

Lending Tree On-Line Survey  
 Prepared April 9, 2007

**Q1. Region**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Northeast	25%	31%	25%	24%	24%	23%	25%	24%	21%	23%	25%
Midwest	23%	20%	24%	24%	22%	23%	24%	24%	18%	24%	22%
South	29%	30%	25%	35%	26%	31%	26%	29%	30%	26%	32%
West	24%	19%	25%	17%	28%	22%	25%	22%	30%	27%	22%

**Q1. Region**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Northeast	100%			
Midwest		100%		
South			100%	
West				100%

**Q2\_1. You selected the Northeast region. In which state do you live?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors	
RESPONDENTS	369	36	13	35	55	21	103	79	22	84
Connecticut	5%	8%	15%	6%	4%		7%	1%	5%	6%
Massachusetts	14%	17%		11%	20%	19%	14%	9%	27%	11%
Maine	3%	3%		3%	2%	5%	3%	4%	5%	7%
New Hampshire	3%		23%	3%	2%		3%	3%		2%
New Jersey	11%	14%	15%	6%	13%	14%	13%	9%	9%	6%
New York	30%	28%	23%	29%	25%	43%	29%	34%	27%	29%
Pennsylvania	30%	22%	23%	40%	29%	14%	28%	39%	18%	33%
Rhode Island	2%	6%		3%	2%	5%	1%	1%	5%	2%
Vermont	2%	3%			4%		3%		5%	4%

**Q2\_1. You selected the Northeast region. In which state do you live?**

	Credit card debt > \$3k	Region of US
		Northeast
RESPONDENTS	145	369
Connecticut	3%	5%
Massachusetts	20%	14%
Maine	2%	3%
New Hampshire	3%	3%
New Jersey	9%	11%
New York	32%	30%
Pennsylvania	28%	30%
Rhode Island	2%	2%
Vermont	1%	2%

**Q2\_2. You selected the Midwest region. In which state do you live?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors	
RESPONDENTS	344	23	12	35	50	21	97	79	19	87
Iowa	4%			6%	6%	5%	3%	5%		1%
Illinois	18%	30%	25%	3%	26%	24%	16%	19%	16%	23%
Indiana	9%	13%	8%	6%	4%		9%	13%		10%
Kansas	3%			6%	2%		4%	4%	11%	5%
Michigan	14%	13%		29%	20%	5%	13%	11%	5%	9%
Minnesota	10%	17%		11%	12%	29%	7%	5%	16%	10%
Missouri	9%	4%	8%	9%	4%	10%	12%	11%		11%
North Dakota	1%			3%	2%		2%			
Nebraska	4%	9%		3%	4%	5%	5%	3%		5%
Ohio	17%	4%	50%	20%	14%	19%	13%	14%	42%	13%
South Dakota	1%			3%			1%	3%		2%
Wisconsin	9%	9%	8%	3%	6%	5%	12%	13%	11%	10%

**Q2\_2. You selected the Midwest region. In which state do you live?**

	Credit card debt > \$3k	Region of US
		Midwest
RESPONDENTS	129	344
Iowa	5%	4%
Illinois	14%	18%
Indiana	10%	9%
Kansas	2%	3%
Michigan	15%	14%
Minnesota	6%	10%
Missouri	9%	9%
North Dakota	2%	1%
Nebraska	4%	4%
Ohio	22%	17%
South Dakota	2%	1%
Wisconsin	9%	9%

**Q2\_3. You selected the South region. In which state do you live?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors	
RESPONDENTS	431	35	13	52	58	28	108	95	32	93
Alabama	4%		8%	4%	5%	4%	4%	7%	3%	3%
Arkansas	3%	3%		2%		4%	4%	6%	3%	1%
Washington DC	1%				3%		1%		3%	1%
Delaware	1%			2%		4%	1%			1%
Florida	17%	23%	15%	12%	21%	11%	12%	17%	22%	22%
Georgia	9%	6%		10%	10%	4%	9%	12%	9%	12%
Kentucky	4%	3%		4%	2%	4%	7%	2%	9%	
Louisiana	3%			2%	2%	4%	3%	3%		1%
Maryland	7%	3%	8%	10%	10%	4%	9%	8%		8%
Mississippi	3%		8%	6%	2%		1%	4%	3%	1%
North Carolina	6%	9%		8%	3%	14%	9%	3%	6%	6%
Oklahoma	3%	6%		4%	2%	4%	3%	1%	3%	3%
South Carolina	4%	3%		4%	5%	4%	4%	5%	6%	5%
Tennessee	6%	3%	8%	6%	9%		8%	4%	3%	8%
Texas	19%	17%	31%	19%	19%	25%	18%	15%	25%	20%
Virginia	10%	20%	23%	10%	7%	18%	7%	9%	3%	8%
West Virginia	1%	6%						2%		

**Q2\_3. You selected the South region. In which state do you live?**

	Credit card debt > \$3k	Region of US
		South
RESPONDENTS	188	431
Alabama	5%	4%
Arkansas	2%	3%
Washington DC	1%	1%
Delaware		1%
Florida	14%	17%
Georgia	9%	9%
Kentucky	6%	4%
Louisiana	4%	3%
Maryland	8%	7%
Mississippi	3%	3%
North Carolina	5%	6%
Oklahoma	4%	3%
South Carolina	5%	4%
Tennessee	4%	6%
Texas	18%	19%
Virginia	12%	10%
West Virginia	2%	1%

**Q2\_4. You selected the West region. In which state do you live?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors	
RESPONDENTS	355	22	13	25	63	20	103	71	32	100
Alaska	2%				3%		4%			4%
Arizona	8%	9%	8%		10%	10%	9%	13%	3%	9%
California	43%	55%	31%	24%	41%	20%	45%	44%	59%	41%
Colorado	11%	18%	15%	16%	16%	5%	7%	13%	6%	10%
Hawaii	3%				5%	10%	4%	1%		2%
Idaho	1%				2%			4%	3%	
Montana	1%			4%	3%					2%
New Mexico	2%		15%		3%		3%	1%		2%
Nevada	3%	5%		4%	5%	10%	2%	1%	6%	8%
Oregon	8%			8%	5%	15%	12%	10%	9%	7%
Utah	4%			24%	2%	5%	4%	1%	3%	7%
Washington	12%	14%	31%	16%	6%	25%	11%	11%	9%	8%
Wyoming	1%			4%			1%			

**Q2\_4. You selected the West region. In which state do you live?**

	Credit card debt > \$3k	Region of US
		West
RESPONDENTS	127	355
Alaska	1%	2%
Arizona	12%	8%
California	46%	43%
Colorado	14%	11%
Hawaii	2%	3%
Idaho	2%	1%
Montana		1%
New Mexico	2%	2%
Nevada	2%	3%
Oregon	7%	8%
Utah	3%	4%
Washington	10%	12%
Wyoming		1%

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	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes, developed with professional	18%	9%	18%	7%	15%	22%	17%	27%	26%	15%	14%
Yes, developed myself	27%	33%	39%	29%	27%	32%	23%	24%	36%	27%	28%
No, but will develop with professional	6%	9%	6%	5%	7%	4%	6%	7%	2%	7%	6%
No, but will develop myself	10%	14%	18%	19%	9%	7%	11%	6%	3%	12%	11%
No financial plan	38%	35%	20%	40%	43%	34%	42%	36%	33%	39%	40%

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes, developed with professional	18%	21%	16%	18%
Yes, developed myself	26%	26%	31%	26%
No, but will develop with professional	6%	6%	6%	6%
No, but will develop myself	10%	7%	11%	12%
No financial plan	40%	40%	36%	38%

**Q3. Do you have an overall financial plan?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes, with professional advice	18%	9%	18%	7%	15%	22%	17%	27%	26%	15%	14%
Yes, developed myself	27%	33%	39%	29%	27%	32%	23%	24%	36%	27%	28%
No, do not have financial plan	52%	55%	43%	62%	57%	41%	57%	48%	34%	55%	56%
Don't Know	2%	3%		3%	2%	4%	3%	1%	4%	2%	2%

**Q3. Do you have an overall financial plan?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes, with professional advice	18%	21%	16%	18%
Yes, developed myself	26%	26%	31%	26%
No, do not have financial plan	54%	50%	50%	55%
Don't Know	2%	3%	3%	1%

**Q4. Do you intend to develop a plan in the next year?**

**(Base=Respondents who do not have an overall financial plan)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	816	68	22	95	133	41	244	156	40	211	338
Yes, seek professional advice	11%	16%	14%	8%	11%	10%	10%	14%	5%	11%	11%
Yes, plan myself	19%	24%	41%	29%	16%	15%	19%	12%	8%	21%	20%
No /Not sure	70%	60%	45%	62%	73%	76%	70%	74%	88%	67%	69%

**Q4. Do you intend to develop a plan in the next year?**

**(Base=Respondents who do not have an overall financial plan)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	206	183	226	201
Yes, seek professional advice	11%	11%	11%	11%
Yes, plan myself	18%	13%	21%	22%
No /Not sure	71%	76%	68%	67%

**Q5. Which one of the following is most important to you when thinking about a loan?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Monthly payment	22%	21%	16%	39%	27%	17%	22%	19%	10%	28%	25%
Total loan amount	4%	2%	8%	4%	4%	3%	3%	5%	4%	4%	4%
Interest rate and fees	55%	57%	61%	39%	46%	61%	55%	62%	70%	53%	55%
Down payment	1%	1%		2%		1%	1%	1%		2%	1%
Type of loan	12%	9%	8%	11%	14%	11%	14%	10%	12%	9%	12%
Don't know	6%	10%	8%	4%	10%	7%	5%	3%	5%	4%	3%

**Q5. Which one of the following is most important to you when thinking about a loan?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Monthly payment	24%	26%	21%	18%
Total loan amount	3%	3%	4%	5%
Interest rate and fees	56%	51%	57%	55%
Down payment	1%	1%	1%	1%
Type of loan	9%	12%	12%	14%
Don't know	6%	6%	5%	7%

