

# On The Hook: Debt and the 50+

## Annotated Questionnaire with Cuts by Age

**STUDY POPULATION:** Adults ages 50-plus who have debt

**FIELD DATES:** May 3, 2023, through May 22, 2023

**DATA COLLECTION VENDOR:** Foresight 50+, Dynata, and Prodege

**TOTAL SAMPLE SIZE (and breakout of any subgroups):**  
Total sample: n=7,387  
Age 50-64: n=4,185  
Age 65-74: 1,965  
Age 75+ oversample: n=1,237

**MOE or appropriate estimate of error:**  
± 1.88 pct pts for total population  
± 2.49 pct pts age 50-64 population  
± 3.62 pct pts for age 65-74 population  
± 4.63 pct pts for age 75+ population

**NOTES:** In order to qualify for this survey, respondents had to be at least 50 years old and had to carry at least one type of debt. All results shown in this annotated questionnaire, including the screening questions and the main questions, are based on qualified respondents.

- Data is weighted to represent the 50+ population with debt
- Percentages may not add to 100
- Most questions were asked of all qualified respondents. For any question not asked of all qualified respondents, an explanation of the base is provided immediately above the question.
- Cell values of “-“ mean 0

**RESEARCH STUDY PAGE:** [www.aarp.org/debthook](http://www.aarp.org/debthook)

## Screening

### EMPLOY2. Which statement best describes your current employment status?

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Working – as a paid employee	40	56	16	20	7
Working – self-employed	8	10	6	7	4
Not working – on temporary layoff from a job	*	1	*	*	-
Not working – looking for work	3	4	1	1	*
Not working – retired	37	12	75	69	87
Not working – disabled	9	14	2	3	1
Not working – other	2	3	1	1	1
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

*Working as a paid employee or self-employed*

### PARTFULL21. Do you currently work full or part time?

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	3432	2748	684	519	165
Full-time	78	84	48	53	21
Part-time	22	16	52	47	79
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	-	-	-

*Working as a paid employee or self-employed*

### QAA6. Which of the following describes your current work situation?

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	3432	2748	684	519	165
Retired, but currently working	16	8	55	52	72
Never been retired, and currently working	84	92	45	48	28
DON'T KNOW/SKIPPED ON WEB/REFUSED	-	-	-	-	-

*Not working but looking for work*

**QAA7. Which of the following describes your current work situation?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	219	188	31	26	5
Retired, but looking for work	14	9	Insufficient base	Insufficient base	Insufficient base
Never been retired, and looking for work	86	91			
DON'T KNOW/SKIPPED ON WEB/REFUSED	-	-			

*Not Working but on temporary layoff from a job*

**QAA8. Which of the following describes your current work situation?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	32	27	5	5	-
Retired, but on temporary layoff from a job	Insufficient base	Insufficient base	Insufficient base	Insufficient base	Insufficient base
Never been retired, and on temporary layoff from a job					
DON'T KNOW/SKIPPED ON WEB/REFUSED					

*Not Working due to disability or other reason*

**QAA9. Which of the following describes your current work situation?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	809	690	119	96	23
Retired	38	34	67	Insufficient base	Insufficient base
Never been retired	62	66	33		
DON'T KNOW/SKIPPED ON WEB/REFUSED	-	-	-		

## DOV\_RETSTATUSA

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Working, never retired	40	61	10	13	3
Working, retired	8	5	12	14	7
Looking for work, never retired	2	4	*	*	*
Looking for work, retired	*	*	*	1	*

On temporary layoff, never retired	*	1	*	*	*
On temporary layoff, retired	*	*	*	*	*
Retired and not working	37	12	75	69	87
Disabled, never retired	5	8	0	1	*
Disabled, retired	4	6	2	2	1
Other, never retired	2	3	1	*	1
Other, retired	*	*	*	*	1

#### DOV\_RETSTATUSB

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Not Retired	50	77	11	15	4
Retired	50	23	89	85	96

**QS1. Do you currently carry the following types of debt over from month to month – that is, debts or loans that are not paid off at the end of each month?**

[MULTIPLE RESPONSE, RESPONSE OPTIONS RANDOMIZED]

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A credit card balance	59	60	57	58	56
A mortgage	48	51	44	46	39
A home equity loan or home equity line of credit	14	14	13	14	12
A student loan – yours (federal or private loan)	9	12	4	4	3
A student loan for a family member (i.e., Parent Plus or private loan)	9	11	5	5	3
A car, motorcycle, or other vehicle loan (from a bank, credit union, finance company, etc.)	41	43	38	40	33
Car title loan - This is a special loan that allows you to borrow against the value of your vehicle when you need money	3	3	2	2	2
Unpaid balance on a health/medical bill	22	24	17	18	16
Personal loan from a family member or friend	9	11	6	7	5
Personal loan from a bank, credit union, or other financial institution	26	27	24	25	23
Unpaid balance on a utility or phone/wireless bill	12	15	8	8	6
Loan from a payday lender	4	5	3	3	1
Loan from a retirement plan such as a 401(k)	5	7	2	3	1
Other installment loan such as for appliances, electronics, furniture	12	12	13	13	13
Another type of debt	1	1	1	1	2

[RESPONDENTS HAD TO HAVE AT LEAST ONE TYPE OF DEBT IN ORDER TO QUALIFY FOR THE SURVEY. ABOVE PERCENTAGES ARE CALCULATED AMONG RESPONDENTS WHO QUALIFIED FOR THE SURVEY.]

## Section A: Attitudes about Debt and Finances Overall

### QA1A. Overall, how comfortable are you with each of the following?

#### A. The amount of your total debt

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Very comfortable	26	20	34	34	35
Somewhat comfortable	37	36	38	37	39
Not too comfortable	22	24	18	19	18
Not at all comfortable	15	19	9	10	7
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	*	1

#### B. The amount of money that you have saved for retirement

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Very comfortable	12	9	16	15	18
Somewhat comfortable	35	30	41	42	41
Not too comfortable	26	28	24	25	24
Not at all comfortable	26	32	18	18	17
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	*	1

#### C. The amount of money that you have saved for emergencies or unexpected expenses

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Very comfortable	16	13	20	19	23
Somewhat comfortable	35	31	41	41	39
Not too comfortable	25	25	24	25	23
Not at all comfortable	23	30	14	14	13
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*	1

*D. Your overall financial situation*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very comfortable	15	11	20	19	22
Somewhat comfortable	44	41	49	48	51
Not too comfortable	24	26	21	23	19
Not at all comfortable	16	21	9	10	8
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

**QA2. Everyone has different financial priorities. Please indicate how much, if at all, each of the following is a priority for you personally?**

*A. Reducing spending*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
High priority	33	36	29	30	28
Medium priority	46	46	47	48	46
Low priority	16	15	18	18	17
Not a priority at all	4	3	5	4	8
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1	1

*B. Building up your savings (for emergencies, retirement, education, or other reason)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
High priority	48	56	37	39	32
Medium priority	36	33	41	41	41
Low priority	12	9	16	14	18
Not a priority at all	4	2	6	5	8
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

*C. Paying off debt (credit cards, loans, mortgage, or other debt)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
High priority	58	59	56	57	55
Medium priority	26	26	25	25	23
Low priority	10	9	11	11	10
Not a priority at all	6	5	8	7	10
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*	1

*D. Providing financial support to loved ones*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
High priority	22	24	18	17	20
Medium priority	31	32	29	30	27
Low priority	29	29	28	29	26
Not a priority at all	18	14	24	23	27
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1	1

*E. Increasing your income*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
High priority	34	43	21	21	20
Medium priority	37	37	37	39	32
Low priority	19	14	26	26	26
Not a priority at all	9	5	16	13	21
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1



