\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|}
\hline \& \& \multicolumn{4}{|c|}{Region} \& \multicolumn{5}{|c|}{Age} \& \multicolumn{6}{|c|}{Male Age} \& \multicolumn{6}{|c|}{Female Age} \\
\hline \& Total \& \[
\begin{gathered}
\text { North- } \\
\text { east }
\end{gathered}
\] \& \(\frac{\text { South }}{\text { (C) }}\) \& Mid west \& West \& 18-34 \& \& 45-54 \& \& \& \& \& 35-44 \& \& \& \& Total \& \& \(\underline{\text { 35-44 }}\) \& \& 55-64 \& \(\frac{65+}{(V)}\) \\
\hline \& (A) \& (B) \& (C) \& (D) \& (E) \& (F) \& (G) \& (H) \& (I) \& (J) \& (K) \& (L) \& (M) \& (N) \& (O) \& (P) \& (Q) \& (R) \& (S) \& (T) \& (U) \& (V) \\
\hline Unweighted Base \& 2173 \& 522 \& 691 \& 523 \& 437 \& 462 \& 338 \& 411 \& 464 \& 498 \& 933 \& 148 \& 13 \& 188 \& 23 \& 232 \& 1240 \& 314 \& 20 \& 22 \& 230 \& 266 \\
\hline Weighted Base \& 2173 \& 482 \& 717 \& 462 \& 513 \& 571 \& 357 \& 385 \& 41 \& 447 \& 1036 \& 253* \& \(167^{*}\) \& \(187^{*}\) \& 220 \& 208 \& 1137 \& 317 \& 190 \& 198 \& 19 \& 238 \\
\hline K-12 School (Net) \& 1609
\(74 \%\) \& 358
\(74 \%\) \& \({ }^{506}\) \& \({ }^{350} 76\) \& \[
\begin{gathered}
394 \\
7 \\
\mathrm{c}
\end{gathered}
\] \& \[
398
\] \& 257 \(72 \%\) \& \[
\begin{gathered}
279 \\
73 \%
\end{gathered}
\] \& \[
\stackrel{319}{77 \%}
\] \& \[
\begin{aligned}
\& 356 \\
\& 80 \% \\
\& \text { Fgh }
\end{aligned}
\] \& \[
\begin{gathered}
763 \\
\%
\end{gathered}
\] \& \({ }^{157}\) 62\% \& \[
\begin{gathered}
127 \\
\underset{1}{76 \%}
\end{gathered}
\] \& \[
\underset{L}{143}
\] \& \[
\stackrel{167}{\substack{6 \% \% \\ L}}
\] \& \[
\begin{gathered}
169 \\
81 \% \\
\mathrm{~L}
\end{gathered}
\] \& \({ }^{846} 74\) \& \[
\underset{\mathrm{L}}{241}
\] \& 129 68 \& \({ }^{136} 69\) \& \[
\underset{\mathrm{s}}{152}
\] \& \[
\begin{gathered}
188 \\
{ }_{\text {st }}
\end{gathered}
\] \\
\hline High schools \& 1487\% \& 334
\(69 \%\) \& \({ }^{468 \%}\) \& \({ }^{326} 71 \%\) \& 359\% \& \({ }^{357} 6\) \& 233 \& 2688\% \& \[
\underset{F}{297}
\] \& \[
\begin{gathered}
331 \\
74 \% \\
\text { FG }
\end{gathered}
\] \& \({ }^{688} 68\) \& 125
\(50 \%\) \& \[
\stackrel{\text { 1169\% }}{\substack{\text { G9 }}}
\] \& \[
\begin{gathered}
139 \\
\\
\hline
\end{gathered}
\] \& \[
\underset{\substack{154 \\ \mathrm{~L}}}{154}
\] \& \[
\underset{\substack{154 \\ \mathrm{~L}}}{ }
\] \& 799\% \& \[
\begin{gathered}
232 \\
73 \% \\
\text { SL }
\end{gathered}
\] \& 117 \({ }^{17}\) \& 129 65 \& \begin{tabular}{c}
143 \\
\hline
\end{tabular} \& \[
\begin{aligned}
\& 178 \\
\& \begin{array}{l}
75 \% \\
\mathrm{St}
\end{array}
\end{aligned}
\] \\
\hline Middle schools \& \({ }^{833} 3\) \& 190\% \& 244\% \& \({ }_{38}^{177}\) \& \[
\begin{gathered}
222 \\
43 \% \\
C
\end{gathered}
\] \& 201
\(35 \%\) \& 124 \({ }^{125}\) \& \({ }^{133} 3\) \& 170 \(41 \%\) \& \[
\begin{gathered}
204 \\
46 \% \\
\mathrm{FGH}^{2}
\end{gathered}
\] \& \[
\begin{array}{r}
384 \\
\%
\end{array}
\] \& 83\% \& 60\% \& 59\% \& \& \[
\begin{gathered}
102 \\
49 \% \\
\mathrm{mNO}
\end{gathered}
\] \& 4499\% \& \({ }^{118} 8\) \& 359\% \& 75\% \& 96\% \& 102 \(43 \%\) \\
\hline Elementary schools \& \[
{ }_{25 \%}^{547}
\] \& 120\% \& \({ }^{166}\) 23\% \& \({ }^{100}\) 22\% \& \[
\begin{aligned}
\& 161 \\
\& 31 \% \\
\& \text { CD }
\end{aligned}
\] \& \[
\begin{gathered}
157 \\
28 \%
\end{gathered}
\] \& 84\% \& 87\% \& \({ }^{109} 26\) \& 108
\(24 \%\) \& \[
\begin{gathered}
261 \\
\% \\
\hline 25 \%
\end{gathered}
\] \& \[
\begin{aligned}
\& \begin{array}{l}
79 \\
31 \% \\
\text { no }
\end{array}
\end{aligned}
\] \& 47\% \& 35 \({ }^{19}\) \& 46\% \& 55 \({ }^{26 \%}\) \& \[
{ }_{25 \%}^{286}
\] \& 79\% \& 31\% \& 52\% \& ( \(\begin{gathered}63 \\ \text { SvO }\end{gathered}\) \& 53\% \\
\hline Colleges \& \[
\begin{aligned}
\& 1154 \\
\& 53 \%
\end{aligned}
\] \& \[
\begin{gathered}
269 \\
56 \%
\end{gathered}
\] \& \[
\begin{gathered}
366 \\
51 \%
\end{gathered}
\] \& \[
\begin{gathered}
241 \\
52 \%
\end{gathered}
\] \& \[
\begin{gathered}
278 \\
54 \%
\end{gathered}
\] \& \[
\begin{gathered}
324 \\
57 \% \\
\mathrm{~g}
\end{gathered}
\] \& \[
\begin{gathered}
173 \\
48 \%
\end{gathered}
\] \& \[
\begin{gathered}
204 \\
53 \%
\end{gathered}
\] \& 211 \(51 \%\) \& \[
\begin{gathered}
243 \\
54 \%
\end{gathered}
\] \& \[
\begin{gathered}
526 \\
5 \\
51 \%
\end{gathered}
\] \& \[
\begin{gathered}
142 \\
56 \% \\
\mathrm{~m}
\end{gathered}
\] \& \[
\begin{aligned}
\& 70 \\
\& 42 \%
\end{aligned}
\] \& 57\% \& 118
\(54 \%\) \& 99 \({ }^{\text {48\% }}\) \& \[
\begin{aligned}
\& 628 \\
\& 55 \%
\end{aligned}
\] \& 182\% \& 102
\(54 \%\) \& 107
\(54 \%\) \& 93\% \& 144
\(60 \%\)
UP \\
\hline The home \& \({ }^{927} 43 \%\) \& 195
\(40 \%\) \& 302
\(42 \%\) \& 194 \({ }^{42 \%}\) \& 236
\(46 \%\) \& 216 \({ }_{38}\) \& 137 \& \({ }^{149} 39\) \& \[
\begin{gathered}
216 \\
52 \% \\
\text { FGH }
\end{gathered}
\] \& \[
\begin{aligned}
\& 210 \\
\& 47 \% \\
\& \text { Fgh }
\end{aligned}
\] \& 432\% \& 101
\(40 \%\) \& 57
\(34 \%\) \& 74
\(40 \%\) \& \[
\begin{aligned}
\& 109 \\
\& 50 \% \\
\& M
\end{aligned}
\] \& 90 \(43 \%\) \& 496\% \& \({ }_{36 \%}^{115}\) \& 80\% \& 758\% \& \[
\begin{gathered}
107 \\
\text { } 55 \% \\
\text { RST }
\end{gathered}
\] \& 120
\(50 \%\)
RT \\
\hline Community centers \& \({ }_{31 \%}^{674}\) \& 147
\(31 \%\) \& 220 31 \& \({ }^{126} 27\) \& \[
\begin{gathered}
182 \\
35 \% \\
\mathrm{D}
\end{gathered}
\] \& \({ }^{198}{ }_{3}{ }^{\text {\% }}\) \& \({ }^{107}\) 30\% \& 110 \(29 \%\) \& 126 \({ }^{126}\) \& \({ }^{133}{ }_{30}\) \& - 263 \& \({ }^{68} \%\) \& 44\% \& 35\% \& \[
\begin{aligned}
\& 69 \\
\& 31 \% \\
\& \mathrm{By} \%
\end{aligned}
\] \& \({ }^{48}{ }^{3} \%\) \& \[
\begin{gathered}
411 \\
36 \% \\
K
\end{gathered}
\] \& \[
\begin{aligned}
\& \begin{array}{l}
130 \\
41 \% \\
U L
\end{array}
\end{aligned}
\] \& 64
\(34 \%\) \& \[
\begin{aligned}
\& 75 \\
\& 38 \% \\
\& \mathrm{~N}
\end{aligned}
\] \& 57 \({ }^{29 \%}\) \& 84

