

# Money Under 35: 2016



Data tables

**NAVIENT**



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**Table 1 - Educational attainment**

		<b>N</b>	<b>High school or less</b>	<b>Some college, no degree</b>	<b>Associate degree</b>	<b>Bachelor's degree</b>	<b>Advanced degree</b>
<b>Total</b>		<b>3,069</b>	<b>34%</b>	<b>25%</b>	<b>9%</b>	<b>23%</b>	<b>9%</b>
<b>Gender</b>							
	Male	1,534	36%	22%	8%	20%	14%
	Female	1,535	32%	28%	10%	26%	4%
<b>Age</b>							
	22-24	667	38%	31%	9%	20%	3%
	25-27	669	38%	28%	9%	20%	6%
	28-30	661	33%	23%	8%	25%	12%
	31-33	641	29%	22%	9%	27%	13%
	34-35	431	32%	20%	12%	23%	14%
<b>Income</b>							
	Low (<\$35k)	714	38%	33%	10%	17%	1%
	Middle (\$35k - <\$100k)	1,093	27%	18%	10%	33%	12%
	High (\$100k+)	472	21%	16%	7%	30%	26%
<b>Employment</b>							
	Employed full time	1,878	27%	20%	9%	31%	13%
	Employed part time	396	37%	33%	12%	12%	5%
	Student	170	30%	47%	10%	12%	2%
	Military	14*	75%	13%	6%	6%	-
	Full-time at-home parent	264	46%	30%	8%	15%	1%
	Unemployed and searching	199	58%	27%	9%	6%	0%
	Unemployed and not searching	96	67%	30%	2%	1%	1%

\* Small base size

Table 2 - Employment status

Q: Which of the following best describes your employment status?

		N	Employed full time	Employed part time	Student	Military	Full-time at-home parent	Unemployed
<b>Total</b>		3,069	61%	13%	6%	1%	9%	10%
<b>Educational Attainment</b>								
	High school or less	1,043	48%	14%	5%	1%	12%	17%
	Some college, no degree	767	49%	17%	10%	0%	10%	11%
	Associate degree	276	60%	18%	6%	0%	8%	7%
	Bachelor's degree	706	83%	7%	3%	0%	6%	2%
	Advanced degree	276	88%	8%	1%	0%	1%	1%
<b>Gender</b>								
	Male	1,534	70%	13%	5%	1%	1%	10%
	Female	1,535	61%	13%	6%	1%	9%	10%
<b>Age</b>								
	22-24	667	46%	17%	14%	1%	8%	13%
	25-27	669	58%	14%	8%	1%	6%	12%
	28-30	661	66%	12%	2%	1%	10%	8%
	31-33	641	71%	10%	1%	0%	10%	7%
	34-35	431	69%	11%	0%	0%	10%	8%
<b>Income</b>								
	Low (<\$35k)	714	68%	31%	0%	1%	0%	0%
	Middle (\$35k - <\$100k)	1,093	87%	12%	0%	1%	0%	0%
	High (\$100k+)	472	92%	8%	0%	0%	0%	0%

Table 3 - Employed and attending school

Q: Are you currently in school?

		N	Yes	No
<b>Total</b>		<b>2,899</b>	<b>28%</b>	<b>72%</b>
<b>Educational Attainment</b>				
	High school or less	993	25%	75%
	Some college, no degree	688	30%	70%
	Associate degree	260	31%	69%
	Bachelor's degree	686	21%	79%
	Advanced degree	273	44%	56%
<b>Gender</b>				
	Male	1,465	36%	64%
	Female	1,434	19%	81%
<b>Age</b>				
	22-24	571	31%	69%
	25-27	615	31%	69%
	28-30	650	25%	75%
	31-33	633	25%	75%
	34-35	430	26%	74%
<b>Income</b>				
	Low (<\$35k)	714	26%	75%
	Middle (\$35k - <\$100k)	1,093	31%	69%
	High (\$100k+)	472	39%	61%
<b>Employment</b>				
	Employed full time	1,878	31%	69%
	Employed part time	396	32%	68%
	Student	-	-	-
	Military	14*	22%	79%
	Full-time at-home parent	264	11%	89%
	Unemployed and searching	199	13%	87%
	Unemployed and not searching	96	9%	91%

Base: Employed, military, full-time at-home parent, not currently employed

\* Small base size

Table 4 - Goal of education

Q: What are you working toward in your education?

	N	Professional development	Continued learning	GED	Work accreditation	Associate degree	Bachelor's degree	Master's degree	Professional degree	Doctoral degree
<b>Total</b>	<b>971</b>	<b>10%</b>	<b>7%</b>	<b>8%</b>	<b>8%</b>	<b>15%</b>	<b>31%</b>	<b>15%</b>	<b>4%</b>	<b>3%</b>
<b>Educational Attainment</b>										
High school or less	301	19%	10%	15%	7%	16%	22%	8%	2%	2%
Some college, no degree	285	6%	6%	7%	13%	25%	39%	3%	1%	1%
Associate degree	97	4%	11%	-	4%	21%	49%	5%	5%	1%
Bachelor's degree	164	6%	2%	-	5%	4%	41%	32%	6%	4%
Advanced degree	124	7%	3%	6%	3%	1%	8%	45%	12%	15%
<b>Gender</b>										
Male	595	12%	8%	10%	8%	13%	27%	15%	4%	3%
Female	376	7%	5%	4%	7%	19%	37%	14%	4%	4%
<b>Age</b>										
22-24	272	4%	5%	4%	6%	18%	47%	9%	3%	3%
25-27	243	12%	6%	10%	6%	18%	29%	15%	3%	2%
28-30	174	4%	5%	9%	7%	17%	29%	19%	5%	5%
31-33	168	15%	10%	8%	10%	11%	20%	17%	4%	5%
34-35	114	21%	11%	7%	10%	8%	17%	18%	6%	2%
<b>Income</b>										
Low (<\$35k)	182	5%	7%	8%	6%	24%	38%	10%	1%	2%
Middle (\$35k - <\$100k)	343	14%	6%	6%	7%	9%	29%	21%	5%	4%
High (\$100k+)	185	15%	12%	8%	13%	8%	15%	18%	7%	4%
<b>Employment</b>										
Employed full time	584	13%	7%	6%	9%	11%	26%	20%	4%	3%
Employed part time	126	6%	11%	12%	4%	16%	37%	3%	6%	5%
Student	170	2%	5%	6%	4%	25%	42%	9%	3%	5%
Military	29*	15%	7%	12%	2%	14%	33%	15%	2%	-
Full-time at-home parent	26*	-	2%	22%	16%	23%	32%	5%	-	-
Unemployed and searching	9*	-	-	-	16%	39%	46%	-	-	-
Unemployed and not searching	8*	13%	-	-	-	49%	-	38%	-	-

Base: Attending school

\* Small base size

Table 5 - Attending school and employed

Q: Are you working as well?

		N	I work full time	I work part time	I'm not working right now
<b>Total</b>		<b>170</b>	<b>7%</b>	<b>33%</b>	<b>59%</b>
<b>Educational Attainment</b>					
	High school or less	50	12%	45%	42%
	Some college, no degree	80	4%	24%	71%
	Associate degree	17*	4%	25%	72%
	Bachelor's degree	20*	10%	43%	47%
	Advanced degree	3*	-	53%	47%
<b>Gender</b>					
	Male	70	11%	37%	52%
	Female	100	4%	31%	65%
<b>Age</b>					
	22-24	96	3%	38%	59%
	25-27	54	16%	29%	54%
	28-30	11*	7%	9%	84%
	31-33	8*	-	44%	56%
	34-35	2*	-	-	100%
<b>Income</b>					
	Low (<\$35k)	-	-	-	-
	Middle (\$35k - <\$100k)	-	-	-	-
	High (\$100k+)	-	-	-	-
<b>Employment</b>					
	Employed full time	-	-	-	-
	Employed part time	-	-	-	-
	Student	170	7%	33%	59%
	Military	-	-	-	-
	Full-time at-home parent	-	-	-	-
	Unemployed and searching	-	-	-	-
	Unemployed and not searching	-	-	-	-

Base: Student (full or part time)

\* Small base size

**Table 6 - Financial health self-assessment**

**Q: On a scale of 1-10 with 1 being very poor and 10 being excellent, taking into account all the things you think are important, how would you rate your current financial health?**

		N	Top 3 Box	Bottom 3 Box	Mean Score
<b>Total</b>		<b>3,069</b>	<b>38%</b>	<b>14%</b>	<b>6.5</b>
<b>Educational Attainment</b>					
	High school or less	1,043	33%	18%	6.2
	Some college, no degree	767	26%	22%	5.7
	Associate degree	276	40%	11%	6.6
	Bachelor's degree	706	43%	6%	7.0
	Advanced degree	276	77%	2%	8.4
<b>Gender</b>					
	Male	1,534	50%	11%	7.0
	Female	1,535	26%	17%	6.0
<b>Age</b>					
	22-24	667	26%	20%	5.9
	25-27	669	33%	17%	6.2
	28-30	661	42%	12%	6.7
	31-33	641	47%	10%	7.0
	34-35	431	45%	10%	6.8
<b>Income</b>					
	Low (<\$35k)	714	19%	21%	5.5
	Middle (\$35k - <\$100k)	1,093	49%	6%	7.3
	High (\$100k+)	472	70%	2%	8.1
<b>Employment</b>					
	Employed full time	1,878	46%	9%	7.0
	Employed part time	396	34%	16%	6.3
	Student	170	19%	19%	5.7
	Military	14*	50%	3%	7.6
	Full-time at-home parent	264	23%	15%	6.0
	Unemployed and searching	199	16%	41%	4.6
	Unemployed and not searching	96	20%	44%	4.6

\* Small base size



Table 7 - Satisfaction ratings: Top 3 box summary (10/9/8)

Q: On a scale of 1-10 with 1 being not at all satisfied and 10 being completely satisfied, how would you rate your satisfaction level with your...?

		N	Life	Health	Job	Current income	Prospects for career advancement	Prospects for future earning
<b>Total</b>		<b>3,069</b>	<b>54%</b>	<b>51%</b>	<b>42%</b>	<b>34%</b>	<b>42%</b>	<b>46%</b>
<b>Educational Attainment</b>								
	High school or less	1,043	48%	46%	38%	29%	36%	40%
	Some college, no degree	767	44%	43%	32%	23%	32%	38%
	Associate degree	276	57%	55%	42%	34%	45%	49%
	Bachelor's degree	706	62%	58%	47%	38%	50%	51%
	Advanced degree	276	77%	77%	73%	71%	73%	73%
<b>Gender</b>								
	Male	1,534	60%	59%	53%	45%	53%	55%
	Female	1,535	47%	44%	32%	22%	32%	36%
<b>Age</b>								
	22-24	667	47%	47%	32%	23%	38%	41%
	25-27	669	44%	42%	34%	25%	33%	37%
	28-30	661	59%	57%	46%	37%	44%	46%
	31-33	641	63%	59%	52%	44%	51%	55%
	34-35	431	57%	53%	49%	42%	49%	51%
<b>Income</b>								
	Low (<\$35k)	714	39%	37%	27%	15%	27%	29%
	Middle (\$35k - <\$100k)	1,093	64%	61%	54%	43%	53%	55%
	High (\$100k+)	472	76%	75%	73%	68%	72%	75%
<b>Employment</b>								
	Employed full time	1,878	61%	58%	51%	41%	51%	53%
	Employed part time	396	47%	48%	41%	31%	38%	42%
	Student	170	42%	38%	25%	18%	40%	44%
	Military	14*	85%	79%	81%	15%	32%	9%
	Full-time at-home parent	264	51%	42%	26%	21%	22%	30%
	Unemployed and searching	199	27%	39%	11%	11%	18%	20%
	Unemployed and not searching	96	22%	16%	9%	8%	15%	17%

\* Small base size

Table 8 - Satisfaction ratings: Mean summary

Q: On a scale of 1-10 with 1 being not at all satisfied and 10 being completely satisfied, how would you rate your satisfaction level with your...?

		N	Life	Health	Job	Current income	Prospects for career advancement	Prospects for future earning
<b>Total</b>		<b>3,069</b>	<b>7.1</b>	<b>7.2</b>	<b>6.4</b>	<b>6.0</b>	<b>6.5</b>	<b>6.7</b>
<b>Educational Attainment</b>								
	High school or less	1,043	6.8	6.8	5.9	5.6	6.0	6.3
	Some college, no degree	767	6.6	6.7	5.7	5.1	5.9	6.2
	Associate degree	276	7.4	7.3	6.5	6.1	6.8	7.0
	Bachelor's degree	706	7.7	7.7	7.0	6.6	7.2	7.3
	Advanced degree	276	8.4	8.4	8.2	8.1	8.3	8.4
<b>Gender</b>								
	Male	1,534	7.4	7.6	6.9	6.6	7.1	7.2
	Female	1,535	6.8	6.8	5.8	5.3	6.0	6.3
<b>Age</b>								
	22-24	667	6.7	6.8	5.7	5.2	6.3	6.5
	25-27	669	6.7	6.7	5.9	5.5	6.1	6.3
	28-30	661	7.4	7.5	6.7	6.2	6.7	6.9
	31-33	641	7.6	7.6	7.0	6.7	6.9	7.2
	34-35	431	7.4	7.4	6.8	6.6	6.8	7.1
<b>Income</b>								
	Low (<\$35k)	714	6.4	6.4	5.7	4.8	5.8	5.9
	Middle (\$35k - <\$100k)	1,093	7.7	7.8	7.3	6.9	7.3	7.5
	High (\$100k+)	472	8.3	8.4	8.3	8.1	8.1	8.2
<b>Employment</b>								
	Employed full time	1,878	7.5	7.6	7.1	6.7	7.1	7.3
	Employed part time	396	6.9	7.0	6.4	5.7	6.3	6.5
	Student	170	6.6	6.6	5.0	4.6	6.5	6.7
	Military	14*	8.7	8.8	7.8	6.4	6.6	6.2
	Full-time at-home parent	264	7.2	6.8	5.4	5.4	5.3	6.1
	Unemployed and searching	199	5.6	6.2	3.3	3.3	4.5	4.8
	Unemployed and not searching	96	4.9	4.8	3.1	3.6	3.7	4.0