If any items from QA2 are selected as a priority

**QA3. Which of the following is your highest financial priority?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Reducing spending	12	10	14	13	15
Building up your savings (for emergencies, retirement, education, or other reason)	26	28	22	24	18
Paying off debt (credit cards, loans, mortgage, or other debt)	42	39	47	46	47
Providing financial support to loved ones	8	6	10	9	12
Increasing your income	12	16	7	7	7
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	2

If “Building up your savings” is a high or medium priority or the highest priority at QA3

**QA4. You indicated that “building up your savings” is a priority. What are the main reasons that you are building up your savings?**

[MULTIPLE RESPONSE, RESPONSE OPTIONS RANDOMIZED]

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	6300	3761	2539	1596	943
To buy a home	8	11	3	3	4
To make home repairs/improvements	34	32	37	39	33
To pay for college or other education expenses (for yourself or a family member)	7	10	3	3	4
To pay for a vacation/travel	31	32	30	33	23
To pay for health care costs	20	18	23	23	23
To buy a car	12	14	10	11	9
To make car repairs	11	11	12	13	9
To have more money in retirement	62	67	54	59	44
To be better prepared for an unexpected expense or financial emergency	73	71	75	76	73
To pay off debt	37	38	36	36	36
To provide financial support to loved ones	20	20	20	19	23
Financial security (volunteered, recoded from “other”)	*	*	*	*	*
Other (specify)	1	1	1	1	1
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

**QA5. Please indicate whether you agree or disagree with each of the statements below.<sup>1</sup>**

[GRID ITEMS, RANDOMIZE ACROSS ALL SCREENS]

*A. I will not buy something unless it is new (e.g., car, house)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	3	3	3	2	5
Agree	7	6	8	8	9
Slightly agree	13	12	15	15	15
Slightly disagree	20	19	21	21	21
Disagree	37	38	35	36	35
Strongly disagree	20	21	18	18	16
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

*B. If something is not considered the “best,” it is not worth buying*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	4	4	4	4	4
Agree	9	9	9	8	12
Slightly agree	22	21	23	23	23
Slightly disagree	26	26	27	27	26
Disagree	28	29	28	29	26
Strongly disagree	10	11	9	9	10
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

*C. You should not tell others how much money you have or make*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	39	38	40	38	43
Agree	36	34	38	40	35
Slightly agree	16	17	14	15	13
Slightly disagree	5	5	4	4	4
Disagree	3	3	2	2	2

<sup>1</sup> The statements listed in Question A5 were selected from the Klontz Money Script Inventory. Although a total of 72 items are in the full inventory, we selected only a handful that appeared in our opinion to be especially relevant to debt. More information about the Klontz Money Script Inventory may be found here:

Klontz, B., Britt, S. L., Mentzer, J., & Klontz, T. (2011). Money Beliefs and Financial Behaviors: Development of the Klontz Money Script Inventory. *Journal of Financial Therapy*, 2 (1) 1. <https://doi.org/10.4148/jft.v2i1.451>

Strongly disagree	2	2	2	2	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	1	*	*	1

*D. It is important to save for a rainy day.*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	44	45	43	43	42
Agree	43	42	45	45	46
Slightly agree	10	10	10	10	10
Slightly disagree	1	1	1	1	1
Disagree	1	1	*	*	*
Strongly disagree	*	*	*	*	*
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	1

*E. You should always look for the best deal before buying something, even if it takes more time*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	37	39	35	35	35
Agree	43	42	45	45	44
Slightly agree	16	15	17	17	18
Slightly disagree	3	3	2	3	2
Disagree	1	1	1	*	1
Strongly disagree	*	*	*	*	*
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

*F. Money should be saved not spent*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	5	5	5	5	4
Agree	16	16	15	14	17
Slightly agree	39	39	38	38	38
Slightly disagree	26	27	26	27	24
Disagree	12	11	13	13	13
Strongly disagree	2	2	3	2	3
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1	1

*G. If you cannot pay cash for something, you should not buy it.*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	10	11	9	9	8
Agree	19	19	18	18	17
Slightly agree	28	30	26	26	26
Slightly disagree	23	23	24	24	24
Disagree	16	14	18	18	18
Strongly disagree	4	3	4	4	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1	1

*H. I would be a nervous wreck if I did not have money saved for an emergency*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	23	24	23	24	21
Agree	31	30	32	30	35
Slightly agree	24	25	23	25	21
Slightly disagree	11	11	11	12	10
Disagree	8	7	8	8	9
Strongly disagree	2	3	2	2	3
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	1	*	*	*

*I. It is extravagant to spend money on oneself*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	4	4	4	4	3
Agree	10	11	8	7	10
Slightly agree	22	23	20	20	21
Slightly disagree	26	25	27	28	26
Disagree	30	29	31	32	30
Strongly disagree	9	9	9	9	9
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

**QA6. This question is about taking on debt. By taking on debt, we are referring to any of the following: taking out a loan (borrowing from friends or family or from a financial institution) or buying more with your credit card than you can pay off at the end of the month.**

**Would you consider it okay to take on debt in order to do each of the following?**

[GRID ITEMS, RANDOMIZE ACROSS ALL SCREENS]

*A. To travel to a close friend's wedding*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	21	21	21	22	20
No	65	65	64	64	65
Not sure/SKIPPED ON WEB/REFUSED	14	14	15	15	15

*B. To take a vacation*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	22	22	22	22	20
No	70	70	69	68	70
Not sure/SKIPPED ON WEB/REFUSED	8	7	9	9	10

*C. To make repairs to your home*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	75	75	75	74	75
No	16	15	17	17	16
Not sure/SKIPPED ON WEB/REFUSED	9	10	9	9	9

*D. To make upgrades to your home*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	59	59	59	59	59
No	28	27	29	29	28
Not sure/SKIPPED ON WEB/REFUSED	13	13	12	12	12

*E. To repair your car*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	74	74	74	74	72
No	19	19	19	19	18
Not sure/SKIPPED ON WEB/REFUSED	8	7	8	7	9

*F. To buy a car*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	67	68	65	68	60
No	24	23	27	24	32
Not sure/SKIPPED ON WEB/REFUSED	9	9	8	8	8

*G. To buy a home*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	74	79	67	69	65
No	19	16	25	23	28
Not sure/SKIPPED ON WEB/REFUSED	7	6	8	9	8

*H. To change careers or start a new type of work*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	33	38	25	26	23
No	48	42	56	54	59
Not sure/SKIPPED ON WEB/REFUSED	20	21	19	19	18

*I. To work less and have more time to enjoy life*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	23	23	23	24	21
No	64	64	63	63	65
Not sure/SKIPPED ON WEB/REFUSED	14	13	14	14	14

*J. To pay medical bills for a loved one*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	40	40	41	40	42
No	38	39	38	39	37
Not sure/SKIPPED ON WEB/REFUSED	21	21	22	21	21

*K. To pay your own medical bills*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	63	62	66	65	67
No	25	27	23	23	22
Not sure/SKIPPED ON WEB/REFUSED	12	11	12	12	11

*L. To pay for a loved one's education*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	37	42	31	31	30
No	45	42	50	50	51
Not sure/SKIPPED ON WEB/REFUSED	18	17	19	19	19

*M. To pay for your own education*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	52	56	45	47	41
No	36	32	43	40	47
Not sure/SKIPPED ON WEB/REFUSED	12	12	12	13	12

*N. To buy a special treat for yourself (such as a new outfit for a special occasion, jewelry, the latest tech gadgets, etc.)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	17	18	17	17	16
No	74	74	74	74	76
Not sure/SKIPPED ON WEB/REFUSED	8	8	8	9	8

*O. To buy a tech device (such as a laptop, tablet, or smartphone)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	23	22	23	25	21
No	67	68	67	65	70
Not sure/SKIPPED ON WEB/REFUSED	10	10	10	10	10