P \\

\hline The workplace \& ${ }^{546} 2{ }_{2}$ \& \[
$$
\begin{gathered}
144 \\
\text { 30\% } \\
\text { D }
\end{gathered}
$$

\] \& ${ }^{178} 8$ \& 95\% \& 130 \& \[

$$
\begin{gathered}
180 \\
32 \% \\
15
\end{gathered}
$$

\] \& \[

\frac{98}{27 \%}

\] \& \[

$$
\begin{gathered}
108 \\
{ }_{2}^{28 \%} \\
\text { ij }
\end{gathered}
$$

\] \& ${ }^{86}{ }^{1} \%$ \& $74 \%$ \& - 264 25 \& \[

$$
\begin{aligned}
& 91 \\
& \text { 36\% } \\
& \text { OP }
\end{aligned}
$$

\] \& 419\% \& \[

$$
\begin{aligned}
& 55 \\
& 30 \% \\
& \text { op }
\end{aligned}
$$

\] \& ${ }_{19}^{42}$ \& 35\% \& 282\% \& \[

$$
\begin{aligned}
& 90 \\
& 28 \% \\
& \text { V }
\end{aligned}
$$

\] \& \[

$$
\begin{aligned}
& 55 \\
& 30 \% \\
& \text { 30\% }
\end{aligned}
$$
\] \& $\stackrel{52}{27 \%}$ \& 23\% \& 39\% \\

\hline Among social service providers \& ${ }^{446}{ }_{21}$ \& $$
\begin{aligned}
& 123 \\
& 26 \% \\
& \text { CD }
\end{aligned}
$$ \& 133

$19 \%$ \& 72

16 \& $$
\begin{gathered}
117 \\
\underset{D}{23 \%}
\end{gathered}
$$ \& 120 ${ }^{21 \%}$ \& 69

19 \& 82\% \& 80\% \& 91 20 \& - ${ }^{196}$ \& 50\% \& 30\% \& 37\% \& 440\% \& 34
$16 \%$ \& 250\% \& 22\% \& 30\% \& 49\% \& 36
$19 \%$ \& 57
$24 \%$ \\

\hline Places of worship \& 259 $12 \%$ \& 11\% \& \[
$$
\begin{aligned}
& 96 \\
& \begin{array}{l}
\text { 13\% } \\
\text { D }
\end{array}
\end{aligned}
$$

\] \& 35 \& \[

$$
\begin{aligned}
& 73 \\
& { }^{74 \%} \\
& \text { D }
\end{aligned}
$$
\] \& 86

15\%
iJ \& 110 \& 57

$15 \%$ \& 410\% \& 34\% \& - ${ }^{117}$ \& $$
\begin{gathered}
45 \\
18 \% \\
\text { moP }
\end{gathered}
$$ \& ${ }^{13} 8$ \& 26

$14 \%$
$P$ \& 210\% \& 11 5 \& ${ }_{12}^{142}$ \& 413\% \& 27
$14 \%$ \& 31
$16 \%$ \& 20\% \& 23
$10 \%$ \\

\hline Other \& ${ }_{50}^{2 \%}$ \& \[
$$
\begin{aligned}
& 11 \\
& 2 \% \\
& d
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
22 \\
2 \% \\
{ }_{2}^{2}
\end{gathered}
$$

\] \& ${ }_{*}^{2}$ \& \[

$$
\begin{aligned}
& 16 \\
& 3 \% \\
& { }^{2} \%
\end{aligned}
$$
\] \& 13 \& 2\% \& $\stackrel{9}{2 \%}$ \& ${ }^{10} 2 \%$ \& 17

$4 \%$
$G$ \& 33
$3 \%$
9 \& 9\% \& $\stackrel{1}{*}$ \& ${ }_{3}^{6}$ \& ${ }^{5} \%$ \& 13
$6 \%$
mv \& 17\% \& ${ }_{1}^{4}$ \& $1 \%$ \& $3{ }^{3}$ \& 5\% \& \\
\hline Not at all sure \& 212 $10 \%$ \& 10\% \& 70

$10 \%$ \& \[
$$
\begin{aligned}
& 56 \\
& 12 \% \\
& \text { en }
\end{aligned}
$$

\] \& ${ }^{37} \%$ \& \[

$$
\begin{aligned}
& 57 \\
& 10 \%
\end{aligned}
$$

\] \& ${ }_{12}{ }^{2}$ \& \[

$$
\begin{aligned}
& 45 \\
& 12 \%
\end{aligned}
$$

\] \& ${ }^{33} 8$ \& \[

{ }^{35}{ }_{8 \%}
\] \& - ${ }^{77}$ \& ${ }^{19} \%$ \& 7 \& 20

$11 \%$ \& ${ }^{18} 8$ \& \[
$$
\begin{aligned}
& 13 \\
& 6 \%
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
135 \\
\begin{array}{c}
12 \% \\
K
\end{array}
\end{gathered}
$$

\] \& ${ }^{38} 12$ \& \[

$$
\begin{gathered}
35 \\
\text { UVM }
\end{gathered}
$$
\] \& ${ }^{25} 12 \%$ \& ${ }^{15} 8$ \& ${ }^{22} 9$ \\

\hline Sigma \& 7136
$328 \%$ \& ${ }^{1635}{ }_{3}$ \& 2265

$316 \%$ \& $$
\begin{gathered}
1424 \\
308 \%
\end{gathered}
$$ \& 1812

$353 \%$ \& 1908
$334 \%$ \& 1111

$311 \%$ \& ${ }^{1256} 327$ \& \[
$$
\begin{gathered}
1380 \\
333 \%
\end{gathered}
$$

