

On the Hook: Debt and the 50+

Annotated Questionnaire with Cuts by Race/Ethnicity

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: Total sample: n=7,387
Non-Hispanic African American/Black respondents: n=1,597
Hispanic respondents: n=1,642
Non-Hispanic White respondents: n=3,902

MOE or appropriate estimate of error: ± 1.88 pct pts for total population
 ± 3.67 pct pts for non-Hispanic African American/Black population
 ± 4.48 pct pts for Hispanic population
 ± 2.35 pct pts for non-Hispanic White 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 age 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

Screening

EMPLOY2. Which statement best describes your current employment status?

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Working – as a paid employee	40	40	36	38
Working – self-employed	8	9	6	8
Not working – on temporary layoff from a job	*	*	*	1
Not working – looking for work	3	2	5	6
Not working – retired	37	39	38	34
Not working – disabled	9	8	12	11
Not working – other	2	2	2	3
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	White, NH	Black, NH	Hispanic
Unweighted Base:	3432	1756	697	848
Full-time	78	77	76	80
Part-time	22	23	24	20
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	White, NH	Black, NH	Hispanic
Unweighted Base:	3432	1756	697	848
Retired, but currently working	16	18	20	9
Never been retired, and currently working	84	82	80	91
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*

Not working but looking for work

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	219	57	68	87
Retired, but looking for work	14	Insufficient base	Insufficient base	Insufficient base
Never been retired, and looking for work	86			
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	White, NH	Black, NH	Hispanic
Unweighted Base:	32	11	10	9
Retired, but on temporary layoff from a job	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	White, NH	Black, NH	Hispanic
Unweighted Base:	809	354	219	202
Retired	38	40	33	34
Never been retired	62	60	67	66
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*

DOV_RETSTATUSA

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Working, never retired	40	40	34	42
Working, retired	8	9	9	4
Looking for work, never retired	2	1	4	5
Looking for work, retired	*	*	*	*
On temporary layoff, never retired	*	*	*	1

On temporary layoff, retired	*	*	*	*
Retired and not working	37	39	38	34
Disabled, never retired	5	4	8	6
Disabled, retired	4	4	4	4
Other, never retired	2	2	2	2
Other, retired	*	*	*	*

DOV_RETSTATUSB

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Not Retired	50	48	48	57
Retired	50	52	52	43

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]

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A credit card balance	59	56	67	66
A mortgage	48	53	36	33
A home equity loan or home equity line of credit	14	15	7	11
A student loan – yours (federal or private loan)	9	7	18	10
A student loan for a family member (i.e., Parent Plus or private loan)	9	9	10	7
A car, motorcycle, or other vehicle loan (from a bank, credit union, finance company, etc.)	41	43	35	37
Car title loan - This is a special loan that allows you to borrow against the value of your vehicle when you need money	3	2	3	6
Unpaid balance on a health/medical bill	22	20	29	23
Personal loan from a family member or friend	9	7	13	14
Personal loan from a bank, credit union, or other financial institution	26	25	30	25
Unpaid balance on a utility or phone/wireless bill	12	8	24	21
Loan from a payday lender	4	2	10	8
Loan from a retirement plan such as a 401(k)	5	4	7	7
Other installment loan such as for appliances, electronics, furniture	12	11	14	15
Another type of debt	1	1	2	3

[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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very comfortable	26	29	15	20
Somewhat comfortable	37	38	31	34
Not too comfortable	22	20	28	25
Not at all comfortable	15	12	26	20
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	*	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very comfortable	12	13	8	9
Somewhat comfortable	35	38	26	28
Not too comfortable	26	25	29	30
Not at all comfortable	26	23	37	32
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very comfortable	16	18	12	13
Somewhat comfortable	35	39	25	30
Not too comfortable	25	24	28	25
Not at all comfortable	23	19	34	31
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	1

D. Your overall financial situation

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very comfortable	15	17	10	10
Somewhat comfortable	44	48	34	38
Not too comfortable	24	22	30	28
Not at all comfortable	16	13	25	22
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	2

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
High priority	33	29	44	42
Medium priority	46	50	36	41
Low priority	16	18	13	13
Not a priority at all	4	3	6	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
High priority	48	45	59	54
Medium priority	36	39	27	31
Low priority	12	12	9	10
Not a priority at all	4	4	4	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
High priority	58	56	63	63
Medium priority	26	27	21	23
Low priority	10	10	8	8
Not a priority at all	6	7	7	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1

D. Providing financial support to loved ones

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
High priority	22	18	25	33
Medium priority	31	31	28	30
Low priority	29	31	26	23
Not a priority at all	18	19	20	14
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	*

E. Increasing your income

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
High priority	34	27	53	51
Medium priority	37	40	28	30
Low priority	19	22	10	11
Not a priority at all	9	10	7	7
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	1

If any items from QA2 are selected as a priority

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Reducing spending	12	12	9	12
Building up your savings (for emergencies, retirement, education, or other reason)	26	27	22	21
Paying off debt (credit cards, loans, mortgage, or other debt)	42	43	43	41
Providing financial support to loved ones	8	8	4	8
Increasing your income	12	9	21	17
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	1