\* Small base size

**Table 9 - Life satisfaction rating**

**Q: On a scale of 1-10 with 1 being not at all satisfied and 10 being completely satisfied, how would you rate your satisfaction level with your life?**

		N	Top 3 box (10/9/8)	Bottom 3 box (1/2/3)	Mean score
<b>Total</b>		<b>3,069</b>	<b>54%</b>	<b>10%</b>	<b>7.1</b>
<b>Educational Attainment</b>					
	High school or less	1,043	48%	14%	6.8
	Some college, no degree	767	44%	14%	6.6
	Associate degree	276	57%	7%	7.4
	Bachelor's degree	706	62%	3%	7.7
	Advanced degree	276	77%	2%	8.4
<b>Gender</b>					
	Male	1,534	60%	8%	7.4
	Female	1,535	47%	11%	6.8
<b>Age</b>					
	22-24	667	47%	13%	6.7
	25-27	669	44%	12%	6.7
	28-30	661	59%	7%	7.4
	31-33	641	63%	8%	7.6
	34-35	431	57%	7%	7.4
<b>Income</b>					
	Low (<\$35k)	714	39%	12%	6.4
	Middle (\$35k - <\$100k)	1,093	64%	5%	7.7
	High (\$100k+)	472	76%	4%	8.3
<b>Employment</b>					
	Employed full time	1,878	61%	6%	7.5
	Employed part time	396	47%	12%	6.9
	Student	170	42%	16%	6.6
	Military	14*	85%	3%	8.7
	Full-time at-home parent	264	51%	7%	7.2
	Unemployed and searching	199	27%	24%	5.6
	Unemployed and not searching	96	22%	37%	4.9

\* Small base size

**Table 10 - Health satisfaction rating**

**Q: On a scale of 1-10 with 1 being not at all satisfied and 10 being completely satisfied, how would you rate your satisfaction level with your health?**

		N	Top 3 box (10/9/8)	Bottom 3 box (1/2/3)	Mean score
<b>Total</b>		<b>3,069</b>	<b>51%</b>	<b>8%</b>	<b>7.2</b>
<b>Educational Attainment</b>					
	High school or less	1,043	46%	12%	6.8
	Some college, no degree	767	43%	12%	6.7
	Associate degree	276	55%	6%	7.3
	Bachelor's degree	706	58%	2%	7.7
	Advanced degree	276	77%	2%	8.4
<b>Gender</b>					
	Male	1,534	59%	6%	7.6
	Female	1,535	44%	10%	6.8
<b>Age</b>					
	22-24	667	47%	13%	6.8
	25-27	669	42%	10%	6.7
	28-30	661	57%	5%	7.5
	31-33	641	59%	6%	7.6
	34-35	431	53%	5%	7.4
<b>Income</b>					
	Low (<\$35k)	714	37%	11%	6.4
	Middle (\$35k - <\$100k)	1,093	61%	4%	7.8
	High (\$100k+)	472	75%	2%	8.4
<b>Employment</b>					
	Employed full time	1,878	58%	5%	7.6
	Employed part time	396	48%	9%	7.0
	Student	170	38%	14%	6.6
	Military	14*	79%	-	8.8
	Full-time at-home parent	264	42%	8%	6.8
	Unemployed and searching	199	39%	16%	6.2
	Unemployed and not searching	96	16%	33%	4.8

\* Small base size

**Table 11 - Job satisfaction rating**

**Q: On a scale of 1-10 with 1 being not at all satisfied and 10 being completely satisfied, how would you rate your satisfaction level with your job?**

		N	Top 3 box (10/9/8)	Bottom 3 box (1/2/3)	Mean score
<b>Total</b>		<b>3,069</b>	<b>42%</b>	<b>19%</b>	<b>6.4</b>
<b>Educational Attainment</b>					
	High school or less	1,043	38%	25%	5.9
	Some college, no degree	767	32%	26%	5.7
	Associate degree	276	42%	16%	6.5
	Bachelor's degree	706	47%	9%	7.0
	Advanced degree	276	73%	4%	8.2
<b>Gender</b>					
	Male	1,534	53%	14%	6.9
	Female	1,535	32%	24%	5.8
<b>Age</b>					
	22-24	667	32%	27%	5.7
	25-27	669	34%	21%	5.9
	28-30	661	46%	17%	6.7
	31-33	641	52%	13%	7.0
	34-35	431	49%	15%	6.8
<b>Income</b>					
	Low (<\$35k)	714	27%	23%	5.7
	Middle (\$35k - <\$100k)	1,093	54%	7%	7.3
	High (\$100k+)	472	73%	3%	8.3
<b>Employment</b>					
	Employed full time	1,878	51%	9%	7.1
	Employed part time	396	41%	18%	6.4
	Student	170	25%	32%	5.0
	Military	14*	81%	-	7.8
	Full-time at-home parent	264	26%	28%	5.4
	Unemployed and searching	199	11%	63%	3.3
	Unemployed and not searching	96	9%	62%	3.1

\* Small base size

**Table 12 - Current income satisfaction rating**

**Q: On a scale of 1-10 with 1 being not at all satisfied and 10 being completely satisfied, how would you rate your satisfaction level with your current income?**

		<b>N</b>	<b>Top 3 box (10/9/8)</b>	<b>Bottom 3 box (1/2/3)</b>	<b>Mean score</b>
<b>Total</b>		<b>3,069</b>	<b>34%</b>	<b>21%</b>	<b>6.0</b>
<b>Educational Attainment</b>					
	High school or less	1,043	29%	28%	5.6
	Some college, no degree	767	23%	31%	5.1
	Associate degree	276	34%	20%	6.1
	Bachelor's degree	706	38%	10%	6.6
	Advanced degree	276	71%	3%	8.1
<b>Gender</b>					
	Male	1,534	45%	17%	6.6
	Female	1,535	22%	26%	5.3
<b>Age</b>					
	22-24	667	23%	31%	5.2
	25-27	669	25%	25%	5.5
	28-30	661	37%	20%	6.2
	31-33	641	44%	14%	6.7
	34-35	431	42%	15%	6.6
<b>Income</b>					
	Low (<\$35k)	714	15%	31%	4.8
	Middle (\$35k - <\$100k)	1,093	43%	9%	6.9
	High (\$100k+)	472	68%	3%	8.1
<b>Employment</b>					
	Employed full time	1,878	41%	12%	6.7
	Employed part time	396	31%	25%	5.7
	Student	170	18%	43%	4.6
	Military	14*	15%	3%	6.4
	Full-time at-home parent	264	21%	26%	5.4
	Unemployed and searching	199	11%	62%	3.3
	Unemployed and not searching	96	8%	56%	3.6

\* Small base size

**Table 13 - Prospects for career advancement satisfaction rating**

**Q: On a scale of 1-10 with 1 being not at all satisfied and 10 being completely satisfied, how would you rate your satisfaction level with your prospects for career advancement?**

		N	Top 3 box (10/9/8)	Bottom 3 box (1/2/3)	Mean score
<b>Total</b>		<b>3,069</b>	<b>42%</b>	<b>16%</b>	<b>6.5</b>
<b>Educational Attainment</b>					
	High school or less	1,043	36%	23%	6.0
	Some college, no degree	767	32%	21%	5.9
	Associate degree	276	45%	13%	6.8
	Bachelor's degree	706	50%	7%	7.2
	Advanced degree	276	73%	1%	8.3
<b>Gender</b>					
	Male	1,534	53%	12%	7.1
	Female	1,535	32%	19%	6.0
<b>Age</b>					
	22-24	667	38%	18%	6.3
	25-27	669	33%	19%	6.1
	28-30	661	44%	15%	6.7
	31-33	641	51%	13%	6.9
	34-35	431	49%	14%	6.8
<b>Income</b>					
	Low (<\$35k)	714	27%	20%	5.8
	Middle (\$35k - <\$100k)	1,093	53%	7%	7.3
	High (\$100k+)	472	72%	4%	8.1
<b>Employment</b>					
	Employed full time	1,878	51%	9%	7.1
	Employed part time	396	38%	17%	6.3
	Student	170	40%	14%	6.5
	Military	14*	32%	6%	6.6
	Full-time at-home parent	264	22%	26%	5.3
	Unemployed and searching	199	18%	43%	4.5
	Unemployed and not searching	96	15%	62%	3.7

\* Small base size

**Table 14 - Prospects for future earnings satisfaction rating**

**Q: On a scale of 1-10 with 1 being not at all satisfied and 10 being completely satisfied, how would you rate your satisfaction level with your prospect for future earnings?**

		N	Top 3 box (10/9/8)	Bottom 3 box (1/2/3)	Mean score
<b>Total</b>		<b>3,069</b>	<b>46%</b>	<b>13%</b>	<b>6.7</b>
<b>Educational Attainment</b>					
	High school or less	1,043	40%	20%	6.3
	Some college, no degree	767	38%	18%	6.2
	Associate degree	276	49%	9%	7.0
	Bachelor's degree	706	51%	6%	7.3
	Advanced degree	276	73%	2%	8.4
<b>Gender</b>					
	Male	1,534	55%	11%	7.2
	Female	1,535	36%	16%	6.3
<b>Age</b>					
	22-24	667	41%	15%	6.5
	25-27	669	37%	17%	6.3
	28-30	661	46%	12%	6.9
	31-33	641	55%	11%	7.2
	34-35	431	51%	9%	7.1
<b>Income</b>					
	Low (<\$35k)	714	29%	17%	5.9
	Middle (\$35k - <\$100k)	1,093	55%	7%	7.5
	High (\$100k+)	472	75%	5%	8.2
<b>Employment</b>					
	Employed full time	1,878	53%	8%	7.3
	Employed part time	396	42%	17%	6.5
	Student	170	44%	12%	6.7
	Military	14*	9%	6%	6.2
	Full-time at-home parent	264	30%	14%	6.1
	Unemployed and searching	199	20%	36%	4.8
	Unemployed and not searching	96	17%	52%	4.0

\* Small base size



Table 15 - Personal income

Q: For the job you currently hold, what is your income before taxes? Please select your personal income. This may be different from your household income.

		N	Low (<\$35k)	Middle (\$35k - <\$100k)	High (\$100k+)	Mean income	Median income
<b>Total</b>		<b>2,288</b>	<b>31%</b>	<b>48%</b>	<b>21%</b>	<b>\$67,750</b>	<b>\$52,500</b>
<b>Educational Attainment</b>							
	High school or less	663	41%	44%	15%	\$54,580	\$42,500
	Some college, no degree	510	46%	39%	15%	\$58,810	\$37,500
	Associate degree	216	34%	49%	16%	\$57,380	\$47,500
	Bachelor's degree	634	20%	58%	22%	\$73,460	\$62,500
	Advanced degree	265	4%	50%	46%	\$112,420	\$95,000
<b>Gender</b>							
	Male	1,276	21%	51%	28%	\$81,230	\$67,500
	Female	1,012	44%	44%	12%	\$50,700	\$37,500
<b>Age</b>							
	22-24	426	56%	37%	7%	\$40,610	\$32,500
	25-27	480	39%	51%	10%	\$53,460	\$44,370
	28-30	521	25%	54%	21%	\$72,590	\$57,500
	31-33	516	19%	46%	36%	\$89,210	\$77,500
	34-35	345	20%	51%	29%	\$81,580	\$72,500
<b>Income</b>							
	Low (<\$35k)	714	100%	-	-	\$19,600	\$22,500
	Middle (\$35k - <\$100k)	1,093	-	100%	-	\$60,880	\$57,500
	High (\$100k+)	472	-	-	100%	\$156,640	\$137,500
<b>Employment</b>							
	Employed full time	1,878	26%	51%	23%	\$73,250	\$52,500
	Employed part time	396	57%	33%	9%	\$42,480	\$27,500
	Student	-	-	-	-	-	-
	Military	14*	32%	69%	-	\$42,100	\$47,500
	Full-time at-home parent	-	-	-	-	-	-
	Unemployed and searching	-	-	-	-	-	-
	Unemployed and not searching	-	-	-	-	-	-

Base: Employed (full time, part time and military)

\* Small base size

Table 16 - Household income

Q: Please indicate your household income before taxes.

	N	Low (<\$35k)	Medium (\$35k - <\$100k)	High (\$100k+)	Mean income	Median income
<b>Total</b>	<b>3,069</b>	<b>25%</b>	<b>49%</b>	<b>26%</b>	<b>\$74,550</b>	<b>\$57,500</b>
<b>Educational Attainment</b>						
High school or less	1,043	39%	45%	16%	\$55,100	\$42,500
Some college, no degree	767	30%	52%	18%	\$67,530	\$52,500
Associate degree	276	19%	59%	21%	\$68,350	\$57,500
Bachelor's degree	706	9%	49%	42%	\$95,870	\$85,000
Advanced degree	276	3%	45%	52%	\$119,280	\$112,500
<b>Gender</b>						
Male	1,534	21%	50%	30%	\$82,720	\$67,500
Female	1,535	29%	48%	22%	\$66,390	\$52,500
<b>Age</b>						
22-24	667	39%	48%	13%	\$53,410	\$42,500
25-27	669	28%	53%	19%	\$66,680	\$52,500
28-30	661	22%	51%	27%	\$76,480	\$62,500
31-33	641	17%	46%	37%	\$92,500	\$85,000
34-35	431	16%	46%	38%	\$89,850	\$77,500
<b>Income</b>						
Low (<\$35k)	714	100%	-	-	\$43,740	\$32,500
Middle (\$35k - <\$100k)	1,093	-	100%	-	\$75,770	\$72,500
High (\$100k+)	472	-	-	100%	\$158,760	\$137,500
<b>Employment</b>						
Employed full time	1,878	15%	51%	34%	\$88,380	\$72,500
Employed part time	396	34%	52%	15%	\$58,680	\$47,500
Student	170	42%	36%	22%	\$68,290	\$42,500
Military	14*	36%	64%	-	\$34,750	\$37,500
Full-time at-home parent	264	29%	60%	11%	\$56,260	\$47,500
Unemployed and searching	199	54%	39%	7%	\$35,260	\$32,500
Unemployed and not searching	96	67%	25%	8%	\$37,190	\$22,500

\* Small base size

Table 17 - Job versus career

Q: Do you consider your current position to be...?