\] \& \[

{ }_{3}^{1481}

\] \& \[

$$
\begin{gathered}
3241 \\
613 \%
\end{gathered}
$$
\] \& 811

$320 \%$ \& 286 \& $$
\begin{aligned}
& 583 \\
& 312 \%
\end{aligned}
$$ \& 707

$322 \%$ \& 654
$314 \%$ \& 3895 \& 1097

$346 \%$ \& $$
\begin{aligned}
& 625 \\
& 330 \%
\end{aligned}
$$ \& 673

$340 \%$ \& 673
$347 \%$ \& 827 34 \\
\hline
\end{tabular}

|  | Income |  |  |  |  |  | Education |  |  | Employment Status |  |  |  | $\begin{aligned} & \text { Children } \\ & \text { in HH } \end{aligned}$ |  | Parent of ChildUnder 18 |  | $\begin{gathered} \text { Home } \\ \text { Ownership } \end{gathered}$ |  | $\underset{\text { Starital }}{\text { Stas }}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  | $\begin{aligned} & \text { Less } \\ & \hline \text { Than } \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ |  |  |  | $\begin{aligned} & \text { Total } \\ & \text { Emp. } \end{aligned}$ | $\begin{aligned} & \text { Total } \\ & \text { Total } \\ & \text { emp. } \\ & \text { em. } \end{aligned}$ |  | Ret- | Yes | No | Yes | No | Home- | Renter | ${ }_{\text {Marr- }}^{\text {ied }}$ | $\xrightarrow[\text { Married }]{\text { Not }}$ |
|  | (A) |  | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (1) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) |
| Unweighted Base | 2173 |  | 1036 | 387 | 268 | 384 | 633 | 731 | 809 | 1206 | 967 | 99 | 540 | 693 | 80 | 613 | 1560 | 1409 | 714 | 238 | 935 |
| Weighted Base | 2173 |  | 807 | 371 | 269 | 627 | 666 | 777 | 729 | 1329 | 844 | 155* | 455 | 808 | 1365 | 655 | 1518 | 1367 | 731 | 1082 | 1091 |
| K-12 School (Net) |  |  | 2\% | 270\% | ${ }^{208}$ |  | ${ }^{459} 9$ | \% ${ }_{\text {587 }}^{5}$ |  | ${ }_{721}^{961}$ | $\% \quad 648 \%$ |  | $\begin{aligned} & 370 \\ & 819 \% \\ & 10 \end{aligned}$ |  | $1030 \%$ | 456\% | $\stackrel{152}{76 \%}$ | $\underset{\mathrm{R}}{1042}$ | 515\% | 814 | 795\% |
| High schools |  |  | 541 | ${ }^{262}$ | ${ }^{197} 7$ |  |  | $\% \stackrel{563}{\substack{72 \\ F}}$ |  | $\% \quad 875$ | $\% \quad \begin{array}{r} 611 \\ 712 \% \end{array}$ |  | $\begin{gathered} 351 \\ \hline 77 \% \\ 10 \end{gathered}$ | $\begin{array}{r} 511 \\ 6 \\ 63 \% \end{array}$ | $\begin{gathered} 976 \\ \hline 1 \times 1 \% \\ M \end{gathered}$ | $389$ | $\underset{\substack{1098 \\ 0}}{ }$ | $\underset{R}{969}$ | ${ }^{471}$ \% | ${ }^{727} 6$ | 760\% |
| Middle schools |  |  |  | ${ }_{39}^{143}$ | ${ }_{395}^{105}$ | $249$ | ${ }_{3}^{209}$ | \% ${ }_{\text {\% }}^{327}$ | ${ }_{6}^{296}$ | $\% \quad 470 \%$ | $\% \quad \begin{gathered} 363 \\ 43 \% \\ 1 \end{gathered}$ | ${ }_{33}^{51 \%}$ | $\begin{gathered} 205 \\ 45 \% \\ 1 \mathrm{k} \end{gathered}$ | ${ }^{294}{ }_{3}^{36}$ | ${ }^{539} 9$ | 222\% | $\begin{aligned} & 611 \\ & 40 \% \\ & 0 \end{aligned}$ | 527\% | ${ }_{37}^{273}$ | 416\% | 417\% |
| Elementary schools |  |  |  | - ${ }^{96}$ | ${ }_{24 \%}^{65}$ |  | ${ }_{22}^{146}$ | \% ${ }_{262}$ | ${ }^{199}$ | 326\% | - 221 | ${ }_{17 \%}^{26}$ | ${ }^{113}$ |  | 340 | 165\% | 382\% | 347\% | 180\% | ${ }_{26}^{276}$ | 271 25 |
| Colleges |  |  | 394 | 183\% | $\begin{aligned} & \begin{array}{l} 160 \\ { }_{59} 9 \end{array} \end{aligned}$ |  | ${ }^{286} \%$ | $3 \begin{gathered} 468 \\ 6 \\ \hline 60 \% \end{gathered}$ | $\% \quad 399$ | $\% \quad 700 \%$ | $\% \text { 454\% }$ | $\begin{aligned} & \text { 104 } \\ & \text { \% } 67 \% \\ & \hline \end{aligned}$ | $\underset{58}{264}$ | $453$ | $\begin{aligned} & 731 \\ & 54 \% \end{aligned}$ | 329\% | ${ }^{824} 5$ | ${ }^{749} 5$ | ${ }^{370} 5$ | ${ }_{53}^{573}$ | 581\% |
| The home |  |  | 312\% | ${ }^{156 \%}$ | ${ }^{120} 44$ | $\begin{gathered} 291 \\ 46 \\ 46 \end{gathered}$ | $238$ | $\% \quad \begin{gathered} 353 \\ \hline \end{gathered}$ | $\% \quad \begin{gathered} 336 \\ 46 \\ 46 \end{gathered}$ | $\% \quad 534 \%$ | $\% \underset{4}{394}$ | ${ }_{29}^{49}$ | $\begin{aligned} & 233 \% \\ & \text { INK } \end{aligned}$ | $\begin{array}{r} 319 \\ 6 \end{array}$ | $\begin{gathered} 609 \\ \substack{45 \% \\ \mathrm{~m}} \end{gathered}$ | 263\% | ${ }_{44}^{664}$ | ${ }_{\text {c }}^{631} \times$ | ${ }^{267} 7$ | ${ }_{\text {492 }}^{45}$ | 436\% |
| Community centers |  |  | \% | 100\% |  | ${ }_{32}^{203}$ | ${ }^{172} 2$ | \% ${ }_{\text {264 }}^{\text {34\% }}$ | \% ${ }_{\text {338 }}^{3}$ | $\% \quad 421$ | $\% \quad 254$ | - ${ }_{\text {39\% }}$ | ${ }^{133}$ | ${ }_{33}^{264}$ | $\begin{aligned} & 410 \\ & 30 \% \end{aligned}$ | 207\% | ${ }^{467} 3$ | 397\% | ${ }_{33}^{242}$ | ${ }_{3}^{334}$ | ${ }_{31}^{34}$ |
| The workplace |  |  | ${ }^{176}$ | - $\quad 90$ | 744\% |  | ${ }_{17 \%}^{116}$ | $\% \quad \begin{gathered} 226 \\ { }_{2}^{29} \% \end{gathered}$ | $\%{ }_{F}^{203}$ | $\%{ }^{386}$ | $\% \quad{ }_{190}^{160}$ | ${ }_{21 \%}^{33}$ | ${ }_{180}^{80}$ | $\begin{array}{r} 237 \\ 0 \\ \hline 29 \% \\ \mathrm{~N} \end{array}$ | $\begin{aligned} & 309 \\ & 23 \% \end{aligned}$ | $\underset{p}{188}$ | 359\% | 356\% | ${ }^{174}$ | ${ }^{271}$ | 275\% |
| Among social service providers providers |  |  |  | - ${ }_{17}^{64}$ |  |  |  | $\%$ | $\%{ }_{2}^{157}$ | $\%{ }_{19 \%}^{249}$ | $\%{ }_{23}^{197}$ |  |  |  |  | 125 19 | ${ }^{322} \%$ | 279\% | ${ }^{147}$ | ${ }^{204} 19$ | 242 22 |
| Places of worship |  |  | ${ }^{95}$ | \% ${ }_{12}^{43}$ | $\% \quad \begin{aligned} & 26 \\ & \hline 10 \% \end{aligned}$ |  | 73 $11 \%$ | \% ${ }^{87}$ | - ${ }_{138}$ | $\begin{gathered} 161 \% \\ 12 \% \end{gathered}$ | $\% \quad 97 \%$ | ${ }_{15 \%}^{23}$ | ${ }^{51}$ |  | $\underset{\substack{132 \\ 10 \%}}{ }$ |  | $\xrightarrow{154} 10 \%$ | $\xrightarrow{165} 12 \%$ | 11\% | ${ }_{13 \%}^{140}$ | ${ }_{119}^{119}$ |
| Other |  |  |  |  | ${ }_{2 \%}^{4}$ |  | $9$ | $\% \quad 18$ | $\underset{\substack{23}}{\substack{2 \\ \hline}}$ | ${ }_{2 \%}^{24}$ | $\% \quad 26$ |  | ${ }^{12 \%}$ | ${ }^{17}$ |  |  |  | ${ }^{28} \%$ | ${ }^{14}$ | ${ }^{22}$ | \% |
| Not at all sure |  |  |  | $\%{ }_{c}^{47} \begin{aligned} & 43 \\ & \text { DE } \end{aligned}$ | ${ }^{15} 6$ |  | $\begin{aligned} & \begin{array}{l} 109 \\ 16 \% \\ \mathrm{GH} \end{array} \end{aligned}$ | $\%{ }_{\mathrm{H}}^{67}$ | ${ }^{35}$ | $\%{ }^{115}$ | $\% \quad \begin{gathered} 97 \\ \hline 11 \% \end{gathered}$ | $\% \quad 17 \%$ | ${ }_{8 \%}^{34}$ | ${ }_{95}^{75}$ |  | 67 $10 \%$ |  | $97 \%$ | $\begin{gathered} 105 \\ { }_{14 \%} \\ \hline \end{gathered}$ |  | ${ }_{\text {132 }}^{132}$ |
| Sigma |  |  | 2518\% | \% ${ }^{1186}$ 320\% | ${ }^{919}$ | ${ }_{339}^{2127}$ | - 8895 | \% $354 \%$ | ${ }_{6}^{2484} 4$ | $\%{ }^{4261 \%}$ | $\%_{341 \%}^{2874}$ | \% 5208\% | $\begin{array}{r} 15852 \\ \hline \\ \hline \end{array}$ | 327\% | 329\% | ${ }_{316}^{2072}$ | ${ }_{3364}^{5064}$ | 4543\% | 2324\% | ${ }_{327}^{353} \%$ | ${ }_{3302}^{360}$ |