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	White, NH	Black, NH	Hispanic
Unweighted Base:	6300	3231	1407	1451
To buy a home	8	5	15	16
To make home repairs/improvements	34	37	24	23
To pay for college or other education expenses (for yourself or a family member)	7	7	8	7
To pay for a vacation/travel	31	33	26	24
To pay for health care costs	20	22	16	17
To buy a car	12	11	16	15
To make car repairs	11	12	14	9
To have more money in retirement	62	65	52	58
To be better prepared for an unexpected expense or financial emergency	73	74	71	69
To pay off debt	37	33	48	46
To provide financial support to loved ones	20	18	22	26
Financial security (<i>volunteered, recoded from "other"</i>)	*	*	*	*
Other (specify)	1	1	1	*
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*

QA5. Please indicate whether you agree or disagree with each of the statements below.¹

[GRID ITEMS, RANDOMIZE ACROSS ALL SCREENS]

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	3	2	6	8
Agree	7	5	10	9
Slightly agree	13	12	14	18
Slightly disagree	20	19	18	24
Disagree	37	41	33	24
Strongly disagree	20	21	20	15
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	4	2	8	8
Agree	9	7	11	15
Slightly agree	22	22	19	24
Slightly disagree	26	27	24	24
Disagree	28	31	27	20
Strongly disagree	10	11	11	9
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	39	34	49	46
Agree	36	38	30	31
Slightly agree	16	18	12	13
Slightly disagree	5	5	3	4

¹ 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>

Disagree	3	3	2	3
Strongly disagree	2	2	3	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	44	40	56	52
Agree	43	47	34	37
Slightly agree	10	11	7	9
Slightly disagree	1	1	1	1
Disagree	1	1	1	1
Strongly disagree	*	*	*	*
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	37	34	44	42
Agree	43	45	37	41
Slightly agree	16	17	14	13
Slightly disagree	3	3	3	2
Disagree	1	1	*	1
Strongly disagree	*	*	1	*
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

F. Money should be saved not spent

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	5	4	6	9
Agree	16	15	13	22
Slightly agree	39	41	30	33
Slightly disagree	26	28	28	23
Disagree	12	11	17	10
Strongly disagree	2	2	5	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	1	1	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	10	8	11	16
Agree	19	18	17	20
Slightly agree	28	30	23	28
Slightly disagree	23	24	23	20
Disagree	16	17	19	11
Strongly disagree	4	3	6	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	23	22	25	28
Agree	31	31	26	35
Slightly agree	24	26	21	19
Slightly disagree	11	11	13	9
Disagree	8	8	10	4
Strongly disagree	2	2	4	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1

I. It is extravagant to spend money on oneself

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	4	3	5	6
Agree	10	8	10	15
Slightly agree	22	22	17	20
Slightly disagree	26	27	22	25
Disagree	30	32	29	25
Strongly disagree	9	7	16	9
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	21	22	20	21
No	65	63	66	67
Not sure/SKIPPED ON WEB/REFUSED	14	14	14	13

B. To take a vacation

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	22	20	28	29
No	70	72	62	61
Not sure/SKIPPED ON WEB/REFUSED	8	8	10	11

C. To make repairs to your home

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	75	77	71	68
No	16	14	19	20
Not sure/SKIPPED ON WEB/REFUSED	9	9	10	11

D. To make upgrades to your home

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	59	62	60	52
No	28	26	26	35
Not sure/SKIPPED ON WEB/REFUSED	13	12	14	13

E. To repair your car

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	74	75	75	72
No	19	19	17	19
Not sure/SKIPPED ON WEB/REFUSED	8	6	8	9

F. To buy a car

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	67	71	63	52
No	24	21	28	37
Not sure/SKIPPED ON WEB/REFUSED	9	8	9	11

G. To buy a home

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	74	77	68	65
No	19	17	25	26
Not sure/SKIPPED ON WEB/REFUSED	7	5	8	10

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	33	33	34	30
No	48	47	46	51
Not sure/SKIPPED ON WEB/REFUSED	20	20	20	18

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	23	20	31	30
No	64	67	55	58
Not sure/SKIPPED ON WEB/REFUSED	14	14	15	12

J. To pay medical bills for a loved one

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	40	39	37	44
No	38	40	40	35
Not sure/SKIPPED ON WEB/REFUSED	21	21	22	22

K. To pay your own medical bills

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	63	62	64	64
No	25	26	25	24
Not sure/SKIPPED ON WEB/REFUSED	12	12	12	12

L. To pay for a loved one's education

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	37	37	34	37
No	45	46	46	45
Not sure/SKIPPED ON WEB/REFUSED	18	18	20	18

M. To pay for your own education

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	52	52	56	48
No	36	37	33	37
Not sure/SKIPPED ON WEB/REFUSED	12	12	10	15

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	17	15	27	23
No	74	77	63	67
Not sure/SKIPPED ON WEB/REFUSED	8	8	11	9

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	23	21	31	26
No	67	70	58	65
Not sure/SKIPPED ON WEB/REFUSED	10	10	11	10

P. To help loved ones who are struggling financially

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	42	41	42	46
No	36	37	35	31
Not sure/SKIPPED ON WEB/REFUSED	22	22	23	23

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?²

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Major problem	16	13	25	24
Minor problem	45	43	53	49
Not a problem	39	44	23	27
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*

² 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](#).