*P. To help loved ones who are struggling financially*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	42	43	42	39	46
No	36	37	34	36	29
Not sure/SKIPPED ON WEB/REFUSED	22	19	25	25	25



**QA7. This question is about your level of debt. When considering your “level of debt,” please include all mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, credit card debt, vehicle loans, and any other debt.**

**Thinking of your current financial situation, how would you describe your level of debt?<sup>2</sup>**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Major problem	16	20	12	12	11
Minor problem	45	48	39	39	41
Not a problem	39	32	49	49	48
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

**QA8. For each of the statements below about debt, please indicate whether you agree or disagree:** [GRID ITEMS, RANDOMIZE]

*A. Taking on debt is necessary for some people to make ends meet.*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	13	14	12	13	9
Agree	40	41	39	36	43
Slightly agree	30	28	33	34	31
Slightly disagree	8	8	9	9	9
Disagree	6	6	6	6	5
Strongly disagree	2	2	2	2	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

*B. Debt will not harm most people's long-term financial security if they pay their monthly debt payments on time.*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	13	11	16	16	18
Agree	37	33	42	39	46
Slightly agree	24	25	23	24	20
Slightly disagree	13	15	10	11	8
Disagree	9	10	7	8	6
Strongly disagree	3	4	2	3	1

<sup>2</sup> With the exception of the introductory definition of “level of debt,” the wording of question A7 comes from the EBRI 2022 Workplace Wellness Survey. [EBRI/Greenwald Workplace Wellness Survey](#)

DON'T KNOW/SKIPPED ON WEB/REFUSED	*	1	*	*	*
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*C. Any type of debt can get you in trouble.*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	19	20	17	18	17
Agree	33	33	32	31	35
Slightly agree	24	23	26	26	24
Slightly disagree	12	12	12	12	11
Disagree	10	10	10	9	10
Strongly disagree	2	2	3	3	3
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

*D. Taking on debt is the only way for some people to achieve their life goals*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	8	8	8	9	6
Agree	35	35	35	34	37
Slightly agree	30	30	31	31	31
Slightly disagree	13	12	13	14	13
Disagree	10	11	10	9	10
Strongly disagree	3	3	3	3	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

## Section B-1: Experiences that May Contribute to Debt

**QB1. We would like to know what has led to your current level of debt. For each of the following, please indicate if it is a major reason, a minor reason, or not a reason for your current level of debt.**

[GRID ITEMS, RANDOMIZE ACROSS ALL SCREENS]

### A. Everyday expenses

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	20	25	14	16	12
A minor reason	40	41	37	36	38
Not a reason	39	34	48	47	48
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1	2

### B. Divorce

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	8	10	6	6	6
A minor reason	9	10	7	8	5
Not a reason	82	79	86	86	88
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

### C. Death of spouse or other family member

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	12	12	12	11	13
A minor reason	9	9	10	10	11
Not a reason	78	78	78	79	75
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1	1

*D. Healthcare/medical expenses (yours or a family member's)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	16	17	13	13	14
A minor reason	26	28	24	24	23
Not a reason	57	54	62	62	62
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*E. Education expenses (for yourself or a family member)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	10	14	5	5	6
A minor reason	15	17	11	12	10
Not a reason	74	68	83	82	84
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	*	1

*F. Job loss (yours or a family member's)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	16	20	11	10	11
A minor reason	13	15	10	11	8
Not a reason	70	64	79	78	80
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	*	1

*G. Had work hours cut or salary cut, or worked less than expected (without losing a job)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	12	15	8	8	8
A minor reason	15	17	12	13	10
Not a reason	72	67	80	79	82
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	*	*	*

*H. Vehicle costs (such as costs related to purchasing a car or other vehicle, vehicle repairs, vehicle insurance, vehicle loan payments, property taxes on vehicles)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	23	25	20	20	19
A minor reason	35	37	33	33	31
Not a reason	41	37	47	46	49
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	*	1

*I. Housing costs (such as costs related to purchasing a home, rent, mortgage payments, property taxes, renters or homeowners' insurance, condo fees, repairs and maintenance)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	36	40	29	31	28
A minor reason	31	32	30	30	31
Not a reason	33	28	39	39	41
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	*	1

*J. Major purchase other than a home or vehicle*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	10	10	9	10	8
A minor reason	19	19	19	19	18
Not a reason	71	70	71	70	73
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*K. Shopping habits (your own habits or a family member's)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	9	10	8	8	8
A minor reason	30	33	25	26	24
Not a reason	60	56	66	65	68
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	*

*L. Costs of a vacation*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	4	4	4	4	3
A minor reason	16	17	14	14	14
Not a reason	80	79	81	81	82
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*M. Costs of a special event (such as a wedding, bar/bat mitzvah, graduation party, quinceañera, etc.)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	3	4	3	3	2
A minor reason	12	14	9	8	10
Not a reason	84	82	88	88	87
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1	1

*N. Provided financial assistance to an adult family member (besides a spouse)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	8	9	6	6	8
A minor reason	20	20	19	18	20
Not a reason	72	70	74	76	72
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*O. Lost money due to fraud or a scam*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	7	8	7	6	8
A minor reason	8	8	7	6	9
Not a reason	84	84	85	86	82
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*P. Experienced a natural disaster (for example, a wildfire, hurricane, flood or other natural event)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	10	10	10	9	12
A minor reason	9	9	8	8	8
Not a reason	81	80	81	83	78
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	*	1

*Q. Unable to work due to disability or illness (you or a family member)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
A major reason	20	23	15	15	13
A minor reason	13	14	11	12	11
Not a reason	67	62	73	73	75
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*	1

*Note: Respondents were given the option to write in “other” reasons when answering Question B1. No specific type of reason other than the reasons already listed on the questionnaire was identified as a “major reason” by more than 1% of respondents. Roughly 1% of respondents wrote in a reason related to bad spending decisions. The next most common written-in response related to business expenses.*

*If healthcare/medical expenses for self or family member is a reason for current level of debt:*  
**QB2. Thinking of the health care expenses that contributed to your current level of debt, who were the healthcare expenses for?**

[MULTIPLE RESPONSE]

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	3189	2000	1189	756	433
You/or your spouse	88	87	90	92	87
Your child or stepchild under the age of 18	6	9	1	1	1
Your child or stepchild ages 18-25	6	8	1	1	1
Your child or stepchild ages 26 or older	4	4	5	5	6
Your parent or grandparent	4	5	2	2	2
Another relative such as a grandchild, nephew, niece, or sibling	3	3	3	3	5
Someone else, not a relative	3	4	2	1	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	1	3	2	4
DATA CLEANED DUE TO UPCODING	*	*	1	1	*

*If education expenses for self or family member is a reason for current level of debt*  
**QB3. Thinking of the education expenses that contributed to your current level of debt, who were the education expenses for?**

[MULTIPLE RESPONSE]

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	1990	1412	578	394	184
You/or your spouse	47	50	39	39	38
Your child or stepchild under the age of 18	15	17	8	7	11
Your child or stepchild ages 18-25	25	31	11	12	7
Your child or stepchild ages 26 or older	12	9	21	23	16
Another relative such as a grandchild, nephew, niece, sibling, or parent	9	5	18	14	25
Someone else, not a relative	5	5	4	4	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	4	3	8	10	4
DATA CLEANED DUE TO UPCODING	*	*	*	*	-



**QB4. In the past three years, have you or anyone in your household experienced any of the following?**

[MULTIPLE RESPONSE, RANDOMIZE]

