

Fielding Period: December 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 1

Q3505 Which of the following will be among your financial New Year resolutions for 2020?
 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	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Will Make Financial New Year's Resolution (Net)	1523 76%	768 79% C	755 72%	522 88% GH	270 84% GH	281 84% GH	230 70% H	220 50%	278 95% JLMN	135 82% M	147 90% LMp	112 72% M	97 49%	244 81% QR	135 87% QR	135 78% R	118 67% R	123 52%	275 77%	335 77%	559 75%	354 74%
Setting and following a budget	650 32%	299 31%	351 34%	243 41% FGH	107 34% H	106 31% H	96 29%	98 22%	121 41% jLM	48 29% m	54 33% M	42 27%	34 17%	122 40% R	60 38% r	52 30%	54 31%	64 27% m	131 37% V	154 35% V	232 31%	132 28%
Making a plan to get out of debt	561 28%	264 27%	297 28%	179 30% H	107 33% gH	118 35% gH	83 25% h	74 17%	86 29% M	46 28% m	59 36% M	39 25%	35 18%	93 31% R	61 39% QRj	59 35% R	44 25%	39 17%	116 33% u	134 31%	188 25%	124 26%
Establishing savings (any type)	496 25%	233 24%	263 25%	200 34% GH	99 31% gH	91 27% H	72 22% H	35 8%	94 32% IM	43 26% M	50 31% M	31 20% M	14 7%	106 35% pqR	55 36% pqR	41 24% R	40 23% R	21 9%	100 28%	109 25%	164 22%	123 26%
Boosting retirement savings	456 23%	238 24%	218 21%	100 17% DEH	63 20%	124 37% DeH	93 28% DeH	76 17%	62 21% N	38 23%	60 37% ijM	42 27%	36 18%	38 13%	26 17%	63 37% NOR	50 29% NoR	40 17%	81 23%	94 22%	169 23%	112 24%
Pulling a credit report/learning how to improve my credit score	343 17%	165 17%	178 17%	146 25% FGH	66 21% gH	55 16% H	42 13% h	33 8%	81 28% kLM	32 20% IM	26 16% M	14 9%	11 6%	65 22% R	34 22% R	29 17% r	28 16%	22 9%	61 17%	73 17%	126 17%	82 17%
Saving for child's college education	274 14%	146 15%	128 12%	117 20% GH	68 21% GH	49 15% GH	24 7%	16 4%	61 21% LM	42 26% LM	25 15% IM	9 6%	9 5%	55 18% qR	26 17% R	24 14% R	15 9% r	7 3%	48 14%	52 12%	97 13%	78 16%
Paying off student loan debt	213 11%	119 12% c	94 9%	120 20% EFGH	38 12% GH	39 12% GH	9 3%	8 2%	72 24% JKLMn	19 12% LM	19 12% LM	3 2%	6 3%	48 16% QR	19 12% QR	19 11% QR	5 3%	2 1%	42 12%	50 11%	69 9%	52 11%
Paying off a mortgage	177 9%	117 12% C	60 6%	58 10% H	39 12% H	33 10% H	27 8%	20 5%	46 16% kMN	32 19% KMO	11 7%	19 12% mq	9 4%	12 4%	8 5%	21 12% NoqR	8 4%	11 5%	28 8%	54 12% sUV	58 8%	37 8%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	172 9%	110 11% C	63 6%	86 14% FGH	48 15% FGH	25 7% gH	10 3%	4 1%	53 18% LMn	32 19% kLM	15 9% M	8 5%	2 1%	33 11% QR	17 11% QR	9 5% R	2 1%	2 1%	33 9%	43 10% U	42 6%	55 12% U
Refinancing a mortgage	120 6%	76 8% C	44 4%	34 6% DGH	36 11% g	23 7% g	8 2%	19 4%	22 7% ILMO	26 16% q	13 8%	6 4%	9 4%	12 4%	10 6% q	10 6% q	2 1%	10 4%	16 4%	25 6%	47 6%	32 7% u
Taking out a loan to purchase a home	109 5%	61 6%	48 5%	58 10% FGH	28 9% fGH	13 4% H	6 2%	3 1%	27 9% IM	22 14% KLMO	6 4% m	5 3%	*	31 10% opQR	6 4%	7 4%	2 1%	2 1%	22 6%	29 7% U	25 3%	32 7% u
Other	111 6%	61 6%	50 5%	43 7% e	10 3%	13 4%	24 7% e	22 5%	23 8% k	8 5%	3 2%	17 11% k	10 5%	20 7% O	2 1%	9 5%	7 4%	12 5%	20 6%	20 5%	43 6%	28 6%
N/A - I will not make financial New Year resolutions for 2020.	494 24%	206 21%	288 28% B	73 12%	50 16%	54 16%	101 30% DEF	216 50% DEFG	16 5%	30 18% I	17 10%	44 28% IK	100 51% IJKL	57 19% I	21 13%	37 33% k	57 48% NO	116 48% NOFQ	80 23%	103 23%	189 25%	122 26%
Sigma	4176 207%	2094 215%	2082 200%	1456 245%	761 238%	742 221%	595 180%	622 143%	764 260%	417 254%	359 220%	280 180%	273 139%	692 229%	344 221%	383 223%	315 180%	349 146%	778 219%	939 215%	1451 194%	1008 212%

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 2020?
 Please select all that apply.

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Will Make Financial New Year's Resolution (Net)	1523	453	252	223	546	457	542	524	1059	465	661	862	634	889	1024	480	706	817
	76%	72%	74%	83%	78%	72%	77%	77%	86%	59%	87%	69%	88%	69%	74%	80%	76%	75%
Setting and following a budget	650	207	133	111	175	222	229	199	429	220	283	367	273	377	418	222	284	365
	32%	33%	39%	41%	25%	35%	33%	29%	35%	28%	37%	29%	38%	29%	30%	37%	30%	34%
Making a plan to get out of debt	561	186	124	72	161	179	225	157	380	181	253	308	246	315	351	206	279	282
	28%	29%	37%	27%	23%	28%	32%	23%	31%	23%	33%	24%	34%	24%	25%	34%	30%	26%
Establishing savings (any type)	496	162	91	72	162	179	187	131	340	156	223	273	226	270	308	184	213	283
	25%	26%	27%	27%	23%	28%	27%	19%	28%	20%	29%	22%	31%	21%	22%	31%	23%	26%
Boosting retirement savings	456	86	71	72	221	87	164	205	362	94	174	282	164	292	359	95	245	212
	23%	14%	21%	27%	32%	14%	23%	30%	29%	12%	23%	22%	23%	23%	26%	16%	26%	20%
Pulling a credit report/learning how to improve my credit score	343	100	74	42	120	134	103	106	255	88	164	179	160	182	208	132	128	214
	17%	16%	22%	16%	17%	21%	15%	15%	21%	11%	22%	14%	22%	14%	15%	22%	14%	20%
Saving for child's college education	274	65	56	38	111	88	92	94	214	60	226	48	230	44	193	81	151	123
	14%	10%	17%	14%	16%	14%	13%	14%	17%	8%	30%	4%	32%	3%	14%	13%	16%	11%
Paying off student loan debt	213	66	25	38	74	49	97	67	165	49	127	86	115	98	132	79	91	122
	11%	10%	7%	14%	11%	8%	14%	10%	13%	6%	17%	7%	16%	8%	9%	13%	10%	11%
Paying off a mortgage	177	25	20	20	104	52	42	83	145	32	98	79	92	85	153	22	101	76
	9%	4%	6%	8%	15%	8%	6%	12%	12%	4%	13%	6%	13%	7%	11%	4%	11%	7%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	172	60	27	20	63	72	49	51	132	40	98	74	105	67	100	66	64	108
	9%	10%	8%	8%	9%	11%	7%	7%	11%	5%	13%	6%	15%	5%	7%	11%	7%	10%
Refinancing a mortgage	120	21	11	23	64	18	30	71	94	26	73	46	74	45	101	19	70	49
	6%	3%	3%	8%	9%	3%	4%	10%	8%	3%	10%	4%	10%	3%	7%	3%	7%	5%
Taking out a loan to purchase a home	109	39	18	13	37	38	29	42	81	28	62	47	59	50	62	46	55	54
	5%	6%	5%	5%	5%	6%	4%	6%	7%	4%	8%	4%	8%	4%	4%	8%	6%	5%
Other	111	35	12	20	37	29	45	37	69	42	33	78	33	78	63	37	44	67
	6%	6%	4%	7%	5%	5%	6%	5%	6%	5%	4%	6%	5%	6%	5%	6%	5%	6%
N/A - I will not make financial New Year resolutions for 2020.	494	177	87	47	153	175	159	159	172	322	99	395	85	409	361	122	229	265
	24%	28%	26%	17%	22%	28%	23%	23%	14%	41%	13%	31%	12%	31%	26%	20%	24%	25%
Sigma	4176	1230	748	588	1483	1321	1451	1403	2838	1338	1914	2262	1864	2312	2809	1312	1954	2222
	207%	195%	221%	218%	212%	209%	207%	205%	231%	170%	252%	180%	259%	178%	203%	218%	209%	205%

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 2020?
 Please select all that apply.

