100%	304 100%	324 100%	281 100%	233 100%	215 100%	150 100%	149 100%	136 100%	91 100%	289 100%	154 100%	175 100%	145 100%	142 100%	390 100%	528 100%	351 100%	378 100%

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

Fielding Period: December 07-11, 2017
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

11 Dec 2017
 Table 20

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

Base: Something Causes Financial Stress

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	H.S. or Less	Some Col.	Col. Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not Married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	1644	872	307	204	170	569	540	535	878	766	529	1115	459	1185	974	625	798	846
Weighted Base	1646	673	263	211	405	538	589	519	1078	568	699	947	592	1054	982	628	741	905
Saving (Net)	717 44%	275 41%	112 43%	97 46%	179 44%	246 46%	233 40%	238 46%	462 43%	254 45%	322 46%	395 42%	263 44%	454 43%	412 42%	295 47%	333 45%	384 42%
Saving enough money for comfortable retirement	364 22%	116 17%	61 23%	55 26%	105 26%	120 22%	118 20%	126 24%	253 23%	111 20%	117 17%	247 26%	85 14%	279 26%	240 24%	118 19%	191 26%	173 19%
Saving money for emergencies	270 16%	126 19%	47 18%	29 14%	48 12%	103 19%	96 16%	71 14%	161 15%	109 19%	138 20%	132 14%	107 18%	163 15%	128 13%	139 22%	93 13%	177 20%
Saving enough money for child's education	83 5%	33 5%	4 1%	13 6%	25 6%	23 4%	19 3%	41 8%	48 4%	35 6%	66 9%	17 2%	71 12%	12 1%	44 4%	38 6%	49 7%	34 4%
Debt (Net)	626 38%	280 42%	110 42%	78 37%	136 34%	176 33%	270 46%	180 35%	428 40%	198 35%	269 39%	356 38%	228 38%	398 38%	352 36%	257 41%	255 34%	371 41%
Credit card debt	305 19%	122 18%	62 24%	43 20%	65 16%	94 17%	127 22%	85 16%	202 19%	104 18%	123 18%	183 19%	112 19%	194 18%	195 20%	108 17%	139 19%	166 18%
Student loan debt	133 8%	35 5%	25 10%	22 10%	46 11%	6 1%	72 12%	55 11%	111 10%	22 4%	65 9%	68 7%	47 8%	86 8%	73 7%	56 9%	42 6%	91 10%
Auto loan debt	105 6%	64 9%	19 7%	6 3%	16 4%	36 7%	42 7%	27 5%	69 6%	36 6%	53 8%	52 5%	45 8%	60 6%	53 5%	48 8%	46 6%	59 7%
Other type of debt	82 5%	58 9%	4 1%	7 3%	9 2%	41 8%	29 5%	13 2%	47 4%	36 6%	28 4%	54 6%	24 4%	59 6%	32 3%	45 7%	28 4%	54 6%
Paying off home mortgage	186 11%	53 8%	26 10%	25 12%	73 18%	58 11%	50 8%	77 15%	133 12%	53 9%	87 13%	98 10%	78 13%	108 10%	155 16%	30 5%	109 15%	77 8%
Other	118 7%	65 10%	16 6%	10 5%	18 4%	57 11%	36 6%	24 5%	55 5%	63 11%	20 3%	98 10%	24 4%	94 9%	63 6%	46 7%	45 6%	72 8%
Sigma	1646 100%	673 100%	263 100%	211 100%	405 100%	538 100%	589 100%	519 100%	1078 100%	568 100%	699 100%	947 100%	592 100%	1054 100%	982 100%	628 100%	741 100%	905 100%

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

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Fielding Period: December 07-11, 2017

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 2018? Please select all that apply.
2	2	Q3505	Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply.
3	3	Q3505	Which of the following will be among your financial New Year resolutions for 2018? Please select all that apply.
4	4	Q3505	Which of the following will be among your financial New Year resolutions for 2018? 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 2018? 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 2018? 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 2017? 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 2017? 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?