		N	A job	A career	Not sure
<b>Total</b>		<b>2,288</b>	<b>66%</b>	<b>30%</b>	<b>4%</b>
<b>Educational Attainment</b>					
	High school or less	663	68%	25%	7%
	Some college, no degree	510	72%	24%	4%
	Associate degree	216	63%	33%	4%
	Bachelor's degree	634	59%	37%	4%
	Advanced degree	265	69%	31%	0%
<b>Gender</b>					
	Male	1,276	70%	26%	3%
	Female	1,012	61%	34%	6%
<b>Age</b>					
	22-24	426	66%	28%	6%
	25-27	480	64%	33%	3%
	28-30	521	65%	29%	6%
	31-33	516	68%	30%	2%
	34-35	345	68%	29%	4%
<b>Income</b>					
	Low (<\$35k)	714	73%	19%	8%
	Middle (\$35k - <\$100k)	1,093	60%	37%	3%
	High (\$100k+)	472	69%	29%	2%
<b>Employment</b>					
	Employed full time	1,878	64%	32%	4%
	Employed part time	396	78%	17%	5%
	Student	-	-	-	-
	Military	14*	33%	67%	-
	Full-time at-home parent	-	-	-	-
	Unemployed and searching	-	-	-	-
	Unemployed and not searching	-	-	-	-

Base: Employed (full time, part time and military)

\* Small base size

Table 18 - Working in field of study

Q: Is your job in the field studied in school?

		N	Yes	No
<b>Total</b>		<b>1,115</b>	<b>71%</b>	<b>29%</b>
<b>Educational Attainment</b>				
	High school or less	-	-	-
	Some college, no degree	-	-	-
	Associate degree	216	58%	42%
	Bachelor's degree	634	68%	32%
	Advanced degree	265	87%	13%
<b>Gender</b>				
	Male	624	78%	23%
	Female	492	62%	38%
<b>Age</b>				
	22-24	168	58%	42%
	25-27	206	69%	31%
	28-30	262	77%	23%
	31-33	291	78%	22%
	34-35	189	64%	36%
<b>Income</b>				
	Low (<\$35k)	208	44%	56%
	Middle (\$35k - <\$100k)	604	77%	24%
	High (\$100k+)	298	78%	22%
<b>Employment</b>				
	Employed full time	997	72%	28%
	Employed part time	116	57%	43%
	Student	-	-	-
	Military	2	51%	50%
	Full-time at-home parent	-	-	-
	Unemployed and searching	-	-	-
	Unemployed and not searching	-	-	-

Base: Employed (full time, part time and military); education (associate, bachelor's and advanced degree)

\* Small base size

Table 19 - Reason for not working in field of study

Q: Which of these is the main reason why your job is not in the field you studied in school?

	N	An opportunity in this field was presented to me	I couldn't find a job in my field	I didn't have a plan after graduation	I switched interests after trying my field in the workforce	This job will help me/is a stepping stone to get a job in my field	A friend or relative influenced my decision to change fields	My field did not allow me to focus on my personal life	My field did not suit my goals	Jobs in my field don't pay as well as my current job
<b>Total</b>	<b>326</b>	<b>28%</b>	<b>27%</b>	<b>13%</b>	<b>12%</b>	<b>7%</b>	<b>5%</b>	<b>3%</b>	<b>3%</b>	<b>1%</b>
<b>Educational Attainment</b>										
High school or less	-	-	-	-	-	-	-	-	-	-
Some college, no degree	-	-	-	-	-	-	-	-	-	-
Associate degree	91	27%	32%	7%	11%	10%	2%	3%	5%	4%
Bachelor's degree	202	27%	27%	17%	11%	7%	6%	4%	3%	-
Advanced degree	34*	35%	19%	7%	23%	4%	6%	1%	5%	1%
<b>Gender</b>										
Male	141	30%	26%	8%	15%	5%	8%	2%	2%	2%
Female	186	26%	28%	17%	10%	9%	2%	4%	4%	0%
<b>Age</b>										
22-24	70	21%	26%	9%	18%	16%	4%	1%	4%	2%
25-27	65	23%	41%	19%	5%	7%	-	1%	1%	3%
28-30	60	40%	28%	2%	10%	3%	6%	5%	6%	0%
31-33	63	33%	20%	7%	22%	3%	10%	1%	4%	-
34-35	69	25%	22%	26%	6%	7%	3%	8%	2%	1%
<b>Income</b>										
Low (<\$35k)	116	15%	34%	17%	9%	12%	1%	8%	4%	1%
Middle (\$35k - <\$100k)	142	38%	24%	10%	13%	6%	6%	1%	2%	1%
High (\$100k+)	66	29%	25%	13%	18%	3%	8%	-	5%	-
<b>Employment</b>										
Employed full time	276	30%	27%	14%	12%	8%	4%	1%	3%	1%
Employed part time	50	17%	28%	8%	14%	7%	6%	14%	3%	5%
Student	-	-	-	-	-	-	-	-	-	-
Military	1*	100%	-	-	-	-	-	-	-	-
Full-time at-home parent	-	-	-	-	-	-	-	-	-	-
Unemployed and searching	-	-	-	-	-	-	-	-	-	-
Unemployed and not searching	-	-	-	-	-	-	-	-	-	-

Base: Employed (full time, part time and military); education (associate, bachelor's and advanced degree)

\* Small base size

Table 20 - Field of study

Q: What general subject area did you major in? If you have studied in multiple fields, please choose the most recent subject area.

	N	Agriculture	Archite- ture and related services	Biolog- ical and biomedical sciences	Business, manage- ment, marketing and related services	Communi- cation, journalism and related programs	Computer and informa- tion sciences	Education	Engineering	Health professions
<b>Total</b>	<b>2,026</b>	<b>3%</b>	<b>2%</b>	<b>4%</b>	<b>16%</b>	<b>4%</b>	<b>10%</b>	<b>8%</b>	<b>11%</b>	<b>9%</b>

**Educational Attainment**

High school or less	-	-	-	-	-	-	-	-	-	-
Some college, no degree	767	3%	2%	4%	17%	4%	9%	8%	3%	11%
Associate degree	276	2%	1%	3%	18%	3%	12%	7%	8%	15%
Bachelor's degree	706	1%	3%	4%	14%	6%	8%	9%	18%	6%
Advanced degree	276	6%	3%	4%	15%	2%	15%	10%	19%	9%

**Gender**

Male	982	3%	3%	3%	14%	5%	15%	8%	18%	4%
Female	1,043	2%	1%	5%	17%	4%	5%	9%	5%	14%

**Age**

22-24	414	2%	-	7%	16%	6%	9%	9%	6%	9%
25-27	416	3%	1%	3%	17%	4%	7%	10%	9%	7%
28-30	445	1%	3%	3%	16%	3%	11%	7%	14%	13%
31-33	455	4%	4%	3%	15%	5%	10%	9%	12%	10%
34-35	295	2%	5%	3%	16%	4%	13%	8%	14%	8%

**Income**

Low (<\$35k)	441	1%	1%	4%	17%	4%	8%	8%	4%	10%
Middle (\$35k - <\$100k)	804	3%	3%	3%	20%	5%	11%	7%	14%	8%
High (\$100k+)	373	4%	4%	2%	9%	3%	14%	13%	21%	7%

**Employment**

Employed full time	1,373	3%	3%	3%	17%	5%	12%	9%	13%	8%
Employed part time	248	2%	3%	5%	15%	1%	7%	9%	10%	11%
Student	120	3%	0%	7%	9%	11%	6%	12%	6%	9%
Military	4*	-	-	-	-	-	26%	25%	-	14%
Full-time at-home parent	142	1%	1%	8%	14%	-	2%	10%	4%	18%
Unemployed and searching	84	3%	-	2%	16%	7%	5%	3%	6%	19%
Unemployed and not searching	32*	-	-	8%	18%	-	12%	4%	-	16%

Base: Education (some college, no degree, associate, bachelor's, advanced)

\* Small base size

Table 20 - Field of study (continued from previous page)

Q: What general subject area did you major in? If you have studied in multiple fields, please choose the most recent subject area.

	N	Homeland security, law enforcement, firefighting and related services	Liberal arts and sciences, general studies and humanities	Mathematics and statistics	Physical sciences	Psychology	Public administration and social service professions	Social sciences	Visual and performing arts	Other
<b>Total</b>	<b>2,026</b>	<b>2%</b>	<b>6%</b>	<b>2%</b>	<b>2%</b>	<b>5%</b>	<b>1%</b>	<b>3%</b>	<b>4%</b>	<b>4%</b>
<b>Educational Attainment</b>										
High school or less	-	-	-	-	-	-	-	-	-	-
Some college, no degree	767	2%	6%	2%	2%	5%	1%	3%	6%	5%
Associate degree	276	1%	7%	1%	2%	3%	3%	3%	4%	2%
Bachelor's degree	706	1%	7%	2%	2%	5%	1%	4%	4%	3%
Advanced degree	276	1%	2%	2%	1%	2%	3%	2%	1%	1%
<b>Gender</b>										
Male	982	2%	3%	3%	2%	3%	1%	2%	3%	3%
Female	1,043	1%	9%	1%	2%	6%	2%	4%	6%	4%
<b>Age</b>										
22-24	414	1%	7%	1%	2%	4%	1%	3%	10%	3%
25-27	416	2%	8%	2%	2%	7%	1%	5%	5%	4%
28-30	445	2%	7%	2%	2%	3%	1%	2%	2%	4%
31-33	455	2%	5%	2%	3%	3%	2%	2%	2%	4%
34-35	295	2%	4%	2%	1%	5%	1%	4%	1%	3%
<b>Income</b>										
Low (<\$35k)	441	3%	9%	3%	2%	7%	1%	4%	5%	6%
Middle (\$35k - <\$100k)	804	1%	5%	2%	2%	3%	1%	3%	3%	3%
High (\$100k+)	373	1%	3%	1%	2%	3%	2%	1%	1%	3%
<b>Employment</b>										
Employed full time	1,373	2%	5%	2%	2%	4%	2%	3%	3%	3%
Employed part time	248	2%	9%	1%	3%	4%	1%	1%	5%	5%
Student	120	1%	5%	0%	2%	4%	1%	11%	12%	1%
Military	4*	-	-	-	-	24%	-	-	11%	-
Full-time at-home parent	142	1%	9%	0%	6%	8%	3%	4%	3%	4%
Unemployed and searching	84	-	8%	0%	-	4%	2%	1%	15%	3%
Unemployed and not searching	32*	4%	7%	-	-	-	2%	2%	2%	17%

Base: Education (some college, no degree, associate, bachelor's, advanced)

\* Small base size

Table 21 - Perception of pay fairness

Q: Which of the following items best represent your personal feelings?

		N	Paid fairly	Underpaid	Overpaid
<b>Total</b>		<b>2,288</b>	<b>50%</b>	<b>47%</b>	<b>4%</b>
<b>Educational Attainment</b>					
	High school or less	663	54%	43%	3%
	Some college, no degree	510	49%	48%	3%
	Associate degree	216	47%	50%	4%
	Bachelor's degree	634	48%	47%	4%
	Advanced degree	265	46%	47%	6%
<b>Gender</b>					
	Male	1,276	50%	46%	5%
	Female	1,012	50%	48%	2%
<b>Age</b>					
	22-24	426	60%	37%	3%
	25-27	480	47%	51%	3%
	28-30	521	52%	46%	2%
	31-33	516	44%	50%	6%
	34-35	345	47%	48%	5%
<b>Income</b>					
	Low (<\$35k)	714	47%	52%	2%
	Middle (\$35k - <\$100k)	1093	55%	42%	4%
	High (\$100k+)	472	44%	48%	8%
<b>Employment</b>					
	Employed full time	1878	49%	47%	4%
	Employed part time	396	51%	45%	4%
	Student	-	-	-	-
	Military	14*	79%	9%	11%
	Full-time at-home parent	-	-	-	-
	Unemployed and searching	-	-	-	-
	Unemployed and not searching	-	-	-	-

Base: Employed (full time, part time and military)

\* Small base size



Table 22 - Perception of education level

Q: Do you think you have the right amount of education for the job you currently hold?

	N	Not enough education	Correct amount of education	Correct education, but not the skill set	Overeducated
<b>Total</b>	<b>2,288</b>	<b>12%</b>	<b>60%</b>	<b>12%</b>	<b>16%</b>
<b>Educational Attainment</b>					
High school or less	663	16%	65%	10%	9%
Some college, no degree	510	17%	60%	9%	15%
Associate degree	216	11%	58%	12%	18%
Bachelor's degree	634	6%	60%	14%	21%
Advanced degree	265	10%	53%	19%	18%
<b>Gender</b>					
Male	1,276	13%	62%	13%	13%
Female	1,012	11%	58%	12%	19%
<b>Age</b>					
22-24	426	9%	58%	16%	17%
25-27	480	12%	60%	9%	19%
28-30	521	11%	63%	12%	14%
31-33	516	13%	60%	12%	15%
34-35	345	16%	59%	13%	12%
<b>Income</b>					
Low (<\$35k)	714	12%	55%	11%	22%
Middle (\$35k - <\$100k)	1,093	13%	64%	12%	12%
High (\$100k+)	472	12%	60%	13%	15%
<b>Employment</b>					
Employed full time	1,878	12%	61%	12%	15%
Employed part time	396	12%	59%	11%	18%
Student	-	-	-	-	-
Military	14*	6%	65%	18%	11%
Full-time at-home parent	-	-	-	-	-
Unemployed and searching	-	-	-	-	-
Unemployed and not searching	-	-	-	-	-

Base: Employed (full time, part time and military)

\* Small base size

Table 23 - Career advancement

Q: What steps would you need to take if you wanted to advance in your career? Please select all that apply.