Base: Will Make Financial New Year's Resolution

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1556	687	869	547	317	269	190	233	256	132	113	89	97	291	185	156	101	136	296	648	321	291
Weighted Base	1523	768	755	522	270	281	230*	220	278	135*	147*	112*	97*	244	135*	135*	118*	123*	275	335	559	354
Setting and following a budget	650 43%	299 39%	351 46% B	243 47% f	107 40%	106 38%	96 42%	98 45%	121 44%	48 35%	54 37%	42 38%	34 35%	122 50%	60 44%	52 39%	54 46%	64 52% m	131 47% v	154 46% v	232 42%	132 37%
Making a plan to get out of debt	561 37%	264 34%	297 39%	179 34%	107 40%	118 42%	83 36%	74 34%	86 31%	46 34%	59 40%	39 35%	35 36%	93 38%	61 45% r	59 44%	44 37%	39 32%	116 42% u	134 40%	188 34%	124 35%
Establishing savings (any type)	496 33%	233 30%	263 35%	200 38% H	99 37% H	91 32% H	72 31% H	35 16%	94 34% M	43 32% M	50 34% M	31 28% m	14 14%	106 43% pR	55 41% R	41 30% r	40 34% R	21 17%	100 36%	109 32%	164 29%	123 35%
Boosting retirement savings	456 30%	238 31%	218 29%	100 19%	63 24%	124 44% DE	93 40% DE	76 35% DE	62 22%	38 28%	60 41% I	42 38% I	36 37% I	38 16%	26 19%	63 47% NO	50 43% NO	40 33% NO	81 29%	94 28%	169 30%	112 32%
Pulling a credit report/learning how to improve my credit score	343 23%	165 21%	178 24%	146 28% fGH	66 24% H	55 20%	42 18%	33 15%	81 29% kLM	32 24% m	26 18%	14 13%	11 11%	65 27%	34 25%	29 21%	28 24%	22 18%	61 22%	73 22%	126 23%	82 23%
Saving for child's college education	274 18%	146 19%	128 17%	117 22% GH	68 25% GH	49 18% H	24 11%	16 7%	61 22% LM	42 31% kLMo	25 17%	9 8%	9 9%	55 23% R	26 19% R	24 18% R	15 13%	7 6%	48 18%	52 15%	97 17%	78 22% t
Paying off student loan debt	213 14%	119 16%	94 12%	120 23% EFGH	38 14% GH	39 14% GH	9 4%	8 4%	72 26% jKLM	19 14% L	19 13% I	3 3%	6 6%	48 20% QR	19 14% qR	19 14% qR	5 5%	2 2%	42 15%	50 15%	69 12%	52 15%
Paying off a mortgage	177 12%	117 15% C	60 8%	58 11%	39 15%	33 12%	27 12%	20 9%	46 17% kN	32 23% KMO	11 8%	19 17%	9 9%	12 5%	8 6%	21 16% NO	8 9%	11 9%	28 10%	54 16% sUv	58 10%	37 10%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	172 11%	110 14% C	63 8%	86 16% FGH	48 18% FGH	25 9% H	10 4%	4 2%	53 19% IM	32 24% KLMo	15 11%	8 7%	2 2%	33 14% QR	17 12% QR	9 7% r	2 2%	2 1%	33 12%	43 13% U	42 8%	55 15% U
Refinancing a mortgage	120 8%	76 10% C	44 6%	34 6% DG	36 13% DG	23 8%	8 4%	19 8%	22 8% iKLO	26 19% iKLO	13 9%	6 6%	9 9%	12 5%	10 7%	10 8%	2 1%	10 8%	16 6%	25 7%	47 8%	32 9%
Taking out a loan to purchase a home	109 7%	61 8%	48 6%	58 11% FGH	28 11% fGH	13 5%	6 3%	3 1%	27 10% M	22 17% KLMO	6 4%	5 4%	*	31 13% OpQR	6 4%	7 5%	2 1%	2 2%	22 8%	29 9% u	25 5%	32 9% u
Other	111 7%	61 8%	50 7%	43 8% e	10 4%	13 4%	24 11% Ef	22 10% Ei	23 8%	8 6%	3 2%	17 15% jk	10 10% k	20 8% O	2 1%	9 7% o	7 6%	12 10% O	20 7%	20 6%	43 8%	28 8%
Sigma	3682 242%	1888 246%	1794 238%	1383 265%	710 263%	688 245%	494 215%	406 185%	749 269%	387 288%	342 234%	237 211%	173 180%	635 260%	323 239%	346 256%	258 219%	233 189%	698 253%	837 250%	1261 226%	886 250%

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 4

Q3505 Which of the following will be among your financial New Year resolutions for 2020?
 Please select all that apply.

Base: Will Make Financial New Year's Resolution

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	1556	605	336	198	369	462	578	516	1016	540	727	829	697	859	997	537	755	801
Weighted Base	1523	453	252	223	546	457	542	524	1059	465	661	862	634	889	1024	480	706	817
Setting and following a budget	650 43%	207 46% E	133 53% E	111 50% E	175 32%	222 49% H	229 42%	199 38%	429 41%	220 47% i	283 43%	367 43%	273 43%	377 42%	418 41%	222 46%	284 40%	365 45%
Making a plan to get out of debt	561 37%	186 41% E	124 49% bDE	72 32%	161 30%	179 39% H	225 41% H	157 30%	380 36%	181 39% i	253 38%	308 36%	246 39%	315 35%	351 34%	206 43% O	279 40%	282 34%
Establishing savings (any type)	496 33%	162 36%	91 36%	72 32%	162 30%	179 39% H	187 34% H	131 25%	340 32%	156 34% i	223 34%	273 32%	226 36%	270 30%	308 30%	184 38% O	213 30%	283 35%
Boosting retirement savings	456 30%	86 19%	71 28% B	72 32% B	221 40% BC	87 19%	164 30% F	205 39% FG	362 34% J	94 20%	174 26%	282 33% K	164 26%	292 33% M	359 35% P	95 20%	245 35% R	212 26%
Pulling a credit report/learning how to improve my credit score	343 23%	100 22%	74 29% bde	42 19%	120 22%	134 29% GH	103 19%	106 20%	255 24% j	88 19%	164 25%	179 21%	160 25%	182 21%	208 20%	132 27% O	128 18%	214 26% Q
Saving for child's college education	274 18%	65 14%	56 22% B	38 17%	111 20% b	88 19%	92 17%	94 18%	214 20% J	60 13% L	226 34% L	48 6%	230 36% N	44 5%	193 19%	81 17%	151 21% R	123 15%
Paying off student loan debt	213 14%	66 14%	25 10%	38 17% c	74 14%	49 11%	97 18% Fh	67 13%	165 16% j	49 10% L	127 19% L	86 10%	115 18% N	98 11%	132 13%	79 17%	91 13%	122 15%
Paying off a mortgage	177 12%	25 5%	20 8%	20 9%	104 19% BCD	52 11%	42 8%	83 16% G	145 14% J	32 7% L	98 15% L	79 9%	92 15% N	85 10%	153 15% P	22 5%	101 14% R	76 9%
Establishing bank accounts (i.e., because currently do not have traditional bank or credit union accounts)	172 11%	60 13%	27 11%	20 9%	63 12%	72 16% GH	49 9%	51 10%	132 12%	40 9% L	98 15% L	74 9%	105 17% N	67 8%	100 10%	66 14% o	64 9%	108 13% q
Refinancing a mortgage	120 8%	21 5%	11 5%	23 10% bc	64 12% BC	18 4%	30 6%	71 14% FG	94 9%	26 6% L	73 11% L	46 5%	74 12% N	45 5%	101 10% P	19 4%	70 10% R	49 6%
Taking out a loan to purchase a home	109 7%	39 9%	18 7%	13 6%	37 7%	38 8%	29 5%	42 8%	81 8%	28 6% L	62 9% L	47 5%	59 9% N	50 6%	62 6%	46 10% o	55 8%	54 7%
Other	111 7%	35 8%	12 5%	20 9%	37 7%	29 6%	45 8%	37 7%	69 7%	42 9% L	33 5% L	78 9% K	33 5%	78 9% m	63 6%	37 8%	44 6%	67 8%
Sigma	3682 242%	1053 232%	661 263%	541 243%	1330 244%	1146 251%	1292 238%	1244 237%	2666 252%	1016 219%	1815 274%	1867 217%	1779 281%	1904 214%	2448 239%	1189 248%	1726 244%	1957 240%

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 2020? 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	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Any Listed (Net)	1913 95%	942 97% C	971 93%	571 96% h	306 96%	314 94%	318 96%	403 93%	283 96%	160 97%	163 100% MP	151 97%	184 94%	288 95% P	146 94%	152 88%	167 95% p	218 91%	346 97% u	418 95%	700 94%	449 94%
Paying off debt	719 36%	365 37%	354 34%	217 37% H	123 38% H	131 39% H	126 38% H	122 28%	105 36%	61 37%	66 40%	71 45% mq	63 32%	113 37% R	62 40% R	65 38% R	55 32%	59 25%	144 41%	154 35%	253 34%	167 35%
Medical expenses	578 29%	293 30%	285 27%	121 20%	85 27%	76 23%	112 34% DF	183 42% DEF	60 20%	52 31% i	42 26%	51 33% i	89 45% ljk	62 20%	34 22%	34 20%	61 35% NOP	94 39% NOP	104 29%	122 28%	234 31%	119 25%
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	576 29%	321 33% C	255 24%	185 31% h	85 27%	111 33% h	88 26%	107 25%	104 36% jn	38 23%	67 41% JmP	58 41% jQ	54 27%	81 27% q	47 30% Q	43 25%	30 17%	53 22%	100 28%	126 29%	231 31%	119 25%
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	567 28%	270 28%	297 28%	119 20%	78 24%	104 31% D	89 27% d	177 41% DEFG	62 21%	41 25%	56 35% i	48 31%	63 32% i	57 19%	36 23%	48 28%	41 23% NOPQM	114 48%	97 27%	130 30%	209 28%	131 27%
Major purchase, not including a vehicle (e.g., furniture, electronics)	461 23%	220 23%	240 23%	145 24%	59 18%	83 25%	76 23%	97 22%	77 26%	31 19%	38 23%	30 20%	44 22%	68 22%	28 18%	46 27%	46 26%	53 22%	94 26%	96 22%	166 22%	104 22%
Savings related to retirement	448 22%	203 21%	245 24%	79 13%	51 16%	91 27% DEh	144 44% DEFH	82 19% d	37 13%	20 12%	44 27% IJ	61 39% IJM	41 21% i	42 14%	31 20%	47 27% Nr	83 47% NOPR	41 17%	84 24%	87 20%	153 20%	124 26% t
Tax related expenses	298 15%	136 14%	162 16%	64 11%	39 12%	42 13%	49 15%	104 24% DEFG	39 13%	21 13%	13 8%	14 9%	49 25% IJKL	25 8%	17 11%	29 17% N	35 20% NI	55 23% NO	65 18% T	49 11%	101 13%	84 18% T
Moving expenses (i.e., changing addresses not associated with job change)	238 12%	108 11%	130 12%	121 20% EFGH	42 13% fh	25 8%	31 9% h	18 4%	50 17% KM	19 11%	10 6%	19 12%	10 5%	71 23% PQR	24 15% qR	15 9% r	12 7%	8 3%	44 12%	62 14% U	68 9%	64 13%
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	232 12%	128 13%	104 10%	99 17% FGH	52 16% fGH	33 10% h	27 8%	21 5%	48 16% m	29 17% lm	23 14% p	13 8%	16 8% R	52 17% PqR	23 15% PR	10 6%	14 8% R	5 2%	56 16% UV	60 14% u	71 9%	45 10%
Saving for college	226 11%	120 12%	106 10%	114 19% GH	48 15% GH	46 14% GH	6 2%	12 3%	57 20% LM	29 18% LM	22 14% LM	2 1%	9 5%	56 19% QR	18 12% QR	24 14% QR	5 3%	3 1%	25 7% S	51 12% S	87 12% s	62 13% S
Relocation expenses due to a job change	83 4%	52 5% c	31 3%	48 8% FGH	26 8% FGH	6 2%	1 *	1 *	28 9% kLM	18 11% kLM	5 3% m	1 1%	- -	21 7% PQR	8 5% PQR	1 *	* *	1 1%	13 4%	17 4%	29 4%	24 5%
Other	209 10%	80 8%	130 12% B	45 7%	20 6%	33 10%	40 12% e	71 16% DEF	19 7%	10 6%	4 2%	18 11% K	29 15% ljk	25 8%	10 6%	29 17% NOK	22 13% NO	43 18% NO	24 7%	39 9%	90 12% S	57 12% s
Sigma	4635 230%	2297 236%	2338 224%	1358 228%	707 221%	782 233%	790 239%	996 229%	686 234%	369 224%	391 240%	385 247%	466 237%	672 223%	339 218%	391 228%	405 232%	530 222%	849 238%	994 227%	1692 226%	1100 231%