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Got married	2	3	1	1	1
Got divorced or separated	4	5	2	3	2
Death of a spouse or another family member in your household	9	8	10	10	10
Been the primary caregiver of a child	6	9	3	3	1
Been the primary caregiver of an older adult	11	12	10	11	7
Attended college or graduate school	8	11	2	3	2
Lost a job	12	16	7	7	5
Had work hours cut or salary cut, or worked less than expected (without losing a job)	12	17	6	8	3
Moved to a new home, apartment, or residence	13	14	11	12	9
Purchased real estate (either a home to live in or as an investment)	8	9	8	9	7
Purchased a car	33	34	31	33	26
Had a serious health condition, injury, or disability (related to either physical health or mental health)	24	25	23	24	21
Experienced a natural disaster (for example, a wildfire, hurricane, flood or other natural event)	4	4	3	4	3
Lost money due to fraud or a scam	6	6	6	6	6
Started a new business	3	4	2	2	1
Got a new job	13	19	5	6	3
Filed for bankruptcy	1	1	1	1	1
Lost a home to foreclosure or was evicted	1	2	1	1	1
Moved in with parents, in-laws, or other adult relatives (besides a spouse), or they moved in with you	6	7	4	3	4
None of the above	24	18	32	28	41
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	1	*	*	*

*Asked if anyone in the household experienced job loss in the past 3 years*

**QB5. Thinking about the job loss that you or a household member experienced in the past three years, was the job loss yours or another member of your household's?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	950	737	213	157	56
Yours	60	63	49	57	Insufficient base
Another member of your household	31	28	40	33	
Both	9	9	11	9	
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	*	*	

*Respondent experienced job loss in the past 3 years*

**QB6. For how long were you unemployed?**

**(If you were unemployed more than once in the past three years, please add up all of the periods of your unemployment.)**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	691	544	147	112	35
Less than one month	9	10	4	5	Insufficient base
At least one month but less than six months	23	26	13	14	
At least six months but less than one year	15	16	13	10	
More than one year	52	48	70	72	
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	-	-	

*Another household member experienced job loss in the past 3 years*

**QB7. For how long was your household member unemployed?**

**(If your household member was unemployed more than once in the past three years, please add up all of the periods of unemployment.)**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	337	255	82	54	28
Less than one month	13	14	Insufficient base	Insufficient base	Insufficient base
At least one month but less than six months	25	25			
At least six months but less than one year	23	26			
More than one year	40	35			
DON'T KNOW/SKIPPED ON WEB/REFUSED	-	-			

## Section B – 2: Behaviors that May Affect Money/Debt

**QB8. Please indicate your degree of agreement with the following statements:<sup>3</sup>**

[GRID ITEMS, RANDOMIZE]

*A. I am careless with money*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	2	3	1	1	1
Agree	4	4	3	3	3
Slightly agree	13	15	10	10	10
Slightly disagree	14	15	12	12	12
Disagree	31	32	31	32	29
Strongly disagree	35	31	42	41	44
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*B. I find it hard to keep track of my money*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Strongly agree	2	3	2	2	2
Agree	4	5	3	3	3
Slightly agree	11	12	9	9	8
Slightly disagree	13	14	11	11	11
Disagree	34	34	34	35	32
Strongly disagree	36	31	41	40	44
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*	1

<sup>3</sup> Question B8 includes two statements used by Lea, S. E., Webley, P., and Levine, R. M. to measure money attitudes. Note that we use a 6-point agreement scale while they used a 5-point scale. Sources: Lea, S. E., Webley, P., and Levine, R. M. (1993). The economic psychology of consumer debt. *J. Econ. Psychol.* 14, 85–119. doi: 10.1016/0167-4870(93) 90041-I. de Almeida F, Ferreira MB, Soro JC and Silva CS (2021) Attitudes Toward Money and Control Strategies of Financial Behavior: A Comparison Between Overindebted and Non-overindebted Consumers. *Front. Psychol.* 12:566594. doi: 10.3389/fpsyg.2021.566594

**QB9. In the past 12 months, how often have you used each of the following types of payments?**

[GRID ITEMS, RANDOMIZE]

*A. Credit card or electronic payments linked to your credit card*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Every day	11	12	10	11	8
At least once a week but not every day	29	28	29	29	29
At least once a month but not every week	32	31	34	34	32
At least once in the past 12 months, but not every month	13	13	13	12	14
Never	14	15	14	13	17
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	*	*	1

*B. Debit card, check, or electronic payments linked to your bank account*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Every day	18	20	15	17	9
At least once a week but not every day	39	38	39	41	35
At least once a month but not every week	28	26	31	28	36
At least once in the past 12 months, but not every month	8	9	7	6	9
Never	7	7	8	6	11
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*C. Cash*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Every day	14	16	12	13	10
At least once a week but not every day	37	37	37	36	39
At least once a month but not every week	27	27	27	29	23
At least once in the past 12 months, but not every month	13	13	13	13	13
Never	8	7	10	8	14
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	*

*D. Prepaid card*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Every day	1	2	1	*	1
At least once a week but not every day	4	5	2	2	2
At least once a month but not every week	5	6	4	4	4
At least once in the past 12 months, but not every month	16	16	15	16	14
Never	73	70	77	77	77
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2

**QB10. In the past 12 months, how often have you engaged in the following activities?<sup>4</sup>**

*A. Monitoring your spending to see if it is within your income*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Every day	18	19	16	18	13
At least once a week but not every day	25	24	26	27	24
At least once a month but not every week	27	26	29	28	31
At least once in the past 12 months, but not every month	15	16	14	14	15
Never	14	14	14	12	17
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*B. Monitoring your spending to see if it is in line with what you expected*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Every day	16	16	15	16	11
At least once a week but not every day	25	25	25	26	23
At least once a month but not every week	29	28	32	31	35
At least once in the past 12 months, but not every month	15	15	14	15	13
Never	15	16	13	11	16

<sup>4</sup> The four money management activities addressed in Question B10 come from the Cash Flow Management scale described in the two sources below. Although the question described in these sources employed a 5-point “never” to “always” rating scale, we altered the rating scale by adding the labels shown above.

Sources: Godwin, D., and Koonce, J. (1992). Cash flow management of low-income newlyweds. *Financ. Couns. Plan.* 3, 17–42.  
de Almeida F, Ferreira MB, Soro JC and Silva CS (2021) Attitudes Toward Money and Control Strategies of Financial Behavior: A Comparison Between Overindebted and Non-overindebted Consumers. *Front. Psychol.* 12:566594. doi: 10.3389/fpsyg.2021.566594

DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1
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*C. Estimating the amount of money you can access during an emergency*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Every day	8	9	7	8	6
At least once a week but not every day	13	14	13	13	11
At least once a month but not every week	31	30	34	34	34
At least once in the past 12 months, but not every month	28	28	28	28	29
Never	18	19	17	16	18
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2

*D. Estimating the value of things you own*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Every day	5	6	4	4	2
At least once a week but not every day	5	6	4	4	4
At least once a month but not every week	14	14	14	14	13
At least once in the past 12 months, but not every month	43	42	44	46	41
Never	32	32	33	30	38
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2

*Carries a credit card balance month to month*

**QB11. Thinking of the credit card that you use most often, how much of the balance on that card do you usually pay each month?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	4665	2698	1967	1254	713
The full amount	24	22	27	27	26
Less than the full amount, but more than the minimum	57	55	59	59	59
Just the minimum amount required	15	17	12	11	14
Whatever you can pay at the time - sometimes less than the minimum amount	4	5	2	2	1
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	1	*	*	*
DATA CLEANED DUE TO UPCODING	*	*	*	*	*

*Carries a credit card balance month to month*

**QB12. Do you have a formal plan in place, either with a financial advisor or similar professional, to pay down and eliminate your credit card debt?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	4665	2698	1967	1254	713
Yes	15	16	14	15	13
No	81	80	83	82	83
Not sure/SKIPPED ON WEB/REFUSED	3	4	3	2	3
DATA CLEANED DUE TO UPCODING	*	*	*	*	*