	N	I would need a more advanced degree	I would need to get specific skill-related training	I would need to get specific certification	I would need to gain experience	I just need to have more time on the job	Other	Not sure	Nothing
<b>Total</b>	<b>1,933</b>	<b>40%</b>	<b>39%</b>	<b>30%</b>	<b>40%</b>	<b>18%</b>	<b>1%</b>	<b>4%</b>	<b>5%</b>
<b>Educational Attainment</b>									
High school or less	602	38%	36%	26%	35%	17%	2%	7%	6%
Some college, no degree	436	40%	44%	26%	45%	18%	1%	3%	4%
Associate degree	177	42%	36%	36%	39%	22%	2%	3%	4%
Bachelor's degree	501	39%	37%	32%	46%	19%	2%	3%	6%
Advanced degree	217	50%	46%	37%	30%	14%	1%	1%	4%
<b>Gender</b>									
Male	1,116	43%	42%	33%	39%	15%	1%	3%	4%
Female	817	37%	37%	26%	41%	22%	2%	5%	6%
<b>Age</b>									
22-24	355	35%	36%	29%	56%	23%	1%	2%	4%
25-27	389	39%	44%	30%	44%	24%	2%	3%	4%
28-30	447	42%	41%	34%	40%	16%	1%	4%	3%
31-33	438	48%	36%	29%	27%	15%	1%	4%	8%
34-35	304	37%	40%	27%	33%	11%	4%	7%	6%
<b>Income</b>									
Low (<\$35k)	555	32%	40%	29%	43%	23%	3%	6%	6%
Middle (\$35k - <\$100k)	968	43%	40%	31%	40%	18%	1%	3%	5%
High (\$100k+)	402	47%	38%	28%	35%	10%	1%	1%	3%
<b>Employment</b>									
Employed full time	1,595	42%	39%	30%	40%	18%	2%	3%	5%
Employed part time	325	30%	41%	26%	41%	18%	1%	6%	5%
Student	-	-	-	-	-	-	-	-	-
Military	13*	54%	8%	42%	50%	33%	-	13%	-
Full-time at-home parent	-	-	-	-	-	-	-	-	-
Unemployed and searching	-	-	-	-	-	-	-	-	-
Unemployed and not searching	-	-	-	-	-	-	-	-	-

Base: Employed (full time, part time and military); amount of education (not enough, correct, correct but wrong skill set)

\*Small base size

Table 24 - Length of time in job and field

Q: How long have you held this position and how long have you been in this field of work?

		N	Mean number of years in current position	Mean number of years in field of work
<b>Total</b>		<b>2,288</b>	<b>3.0</b>	<b>4.5</b>
<b>Educational Attainment</b>				
	High school or less	663	3.2	4.5
	Some college, no degree	510	2.7	4.3
	Associate degree	216	3.2	4.6
	Bachelor's degree	634	3.0	4.7
	Advanced degree	265	3.1	4.5
<b>Gender</b>				
	Male	1,276	3.0	4.5
	Female	1,012	3.0	4.6
<b>Age</b>				
	22-24	426	1.9	2.8
	25-27	480	2.4	3.8
	28-30	521	3.0	4.5
	31-33	516	3.8	5.5
	34-35	345	4.1	6.2
<b>Income</b>				
	Low (<\$35k)	714	2.5	3.9
	Middle (\$35k - <\$100k)	1,093	3.2	4.7
	High (\$100k+)	472	3.5	4.9
<b>Employment</b>				
	Employed full time	1,878	3.1	4.7
	Employed part time	396	2.6	3.7
	Student	-	-	-
	Military	14*	3.1	4.3
	Full-time at-home parent	-	-	-
	Unemployed and searching	-	-	-
	Unemployed and not searching	-	-	-

Base: Employed (full time, part time and military)

\* Small base size

Table 25 - Looking for work

Q: Are you actively searching for jobs?

		N	Yes	No
<b>Total</b>		<b>729</b>	<b>47%</b>	<b>53%</b>
<b>Educational Attainment</b>				
	High school or less	352	49%	51%
	Some college, no degree	241	50%	51%
	Associate degree	59	58%	43%
	Bachelor's degree	71	27%	73%
	Advanced degree	6*	17%	83%
<b>Gender</b>				
	Male	223	66%	34%
	Female	506	39%	61%
<b>Age</b>				
	22-24	231	56%	44%
	25-27	174	57%	43%
	28-30	129	37%	63%
	31-33	116	43%	57%
	34-35	80	24%	76%
<b>Income</b>				
	Low (<\$35k)	-	-	-
	Middle (\$35k - <\$100k)	-	-	-
	High (\$100k+)	-	-	-
<b>Employment</b>				
	Employed full time	-	-	-
	Employed part time	-	-	-
	Student	170	62%	38%
	Military	-	-	-
	Full-time at-home parent	264	23%	77%
	Unemployed	295	61%	39%

Base: Students, full-time at-home parents, unemployed

\* Small base size

Table 26 - Why not looking for work

Q: Why are you currently not seeking employment?

		N	I am staying home with my children	I am in school	I've given up	Disabled/ medical reasons	I don't need to work to support myself	Starting a job soon
<b>Total</b>		384	46%	18%	13%	10%	8%	5%
<b>Educational Attainment</b>								
	High school or less	180	41%	13%	17%	13%	11%	5%
	Some college, no degree	122	47%	20%	13%	11%	6%	5%
	Associate degree	25*	51%	26%	7%	-	6%	3%
	Bachelor's degree	52	63%	20%	-	-	6%	6%
	Advanced degree	5*	28%	59%	-	-	-	-
<b>Gender</b>								
	Male	75	5%	29%	27%	-	14%	7%
	Female	309	57%	15%	10%	8%	7%	5%
<b>Age</b>								
	22-24	102	29%	44%	16%	4%	4%	3%
	25-27	74	32%	19%	18%	18%	8%	6%
	28-30	81	54%	4%	12%	-	13%	6%
	31-33	67	67%	6%	8%	-	9%	4%
	34-35	60	60%	2%	8%	-	9%	6%
<b>Income</b>								
	Low (<\$35k)	-	-	-	-	-	-	-
	Middle (\$35k - <\$100k)	-	-	-	-	-	-	-
	High (\$100k+)	-	-	-	-	-	-	-
<b>Employment</b>								
	Employed full time	-	-	-	-	-	-	-
	Employed part time	-	-	-	-	-	-	-
	Student	64	3%	86%	-	6%	-	2%
	Military	-	-	-	-	-	-	-
	Full-time at-home parent	204	84%	2%	2%	-	6%	4%
	Unemployed and searching	28*	1%	6%	52%	-	9%	25%
	Unemployed and not searching	88	4%	7%	32%	36%	18%	4%

Base: Students (full or part time), full-time at-home parents, unemployed and not searching for employment

\* Small base size

Table 27 - Savings goals

Q: What goals are you saving toward? Please select all that apply.

		N	Vacation	Emergency fund	Car	Home ownership	Retirement	My education
<b>Total</b>		<b>3,069</b>	<b>39%</b>	<b>39%</b>	<b>36%</b>	<b>31%</b>	<b>29%</b>	<b>29%</b>
<b>Educational Attainment</b>								
	High school or less	1,043	32%	32%	35%	26%	23%	25%
	Some college, no degree	767	36%	42%	36%	33%	27%	34%
	Associate degree	276	42%	46%	38%	35%	34%	29%
	Bachelor's degree	706	51%	44%	36%	35%	39%	28%
	Advanced degree	276	38%	35%	35%	27%	28%	31%
<b>Gender</b>								
	Male	1,534	34%	32%	39%	28%	29%	30%
	Female	1,535	44%	45%	33%	34%	29%	28%
<b>Age</b>								
	22-24	667	37%	39%	41%	35%	22%	41%
	25-27	669	34%	41%	35%	34%	29%	29%
	28-30	661	41%	38%	34%	31%	28%	28%
	31-33	641	43%	36%	36%	27%	34%	24%
	34-35	431	40%	39%	32%	25%	32%	20%
<b>Income</b>								
	Low (<\$35k)	714	37%	44%	34%	34%	26%	33%
	Middle (\$35k - <\$100k)	1,093	44%	40%	37%	32%	38%	27%
	High (\$100k+)	472	40%	29%	41%	27%	24%	28%
<b>Employment</b>								
	Employed full time	1,878	42%	39%	37%	32%	34%	28%
	Employed part time	396	35%	39%	37%	30%	23%	35%
	Student	170	29%	37%	39%	29%	17%	54%
	Military	14*	31%	34%	64%	15%	10%	24%
	Full-time at-home parent	264	43%	44%	28%	31%	31%	15%
	Unemployed and searching	199	24%	36%	36%	27%	12%	27%
	Unemployed and not searching	96	23%	37%	25%	17%	15%	18%

\* Small base size

Table 27 continued on next page

Table 27 - Savings goals (continued from previous page)

Q: What goals are you saving toward? Please select all that apply.

		N	Children's education	Home improvement	Electronics/Appliances	Wedding/Anniversary	Other	None
<b>Total</b>		<b>3,069</b>	<b>29%</b>	<b>24%</b>	<b>19%</b>	<b>16%</b>	<b>4%</b>	<b>7%</b>
<b>Educational Attainment</b>								
	High school or less	1,043	23%	19%	18%	14%	3%	12%
	Some college, no degree	767	29%	21%	17%	17%	5%	6%
	Associate degree	276	26%	27%	22%	14%	4%	6%
	Bachelor's degree	706	33%	30%	20%	19%	5%	2%
	Advanced degree	276	42%	34%	24%	20%	1%	3%
<b>Gender</b>								
	Male	1,534	29%	24%	26%	16%	2%	6%
	Female	1,535	28%	24%	12%	17%	6%	8%
<b>Age</b>								
	22-24	667	16%	17%	18%	21%	6%	6%
	25-27	669	22%	21%	20%	17%	4%	6%
	28-30	661	35%	27%	18%	16%	3%	7%
	31-33	641	38%	28%	23%	15%	3%	5%
	34-35	431	36%	28%	17%	11%	4%	9%
<b>Income</b>								
	Low (<\$35k)	714	21%	18%	16%	16%	7%	7%
	Middle (\$35k - <\$100k)	1,093	33%	29%	20%	16%	3%	2%
	High (\$100k+)	472	42%	31%	25%	18%	0%	4%
<b>Employment</b>								
	Employed full time	1,878	32%	28%	19%	17%	3%	4%
	Employed part time	396	24%	19%	20%	12%	6%	6%
	Student	170	11%	10%	24%	19%	5%	9%
	Military	14*	42%	21%	15%	46%	-	-
	Full-time at-home parent	264	45%	27%	11%	12%	4%	10%
	Unemployed and searching	199	13%	12%	24%	13%	10%	17%
	Unemployed and not searching	96	5%	12%	19%	17%	3%	30%

\* Small base size

Table 28 - Amounts saved for goals: Mean summary

Q: Approximately how much do you have saved for these goals?

		Vacation	Home ownership	Car	Home improvement	Retirement	Children's education
<b>N</b>		<b>1,189</b>	<b>946</b>	<b>1,099</b>	<b>733</b>	<b>887</b>	<b>883</b>
<b>Overall average (mean)</b>		<b>\$5,027</b>	<b>\$16,735</b>	<b>\$4,964</b>	<b>\$6,599</b>	<b>\$30,010</b>	<b>\$7,631</b>
<b>Educational Attainment</b>							
	High school or less	\$8,329	\$16,394	\$4,008	\$4,415	\$31,741	\$4,568
	Some college, no degree	\$1,380	\$5,857	\$2,967	\$2,669	\$14,577	\$4,077
	Associate degree	\$1,857	\$14,389	\$3,986	\$3,443	\$13,049	\$8,485
	Bachelor's degree	\$4,882	\$28,996	\$6,336	\$12,585	\$39,484	\$12,667
	Advanced degree	\$8,115	\$16,861	\$11,686	\$6,924	\$53,289	\$10,087
<b>Gender</b>							
	Male	\$7,028	\$12,904	\$5,823	\$4,936	\$34,863	\$9,698
	Female	\$3,460	\$19,830	\$3,952	\$8,318	\$25,298	\$5,512
<b>Age</b>							
	22-24	\$6,018	\$27,721	\$4,256	\$16,981	\$7,297	\$4,603
	25-27	\$1,581	\$12,176	\$5,267	\$3,454	\$14,189	\$3,952
	28-30	\$3,762	\$8,123	\$5,555	\$3,399	\$16,612	\$7,320
	31-33	\$7,219	\$15,425	\$4,703	\$6,483	\$39,001	\$10,178
	34-35	\$6,565	\$21,306	\$5,326	\$5,389	\$80,101	\$9,613
<b>Income</b>							
	Low (<\$35k)	\$3,185	\$4,235	\$2,168	\$2,502	\$16,860	\$7,928
	Middle (\$35k - <\$100k)	\$3,554	\$17,242	\$4,841	\$5,218	\$27,465	\$7,167
	High (\$100k+)	\$11,615	\$43,608	\$10,243	\$16,853	\$62,416	\$10,197
<b>Employment</b>							
	Employed full time	\$4,932	\$19,509	\$5,494	\$8,223	\$32,554	\$7,945
	Employed part time	\$5,902	\$6,495	\$4,436	\$2,038	\$11,889	\$10,111
	Student	\$1,007	\$11,665	\$6,364	\$5,690	\$5,570	\$7,934
	Military	\$723	\$1,053	\$3,204	\$3,532	\$3,275	\$711
	Full-time at-home parent	\$1,165	\$8,885	\$2,705	\$1,146	\$23,093	\$4,975
	Unemployed and searching	\$21,075	\$36,786	\$4,582	\$8,627	\$16,935	\$8,056
	Unemployed and not searching	\$127	\$952	\$1,069	\$308	\$6,307	\$1,228

Base: Varied; saving for goal

Table 28 continued on next page



Table 28 - Amounts saved for goals: Mean summary (continued from previous page)

Q: Approximately how much do you have saved for these goals?