**Q6. Which types of loans or credit debt does your household currently have outstanding?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Mortgage	52%	28%	53%	50%	33%	56%	66%	57%	41%	53%	63%
Credit card debt >\$3k	39%	38%	41%	43%	33%	33%	45%	38%	37%		100%
Auto loan	37%	33%	57%	56%	20%	33%	42%	40%	19%	40%	50%
Credit card debt ≤\$3k	24%	28%	20%	30%	24%	18%	26%	23%	14%	100%	
Student loan	19%	42%	51%	39%	11%	12%	18%	10%	1%	23%	24%
No debt outstanding	15%	18%	2%	7%	27%	20%	8%	17%	28%		
Personal loans	12%	10%	20%	18%	8%	8%	12%	10%	7%	13%	17%
Home equity loan	10%	6%	8%	5%	7%	12%	12%	13%	7%	7%	15%
Home equity line of credit	10%	4%	4%	6%	4%	13%	13%	11%	11%	8%	13%
Borrowed from 401K/ retirement	6%	3%	8%	10%	6%	4%	7%	5%	1%	7%	9%
Other debt	1%	1%		1%	1%		1%	0%		1%	1%
Don't know	0%				0%						

**Q6. Which types of loans or credit debt does your household currently have outstanding?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Mortgage	46%	54%	54%	52%
Credit card debt >\$3k	39%	38%	44%	36%
Auto loan	36%	35%	42%	34%
Credit card debt <=\$3k	23%	25%	22%	28%
Student loan	24%	17%	19%	15%
No debt outstanding	15%	18%	14%	15%
Personal loans	13%	10%	13%	10%
Home equity loan	10%	13%	9%	8%
Home equity line of credit	10%	9%	7%	12%
Borrowed from 401K/ retirement	7%	4%	7%	5%
Other debt	1%	0%	0%	1%
Don't know				0%

**Q7. You indicated you have a home equity loan or line of credit. What are you using those funds for?**

**(Base=Respondents who have a home equity loan)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	274	12	6	15	25	21	95	76	18	52	157
Home improvements	52%	42%	33%	73%	64%	43%	49%	55%	39%	48%	56%
Debt consolidation	27%	17%	33%	53%	36%	24%	26%	22%	17%	23%	35%
Piggyback mortgage	13%	33%	50%	13%	8%	14%	12%	8%	17%	10%	13%
Other	10%	17%			8%	19%	13%	8%		13%	7%
Auto purchase	9%		33%	7%	8%	10%	9%	9%	17%	8%	8%
Luxury items/expenses	5%	8%	17%	13%	8%	5%	3%	3%	17%	12%	3%
To cover day to day expenses	5%	8%				5%	8%	1%	11%	6%	7%
Small business expenses	5%			7%		10%	5%	7%		4%	5%
Education	4%			7%	4%		5%	5%		8%	4%
Healthcare costs/ expenses	3%				4%	5%	3%	5%		6%	3%
Don't know	3%			7%		5%	2%	4%	11%	6%	1%
Wedding	1%							5%			1%
Elder care	1%								6%		1%
Birth of child	0%						1%				1%

**Q7. You indicated you have a home equity loan or line of credit. What are you using those funds for?**

**(Base=Respondents who have a home equity loan)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	68	73	67	66
Home improvements	65%	52%	45%	45%
Debt consolidation	24%	26%	27%	30%
Piggyback mortgage	7%	8%	16%	20%
Other	12%	7%	16%	5%
Auto purchase	9%	11%	9%	9%
Luxury items/expenses	3%	5%	1%	12%
To cover day to day expenses	6%	5%	6%	3%
Small business expenses	4%	7%	1%	6%
Education	4%	4%	4%	3%
Healthcare costs/ expenses	1%	7%	3%	2%
Don't know	4%	1%	3%	5%
Wedding	6%			
Elder care	1%		1%	
Birth of child		1%		

**Q8. You previously indicated your household credit card debt is more than \$3,000. What are you using your credit cards for?**

**(Base=Respondents who have more than \$3,000 in credit card debt)**

	Total	Life Stage Segments								Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors	
RESPONDENTS	589	44	21	63	75	30	185	122	39	589
To cover day to day expenses	41%	61%	38%	49%	47%	20%	43%	31%	31%	41%
Other	23%	27%	24%	16%	27%	23%	21%	22%	28%	23%
Home improvements	21%	11%	24%	25%	21%	37%	23%	16%	21%	21%
Healthcare costs or expenses	17%	27%	10%	19%	19%	7%	12%	20%	31%	17%
Debt consolidation	16%	18%	19%	16%	20%	20%	16%	14%	15%	16%
No answer	14%	9%	5%	16%	9%	10%	15%	21%	10%	14%
Luxury items	14%	23%	38%	14%	15%	10%	11%	14%	13%	14%
Small business expenses	10%	2%	10%	10%	8%	27%	9%	13%	8%	10%
Education	7%	25%	10%	13%		7%	6%	6%	5%	7%
Auto purchase	3%	5%	5%	2%	1%		4%	2%	3%	3%
Don't know	3%			2%	3%	7%	3%	3%		3%
Wedding	2%	5%	10%	6%			1%	1%	3%	2%
Elder care	2%		5%				2%	2%	5%	2%
Birth of child	2%	2%	5%	6%			2%			2%

**Q8. You previously indicated your household credit card debt is more than \$3,000. What are you using your credit cards for?**

**(Base=Respondents who have more than \$3,000 in credit card debt)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	145	129	188	127
To cover day to day expenses	39%	46%	40%	41%
Other	22%	24%	23%	20%
Home improvements	27%	20%	23%	13%
Healthcare costs or expenses	11%	19%	22%	14%
Debt consolidation	16%	16%	16%	17%
No answer	19%	8%	11%	20%
Luxury items	20%	15%	10%	13%
Small business expenses	8%	13%	9%	11%
Education	8%	6%	10%	6%
Auto purchase	2%	5%	2%	3%
Don't know	2%	3%	3%	2%
Wedding	2%	2%	2%	2%
Elder care	1%	1%	3%	2%
Birth of child	3%	1%	1%	1%

**Q9. How much of your monthly gross income do you spend on your total debt expenses (mortgage, credit cards, loans, etc.) each month?**

**(Base=Respondents who have debt)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1270	95	50	137	166	72	377	270	76	364	589
About 2/3	27%	26%	18%	40%	22%	17%	32%	20%	25%	26%	33%
About 1/2	20%	19%	22%	19%	20%	32%	21%	20%	9%	18%	24%
About 1/3	18%	17%	30%	13%	22%	17%	16%	20%	14%	17%	18%
About 1/4	13%	14%	6%	11%	13%	11%	13%	16%	16%	15%	11%
Less than 1/4	22%	24%	24%	17%	23%	24%	18%	24%	36%	24%	14%

**Q9. How much of your monthly gross income do you spend on your total debt expenses (mortgage, credit cards, loans, etc.) each month?**

**(Base=Respondents who have debt)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	315	281	371	303
About 2/3	23%	31%	27%	26%
About 1/2	21%	21%	18%	23%
About 1/3	16%	16%	23%	17%
About 1/4	16%	12%	11%	12%
Less than 1/4	25%	20%	21%	23%

**Q10. How comfortable are you with the amount of overall debt your household has outstanding?  
 (Base=Respondents who have debt)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1270	95	50	137	166	72	377	270	76	364	589
1= Not at all comfortable	28%	23%	32%	42%	30%	18%	29%	23%	18%	19%	42%
2	20%	22%	18%	26%	16%	25%	21%	19%	13%	20%	24%
3	25%	32%	30%	20%	29%	21%	26%	23%	25%	30%	22%
4	16%	17%	6%	9%	12%	22%	15%	20%	21%	20%	8%
5= Extremely comfortable	11%	6%	14%	4%	14%	14%	9%	14%	22%	11%	3%
AVERAGE RATING	2.6	2.6	2.5	2.1	2.7	2.9	2.5	2.8	3.2	2.8	2.1

**Q10. How comfortable are you with the amount of overall debt your household has outstanding?  
 (Base=Respondents who have debt)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	315	281	371	303
1= Not at all comfortable	26%	30%	28%	29%
2	23%	20%	22%	16%
3	25%	25%	23%	28%
4	17%	15%	15%	16%
5= Extremely comfortable	9%	10%	13%	12%
AVERAGE RATING	2.6	2.6	2.6	2.7

**Q11. Which of the following best describes your approach to managing your household's overall debt (mortgage, credit cards, loans, etc.)?  
 (Base=Respondents who have debt)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1270	95	50	137	166	72	377	270	76	364	589
Pay as much as possible, more than min	77%	83%	78%	67%	81%	82%	75%	83%	75%	82%	77%
Make minimum payments	16%	23%	18%	26%	11%	14%	17%	10%	11%	15%	19%
Roll credit cards to lower interest card	14%	20%	16%	14%	9%	14%	14%	13%	18%	6%	25%
Downsize home & lifestyle/ save more/ stop using cards	12%	19%	8%	13%	11%	10%	14%	9%	7%	10%	12%
Refinance home, take cash out to consolidate	4%	1%		7%	3%	3%	6%	5%	3%	4%	6%
Personal loan to consolidate	3%	8%	2%	6%	2%	1%	5%	1%		3%	5%
Home equity loan/ line of credit to consolidate	3%	2%		3%	7%	1%	5%	2%	4%	3%	4%
Other	3%	2%	2%	4%	5%	1%	1%	2%	4%	1%	3%
Pay off credit cards each month	2%		2%		1%	4%	2%	3%	8%	2%	0%
Don't know	0%						0%	0%			0%

**Q11. Which of the following best describes your approach to managing your household's overall debt (mortgage, credit cards, loans, etc.)?  
 (Base=Respondents who have debt)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	315	281	371	303
Pay as much as possible, more than min	77%	76%	79%	77%
Make minimum payments	15%	17%	17%	15%
Roll credit cards to lower interest card	12%	13%	16%	14%
Downsize home & lifestyle/ save more/ stop using cards	12%	12%	9%	16%
Refinance home, take cash out to consolidate	6%	3%	2%	7%
Personal loan to consolidate	4%	2%	3%	4%
Home equity loan/ line of credit to consolidate	3%	4%	1%	6%
Other	2%	2%	3%	4%
Pay off credit cards each month	3%	2%	1%	3%
Don't know				1%