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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 6

Q3510 Which of the following, if any, do you anticipate will be the top 3 largest expenses that you will incur in 2020? Please select up to 3 responses.

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Any Listed (Net)	1913 95%	578 92%	321 95%	260 96% b	680 97% B	579 92%	670 96% F	663 97% F	1201 98% J	712 91% I	733 96% I	1180 94%	695 97% n	1218 94%	1329 96% n	564 94% n	896 96% n	1017 94%
Paying off debt	719 36%	234 37% E	147 43% E	101 37%	219 31%	223 35%	276 39% H	220 32%	475 39% J	245 31% I	270 36% I	449 36%	250 35%	469 36% O	456 33% O	257 43% O	339 36% O	380 35% O
Medical expenses	578 29%	189 30%	104 31% E	70 26%	188 27% E	185 29%	193 28% H	199 29% H	305 25% I	273 35% I	206 27% I	372 30% I	173 24% M	405 31% M	404 29% M	171 28% M	293 31% r	285 26% r
Transportation expenses (e.g., paying off a car, buying a new car, vehicle maintenance)	576 29%	190 30%	100 29% E	84 31%	178 25% E	180 28%	229 33% H	168 25% H	383 31% J	193 25% I	203 27% I	374 30% I	194 27% M	382 29% M	369 27% M	202 34% O	263 28% O	313 29% O
Expenses related to my home, not including mortgage/rent (e.g., improvements, maintenance)	567 28%	161 25% b	109 32% b	75 28%	211 30% E	134 21% E	193 27% f	240 35% FG	326 26% G	240 31% I	179 23% I	388 31% K	188 26% M	378 29% M	454 33% P	104 17% P	294 31% R	273 25% R
Major purchase, not including a vehicle (e.g., furniture, electronics)	461 23%	114 18% E	66 20% E	65 24% E	193 28% BC	123 19% E	173 25% f	165 24% f	303 25% j	158 20% I	171 23% I	289 23% I	174 24% M	286 22% M	317 23% M	135 22% M	224 24% M	236 22% M
Savings related to retirement	448 22%	107 17% E	64 19% E	61 23% E	204 29% BC	119 19% E	137 20% E	192 28% FG	305 25% J	143 18% I	144 19% I	304 24% K	129 18% M	319 25% M	331 24% M	116 19% M	220 24% M	228 21% M
Tax related expenses	298 15%	58 9% E	45 13% E	38 14% E	142 20% BC	62 10% E	105 15% F	131 19% F	168 14% J	130 17% I	85 11% I	213 17% K	80 11% M	218 17% M	246 18% P	51 8% R	164 18% R	134 12% R
Moving expenses (i.e., changing addresses not associated with job change)	238 12%	83 13% e	58 17% E	30 11% E	62 9% E	91 14% h	82 12% H	65 10% H	166 14% J	72 9% I	96 13% I	141 11% I	102 14% n	136 10% O	129 9% O	100 17% O	76 8% O	162 15% Q
Expenses associated with children (e.g., birth of a child, education-related expenses, child care)	232 12%	70 11% E	35 10% E	35 13% E	85 12% E	78 12% E	90 13% E	65 9% E	165 13% J	68 9% I	168 22% L	64 5% I	172 24% N	61 5% M	164 12% M	68 11% M	117 12% M	116 11% M
Saving for college	226 11%	48 8% E	32 9% E	36 13% B	100 14% B	85 13% E	71 10% E	70 10% E	154 13% j	71 9% I	136 18% L	90 7% I	127 18% N	99 8% M	170 12% M	55 9% M	94 10% M	132 12% M
Relocation expenses due to a job change	83 4%	36 6% C	7 2% E	7 3% E	27 4% E	23 4% E	25 4% E	35 5% E	70 6% J	13 2% I	45 6% L	37 3% I	46 6% N	36 3% M	52 4% M	29 5% M	44 5% M	39 4% M
Other	209 10% cDe	88 14% cDe	30 9% E	18 7% E	65 9% E	76 12% E	69 10% E	64 9% E	72 6% E	137 17% I	54 7% I	155 12% K	41 6% M	169 13% M	123 9% M	75 13% o	75 8% O	134 12% Q
Sigma	4635 230%	1377 218%	796 235%	620 230%	1674 240%	1377 218%	1642 234%	1615 236%	2891 235%	1743 222%	1758 231%	2877 229%	1675 233%	2959 228%	3216 232%	1363 226%	2203 236%	2431 225%

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

Fielding Period: December 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 7

**Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2019?
 Please select all that apply.**

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Any Financial Setback (Net)	1446 72%	696 71%	750 72%	489 82% fGH	260 81% GH	251 75% gH	217 66% H	229 53%	248 84% KLM	131 80% LM	118 73% M	97 62%	101 52%	241 80% qR	128 82% QR	133 77% R	120 69% R	128 54%	247 69%	309 70%	553 74%	338 71%
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	514 25%	246 25%	268 26%	201 34% GH	89 28% gH	98 29% gH	65 20%	62 14%	92 32% IM	55 34% IMo	43 26% M	32 20%	23 12%	108 36% OQR	34 22%	55 32% qR	33 19%	38 16%	88 25%	124 28%	185 25%	117 25%
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	462 23%	213 22%	250 24%	128 21%	84 26% g	95 28% G	61 18%	96 22%	54 18%	47 29% i	41 25%	30 19%	41 21%	74 24%	37 24%	54 31% Q	31 18%	55 23%	70 20%	97 22%	182 24%	112 24%
Medical care for an injury or illness	423 21%	187 19%	236 23%	101 17%	86 27% DH	80 24% d	79 24% d	77 18%	37 13%	48 29% lm	35 22% i	33 21%	34 17%	64 21% l	38 25%	44 26%	46 26%	43 18%	63 18%	91 21%	185 25% sv	84 18%
Inability to keep up with debt/Falling behind on bill payments	397 20%	164 17%	233 22% B	152 26% GH	80 25% GH	63 19% H	53 16%	47 11%	63 22% M	32 20% m	26 16%	22 14%	20 10%	89 29% qR	48 31% QRJ	37 21% R	32 18%	27 11%	81 23%	80 18%	150 20%	85 18%
Job loss	273 14%	138 14%	134 13%	141 24% FGH	63 20% FGH	32 10% H	34 10% H	2 1%	82 28% jKLMn	28 17% IM	15 9% M	12 8% M	-	59 20% pR	34 22% PqR	17 10% R	22 12% R	2 1%	45 13%	61 14%	92 12%	75 16%
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	223 11%	119 12%	104 10%	82 14% gH	33 10%	45 13%	27 8%	36 8%	50 17% Ln	19 11%	22 14% l	8 5%	20 10%	32 11%	14 9%	23 13%	19 11%	16 7%	38 11%	38 9%	79 11%	66 14% T
Relocation/moving expenses	192 10%	92 9%	100 10%	91 15% GH	38 12% gH	35 11% H	21 6% H	7 2%	47 16% LM	20 12% M	14 9% M	8 5%	3 1%	44 14% R	18 12% R	21 12% R	13 8% R	4 2%	26 7%	51 12% s	69 9%	45 10%
Child-related issues (e.g., birth of a child, child care)	168 8%	90 9%	78 7%	88 15% FGH	51 16% FGH	16 5% H	10 3%	3 1%	43 15% kLM	28 17% KLM	11 7% m	5 3%	3 1%	44 15% PQR	23 15% PQR	5 3% r	5 3%	1 *	28 8%	34 8%	60 8%	45 10%
Loss of health insurance coverage	149 7%	72 7%	77 7%	71 12% FGH	36 11% FGH	16 5%	14 4%	13 3%	33 11% KM	19 12% KM	3 2%	9 6%	8 4%	39 13% QR	17 11% QR	13 8% Rk	4 2%	5 2%	26 7%	34 8%	59 8%	30 6%
Legal expenses	138 7%	87 9% C	51 5%	64 11% fGH	35 11% fGH	18 6%	7 2%	13 3%	43 15% KLMN	26 16% KLMO	9 6%	3 2%	5 3%	21 7%	9 6%	9 5%	4 2%	8 3%	25 7%	30 7%	44 6%	38 8%
Natural disaster (e.g., fire, flood, tornado)	137 7%	90 9% C	48 5%	54 9% GH	48 15% DFGH	21 6% gH	7 2%	7 2%	41 14% LMN	35 21% KLMO	13 8% LM	1 1%	*	13 4%	13 9% R	8 5% R	6 4%	7 3%	25 7%	30 7%	43 6%	39 8%
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	132 7%	76 8%	56 5%	66 11% FGH	27 8% gH	17 5%	13 4%	9 2%	41 14% KLM	18 11% kM	6 4%	6 4%	5 2%	25 8% R	9 6% r	11 6% r	7 4%	4 2%	20 6%	27 6%	37 5%	48 10% stU
Other	103 5%	53 5%	50 5%	32 5% E	2 1%	13 4% E	28 9% E	27 6% E	17 6% J	1 *	6 4%	17 11% J	11 6% J	15 5%	2 1%	7 4%	12 7% o	15 6% O	12 3%	19 4%	49 7%	24 5%