*Carries a credit card balance month to month*

**QB13. Do you have an informal plan in place with yourself to pay down and eliminate your credit card debt?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	4665	2698	1967	1254	713
Yes	65	62	70	70	70
No	29	32	24	24	24
Not sure/SKIPPED ON WEB/REFUSED	6	6	5	5	5
DATA CLEANED DUE TO UPCODING	*	*	*	*	*

**QB14. Would you say that you've tried to reduce your debt over the last 12 months?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Yes	80	79	82	83	79
No	16	17	15	14	15
Not sure/SKIPPED ON WEB/REFUSED	4	4	3	2	5

*Tried to reduce debt in the last 12 months*

**QB15. Which of the following actions have you taken to try to reduce your debt in the past 12 months?**

[MULTIPLE RESPONSE, RANDOMIZE]

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	6015	3396	2619	1633	986
Used a debit card, or paid cash, instead of charging purchases on a credit card	45	43	48	47	51
Cut down on expenses like eating out, entertainment, shopping, vacations	63	65	60	61	58
Negotiated better terms with institutional/bank lenders	4	4	4	4	3
Negotiated better payment arrangements with family or friends you owe money to	2	2	2	2	1
Taken on another (second or third) job	4	6	1	1	1
Started working again for the first time in a while	4	4	4	4	2
Withdrew money from a retirement savings account	12	9	15	15	16
Saved less of your income so that you would have more money to pay down your debt	22	22	22	23	19
Developed a plan for how to reduce your debt	28	30	27	28	25
Sold personal items like jewelry, clothes, furniture, etc. to a pawn shop, consignment store, or an online auction or market	12	14	9	10	6
Refinanced your mortgage	3	3	3	3	3
Sold a car or other vehicle – motorcycle, boat, etc.	4	4	4	4	3
Withdrew money from your life insurance policy	2	1	2	2	2
Stopped going to school or training – (you or other family member)	1	2	*	*	1
Signed up for debt consolidation loan through your bank or credit union	3	3	2	2	2
Transferred credit card balances to a lower-interest card	13	13	12	12	13
Used money from your tax refund	26	25	27	27	26
None of the above	9	7	11	10	14
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*



**QB16. Last month, how much of your total bills and debt payments were you able to pay?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
The total amount due	50	46	56	57	54
More than the minimum amount due, but less than the total amount	35	35	34	33	37
The minimum amount due	11	13	7	7	7
Less than the minimum amount due, but at least some	3	4	1	1	1
None of your bills or debt payments	1	2	1	1	1
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

**QB17. In the past three years, have you ever been unable to pay the total amount due on all of your bills and debt payments?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Yes	59	64	50	50	51
No	40	34	48	48	47
Not sure/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*Has been unable to pay the total amount due on all bills and debt payments*

**QB18. Below is a list of some factors people typically consider as they prioritize their bill or debt payments. After reading each, indicate if it is a major factor, a minor factor, or not a factor at all in which bills or balances you decide to pay first or put more money toward.**

[GRID ITEMS, RANDOMIZE ACROSS ALL SCREENS]

*A. The debt or bill with the highest interest rate*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	4640	2830	1810	1144	666
Major factor	50	50	50	53	43
Minor factor	24	25	23	23	23
Not a factor at all	24	23	26	23	32
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2

*B. The debt or bill with the lowest balance*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	4640	2830	1810	1144	666
Major factor	22	23	19	19	19
Minor factor	41	44	36	38	33
Not a factor at all	36	32	43	42	46
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2

*C. The most delinquent debt or bill (that is, the bill/debt you've gone the longest without paying)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	4640	2830	1810	1144	666
Major factor	31	34	24	27	17
Minor factor	21	24	15	17	12
Not a factor at all	48	41	60	56	69
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	*	2

*D. The debt or bill with the highest late fees or penalties*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	4640	2830	1810	1144	666
Major factor	41	43	37	39	33
Minor factor	23	24	21	20	23
Not a factor at all	35	31	41	40	42
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*E. The debt or bill with the highest risk (i.e., repossession of car; foreclosure; eviction from home or apartment; loss of utilities)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	4640	2830	1810	1144	666
Major factor	43	48	34	37	30
Minor factor	16	17	14	15	11
Not a factor at all	39	33	51	48	57
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2

F. I just spread my money as best as I can across my bills and debts

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	4640	2830	1810	1144	666
Major factor	38	40	35	38	31
Minor factor	31	34	27	28	26
Not a factor at all	29	26	36	33	43
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

Has been unable to pay the total amount due on all bills and debt payments

**QB19. Which of the following is the main factor that you consider when prioritizing which bill or debt payments to pay first or put more money towards?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	4640	2830	1810	1144	666
The debt or bill with the highest interest rate	27	25	32	33	30
The debt or bill with the lowest balance	8	8	8	7	8
The most delinquent debt or bill (that is, the bill/debt you've gone the longest without paying)	7	9	5	5	5
The debt or bill with the highest late fees or penalties	6	6	7	6	8
The debt or bill with the highest risk (i.e., repossession of car; foreclosure ; eviction from home or apartment; loss of utilities)	21	25	15	15	15
I just spread my money as best as I can across my bills and debts	29	26	33	32	34
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	2	1

**QB20. On average, how many credit cards do you use in a typical month? (Your best guess is fine.)**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
None – I do not use any credit cards	12	14	9	9	11
1 card	39	39	39	40	36
2 – 3 cards	42	41	44	44	46
4 – 5 cards	5	5	6	6	6
More than 5 credit cards	1	1	1	1	1
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	1	*

## Section C: Impact of Debt

**QC1. How confident are you that you will have enough money to last throughout your retirement?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Very confident	16	12	22	21	24
Somewhat confident	44	39	50	49	52
Not too confident	21	24	17	18	16
Not at all confident	18	24	10	12	8
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

**QC2. [If retired] How much, if at all, do you think your debt reduced your ability to save for retirement? / [If not retired] How much, if at all, do you think your debt is reducing your ability to save for retirement?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
A lot	25	30	19	20	16
A little	43	43	42	44	38
Not at all	31	26	38	36	44
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

**QC3. If you had to pay an unexpected expense of \$2,000 right away, how much of it could you pay without taking on more debt or selling anything and without withdrawing [if retired: "more than usual"] from your retirement savings? (This includes without borrowing money from family or friends.)**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
None of it	17	20	12	12	13
Some but less than \$250	5	6	5	5	5
At least \$250 but less than \$500	8	8	7	7	6
At least \$500 but less than \$1000	9	9	9	8	10
At least \$1000 but less than \$2000	8	9	8	8	8
The full \$2,000	52	47	59	60	57

DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*
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**QC4. Since this time last year (i.e., since May 2022), has your *debt* caused you to...?**

[MULTIPLE RESPONSE, RANDOMIZE]

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Feel stressed	34	41	23	25	19
Have trouble sleeping	16	21	10	11	8
Feel depressed	19	24	12	13	8
Have disagreements with your spouse	9	11	6	7	5
Feel physically ill (headache, stomachache, etc.)	10	13	5	6	3
Feel uncertain about your future financial security	28	33	20	22	18
None of the above	52	44	64	62	68
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

**QC5. Since this time last year (i.e., since May 2022), have your *finances in general* caused you to...?**

[MULTIPLE RESPONSE, RANDOMIZE]

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Feel stressed	35	43	24	27	18
Have trouble sleeping	17	21	10	12	7
Feel depressed	18	23	11	12	10
Have disagreements with your spouse	9	10	7	8	6
Feel physically ill (headache, stomachache, etc.)	10	13	5	6	3
Feel uncertain about your future financial security	30	35	23	24	20
None of the above	49	40	62	60	67
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	2	1	1	1

**QC6. Since this time last year (i.e., since May 2022), has your *debt* affected you in any of the following ways?**

[MULTIPLE RESPONSE, RANDOMIZE]