		My education	Electronics/ Appliances	Emergency fund	Wedding/ Anniversary	Other
<b>N</b>		<b>885</b>	<b>592</b>	<b>1,185</b>	<b>498</b>	<b>119</b>
<b>Overall average (mean)</b>		<b>\$6,303</b>	<b>\$1,240</b>	<b>\$6,893</b>	<b>\$3,035</b>	<b>\$2,497</b>
<b>Educational Attainment</b>						
	High school or less	\$4,600	\$877	\$2,771	\$1,446	\$243
	Some college, no degree	\$3,411	\$493	\$1,979	\$3,276	\$12
	Associate degree	\$5,654	\$1,069	\$2,049	\$1,425	\$129
	Bachelor's degree	\$11,795	\$2,068	\$17,714	\$3,422	\$356
	Advanced degree	\$8,276	\$2,154	\$9,377	\$6,891	\$1,205
<b>Gender</b>						
	Male	\$6,101	\$1,402	\$6,411	\$3,107	\$7,457
	Female	\$6,517	\$892	\$7,231	\$2,966	\$3,711
<b>Age</b>						
	22-24	\$6,826	\$842	\$14,199	\$2,271	\$426
	25-27	\$5,638	\$1,038	\$3,045	\$2,148	\$7,227
	28-30	\$7,157	\$1,681	\$4,412	\$3,829	\$10,514
	31-33	\$5,091	\$1,500	\$6,468	\$2,933	\$6,102
	34-35	\$6,487	\$1,024	\$6,134	\$5,927	\$1,841
<b>Income</b>						
	Low (<\$35k)	\$6,441	\$361	\$3,100	\$1,364	\$1,726
	Middle (\$35k - <\$100k)	\$5,132	\$1,641	\$5,465	\$2,864	\$3,250
	High (\$100k+)	\$11,624	\$2,091	\$28,954	\$5,342	\$5,000
<b>Employment</b>						
	Employed full time	\$7,001	\$1,553	\$8,956	\$3,109	\$3,381
	Employed part time	\$6,629	\$955	\$4,562	\$2,127	\$85
	Student	\$7,771	\$1,023	\$5,682	\$3,585	\$69
	Military	\$108	\$345	\$895	\$667	-
	Full-time at-home parent	\$3,182	\$212	\$1,959	\$1,027	\$4,476
	Unemployed and searching	\$814	\$732	\$3,504	\$9,081	\$16,416
	Unemployed and not searching	\$1,745	\$73	\$1,790	\$474	\$1,180

Base: Varied; saving for goal

Table 29 - Amounts saved for goals: Median summary

Q: Approximately how much do you have saved for these goals?

		Vacation	Home ownership	Car	Home improvement	Retirement	Children's education
<b>N</b>		<b>1,189</b>	<b>946</b>	<b>1,099</b>	<b>733</b>	<b>887</b>	<b>883</b>
<b>Overall median</b>		<b>\$300</b>	<b>\$100</b>	<b>\$200</b>	<b>\$231</b>	<b>\$1,000</b>	<b>\$500</b>
<b>Educational Attainment</b>							
	High school or less	\$100	-	\$100	\$100	\$175	\$200
	Some college, no degree	\$18	-	\$1	\$8	\$658	\$100
	Associate degree	\$100	\$100	\$50	\$200	\$1,245	\$500
	Bachelor's degree	\$600	\$1,000	\$1,000	\$898	\$5,975	\$1,642
	Advanced degree	\$1,000	\$500	\$1,778	\$1,000	\$2,750	\$2,000
<b>Gender</b>							
	Male	\$500	\$300	\$450	\$400	\$1,000	\$751
	Female	\$100	-	-	\$100	\$2,000	\$200
<b>Age</b>							
	22-24	\$200	-	\$100	\$100	\$367	\$113
	25-27	\$204	\$100	\$250	\$500	\$2,000	\$410
	28-30	\$300	\$100	\$200	\$101	\$1,000	\$565
	31-33	\$400	\$200	\$250	\$200	\$1,151	\$500
	34-35	\$444	\$500	\$331	\$500	\$10,000	\$1,000
<b>Income</b>							
	Low (<\$35k)	\$100	-	\$100	\$67	\$200	\$100
	Middle (\$35k - <\$100k)	\$500	\$500	\$500	\$500	\$4,000	\$1,000
	High (\$100k+)	\$1,000	\$1,000	\$1,000	\$500	\$1,310	\$326
<b>Employment</b>							
	Employed full time	\$500	\$300	\$414	\$412	\$2,000	\$900
	Employed part time	\$322	\$100	\$324	\$180	\$385	\$452
	Student	\$50	\$159	\$100	\$484	\$383	\$103
	Military	-	\$941	-	\$87	\$3,938	\$135
	Full-time at-home parent	\$24	-	-	\$50	\$1,000	\$200
	Unemployed and searching	-	-	-	-	-	-
	Unemployed and not searching	-	-	-	-	-	-

Base: Varied; saving for goal

Table 29 continued on next page

Table 29 - Amounts saved for goals: Median summary (continued from previous page)

Q: Approximately how much do you have saved for these goals?

		My education	Electronics/ Appliances	Emergency fund	Wedding/ Anniversary	Other
<b>N</b>		<b>885</b>	<b>592</b>	<b>1,185</b>	<b>498</b>	<b>119</b>
<b>Overall median</b>		<b>\$250</b>	<b>\$100</b>	<b>\$300</b>	<b>\$100</b>	<b>\$34</b>
<b>Educational Attainment</b>						
	High school or less	\$100	\$50	\$65	\$34	-
	Some college, no degree	\$50	-	\$100	-	\$12
	Associate degree	\$200	\$50	\$500	\$20	\$129
	Bachelor's degree	\$400	\$341	\$1,000	\$400	\$356
	Advanced degree	\$1,076	\$300	\$1,000	\$329	-
<b>Gender</b>						
	Male	\$700	\$200	\$400	\$200	\$35
	Female	\$40	-	\$200	\$34	\$28
<b>Age</b>						
	22-24	\$250	\$100	\$218	\$5	-
	25-27	\$174	\$50	\$200	\$120	-
	28-30	\$500	\$105	\$278	\$176	\$242
	31-33	\$222	\$200	\$300	\$200	\$500
	34-35	\$620	\$100	\$470	\$100	\$143
<b>Income</b>						
	Low (<\$35k)	\$92	-	\$200	\$57	-
	Middle (\$35k - <\$100k)	\$1,000	\$450	\$500	\$250	\$500
	High (\$100k+)	\$500	\$200	\$400	\$300	\$5,000
<b>Employment</b>						
	Employed full time	\$500	\$200	\$500	\$200	\$469
	Employed part time	\$240	\$205	\$200	\$129	-
	Student	\$63	\$100	\$65	\$333	\$80
	Military	\$127	\$305	-	-	-
	Full-time at-home parent	\$3	\$45	\$200	-	\$117
	Unemployed and searching	-	\$1	\$20	-	-
	Unemployed and not searching	-	-	-	-	\$1,552

Base: Varied; saving for goal

**Table 30 - Savings top priority**

**Q: If you were to choose the top priority you have for saving, which one would you say is the most important?**

	N	Emergency fund	Children's education	Home ownership	Car	My education	Retirement	Vacation	Home improvement	Wedding/Anniversary	Electronics/Appliances	Other
<b>Total</b>	<b>2,863</b>	<b>17%</b>	<b>14%</b>	<b>13%</b>	<b>12%</b>	<b>12%</b>	<b>10%</b>	<b>7%</b>	<b>5%</b>	<b>4%</b>	<b>3%</b>	<b>3%</b>

**Educational Attainment**

High school or less	920	15%	12%	12%	17%	11%	9%	8%	5%	3%	5%	3%
Some college, no degree	721	20%	13%	13%	11%	15%	7%	7%	3%	4%	3%	4%
Associate degree	261	24%	11%	12%	10%	10%	12%	7%	7%	3%	2%	2%
Bachelor's degree	692	16%	16%	14%	9%	8%	13%	9%	7%	4%	2%	3%
Advanced degree	268	12%	23%	11%	10%	14%	10%	5%	6%	5%	4%	1%

**Gender**

Male	1,444	13%	16%	10%	15%	13%	11%	6%	6%	4%	5%	2%
Female	1,419	21%	13%	15%	9%	10%	9%	9%	5%	4%	2%	4%

**Age**

22-24	624	19%	7%	13%	17%	17%	5%	5%	3%	5%	3%	4%
25-27	627	21%	10%	14%	11%	13%	10%	6%	5%	5%	4%	3%
28-30	614	14%	18%	13%	11%	10%	11%	8%	5%	5%	3%	3%
31-33	606	15%	19%	12%	11%	8%	12%	11%	5%	2%	3%	2%
34-35	392	15%	19%	11%	10%	8%	14%	7%	10%	2%	2%	2%

**Income**

Low (<\$35k)	662	22%	9%	14%	14%	12%	8%	7%	4%	4%	1%	5%
Middle (\$35k - <\$100k)	1,068	15%	16%	12%	10%	10%	14%	7%	7%	4%	3%	1%
High (\$100k+)	453	6%	24%	12%	15%	11%	9%	11%	6%	2%	4%	0%

**Employment**

Employed full time	1,803	15%	16%	12%	12%	10%	12%	8%	6%	4%	3%	2%
Employed part time	374	18%	14%	15%	13%	14%	8%	5%	6%	1%	2%	4%
Student	154	17%	2%	8%	8%	40%	4%	6%	1%	6%	6%	1%
Military	14*	19%	10%	-	11%	7%	-	-	9%	38%	6%	-
Full-time at-home parent	238	26%	17%	17%	7%	2%	11%	7%	5%	4%	3%	4%
Unemployed and searching	166	20%	6%	9%	22%	13%	3%	6%	3%	3%	6%	8%
Unemployed and not searching	68	30%	1%	11%	15%	10%	3%	9%	1%	7%	8%	5%

Base: Saving for goal

\* Small base size

Table 31 - 401(k) match

Q: Does your employer offer a 401(k) match?

		N	Yes	No	Not sure
<b>Total</b>		<b>2,288</b>	<b>55%</b>	<b>33%</b>	<b>12%</b>
<b>Educational Attainment</b>					
	High school or less	663	46%	36%	17%
	Some college, no degree	510	49%	40%	11%
	Associate degree	216	50%	38%	12%
	Bachelor's degree	634	62%	28%	10%
	Advanced degree	265	73%	21%	7%
<b>Gender</b>					
	Male	1,276	60%	29%	12%
	Female	1,012	49%	39%	13%
<b>Age</b>					
	22-24	426	43%	42%	15%
	25-27	480	50%	38%	12%
	28-30	521	55%	31%	15%
	31-33	516	63%	28%	9%
	34-35	345	63%	28%	9%
<b>Income</b>					
	Low (<\$35k)	714	33%	51%	16%
	Middle (\$35k - <\$100k)	1,093	62%	26%	13%
	High (\$100k+)	472	72%	23%	5%
<b>Employment</b>					
	Employed full time	1,878	59%	30%	11%
	Employed part time	396	34%	47%	18%
	Student	-	-	-	-
	Military	14*	28%	29%	43%
	Full-time at-home parent	-	-	-	-
	Unemployed and searching	-	-	-	-
	Unemployed and not searching	-	-	-	-
<b>Saving for retirement</b>					
		589	68%	26%	6%

Base: Employed (full time, part time, military)

\* Small base size

**Table 32 - Savings methods**

**Q: What methods are you using to save? Please select all that apply.**

	N	Savings account	Checking account	401(k)	Piggy bank	Investments	Money market account	CDs
<b>Total</b>	<b>2,863</b>	<b>60%</b>	<b>41%</b>	<b>31%</b>	<b>20%</b>	<b>18%</b>	<b>13%</b>	<b>10%</b>
<b>Educational Attainment</b>								
High school or less	920	54%	34%	20%	26%	13%	11%	8%
Some college, no degree	721	62%	42%	25%	23%	12%	11%	9%
Associate degree	261	62%	41%	29%	17%	16%	12%	10%
Bachelor's degree	692	70%	48%	45%	12%	26%	17%	10%
Advanced degree	268	53%	39%	51%	17%	31%	23%	18%
<b>Gender</b>								
Male	1,444	55%	41%	33%	18%	24%	19%	13%
Female	1,419	66%	40%	30%	22%	12%	8%	6%
<b>Age</b>								
22-24	624	63%	40%	17%	20%	13%	6%	5%
25-27	627	63%	43%	29%	22%	17%	11%	9%
28-30	614	62%	42%	35%	21%	18%	16%	13%
31-33	606	57%	38%	38%	22%	21%	18%	11%
34-35	392	55%	37%	39%	15%	23%	18%	13%
<b>Income</b>								
Low (<\$35k)	662	63%	41%	24%	21%	10%	6%	6%
Middle (\$35k - <\$100k)	1,068	64%	43%	43%	15%	24%	18%	13%
High (\$100k+)	453	55%	38%	42%	18%	30%	24%	16%
<b>Employment</b>								
Employed full time	1,803	63%	42%	40%	17%	22%	16%	12%
Employed part time	374	57%	41%	21%	20%	17%	11%	8%
Student	154	67%	43%	8%	21%	11%	12%	4%
Military	14*	72%	11%	22%	19%	9%	20%	15%
Full-time at-home parent	238	58%	33%	20%	30%	8%	6%	3%
Unemployed and searching	166	41%	37%	9%	38%	3%	1%	3%
Unemployed and not searching	68	60%	41%	4%	26%	3%	2%	3%

Base: Saving for goal

\* Small base size

**Table 32 continued on next page**

Table 32 - Savings methods (continued from previous page)

Q: What methods are you using to save? Please select all that apply.