**Q12. Please indicate whether you have EVER done any of the following?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Made late payment/ missed payment	52%	54%	45%	69%	54%	39%	56%	48%	35%	60%	60%
None of these	30%	36%	39%	16%	36%	39%	25%	31%	39%	24%	20%
Gone over credit limit on any credit card	27%	37%	27%	39%	27%	16%	28%	23%	15%	35%	37%
Owed money on existing auto loan when replaced it	16%	12%	24%	24%	8%	19%	17%	17%	12%	19%	19%
Bought car with large down payment to obtain smaller loan	12%	9%	12%	8%	8%	18%	12%	14%	15%	15%	10%
Borrowed against home to pay off credit card or loan	10%	4%	6%	9%	4%	8%	14%	11%	10%	8%	16%
Borrowed against home to consolidate, then charged more	8%	3%	6%	8%	5%	8%	11%	10%	6%	8%	15%
Borrowed against home to buy luxury items	2%	2%		1%	2%	3%	2%	2%	4%	3%	3%
Bought more expensive home than intended	2%	3%	2%	5%	1%	1%	3%	2%	1%	2%	3%
Borrowed against home to pay for college	2%	3%	4%	1%			3%	3%	1%	2%	3%

**Q12. Please indicate whether you have EVER done any of the following?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Made late payment/ missed payment	49%	51%	58%	51%
None of these	34%	32%	25%	32%
Gone over credit limit on any credit card	27%	26%	29%	25%
Owed money on existing auto loan when replaced it	11%	16%	20%	16%
Bought car with large down payment to obtain smaller loan	14%	9%	11%	12%
Borrowed against home to pay off credit card or loan	9%	12%	8%	11%
Borrowed against home to consolidate, then charged more	7%	11%	5%	10%
Borrowed against home to buy luxury items	1%	2%	3%	3%
Bought more expensive home than intended	2%	3%	2%	2%
Borrowed against home to pay for college	2%	2%	3%	2%

**Q13. Borrowing is a complex matter. When you or your household borrows money, how knowledgeable are you about your lending options and associated costs?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
1=Not at all knowledgeable	7%	15%	6%	12%	8%	3%	9%	5%		7%	7%
2	12%	16%	10%	14%	15%	4%	13%	10%	4%	13%	12%
3	32%	36%	35%	32%	37%	33%	33%	31%	23%	35%	38%
4	27%	25%	27%	16%	23%	34%	25%	32%	44%	26%	28%
5=Extremely knowledgeable	21%	9%	22%	27%	19%	24%	19%	22%	30%	19%	15%
AVERAGE RATING	3.4	3.0	3.5	3.3	3.3	3.7	3.3	3.6	4.0	3.4	3.3

**Q13. Borrowing is a complex matter. When you or your household borrows money, how knowledgeable are you about your lending options and associated costs?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
1=Not at all knowledgeable	7%	8%	8%	7%
2	13%	11%	10%	13%
3	29%	32%	33%	36%
4	30%	28%	29%	21%
5=Extremely knowledgeable	21%	20%	20%	22%
AVERAGE RATING	3.5	3.4	3.4	3.4

**Q14. Which one of the following best describes your approach to managing your household's credit card debt?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
No credit card/ don't use cards	15%	16%	10%	22%	19%	10%	13%	14%	5%	3%	1%
Pay entire credit card each month	31%	27%	35%	14%	34%	42%	26%	35%	50%	26%	4%
Pay as much as possible	46%	47%	47%	46%	40%	42%	49%	47%	43%	62%	78%
Pay minimum payment each month	7%	9%	6%	14%	4%	6%	10%	3%	2%	7%	13%
Skip payments/ pay finance charge	1%	1%	2%	4%	2%		2%	0%		1%	3%
Don't know	0%						1%	1%	1%	0%	1%

**Q14. Which one of the following best describes your approach to managing your household's credit card debt?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
No credit card/ don't use cards	13%	16%	17%	12%
Pay entire credit card each month	32%	29%	26%	37%
Pay as much as possible	44%	45%	49%	45%
Pay minimum payment each month	7%	9%	7%	5%
Skip payments/ pay finance charge	2%	2%	0%	1%
Don't know	1%		1%	1%

**Q15. To manage your credit card debt, have you EVER...**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
None of these	45%	43%	49%	40%	51%	48%	37%	48%	62%	45%	19%
Switched credit cards to get lower interest rate	37%	41%	37%	36%	31%	41%	41%	36%	31%	33%	61%
Used home equity loan/ line of credit to pay credit cards	11%	6%	2%	9%	6%	9%	16%	13%	9%	9%	18%
Downsized home/ lifestyle to reduce need for cards	11%	20%	4%	15%	8%	17%	12%	6%	4%	10%	17%
Declared bankruptcy	10%	4%		12%	15%	6%	12%	9%	9%	15%	12%
Used mortgage refinancing to pay credit cards	9%	3%	8%	6%	5%	10%	13%	9%	6%	9%	15%
Taken personal loan to pay credit cards	8%	8%	10%	10%	11%	7%	9%	5%	4%	8%	13%
Borrowed from a friend/ family to pay credit cards	7%	17%	12%	15%	7%	7%	7%	2%	1%	9%	11%

**Q15. To manage your credit card debt, have you EVER...**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
None of these	48%	44%	45%	45%
Switched credit cards to get lower interest rate	36%	38%	38%	35%
Used home equity loan/ line of credit to pay credit cards	11%	13%	8%	12%
Downsized home/ lifestyle to reduce need for cards	10%	10%	10%	12%
Declared bankruptcy	6%	13%	11%	11%
Used mortgage refinancing to pay credit cards	8%	10%	6%	11%
Taken personal loan to pay credit cards	8%	7%	8%	8%
Borrowed from a friend/ family to pay credit cards	8%	7%	6%	7%

**Q16. Have you ever consolidated your credit card debt and then accrued unmanageable debt again?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes	17%	9%	10%	22%	15%	11%	22%	16%	12%	13%	31%
No	82%	84%	86%	77%	83%	89%	77%	83%	88%	84%	68%
Don't know	1%	6%	4%	1%	2%	1%	1%	1%	1%	3%	2%

**Q16. Have you ever consolidated your credit card debt and then accrued unmanageable debt again?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes	16%	19%	15%	17%
No	83%	80%	83%	81%
Don't know	1%	1%	2%	2%

**Q17. Think about the credit card(s) you have. Why did you choose your credit card(s)?**

**(Base=Respondents who have credit cards)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1279	98	46	114	182	81	358	279	100	353	585
No annual fee	60%	63%	67%	55%	57%	63%	57%	64%	64%	55%	59%
Satisfied with interest rate & terms	46%	54%	52%	48%	37%	43%	46%	46%	59%	43%	59%
No finance charges when pay balance in full each mo.	38%	29%	33%	25%	40%	49%	30%	46%	61%	32%	30%
Offered free rewards	34%	43%	46%	21%	38%	42%	33%	32%	29%	27%	27%
Notice in mail that you were pre-approved	26%	26%	15%	41%	30%	19%	28%	23%	16%	31%	35%
No inactivity penalties	16%	19%	17%	12%	13%	19%	12%	22%	22%	16%	14%
Other	10%	10%	4%	18%	8%	6%	12%	8%	7%	12%	9%

**Q17. Think about the credit card(s) you have. Why did you choose your credit card(s)?**

**(Base=Respondents who have credit cards)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	320	290	356	313
No annual fee	59%	62%	57%	63%
Satisfied with interest rate & terms	44%	46%	48%	47%
No finance charges when pay balance in full each mo.	36%	35%	38%	43%
Offered free rewards	37%	36%	29%	36%
Notice in mail that you were pre-approved	27%	27%	29%	22%
No inactivity penalties	16%	16%	14%	20%
Other	10%	10%	9%	10%

**Q18. How well do you know your credit card(s)? Have you had any of the following surprises?**

**(Base=Respondents who have credit cards)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1279	98	46	114	182	81	358	279	100	353	585
No surprises	65%	54%	65%	62%	66%	75%	60%	70%	74%	66%	54%
Teaser rate	14%	23%	7%	14%	13%	11%	16%	12%	12%	14%	20%
Unexpected over limit fees charged	12%	16%	13%	17%	10%	5%	15%	11%	5%	11%	19%
Unexpected annual fees	11%	16%	9%	14%	8%	7%	15%	9%	4%	11%	15%
Unexpected finance charge	9%	10%	9%	7%	9%	11%	10%	8%	5%	7%	12%
Unexpected fees for an ATM	9%	10%	11%	12%	7%	7%	8%	7%	10%	6%	12%
Other unexpected charges	7%	12%	9%	6%	5%	9%	9%	7%	3%	9%	9%
Unexpected balance transfer fees	6%	6%	9%	4%	6%	5%	6%	5%	7%	4%	10%
Unexpected inactivity charges added	5%	3%	7%	5%	4%	2%	7%	4%	3%	6%	5%

**Q18. How well do you know your credit card(s)? Have you had any of the following surprises?**

**(Base=Respondents who have credit cards)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	320	290	356	313
No surprises	65%	66%	66%	63%
Teaser rate	16%	13%	13%	14%
Unexpected over limit fees charged	13%	11%	14%	11%
Unexpected annual fees	12%	10%	10%	12%
Unexpected finance charge	9%	8%	10%	8%
Unexpected fees for an ATM	10%	7%	7%	11%
Other unexpected charges	8%	8%	7%	8%
Unexpected balance transfer fees	7%	6%	6%	5%
Unexpected inactivity charges added	5%	4%	4%	5%

**Q19. How concerned are you about your credit card debt?**

**(Base=Respondents who have credit cards and do not pay the full balance each month)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	821	67	28	94	105	43	253	167	48	259	561
1= Not at all concerned	7%	9%		6%	5%	12%	6%	8%	8%	16%	3%
2	16%	22%	18%	10%	14%	14%	16%	17%	21%	25%	12%
3	27%	16%	14%	28%	27%	35%	27%	30%	33%	31%	25%
4	22%	30%	25%	23%	25%	23%	19%	22%	21%	17%	25%
5= Extremely concerned	28%	22%	43%	33%	30%	16%	32%	23%	17%	12%	35%
AVERAGE RATING	3.5	3.3	3.9	3.7	3.6	3.2	3.5	3.3	3.2	2.8	3.8

**Q19. How concerned are you about your credit card debt?**

**(Base=Respondents who have credit cards and do not pay the full balance each month)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	202	190	246	183
1= Not at all concerned	8%	5%	7%	7%
2	18%	16%	13%	18%
3	21%	32%	30%	26%
4	27%	20%	23%	20%
5= Extremely concerned	26%	28%	27%	30%
AVERAGE RATING	3.4	3.5	3.5	3.5