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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 7

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2019?
 Please select all that apply.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
None	571 28%	278 29%	293 28%	106 18%	60 19%	84 25% d	114 34% DEF	206 47% DEFG	46 16%	33 20%	45 27% I	59 38% IJ	95 48% IJK	61 20%	27 18%	39 23%	55 31% nO	111 46% NOPQ	109 31%	129 30%	195 26%	137 29%
Sigma	3880 192%	1902 195%	1977 190%	1375 231%	734 229%	634 189%	533 161%	605 139%	689 235%	410 249%	291 178%	245 157%	268 136%	686 227%	324 208%	343 200%	287 164%	337 141%	657 185%	845 193%	1432 191%	947 199%

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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 8

**Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2019?
 Please select all that apply.**

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Any Financial Setback (Net)	1446 72%	508 81% CE	249 73% E	213 79% E	435 62% E	472 75% E	529 75% H	446 65% J	935 76% J	512 65% L	637 84% L	810 64% L	596 83% N	850 66% N	958 69% O	467 78% O	631 68% Q	815 75% Q
Transportation issues (e.g., car repairs, having to replace a vehicle, increased commuting expenses)	514 25%	192 30% E	84 25% E	97 36% CE	134 19% E	182 29% H	210 30% H	122 18% J	334 27% J	180 23% L	231 30% L	283 22% L	216 30% N	297 23% N	311 22% O	192 32% O	196 21% Q	318 29% Q
Housing repairs/maintenance (e.g., replacing roof, water heater, furnace)	462 23%	119 19% E	78 23% E	79 29% B	173 25% b	142 23% H	158 22% H	162 24% J	288 23% J	174 22% L	213 28% L	250 20% L	197 27% N	266 20% N	389 28% P	70 12% R	237 25% r	226 21% R
Medical care for an injury or illness	423 21%	145 23% E	73 21% e	81 30% CE	110 16% E	128 20% H	148 21% H	147 21% J	263 21% J	160 20% L	179 24% L	244 19% L	168 23% N	255 20% N	283 20% O	136 23% O	199 21% Q	223 21% Q
Inability to keep up with debt/Falling behind on bill payments	397 20%	178 28% DE	80 23% DE	34 12% DE	96 14% E	159 25% H	153 22% H	85 12% J	264 21% J	133 17% L	175 23% L	222 18% L	176 24% N	221 17% N	209 15% O	184 31% O	166 18% Q	231 21% Q
Job loss	273 14%	130 21% DE	55 16% DE	16 6% DE	63 9% E	129 20% GH	95 13% H	49 7% J	167 14% J	105 13% L	143 19% L	130 10% L	130 18% N	143 11% N	151 11% O	119 20% O	82 9% Q	191 18% Q
Tax-related issues (e.g., paying off previous years' taxes, paying fines/fees, increasing withholding)	223 11%	67 11% E	31 9% E	32 12% E	91 13% E	54 9% H	86 12% H	82 12% J	160 13% J	63 8% L	91 12% L	132 10% L	84 12% N	139 11% N	152 11% O	70 12% O	105 11% Q	117 11% Q
Relocation/moving expenses	192 10%	74 12% E	38 11% E	19 7% E	58 8% E	74 12% H	70 10% H	49 7% J	138 11% J	54 7% L	87 11% L	105 8% L	87 12% N	105 8% N	98 7% O	90 15% O	77 8% Q	116 11% Q
Child-related issues (e.g., birth of a child, child care)	168 8%	51 8% E	22 7% E	24 9% E	59 8% E	63 10% H	57 8% H	48 7% J	122 10% J	45 6% L	140 18% L	27 2% L	131 18% N	37 3% N	108 8% O	57 10% O	78 8% Q	89 8% Q
Loss of health insurance coverage	149 7%	60 9% E	33 10% E	13 5% E	40 6% E	58 9% H	41 6% H	50 7% J	106 9% J	43 5% L	75 10% L	74 6% L	68 9% n	81 6% n	87 6% O	61 10% O	67 7% Q	82 8% Q
Legal expenses	138 7%	39 6% E	30 9% E	13 5% E	56 8% E	46 7% H	43 6% H	48 7% J	97 8% J	41 5% L	74 10% L	63 5% L	72 10% N	66 5% N	93 7% O	42 7% O	48 5% Q	90 8% Q
Natural disaster (e.g., fire, flood, tornado)	137 7%	33 5% E	24 7% E	18 7% E	60 9% b	50 8% b	39 6% g	48 7% J	118 10% J	19 2% L	87 11% L	51 4% L	85 12% N	53 4% N	101 7% O	36 6% O	68 7% Q	69 6% Q
Elder care issues (e.g., health complications, moving to a nursing home, spouse quitting job to care for an elder person)	132 7%	27 4% E	14 4% E	24 9% Bc	59 8% Bc	52 8% g	34 5% g	46 7% J	95 8% J	37 5% L	84 11% L	48 4% L	73 10% N	59 5% N	97 7% O	34 6% O	55 6% Q	77 7% Q

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

Fielding Period: December 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 8

Q3515 Which of the following major expenses or financial setbacks, if any, did your household unexpectedly have in 2019?
 Please select all that apply.

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Other	103	46	9	21	24	25	46	31	48	55	26	77	26	77	53	45	32	70
	5%	7%	3%	8%	3%	4%	7%	5%	4%	7%	3%	6%	4%	6%	4%	7%	3%	7%
		CE		Ce						I	k			m	O		Q	
None	571	123	90	57	264	161	173	238	296	275	124	447	123	448	427	135	304	267
	28%	19%	27%	21%	38%	25%	25%	35%	24%	35%	16%	36%	17%	34%	31%	22%	32%	25%
			B		BCD			FG		I	K			M	P		R	
Sigma	3880	1283	662	526	1287	1323	1352	1204	2497	1383	1728	2152	1635	2245	2560	1270	1713	2167
	192%	203%	195%	195%	184%	209%	193%	176%	203%	176%	227%	171%	227%	173%	185%	211%	183%	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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 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	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Cash	636 32%	354 36% C	282 27%	171 29%	108 34%	96 29%	95 29%	165 38% Dfg	97 33% n	60 37%	51 31%	45 29%	101 51% JKL	74 25%	48 31%	45 26%	50 29%	65 27%	119 34%	147 34%	235 31%	135 28%
Emergency savings	633 31%	322 33%	311 30%	160 27%	103 32%	108 32%	110 33%	153 35% D	98 33% N	56 34%	57 35%	52 33%	58 30%	61 20%	46 30% n	51 30%	58 33% N	95 40% Nm	122 34%	131 30%	212 28%	168 35% u
Credit card(s)	577 29%	264 27%	313 30%	152 26%	99 31%	112 34% d	89 27%	124 28%	68 23%	51 31%	49 30%	42 27%	55 28%	84 28%	49 31%	64 37%	47 27%	69 29%	104 29%	110 25%	220 29%	143 30%
Sell something I own	392 19%	194 20%	198 19%	180 30% EFGH	67 21% H	56 17% H	54 16% H	35 8%	107 36% JKLMN	31 19% M	21 13%	23 15% m	12 6%	73 24% R	36 23% R	35 20% R	31 18% r	23 10%	63 18%	86 20%	116 16%	127 27% STU
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	383 19%	180 19%	203 19%	121 20%	61 19%	66 20%	55 17%	80 18%	56 19%	26 16%	38 23%	21 13%	39 20%	66 22%	34 22%	28 16%	34 20%	41 17%	70 20%	87 20%	141 19%	85 18%
Borrow money from a family member or friend	382 19%	177 18%	205 20%	182 30% eFGH	73 23% GH	61 18% H	40 12% h	28 6%	82 28% KLM	42 26% LM	25 15% M	20 13% M	8 4%	99 33% OPQR	30 20% R	36 21% R	20 12%	19 8%	70 20%	90 21%	138 18%	84 18%
Cash in/borrow against my retirement savings plan	221 11%	128 13% C	93 9%	82 14% GH	48 15% GH	35 10%	22 7%	33 8%	53 18% LMN	31 19% LM	20 12%	9 6%	15 8%	29 10%	18 11%	15 9%	13 7%	18 8%	37 10%	55 12%	76 10%	54 11%
Take out a payday loan	160 8%	78 8%	82 8%	82 14% FGH	35 11% GH	21 6%	8 2%	14 3%	42 14% KLM	14 8%	10 6%	6 4%	7 4%	40 13% pQR	22 14% pQR	11 6% q	2 1%	7 3%	24 7%	41 9%	55 7%	41 9%
Ask for a gift from a family member or friend	153 8%	68 7%	85 8%	82 14% FGH	31 10% GH	25 7% GH	7 2%	7 2%	35 12% LM	16 10% IM	12 7% M	3 2%	2 1%	48 16% pQR	15 10% QR	13 7% r	4 2%	5 2%	33 9%	37 8%	54 7%	29 6%
Loan from my employer	120 6%	80 8% C	40 4%	62 10% FGH	36 11% FGH	9 3% h	11 3% H	1 0%	38 13% KIM	28 17% KLMO	5 3%	7 5%	1 0%	24 8% pqR	8 5% R	4 2%	4 2%	-	26 7%	24 5%	34 5%	36 8%
Other short-term borrowing option (e.g., pawning)	107 5%	49 5%	58 6%	49 8% GH	16 5% h	24 7% gh	10 3%	8 2%	17 6%	7 4%	9 6%	8 5%	8 5%	32 11% QR	9 6% qR	15 8% QR	1 1%	1 0%	25 7%	27 6%	32 4%	23 5%
Other	153 8%	63 7%	90 9%	52 9%	24 8%	19 6%	26 8%	31 7%	24 8%	9 6%	5 3%	12 8%	12 6%	28 9%	15 10%	14 8%	14 8%	19 8%	19 5%	36 8%	63 8%	35 7%
Sigma	3917 194%	1959 201%	1958 188%	1377 231%	703 220%	631 188%	527 159%	680 156%	718 244%	373 227%	302 185%	248 159%	318 162%	659 218%	330 212%	329 191%	279 159%	362 152%	712 200%	869 198%	1375 184%	960 202%