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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	13	11	20	14
Agree	40	40	40	40
Slightly agree	30	32	24	29
Slightly disagree	8	9	7	9
Disagree	6	6	7	6
Strongly disagree	2	2	1	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	13	11	21	18
Agree	37	37	37	38
Slightly agree	24	25	19	23
Slightly disagree	13	14	11	11
Disagree	9	10	9	8
Strongly disagree	3	4	3	3
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

C. Any type of debt can get you in trouble

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	19	17	21	24
Agree	33	33	32	34
Slightly agree	24	25	23	25
Slightly disagree	12	13	10	9
Disagree	10	11	10	6
Strongly disagree	2	2	3	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	8	7	13	9
Agree	35	36	33	33
Slightly agree	30	31	26	29
Slightly disagree	13	12	12	14
Disagree	10	10	10	11
Strongly disagree	3	3	4	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	20	18	26	26
A minor reason	40	38	44	43
Not a reason	39	43	30	30
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

B. Divorce

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	8	7	11	12
A minor reason	9	8	11	13
Not a reason	82	85	76	74
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

C. Death of spouse or other family member

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	12	9	19	19
A minor reason	9	8	13	14
Not a reason	78	84	66	65
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	0	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	16	13	21	23
A minor reason	26	26	27	25
Not a reason	57	60	51	51
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	10	8	17	14
A minor reason	15	13	21	19
Not a reason	74	79	61	65
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	16	12	26	25
A minor reason	13	11	19	18
Not a reason	70	76	54	56
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)

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	12	9	21	21
A minor reason	15	13	20	20
Not a reason	72	78	58	58
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	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)

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	23	21	27	29
A minor reason	35	36	32	33
Not a reason	41	43	40	38
DON'T KNOW/SKIPPED ON WEB/REFUSED	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)

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	36	34	38	37
A minor reason	31	32	27	31
Not a reason	33	34	33	32
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1

J. Major purchase other than a home or vehicle

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	10	8	14	13
A minor reason	19	17	24	22
Not a reason	71	74	61	65
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	9	8	14	12
A minor reason	30	29	27	32
Not a reason	60	62	58	55
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

L. Costs of a vacation

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	4	2	6	8
A minor reason	16	14	18	21
Not a reason	80	83	75	71
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	3	2	5	5
A minor reason	12	10	15	19
Not a reason	84	87	79	75
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	8	6	12	12
A minor reason	20	17	25	26
Not a reason	72	76	62	62
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

O. Lost money due to fraud or a scam

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	7	4	14	14
A minor reason	8	5	14	12
Not a reason	84	89	71	74
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	10	7	19	19
A minor reason	9	7	12	12
Not a reason	81	86	68	69
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A major reason	20	16	31	31
A minor reason	13	12	15	15
Not a reason	67	72	53	54
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	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	White, NH	Black, NH	Hispanic
Unweighted Base:	3189	1510	764	811
You/or your spouse	88	89	88	83
Your child or stepchild under the age of 18	6	7	4	6
Your child or stepchild ages 18-25	6	7	4	5
Your child or stepchild ages 26 or older	4	4	4	5
Your parent or grandparent	4	3	4	7
Another relative such as a grandchild, nephew, niece, or sibling	3	3	4	4
Someone else, not a relative	3	3	3	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	2
DATA CLEANED DUE TO UPCODING	*	*	*	*

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	White, NH	Black, NH	Hispanic
Unweighted Base:	1990	740	612	563
You/or your spouse	47	44	64	45
Your child or stepchild under the age of 18	15	13	12	22
Your child or stepchild ages 18-25	25	31	15	19
Your child or stepchild ages 26 or older	12	15	8	9
Another relative such as a grandchild, nephew, niece, sibling, or parent	9	7	8	9
Someone else, not a relative	5	4	6	7
DON'T KNOW/SKIPPED ON WEB/REFUSED	4	5	2	3
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]

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Got married	2	2	2	2
Got divorced or separated	4	3	4	5
Death of a spouse or another family member in your household	9	7	11	11
Been the primary caregiver of a child	6	7	4	6
Been the primary caregiver of an older adult	11	11	11	9
Attended college or graduate school	8	8	6	4
Lost a job	12	11	15	18
Had work hours cut or salary cut, or worked less than expected (without losing a job)	12	11	11	15
Moved to a new home, apartment, or residence	13	12	16	15
Purchased real estate (either a home to live in or as an investment)	8	10	4	5
Purchased a car	33	36	22	28
Had a serious health condition, injury, or disability (related to either physical health or mental health)	24	25	22	21
Experienced a natural disaster (for example, a wildfire, hurricane, flood or other natural event)	4	4	4	4
Lost money due to fraud or a scam	6	5	8	8
Started a new business	3	3	3	3
Got a new job	13	14	12	10
Filed for bankruptcy	1	1	2	1
Lost a home to foreclosure or was evicted	1	1	3	2
Moved in with parents, in-laws, or other adult relatives (besides a spouse), or they moved in with you	6	5	5	6
None of the above	24	22	31	27
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	White, NH	Black, NH	Hispanic
Unweighted Base:	950	371	243	295
Yours	60	57	63	65
Another member of your household	31	34	26	24
Both	9	9	10	10
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	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	White, NH	Black, NH	Hispanic
Unweighted Base:	691	250	187	221
Less than one month	9	9	7	8
At least one month but less than six months	23	28	19	17
At least six months but less than one year	15	15	19	16
More than one year	52	48	53	59
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