	N	Bonds	High yield savings account	529 account	IRA	403(b)	Other	Nothing	
<b>Total</b>	<b>2,863</b>	<b>9%</b>	<b>9%</b>	<b>7%</b>	<b>1%</b>	<b>0%</b>	<b>1%</b>	<b>1%</b>	
<b>Educational Attainment</b>									
High school or less	920	8%	6%	5%	0%	-	2%	1%	
Some college, no degree	721	5%	5%	6%	0%	0%	1%	1%	
Associate degree	261	9%	9%	6%	0%	-	1%	0%	
Bachelor's degree	692	11%	13%	8%	1%	1%	1%	-	
Advanced degree	268	15%	18%	16%	1%	0%	0%	-	
<b>Gender</b>									
Male	1,444	13%	13%	10%	0%	-	1%	0%	
Female	1,419	5%	5%	4%	1%	0%	2%	1%	
<b>Age</b>									
22-24	624	4%	4%	2%	0%	0%	2%	1%	
25-27	627	8%	8%	5%	1%	0%	1%	0%	
28-30	614	7%	8%	10%	0%	0%	2%	1%	
31-33	606	13%	13%	10%	1%	-	1%	0%	
34-35	392	15%	11%	9%	1%	0%	1%	0%	
<b>Income</b>									
Low (<\$35k)	662	4%	4%	3%	1%	0%	1%	0%	
Middle (\$35k - <\$100k)	1,068	12%	12%	9%	1%	0%	0%	0%	
High (\$100k+)	453	17%	16%	16%	-	-	0%	-	
<b>Employment</b>									
Employed full time	1,803	12%	11%	9%	1%	0%	1%	0%	
Employed part time	374	7%	6%	7%	-	-	0%	1%	
Student	154	2%	5%	5%	-	-	0%	-	
Military	14*	9%	9%	9%	-	-	6%	-	
Full-time at-home parent	238	3%	2%	4%	-	-	3%	1%	
Unemployed and searching	166	-	1%	1%	-	-	6%	4%	
Unemployed and not searching	68	5%	1%	2%	1%	-	4%	1%	

Base: Saving for goal

\* Small base size

**Table 33 - Debt frequency**

**Q: Do you currently have any of the following types of loans or debt? Please select all that apply.**

	N	Credit card debt	Student loan	Auto loan/Lease	Mortgage	Personal loan	Medical bills	Business loan	Tuition	Other	None of the above
<b>Total</b>	<b>3,069</b>	<b>43%</b>	<b>38%</b>	<b>32%</b>	<b>23%</b>	<b>17%</b>	<b>16%</b>	<b>9%</b>	<b>1%</b>	<b>0%</b>	<b>21%</b>

**Educational Attainment**

High school or less	1,043	34%	25%	24%	18%	12%	14%	7%	1%	1%	34%
Some college, no degree	767	45%	42%	34%	19%	20%	21%	5%	2%	1%	15%
Associate degree	276	49%	52%	35%	26%	14%	20%	7%	1%	1%	14%
Bachelor's degree	706	49%	43%	40%	29%	17%	14%	13%	0%	-	16%
Advanced degree	276	50%	47%	38%	32%	27%	11%	18%	0%	-	7%

**Gender**

Male	1,534	45%	37%	31%	23%	20%	12%	14%	1%	0%	19%
Female	1,535	42%	39%	34%	22%	13%	21%	3%	1%	0%	23%

**Age**

22-24	667	28%	38%	20%	11%	10%	14%	3%	2%	1%	30%
25-27	669	40%	42%	28%	18%	14%	15%	7%	3%	0%	23%
28-30	661	47%	37%	38%	22%	22%	18%	9%	0%	0%	19%
31-33	641	53%	38%	38%	35%	21%	20%	13%	-	0%	15%
34-35	431	51%	31%	40%	32%	17%	14%	12%	-	0%	14%

**Income**

Low (<\$35k)	714	42%	37%	28%	12%	14%	20%	3%	-	1%	25%
Middle (\$35k - <\$100k)	1,093	51%	41%	40%	32%	20%	15%	11%	-	0%	15%
High (\$100k+)	472	49%	37%	43%	29%	25%	12%	21%	-	-	11%

**Employment**

Employed full time	1,878	48%	40%	39%	27%	19%	17%	11%	-	0%	16%
Employed part time	396	45%	35%	24%	16%	19%	14%	10%	-	0%	24%
Student	170	21%	58%	10%	10%	7%	6%	6%	19%	0%	22%
Military	14*	54%	15%	25%	13%	-	-	7%	-	-	28%
Full-time at-home parent	264	38%	30%	39%	29%	12%	25%	1%	-	1%	22%
Unemployed and searching	199	30%	27%	7%	4%	9%	18%	0%	-	1%	46%
Unemployed and not searching	96	21%	20%	6%	4%	9%	21%	1%	-	1%	50%

\* Small base size



Table 34 - Debt amounts: Mean summary

Q: Approximately how much do you own in these loans or debts? - Mean Summary

	Student loan	Auto loan/ Lease	Mortgage	Credit card debt	Business loan	Personal loan	Medical bills	Tuition	Other
<b>N</b>	<b>1,146</b>	<b>995</b>	<b>698</b>	<b>1,324</b>	<b>264</b>	<b>509</b>	<b>500</b>	<b>32*</b>	<b>22*</b>
<b>Overall average (mean)</b>	<b>\$22,817</b>	<b>\$13,521</b>	<b>\$139,935</b>	<b>\$6,216</b>	<b>\$30,962</b>	<b>\$9,546</b>	<b>\$7,240</b>	<b>\$11,542</b>	<b>\$1,621</b>
<b>Educational Attainment</b>									
High school or less	\$22,665	\$13,961	\$109,108	\$4,375	\$5,540	\$9,679	\$7,968	\$2,742	\$1,852
Some college, no degree	\$18,729	\$13,199	\$117,619	\$6,040	\$72,157	\$5,385	\$10,191	\$15,802	\$1,238
Associate degree	\$21,386	\$12,917	\$136,897	\$4,974	\$5,861	\$9,715	\$4,062	\$5,970	\$1,420
Bachelor's degree	\$27,978	\$13,665	\$173,091	\$7,880	\$40,181	\$11,739	\$2,458	\$14,608	-
Advanced degree	\$27,978	\$13,665	\$173,091	\$7,880	\$40,181	\$11,739	\$2,458	\$14,608	-
<b>Gender</b>									
Male	\$18,531	\$10,515	\$110,978	\$7,075	\$17,153	\$9,825	\$6,219	\$3,530	\$1,253
Female	\$26,547	\$15,925	\$157,946	\$5,297	\$96,145	\$9,156	\$7,801	\$16,961	\$1,810
<b>Age</b>									
22-24	\$21,691	\$8,787	\$85,635	\$3,787	\$26,787	\$8,659	\$4,877	\$22,064	\$298
25-27	\$21,400	\$12,248	\$113,068	\$3,927	\$14,601	\$6,899	\$6,554	\$3,715	\$4,891
28-30	\$25,878	\$14,609	\$148,090	\$7,863	\$53,141	\$10,341	\$7,155	\$5,166	\$3,547
31-33	\$23,442	\$14,131	\$143,163	\$7,239	\$32,428	\$11,560	\$5,608	-	\$1,792
34-35	\$21,034	\$16,656	\$174,011	\$7,175	\$17,383	\$8,615	\$15,961	-	\$765
<b>Income</b>									
Low (<\$35k)	\$27,997	\$12,927	\$116,163	\$5,302	\$7,842	\$8,539	\$5,808	-	\$3,556
Middle (\$35k - <\$100k)	\$21,890	\$13,791	\$138,601	\$7,635	\$43,961	\$10,629	\$6,785	-	\$604
High (\$100k+)	\$20,910	\$10,155	\$136,619	\$6,034	\$8,813	\$7,954	\$5,099	-	-
<b>Employment</b>									
Employed full time	\$22,878	\$12,428	\$136,871	\$6,677	\$22,331	\$10,240	\$5,896	-	\$970
Employed part time	\$27,430	\$14,977	\$104,480	\$6,382	\$54,194	\$5,191	\$7,456	-	\$9,001
Student	\$21,188	\$10,782	\$94,204	\$4,645	\$5,000	\$30,270	\$7,130	\$11,542	\$267
Military*	\$110,226	\$27,041	\$170,807	\$8,101	\$400	-	-	-	-
Full-time at-home parent	\$23,082	\$13,521	\$139,935	\$6,216	\$30,962	\$9,546	\$7,240	\$11,542	\$1,621
Unemployed and searching	\$19,160	\$13,453	\$91,557	\$3,868	\$200	\$5,912	\$18,574	-	\$225
Unemployed and not searching	\$15,875	\$12,076	\$103,993	\$4,470	\$180	\$2,366	\$18,059	-	\$4,938

Base: Have type of debt or loans

\* Small base size

Table 35 - Debt amounts: Median summary

Q: Approximately how much do you own in these loans or debts? - Median Summary

	Student loan	Auto loan/ Lease	Mortgage	Credit card debt	Business loan	Personal loan	Medical bills	Tuition	Other
<b>N</b>	<b>1,146</b>	<b>995</b>	<b>698</b>	<b>1,324</b>	<b>264</b>	<b>509</b>	<b>500</b>	<b>32*</b>	<b>22*</b>
<b>Overall median</b>	<b>\$10,000</b>	<b>\$8,000</b>	<b>\$110,000</b>	<b>\$2,000</b>	<b>\$1,405</b>	<b>\$2,500</b>	<b>\$2,000</b>	<b>\$5,000</b>	<b>\$544</b>
<b>Educational Attainment</b>									
High school or less	\$4,214	\$9,020	\$86,613	\$1,836	\$2,000	\$1,923	\$2,000	\$1,089	-
Some college, no degree	\$10,933	\$9,000	\$100,000	\$2,000	\$1,000	\$2,622	\$2,000	\$4,062	\$745
Associate degree	\$14,000	\$10,000	\$100,000	\$2,000	\$5,405	\$3,430	\$1,493	\$5,000	\$1,842
Bachelor's degree	\$20,000	\$9,000	\$150,000	\$2,000	\$1,000	\$3,000	\$1,000	\$14,462	-
Advanced degree	\$5,000	\$2,500	\$100,000	\$2,000	\$3,614	\$5,000	\$2,461	\$5,000	-
<b>Gender</b>									
Male	\$5,114	\$3,000	\$70,000	\$1,500	\$1,000	\$2,500	\$1,216	\$1,984	\$942
Female	\$16,000	\$11,540	\$130,692	\$2,500	\$10,000	\$3,000	\$2,000	\$5,000	-
<b>Age</b>									
22-24	\$15,000	\$8,000	\$90,000	\$1,486	\$1,000	\$4,300	\$1,297	\$5,000	-
25-27	\$12,000	\$9,000	\$100,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,932
28-30	\$10,000	\$8,973	\$109,000	\$2,000	\$1,000	\$3,376	\$1,927	\$4,929	\$1,998
31-33	\$10,000	\$8,000	\$110,472	\$2,000	\$2,240	\$3,000	\$1,350	-	\$1,388
34-35	\$8,984	\$7,836	\$132,515	\$2,500	\$1,019	\$1,626	\$2,000	-	\$930
<b>Income</b>									
Low (<\$35k)	\$13,000	\$8,400	\$101,675	\$2,000	\$1,000	\$2,500	\$2,000	-	\$1,183
Middle (\$35k - <\$100k)	\$10,000	\$10,000	\$105,000	\$2,000	\$2,000	\$3,000	\$2,000	-	\$809
High (\$100k+)	\$2,000	\$1,184	\$104,799	\$700	\$900	\$2,500	\$840	-	-
<b>Employment</b>									
Employed full time	\$10,000	\$8,000	\$106,983	\$2,000	\$1,000	\$3,000	\$2,000	-	\$895
Employed part time	\$8,000	\$3,498	\$69,829	\$1,225	\$2,809	\$1,649	\$2,000	-	\$9,871
Student	\$12,000	\$10,030	\$50,000	\$3,506	\$5,000	\$4,444	\$1,292	\$5,000	\$1
Military*	\$150,000	\$28,618	\$172,000	\$4,000	\$400	-	-	-	-
Full-time at-home parent	\$12,789	\$12,000	\$140,000	\$3,350	\$500,000	\$3,008	\$1,531	-	\$2,000
Unemployed and searching	\$15,000	\$9,268	\$99,037	\$2,000	\$200	\$4,453	\$3,000	-	\$250
Unemployed and not searching	\$19,154	\$11,849	\$69,877	\$2,000	\$180	\$908	\$3,000	-	\$9,616

Base: Have type of debt or loans

\* Small base size

**Table 36 - Difficulty making payments**

**Q: Are you currently, or have you recently, experienced trouble making all of your payments?**

		N	Yes	No	Prefer not to answer
<b>Total</b>		<b>2,428</b>	<b>48%</b>	<b>50%</b>	<b>2%</b>
<b>Educational Attainment</b>					
	High school or less	691	57%	40%	4%
	Some college, no degree	650	49%	48%	3%
	Associate degree	237	41%	56%	3%
	Bachelor's degree	592	37%	62%	1%
	Advanced degree	258	54%	45%	1%
<b>Gender</b>					
	Male	1,245	55%	43%	2%
	Female	1,183	41%	56%	3%
<b>Age</b>					
	22-24	465	40%	55%	4%
	25-27	513	50%	47%	2%
	28-30	538	48%	50%	2%
	31-33	542	51%	47%	2%
	34-35	370	50%	49%	1%
<b>Income</b>					
	Low (<\$35k)	539	47%	50%	3%
	Middle (\$35k - <\$100k)	930	46%	53%	1%
	High (\$100k+)	420	56%	43%	1%
<b>Employment</b>					
	Employed full time	1,585	48%	51%	1%
	Employed part time	300	49%	48%	4%
	Student	132	33%	63%	5%
	Military	10*	18%	38%	44%
	Full-time at-home parent	206	39%	58%	3%
	Unemployed and searching	108	68%	28%	4%
	Unemployed and not searching	48*	67%	31%	2%