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

Fielding Period: December 12 - 16, 2019
 NFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 10

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

Base: All Respondents

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Cash	636 32%	164 26%	99 29%	101 37% B	242 35% B	185 29%	200 28%	251 37% FG	401 33%	235 30%	228 30%	408 32%	209 29%	427 33%	459 33%	175 29%	294 31%	341 32%
Emergency savings	633 31%	128 20%	103 31% B	101 37% B	281 40% BC	148 23%	210 30% f	275 40% FG	411 33% j	222 28%	234 31%	399 32%	222 31%	411 32%	504 36% P	127 21%	360 38% R	274 25%
Credit card(s)	577 29%	127 20%	93 27% B	84 31% B	251 36% BC	139 22%	201 29% F	236 35% Fg	382 31% J	195 25%	214 28%	363 29%	210 29%	367 28%	445 32% P	124 21%	311 33% R	265 25%
Sell something I own	392 19%	145 23% E	82 24% E	51 19%	102 15%	151 24% H	139 20% h	102 15%	272 22% J	120 15%	171 23% L	221 18%	167 23% N	225 17%	220 16%	168 28% O	135 14%	257 24% Q
Take out a loan from a bank or credit union (e.g., home equity loan, personal loan)	383 19%	106 17%	75 22% b	53 20%	140 20%	104 16%	156 22% f	123 18%	248 20%	135 17%	166 22% l	217 17%	156 22% n	227 17%	287 21% p	94 16%	198 21% r	185 17%
Borrow money from a family member or friend	382 19%	151 24% cE	60 18%	50 19%	111 16%	142 22% H	157 22% H	84 12%	249 20%	134 17%	178 23% L	204 16%	192 27% N	191 15%	221 16%	159 26% O	120 13%	263 24% Q
Cash in/borrow against my retirement savings plan	221 11%	42 7%	57 17% Be	36 14% B	79 11% B	63 10%	80 11%	78 11%	160 13% J	60 8%	123 16% L	98 8%	126 18% N	95 7%	170 12% p	50 8%	103 11%	118 11%
Take out a payday loan	160 8%	62 10%	32 10%	15 5%	49 7%	53 8% h	73 10% H	34 5%	121 10% J	39 5%	85 11% L	75 6%	90 13% N	70 5%	84 6% O	74 12% O	62 7%	98 9%
Ask for a gift from a family member or friend	153 8%	56 9%	23 7%	17 6%	51 7%	61 10% h	49 7%	43 6%	106 9%	47 6%	85 11% L	68 5%	87 12% N	66 5%	94 7%	58 10%	57 6%	96 9% q
Loan from my employer	120 6%	37 6%	19 5%	21 8%	42 6%	41 6%	43 6%	37 5%	103 8% J	17 2%	83 11% L	37 3%	78 11% N	42 3%	72 5%	48 8% o	48 5%	72 7%
Other short-term borrowing option (e.g., pawning)	107 5%	48 8% DE	29 9% DE	3 1%	24 3%	41 6% h	43 6% h	23 3%	61 5%	46 6%	43 6% L	64 5%	42 6%	65 5%	50 4%	55 9% O	37 4%	70 6% q
Other	153 8% CDE	78 12% DE	18 5%	9 3%	33 5%	80 13% GH	47 7% h	26 4%	60 5%	93 12% l	57 7% L	96 8%	42 6%	111 9%	72 5%	66 11% O	48 5%	105 10% Q
Sigma	3917 194%	1144 181%	690 204%	541 200%	1405 201%	1208 191%	1398 199%	1310 192%	2575 209%	1342 171%	1668 219%	2249 179%	1622 226%	2295 177%	2678 193%	1197 199%	1773 190%	2144 198%

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

Fielding Period: December 12 - 16, 2019
 NFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 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	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Worse than you expected it to be	574 28%	276 28%	299 29%	201 34% EH	75 23%	112 33% EH	92 28%	95 22%	100 34% Jm	33 20%	55 34% j	43 28%	45 23%	100 33% R	43 27%	57 33% R	48 28%	50 21%	112 32% i	110 25%	223 30%	129 27%
About what you expected it to be	983 49%	458 47%	525 50%	280 47%	176 55% dh	171 51%	160 48%	197 45%	136 46%	86 52%	81 50%	71 45%	85 43%	144 48%	90 58%	90 52%	89 51%	113 47%	156 44%	235 54% S	362 48%	230 48%
Better than what you expected it to be	459 23%	240 25%	219 21%	115 19%	69 22%	53 16%	79 24% f	143 33% DEfg	57 20%	46 28% kO	28 17%	42 27%	67 34% IK	57 19%	23 15%	25 14%	37 21%	76 32% NOP	87 25%	92 21%	163 22%	117 25%
Sigma	2017 100%	974 100%	1043 100%	595 100%	320 100%	335 100%	331 100%	435 100%	294 100%	164 100%	163 100%	156 100%	197 100%	302 100%	156 100%	172 100%	175 100%	239 100%	356 100%	438 100%	748 100%	476 100%

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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 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+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Worse than you expected it to be	574 28%	247 39% CDE	105 31% E	68 25%	131 19%	204 32% H	229 33% H	141 21%	345 28%	230 29%	213 28%	361 29%	201 28%	374 29%	328 24%	233 39% O	208 22%	367 34% Q
About what you expected it to be	983 49%	287 45%	170 50%	127 47%	351 50%	319 50%	320 46%	344 50%	613 50%	370 47%	377 50%	606 48%	359 50%	624 48%	682 49%	294 49%	452 48%	531 49%
Better than what you expected it to be	459 23%	96 15%	64 19%	75 28% Bc	216 31% BC	110 17%	152 22%	198 29% FG	272 22%	187 24%	170 22%	289 23%	159 22%	300 23%	375 27% P	76 13%	275 29% R	185 17%
Sigma	2017 100%	631 100%	339 100%	270 100%	699 100%	632 100%	701 100%	684 100%	1231 100%	786 100%	760 100%	1257 100%	719 100%	1298 100%	1385 100%	602 100%	935 100%	1082 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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 13

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Yes	1062 53%	483 50%	579 56% b	365 61% FGH	204 64% FGH	172 51% H	158 48% h	163 37%	163 56% M	96 58% M	82 50% M	75 48% m	67 34%	202 67% PQRI	108 69% PQR	90 52% r	83 47%	96 40%	180 51%	231 53%	401 54%	250 53%
No	870 43%	457 47% C	413 40%	194 33%	102 32%	151 45% DE	158 48% DE	265 61% DEFG	109 37% n	63 38% o	77 47%	81 52% lj	127 64% IJK	85 28%	39 25%	74 43% NO	77 44% NO	138 58% NOPq	158 44%	187 43%	321 43%	204 43%
Decline to answer	85 4%	34 3%	51 5%	36 6% H	14 4% h	12 4%	15 4%	7 2%	21 7% LM	6 3%	4 2%	-	3 2%	15 5%	8 5%	8 5%	15 8% RL	4 2%	17 5%	20 5%	26 3%	22 5%
Sigma	2017 100%	974 100%	1043 100%	595 100%	320 100%	335 100%	331 100%	435 100%	294 100%	164 100%	163 100%	156 100%	197 100%	302 100%	156 100%	172 100%	175 100%	239 100%	356 100%	438 100%	748 100%	476 100%

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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 14

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

Base: All Respondents

	Total	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
		Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Yes	1062	452	203	132	246	399	407	256	666	396	468	594	441	622	656	400	456	607
	53%	72%	60%	49%	35%	63%	58%	38%	54%	50%	62%	47%	61%	48%	47%	66%	49%	56%
		CDE	DE	E		H	H			L	L		N		O	O	Q	Q
No	870	145	132	132	431	195	271	404	523	347	265	605	256	614	693	161	460	410
	43%	23%	39%	49%	62%	31%	39%	59%	42%	44%	35%	48%	36%	47%	50%	27%	49%	38%
		B	Bc	Bc	BCD	F	F	FG			K	K	M	M	P	R	R	R
Decline to answer	85	33	3	5	22	39	23	23	42	43	28	57	22	62	35	41	19	66
	4%	5%	1%	2%	3%	6%	3%	3%	3%	5%	4%	5%	3%	5%	3%	7%	2%	6%
		C				g									O	O	Q	Q
Sigma	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
	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
 Overlap formulae used.