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	White, NH	Black, NH	Hispanic
Unweighted Base:	337	151	74	99
Less than one month	13	11	Insufficient base	Insufficient base
At least one month but less than six months	25	29		
At least six months but less than one year	23	25		
More than one year	40	36		
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:³

[GRID ITEMS, RANDOMIZE]

A. *I am careless with money*

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	2	2	3	4
Agree	4	3	5	5
Slightly agree	13	13	12	15
Slightly disagree	14	14	13	13
Disagree	31	33	26	26
Strongly disagree	35	34	39	35
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	2	1

³ 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

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Strongly agree	2	2	2	5
Agree	4	3	6	7
Slightly agree	11	10	11	12
Slightly disagree	13	12	14	15
Disagree	34	36	29	31
Strongly disagree	36	36	38	30
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Every day	11	12	7	10
At least once a week but not every day	29	31	17	25
At least once a month but not every week	32	32	33	32
At least once in the past 12 months, but not every month	13	11	17	15
Never	14	12	25	17
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Every day	18	19	16	17
At least once a week but not every day	39	41	32	34
At least once a month but not every week	28	26	33	28
At least once in the past 12 months, but not every month	8	7	9	11
Never	7	6	9	9
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	2

C. Cash

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Every day	14	13	19	15
At least once a week but not every day	37	37	33	37
At least once a month but not every week	27	28	27	25
At least once in the past 12 months, but not every month	13	14	10	11
Never	8	8	10	10
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1	1

D. Prepaid card

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Every day	1	1	3	2
At least once a week but not every day	4	2	8	7
At least once a month but not every week	5	4	8	9
At least once in the past 12 months, but not every month	16	17	13	12
Never	73	75	66	69
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

QB10. In the past 12 months, how often have you engaged in the following activities?⁴

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Every day	18	17	20	19
At least once a week but not every day	25	24	28	27
At least once a month but not every week	27	27	26	31
At least once in the past 12 months, but not every month	15	17	10	11
Never	14	14	14	12
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

⁴ 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

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Every day	16	15	19	16
At least once a week but not every day	25	23	27	29
At least once a month but not every week	29	30	29	29
At least once in the past 12 months, but not every month	15	17	10	11
Never	15	15	14	15
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

C. Estimating the amount of money you can access during an emergency

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Every day	8	7	11	10
At least once a week but not every day	13	12	19	16
At least once a month but not every week	31	31	27	33
At least once in the past 12 months, but not every month	28	31	21	21
Never	18	18	20	18
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

D. Estimating the value of things you own

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Every day	5	4	7	7
At least once a week but not every day	5	4	8	7
At least once a month but not every week	14	13	13	16
At least once in the past 12 months, but not every month	43	47	35	30
Never	32	31	35	37
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	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	White, NH	Black, NH	Hispanic
Unweighted Base:	4665	2216	1129	1174
The full amount	24	25	14	21
Less than the full amount, but more than the minimum	57	59	52	55
Just the minimum amount required	15	12	27	19
Whatever you can pay at the time - sometimes less than the minimum amount	4	3	6	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*	*
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	White, NH	Black, NH	Hispanic
Unweighted Base:	4665	2216	1129	1174
Yes	15	14	18	16
No	81	83	77	78
Not sure/SKIPPED ON WEB/REFUSED	3	2	5	5
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	White, NH	Black, NH	Hispanic
Unweighted Base:	4665	2216	1129	1174
Yes	65	67	62	62
No	29	28	30	31
Not sure/SKIPPED ON WEB/REFUSED	6	5	7	7
DATA CLEANED DUE TO UPCODING	*	*	*	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	80	81	80	78
No	16	16	14	16
Not sure/SKIPPED ON WEB/REFUSED	4	3	5	6

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	White, NH	Black, NH	Hispanic
Unweighted Base:	6015	3155	1313	1355
Used a debit card, or paid cash, instead of charging purchases on a credit card	45	45	46	44
Cut down on expenses like eating out, entertainment, shopping, vacations	63	63	61	66
Negotiated better terms with institutional/bank lenders	4	3	5	5
Negotiated better payment arrangements with family or friends you owe money to	2	1	5	3
Taken on another (second or third) job	4	4	6	4
Started working again for the first time in a while	4	3	6	4
Withdrew money from a retirement savings account	12	12	9	10
Saved less of your income so that you would have more money to pay down your debt	22	22	19	19
Developed a plan for how to reduce your debt	28	27	33	28
Sold personal items like jewelry, clothes, furniture, etc. to a pawn shop, consignment store, or an online auction or market	12	12	8	14
Refinanced your mortgage	3	3	2	3
Sold a car or other vehicle – motorcycle, boat, etc.	4	4	2	3
Withdrew money from your life insurance policy	2	1	3	2
Stopped going to school or training – (you or other family member)	1	1	2	2
Signed up for debt consolidation loan through your bank or credit union	3	2	4	4
Transferred credit card balances to a lower-interest card	13	13	9	15
Used money from your tax refund	26	27	22	22