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

|  |  |  | Reg |  |  |  |  | Age |  |  |  |  | Mal | Age |  |  |  |  | Fem | Age |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { North- } \\ & \text { east } \end{aligned}$ | South | $\underset{\text { west }}{\text { Mid- }}$ | West |  |  | 45-54 |  |  |  |  | 35-44 |  |  |  |  |  | $35-44$ |  |  | 65+ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Unweighted Base | 217 | 522 | 69 | 523 | 437 | 462 | 338 | 41 | 46 | 498 | 933 | 148 | 131 | 188 | 23 | 232 | 1240 | 314 | 207 | 223 | 230 | 266 |
| Weighted Base | 2173 | 482 | 717 | 462 | 513 | 571 | 357 | 385 | 414 | 447 | 1036 | 253* | $167 *$ | 187* | 220 | 208 | 1137 | 317 | 190 | 198 | 194 | 238 |
| Keeping out of debt | $\begin{gathered} 1027 \\ 47 \% \end{gathered}$ | ${ }^{218}$ | $\begin{gathered} 354 \\ 49 \% \end{gathered}$ | $\begin{gathered} 199 \\ 43 \% \end{gathered}$ | $\stackrel{257}{50 \%}$ | $\stackrel{234}{41 \%}$ | $\begin{gathered} 157 \\ 44 \% \end{gathered}$ | $\begin{gathered} 192 \\ 50 \% \\ f \end{gathered}$ | $\stackrel{208}{\stackrel{20}{5} \%}$ | $\begin{gathered} 236 \\ 53 \% \\ \mathrm{Fg} \end{gathered}$ | $434 \%$ | 92\% | 50\% | $\begin{aligned} & 86 \\ & 46 \% \\ & M \end{aligned}$ | $\begin{aligned} & 112 \\ & 51 \% \\ & \text { LM } \end{aligned}$ | $\begin{aligned} & 95 \\ & 45 \% \\ & M \end{aligned}$ | $\begin{gathered} 593 \\ { }_{52} \% \\ K \end{gathered}$ | $\begin{aligned} & 142 \\ & 45 \% \end{aligned}$ | $\begin{aligned} & 107 \\ & 57 \% \\ & \text { RM } \end{aligned}$ | $\stackrel{106}{54 \%}$ | 50\% | $\begin{aligned} & 141 \\ & 59 \% \\ & \text { RP } \end{aligned}$ |
| Managing credit | ${ }^{840} 30$ | 193 $40 \%$ | 269\% | 185\% | ${ }^{194}{ }_{38}$ | 210 37 | 119 ${ }_{3}$ | ${ }^{135}$ | $\begin{gathered} 166 \\ 40 \% \end{gathered}$ | $\begin{aligned} & 210 \\ & \text { FGH } \end{aligned}$ | ${ }_{3}^{386}$ | 87 34 | 53 32 | 64 $34 \%$ | 86\% | $\begin{gathered} 96 \\ { }^{46 \%} \\ \hline \text { mnn } \end{gathered}$ | 454 40 | 123 ${ }^{39 \%}$ | 65\% | 71 $36 \%$ | 812\% | 114 $48 \%$ St |
| Sticking to a budget | ${ }^{825} 3$ | 165 ${ }^{16 \%}$ | 250 ${ }^{35}$ | $\begin{gathered} 199 \\ 43 \% \\ B C \end{gathered}$ | $\begin{gathered} 212 \\ 41 \% \\ \mathrm{~b} \end{gathered}$ | 207 ${ }_{36}$ | ${ }^{126}$ | ${ }^{157} 41 \%$ | 165 ${ }^{16 \%}$ | ${ }^{170} 38$ | ${ }^{366}$ | 76\% | 55\% | 76 $41 \%$ | 89 | 693\% | $\begin{gathered} 459 \\ 40 \% \\ k \end{gathered}$ | $\begin{gathered} 131 \\ 41 \% \\ 1 \end{gathered}$ | 70 37 | $81 \%$ | 76 $39 \%$ | 101 $42 \%$ |
| Planning for retirement | $\begin{gathered} 813 \\ 37 \% \end{gathered}$ | $\begin{gathered} 214 \\ 44 \% \\ \text { CDe } \end{gathered}$ | 249\% | 161 $35 \%$ | ${ }_{3}^{188} \%$ | $\begin{gathered} 143 \\ 25 \% \end{gathered}$ | $\stackrel{132}{\stackrel{37}{\mathrm{~F}} \mathrm{~F}}$ | $\begin{gathered} 152 \\ \stackrel{40 \%}{F} \end{gathered}$ | $\begin{gathered} 187 \\ 45 \% \\ \mathrm{Fg} \end{gathered}$ | $\begin{gathered} 198 \\ \underset{F}{44 \%} \end{gathered}$ | ${ }_{390}^{40 \%}$ | 64\% | $\begin{aligned} & 56 \\ & 33 \end{aligned}$ | $\begin{aligned} & 76 \\ & 41 \% \\ & \text { 41\% } \end{aligned}$ | $\begin{aligned} & 101 \\ & 46 \% \\ & \mathrm{Lm} \end{aligned}$ | $\begin{aligned} & 104 \\ & 50 \% \\ & \text { LMv } \end{aligned}$ | $413 \%$ | 79\% | $\begin{aligned} & 77 \\ & 41 \% \\ & \text { R } \end{aligned}$ | $\begin{aligned} & 76 \\ & 39 \% \\ & \text { R } \end{aligned}$ | 86 4 $R$ | 949\% 39\% |
| Buying a home | ${ }_{236}^{436}$ | 110\% | $\begin{gathered} 140 \\ 19 \% \end{gathered}$ | $\begin{aligned} & 86 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 100 \\ 19 \% \end{gathered}$ | $\begin{aligned} & 150 \\ & 26 \% \\ & \mathrm{HJ} \end{aligned}$ | $\begin{aligned} & 76 \\ & 21 \% \\ & \text { h } \end{aligned}$ | $\begin{aligned} & 56 \\ & 15 \% \end{aligned}$ | ${ }^{84}$ | 71 $16 \%$ | $\begin{gathered} 211 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 69 \\ & 27 \% \\ & \mathrm{nP} \end{aligned}$ | $\begin{gathered} 39 \\ 23 \% \\ \mathrm{p} \end{gathered}$ | 30 $16 \%$ | 45\% | ${ }^{28} 13$ | ${ }_{225}^{20 \%}$ | 81 25 | 37 $19 \%$ | ${ }^{26} 13 \%$ | 20\% | 43 $18 \%$ |
| Building an emergency fund | 372 $17 \%$ | ${ }^{75} 16$ | 130 $18 \%$ | 74 $16 \%$ | $\begin{aligned} & 93 \\ & \text { 18\% } \end{aligned}$ | $\begin{aligned} & 84 \\ & 15 \% \end{aligned}$ | 51 $14 \%$ | ${ }^{66}$ | 77 19 | $\begin{aligned} & 92 \\ & 21 \% \\ & \mathrm{fg} \end{aligned}$ | $\begin{gathered} 162 \\ 16 \% \end{gathered}$ | 33 $13 \%$ | 18\% | 27 $14 \%$ | $\begin{aligned} & 33 \\ & 15 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 52 \\ & 525 \% \\ & \text { nno } \end{aligned}$ | 210\% | 52\% | 34 $18 \%$ | 40\% | 44\% | 41 $17 \%$ |