Fielding Period: December 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 15

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

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Credit card debt	438 22%	229 23%	209 20%	76 13%	81 25% D	66 20% D	78 23% D	137 31% DFg	45 15%	44 27% I	32 20%	39 25% I	67 34% IK	31 10%	36 23% N	34 20% N	39 22% N	70 29% N	77 22%	84 19%	178 24%	99 21%
Mortgage or rent	406 20%	157 16%	249 24% B	109 18%	63 20%	84 25% d	68 20%	83 19%	42 14%	23 14%	33 20%	29 19%	30 15%	67 22% i	40 25% j	51 30%	38 22%	53 22%	63 18%	83 19%	145 19%	115 24% s
Employment struggles	372 18%	200 20% c	172 16%	126 21% H	54 17% h	76 23% H	68 21% H	47 11%	74 25% Mn	27 16%	46 28% jM	32 20% m	21 11%	52 17%	27 17%	30 18%	36 21% r	26 11%	78 22% U	106 24% UV	107 14%	81 17%
Healthcare costs	248 12%	122 12%	126 12%	46 8%	42 13% d	27 8%	46 14% D	87 20% DeF	16 5%	29 18% IKo	11 7%	22 14% I	43 22% IK	31 10%	13 8%	16 9%	23 13% NOp	44 18% NOp	35 10%	50 11%	114 15% sv	49 10%
Taxes	120 6%	72 7% c	48 5%	53 9% GH	20 6% g	23 7% g	8 2%	17 4%	30 10% M	13 8%	17 11% Mp	6 4%	6 3%	23 8% Q	7 4%	5 3%	2 1%	11 4%	36 10% TU	19 4%	35 5%	29 6%
Home prices	106 5%	45 5%	62 6% EFGH	63 11% EFGH	13 4%	12 4%	7 2%	11 2%	26 9% LM	9 5% I	5 3%	* *	5 2%	37 12% OPQR	4 2%	7 4%	7 4%	6 3%	14 4%	26 6% U	20 3%	46 10% SIU
Childcare expenses	90 4%	41 4%	49 5%	44 7% fGH	13 4%	11 3%	9 3%	12 3%	17 6% m	9 6%	7 5%	4 3%	3 1%	27 9% OPqr	4 3%	4 2%	5 3%	9 4%	10 3%	21 5%	47 6% sv	12 3%
Other	174 9%	87 9%	87 8%	53 9% e	14 5%	32 10% e	39 12% E	35 8%	33 11% J	4 2%	11 7%	22 14% J	17 9% j	20 7%	11 7%	21 12%	17 10%	18 8%	32 9%	32 7%	78 10%	33 7%
None	63 3%	22 2%	41 4%	24 4% Fh	21 7% FgH	3 1%	8 3%	7 2%	11 4% k	6 4% k	- -	1 *	4 2%	13 4% r	15 9% nPR	3 2%	8 4%	3 1%	10 3%	18 4%	24 3%	12 3%
Sigma	2017 100%	974 100%	1043 100%	595 100%	320 100%	335 100%	331 100%	435 100%	294 100%	164 100%	163 100%	156 100%	197 100%	302 100%	156 100%	172 100%	175 100%	239 100%	356 100%	438 100%	748 100%	476 100%

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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 16

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

Base: All Respondents

	Total	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
		Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Credit card debt	438	110	66	75	173	102	160	176	247	190	142	295	124	313	342	92	261	176
	22%	18%	19%	28% Bc	25% B	16%	23% F	26% F	20%	24%	19%	23% k	17%	24% M	25% P	15%	28% R	16%
Mortgage or rent	406	124	82	70	125	124	167	114	252	154	168	239	159	247	282	122	205	201
	20%	20%	24% e	26% e	18%	20%	24% H	17%	20%	20%	22%	19%	22%	19%	20%	20%	22%	19%
Employment struggles	372	131	67	40	115	121	114	137	239	133	121	250	131	241	235	134	144	227
	18%	21%	20%	15%	16%	19%	16%	20%	19%	17%	16%	20%	18%	19%	17%	22% O	15%	21% Q
Healthcare costs	248	73	30	27	110	63	77	108	149	99	88	160	82	166	175	73	128	120
	12%	12%	9%	10%	16% C	10%	11%	16% Fg	12%	13%	12%	13%	11%	13%	13%	12%	14%	11%
Taxes	120	32	33	14	36	49	40	31	91	29	54	66	51	69	83	35	56	64
	6%	5%	10% BE	5%	5%	8% h	6%	5%	7% J	4%	7%	5%	7%	5%	6%	6%	6%	6%
Home prices	106	50	17	8	30	45	37	24	67	39	58	48	48	59	57	49	35	71
	5%	8% de	5%	3%	4%	7% H	5%	4%	5%	5%	8% L	4%	7%	5%	4%	8% O	4%	7% Q
Childcare expenses	90	23	11	9	35	47	23	20	52	38	58	32	53	37	65	23	28	61
	4%	4%	3%	3%	5%	7% GH	3%	3%	4%	5%	8% L	3%	7% N	3%	5%	4%	3%	6% Q
Other	174	56	24	25	58	47	70	57	100	74	40	134	40	135	119	50	60	115
	9%	9%	7%	9%	8%	7%	10%	8%	8%	9%	5%	11% K	6%	10% M	9%	8%	6%	11% Q
None	63	32	8	2	16	34	14	16	32	31	31	33	31	32	28	23	17	46
	3%	5% cDe	2%	1%	2%	5% GH	2%	2%	3%	4%	4%	3%	4% n	2%	2%	4%	2%	4% Q
Sigma	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
	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
 Overlap formulae used.

Fielding Period: December 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 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	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Something Causes Financial Stress (Net)	1586 79%	768 79%	819 78%	510 86% GH	279 87% GH	286 85% H	259 85% H	254 58% H	248 84% M	139 85% M	139 85% M	130 83% M	112 57% M	262 87% QR	140 90% QR	147 85% qR	129 74% R	142 59% R	282 79% R	336 77% R	602 80% R	366 77% R
Saving (Sub-Net)	1083 54%	517 53%	566 54%	318 53% H	195 61% H	213 64% DH	198 60% H	159 36% H	151 51% M	95 58% M	104 64% iM	102 65% iM	65 33% M	167 55% R	100 64% R	109 63% R	96 55% R	94 39% R	198 56% R	217 50% R	418 56% t	250 53% R
Saving money for emergencies	740 37%	329 34%	412 39% b	249 42% GH	147 46% GH	128 38% H	102 31% H	113 26% H	103 35% M	69 42% M	62 38% M	55 35% M	40 21% M	146 49% QRi	79 51% pQR	66 39% m	47 27% m	73 31% m	138 39% m	149 34% m	281 38% m	172 36% m
Saving enough money for comfortable retirement	670 33%	335 34%	335 32%	145 24% DH	121 38% DH	150 45% DH	161 49% DEH	93 21% H	75 25% M	65 40% iM	78 48% iM	82 53% iM	35 18% M	71 23% QR	55 49% QR	72 42% NR	79 45% NR	58 24% NR	122 34% t	124 28% T	268 36% T	156 33% T
Saving enough money for child's education	282 14%	147 15%	135 13%	110 18% GH	76 24% GH	60 18% GH	31 9% H	6 1% H	52 18% M	39 24% iM	32 19% M	19 12% M	5 3% M	57 19% QR	37 24% QR	28 16% qR	11 7% R	1 1% R	48 14% R	58 13% R	102 14% R	75 16% R
Debt (Sub-Net)	927 46%	469 48%	458 44%	346 58% fGH	168 52% GH	163 49% GH	118 36% H	134 31% H	169 58% LM	88 53% iM	83 51% M	62 39% M	67 34% M	176 58% pQR	80 51% QR	79 46% qR	56 32% qR	67 28% qR	169 47% qR	203 46% qR	340 45% qR	215 45% qR
Credit card debt	582 29%	295 30%	287 27%	192 32% H	107 33% H	104 31% H	83 25% H	96 22% H	92 31% M	63 39% M	50 31% M	44 28% M	45 23% M	100 33% qR	43 28% qR	54 31% qR	39 22% qR	51 21% qR	113 32% qR	125 29% qR	204 27% qR	140 29% qR
Student loan debt	315 16%	159 16%	155 15%	161 27% EFGH	55 17% GH	60 18% GH	24 7% h	15 3% H	76 26% LM	30 18% M	31 19% iM	14 9% M	8 4% M	85 28% OPQR	25 16% QR	28 17% QR	10 6% R	7 3% R	53 15% R	69 16% R	122 16% R	70 15% R
Auto loan debt	299 15%	147 15%	152 15%	98 17% H	69 21% GH	61 18% gh	38 11% H	33 8% H	42 14% M	36 22% M	26 16% M	24 15% M	20 10% M	56 19% QR	33 21% QR	35 21% QR	14 8% R	13 5% R	47 13% R	66 15% R	120 16% R	67 14% R
Other type of debt	263 13%	136 14%	127 12%	104 17% GH	48 15% gh	43 13% gh	27 8% H	41 9% H	55 19% M	22 14% M	24 15% M	16 11% M	18 9% M	49 16% QR	26 16% Q	19 11% R	11 6% R	23 10% R	47 13% R	68 16% R	88 12% R	60 13% R
Paying off home mortgage	359 18%	179 18%	180 17%	116 20% H	75 23% GH	74 22% gh	48 15% H	46 11% H	64 22% iM	47 28% LMo	29 18% M	18 11% M	22 11% M	52 17% r	28 18% r	45 26% nR	31 17% R	24 10% R	64 18% R	78 18% R	148 20% R	70 15% R
Other	141 7%	64 7%	77 7%	66 11% EFH	9 3% H	15 4% H	30 9% E	21 5% E	30 10% JK	3 2% M	2 1% M	17 11% JK	11 5% JK	36 12% OR	6 4% R	12 7% k	13 7% R	10 4% R	31 9% R	35 8% R	43 6% R	32 7% R
None	431 21%	206 21%	224 22%	86 14% H	41 13% H	50 15% H	72 22% DE	182 42% DEFG	46 16% H	25 15% H	24 15% H	27 17% H	85 43% IJKL	40 13% R	16 10% R	25 15% R	46 26% NOP	97 41% NOPQ	74 21% R	102 23% R	146 20% R	109 23% R
Sigma	4082 202%	1998 205%	2084 200%	1327 223%	748 234%	744 222%	616 186%	646 148%	635 216%	400 243%	359 220%	316 203%	289 147%	692 229%	349 224%	386 224%	300 172%	358 150%	738 208%	873 199%	1522 203%	950 200%

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 - I/N - J/O - K/P - L/Q - M/R - S/T/U/V
 Overlap formulae used. * small base

Fielding Period: December 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 18