None of the above	9	9	8	7
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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
The total amount due	50	55	33	38
More than the minimum amount due, but less than the total amount	35	34	35	40
The minimum amount due	11	8	22	15
Less than the minimum amount due, but at least some	3	2	7	5
None of your bills or debt payments	1	1	3	3
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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	59	53	76	71
No	40	45	23	27
Not sure/SKIPPED ON WEB/REFUSED	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	White, NH	Black, NH	Hispanic
Unweighted Base:	4640	2084	1220	1190
Major factor	50	51	42	52
Minor factor	24	23	30	27
Not a factor at all	24	25	27	20
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	1

B. The debt or bill with the lowest balance

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	4640	2084	1220	1190
Major factor	22	19	25	24
Minor factor	41	41	43	42
Not a factor at all	36	39	31	32
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	2

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	4640	2084	1220	1190
Major factor	31	27	35	39
Minor factor	21	19	26	21
Not a factor at all	48	53	38	39
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	4640	2084	1220	1190
Major factor	41	39	39	48
Minor factor	23	23	26	22
Not a factor at all	35	37	33	28
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	4640	2084	1220	1190
Major factor	43	42	44	47
Minor factor	16	15	18	19
Not a factor at all	39	42	37	33
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	4640	2084	1220	1190
Major factor	38	35	46	44
Minor factor	31	31	29	34
Not a factor at all	29	33	24	21
DON'T KNOW/SKIPPED ON WEB/REFUSED	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	White, NH	Black, NH	Hispanic
Unweighted Base:	4640	2084	1220	1190
The debt or bill with the highest interest rate	27	30	19	26
The debt or bill with the lowest balance	8	8	9	7
The most delinquent debt or bill (that is, the bill/debt you've gone the longest without paying)	7	7	9	8
The debt or bill with the highest late fees or penalties	6	6	6	10
The debt or bill with the highest risk (i.e., repossession of car; foreclosure ; eviction from home or apartment; loss of utilities)	21	21	22	21
I just spread my money as best as I can across my bills and debts	29	28	34	27
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
None – I do not use any credit cards	12	9	23	17
1 card	39	39	39	38
2 – 3 cards	42	45	30	38
4 – 5 cards	5	5	5	6
More than 5 credit cards	1	1	2	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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very confident	16	17	15	13
Somewhat confident	44	46	37	40
Not too confident	21	20	25	24
Not at all confident	18	17	23	24
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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
A lot	25	23	33	28
A little	43	43	41	46
Not at all	31	33	26	25
DON'T KNOW/SKIPPED ON WEB/REFUSED	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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
None of it	17	13	29	24
Some but less than \$250	5	4	10	9
At least \$250 but less than \$500	8	7	11	8
At least \$500 but less than \$1000	9	9	11	10
At least \$1000 but less than \$2000	8	8	7	9
The full \$2,000	52	59	29	39
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

QC4. Since this time last year (i.e., since May 2022), has your *debt* caused you to...?

[MULTIPLE RESPONSE, RANDOMIZE]

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Feel stressed	34	33	34	38
Have trouble sleeping	16	15	16	21
Feel depressed	19	17	20	24
Have disagreements with your spouse	9	9	6	9
Feel physically ill (headache, stomachache, etc.)	10	8	11	16
Feel uncertain about your future financial security	28	26	30	32
None of the above	52	55	48	43
DON'T KNOW/SKIPPED ON WEB/REFUSED	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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Feel stressed	35	34	33	38
Have trouble sleeping	17	15	17	21
Feel depressed	18	17	20	22
Have disagreements with your spouse	9	9	6	9
Feel physically ill (headache, stomachache, etc.)	10	8	10	14
Feel uncertain about your future financial security	30	29	31	33
None of the above	49	51	47	43
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	2

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]

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Reduced your ability to save for retirement	26	26	27	25
Caused you to withdraw money early from a retirement account	7	7	6	7
Caused you to cut back on basic expenses like groceries, personal care expenses, transportation expenses (gas, fares, tolls), etc	27	25	27	32
Reduced your ability to save for your or a family members' education	5	4	5	8
Reduced your ability to take vacations	30	29	28	31
Caused you to cut back on 'extras' like ordering takeout, dining out, renting movies or going to shows, etc	40	40	37	40
Caused you to disconnect a service like TV or internet services	11	11	11	15
Caused you to postpone repairs to a vehicle or home or appliance	19	18	18	19
Caused you to postpone a major purchase like a new vehicle, new home, or appliance	19	19	19	18
Caused you to postpone a wedding or family celebration	2	1	3	3
Caused you to delay further skills training or education	3	2	5	6
Caused you to discontinue family caregiving services such as child/adult day care, in-home care of a loved one, etc	1	*	2	2
Caused you to postpone medical appointments or medical procedures	12	12	11	13
Caused you to cut back or not fill a prescription medication	6	5	6	8
Caused you to look for a second job	7	6	12	11
Caused you to postpone retirement or start working again after retiring	6	6	5	6
None of the above	38	41	35	32
DON'T KNOW/SKIPPED ON WEB/REFUSED	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	White, NH	Black, NH	Hispanic
Unweighted Base:	3337	2018	567	626
I never expect to have my mortgage paid off	4	4	7	5
Less than 1 year	4	4	3	2
1-5 years	18	18	19	17
6-10 years	23	24	21	28
11-15 years	17	16	18	18
16-20 years	15	15	14	14
21-29 years	16	17	11	13
30 years or more	2	2	5	3
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*
DATA CLEANED DUE TO UPCODING	*	*	1	*