| Understanding bank products, services and terminology | ${ }^{318} 15$ | 70 | $\xrightarrow{103} 14 \%$ | 14\% | 82\% | 73 13 | ${ }_{13}^{45}$ | ${ }_{12}^{45}$ | $\begin{aligned} & 72 \\ & 177 \% \\ & h \end{aligned}$ | $\begin{gathered} 83 \\ 19 \% \\ \mathrm{fgH}^{2} \end{gathered}$ | 134 | 30 $12 \%$ | 16\% | 21\% | 32 $14 \%$ | 36\% | 184 $16 \%$ | 44\% | 29\% | 24\% | $\stackrel{40}{21}$ | ${ }_{2}^{48}$ |
| Planning a major purchase (e.g.,.car, appliance, vacation) | $\stackrel{279}{13 \%}$ | $\begin{aligned} & 49 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 109 \\ { }^{5} \% \\ b \end{gathered}$ | $\begin{aligned} & 65 \\ & 14 \% \\ & \end{aligned}$ | $\begin{aligned} & 56 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 102 \\ & 18 \% \\ & \text { HIJ } \end{aligned}$ | $\begin{aligned} & 43 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 133 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 34 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 15 \% \end{aligned}$ | 25 $11 \%$ | 24 $12 \%$ |  | $\begin{gathered} \quad \begin{array}{c} 68 \\ 21 \% \end{array}{ }^{2} \% V^{2} \end{gathered}$ | $\begin{aligned} & 20 \\ & 11 \% \end{aligned}$ | 15\% | 21\% | ${ }^{21}$ |
| Having a happy marriage | ${ }_{11}^{243}$ | 11\% | $\begin{aligned} & 87 \\ & 12 \% \\ & d \end{aligned}$ | ${ }^{35}$ | $\begin{aligned} & 67 \\ & { }^{13 \%} \\ & \text { D } \end{aligned}$ | 63 $11 \%$ | ${ }_{11} 1{ }^{1}$ | 50 $13 \%$ | 51 $12 \%$ | ${ }^{39} 9$ | $\begin{gathered} 137 \\ \left.\begin{array}{c} 13 \% \\ Q \end{array}\right) \end{gathered}$ | 36 $14 \%$ | $18 \%$ | 29 $16 \%$ | ${ }_{13}^{29}$ | ${ }_{\text {12 }}^{25}$ | ${ }^{107} 9$ | ${ }^{27} \%$ | $\begin{aligned} & 23 \\ & 12 \% \\ & \mathrm{v} \end{aligned}$ | 20\% | ${ }_{11 \%}$ | ${ }^{15}$ |
| Becoming a successful investor | ${ }^{201} 9$ | 11\% | ${ }_{80}{ }^{6}$ | ${ }_{9}^{44}$ | ${ }_{96}{ }^{\text {\% }}$ | ${ }^{52} \%$ | ${ }_{12}{ }^{2}$ | 37 $10 \%$ | 30\% | ${ }^{41} 9$ | $\stackrel{109}{11 \%}$ |  | $\begin{gathered} 29 \\ \text { nOpS }^{29} \% \end{gathered}$ | 13 | ${ }^{16} \%$ | 17\% | ${ }^{92}$ | ${ }^{18}{ }_{6}{ }^{\text {a }}$ | ${ }^{13} 7$ |  | 13\% | 24\% |
| Saving for college | $195{ }_{9 \%}$ | $\begin{aligned} & 51 \\ & 11 \% \end{aligned}$ | ${ }^{61} 9$ | ${ }^{38}{ }_{8 \%}$ | ${ }_{9}^{44}$ | $\begin{gathered} 98 \\ \text { 9HIJ } \end{gathered}$ | $\begin{aligned} & 37 \\ & 10 \% \\ & 10 \% \end{aligned}$ | 24 6 | ${ }^{18} 4{ }^{\text {\% }}$ | ${ }^{18} 4$ | ${ }^{92} 9$ | $\begin{gathered} 42 \\ 17 \% \\ \text { NOP } \end{gathered}$ | $\begin{aligned} & 21 \\ & 12 \% \\ & \text { nP } \end{aligned}$ | ${ }_{5 \%}$ | ${ }^{13} 6$ | ${ }_{3}^{6}$ |  | $\begin{gathered} 55 \\ { }^{55} \% \\ \text { STUV } \end{gathered}$ | $\begin{aligned} & 16 \\ & { }^{8} \% \end{aligned}$ | $\begin{gathered} 15 \\ 7_{4} \% \end{gathered}$ | 2\% | 12\% |
| Running a small business | ${ }^{184}{ }_{8 \%}$ | ${ }_{9}^{4} \%$ | ${ }_{9 \%}$ | 34\% | 40 8 \% | $\begin{aligned} & 69 \\ & \text { 12\% } \\ & \text { hij } \end{aligned}$ | $\begin{aligned} & 38 \\ & 11 \% \\ & j \end{aligned}$ | 27\% | 29\% | 21 5 | $\begin{gathered} 105 \\ 10 \% \\ \mathrm{q} \end{gathered}$ | $\begin{gathered} 39 \\ \text { 150 } \\ \text { nOP } \end{gathered}$ | $\begin{gathered} 29 \\ 17 \% \\ \text { OPS } \end{gathered}$ | ${ }^{13} 7$ | 12\% | 12\% | $79 \%$ | $\begin{aligned} & 30 \\ & 10 \% \\ & \mathrm{v} \end{aligned}$ | 5\% | 13 | $\stackrel{17}{9 \%}$ | 9\% |
| Paying youngsters an appropriate allowance | 40\% | ${ }^{11} 2 \%$ | ${ }^{13} 2$ | ${ }_{1 \%}$ | ${ }^{12} 2$ | 11\% | ${ }_{2}^{6} \%$ | $\stackrel{9}{2 \%}$ | ${ }_{2 \%}^{7}$ | ${ }^{2} \%$ | ${ }^{20} 2$ | ${ }_{2}^{6} \%$ | $\stackrel{3}{2 \%}$ | ${ }_{1}^{2}$ | $\mathrm{U}^{7}$ | ${ }_{1}^{2}$ | ${ }^{20}$ | 2\% | 1\% | $7 \%$ 4 | - | ${ }_{\text {2 }}^{6}$ |
| Picking a stock that will double quickly | ${ }^{30} \%$ | 10 $2 \%$ | 10 | 5\% | ${ }_{1 \%}^{6}$ | 17 3 | ${ }_{1}^{4}$ | ${ }_{1 \%}^{4}$ | $\stackrel{1}{*}$ | 5 |  | $\begin{gathered} 16 \\ \text { NOpR } \end{gathered}$ | ${ }_{1 \%}$ | * | * | $\stackrel{4}{2 \%}$ | ${ }^{7} \%$ | * | ${ }_{1}^{2}$ | ${ }_{2}^{4}$ | - | $1 \%$ |
| Other | 15 1 \% | 3 $1 \%$ | ${ }_{1}^{6}$ | 1 | 5 | * | ${ }_{1 \%}$ | ${ }_{1}^{2}$ | $\stackrel{3}{1 \%}$ | $\stackrel{8}{2 \%}$ | 1\% | - | ${ }_{1 \%}^{2}$ | ${ }_{1 \%}$ | * | ${ }_{1 \%}$ | ${ }_{1}^{1 \%}$ | * | - | - | 2\% | ${ }_{\text {Rst }}{ }^{6}$ |
| Not at all sure | ${ }^{118} 5$ | 25\% | ${ }^{33} 5$ | $\begin{gathered} 43_{93}^{9} \\ b C E \end{gathered}$ | ${ }^{16}{ }_{3}$ | 34 6 | ${ }^{19} 5$ | $\begin{aligned} & \text { 33\% } \\ & \text { IJ\% } \end{aligned}$ | ${ }^{16} 4$ | ${ }^{17} 4$ | ${ }_{5}^{5}$ | ${ }^{12} 5$ | ${ }_{5}^{8}$ | ${ }^{16} 8$ | 10 4 \% | 8 | ${ }_{65}^{6 \%}$ | ${ }^{21} 7$ | 11 6 | $\begin{aligned} & \begin{array}{l} 17 \\ 9 \% \\ \text { uv } \end{array} \end{aligned}$ | ${ }_{3}^{6}$ | ${ }_{4 \%}^{9}$ |