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

Base: All Respondents

	Total	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
		Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not married
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Something Causes Financial Stress (Net)	1586	538	271	218	503	504	570	512	1034	552	670	916	634	953	1066	505	736	851
	79%	85%	80%	81%	72%	80%	81%	75%	84%	70%	88%	73%	88%	73%	77%	84%	79%	79%
Saving (Sub-Net)	1083	339	203	147	355	330	380	373	719	363	468	615	442	641	741	337	521	562
	54%	54%	60%	55%	51%	52%	54%	55%	58%	46%	62%	49%	61%	49%	53%	56%	56%	52%
Saving money for emergencies	740	280	154	92	187	251	266	223	448	292	301	440	284	456	468	267	310	430
	37%	44%	45%	34%	27%	40%	38%	33%	36%	37%	40%	35%	40%	35%	34%	44%	33%	40%
Saving enough money for comfortable retirement	670	185	115	107	244	188	229	253	475	195	281	389	260	410	492	175	357	313
	33%	29%	34%	40%	35%	30%	33%	37%	39%	25%	37%	31%	36%	32%	36%	29%	38%	29%
Saving enough money for child's education	282	74	45	47	112	91	97	94	219	63	226	56	223	59	209	73	160	122
	14%	12%	13%	17%	16%	14%	14%	14%	18%	8%	30%	4%	31%	5%	15%	12%	17%	11%
Debt (Sub-Net)	927	294	175	136	289	290	361	276	638	289	417	510	399	529	598	323	434	493
	46%	47%	52%	50%	41%	46%	51%	40%	52%	37%	55%	41%	55%	41%	43%	54%	46%	46%
Credit card debt	582	174	119	80	190	178	214	191	400	182	264	318	251	331	382	197	282	300
	29%	28%	35%	30%	27%	28%	30%	28%	32%	23%	35%	25%	35%	26%	28%	33%	30%	28%
Student loan debt	315	96	53	54	101	68	154	93	235	80	168	146	156	159	191	121	134	180
	16%	15%	16%	20%	14%	11%	22%	14%	19%	10%	22%	12%	22%	12%	14%	20%	14%	17%
Auto loan debt	299	97	54	54	89	104	112	83	225	74	170	129	167	132	195	102	179	120
	15%	15%	16%	20%	13%	16%	16%	12%	18%	9%	22%	10%	23%	10%	14%	17%	19%	11%
Other type of debt	263	121	47	23	68	85	119	59	168	95	112	151	109	154	126	133	102	161
	13%	19%	14%	9%	10%	13%	17%	9%	14%	12%	15%	12%	15%	12%	9%	22%	11%	15%
Paying off home mortgage	359	90	68	51	141	100	126	133	255	104	198	161	185	174	314	45	204	155
	18%	14%	20%	19%	20%	16%	18%	19%	21%	13%	26%	13%	26%	13%	23%	7%	22%	14%
Other	141	81	9	16	28	67	40	34	57	84	51	90	43	97	65	67	30	110
	7%	13%	3%	6%	4%	11%	6%	5%	5%	11%	7%	7%	6%	8%	5%	11%	3%	10%
None	431	92	67	52	196	128	131	172	197	234	90	340	86	345	319	97	199	231
	21%	15%	20%	19%	28%	20%	19%	25%	25%	30%	12%	27%	12%	27%	23%	16%	21%	21%
Sigma	4082	1290	731	575	1356	1259	1489	1334	2679	1403	1861	2222	1765	2318	2762	1278	1959	2123
	202%	205%	216%	213%	194%	199%	212%	195%	218%	178%	245%	177%	245%	179%	199%	212%	210%	196%

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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 19

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

Base: Something Causes Financial Stress

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1659	708	951	549	319	283	224	284	240	133	114	102	119	309	186	169	122	165	314	681	354	310
Weighted Base	1586	768	819	510	279	286	259	254	248	139*	139*	130*	112*	262	140*	147*	129*	142*	282	336	602	366
Saving (Net)	718 45%	348 45%	369 45%	187 37%	122 44%	144 50% D	151 58% DEH	114 45% d	99 40%	58 41%	74 54% im	75 58% ijM	43 38%	88 33%	64 46% n	70 47% N	76 59% N	72 51% N	122 43%	147 44%	278 46%	171 47%
Saving enough money for comfortable retirement	328 21%	157 20%	171 21%	47 9%	46 16% D	68 24% D	109 42% DEFH	59 23% D	31 12% n	22 16%	29 21%	49 38% JKm	25 22% i	16 6%	23 17% N	38 26% N	59 46% NOPR	34 24% N	55 19%	67 20%	132 22%	74 20%
Saving money for emergencies	310 20%	148 19%	162 20%	104 20%	60 22%	54 19%	37 14%	55 22%	53 21%	29 21%	28 20%	21 16%	17 16%	51 20%	31 22%	26 18%	16 12%	38 27% Q	48 17%	60 18%	123 20%	79 22%
Saving enough money for child's education	80 5%	44 6%	36 4%	36 7% GH	15 6% H	22 8% GH	5 2%	1 *	16 6% M	6 4%	17 12% Imp	5 4%	-	20 8% QR	9 7% qR	5 4%	1 1%	1 *	19 7%	20 6%	23 4%	18 5%
Debt (Net)	602 38%	296 39%	306 37%	246 48% EFGH	102 37% G	101 35% G	59 23% G	95 37% G	113 45% L	49 35%	53 38%	35 27%	47 42% OPQR	133 51% Q	53 38% q	48 33% q	24 18%	48 34% Q	116 41%	130 39%	210 35%	146 40%
Credit card debt	290 18%	136 18%	154 19%	89 18%	52 19%	51 18%	36 14%	61 24% G	37 15%	28 20%	25 18%	18 14%	26 24%	52 20%	24 18%	26 18%	17 14%	35 25% q	64 23% u	62 18%	94 16%	70 19%
Student loan debt	128 8%	62 8%	67 8%	83 16% EFGH	20 7% Gh	14 5%	5 2%	7 3%	35 14% LM	11 8% m	11 8%	2 2%	2 2%	48 18% OPQR	8 6%	3 2%	3 2%	5 3% q	24 8%	26 8%	44 7%	35 9%
Auto loan debt	96 6%	46 6%	49 6%	37 7%	16 6%	23 8%	10 4%	10 4%	19 8%	3 2%	8 6%	9 7% q	6 4%	18 7% qr	12 9% QRj	15 10% QR	1 1%	3 2% l	18 6%	18 5%	39 7%	20 5%
Other type of debt	89 6%	52 7%	36 4%	37 7%	14 5%	13 4%	8 3%	17 7%	22 9%	6 4%	8 6%	6 4%	11 10%	15 6% q	8 6%	5 3%	3 2%	6 4%	11 4%	24 7%	32 5%	22 6%
Paying off home mortgage	189 12%	87 11%	102 12%	46 9%	51 18% Dgh	35 12%	28 11%	30 12%	23 9%	32 23% IKL	11 8%	7 5%	15 13%	23 9%	19 14%	24 16% n	21 16% l	15 10%	29 10%	37 11%	86 14%	38 10%
Other	77 5%	36 5%	41 5%	31 6% Ef	4 1%	6 2%	21 8% EF	15 6% Ef	13 5% j	1 1%	1 1%	13 10% JK	8 7% Jk	18 7%	3 2%	5 4%	8 6%	7 5%	15 5%	23 7% v	28 5%	11 3%
Sigma	1586 100%	768 100%	819 100%	510 100%	279 100%	286 100%	259 100%	254 100%	248 100%	139 100%	139 100%	130 100%	112 100%	262 100%	140 100%	147 100%	129 100%	142 100%	282 100%	336 100%	602 100%	366 100%

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 12 - 16, 2019
 NEFE
 Weighted To The U.S. General Adult Population - Propensity

17 Dec 2019
 Table 20

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

Base: Something Causes Financial Stress

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Base	1659	706	355	206	338	531	607	521	1006	653	737	922	706	953	1072	565	795	864
Weighted Base	1586	538	271	218	503	504	570	512	1034	552	670	916	634	953	1066	505	736	851
Saving (Net)	718 45%	230 43%	129 47%	87 40%	243 48%	233 46%	227 40%	257 50% G	469 45%	248 45%	300 45%	417 46%	285 45%	433 45%	496 46%	218 43%	353 48%	365 43%
Saving enough money for comfortable retirement	328 21%	82 15%	54 20%	44 20%	134 27% B	89 18%	103 18%	136 27% FG	226 22%	102 18%	111 17%	217 24% K	95 15%	233 24% M	261 24% P	65 13%	179 24% R	149 17%
Saving money for emergencies	310 20%	131 24% DE	61 22% E	33 15%	71 14%	113 22%	102 18%	95 18%	176 17%	134 24% I	119 18%	191 21%	118 19%	192 20%	179 17%	128 25% O	116 16%	193 23% Q
Saving enough money for child's education	80 5%	17 3%	14 5%	11 5%	38 8% B	31 6%	22 4%	27 5%	67 7% J	13 2%	71 11% L	9 1%	71 11% N	9 1%	56 5%	24 5%	57 8% R	23 3%
Debt (Net)	602 38%	215 40%	101 37%	92 42%	172 34%	185 37%	260 46% FH	157 31%	407 39%	196 35%	243 36%	360 39%	233 37%	369 39%	355 33%	244 48% O	251 34%	352 41% Q
Credit card debt	290 18%	88 16%	52 19%	37 17%	105 21%	87 17%	112 20%	92 18%	191 18%	99 18%	105 16%	186 20% k	103 16%	187 20%	193 18%	96 19%	126 17%	164 19%
Student loan debt	128 8%	43 8%	18 7%	27 12% e	33 7%	19 4%	74 13% FH	35 7%	95 9%	33 6%	61 9%	67 7%	57 9%	71 7%	66 6%	61 12% O	38 5%	90 11% Q
Auto loan debt	96 6%	37 7% e	18 7% e	21 10% E	16 3%	42 8% H	39 7% H	15 3%	74 7% j	22 4%	46 7%	50 5%	41 6%	55 6%	54 5%	41 8% o	57 8% r	39 5%
Other type of debt	89 6% cDE	48 9%	13 5%	6 3%	18 4%	37 7% H	36 6% h	16 3%	47 5%	42 8% i	31 5%	58 6%	32 5%	56 6%	41 4%	46 9% O	30 4%	59 7% q
Paying off home mortgage	189 12%	50 9%	38 14% b	27 12%	72 14% b	48 9%	65 11%	76 15% f	130 13%	59 11%	102 15% L	87 10%	94 15% N	95 10%	174 16% P	15 3%	116 16% R	73 9%
Other	77 5%	43 8% CE	3 1%	13 6% C	15 3%	39 8% Gh	17 3%	21 4%	28 3%	49 9% i	26 4%	52 6%	22 3%	56 6%	42 4%	27 5%	16 2%	61 7% Q
Sigma	1586 100%	538 100%	271 100%	218 100%	503 100%	504 100%	570 100%	512 100%	1034 100%	552 100%	670 100%	916 100%	634 100%	953 100%	1066 100%	505 100%	736 100%	851 100%

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.