**Q20. Which of the following comes closest to your total household credit card debt?**

**(Base=Respondents who have credit cards and do not pay the full balance each month)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	821	67	28	94	105	43	253	167	48	259	561
Less than \$3k	31%	33%	25%	36%	32%	30%	29%	31%	23%	97%	
\$3k to < \$5k	16%	16%	11%	16%	13%	9%	17%	19%	15%		23%
\$5k to < \$10k	19%	16%	29%	17%	16%	21%	17%	23%	21%		28%
\$10k to < \$15k	11%	18%	25%	12%	12%	7%	9%	8%	6%		16%
\$15k to < \$20k	7%	7%		5%	9%	12%	8%	7%	13%		11%
\$20k to < \$30k	7%	3%	4%	9%	7%	7%	10%	4%	6%		10%
\$30k or more	5%	1%	4%	3%	7%	9%	6%	3%	8%		8%
DK/ No answer	5%	4%	4%	2%	4%	5%	4%	6%	8%	3%	5%

**Q20. Which of the following comes closest to your total household credit card debt?**

**(Base=Respondents who have credit cards and do not pay the full balance each month)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	202	190	246	183
Less than \$3k	30%	32%	28%	33%
\$3k to < \$5k	20%	16%	15%	13%
\$5k to < \$10k	19%	20%	17%	20%
\$10k to < \$15k	9%	8%	13%	11%
\$15k to < \$20k	5%	5%	12%	6%
\$20k to < \$30k	7%	7%	6%	8%
\$30k or more	3%	6%	6%	5%
DK/ No answer	6%	6%	3%	4%

**Q22. Do you own your primary residence?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Own primary residence pay mortgage	52%	28%	53%	50%	33%	56%	66%	57%	41%	53%	63%
Own primary residence outright, no mortgage	17%	5%	2%	5%	21%	28%	12%	23%	44%	12%	8%
Planning to purchase within next 12 months	10%	18%	24%	22%	8%	8%	9%	5%	2%	13%	9%
Do not own home/ no plans to purchase	21%	48%	22%	22%	38%	9%	13%	15%	13%	22%	19%

**Q22. Do you own your primary residence?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Own primary residence pay mortgage	46%	54%	54%	52%
Own primary residence outright, no mortgage	20%	19%	16%	15%
Planning to purchase within next 12 months	8%	6%	13%	12%
Do not own home/ no plans to purchase	26%	21%	18%	21%

**Q23. Do you have more than one mortgage on your primary residence?**

**(Base=Respondents who own home and have a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
Yes	19%	27%	15%	23%	16%	24%	19%	18%	23%	16%	24%
No	81%	73%	85%	77%	84%	76%	81%	82%	77%	84%	76%

**Q23. Do you have more than one mortgage on your primary residence?**

**(Base=Respondents who own home and have a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
Yes	16%	18%	20%	23%
No	84%	82%	80%	77%

**Q24+Q28. What kind of mortgage is your first mortgage on your primary residence?**

**(Base=Respondents who have one mortgage or more than one mortgage on their home)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
Fixed rate	84%	70%	78%	73%	88%	86%	86%	85%	88%	83%	82%
Adjustable rate	14%	21%	19%	22%	12%	12%	13%	12%	12%	13%	15%
Other	1%	6%						1%		1%	1%
Don't know	2%	3%	4%	5%		2%	1%	2%		3%	2%

**Q24+Q28. What kind of mortgage is your first mortgage on your primary residence?**

**(Base=Respondents who have one mortgage or more than one mortgage on their home)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
Fixed rate	83%	83%	86%	82%
Adjustable rate	15%	14%	12%	15%
Other	1%		0%	1%
Don't know	1%	3%	1%	2%

**Q25+Q29. Which of the following comes closest to the interest rate you are currently paying on your first mortgage for your primary residence?**

**(Base=Respondents who have one mortgage or more than one mortgage on their home)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
Less than 4%	2%	3%	4%		1%		2%	3%		1%	2%
4.0% to < 5.0%	12%	18%	15%	9%	9%	8%	13%	12%	12%	15%	8%
5.0% to < 5.5%	17%	24%	26%	11%	12%	24%	19%	15%	19%	17%	19%
5.5% to < 6.0%	16%	18%	15%	18%	19%	16%	15%	13%	21%	16%	15%
6.0% to < 6.5%	20%	12%	26%	16%	29%	26%	18%	19%	28%	19%	22%
6.5% to < 7.0%	11%	3%	7%	18%	11%	10%	11%	10%	9%	10%	11%
7.0% to < 8.0%	11%	6%		14%	8%	8%	9%	17%	7%	10%	12%
8.0% or more	7%	3%	4%	8%	9%	6%	7%	8%	2%	8%	7%
Don't know	5%	12%	4%	7%	1%	2%	5%	4%	2%	5%	5%

**Q25+Q29. Which of the following comes closest to the interest rate you are currently paying on your first mortgage for your primary residence?**

**(Base=Respondents who have one mortgage or more than one mortgage on their home)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
Less than 4%	2%	1%	2%	2%
4.0% to < 5.0%	9%	15%	12%	11%
5.0% to < 5.5%	21%	21%	12%	16%
5.5% to < 6.0%	15%	13%	18%	17%
6.0% to < 6.5%	20%	19%	20%	22%
6.5% to < 7.0%	12%	9%	9%	12%
7.0% to < 8.0%	11%	10%	12%	9%
8.0% or more	7%	8%	9%	5%
Don't know	5%	4%	5%	4%

**Q24. What kind of mortgage is your first mortgage on your primary residence?**

**(Base=Respondents who have more than one mortgage on their home)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	150	9	4	17	12	12	51	33	10	31	89
Fixed rate	82%	56%	75%	71%	92%	75%	92%	76%	90%	84%	82%
Adjustable rate	15%	22%	25%	24%	8%	25%	8%	18%	10%	13%	15%
Other	1%	11%									1%
Don't know	3%	11%		6%				6%		3%	2%

**Q24. What kind of mortgage is your first mortgage on your primary residence?**

**(Base=Respondents who have more than one mortgage on their home)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	27	33	47	43
Fixed rate	85%	82%	81%	81%
Adjustable rate	11%	15%	17%	14%
Other			2%	
Don't know	4%	3%		5%

**Q25. Which of the following comes closest to the interest rate you are currently paying on your first mortgage for your primary residence?**

**(Base=Respondents who have more than one mortgage on their home)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	150	9	4	17	12	12	51	33	10	31	89
Less than 4%	1%							3%			1%
4.0% to < 5.0%	6%		50%				8%	9%		3%	7%
5.0% to < 5.5%	16%	22%		18%		17%	18%	15%	10%	13%	15%
5.5% to < 6.0%	13%		25%	18%		33%	18%	9%		23%	9%
6.0% to < 6.5%	27%	44%	25%	24%	50%	25%	25%	12%	60%	23%	30%
6.5% to < 7.0%	12%	11%		18%	25%		8%	12%	30%	10%	15%
7.0% to < 8.0%	12%			12%	8%	25%	12%	18%		16%	11%
8.0% or more	7%	11%			17%		4%	15%		6%	6%
Don't know	6%	11%		12%			8%	6%		6%	7%

**Q25. Which of the following comes closest to the interest rate you are currently paying on your first mortgage for your primary residence?**

**(Base=Respondents who have more than one mortgage on their home)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	27	33	47	43
Less than 4%			2%	
4.0% to < 5.0%	7%	6%	6%	5%
5.0% to < 5.5%	19%	21%	15%	12%
5.5% to < 6.0%	15%	9%	15%	14%
6.0% to < 6.5%	37%	24%	26%	26%
6.5% to < 7.0%	4%	9%	9%	23%
7.0% to < 8.0%	11%	12%	15%	9%
8.0% or more		15%	6%	5%
Don't know	7%	3%	6%	7%

**Q26. What kind of mortgage is your second mortgage on your primary residence?**

**(Base=Respondents who have more than one mortgage on their home)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	150	9	4	17	12	12	51	33	10	31	89
Fixed rate	56%	44%	75%	47%	67%	67%	53%	48%	80%	52%	60%
Adjustable rate	24%	33%	25%	35%	17%	25%	22%	24%	20%	35%	20%
Other	10%			6%		8%	16%	15%		6%	8%
Don't know	10%	22%		12%	17%		10%	12%		6%	12%

**Q26. What kind of mortgage is your second mortgage on your primary residence?**

**(Base=Respondents who have more than one mortgage on their home)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	27	33	47	43
Fixed rate	63%	48%	64%	49%
Adjustable rate	22%	33%	15%	28%
Other	7%	6%	13%	12%
Don't know	7%	12%	9%	12%

**Q27. Which of the following comes closest to the interest rate you are currently paying on your second mortgage for your primary residence?**

**(Base=Respondents who have more than one mortgage on their home)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	150	9	4	17	12	12	51	33	10	31	89
Less than 4%	1%				8%		2%			3%	1%
4.0% to < 5.0%	6%		25%	6%		17%	6%	3%	10%	3%	6%
5.0% to < 5.5%	4%		25%		8%		4%	3%			4%
5.5% to < 6.0%	7%					17%	8%	15%			7%
6.0% to < 6.5%	9%			6%		8%	12%	3%	50%	3%	11%
6.5% to < 7.0%	10%	22%	25%		8%	25%	4%	12%	20%	13%	7%
7.0% to < 8.0%	21%	11%		24%	25%	17%	22%	24%	10%	35%	19%
8.0% or more	26%	44%	25%	47%	33%	17%	24%	24%		32%	27%
Don't know	15%	22%		18%	17%		20%	15%	10%	10%	18%

**Q27. Which of the following comes closest to the interest rate you are currently paying on your second mortgage for your primary residence?**

**(Base=Respondents who have more than one mortgage on their home)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	27	33	47	43
Less than 4%			2%	2%
4.0% to < 5.0%	7%	9%	4%	5%
5.0% to < 5.5%	4%	3%	4%	5%
5.5% to < 6.0%	7%	9%	11%	2%
6.0% to < 6.5%	22%	6%	6%	7%
6.5% to < 7.0%	7%	12%	11%	9%
7.0% to < 8.0%	15%	18%	23%	23%
8.0% or more	22%	30%	19%	33%
Don't know	15%	12%	19%	14%

**Q28. What kind of mortgage do you have for your primary residence?**

**(Base=Respondents who have one mortgage on their home)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	622	24	23	57	63	38	222	153	33	162	284
Fixed rate	84%	75%	78%	74%	87%	89%	84%	87%	88%	83%	82%
Adjustable rate	14%	21%	17%	21%	13%	8%	14%	10%	12%	14%	15%
Other	0%	4%						1%		1%	1%
Don't know	2%		4%	5%		3%	2%	1%		2%	2%