Base: Has some debt

\* Small base size

**Table 37 - Payment priority: Mean summary**

**Q: How did you prioritize? Please rank the following items by the order you paid, or will pay, them.**

	N	Mortgage/ Rent	Food	Student loan	Child care	Utilities (e.g., electricity, water)	Insurance	Cell phone	Credit card debt	
<b>Total</b>	<b>1,163</b>	<b>3.7</b>	<b>4.1</b>	<b>5.2</b>	<b>5.2</b>	<b>4.4</b>	<b>4.8</b>	<b>5.2</b>	<b>5.3</b>	
<b>Educational Attainment</b>										
	High school or less	390	3.4	3.7	4.8	5.1	4.0	4.4	4.9	5.3
	Some college, no degree	317	2.7	3.8	5.6	5.4	3.7	5.0	4.8	5.9
	Associate degree	97	3.4	3.7	6.1	5.8	4.2	5.1	5.0	4.9
	Bachelor's degree	220	4.5	4.9	5.4	4.9	5.8	4.9	6.2	5.2
	Advanced degree	139	5.5	4.8	4.3	4.8	5.0	5.3	5.8	4.4
<b>Gender</b>										
	Male	681	4.5	4.4	4.8	4.9	4.9	4.9	5.4	4.9
	Female	483	2.7	3.6	5.8	5.6	3.7	4.7	5.0	5.8
<b>Age</b>										
	22-24	187	2.8	4.0	4.7	5.5	4.4	4.2	4.6	5.3
	25-27	259	3.6	3.9	5.2	4.6	3.8	4.9	5.2	4.9
	28-30	256	3.7	4.0	5.2	5.0	4.4	5.0	5.1	5.3
	31-33	277	4.0	4.4	5.4	5.2	4.7	5.3	5.7	5.4
	34-35	185	4.3	4.2	5.8	5.5	4.8	4.5	5.4	5.3
<b>Income</b>										
	Low (<\$35k)	251	2.4	3.6	5.7	5.2	3.7	4.9	4.8	5.9
	Middle (\$35k - <\$100k)	426	4.3	4.4	5.1	5.0	4.7	4.7	5.4	5.2
	High (\$100k+)	235	5.3	4.9	5.1	4.8	5.7	5.3	5.9	4.6
<b>Employment</b>										
	Employed full time	763	4.0	4.4	5.3	4.9	4.7	4.9	5.4	5.2
	Employed part time	146	4.0	3.8	5.3	5.0	4.6	4.6	4.9	5.5
	Student	43*	1.8	2.7	4.2	4.0	2.8	4.3	4.7	4.7
	Military	2*	4.1	7.9	6.2	5.8	6.7	3.6	6.7	2.6
	Full-time at-home parent	79	2.0	3.2	7.2	6.9	3.2	4.9	5.6	6.2
	Unemployed and searching	73	2.6	2.9	4.4	6.1	3.3	4.3	3.9	5.4
	Unemployed and not searching	32*	2.1	3.2	3.9	4.9	3.1	4.2	4.2	5.4
<b>Student debt</b>										
	Have student loans	471	3.8	4.3	5.4	5.5	4.4	5.1	5.4	5.6
	Do not have student loans	302	3.8	4.2	-	4.8	4.9	4.9	5.3	4.8

Base: Difficulty making payments and have type of debt or loans

\*Small base size

**Table 37 continued on next page**

Table 37 - Payment priority: Mean summary (continued from previous page)

Q: How did you prioritize? Please rank the following items by the order you paid, or will pay, them.

	N	Auto loan/ Lease	Internet	Cable	Personal loan	Business loan	Medical bills	Tuition	Other
<b>Total</b>	<b>1,163</b>	<b>4.6</b>	<b>5.6</b>	<b>5.9</b>	<b>5.7</b>	<b>5.4</b>	<b>6.6</b>	<b>4.9</b>	<b>7.5</b>
<b>Educational Attainment</b>									
High school or less	390	4.4	5.7	5.9	5.5	4.0	6.5	10.0	6.4
Some college, no degree	317	4.1	5.4	6.1	6.1	6.9	6.8	3.8	7.3
Associate degree	97	4.1	5.3	6.1	5.5	4.7	7.5	7.6	13.2
Bachelor's degree	220	5.6	5.6	5.8	5.6	5.8	6.4	-	-
Advanced degree	139	4.7	5.8	5.6	5.4	5.9	4.7	-	-
<b>Gender</b>									
Male	681	4.9	5.5	5.6	5.3	5.3	5.6	3.6	8.0
Female	483	4.2	5.7	6.5	6.3	6.2	7.1	5.5	7.1
<b>Age</b>									
22-24	187	4.2	6.1	5.7	4.9	5.5	6.1	3.8	9.2
25-27	259	4.6	5.0	6.0	5.0	5.5	5.9	5.9	4.2
28-30	256	4.6	5.7	6.0	5.7	5.6	7.2	4.0	7.8
31-33	277	4.7	5.4	6.0	5.8	5.8	6.6	-	7.7
34-35	185	4.9	6.2	5.7	6.7	4.4	6.9	-	-
<b>Income</b>									
Low (<\$35k)	251	4.3	5.8	6.1	6.3	5.3	7.3	-	8.8
Middle (\$35k - <\$100k)	426	4.5	5.7	6.0	5.5	5.6	6.3	-	9.7
High (\$100k+)	235	5.4	5.5	5.5	5.9	5.9	5.3	-	-
<b>Employment</b>									
Employed full time	763	4.8	5.8	5.9	5.8	5.8	6.8	-	10.0
Employed part time	146	4.5	5.1	5.8	5.7	5.2	5.4	-	6.2
Student	43*	4.1	5.2	6.3	2.2	1.7	6.9	4.9	-
Military	2*	4.1	6.7	3.6	-	5.0	-	-	-
Full-time at-home parent	79	3.3	6.1	7.1	6.5	-	7.3	-	5.6
Unemployed and searching	73	3.1	4.6	5.5	5.6	1.0	5.7	-	6.0
Unemployed and not searching	32*	6.6	5.8	5.6	4.6	-	5.4	-	3.5
<b>Student debt</b>									
Have student loans	471	4.5	5.6	6.0	5.9	5.7	6.7	4.2	8.6
Do not have student loans	302	5.0	5.5	5.8	5.4	6.2	6.4	4.8	7.4

Base: Difficulty making payments and have type of debt or loans

\*Small base size

Table 38 - Applied for mortgage

Q: Have you applied for a mortgage?

		N	Yes, obtained a mortgage to purchase a home	Yes, approved for a mortgage, but decided not to purchase a home at that time	Yes, was denied	Bought my home without a mortgage	Have not applied for a mortgage and do not own a home	Own a home that I did not buy myself
<b>Total</b>		<b>3,069</b>	<b>29%</b>	<b>13%</b>	<b>4%</b>	<b>6%</b>	<b>41%</b>	<b>8%</b>
<b>Educational Attainment</b>								
	High school or less	1,043	24%	9%	5%	7%	45%	10%
	Some college, no degree	767	22%	13%	5%	3%	49%	10%
	Associate degree	276	31%	14%	3%	5%	41%	7%
	Bachelor's degree	706	36%	14%	4%	5%	37%	4%
	Advanced degree	276	44%	24%	2%	15%	10%	5%
<b>Gender</b>								
	Male	1,534	32%	18%	5%	9%	29%	7%
	Female	1,535	25%	7%	3%	3%	52%	8%
<b>Age</b>								
	22-24	667	13%	7%	4%	4%	65%	8%
	25-27	669	23%	15%	4%	6%	46%	8%
	28-30	661	26%	16%	4%	8%	37%	9%
	31-33	641	47%	12%	5%	7%	24%	6%
	34-35	431	41%	16%	5%	6%	25%	7%
<b>Income</b>								
	Low (<\$35k)	714	14%	8%	4%	5%	61%	7%
	Middle (\$35k - <\$100k)	1,093	39%	17%	5%	7%	26%	6%
	High (\$100k+)	472	44%	26%	5%	11%	9%	5%
<b>Employment</b>								
	Employed full time	1,878	35%	17%	5%	7%	30%	6%
	Employed part time	396	23%	10%	5%	5%	48%	9%
	Student	170	12%	5%	3%	5%	65%	11%
	Military	14*	21%	-	-	-	79%	-
	Full-time at-home parent	264	31%	3%	3%	4%	44%	15%
	Unemployed and searching	199	6%	3%	4%	2%	77%	9%
	Unemployed and not searching	96	7%	2%	3%	1%	73%	14%

\* Small base size

**Table 39 - Mortgage issues faced**

**Q: What obstacles did you face when applying for a mortgage? Please select all that apply.**

	N	A lot of paperwork	Finding the right home	Closing fees, insurance fees, taxes and other unexpected expenses	High monthly mortgage payment	Lack of information	Not having down payment money	Bad credit/ low credit score
<b>Total</b>	<b>1,350</b>	<b>28%</b>	<b>28%</b>	<b>22%</b>	<b>21%</b>	<b>21%</b>	<b>19%</b>	<b>17%</b>
<b>Educational Attainment</b>								
High school or less	376	24%	27%	19%	25%	21%	18%	16%
Some college, no degree	290	28%	30%	18%	18%	17%	25%	16%
Associate degree	127	23%	33%	21%	16%	16%	21%	18%
Bachelor's degree	366	32%	23%	25%	21%	22%	16%	19%
Advanced degree	192	34%	34%	28%	25%	25%	13%	20%
<b>Gender</b>								
Male	818	30%	27%	22%	25%	27%	16%	19%
Female	533	26%	30%	23%	17%	11%	23%	15%
<b>Age</b>								
22-24	151	22%	20%	13%	12%	20%	27%	13%
25-27	261	34%	32%	22%	20%	22%	20%	17%
28-30	292	29%	29%	24%	24%	23%	18%	16%
31-33	384	24%	25%	25%	25%	20%	17%	21%
34-35	262	33%	32%	21%	21%	19%	16%	17%
<b>Income</b>								
Low (<\$35k)	185	31%	26%	20%	18%	15%	33%	17%
Middle (\$35k - <\$100k)	635	30%	28%	25%	24%	23%	16%	18%
High (\$100k+)	344	28%	29%	19%	19%	23%	12%	19%
<b>Employment</b>								
Employed full time	1,019	30%	28%	23%	21%	22%	18%	18%
Employed part time	142	26%	29%	16%	22%	17%	17%	14%
Student	31*	23%	45%	20%	36%	40%	25%	7%
Military	3*	13%	44%	13%	-	40%	13%	-
Full-time at-home parent	98	19%	30%	20%	15%	9%	30%	12%
Unemployed and searching	21*	8%	16%	10%	17%	-	33%	46%
Unemployed and not searching	11*	36%	26%	35%	40%	16%	28%	14%

Base: Applied for mortgage

\* Small base size

**Table 39 continued on next page**

Table 39 - Mortgage issues faced (continued from previous page)

Q: What obstacles did you face when applying for a mortgage?

	N	Other debts	Outstanding student loan	Not having enough money	Poor housing market	Not having a stable job	Other	None
<b>Total</b>	<b>1,350</b>	<b>17%</b>	<b>16%</b>	<b>16%</b>	<b>15%</b>	<b>9%</b>	<b>1%</b>	<b>13%</b>
<b>Educational Attainment</b>								
High school or less	376	16%	12%	19%	16%	7%	1%	11%
Some college, no degree	290	16%	17%	15%	11%	8%	1%	15%
Associate degree	127	23%	15%	22%	13%	10%	3%	12%
Bachelor's degree	366	15%	17%	12%	19%	8%	1%	15%
Advanced degree	192	18%	20%	12%	17%	16%	0%	8%
<b>Gender</b>								
Male	818	20%	18%	17%	18%	10%	1%	8%
Female	533	12%	12%	13%	12%	7%	1%	20%
<b>Age</b>								
22-24	151	14%	12%	24%	5%	12%	2%	7%
25-27	261	21%	18%	21%	18%	9%	0%	6%
28-30	292	18%	17%	14%	14%	11%	1%	11%
31-33	384	15%	18%	12%	18%	8%	1%	19%
34-35	262	15%	11%	12%	17%	6%	1%	14%
<b>Income</b>								
Low (<\$35k)	185	19%	17%	28%	10%	10%	2%	13%
Middle (\$35k - <\$100k)	635	15%	15%	16%	17%	9%	1%	12%
High (\$100k+)	344	21%	19%	9%	20%	8%	-	9%
<b>Employment</b>								
Employed full time	1,019	18%	17%	15%	17%	9%	1%	11%
Employed part time	142	15%	11%	22%	15%	11%	1%	12%
Student	31*	26%	4%	22%	-	8%	2%	7%
Military	3*	13%	17%	17%	-	17%	-	-
Full-time at-home parent	98	8%	10%	10%	6%	4%	1%	29%
Unemployed and searching	21*	17%	15%	20%	-	40%	-	10%
Unemployed and not searching	11*	4%	7%	15%	9%	11%	-	22%

Base: Applied for mortgage

\*Small base size



Table 40 - Reasons for not applying for mortgage

Q: What is the primary reason you haven't applied for a mortgage?

	N	I'm not ready to own a home	I cannot afford the monthly payments right now	I prefer to rent	I want to improve my credit score before applying for a mortgage	I haven't started saving for a down payment yet	I don't want to own a home	I am focusing my funds towards other things
<b>Total</b>	<b>1,243</b>	<b>30%</b>	<b>11%</b>	<b>10%</b>	<b>7%</b>	<b>6%</b>	<b>6%</b>	<b>6%</b>
<b>Educational Attainment</b>								
High school or less	470	28%	15%	14%	7%	5%	6%	5%
Some college, no degree	372	32%	10%	9%	11%	7%	7%	6%
Associate degree	112	29%	10%	7%	10%	5%	5%	6%
Bachelor's degree	262	31%	5%	5%	2%	8%	6%	9%
Advanced degree	27*	27%	4%	8%	-	5%	8%	1%
<b>Gender</b>								
Male	442	27%	11%	12%	4%	5%	8%	7%
Female	801	32%	11%	8%	9%	7%	5%	6%
<b>Age</b>								
22-24	433	39%	9%	8%	5%	5%	6%	8%
25-27	304	32%	10%	7%	5%	10%	7%	7%
28-30	245	24%	14%	11%	10%	5%	4%	5%
31-33	153	21%	13%	12%	13%	5%	9%	2%
34-35	107	13%	11%	15%	5%	7%	9%	5%
<b>Income</b>								
Low (<\$35k)	438	30%	13%	10%	8%	4%	6%	7%
Middle (\$35k - <\$100k)	288	26%	8%	9%	7%	9%	4%	5%
High (\$100k+)	41*	11%	12%	-	-	3%	1%	-
<b>Employment</b>								
Employed full time	570	26%	10%	9%	8%	6%	5%	6%
Employed part time	192	30%	14%	11%	7%	7%	6%	7%
Student	110	45%	6%	7%	5%	8%	10%	12%
Military	11*	8%	14%	13%	-	-	-	-
Full-time at-home parent	116	22%	11%	12%	12%	12%	3%	3%
Unemployed and searching	153	36%	13%	6%	8%	3%	10%	6%
Unemployed and not searching	71	36%	18%	16%	-	5%	12%	2%

Base: Have not applied for mortgage

\* Small base size

Table 40 continued on next page

Table 40 - Reasons for not applying for mortgage (continued from previous page)

Q: What is the primary reason you haven't applied for a mortgage?