Carries a mortgage from month to month

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	3337	2018	567	626
Less than \$10,000	5	5	5	3
\$10,000 to less than \$50,000	16	17	18	16
\$50,000 to less than \$100,000	23	24	24	21
\$100,000 to less than \$150,000	18	19	15	21
\$150,000 to less than \$300,000	23	22	20	24
\$300,000 to less than \$500,000	7	7	5	7
\$500,000 to less than \$1,000,000	2	2	1	1
\$1 million or more	1	*	*	*
Not sure/SKIPPED ON WEB/REFUSED	4	4	12	6
DATA CLEANED DUE TO UPCODING	*	*	1	*

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	White, NH	Black, NH	Hispanic
Unweighted Base:	6657	3365	1535	1541
Less than \$10,000	41	41	40	45
\$10,000 to less than \$50,000	38	39	34	34
\$50,000 to less than \$100,000	9	9	8	6
\$100,000 to less than \$150,000	3	3	4	3
\$150,000 to less than \$300,000	3	2	3	3
\$300,000 to less than \$500,000	1	1	1	1
\$500,000 to less than \$1,000,000	1	*	1	*
\$1 million or more	*	*	*	*
Not sure/SKIPPED ON WEB/REFUSED	6	5	9	7

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	White, NH	Black, NH	Hispanic
Unweighted Base:	6657	3365	1535	1541
I never expect to have my non-mortgage debts paid off	6	5	9	6
Less than 1 year	26	28	22	25
1-5 years	49	50	48	51
6-10 years	11	11	12	10
11-15 years	3	2	3	3
More than 15 years	4	3	5	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	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	White, NH	Black, NH	Hispanic
Unweighted Base:	1240	480	416	301
I never expect to have this student loan debt paid off	13	12	17	14
Less than 1 year	9	10	7	7
1-5 years	31	31	33	30
6-10 years	23	25	20	19
11-15 years	7	5	8	12
16-20 years	7	6	5	8
21-29 years	2	2	2	2
30 years or more	4	4	4	6
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	3	2	1
DATA CLEANED DUE TO UPCODING	*	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	White, NH	Black, NH	Hispanic
Unweighted Base:	4665	2216	1129	1174
Less than \$1,000	22	22	20	23
\$1,000 - \$2,499	18	17	22	21
\$2,500 - \$4,999	17	16	18	17
\$5,000 - \$9,999	19	19	16	21
\$10,000 - \$14,999	11	11	10	9
\$15,000 - \$19,999	5	6	4	3
\$20,000 or more	7	7	7	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	3	1

Not retired

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	3442	1608	757	936
I expect to pay off all my debt before I retire	54	55	49	56
I expect to pay off all my debt after I retire	11	13	10	6
I expect to pay off all my debt at some point but never expect to retire	13	12	10	14
I never expect to pay off all of my debt	8	7	11	7
Don't know/SKIPPED ON WEB/REFUSED	15	14	20	17

Married

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	3903	2356	558	839
Jointly: You and your spouse consider all of your debts to be joint debt for which both of you are responsible.	68	71	45	59
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	13	30	23
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	15	23	15
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	2

Married

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	3903	2356	558	839
Every day	4	3	6	8
At least once a week but not every day	14	13	17	18
At least once a month but not every week	37	36	39	38
At least once in the past 12 months but not every month	33	36	22	22
Never	13	12	16	14
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Less than \$500	18	16	24	20
\$500 – \$999	18	18	18	20
\$1,000 - \$1,999	21	22	17	18
\$2,000 - \$2,999	17	17	15	17
\$3,000 - \$3,999	9	10	8	8
\$4,000 - \$4,999	5	5	3	6
\$5,000 - \$5,999	3	3	3	2
\$6,000 - \$6,999	1	2	1	1
\$7,000 - \$7,999	1	1	1	0
\$8,000 - \$8,999	1	0	0	0
\$9,000 - \$9,999	0	0	0	1
\$10,000 or more	1	1	1	1
Don't know/SKIPPED ON WEB/REFUSED	6	5	10	6

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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Less than 25% of your monthly income	35	36	29	32
Between 25% to 50% of your monthly income	30	31	27	29
Between 51% to 75% of your monthly income	15	14	18	17
More than 75% of your monthly income	9	8	10	10
Don't know/SKIPPED ON WEB/REFUSED	12	11	15	13