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 Table 21

Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?

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	2017	882	1135	616	358	320	280	443	276	153	129	126	198	340	205	191	154	245	375	840	417	385
Weighted Base	2017	974	1043	595	320	335	331	435	294	164*	163*	156*	197	302	156	172*	175*	239	356	438	748	476
Plan To File 2019 Taxes (Net)	1808 90%	883 91%	925 89%	530 89%	290 90%	312 93% h	297 90%	380 87%	266 91%	153 93%	159 97% iLMP	138 89%	167 85%	264 88%	137 88%	153 89%	159 91%	213 89%	317 89%	392 90%	664 89%	435 91%
I expect to pay the same amount in income taxes	734 36%	393 40% C	341 33%	188 32%	118 37%	134 40% d	121 37%	173 40% D	104 36%	55 33%	74 45%	67 43%	93 47% ijR	84 28%	63 41% N	60 35%	54 31%	80 34%	135 38%	175 40% u	248 33%	175 37%
I expect to pay more in income taxes	374 19%	187 19%	188 18%	103 17%	68 21%	65 19%	68 21%	71 16%	40 14%	47 29% IMO	40 25% Imp	32 20%	27 14%	63 21% i	21 14%	24 14%	36 21%	44 18%	81 23% T	60 14%	143 19% t	91 19% t
I expect to pay less in income taxes	317 16%	182 19% C	135 13%	118 20% Gh	54 17%	49 15%	35 11%	61 14%	74 25% kLN	32 20%	23 14%	19 12%	34 17%	45 15%	21 14%	26 15%	16 9%	27 11%	43 12%	65 15%	135 18% s	74 16%
Not sure	383 19%	121 12%	262 25% B	121 20%	50 16%	65 19%	73 22%	75 17%	48 16% M	18 11%	22 13%	20 13%	13 7%	73 24% i	31 20% j	43 25% k	52 30% L	62 26% M	58 16%	92 21%	138 18%	94 20%
N/A - I don't plan to file 2019 income taxes.	209 10%	91 9%	118 11%	65 11%	31 10%	23 7%	34 10%	55 13% f	28 9% k	12 7%	4 3%	18 11% K	29 15% K	38 12%	19 12%	19 11% K	16 9%	26 11%	38 11%	46 10%	84 11%	41 9%
Sigma	2017 100%	974 100%	1043 100%	595 100%	320 100%	335 100%	331 100%	435 100%	294 100%	164 100%	163 100%	156 100%	197 100%	302 100%	156 100%	172 100%	175 100%	239 100%	356 100%	438 100%	748 100%	476 100%

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

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 Table 22

Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status	
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Married	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	2017	810	432	247	451	640	720	657	1156	861	813	1204	772	1245	1336	646	976	1041
Weighted Base	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
Plan To File 2019 Taxes (Net)	1808	505	318	261	657	529	631	648	1183	626	701	1107	657	1151	1285	507	891	917
	90%	80%	94%	97%	94%	84%	90%	95%	96%	80%	92%	88%	91%	89%	93%	84%	95%	85%
I expect to pay the same amount in income taxes	734	197	151	111	262	191	244	299	485	249	281	453	266	468	552	180	395	338
	36%	31%	45%	41%	38%	30%	35%	44%	39%	32%	37%	36%	37%	36%	40%	30%	42%	31%
I expect to pay more in income taxes	374	62	56	61	176	80	140	154	271	103	149	225	140	234	287	87	217	158
	19%	10%	17%	23%	25%	13%	20%	23%	22%	13%	20%	18%	20%	18%	21%	15%	23%	15%
I expect to pay less in income taxes	317	86	54	51	115	93	117	107	232	86	133	184	122	195	223	93	155	162
	16%	14%	16%	19%	17%	15%	17%	16%	19%	11%	18%	15%	17%	15%	16%	15%	17%	15%
Not sure	383	160	57	37	103	165	131	86	194	189	138	244	129	254	223	146	124	259
	19%	25%	17%	14%	15%	26%	19%	13%	16%	24%	18%	19%	18%	20%	16%	24%	13%	24%
N/A - I don't plan to file 2019 income taxes.	209	125	21	9	42	103	70	36	48	161	59	150	62	147	100	95	44	165
	10%	20%	6%	3%	6%	16%	10%	5%	4%	20%	8%	12%	9%	11%	7%	16%	5%	15%
		CDE			GH	GH	H			I	K				O	O		Q
Sigma	2017	631	339	270	699	632	701	684	1231	786	760	1257	719	1298	1385	602	935	1082
	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
 Overlap formulae used.

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 Table 23

Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?

Base: Plan To File 2019 Taxes

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1791	801	990	556	333	287	242	373	254	144	123	112	168	302	189	164	130	205	331	737	375	348
Weighted Base	1808	883	925	530	290	312	297	380	266	153*	159*	138*	167*	264	137	153*	159*	213	317	392	664	435
I expect to pay the same amount in income taxes	734 41%	393 44% C	341 37%	188 35%	118 41%	134 43%	121 41%	173 46% D	104 39%	55 36%	74 46%	67 48%	93 56% IJR	84 32%	63 46% N	60 39%	54 34%	80 38%	135 43%	175 45% u	248 37%	175 40%
I expect to pay more in income taxes	374 21%	187 21%	188 20%	103 19%	68 24%	65 21%	68 23%	71 19%	40 15%	47 31% IMO	40 25% i	32 23%	27 16%	63 24% i	21 15%	24 16%	36 23%	44 21%	81 25% T	60 15%	143 21% T	91 21% t
I expect to pay less in income taxes	317 18%	182 21% C	135 15%	118 22% Gh	54 19%	49 16%	35 12%	61 16%	74 28% KLN	32 21%	23 14%	19 14%	34 20%	45 17%	21 16%	26 17%	16 10%	27 13%	43 14%	65 17%	135 20% s	74 17%
Not sure	383 21%	121 14%	262 28% B	121 23%	50 17%	65 21%	73 24%	75 20%	48 18% M	18 12%	22 14%	20 15%	13 8%	73 28% i	31 23% j	43 28% K	52 33% L	62 29% M	58 18%	92 24%	138 21%	94 22%
Sigma	1808 100%	883 100%	925 100%	530 100%	290 100%	312 100%	297 100%	380 100%	266 100%	153 100%	159 100%	138 100%	167 100%	264 100%	137 100%	153 100%	159 100%	213 100%	317 100%	392 100%	664 100%	435 100%

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

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 Table 24

Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?

Base: Plan To File 2019 Taxes

	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		
	Total	Less Than \$50K	\$50K \$74.9K	\$75K \$99.9K	\$100K+	HS or Less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Home-owner	Renter	Marr-ied	Not married
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
Unweighted Base	1791	651	410	237	432	526	645	620	1119	672	757	1034	723	1068	1227	545	927	864
Weighted Base	1808	505	318	261	657	529	631	648	1183	626	701	1107	657	1151	1285	507	891	917
I expect to pay the same amount in income taxes	734 41%	197 39%	151 47% Be	111 43%	262 40%	191 36%	244 39%	299 46% FG	485 41%	249 40%	281 40%	453 41%	266 40%	468 41%	552 43% P	180 36%	395 44% R	338 37%
I expect to pay more in income taxes	374 21%	62 12%	56 18% b	61 23% B	176 27% BC	80 15%	140 22% F	154 24% F	271 23% J	103 16%	149 21%	225 20%	140 21%	234 20%	287 22% p	87 17%	217 24% R	158 17%
I expect to pay less in income taxes	317 18%	86 17%	54 17%	51 20%	115 18%	93 18%	117 18%	107 17%	232 20% J	86 14%	133 19%	184 17%	122 19%	195 17%	223 17%	93 18%	155 17%	162 18%
Not sure	383 21% CDE	160 32%	57 18%	37 14%	103 16%	165 31% GH	131 21% H	86 13%	194 16%	189 30% I	138 20%	244 22%	129 20%	254 22%	223 17%	146 29% O	124 14%	259 28% Q
Sigma	1808 100%	505 100%	318 100%	261 100%	657 100%	529 100%	631 100%	648 100%	1183 100%	626 100%	701 100%	1107 100%	657 100%	1151 100%	1285 100%	507 100%	891 100%	917 100%

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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Page Table Title

1	1	Q3505 Which of the following will be among your financial New Year resolutions for 2020? Please select all that apply.
2	2	Q3505 Which of the following will be among your financial New Year resolutions for 2020? Please select all that apply.
3	3	Q3505 Which of the following will be among your financial New Year resolutions for 2020? Please select all that apply.
4	4	Q3505 Which of the following will be among your financial New Year resolutions for 2020? 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 2020? 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 2020? 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 2019? 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 2019? Please select all that apply.
11	9	Q3520 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.
12	10	Q3520 If you were to incur a major unexpected expense (e.g., replacing roof, appliance, etc. in your home, replacing your car, medical expenses) today, how would you pay for it? Please select all that apply.
13	11	Q3525 How would you rate the current quality of your financial life...? Is it...?
14	12	Q3525 How would you rate the current quality of your financial life...? Is it...?
15	13	Q3535 In your opinion, would you say you typically live paycheck to paycheck?
16	14	Q3535 In your opinion, would you say you typically live paycheck to paycheck?
17	15	Q3540 Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
18	16	Q3540 Which of the following do you think is the biggest reason why people might live paycheck to paycheck?
19	17	Q3550 Which of the following, if any, causes you financial stress? Please select all that apply.
20	18	Q3550 Which of the following, if any, causes you financial stress? Please select all that apply.
21	19	Q3555 Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
22	20	Q3555 Which of the following, if any, would give you the most "financial relief" if you no longer had to worry about it?
23	21	Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?
24	22	Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?
25	23	Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?
26	24	Q3565 Thinking about the outcome of your 2018 federal income tax filing, what outcome do you expect for your 2019 federal income tax filing?