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

Base: All Respondents

|  |  | Region |  |  |  | Age |  |  |  |  | Male Age |  |  |  |  |  | Female Age |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | North- | South | Mid- west | West | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | Total | 18-34 | 35-44 | 45-54 | 55-64 | 65+ | Total | 18-34 | 35-44 | 45-54 | 55-64 | 65+ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) |
| Weighted Base | 2173 | 482 | 717 | 462 | 513 | 571 | 357 | 385 | 414 | 447 | 1036 | 253* | 167* | 187* | 220 | 208 | 1137 | 317 | 190 | 198 | 194 | 238 |
| Sigma | ${ }_{273 \%}^{5936}$ | $\begin{aligned} & 1343 \\ & 279 \% \end{aligned}$ | $\begin{aligned} & \text { 1940 } \\ & 271 \% \end{aligned}$ | $\begin{aligned} & 1238 \\ & 268 \% \end{aligned}$ | $\begin{gathered} 1416 \\ 276 \% \end{gathered}$ | 1546 $271 \%$ | $\begin{aligned} & 938 \\ & 263 \% \end{aligned}$ | 1029 | 1161 $280 \%$ | 1262\% | 2772 268 | 2669\% | 252\% | 4963\% | 612\% | 578\% | 3164 $278 \%$ | 8777\% | 516 | ${ }^{5372 \%}$ | $\begin{aligned} & 549 \\ & 283 \% \end{aligned}$ | $\begin{aligned} & 684 \\ & 287 \% \end{aligned}$ |