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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Much more than 12 months ago	10	9	11	12
Somewhat more	18	18	19	19
About the same	34	34	35	34
Somewhat less	26	27	23	23
Much less than 12 months ago	11	11	12	11
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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Much more 12 months from now	3	2	4	5
Somewhat more	7	7	8	7
About the same	27	28	24	26
Somewhat less	40	41	38	38
Much less 12 months from now	22	21	26	22
DON'T KNOW/SKIPPED ON WEB/REFUSED	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	White, NH	Black, NH	Hispanic
Unweighted Base:	1240	480	416	301
Yes, I am eligible	21	17	34	24
No, I am not eligible	31	36	20	25
I don't know if I am eligible	46	44	45	50
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1
DATA CLEANED DUE TO UPCODING	*	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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	6	5	8	8
No	90	92	85	88
Not sure/SKIPPED ON WEB/REFUSED	3	3	7	5

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	10	9	13	12
No	86	88	79	83
Not sure/SKIPPED ON WEB/REFUSED	4	3	8	5

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	8	7	13	12
No	82	85	72	78
Not sure/SKIPPED ON WEB/REFUSED	10	8	15	10

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	9	8	12	12
No	85	87	78	79
Not sure/SKIPPED ON WEB/REFUSED	7	6	11	8

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	20	18	30	25
No	76	79	64	70
Not sure/SKIPPED ON WEB/REFUSED	4	3	6	4

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	5	4	9	8
No	84	87	75	80
Not sure/SKIPPED ON WEB/REFUSED	11	9	16	12

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.)

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Within the past 12 months	74	75	69	72
More than 12 months ago but less than five years ago	12	12	10	11
More than 5 years ago but less than 10 years ago	3	3	4	4
More than 10 years ago	2	2	2	2
Never	4	3	7	5
Don't know/SKIPPED ON WEB/REFUSED	6	4	8	7

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Excellent (800-850)	33	40	11	21
Very Good (740-799)	24	27	14	19
Good (670-739)	17	15	26	19
Fair (580-669)	13	9	24	23
Poor (300-579)	7	5	15	11
Don't know/SKIPPED ON WEB/REFUSED	6	5	10	7

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]

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7093	3791	1502	1565
Your bank gives you this information (either on its website or in person)	25	25	23	23
You learned it when you were applying for a loan	12	13	11	11
You looked it up on a website such as AnnualCreditReport.com, Credit Karma, etc	35	33	42	37
A credit monitoring service that you signed up for such as IdentityForce, Privacy Guard, etc	13	12	15	11
A financial professional such as a financial advisor or debt counselor gave it to you	4	3	3	5
Your credit card company gave you this information	35	37	28	32
Other	*	1	1	*
Don't remember/SKIPPED ON WEB/REFUSED	10	9	14	13

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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	30	31	27	29
Somewhat reliable	52	53	47	49
Not too reliable	9	8	11	12
Not at all reliable	8	7	13	7
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	3

B. Debt collection agency

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	2	1	6	4
Somewhat reliable	18	16	24	23
Not too reliable	36	37	34	35
Not at all reliable	41	44	33	35
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	3	2

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	4	3	5	7
Somewhat reliable	36	36	37	36
Not too reliable	34	36	29	31
Not at all reliable	24	24	27	25
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	1	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	1	*	3	3
Somewhat reliable	8	5	17	15
Not too reliable	35	36	32	34
Not at all reliable	54	58	45	46
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	1	2	2

E. Friends

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	3	3	5	5
Somewhat reliable	39	39	35	38
Not too reliable	37	38	33	34
Not at all reliable	19	18	25	20
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	1	2	2

F. Family

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	8	7	9	11
Somewhat reliable	46	46	40	46
Not too reliable	29	30	29	26
Not at all reliable	15	15	20	16
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	3	2

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	19	18	23	21
Somewhat reliable	59	61	53	55
Not too reliable	13	12	12	13
Not at all reliable	8	7	10	10
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	4	4	4	5
Somewhat reliable	38	37	40	40
Not too reliable	31	33	27	28
Not at all reliable	25	25	27	24
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	3	2

I. Church, synagogue, or other place of worship

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	5	4	8	9
Somewhat reliable	29	29	35	31
Not too reliable	34	36	27	31
Not at all reliable	29	29	28	28
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	1

J. Podcasts

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	1	1	3	5
Somewhat reliable	23	23	26	23
Not too reliable	38	40	31	37
Not at all reliable	35	35	37	33
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	2

K. TV or Radio

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	2	1	4	4
Somewhat reliable	20	16	29	27
Not too reliable	43	45	34	37
Not at all reliable	34	36	31	30
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	1	2

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	10	9	14	11
Somewhat reliable	50	50	52	49
Not too reliable	22	24	17	22
Not at all reliable	15	15	16	16
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	6	5	8	6
Somewhat reliable	32	32	33	34
Not too reliable	30	30	27	27
Not at all reliable	31	31	30	31
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	1	2	1