**Q28. What kind of mortgage do you have for your primary residence?**

**(Base=Respondents who have one mortgage on their home)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	142	152	186	142
Fixed rate	83%	84%	88%	82%
Adjustable rate	15%	13%	11%	15%
Other	1%			1%
Don't know	1%	3%	2%	1%

**Q29. Which of the following comes closest to the interest rate you are currently paying on your mortgage for your primary residence?**

**(Base=Respondents who have one mortgage on their home)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	622	24	23	57	63	38	222	153	33	162	284
Less than 4%	2%	4%	4%		2%		2%	3%		1%	2%
4.0% to < 5.0%	13%	25%	9%	12%	11%	11%	14%	12%	15%	17%	8%
5.0% to < 5.5%	18%	25%	30%	9%	14%	26%	19%	15%	21%	18%	21%
5.5% to < 6.0%	16%	25%	13%	18%	22%	11%	15%	14%	27%	14%	17%
6.0% to < 6.5%	18%		26%	14%	25%	26%	16%	21%	18%	18%	19%
6.5% to < 7.0%	10%		9%	18%	8%	13%	12%	9%	3%	10%	10%
7.0% to < 8.0%	10%	8%		14%	8%	3%	9%	16%	9%	9%	12%
8.0% or more	7%		4%	11%	8%	8%	8%	7%	3%	9%	8%
Don't know	4%	13%	4%	5%	2%	3%	5%	3%	3%	4%	4%

**Q29. Which of the following comes closest to the interest rate you are currently paying on your mortgage for your primary residence?**

**(Base=Respondents who have one mortgage on their home)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	142	152	186	142
Less than 4%	2%	1%	2%	3%
4.0% to < 5.0%	9%	17%	13%	13%
5.0% to < 5.5%	22%	21%	12%	18%
5.5% to < 6.0%	15%	14%	18%	18%
6.0% to < 6.5%	16%	18%	18%	21%
6.5% to < 7.0%	13%	9%	10%	9%
7.0% to < 8.0%	11%	9%	12%	9%
8.0% or more	8%	6%	10%	5%
Don't know	4%	4%	5%	4%

**Q30. (When you purchase a home) What kind of mortgage will you consider for your primary residence?**

**(Base=Respondents who plan to purchase a home in the next 12 months)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	149	21	12	33	17	7	36	17	2	49	53
Fixed rate	62%	71%	83%	52%	65%	86%	53%	76%	50%	59%	68%
Other	35%	24%	17%	48%	35%	14%	36%	29%	50%	35%	28%
Adjustable rate	9%	24%		6%		14%	11%	6%		8%	13%

**Q30. (When you purchase a home) What kind of mortgage will you consider for your primary residence?**

**(Base=Respondents who plan to purchase a home in the next 12 months)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	31	21	55	42
Fixed rate	68%	71%	60%	57%
Other	26%	24%	38%	43%
Adjustable rate	16%	14%	4%	7%

**Q31. Do you understand how an adjustable rate mortgage or ARM works?**

**(Base=Respondents who are currently paying a mortgage or are planning to purchase in the next 12 months)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	921	54	39	107	92	57	309	203	45	242	426
Yes	81%	63%	74%	71%	82%	81%	87%	82%	89%	79%	80%
No	16%	33%	18%	26%	17%	18%	10%	13%	7%	17%	15%
Don't know	4%	4%	8%	3%	1%	2%	3%	5%	4%	4%	4%

**Q31. Do you understand how an adjustable rate mortgage or ARM works?**

**(Base=Respondents who are currently paying a mortgage or are planning to purchase in the next 12 months)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	200	206	288	227
Yes	82%	81%	80%	81%
No	16%	13%	18%	15%
Don't know	3%	6%	2%	4%

**Q32. Thinking about your mortgage on your primary residence, did you...**

**(Base=Respondents who are currently paying a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
Shop for home then apply for mortgage	45%	48%	37%	41%	35%	56%	42%	53%	47%	41%	45%
Get pre-approved then shop for home	30%	24%	48%	39%	36%	20%	31%	26%	21%	31%	33%
Get pre-qualified then shop for home	18%	18%	11%	16%	24%	20%	21%	13%	19%	17%	17%
Don't know	6%	9%	4%	4%	5%	4%	6%	7%	14%	10%	5%

**Q32. Thinking about your mortgage on your primary residence, did you...**

**(Base=Respondents who are currently paying a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
Shop for home then apply for mortgage	47%	49%	46%	38%
Get pre-approved then shop for home	32%	33%	29%	27%
Get pre-qualified then shop for home	16%	10%	18%	29%
Don't know	5%	8%	6%	6%

**Q33. When purchasing your primary residence did you spend...**

**(Base=Respondents who are currently paying a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
A lot less than lender would allow	22%	15%	33%	12%	21%	22%	21%	25%	35%	19%	20%
Somewhat less than lender would allow	31%	24%	11%	34%	32%	38%	32%	31%	35%	33%	30%
As much or about as much as the lender would allow	33%	36%	48%	39%	37%	26%	34%	30%	12%	30%	38%
Don't know	14%	24%	7%	15%	9%	14%	12%	15%	19%	18%	12%

**Q33. When purchasing your primary residence did you spend...**

**(Base=Respondents who are currently paying a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
A lot less than lender would allow	21%	21%	25%	20%
Somewhat less than lender would allow	30%	33%	31%	31%
As much or about as much as the lender would allow	34%	34%	29%	36%
Don't know	15%	12%	15%	12%

**Q34. When you obtained the mortgage on your primary residence, how informed do you think you were about how much you could afford to spend on your home?**

**(Base=Respondents who are currently paying a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
1= Not at all informed	4%	9%	4%	7%	5%		4%	2%		5%	3%
2	6%	12%		4%	7%	4%	6%	7%		7%	6%
3	23%	36%	19%	26%	28%	24%	24%	18%	21%	23%	26%
4	37%	24%	37%	41%	24%	38%	34%	42%	51%	36%	39%
5= Extremely informed	31%	18%	41%	23%	36%	34%	32%	31%	28%	30%	25%
AVERAGE RATING	3.8	3.3	4.1	3.7	3.8	4.0	3.8	3.9	4.1	3.8	3.8

**Q34. When you obtained the mortgage on your primary residence, how informed do you think you were about how much you could afford to spend on your home?**

**(Base=Respondents who are currently paying a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
1= Not at all informed	3%	2%	6%	2%
2	6%	5%	5%	6%
3	24%	24%	24%	21%
4	34%	39%	36%	37%
5= Extremely informed	33%	29%	28%	34%
AVERAGE RATING	3.9	3.9	3.7	3.9

**Q35. Thinking about the mortgage on your primary residence, which of the following best describes the amount of the down payment?**

**(Base=Respondents who are currently paying a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
None	18%	9%	19%	31%	21%	16%	17%	14%	14%	20%	18%
Less than 5%	16%	15%	22%	28%	15%	6%	16%	15%	9%	17%	17%
5% to 9.99%	14%	12%	22%	16%	23%	18%	13%	11%	5%	11%	17%
10% to 19.99%	18%	21%	19%	9%	9%	24%	19%	22%	19%	21%	16%
20% or more	28%	27%	15%	12%	27%	30%	29%	32%	47%	25%	24%
Don't know	6%	15%	4%	3%	5%	6%	5%	6%	7%	6%	7%

**Q35. Thinking about the mortgage on your primary residence, which of the following best describes the amount of the down payment?**

**(Base=Respondents who are currently paying a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
None	14%	21%	21%	14%
Less than 5%	16%	14%	21%	12%
5% to 9.99%	18%	11%	14%	13%
10% to 19.99%	16%	17%	17%	22%
20% or more	31%	31%	23%	30%
Don't know	5%	6%	5%	9%

**Q36. Thinking about the mortgage on your primary residence, did you pay or are you paying Private Mortgage Insurance (PMI)**

**(Base=Respondents who are currently paying a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
Yes	27%	12%	44%	28%	32%	26%	31%	23%	12%	25%	29%
No	62%	55%	48%	57%	60%	60%	58%	69%	81%	61%	60%
Don't know	11%	33%	7%	15%	8%	14%	11%	8%	7%	14%	11%

**Q36. Thinking about the mortgage on your primary residence, did you pay or are you paying Private Mortgage Insurance (PMI)**

**(Base=Respondents who are currently paying a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
Yes	30%	28%	30%	20%
No	57%	63%	58%	70%
Don't know	13%	9%	12%	10%

**Q37. Think about the mortgage on your primary residence and your monthly income, before taxes. Which of the following come closest to describing the percentage of your gross monthly income that goes toward your monthly mortgage payment for your primary residence?**

**(Base=Respondents who are currently paying a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
Less than 25%	31%	18%	30%	18%	25%	46%	28%	38%	53%	31%	27%
25% to <35%	29%	42%	33%	26%	35%	16%	28%	31%	30%	26%	32%
35% to <40%	12%	12%	11%	20%	12%	12%	13%	10%	7%	15%	13%
40% to <45%	6%	3%	4%	4%	7%	8%	7%	4%		6%	6%
45% to <50%	5%			9%	8%	4%	5%	4%		5%	5%
50% to <60%	4%		15%	9%	3%	2%	5%	1%	5%	5%	5%
60% or more	4%	3%		3%	8%	4%	3%	4%	2%	4%	3%
Don't know	9%	21%	7%	11%	3%	8%	10%	8%	2%	9%	9%

**Q37. Think about the mortgage on your primary residence and your monthly income, before taxes. Which of the following come closest to describing the percentage of your gross monthly income that goes toward your monthly mortgage payment for your primary residence?**

**(Base=Respondents who are currently paying a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
Less than 25%	27%	34%	35%	28%
25% to <35%	30%	28%	32%	26%
35% to <40%	14%	12%	11%	13%
40% to <45%	6%	5%	5%	8%
45% to <50%	4%	5%	4%	6%
50% to <60%	4%	4%	1%	8%
60% or more	5%	2%	3%	5%
Don't know	9%	9%	10%	6%

**Q38. Thinking about your primary residence, how many years total (from time of purchase) do you plan to keep it, before selling?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
1 to < 4 years	9%	18%	15%	9%	13%	4%	8%	9%	5%	12%	9%
4 to < 8 years	16%	36%	30%	30%	12%	16%	14%	10%	9%	17%	16%
8 to < 12 years	15%	15%	11%	22%	20%	22%	14%	10%	7%	11%	14%
12 or more	60%	30%	44%	39%	55%	58%	64%	70%	79%	60%	61%