Proportions/Means: Columns Tested
Overlap formulae used. ${ }^{*}$ small base

|  | Income |  |  |  |  | Education |  |  | Employment Status |  |  |  | $\begin{aligned} & \text { Children } \\ & \text { in } \mathrm{HH} \end{aligned}$ |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\begin{aligned} & \text { Home } \\ & \text { Ownership } \end{aligned}$ |  | MaritalStatus |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Less } \\ & \text { Than } \\ & \$ 50 \mathrm{~K} \end{aligned}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\underset{\substack{\text { H.S. } \\ \text { Less }}}{\text { ses }}$ | Some <br> Col. | Col. Grad+ | $\begin{array}{r} \text { Total } \\ \text { Emp. } \\ \hline \end{array}$ | Total Unemp. | $\underset{\text { ent }}{\text { Stud- }}$ | $\begin{aligned} & \text { Ret- } \\ & \text { ire } \end{aligned}$ |  |  |  |  | Homeowner | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\stackrel{\text { Not }}{\text { Married }}$ |
|  | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) |
| Unweighted Base | 2173 | 1036 | 387 | 268 | 384 | 633 | 73 | 809 | 1206 | 967 | 99 | 540 | 693 | 1480 | 613 | 1560 | 1409 | 71 | 1238 | 935 |
| Weighted Base | 2173 | 807 | 371 | 269 | 627 | 666 | 777 | 729 | 1329 | 844 | 155* | 455 | 808 | 1365 | 655 | 1518 | 136 | 73 | 1082 | 1091 |
| Keeping out of debt | $\begin{gathered} 1027 \\ 47 \% \end{gathered}$ | $\% \quad 395$ | $\begin{gathered} \quad 171 \\ \hline 46 \% \end{gathered}$ | $\begin{gathered} 148 \\ 55 \% \end{gathered}$ | $\begin{gathered} 268 \\ 43 \% \end{gathered}$ | $\begin{gathered} 326 \\ \% \end{gathered}$ | $\% \quad{ }_{6}^{383}$ | $\%{ }^{318}$ | $\begin{gathered} 600 \\ 45 \% \end{gathered}$ | $\begin{gathered} 426 \\ \% 1 \% \\ \text { SiK } \end{gathered}$ | $\% \quad 57 \%$ |  | $\begin{array}{r} 353 \\ 6 \\ \hline 44 \% \end{array}$ | $\begin{gathered} 673 \\ 49 \% \\ \mathrm{~m} \end{gathered}$ | ${ }_{43}^{283}$ | $\begin{gathered} 743 \\ 49 \% \\ 0 \end{gathered}$ | $\begin{gathered} 677 \\ 50 \% \end{gathered}$ | $\begin{gathered} 325 \\ 44 \% \end{gathered}$ | ${ }_{47 \%}^{504}$ | ${ }^{523} 48 \%$ |
| Managing credit | 840\% | 295\% | \% ${ }^{142} 38$ | ${ }^{113} 42 \%$ | 262 ${ }^{2}$ | $\%{ }_{3}^{244}$ | $298 \%$ | $\begin{gathered} 299 \\ 41 \% \end{gathered}$ | ${ }_{38}{ }_{38}$ | $\%$ | \% $\begin{aligned} & 52 \\ & 34 \%\end{aligned}$ |  | $5 \%{ }_{37}^{266}$ | $\stackrel{544}{40 \%}$ | 229 ${ }^{25 \%}$ | $\begin{gathered} 611 \\ 40 \% \\ 0 \end{gathered}$ | 530\% | 2859\% | 4189\% | 422 $39 \%$ |
| Sticking to a budget | 825 38 | $\underset{\mathrm{e}}{331}$ | $\begin{aligned} & 134 \\ & \\ & \hline 36 \% \end{aligned}$ | $\begin{gathered} 105 \\ 39 \% \end{gathered}$ | 219 35 | $\% \quad 255 \%$ | $\% \quad 303 \%$ | $\%{ }^{266}$ | ${ }_{36}{ }_{36}$ | . 342 | $\% \quad 45 \%$ |  | ${ }_{9}^{296}$ | ${ }_{39}{ }_{39} 9$ | 237 36 | $5899$ | 527 ${ }_{39}$ | 270 37 | 405 ${ }^{7} \%$ | 420\% |
| Planning for retirement | 813 37 | ${ }_{31 \%}^{252}$ | $\%{ }^{128}{ }_{35 \%}$ | $\begin{gathered} 107 \\ 40 \% \\ b \end{gathered}$ | $\begin{gathered} 278 \\ { }_{4 C} \% \end{gathered}$ | ${ }^{199}{ }_{30}$ | $\% \quad \begin{gathered} 292 \\ \% \\ \hline \end{gathered}$ | $\begin{gathered} 322 \\ \% \\ \hline \\ \hline 4.4 \% \end{gathered}$ | $\begin{gathered} 533 \\ \% \quad 40 \% \\ \mathrm{Jk} \end{gathered}$ | ${ }^{280} 3$ | $\% \quad 43 \%$ |  | ${ }^{249}{ }_{31 \%}$ | $\begin{gathered} 564 \\ \stackrel{41 \%}{M} \end{gathered}$ | 196 ${ }_{3}$ | $\begin{gathered} 616 \\ 41 \% \\ 0 \end{gathered}$ | $\begin{gathered} 553 \\ 40 \% \\ R \end{gathered}$ | 240 33 | $455$ | ${ }_{3}^{358}$ |
| Buying a home | 436\% | $\begin{gathered} 148 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 79 \\ & \hline \quad 21 \% \end{aligned}$ | ${ }_{25}^{51 \%}$ | 133 ${ }^{11 \%}$ | $\%{ }_{2}^{143}$ | $\% \underset{h}{169}$ | $\begin{gathered} 124 \\ \% \end{gathered}$ | $\% \underset{\mathrm{jLL}}{288}$ | ${ }^{148} 18 \%$ | $\% \underset{\mathrm{jL}}{27}$ |  | $\%{ }^{174}{ }_{22 \%}$ | $\begin{gathered} 262 \\ 19 \% \end{gathered}$ | ${ }^{143}$ | 293\% | 261 $19 \%$ | ${ }^{150} 21 \%$ | ${ }^{216}$ | 220 20 |
| Building an emergency fund | 372 $17 \%$ | $\begin{gathered} 162 \\ 20 \% \\ E \end{gathered}$ | $\begin{array}{ll}  & 66 \\ & 18 \% \end{array}$ | $\begin{aligned} & 49 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 80 \\ & 13 \% \end{aligned}$ | $\% \quad{ }^{112}$ | $\begin{gathered} 138 \\ \% \end{gathered}$ | $\begin{gathered} 121 \\ \% \quad 17 \% \end{gathered}$ | $\% \quad \begin{array}{r} 220 \\ 17 \% \end{array}$ | $\begin{gathered} 151 \\ \% \\ \hline \end{gathered}$ | $\begin{aligned} & 15 \\ & \% \quad 10 \% \end{aligned}$ |  | $\begin{aligned} & 122 \\ & 615 \% \end{aligned}$ | $\begin{gathered} 250 \\ 18 \% \end{gathered}$ | 105 $16 \%$ | 267 ${ }_{18 \%}$ | 246\% | $\stackrel{117}{16 \%}$ | $\begin{gathered} 192 \\ 18 \% \end{gathered}$ | $\xrightarrow{179} 16$ |
| Understanding bank products, services and terminology | 318 $15 \%$ | \% $\begin{gathered}102 \\ 13 \%\end{gathered}$ | \%55 <br> $15 \%$ | 44\% | $\stackrel{107}{17 \%}$ | 71 <br> $11 \%$ | $\begin{gathered} 127 \\ \% \\ \hline 16 \% \end{gathered}$ | $\text { \% } \begin{gathered} 120 \\ 16 \% \end{gathered}$ | $\begin{gathered} 163 \\ 12 \% \end{gathered}$ | $\% \quad \begin{gathered} 155 \\ 18 \% \end{gathered}$ | \% $\begin{aligned} & 20 \\ & 13 \%\end{aligned}$ |  | $\begin{aligned} & 3 \% \\ & \% \\ & \hline 102 \\ & 13 \% \end{aligned}$ | ${ }_{16 \%}^{216}$ | 87\% | 231 $15 \%$ | $\xrightarrow{197}$ | $\stackrel{106}{15 \%}$ | 159 $15 \%$ | 159 ${ }^{15 \%}$ |
| Planning a major purchase (e.g., cor, appliance, vacation) | ${ }_{13}^{279}$ | $\begin{aligned} & \quad \begin{array}{c} 120 \\ 15 \% \\ \text { de } \end{array} \end{aligned}$ | $\begin{gathered} 60 \\ \% \\ \\ \hline 60 \% \\ \hline 6 . \end{gathered}$ | ${ }^{24} 9$ | 63 $10 \%$ | 87 <br> $13 \%$ | - ${ }^{105}$ | - ${ }^{86}$ 12\% | 166\% | $\% \quad \begin{gathered} 113 \\ \\ \hline 13 \% \end{gathered}$ |  |  | - 106 | ${ }_{13}^{173}$ | ${ }_{1}^{80}$ | 199\% | 157 <br> $12 \%$ | $\stackrel{107}{15 \%}$ | ${ }^{118} 18$ | 161 $15 \%$ s |
| Having a happy marriage | $\stackrel{243}{11 \%}$ | . $\quad 73$ | $\% \quad 318$ | $\begin{aligned} & 42 \\ & { }_{16} \% \\ & \text { BC } \end{aligned}$ | $\begin{aligned} & 89 \\ & 14 \% \\ & { }^{4 c} \end{aligned}$ | - ${ }^{50} 8$ | $\% \quad \begin{aligned} & 98 \\ & 13 \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { \% } \quad 94 \\ & 134 \\ & \hline \end{aligned}$ | $\begin{aligned} & 164 \\ & \% \quad 12 \% \end{aligned}$ | - ${ }_{9}^{9 \%}$ | $\begin{aligned} & 24 \\ & \% \quad 16 \% \end{aligned}$ |  | $5 \quad 104$ | $\begin{gathered} 139 \\ 10 \% \end{gathered}$ | 12\% | 1161\% | 165 $12 \%$ | 710\% | $\begin{gathered} 152 \\ 14 \% \\ 14 \end{gathered}$ | 91\% |
| Becoming a successful investor | ${ }^{201} 9$ | - ${ }^{52}$ | \% ${ }^{35} 9$ | 27 $10 \%$ | $\begin{aligned} & 81 \\ & \text { 13\% } \\ & \text { B } \end{aligned}$ | - $43 \%$ | - ${ }_{8}^{84}$ | $\begin{gathered} 95 \\ \% \\ \begin{array}{c} 93 \\ \text { FG } \end{array} \mathrm{c} \end{gathered}$ | $\begin{gathered} 142 \\ \% \\ { }_{11} 1 \% \end{gathered}$ | - ${ }_{7 \%}$ | - ${ }^{10} 6$ |  | $\%{ }^{98}{ }^{12 \%}$ | 103\% | $\begin{aligned} & 83 \\ & 13 \% \\ & \text { P } \end{aligned}$ | 118\% | $\begin{gathered} 148 \\ 14 \% \\ r \end{gathered}$ | $53 \%$ | 105 $10 \%$ | ${ }_{9}^{97}$ |
| Saving for college | ${ }^{195} 9$ | 55 | $\% \quad \begin{gathered} 41 \\ 11 \% \\ b \end{gathered}$ | 22 8 \% | $\begin{aligned} & 64 \\ & 10 \% \end{aligned}$ | \% ${ }^{51}$ | +80 <br> $10 \%$ | - ${ }^{64}$ | $\begin{gathered} 134 \\ \% \\ \begin{array}{c} 10 \% \\ \\ j L L \end{array} \end{gathered}$ | $\% \quad \begin{gathered} 61 \\ \mathrm{~L} \% \end{gathered}$ | $\begin{aligned} & 42 \\ & \% \\ & \begin{array}{l} 47 \% \\ \text { IJL } \end{array} \end{aligned}$ |  | $\begin{gathered} 101 \\ \% \\ \hline 13 \% \\ \mathrm{~N} \end{gathered}$ | $94 \%$ | $\begin{aligned} & 711 \\ & 11 \% \end{aligned}$ | 124\% | 102 ${ }_{7}$ | $\begin{aligned} & 77 \\ & 11 \% \\ & q \end{aligned}$ | 81 $8 \%$ | 114 $10 \%$ s |
| Running a small business | 184\% | 60\% | $\begin{array}{ll} 39 \\ \% \quad 10 \% \end{array}$ | ${ }^{26} 10 \%$ | 52\% | - ${ }^{56}$ | - ${ }^{9} \%$ | - ${ }_{9}^{99}$ | $\% \quad{ }^{113}{ }_{9}^{13}$ | $\begin{gathered} 71 \\ \% \\ \hline \mathrm{~L} \% \end{gathered}$ | $\begin{aligned} & 30 \\ & \% \\ & \begin{array}{l} 30 \% \\ \text { IJL } \end{array} \end{aligned}$ |  | \% ${ }^{73} 9$ | ${ }^{110} 8$ | 63 10 | 121 81 | ${ }^{110} 8$ | ${ }_{9}^{67}$ | ${ }^{92}$ | $92 \%$ |
| Paying youngsters an appropriate allowance | ${ }_{40}{ }^{2}$ | ${ }^{15}$ | \% ${ }_{3 \%}$ | ${ }_{1 \%}^{4}$ | ${ }^{10} 2 \%$ | - ${ }^{11}$ | - 12 | - ${ }^{17}$ | - ${ }^{20}$ | - ${ }^{20}$ | - $1 \%$ |  | ${ }^{19}$ | 21 $2 \%$ | $\begin{gathered} 19 \\ \begin{array}{c} 3 \% \\ \mathrm{p} \end{array} \end{gathered}$ | ${ }^{21} \%$ | ${ }_{25}^{25}$ | ${ }^{15}$ | $\underset{\substack{27 \\ t}}{27}$ | ${ }_{13}^{1 \%}$ |
| Picking a stock that will double quickly |  | 9 | \% ${ }^{7}$ | 1 | ${ }^{13} 2$ | 6 | $12$ | - ${ }^{11} 2$ | $\% \quad \begin{array}{r} 27 \\ 2 \end{array}$ | 。 | * |  | \% ${ }^{13}{ }^{2} \%$ | ${ }^{17} \%$ | $\begin{aligned} & 16 \\ & { }_{2}^{2} \% \end{aligned}$ | ${ }_{14}^{14}$ | ${ }^{18} \%$ | 12\% | ${ }^{21} 2 \%$ | ${ }_{1} 9$ |
| Other | ${ }_{1}^{1 \%}$ | \% ${ }^{6}$ | \% ${ }_{1}^{2}$ | * | 1\% | \% ${ }_{1}^{7}$ | - ${ }_{*}$ | ${ }_{1 \%}^{6}$ | * ${ }_{*}$ | ${ }_{1 \%}$ | 。 |  | \% ${ }_{*}^{3}$ | 12 1\% | 2 | 13 | ${ }_{1}^{13}$ | 2 | ${ }_{1 \%}^{6}$ | ${ }_{1 \%}$ |