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	2	1	5	5
Somewhat reliable	25	22	36	29
Not too reliable	37	39	29	34
Not at all reliable	34	36	28	30
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	1	2

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	14	12	19	17
Somewhat reliable	44	43	49	43
Not too reliable	23	24	17	23
Not at all reliable	17	19	13	15
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	2	1	2

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Very reliable	3	2	8	8
Somewhat reliable	34	32	40	38
Not too reliable	34	36	28	29
Not at all reliable	27	28	22	24
DON'T KNOW/SKIPPED ON WEB/REFUSED	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]

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Websites or apps	7	6	10	10
Online search engine (such as Google or Bing)	6	6	8	9
Financial professional	10	11	8	8
Employer	2	1	2	3
Social media (such as Facebook, YouTube, Instagram, etc.)	2	1	4	4
Friends	6	4	8	9
Family	9	8	9	12
Financial institution (bank or credit union or investment firm, etc.)	9	9	11	9
School or university (yours or a family member's)	1	1	1	1
Church, synagogue, or other place of worship	1	1	2	2
Podcasts	2	2	2	3
TV or Radio	2	2	3	3
Debt consolidation/solution company (volunteered, recoded from "other")	*	*	*	*
Lawyer (volunteered, recoded from "other")	*	*	*	*
Online financial resources/apps (volunteered, recoded from "other")	*	*	*	*
Other (specify)	*	*	*	*
I have not looked for information about how to reduce or manage debt in the past 12 months	69	71	63	62
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2	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	White, NH	Black, NH	Hispanic
Unweighted Base:	656	229	194	202
Financial institutions (banks, credit unions, investment firms, etc.)	43	49	33	33
Nonprofits that are not financial institutions (nonprofit credit counseling organization, faith organization, National Council on Aging, AARP, etc.)	29	35	25	25
Financial celebrities (such as Dave Ramsey, Suze Orman, Chris Hogan, Jean Chatzky)	18	22	14	18
News outlets (CNBC, Fox, NYTimes, etc.)	17	12	20	22
Government (Consumer Financial Protection Bureau, U.S. Department of Education, FDIC, Social Security Administration, IRS, etc.)	26	26	28	25
School or university (yours or a family members')	3	3	2	6
Other financial web sites or apps (such as Yahoo Finance, Nerd Wallet, Motley Fool, etc.)	43	44	39	42
Other web sites or apps	1	1	1	-
Don't remember/SKIPPED ON WEB/REFUSED	11	7	17	14

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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Male	47	47	44	48
Female	52	52	55	52
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	*	*

GENDER_CURRENT. How do you describe yourself?

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Male	47	47	44	48
Female	52	51	55	52
Transgender	*	*	*	*
Do not identify as male, female, or transgender	*	*	*	*
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	*	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Gay/Lesbian or gay	2	2	2	3
Straight, that is, not gay/Straight, that is, not lesbian or gay	94	94	95	95
Bisexual	2	2	1	1
Something else	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	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	93	95	92	88
No	6	5	6	10
Not sure/SKIPPED ON WEB/REFUSED	1	1	1	2

Has insurance

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	6941	3739	1489	1487
Your or your spouse/partner's current employer or union	33	35	25	28
Your or your spouse/partner's previous employer or union	5	5	4	5
A plan you or your spouse/partner bought, not through an employer or union	2	3	2	3
Medicare	42	44	42	38
Medicaid	8	5	14	13
A Federal or state marketplace like healthcare.gov	5	4	5	8
State prescription plan	*	*	*	*
Veteran's Administration/Military	4	4	6	4
Don't know/Not sure/SKIPPED ON WEB/REFUSED	1	1	2	2

RELIG. What is your present religion, if any?

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Protestant (Baptist, Methodist, Non-denominational, Lutheran, Presbyterian, Pentecostal, Episcopalian, Reformed, Church	34	35	55	15
Roman Catholic (Catholic)	23	22	5	48
Mormon (Church of Jesus Christ of Latter-day Saints/LDS)	1	1	*	1
Orthodox (Greek, Russian, or some other orthodox church)	*	*	*	*
Jewish (Judaism)	2	2	*	*
Muslim (Islam)	*	*	1	*
Buddhist	1	*	1	*
Hindu	*	*	*	*
Atheist (do not believe in God)	4	5	*	2
Agnostic (not sure if there is a God)	4	5	2	2
Nothing in particular	10	10	11	9
Just Christian	18	17	22	17
Unitarian (Universalist)	1	1	*	*
Pagan (volunteered, recoded from "something else")	*	*	*	*
Spiritual (volunteered, recoded from "something else")	*	*	*	*
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?

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Yes	24	23	27	24
No	74	75	69	73
Not sure/SKIPPED ON WEB/REFUSED	2	2	4	3

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Excellent	6	7	4	7
Very good	32	35	24	27
Good	39	38	45	37
Fair	18	17	22	23
Poor	4	4	4	6
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	1	*

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

	TOTAL	White, NH	Black, NH	Hispanic
Unweighted Base:	7387	3902	1597	1642
Excellent	19	19	21	19
Very good	35	37	29	31
Good	29	29	31	27
Fair	12	11	15	15
Poor	4	4	2	7
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1	1