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Reduced your ability to save for retirement	26	32	18	20	15
Caused you to withdraw money early from a retirement account	7	7	7	7	8
Caused you to cut back on basic expenses like groceries, personal care expenses, transportation expenses (gas, fares, tolls), etc	27	31	21	23	19
Reduced your ability to save for your or a family members' education	5	7	2	1	2
Reduced your ability to take vacations	30	33	25	27	21
Caused you to cut back on 'extras' like ordering takeout, dining out, renting movies or going to shows, etc	40	44	34	36	31
Caused you to disconnect a service like TV or internet services	11	14	8	9	6
Caused you to postpone repairs to a vehicle or home or appliance	19	22	14	16	11
Caused you to postpone a major purchase like a new vehicle, new home, or appliance	19	21	16	19	11
Caused you to postpone a wedding or family celebration	2	2	1	1	1
Caused you to delay further skills training or education	3	4	1	1	1
Caused you to discontinue family caregiving services such as child/adult day care, in-home care of a loved one, etc	1	1	1	*	1
Caused you to postpone medical appointments or medical procedures	12	15	8	9	6
Caused you to cut back or not fill a prescription medication	6	7	4	4	3
Caused you to look for a second job	7	10	3	4	1
Caused you to postpone retirement or start working again after retiring	6	6	6	8	2
None of the above	38	32	47	45	52
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	*

## Section D: Details about Debt

*Carries a mortgage from month to month*

**QD1. How many more years do you estimate it could take you to pay off your primary mortgage?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	3337	1944	1393	846	547
I never expect to have my mortgage paid off	4	2	7	4	15
Less than 1 year	4	4	4	5	3
1-5 years	18	17	19	19	18
6-10 years	23	25	21	21	22
11-15 years	17	19	15	16	13
16–20 years	15	15	14	16	11
21–29 years	16	16	16	16	14
30 years or more	2	3	2	2	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	1
DATA CLEANED DUE TO UPCODING	*	-	*	*	*

*Carries a mortgage from month to month*

**QD2. Approximately how much do you have left to pay on your primary mortgage?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	3337	1944	1393	846	547
Less than \$10,000	5	4	5	5	6
\$10,000 to less than \$50,000	16	15	18	18	18
\$50,000 to less than \$100,000	23	21	25	26	23
\$100,000 to less than \$150,000	18	19	18	17	20
\$150,000 to less than \$300,000	23	24	20	21	18
\$300,000 to less than \$500,000	7	9	5	5	5
\$500,000 to less than \$1,000,000	2	2	2	3	2
\$1 million or more	1	1	*	*	-
Not sure/SKIPPED ON WEB/REFUSED	4	4	6	5	7
DATA CLEANED DUE TO UPCODING	*	-	*	*	*

*Carries any type of debt month to month besides mortgage and home equity loans*

**QD3. Not including your mortgage(s) and any home equity loans, approximately how much total debt do you owe?**

**(Please include all student loans, money owed to people, medical debt, past-due bills, credit card debt, vehicle loans, bank loans, and any other debt, but *exclude mortgages and exclude home equity loans.*)**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	6657	3841	2816	1771	1045
Less than \$10,000	41	34	51	49	56
\$10,000 to less than \$50,000	38	41	33	36	28
\$50,000 to less than \$100,000	9	10	6	6	7
\$100,000 to less than \$150,000	3	3	2	2	1
\$150,000 to less than \$300,000	3	3	2	2	2
\$300,000 to less than \$500,000	1	2	*	*	1
\$500,000 to less than \$1,000,000	1	1	*	*	*
\$1 million or more	*	*	*	*	-
Not sure/SKIPPED ON WEB/REFUSED	6	6	5	5	4

*Carries any type of debt month to month excluding mortgage and home equity loans*

**QD4. Not including your mortgage(s) and any home equity loans, how many more years do you estimate it could take you to pay off all your *non-mortgage* debts?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	6657	3841	2816	1771	1045
I never expect to have my non-mortgage debts paid off	6	6	6	5	6
Less than 1 year	26	22	32	30	36
1-5 years	49	49	50	52	48
6-10 years	11	13	8	8	7
11-15 years	3	3	2	2	1
More than 15 years	4	6	2	2	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	*



*Carries a student loan from month to month*

**QD5. Thinking only about your total student loan debt (including student loans for yourself or for other family members), how many more years do you estimate it could take you to pay it off?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	1240	970	270	201	69
I never expect to have this student loan debt paid off	13	13	17	17	Insufficient base
Less than 1 year	9	8	11	9	
1-5 years	31	32	31	32	
6-10 years	23	24	19	18	
11-15 years	7	7	7	8	
16-20 years	7	7	4	3	
21-29 years	2	3	*	*	
30 years or more	4	5	3	4	
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	6	6	
DATA CLEANED DUE TO UPCODING	*	*	1	1	

*Carries credit card debt*

**QD6. What is the total amount of your credit card debt? (By credit card debt, we are referring to credit card balances that are carried over from prior months.) (your best guess is fine)**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	4665	2698	1967	1254	713
Less than \$1,000	22	20	25	24	27
\$1,000 - \$2,499	18	18	19	21	16
\$2,500 - \$4,999	17	16	18	18	19
\$5,000 - \$9,999	19	18	19	18	23
\$10,000 - \$14,999	11	12	9	10	6
\$15,000 - \$19,999	5	6	3	3	3
\$20,000 or more	7	9	5	5	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2
DATA CLEANED DUE TO UPCODING	*	*	*	*	*

*Not retired*

**QD7. Which of the following best describes when you expect to pay off all of your debt?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	3442	3115	327	269	58
I expect to pay off all my debt before I retire	54	55	44	44	Insufficient base
I expect to pay off all my debt after I retire	11	10	20	22	
I expect to pay off all my debt at some point but never expect to retire	13	12	19	19	
I never expect to pay off all of my debt	8	8	6	5	
Don't know/SKIPPED ON WEB/REFUSED	15	16	12	9	

*Married*

**QD8. Which of the following best describes how you and your spouse handle debt?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	3903	2230	1673	1034	639
Jointly: You and your spouse consider all of your debts to be joint debt for which both of you are responsible.	68	67	69	70	66
Separately: You and your spouse keep all of your debts separate. Some of the debt is yours, and some of the debt is your spouse's.	15	16	14	14	15
Both: You and your spouse have some joint debt, but at least one of you also has some debt that only belongs to one of you.	16	16	16	15	18
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*Married:*

**QD9. In the past 12 months, how often, if at all, have you and your spouse talked about your debt?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	3903	2230	1673	1034	639
Every day	4	4	3	3	2
At least once a week but not every day	14	14	13	16	9
At least once a month but not every week	37	37	37	37	36
At least once in the past 12 months but not every month	33	32	33	32	34
Never	13	12	14	13	19
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	1	*	*	*

**QD10. In a typical month, roughly how much money do you [if married: “and your spouse”] spend on debt payments (including payments for mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, vehicle loans, credit card balances carried over from prior months, and any other debt)?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Less than \$500	18	17	19	17	23
\$500 – \$999	18	16	20	20	21
\$1,000 - \$1,999	21	20	22	24	18
\$2,000 - \$2,999	17	17	15	15	15
\$3,000 - \$3,999	9	10	7	8	7
\$4,000 - \$4,999	5	5	5	5	4
\$5,000 - \$5,999	3	3	2	2	3
\$6,000 - \$6,999	1	2	1	*	1
\$7,000 - \$7,999	1	1	1	1	1
\$8,000 - \$8,999	1	1	*	*	*
\$9,000 - \$9,999	*0	1	*	*	*
\$10,000 or more	1	1	1	1	1
Don't know/SKIPPED ON WEB/REFUSED	6	6	5	6	5