**Q38. Thinking about your primary residence, how many years total (from time of purchase) do you plan to keep it, before selling?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
1 to < 4 years	7%	8%	12%	10%
4 to < 8 years	16%	15%	16%	15%
8 to < 12 years	14%	18%	12%	15%
12 or more	63%	59%	59%	61%

**Q39. Thinking about your mortgage for your primary residence, did you pay closing costs outright or roll them into the mortgage?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
Paid outright	40%	52%	37%	31%	40%	34%	36%	48%	44%	41%	37%
Rolled into mortgage	37%	24%	41%	43%	36%	32%	41%	34%	28%	36%	40%
Didn't pay closing costs	15%	12%	15%	18%	15%	24%	14%	12%	19%	13%	15%
Don't know	8%	12%	7%	8%	9%	10%	8%	5%	9%	9%	8%

**Q39. Thinking about your mortgage for your primary residence, did you pay closing costs outright or roll them into the mortgage?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
Paid outright	48%	36%	42%	34%
Rolled into mortgage	36%	36%	30%	47%
Didn't pay closing costs	11%	18%	19%	11%
Don't know	6%	10%	8%	9%

**Q40. In general, how difficult is it to make your monthly mortgage payments?**

**(Base=Respondents who are currently paying a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
1= Not at all difficult	45%	30%	48%	32%	43%	54%	41%	54%	53%	47%	38%
2	22%	33%	26%	22%	28%	16%	22%	16%	23%	17%	24%
3	21%	18%	11%	26%	17%	22%	25%	19%	16%	24%	23%
4	8%	12%	11%	15%	7%	6%	7%	7%	5%	9%	9%
5= Extremely difficult	5%	6%	4%	5%	5%	2%	5%	4%	2%	4%	6%
Don't know	0%							1%			
AVERAGE RATING	2.1	2.3	2.0	2.4	2.0	1.9	2.1	1.9	1.8	2.1	2.2

**Q40. In general, how difficult is it to make your monthly mortgage payments?**

**(Base=Respondents who are currently paying a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
1= Not at all difficult	39%	43%	50%	44%
2	22%	20%	21%	23%
3	24%	25%	18%	18%
4	11%	7%	6%	10%
5= Extremely difficult	4%	5%	5%	4%
Don't know			0%	
AVERAGE RATING	2.2	2.1	2.0	2.1

**Q41. When you got your adjustable rate mortgage (ARM) were you aware your mortgage would adjust to a different rate?**

**(Base=Respondents who have an ARM)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	132	8	6	20	11	7	44	28	7	33	71
Yes	91%	75%	100%	95%	91%	100%	89%	89%	100%	91%	90%
No	8%	25%		5%	9%		9%	11%		9%	8%
Don't know	1%						2%				1%

**Q41. When you got your adjustable rate mortgage (ARM) were you aware your mortgage would adjust to a different rate?**

**(Base=Respondents who have an ARM)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	30	33	32	37
Yes	83%	94%	91%	95%
No	13%	6%	9%	5%
Don't know	3%			

**Q42. Has your adjustable rate mortgage (ARM) adjusted?**

**(Base=Respondents who have an ARM)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	132	8	6	20	11	7	44	28	7	33	71
Yes	43%	38%		35%	55%	14%	43%	61%	43%	45%	41%
No	51%	50%	100%	50%	36%	86%	50%	39%	57%	52%	52%
Don't know	6%	13%		15%	9%		7%			3%	7%

**Q42. Has your adjustable rate mortgage (ARM) adjusted?**

**(Base=Respondents who have an ARM)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	30	33	32	37
Yes	43%	39%	50%	41%
No	47%	61%	50%	46%
Don't know	10%			14%

**Q43. How worried are you about making your monthly payments after your adjustable rate mortgage (ARM) resets?**

**(Base=Respondents who have an ARM and their rate has not adjusted)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	75	5	6	13	5	6	25	11	4	18	42
1= Not at all worried	27%	40%	33%	15%	20%	17%	36%	18%	25%	22%	24%
2	20%	20%	33%	15%		17%	12%	36%	50%	11%	24%
3	25%		17%	15%	40%	50%	32%	27%		22%	24%
4	13%	40%		8%	40%	17%	8%	9%	25%	28%	10%
5= Extremely worried	15%		17%	46%			12%	9%		17%	19%
AVERAGE RATING	2.7	2.4	2.3	3.5	3.0	2.7	2.5	2.5	2.3	3.1	2.8

**Q43. How worried are you about making your monthly payments after your adjustable rate mortgage (ARM) resets?**

**(Base=Respondents who have an ARM and their rate has not adjusted)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	17	20	16	22
1= Not at all worried	18%	20%	50%	23%
2	12%	15%	25%	27%
3	29%	30%	13%	27%
4	12%	15%	6%	18%
5= Extremely worried	29%	20%	6%	5%
AVERAGE RATING	3.2	3.0	1.9	2.5

**Q44. Thinking about your current payment on your ARM, is it...**

**(Base=Respondents who have an ARM and their rate has adjusted)**

	Total	Life Stage Segments							Credit card debt <= \$3k	Credit card debt > \$3k
		Young singles	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	57	3	7	6	1	19	17	3	15	29
Less than before it adjusted	4%		29%						7%	3%
About the same as before it adjusted	28%		14%	17%	100%	37%	24%	67%	33%	21%
More than before it adjusted/ still can afford	51%	67%	43%	50%		42%	65%	33%	47%	52%
More than before it adjusted/ can't afford	16%	33%	14%	17%		21%	12%		13%	24%
Don't know	2%			17%						

**Q44. Thinking about your current payment on your ARM, is it...**

**(Base=Respondents who have an ARM and their rate has adjusted)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	13	13	16	15
Less than before it adjusted			6%	7%
About the same as before it adjusted	31%	23%	25%	33%
More than before it adjusted/ still can afford	54%	54%	56%	40%
More than before it adjusted/ can't afford	15%	23%	13%	13%
Don't know				7%

**Q45. Thinking about your ARM, are you considering...**

**(Base=Respondents who have an ARM)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	132	8	6	20	11	7	44	28	7	33	71
Refinancing to fixed rate	57%	63%	50%	70%	91%	29%	50%	61%	14%	70%	56%
No plans to change	27%	13%	33%	30%	9%	14%	30%	25%	57%	15%	27%
Moving to more affordable home with fixed rate	15%	25%	33%	5%		29%	14%	18%	29%	15%	17%
Refinancing to another adjustable rate	11%	13%	17%	5%	18%	29%	16%	4%		3%	14%
Moving to more affordable home with adjustable rate	4%		17%				7%	4%		3%	6%
Renting	2%						7%				4%

**Q45. Thinking about your ARM, are you considering...**

**(Base=Respondents who have an ARM)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	30	33	32	37
Refinancing to fixed rate	63%	58%	44%	62%
No plans to change	30%	24%	28%	24%
Moving to more affordable home with fixed rate	27%	12%	13%	11%
Refinancing to another adjustable rate	10%	9%	22%	5%
Moving to more affordable home with adjustable rate	3%	6%	6%	
Renting	7%		3%	

**Q46. Which of the following do you know about your ARM?**

**(Base=Respondents who have an ARM)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	132	8	6	20	11	7	44	28	7	33	71
The interest rate cap(s)	45%	38%	33%	35%	27%	57%	50%	57%	43%	39%	51%
Your adjustment schedule	43%	25%	50%	40%	45%	57%	45%	43%	43%	36%	45%
Not sure about any of the above	37%	50%	33%	55%	45%	14%	32%	32%	29%	45%	37%
The index your ARM is tied to	37%	13%	33%	25%	36%	71%	41%	36%	57%	33%	38%
The interest rate ceiling	32%	13%	50%	20%	27%	57%	41%	29%	14%	24%	37%

**Q46. Which of the following do you know about your ARM?**

**(Base=Respondents who have an ARM)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	30	33	32	37
The interest rate cap(s)	47%	52%	44%	41%
Your adjustment schedule	40%	45%	41%	46%
Not sure about any of the above	33%	36%	38%	41%
The index your ARM is tied to	30%	39%	41%	38%
The interest rate ceiling	17%	39%	38%	32%

**Q47. Have you ever refinanced the mortgage on your primary residence to get a better rate?**

**(Base=Respondents who are currently paying a mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	772	33	27	74	75	50	273	186	43	193	373
Yes	52%	21%	26%	24%	53%	48%	60%	60%	58%	54%	52%
No	47%	79%	74%	74%	47%	52%	39%	39%	42%	45%	47%
Don't know	1%			1%			1%	1%		1%	1%

**Q47. Have you ever refinanced the mortgage on your primary residence to get a better rate?**

**(Base=Respondents who are currently paying a mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	169	185	233	185
Yes	49%	59%	41%	61%
No	50%	40%	58%	39%
Don't know	1%	1%	1%	

**Q48. Thinking about your most recent mortgage refinancing for your current residence, did you...**

**(Base=Respondents who have refinanced their mortgage)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	402	7	7	18	40	24	164	112	25	105	194
Changed from fixed rate to lower interest fixed rate	72%	57%	43%	67%	75%	83%	68%	76%	84%	74%	71%
Changed from adjustable rate to fixed rate	13%	14%	14%	17%	13%	8%	15%	12%	8%	10%	13%
Changed from fixed rate to adjustable rate	5%			6%	10%	8%	6%	4%		5%	6%
Changed from adjustable rate to adjustable w/ better terms	4%		29%	11%	3%		5%	3%	4%	4%	5%
Don't know	5%	29%	14%				5%	5%	4%	7%	6%

**Q48. Thinking about your most recent mortgage refinancing for your current residence, did you...**

**(Base=Respondents who have refinanced their mortgage)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	83	110	96	113
Changed from fixed rate to lower interest fixed rate	80%	67%	75%	69%
Changed from adjustable rate to fixed rate	8%	15%	11%	15%
Changed from fixed rate to adjustable rate	5%	7%	4%	5%
Changed from adjustable rate to adjustable w/ better terms	5%	3%	4%	6%
Don't know	2%	7%	5%	4%

**Q49a. Within the last 12 months, have you checked your credit report or credit score?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes	56%	60%	69%	65%	50%	61%	56%	56%	47%	57%	60%
No	44%	40%	31%	35%	50%	39%	44%	44%	53%	42%	40%
Don't know	0%						1%	1%		1%	0%