[^0]Base: All Respondents
Q2 Financial literacy is generally defined as being capable in making sound money decisions. For which of the following do you believe
financial literacy is most helpful? Please select up to three responses.

Weighted Base
Not at all sure
Sigma

|  | Income |  |  |  | Education |  |  | Employment Status |  |  |  | Children in HH |  | $\begin{aligned} & \text { Parent of Child } \\ & \text { Under } 18 \end{aligned}$ |  | $\begin{gathered} \text { Home } \\ \text { Ownership } \end{gathered}$ |  | Marital Status |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | $\begin{gathered} \text { Less } \\ \begin{array}{c} \text { Than } \\ \$ 50 \mathrm{~K} \end{array} \end{gathered}$ | $\begin{gathered} \$ 50 \mathrm{~K} \\ \$ 74.9 \mathrm{~K} \end{gathered}$ | $\begin{gathered} \$ 75 \mathrm{~K} \\ \$ 99.9 \mathrm{~K} \end{gathered}$ | \$100K+ | $\underset{\substack{\text { H.S. } \\ \text { Less. }}}{ }$ | Some <br> Col. | Col. Grad+ | Total | Total emp. | $\begin{gathered} \text { Stud- } \\ \text { ent } \end{gathered}$ | $\begin{aligned} & \text { Ret- } \\ & \text { ired } \end{aligned}$ | Yes | No | Yes | No | Homeowner | Renter | $\underset{\text { ied }}{\text { Marr- }}$ | $\xrightarrow[\text { Married }]{\text { Not }}$ |
| (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) |
| 2173 | 807 | 371 | 269 | 627 | 666 | 777 | 729 | 1329 | 844 | 155* | 455 | 808 | 1365 | 655 | 1518 | 1367 | 731 | 1082 | 1091 |
| $118$ | \% $\begin{gathered}72 \\ \text { DE }\end{gathered}$ | \% ${ }_{\text {¢ }}^{\text {5 }}$ \% | - ${ }^{8} \%$ | ${ }^{12} 2$ |  | \% ${ }_{3}^{34}$ | - ${ }_{16}^{26}$ | $\% \quad{ }^{59} \%$ | \% ${ }_{\text {iL }}^{7}$ \% | $\% \quad \stackrel{4}{2 \%}$ | 20 4 \% | ${ }_{6}^{37}$ | ${ }^{81} 6 \%$ | 32 5 | ${ }^{86}{ }_{6}$ | 53 4 \% | $\begin{gathered} 59 \\ \mathrm{~B}^{2} \% \end{gathered}$ | 37 3 \% | 81 $7 \%$ |
| 5936 | 2147 | 1020 | ${ }_{276}^{788}$ | 173 |  | 177 |  |  | 12 | ${ }^{441}$ |  |  | 37 | 1729 | 420 | 3783 | 1958 | 298 | $2948 \%$ |

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

Page Table Title
11 Q1 In which of the following places do you believe that financial education (i.e., programs, classes or instructions that teaches individuals how to better manage their personal financial affairs) would get the best results in creating financial well-being? Please select all that apply.
$22 \begin{aligned} & \text { Q1 In which of the following places do you believe that financial education (i.e., programs, classes or instructions that teaches individuals } \\ & \text { how to better manage their personal financial affairs) would get the best results in creating financial well-being? }\end{aligned}$
332 Finan literacy apply
33 Q2 Financial literacy is generally defined as being capable in making sound money decisions. For which of the following do you believe
financial literacy is most helpful? Please select up to thable in making sound money decisions. For which of the following do you believe financial literacy is most helpful? Please select up to three responses.


[^0]:    Proportions/Means: Columns Tested
    Overlap formulae used. ${ }^{*}$ small base