**QD11. Roughly how much of your [if married: “and your spouse’s”] monthly income is spent on debt payments (including payments for mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, vehicle loans, credit card balances carried over from prior months, and any other debt)?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Less than 25% of your monthly income	35	31	40	39	41
Between 25% to 50% of your monthly income	30	30	30	31	28
Between 51% to 75% of your monthly income	15	16	13	13	14
More than 75% of your monthly income	9	10	7	7	6
Don't know/SKIPPED ON WEB/REFUSED	12	13	10	10	11

**QD12. How does the amount of your total debt compare to this time last year (i.e., May 2022)?**

**Is your total debt now:**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Much more than 12 months ago	10	12	7	8	6
Somewhat more	18	20	16	17	14
About the same	34	33	36	35	37
Somewhat less	26	26	27	27	27
Much less than 12 months ago	11	10	14	13	15
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	*

**QD13. Looking ahead to one year from now (i.e., May 2024), do you think your total debt will be:**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Much more 12 months from now	3	3	2	3	*
Somewhat more	7	9	5	5	5
About the same	27	27	27	26	29
Somewhat less	40	40	40	42	36
Much less 12 months from now	22	19	25	24	29
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*Carries a student loan*

**QD14. Sometimes banks, the government, or other creditors offer debt relief or alternative repayment programs for people who have student loans. These programs are usually for people who meet certain criteria (such as people in certain occupations or with certain income levels). These programs may allow eligible people to reduce their student loan debt or to temporarily stop making loan payments. Do you know if you are eligible for any debt relief or alternative repayment programs for your student loan?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	1240	970	270	201	69
Yes, I am eligible	21	20	26	23	Insufficient base
No, I am not eligible	31	31	32	31	
I don't know if I am eligible	46	48	38	40	
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	3	4	
DATA CLEANED DUE TO UPCODING	*	*	1	1	

**QD15. Have you ever been contacted by a debt collector who did any of the following? (This contact could have been in the form of a phone call, letter, email, text message, or message on social media.)**

[GRID ITEMS, RANDOMIZE ACROSS ALL SCREENS]

*A. Threatened to have you arrested if you don't make your debt payments*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Yes	6	8	3	3	2
No	90	87	95	94	96
Not sure/SKIPPED ON WEB/REFUSED	3	4	3	2	3

*B. Threatened to take part of your income, car, or house if you don't make your debt payments*

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Yes	10	13	6	7	3
No	86	82	92	90	94
Not sure/SKIPPED ON WEB/REFUSED	4	5	3	3	2

*C. Lied to you about the amount of debt that you owe*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	8	11	5	5	4
No	82	78	89	89	89
Not sure/SKIPPED ON WEB/REFUSED	10	11	7	7	8

*D. Refused to give you certain information in writing even though you requested information in writing*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	9	12	5	5	3
No	85	80	91	90	91
Not sure/SKIPPED ON WEB/REFUSED	7	7	5	5	6

*E. Harassed you by calling, texting, or emailing you multiple times per day*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	20	27	11	13	7
No	76	69	86	84	91
Not sure/SKIPPED ON WEB/REFUSED	3	4	2	2	2

*F. Without your permission, shared details about your debt with other people such as your social media contacts, your relatives, your landlord, or your employer*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	5	7	2	2	2
No	84	80	90	90	91
Not sure/SKIPPED ON WEB/REFUSED	11	13	8	8	7

*Note: Respondents were given the option to write in “other” types of experiences when answering Question D15. No specific type of experience other than the experiences already listed on the questionnaire was mentioned by more than 1% of respondents.*

**QD16. When did you last check your credit score? (If someone else has checked your credit score for you more recently than you yourself have checked it, please indicate when they most recently checked it for you.)**

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Within the past 12 months	74	73	75	76	73
More than 12 months ago but less than five years ago	12	13	11	12	10
More than 5 years ago but less than 10 years ago	3	4	3	2	4
More than 10 years ago	2	2	1	1	2
Never	4	3	4	3	5
Don't know/SKIPPED ON WEB/REFUSED	6	6	6	5	6

**QD17. To the best of your knowledge, what is your credit score? (Your best guess is fine.)**

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Excellent (800-850)	33	29	40	40	40
Very Good (740-799)	24	22	27	27	27
Good (670-739)	17	17	16	16	16
Fair (580-669)	13	17	8	7	8
Poor (300-579)	7	10	4	4	2
Don't know/SKIPPED ON WEB/REFUSED	6	5	5	5	6

*Has ever checked credit score*

**QD18. People learn about their credit score from different places. How did you most recently get information about your credit score?**

*[MULTIPLE RESPONSE, RANDOMIZE]*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7093	4011	3082	1900	1182
Your bank gives you this information (either on its website or in person)	25	23	28	28	28
You learned it when you were applying for a loan	12	13	10	12	8
You looked it up on a website such as AnnualCreditReport.com, Credit Karma, etc	35	38	31	32	28
A credit monitoring service that you signed up for such as IdentityForce, Privacy Guard, etc	13	14	12	13	10
A financial professional such as a financial advisor or debt counselor gave it to you	4	4	4	4	3
Your credit card company gave you this information	35	33	39	38	41
Other	*	*	1	1	1
Don't remember/SKIPPED ON WEB/REFUSED	10	10	10	9	11



## Section E: Sources of Information about Debt

**QE1. How reliable would you consider each of the following as a source of information about how to reduce or manage your debt?**

[GRID ITEMS, RANDOMIZE ACROSS ALL SCREENS]

### A. Financial advisor or financial planner

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	30	29	30	29	32
Somewhat reliable	52	52	52	55	47
Not too reliable	9	10	8	7	9
Not at all reliable	8	8	8	7	9
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	1	2	2	3

### B. Debt collection agency

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	2	3	2	2	2
Somewhat reliable	18	18	18	18	17
Not too reliable	36	38	34	34	34
Not at all reliable	41	40	44	45	43
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	1	4

### C. Employer (yours or a family member's)

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	4	4	3	4	3
Somewhat reliable	36	38	32	32	33
Not too reliable	34	35	32	33	29
Not at all reliable	24	20	30	30	32
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	2	2

*D. Social media (such as Facebook, YouTube, Instagram, etc.)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	1	1	1	1	1
Somewhat reliable	8	10	6	5	7
Not too reliable	35	37	32	33	29
Not at all reliable	54	50	60	59	61
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	1	2	2	2

*E. Friends*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	3	4	2	3	2
Somewhat reliable	39	41	35	38	28
Not too reliable	37	37	36	35	39
Not at all reliable	19	16	25	23	28
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	2	2

*F. Family*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	8	8	8	8	7
Somewhat reliable	46	49	42	42	41
Not too reliable	29	29	30	31	28
Not at all reliable	15	13	19	17	21
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	2	3

*G. Financial institution (bank or credit union or investment firm, etc.)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	19	18	21	20	23
Somewhat reliable	59	59	59	61	55
Not too reliable	13	14	11	10	12
Not at all reliable	8	8	8	8	9
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2

*H. School or university (yours or a family member's)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	4	5	3	3	3
Somewhat reliable	38	39	36	37	33
Not too reliable	31	32	30	30	29
Not at all reliable	25	22	29	27	32
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	3	2	3

*I. Church, synagogue, or other place of worship*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	5	6	5	5	5
Somewhat reliable	29	30	28	29	27
Not too reliable	34	35	33	33	32
Not at all reliable	29	28	32	31	33
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	1	3

*J. Podcasts*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	1	2	1	1	1
Somewhat reliable	23	27	17	19	12
Not too reliable	38	39	37	37	36
Not at all reliable	35	29	43	41	47
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	3	3	3

*K. TV or Radio*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	2	2	1	1	1
Somewhat reliable	20	21	17	18	14
Not too reliable	43	44	40	41	39
Not at all reliable	34	30	40	38	45
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	2	1

*L. Nonprofits that are not financial institutions (nonprofit credit counseling organization, faith organizations, National Council on Aging, AARP, etc.)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	10	11	9	10	8
Somewhat reliable	50	52	48	47	49
Not too reliable	22	23	22	23	21
Not at all reliable	15	13	19	18	20
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	2	2