**Q49a. Within the last 12 months, have you checked your credit report or credit score?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes	56%	53%	57%	58%
No	44%	47%	43%	41%
Don't know		1%		1%

**Q49b. Have you ever checked your credit report or credit score?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes	84%	77%	86%	90%	80%	91%	89%	82%	76%	84%	90%
No	15%	22%	12%	9%	19%	9%	11%	18%	24%	15%	9%
Don't know	1%	1%	2%	1%	1%	0%				1%	1%

**Q49b. Have you ever checked your credit report or credit score?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes	86%	83%	84%	85%
No	13%	17%	16%	15%
Don't know	0%	1%	1%	0%

**Q50. Was your report or credit score better, worse or about what you expected?**

**(Base=Respondents who have seen their credit report)**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1265	89	44	132	181	82	366	267	80	305	532
Better	25%	27%	32%	30%	24%	27%	24%	23%	25%	29%	26%
Worse	11%	12%	16%	19%	6%	6%	12%	10%	1%	11%	13%
About what I expected	62%	58%	45%	47%	67%	65%	61%	66%	74%	58%	58%
Don't know	3%	2%	7%	5%	3%	2%	3%	1%		2%	3%

**Q50. Was your report or credit score better, worse or about what you expected?**

**(Base=Respondents who have seen their credit report)**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	319	284	361	301
Better	24%	22%	28%	26%
Worse	10%	12%	11%	10%
About what I expected	65%	63%	58%	63%
Don't know	2%	3%	4%	1%

**Q51. Do you have any savings or investments?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes	76%	74%	80%	56%	72%	87%	75%	81%	90%	73%	77%
No	24%	26%	20%	43%	27%	12%	24%	18%	10%	27%	23%
Don't know	1%			1%	0%	1%	0%	1%			0%

**Q51. Do you have any savings or investments?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes	75%	74%	75%	80%
No	24%	25%	24%	20%
Don't know	0%	1%	1%	

**Q52. Are you funding a retirement plan?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Already retired	15%	1%	4%	3%	11%	13%	8%	24%	71%	11%	14%
Yes	51%	59%	63%	40%	49%	68%	61%	49%	7%	52%	54%
No	34%	41%	33%	56%	40%	19%	31%	27%	22%	37%	31%

**Q52. Are you funding a retirement plan?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Already retired	14%	16%	15%	17%
Yes	54%	51%	49%	50%
No	32%	34%	36%	33%

**Q53. Do you have any savings, other than for retirement that you could use for an emergency?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes	62%	57%	71%	39%	55%	78%	60%	69%	83%	58%	58%
No	37%	40%	29%	59%	43%	22%	39%	29%	17%	41%	41%
Don't know	1%	3%		2%	1%		1%	2%		1%	1%

**Q53. Do you have any savings, other than for retirement that you could use for an emergency?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes	60%	62%	62%	64%
No	40%	37%	36%	34%
Don't know	1%	2%	1%	2%

**Q54. In the event of an emergency, do you have enough savings to cover 3 months of typical living expenses?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes	40%	28%	33%	10%	39%	63%	33%	51%	71%	34%	29%
No	17%	24%	33%	26%	15%	8%	19%	14%	7%	18%	24%
Not sure	6%	8%	4%	5%	3%	7%	8%	6%	5%	6%	6%
No savings other than retirement	37%	40%	29%	59%	43%	22%	39%	29%	17%	41%	41%

**Q54. In the event of an emergency, do you have enough savings to cover 3 months of typical living expenses?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes	40%	37%	39%	43%
No	15%	19%	18%	17%
Not sure	5%	7%	7%	6%
No savings other than retirement	40%	37%	36%	34%

**Q55. If you had a major emergency (such as a job layoff or major health issue), how would you fund it?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Savings	54%	63%	59%	28%	50%	67%	54%	56%	64%	50%	47%
Borrow from family/ friends	29%	51%	45%	54%	29%	21%	29%	18%	4%	35%	31%
Credit cards	24%	45%	37%	27%	26%	19%	23%	18%	13%	26%	34%
Borrow from 401K/ retirement plan	24%	16%	25%	12%	22%	21%	33%	24%	17%	24%	30%
Other	19%	15%	12%	24%	23%	13%	19%	19%	18%	23%	15%
Investments	19%	11%	16%	3%	18%	27%	17%	22%	39%	17%	15%
Home equity loan/ line of credit	16%	4%	4%	14%	11%	10%	22%	18%	23%	17%	19%
Personal loan	13%	14%	14%	22%	11%	9%	12%	11%	8%	16%	15%

**Q55. If you had a major emergency (such as a job layoff or major health issue), how would you fund it?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Savings	56%	49%	48%	61%
Borrow from family/ friends	28%	29%	29%	31%
Credit cards	22%	19%	26%	30%
Borrow from 401K/ retirement plan	23%	23%	25%	23%
Other	24%	18%	18%	17%
Investments	20%	19%	17%	18%
Home equity loan/ line of credit	16%	14%	17%	17%
Personal loan	13%	11%	14%	12%

**Q56. Which of the following types of accounts or loans have you ever applied for on-line?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
None, never applied for these on-line	73%	71%	71%	65%	77%	73%	69%	78%	83%	67%	70%
Checking account	11%	15%	12%	19%	10%	4%	13%	7%	6%	14%	12%
Savings account	10%	16%	12%	14%	8%	10%	11%	8%	8%	12%	11%
Automobile loan	10%	6%	10%	15%	5%	10%	14%	6%	6%	14%	11%
Mortgage	10%	2%	4%	11%	9%	9%	12%	11%	6%	11%	11%
Home equity loan/ line of credit	7%	3%	2%	6%	4%	9%	8%	8%	4%	9%	8%
High yield savings account	5%	9%	6%	5%	5%	8%	5%	4%	7%	5%	5%

**Q56. Which of the following types of accounts or loans have you ever applied for on-line?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
None, never applied for these on-line	72%	76%	70%	74%
Checking account	14%	8%	12%	10%
Savings account	12%	7%	12%	11%
Automobile loan	9%	9%	10%	10%
Mortgage	9%	8%	12%	10%
Home equity loan/ line of credit	7%	6%	7%	6%
High yield savings account	7%	3%	6%	6%

**Q57. How comfortable are you using the Internet for personal finances?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
1= Not at all comfortable	20%	11%	6%	12%	21%	24%	17%	30%	27%	18%	16%
2	14%	11%	6%	14%	12%	12%	16%	15%	13%	13%	14%
3	26%	26%	33%	27%	19%	27%	33%	25%	23%	29%	28%
4	23%	27%	31%	29%	31%	16%	17%	23%	27%	26%	24%
5= Extremely comfortable	16%	25%	24%	18%	16%	21%	18%	8%	10%	14%	18%
AVERAGE RATING	3.0	3.4	3.6	3.3	3.1	3.0	3.0	2.6	2.8	3.0	3.1

**Q57. How comfortable are you using the Internet for personal finances?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
1= Not at all comfortable	19%	21%	22%	18%
2	13%	16%	12%	14%
3	27%	30%	24%	26%
4	23%	23%	22%	26%
5= Extremely comfortable	17%	10%	20%	16%
AVERAGE RATING	3.1	2.9	3.1	3.1

**Q58. Overall, do you have any major financial regrets?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
No regrets	57%	53%	55%	40%	58%	66%	52%	66%	67%	52%	48%
Too many credit cards/ use too much	9%	11%	18%	16%	8%	6%	10%	5%	1%	7%	16%
Not saving enough	9%	9%	10%	7%	12%	7%	8%	11%	12%	11%	8%
Managing credit better	4%	6%	4%	11%	4%	3%	3%	2%	3%	5%	4%
Too much debt	3%	5%	4%	10%	3%	1%	3%	1%	2%	1%	6%
Not knowing more about investing/ not investing	3%	1%		1%	4%	3%	4%	3%	6%	5%	2%
Overspending	3%	5%	4%	4%	3%	2%	2%	1%	2%	2%	5%
Spouse overspent/ spouse mismanaged/ divorce	2%	3%		2%	1%	4%	3%	2%		3%	2%
Having to file bankruptcy	2%	2%		5%	3%		2%	1%	1%	4%	2%
Bad home purchase decision/ loss on real estate transaction	1%	1%		2%	1%		2%	1%		2%	2%
Not earning more	1%			1%	3%		2%	1%	2%	1%	2%
Student loans	1%	2%	6%	1%	1%	2%	0%	0%		2%	1%
High interest mortgage	1%	1%		1%	0%	1%	1%	1%	1%	1%	1%
Trying to start my own company	1%		2%	1%	1%	1%	1%	1%	2%	1%	1%
Careless in college	1%	3%	4%	2%			1%			2%	1%

**Q58. Overall, do you have any major financial regrets?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
Financially helping others	1%	2%			1%	1%	0%	1%			2%
Bad health/ disability	1%	1%		1%	0%		1%	1%	1%	1%	1%
Other or unspecified	1%	1%			1%		1%	1%	2%		1%
Bad car purchase decision	1%	1%	2%	3%	0%	1%	0%			1%	1%
Refinancing my home	1%			1%	0%		1%	1%		1%	1%
Paying bills late	1%			1%	1%	1%	1%			1%	1%
Temporary employment	1%				2%		0%	0%		1%	1%
Not buying investment property	1%					1%	1%	1%	1%	1%	0%
Should have purchased home earlier in life	1%	2%	2%		1%		1%				1%
No answer	0%	1%		1%	1%		0%			1%	0%
Retiring too soon	0%			1%	0%			1%		0%	1%
Not having enough life insurance on spouse when died	0%						0%	1%	1%	0%	1%
Not having health insurance	0%	1%		1%			0%		1%	0%	0%
Withdrawing from pension fund	0%						0%	0%			0%
Purchase of timeshare	0%				0%	1%			1%		0%
Having only one income	0%			1%						0%	0%
Not paying off bills	0%						0%			0%	0%

**Q58. Overall, do you have any major financial regrets?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
Property taxes from home ownership	0%			1%			0%			1%	
Only paying minimum on credit cards\ not paying more	0%						0%			0%	0%
Loan fees	0%			1%			0%			0%	0%
Inadequate injury settlement	0%						0%			0%	0%
Low military income	0%						0%				0%
Back taxes	0%						0%	0%		1%	
Foreclosure	0%						0%	0%		0%	
Uninformed loan decision	0%	1%						0%			0%
More education would have improved earning potential	0%				0%				1%		0%
Selling stocks/ cashing savings bonds	0%						0%	0%			
Selling home too soon	0%						0%	0%			
Shouldn't have sold home	0%								1%	0%	
Should have gone back to work sooner	0%						0%				0%
Should not have sold Avon	0%						0%				0%