*M. Financial celebrities (such as Dave Ramsey, Suze Orman, Chris Hogan, Jean Chatzky)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	6	6	5	6	5
Somewhat reliable	32	33	31	32	30
Not too reliable	30	31	27	28	26
Not at all reliable	31	28	35	33	37
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	1	2	2	2

*N. News outlets (CNBC, Fox, NYTimes, etc.)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	2	2	2	2	1
Somewhat reliable	25	27	23	25	20
Not too reliable	37	38	35	35	36
Not at all reliable	34	31	38	37	40
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	1	3

O. *Government (Consumer Financial Protection Bureau, U.S. Department of Education, FDIC, Social Security Administration, IRS, etc.)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	14	14	14	14	15
Somewhat reliable	44	45	44	45	42
Not too reliable	23	23	22	23	21
Not at all reliable	17	17	18	17	21
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2

P. *Other financial websites or apps (such as Yahoo Finance, Nerd Wallet, Motley Fool, etc.)*

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Very reliable	3	4	2	2	2
Somewhat reliable	34	37	29	32	24
Not too reliable	34	33	35	34	37
Not at all reliable	27	23	32	31	35
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	2	2

**QE2. In the past 12 months, have you consulted any of the following for information about how to reduce or manage your debt?**

[MULTIPLE RESPONSE, RANDOMIZE]

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Websites or apps	7	9	4	5	3
Online search engine (such as Google or Bing)	6	8	5	5	4
Financial professional	10	11	9	10	8
Employer	2	2	*	*	*
Social media (such as Facebook, YouTube, Instagram, etc.)	2	3	1	1	1
Friends	6	7	4	4	3
Family	9	10	8	8	7
Financial institution (bank or credit union or investment firm, etc.)	9	10	8	9	7
School or university (yours or a family member's)	1	1	*	*	*
Church, synagogue, or other place of worship	1	2	1	1	*
Podcasts	2	3	1	1	*
TV or Radio	2	3	2	2	1
Debt consolidation/solution company (volunteered, recoded from "other")	*	*	*	*	*
Lawyer (volunteered, recoded from "other")	*	*	*	*	*
Online financial resources/apps (volunteered, recoded from "other")	*	*	*	*	*
Other (specify)	*	*	*	*	1
I have not looked for information about how to reduce or manage debt in the past 12 months	69	64	75	74	78
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	1

*Has consulted websites or apps in the past 12 months on how to reduce or manage debt*  
**QE3. In the past 12 months, what kind of websites or apps have you used for information about how to reduce or manage your debt? Websites or apps affiliated with...**

[MULTIPLE RESPONSE, RANDOMIZE]

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	656	478	178	128	50
Financial institutions (banks, credit unions, investment firms, etc.)	43	43	43	45	Insufficient base
Nonprofits that are not financial institutions (nonprofit credit counseling organization, faith organization, National Council on Aging, AARP, etc.)	29	29	29	29	
Financial celebrities (such as Dave Ramsey, Suze Orman, Chris Hogan, Jean Chatzky)	18	21	8	10	
News outlets (CNBC, Fox, NYTimes, etc.)	17	17	17	18	
Government (Consumer Financial Protection Bureau, U.S. Department of Education, FDIC, Social Security Administration, IRS, etc.)	26	24	35	32	
School or university (yours or a family members')	3	3	5	6	
Other financial web sites or apps (such as Yahoo Finance, Nerd Wallet, Motley Fool, etc.)	43	46	34	39	
Other web sites or apps	1	1	1	*	
Don't remember/SKIPPED ON WEB/REFUSED	11	9	16	17	

**QE4. What else, if anything, would you like to tell us about your experiences with debt, including challenges resulting from your debt and/or how your debt has affected your life?**

OPEN-END TEXT

**GENDER1: What sex were you assigned at birth, on your original birth certificate?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Male	47	47	47	48	45
Female	52	52	53	52	54
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1	1

**GENDER\_CURRENT. How do you describe yourself?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Male	47	47	46	47	45
Female	52	51	52	51	54
Transgender	*	*	*	*	-
Do not identify as male, female, or transgender	*	1	*	*	*
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1	*

**LGBT1. This next question is about sexual orientation. Which of the following best represents how you think of yourself?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Gay/Lesbian or gay	2	3	1	1	1
Straight, that is, not gay/Straight, that is, not lesbian or gay	94	93	96	96	97
Bisexual	2	3	1	1	1
Something else	1	1	1	1	1
I don't know the answer/SKIPPED ON WEB/REFUSED	1	1	1	1	*





**INSURANCE: Do you currently have health insurance (including employer-paid, private, Medicare/Medicaid, Military, Veterans, Indian Health Service, or any other type of medical coverage)?**

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	7387	4185	3202	1965	1237
Yes	93	90	98	98	98
No	6	9	1	1	2
Not sure/SKIPPED ON WEB/REFUSED	1	1	1	1	*

*Has insurance*

**COVERAGE:** Which of the following best describes your main form of health insurance coverage?

	TOTAL	50-64	65+ (NET)	65-74	75+
Unweighted Base:	6941	3798	3143	1921	1222
Your or your spouse/partner's current employer or union	33	53	7	9	2
Your or your spouse/partner's previous employer or union	5	6	3	2	6
A plan you or your spouse/partner bought, not through an employer or union	2	4	1	1	2
Medicare	42	14	81	81	80
Medicaid	8	11	2	3	2
A Federal or state marketplace like healthcare.gov	5	8	1	*	1
State prescription plan	*	*	*	-	*
Veteran's Administration/Military	4	3	4	4	6
Don't know/Not sure/SKIPPED ON WEB/REFUSED	1	1	1	*	1

**RELIG. What is your present religion, if any?**

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Protestant (Baptist, Methodist, Non-denominational, Lutheran, Presbyterian, Pentecostal, Episcopalian, Reformed, Church	34	29	41	39	45
Roman Catholic (Catholic)	23	23	23	21	27
Mormon (Church of Jesus Christ of Latter-day Saints/LDS)	1	1	1	*	2
Orthodox (Greek, Russian, or some other orthodox church)	*	*	*	1	*
Jewish (Judaism)	2	1	2	1	3
Muslim (Islam)	*	*	*	*	-
Buddhist	1	1	1	1	*
Hindu	*	1	*	*	*
Atheist (do not believe in God)	4	4	3	3	3
Agnostic (not sure if there is a God)	4	4	3	3	3
Nothing in particular	10	12	8	10	6
Just Christian	18	21	15	18	9
Unitarian (Universalist)	1	1	1	1	*
Pagan (volunteered, recoded from "something else")	*	*	*	*	-
Spiritual (volunteered, recoded from "something else")	*	*	*	1	*
Something else (please specify)	1	1	*	*	1
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

**DISABILITY: Does any disability, handicap, or chronic disease keep you from participating fully in work, school, household, or other activities?**

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Yes	24	24	23	23	25
No	74	74	74	75	73
Not sure/SKIPPED ON WEB/REFUSED	2	2	3	3	2

**HEALTH1. In general, how would you rate your overall health?**

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Excellent	6	7	6	6	5
Very good	32	30	34	35	32
Good	39	38	41	39	43
Fair	18	20	17	17	17
Poor	4	5	3	3	3
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*	*

**HEALTH2. In general, how would you rate your mental or emotional health?**

	<b>TOTAL</b>	<b>50-64</b>	<b>65+ (NET)</b>	<b>65-74</b>	<b>75+</b>
Unweighted Base:	7387	4185	3202	1965	1237
Excellent	19	16	24	22	25
Very good	35	32	38	37	39
Good	29	29	29	30	27
Fair	12	15	7	8	6
Poor	4	6	1	1	1
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1	2