**Q58. Overall, do you have any major financial regrets?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
Should not have financed family vacation	0%						0%			0%	
Victim of identity theft	0%							0%			0%
Playing the lottery	0%						0%				0%
Borrowing against life insurance	0%						0%				0%
Taking loans	0%			1%							0%
Changing jobs and losing pension	0%						0%				0%
Vehicle repossession	0%			1%						0%	
Car repairs	0%	1%								0%	
Cell phones	0%			1%							0%
Locking money in to retirement account	0%					1%					0%
Hidden bank fees	0%							0%			0%
Unable to purchase home	0%			1%							
Not having enough credit	0%	1%									
Government fiscally irresponsible	0%						0%				
Should have protected self from identity theft	0%						0%				
Back child support	0%						0%				

**Q58. Overall, do you have any major financial regrets?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
No regrets	57%	54%	59%	56%
Too many credit cards/ use too much	7%	9%	11%	8%
Not saving enough	9%	9%	8%	11%
Managing credit better	4%	7%	3%	3%
Too much debt	3%	2%	4%	4%
Not knowing more about investing/ not investing	5%	2%	3%	3%
Overspending	2%	4%	3%	1%
Spouse overspent/ spouse mismanaged/ divorce	2%	3%	2%	2%
Having to file bankruptcy	1%	2%	1%	3%
Bad home purchase decision/ loss on real estate transaction	2%	1%	2%	1%
Not earning more	2%	1%	2%	1%
Student loans	1%	1%	0%	1%
High interest mortgage	1%	1%	1%	1%
Trying to start my own company	1%	0%	1%	1%
Careless in college	1%	1%	0%	1%

**Q58. Overall, do you have any major financial regrets?**

	Region of US			
	Northeast	Midwest	South	West
Financially helping others	1%	0%	1%	1%
Bad health/ disability	1%	1%	0%	1%
Other or unspecified	1%	0%	0%	1%
Bad car purchase decision		1%	0%	1%
Refinancing my home	0%	1%	0%	1%
Paying bills late	1%	1%	0%	
Temporary employment	0%	1%	0%	1%
Not buying investment property	1%	0%	1%	1%
Should have purchased home earlier in life	1%		0%	1%
No answer	1%	0%	0%	1%
Retiring too soon	0%	1%		0%
Not having enough life insurance on spouse when died	1%	1%	0%	
Not having health insurance			1%	1%
Withdrawing from pension fund	0%	0%		0%
Purchase of timeshare		1%		0%
Having only one income	0%	0%		
Not paying off bills		1%		

**Q58. Overall, do you have any major financial regrets?**

	Region of US			
	Northeast	Midwest	South	West
Property taxes from home ownership		1%		
Only paying minimum on credit cards\ not paying more	0%	0%		
Loan fees	0%		0%	
Inadequate injury settlement	1%			
Low military income			0%	0%
Back taxes				1%
Foreclosure	0%			0%
Uninformed loan decision	1%			
More education would have improved earning potential		1%		
Selling stocks/ cashing savings bonds		1%		
Selling home too soon		0%	0%	
Shouldn't have sold home	0%		0%	
Should have gone back to work sooner		0%		
Should not have sold Avon		0%		

**Q58. Overall, do you have any major financial regrets?**

	Region of US			
	Northeast	Midwest	South	West
Should not have financed family vacation		0%		
Victim of identity theft				0%
Playing the lottery	0%			
Borrowing against life insurance	0%			
Taking loans	0%			
Changing jobs and losing pension			0%	
Vehicle repossession				0%
Car repairs				0%
Cell phones				0%
Locking money in to retirement account				0%
Hidden bank fees				0%
Unable to purchase home			0%	
Not having enough credit			0%	
Government fiscally irresponsible		0%		
Should have protected self from identity theft				0%
Back child support				0%

**Q59. Not including your mortgage, do you ever envision yourself being completely debt free?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Yes	74%	79%	69%	70%	74%	76%	73%	75%	77%	73%	70%
No	20%	16%	29%	23%	17%	19%	22%	19%	17%	22%	22%
Don't know	7%	4%	2%	7%	9%	6%	6%	7%	6%	4%	8%

**Q59. Not including your mortgage, do you ever envision yourself being completely debt free?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Yes	68%	72%	76%	77%
No	24%	21%	17%	18%
Don't know	8%	7%	7%	4%

**Q60. What is your gender?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Male	48%	30%	31%	14%	62%	58%	43%	57%	72%	45%	47%
Female	52%	70%	69%	86%	38%	42%	57%	43%	28%	55%	53%

**Q60. What is your gender?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Male	49%	46%	49%	46%
Female	51%	54%	51%	54%

**Q61. For this study we need to make sure that all racial and ethnic groups are represented. Are you...**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Hispanic or Latino origin	2%	4%	6%	3%	2%	1%	2%	1%	1%	1%	3%
White	80%	74%	78%	69%	81%	81%	80%	84%	89%	79%	80%
African American	11%	12%	10%	18%	12%	8%	11%	10%	7%	13%	12%
Asian	3%	7%	4%	3%	3%	4%	2%	1%	2%	2%	3%
Other or mixed	3%	3%	2%	6%	1%	6%	4%	3%	2%	5%	3%
No answer	0%						0%	1%			0%

**Q61. For this study we need to make sure that all racial and ethnic groups are represented. Are you...**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Hispanic or Latino origin	2%	1%	3%	2%
White	83%	89%	72%	79%
African American	10%	5%	20%	6%
Asian	2%	2%	1%	6%
Other or mixed	2%	2%	3%	6%
No answer	1%	0%		

**Q62. What is your age?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
19 to 24	5%	33%	25%	16%						6%	5%
25 to 34	16%	67%	75%	84%						18%	17%
35 to 44	21%				36%	32%	44%			23%	22%
45 to 54	29%				42%	46%	40%	41%		29%	29%
55 to 64	22%				22%	22%	16%	59%		20%	20%
65 or older	7%								100%	4%	7%
No answer	0%										0%

**Q62. What is your age?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
19 to 24	6%	4%	6%	4%
25 to 34	17%	17%	17%	13%
35 to 44	19%	20%	22%	22%
45 to 54	31%	31%	25%	30%
55 to 64	21%	22%	22%	22%
65 or older	6%	6%	7%	9%
No answer		0%	0%	

**Q63. What is your marital status?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Married	56%		100%	71%		100%	73%	69%	62%	52%	62%
Single	24%	94%		18%	73%		7%	4%	8%	24%	21%
Separated/ Divorced	16%	5%		12%	23%		18%	21%	12%	20%	14%
Widower	4%	1%			4%		2%	5%	17%	4%	3%
No answer	1%							1%	1%	0%	1%

**Q63. What is your marital status?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Married	55%	60%	57%	54%
Single	26%	20%	24%	24%
Separated/ Divorced	16%	15%	15%	17%
Widower	2%	4%	3%	5%
No answer	1%	1%	1%	0%

**Q64. Do you have...?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Adult children who no longer live with you	36%						29%	100%	81%	35%	38%
Children (any age) living at home	35%			94%			90%		12%	40%	39%
No children	34%	100%	100%		100%	100%			14%	32%	30%
Children (<18) living away from home	5%			10%			14%			5%	5%

**Q64. Do you have...?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Adult children who no longer live with you	37%	38%	35%	36%
Children (any age) living at home	34%	37%	37%	32%
No children	35%	31%	33%	35%
Children (<18) living away from home	5%	5%	4%	6%

**Q65. Are you currently employed?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Employed full time	52%	69%	73%	50%	54%	59%	56%	47%	9%	52%	58%
Employed part time	11%	9%	8%	10%	12%	8%	12%	11%	13%	13%	10%
Student	2%	13%	6%	3%	1%	1%	1%			2%	2%
Homemaker	8%	2%	6%	28%	1%	8%	11%	4%	2%	9%	8%
Retired	11%				11%	9%	3%	19%	61%	7%	10%
Military	0%				0%		0%			0%	0%
Disabled	8%	3%	2%	3%	15%	6%	10%	10%	4%	10%	6%
Unemployed	7%	3%	6%	5%	7%	10%	6%	9%	10%	7%	6%
No answer	1%	2%					0%	1%	1%	0%	1%

**Q65. Are you currently employed?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Employed full time	54%	46%	56%	49%
Employed part time	10%	12%	11%	12%
Student	2%	3%	2%	1%
Homemaker	6%	8%	8%	9%
Retired	9%	12%	12%	13%
Military			0%	0%
Disabled	11%	8%	5%	10%
Unemployed	8%	10%	5%	6%
No answer	1%	0%	1%	1%

**Q66. What is your annual household income (before taxes) last year?**

	Total	Life Stage Segments								Credit card debt ≤ \$3k	Credit card debt > \$3k
		Young singles	Young married	Young families	Mature singles	Mature married	Mature families	Empty nesters	Seniors		
RESPONDENTS	1499	116	51	147	226	90	411	324	105	364	589
Under \$35k	25%	38%	16%	34%	43%	11%	17%	20%	20%	30%	20%
\$35k to < \$50k	20%	18%	12%	26%	23%	23%	16%	20%	22%	22%	19%
\$50k to < \$75k	24%	26%	25%	18%	18%	16%	25%	31%	22%	21%	28%
\$75k to < \$100k	15%	7%	24%	16%	11%	20%	18%	13%	21%	15%	16%
\$100k to < \$150k	11%	9%	18%	5%	3%	18%	16%	10%	10%	9%	14%
\$150k or more	5%	2%	6%	1%	2%	11%	6%	6%	4%	3%	3%
No answer	1%	1%				1%	1%	1%	2%	1%	1%

**Q66. What is your annual household income (before taxes) last year?**

	Region of US			
	Northeast	Midwest	South	West
RESPONDENTS	369	344	431	355
Under \$35k	24%	26%	24%	27%
\$35k to < \$50k	20%	22%	20%	16%
\$50k to < \$75k	21%	24%	25%	25%
\$75k to < \$100k	15%	17%	15%	14%
\$100k to < \$150k	13%	9%	11%	10%
\$150k or more	5%	2%	5%	5%
No answer	1%	1%	0%	2%