		N	I am saving for a down payment, but haven't saved as much as I will need	I haven't found the right home	I move too often/frequently	I don't want to be tied down	I'm concerned about the stability of my job	I'm concerned about the housing market	Other
<b>Total</b>		1,243	6%	4%	4%	4%	2%	1%	3%
<b>Educational Attainment</b>									
	High school or less	470	4%	4%	4%	4%	2%	0%	3%
	Some college, no degree	372	4%	3%	2%	2%	4%	1%	2%
	Associate degree	112	9%	4%	4%	1%	3%	2%	5%
	Bachelor's degree	262	10%	6%	7%	7%	1%	-	4%
	Advanced degree	27*	11%	5%	11%	8%	8%	2%	3%
<b>Gender</b>									
	Male	442	5%	3%	5%	5%	4%	1%	4%
	Female	801	7%	5%	3%	3%	2%	1%	3%
<b>Age</b>									
	22-24	433	5%	2%	4%	4%	3%	1%	1%
	25-27	304	7%	2%	3%	4%	2%	-	4%
	28-30	245	7%	8%	3%	3%	2%	0%	4%
	31-33	153	5%	3%	8%	4%	1%	1%	3%
	34-35	107	6%	12%	1%	3%	6%	2%	5%
<b>Income</b>									
	Low (<\$35k)	438	7%	3%	3%	2%	3%	1%	3%
	Middle (\$35k - <\$100k)	288	8%	7%	6%	7%	2%	1%	2%
	High (\$100k+)	41*	9%	5%	19%	24%	5%	-	12%
<b>Employment</b>									
	Employed full time	570	8%	5%	4%	7%	2%	1%	4%
	Employed part time	192	6%	3%	2%	1%	5%	-	2%
	Student	110	1%	1%	4%	1%	-	1%	0%
	Military	11*	-	-	64%	-	-	-	-
	Full-time at-home parent	116	8%	8%	5%	2%	1%	2%	1%
	Unemployed and searching	153	2%	3%	2%	2%	4%	-	4%
	Unemployed and not searching	71	3%	2%	-	1%	-	-	5%

Base: Have not applied for mortgage

\* Small base size

Table 41 - Mortgage payment plans

Q: Thinking about your mortgage, which of the following applies to you?

	N	I have paid it off	I plan to pay it off in the next 5 years	I plan to pay it off in the next 6-10 years	I plan to pay it off in the next 11-15 years	I plan to pay it off in the next 16-20 years	I plan to pay it off in the next 21-30 years	I plan to pay it off after 30 years	I don't know when I will pay it off
<b>Total</b>	<b>882</b>	<b>21%</b>	<b>22%</b>	<b>13%</b>	<b>11%</b>	<b>9%</b>	<b>19%</b>	<b>3%</b>	<b>3%</b>
<b>Educational Attainment</b>									
High school or less	253	26%	24%	14%	11%	7%	15%	3%	2%
Some college, no degree	166	13%	18%	21%	10%	6%	22%	8%	2%
Associate degree	85	16%	11%	10%	16%	17%	21%	4%	5%
Bachelor's degree	256	20%	20%	7%	11%	12%	23%	1%	5%
Advanced degree	122	27%	36%	16%	6%	3%	10%	2%	0%
<b>Gender</b>									
Male	491	27%	32%	16%	10%	4%	7%	2%	1%
Female	390	13%	9%	10%	11%	14%	33%	4%	6%
<b>Age</b>									
22-24	86	13%	28%	15%	18%	6%	17%	2%	1%
25-27	151	20%	19%	14%	14%	9%	19%	4%	2%
28-30	171	17%	25%	16%	5%	8%	23%	2%	3%
31-33	298	25%	21%	13%	9%	10%	17%	3%	3%
34-35	176	22%	21%	11%	12%	7%	17%	6%	5%
<b>Income</b>									
Low (<\$35k)	103	14%	14%	11%	14%	13%	23%	3%	8%
Middle (\$35k - <\$100k)	430	18%	27%	12%	11%	8%	20%	3%	3%
High (\$100k+)	209	35%	26%	18%	6%	7%	7%	2%	-
<b>Employment</b>									
Employed full time	649	21%	24%	13%	10%	9%	18%	3%	3%
Employed part time	89	28%	32%	15%	10%	4%	8%	1%	2%
Student	21*	19%	22%	15%	33%	3%	8%	-	-
Military	3*	40%	-	-	-	-	60%	-	-
Full-time at-home parent	83	7%	4%	11%	11%	11%	43%	6%	8%
Unemployed and searching	11*	23%	8%	13%	-	12%	14%	30%	-
Unemployed and not searching	7*	44%	14%	-	11%	-	22%	9%	-

Base: Applied for and obtained a mortgage

\*Small base size

Table 42 - Living situation

Q: Which of the following best describes your living situation?

	N	Own a house/ condo	Rent	Live with parents/ relatives	Other
<b>Total</b>	<b>3,069</b>	<b>51%</b>	<b>37%</b>	<b>15%</b>	<b>2%</b>
<b>Educational Attainment</b>					
High school or less	1,043	42%	37%	17%	1%
Some college, no degree	767	43%	41%	16%	1%
Associate degree	276	52%	31%	15%	2%
Bachelor's degree	706	60%	31%	8%	1%
Advanced degree	276	87%	10%	2%	0%
<b>Gender</b>					
Male	1,534	63%	23%	12%	1%
Female	1,535	39%	45%	14%	1%
<b>Age</b>					
22-24	667	26%	50%	23%	1%
25-27	669	42%	35%	19%	2%
28-30	661	55%	33%	10%	1%
31-33	641	71%	23%	5%	0%
34-35	431	71%	23%	5%	1%
<b>Income</b>					
Low (<\$35k)	714	30%	50%	18%	2%
Middle (\$35k - <\$100k)	1,093	67%	28%	4%	1%
High (\$100k+)	472	87%	12%	1%	-
<b>Employment</b>					
Employed full time	1,878	63%	31%	5%	1%
Employed part time	396	45%	34%	18%	2%
Student full time	170	20%	34%	44%	2%
Military	14*	15%	71%	-	-
Full-time at-home parent	264	50%	43%	5%	2%
Unemployed and searching	199	10%	40%	47%	2%
Unemployed and not searching	96	15%	42%	36%	5%

\* Small base size

**Table 43 - Why living with parents**

**Q: Earlier you stated that you are living with your parents or relatives. What are the main reasons for your current living situation?  
Please select all that apply.**

	N	I cannot afford my own place	I am saving money	I am not ready to move out	I am still in school	I want to stay close to my family
<b>Total</b>	<b>400</b>	<b>62%</b>	<b>44%</b>	<b>29%</b>	<b>24%</b>	<b>22%</b>
<b>Educational Attainment</b>						
High school or less	180	60%	32%	28%	14%	26%
Some college, no degree	121	72%	51%	34%	39%	17%
Associate degree	42*	71%	57%	28%	31%	22%
Bachelor's degree	53	38%	58%	24%	19%	16%
Advanced degree	4*	26%	57%	6%	26%	28%
<b>Gender</b>						
Male	184	56%	41%	26%	19%	23%
Female	216	66%	46%	32%	28%	21%
<b>Age</b>						
22-24	153	59%	50%	32%	41%	19%
25-27	129	60%	40%	26%	18%	16%
28-30	66	62%	49%	37%	8%	40%
31-33	29*	83%	30%	17%	16%	14%
34-35	23*	56%	25%	20%	3%	34%
<b>Income</b>						
Low (<\$35k)	125	71%	56%	34%	18%	22%
Middle (\$35k - <\$100k)	44*	36%	44%	28%	14%	45%
High (\$100k+)	5*	-	100%	-	-	-
<b>Employment</b>						
Employed full time	102	55%	53%	22%	17%	31%
Employed part time	73	67%	56%	44%	17%	22%
Student	75	52%	40%	28%	68%	15%
Military	-	-	-	-	-	-
Full-time at-home parent	12*	48%	29%	-	5%	3%
Unemployed and searching	94	72%	33%	21%	12%	13%
Unemployed and not searching	35*	64%	30%	49%	11%	37%

Table 43 continued on next page

Base: Live with parents/relatives

\* Small base size

Table 43 - Why living with parents (continued from previous page)

Q: Earlier you stated that you are living with your parents or relatives. What are the main reasons for your current living situation?

	N	I am taking care of my family member(s)	I am in between homes	It is expected within my culture and/or family values	Unemployed	Disabled	Other
<b>Total</b>	<b>400</b>	<b>14%</b>	<b>12%</b>	<b>4%</b>	<b>1%</b>	<b>0%</b>	<b>2%</b>
<b>Educational Attainment</b>							
High school or less	180	13%	12%	2%	-	-	2%
Some college, no degree	121	20%	13%	6%	2%	1%	4%
Associate degree	42*	9%	1%	4%	-	1%	1%
Bachelor's degree	53	7%	15%	5%	-	-	-
Advanced degree	4*	-	36%	22%	9%	9%	-
<b>Gender</b>							
Male	184	15%	14%	3%	-	-	1%
Female	216	13%	10%	5%	1%	1%	3%
<b>Age</b>							
22-24	153	14%	10%	4%	2%	0%	2%
25-27	129	6%	12%	4%	-	-	4%
28-30	66	24%	15%	5%	-	1%	-
31-33	29*	22%	9%	6%	-	-	-
34-35	23*	22%	21%	3%	-	2%	5%
<b>Income</b>							
Low (<\$35k)	125	14%	12%	4%	0%	0%	2%
Middle (\$35k - <\$100k)	44*	8%	28%	7%	-	-	-
High (\$100k+)	5*	-	-	-	-	-	-
<b>Employment</b>							
Employed full time	102	9%	20%	5%	-	-	2%
Employed part time	73	16%	10%	5%	1%	1%	1%
Student	75	12%	16%	1%	-	-	1%
Military	-	-	-	-	-	-	-
Full-time at-home parent	94	14%	7%	5%	2%	1%	1%
Unemployed and searching	35*	21%	6%	6%	-	1%	11%
Unemployed and not searching	50*	11%	3%	3%	1%	-	-

Base: Live with parents/relatives

\* Small base size

Table 44 - Aware of credit score

Q: Do you know your current credit score?

		N	Yes	No
<b>Total</b>		<b>3,069</b>	<b>67%</b>	<b>33%</b>
<b>Educational Attainment</b>				
	High school or less	1,043	57%	43%
	Some college, no degree	767	66%	35%
	Associate degree	276	69%	31%
	Bachelor's degree	706	76%	24%
	Advanced degree	276	89%	11%
<b>Gender</b>				
	Male	1,534	72%	28%
	Female	1,535	63%	37%
<b>Age</b>				
	22-24	667	61%	39%
	25-27	669	61%	39%
	28-30	661	71%	29%
	31-33	641	74%	26%
	34-35	431	74%	26%
<b>Income</b>				
	Low (<\$35k)	714	63%	38%
	Middle (\$35k - <\$100k)	1,093	75%	25%
	High (\$100k+)	472	91%	10%
<b>Employment</b>				
	Employed full time	1,878	77%	23%
	Employed part time	396	61%	39%
	Student	170	44%	56%
	Military	14*	51%	49%
	Full-time at-home parent	264	57%	43%
	Unemployed and searching	199	37%	63%
	Unemployed and not searching	96	41%	59%

\* Small base size

Table 45 - How aware of credit score

Q: Was your credit score...?

		N	Requested	Provided automatically	Not sure
<b>Total</b>		<b>2,069</b>	<b>67%</b>	<b>31%</b>	<b>2%</b>
<b>Educational Attainment</b>					
	High school or less	592	68%	28%	4%
	Some college, no degree	502	70%	29%	1%
	Associate degree	189	72%	27%	1%
	Bachelor's degree	540	59%	39%	2%
	Advanced degree	247	72%	27%	2%
<b>Gender</b>					
	Male	1,104	71%	28%	2%
	Female	966	63%	34%	3%
<b>Age</b>					
	22-24	406	60%	38%	3%
	25-27	406	70%	28%	2%
	28-30	466	65%	31%	3%
	31-33	472	69%	30%	2%
	34-35	319	72%	26%	2%
<b>Income</b>					
	Low (<\$35k)	447	65%	33%	2%
	Middle (\$35k - <\$100k)	821	66%	33%	1%
	High (\$100k+)	427	74%	24%	2%
<b>Employment</b>					
	Employed full time	1,450	68%	30%	1%
	Employed part time	242	64%	34%	2%
	Student	75	53%	41%	6%
	Military	7*	46%	38%	17%
	Full-time at-home parent	151	67%	30%	3%
	Unemployed and searching	74	69%	28%	4%
	Unemployed and not searching	40*	62%	26%	13%

Base: Know credit score

\* Small base size



Table 46 - Credit score

Q: What is your credit score?

		N	Excellent (750+)	Good (700-749)	Fair (650-699)	Poor (600-649)	Bad (below 600)	Prefer not to answer
<b>Total</b>		<b>2,069</b>	<b>27%</b>	<b>38%</b>	<b>18%</b>	<b>6%</b>	<b>10%</b>	<b>3%</b>
<b>Educational Attainment</b>								
	High school or less	592	20%	35%	20%	9%	13%	4%
	Some college, no degree	502	16%	31%	25%	8%	18%	3%
	Associate degree	189	24%	40%	16%	10%	9%	2%
	Bachelor's degree	540	36%	45%	14%	2%	2%	2%
	Advanced degree	247	47%	41%	10%	2%	1%	1%
<b>Gender</b>								
	Male	1,104	29%	42%	17%	5%	5%	2%
	Female	966	23%	33%	18%	7%	15%	3%
<b>Age</b>								
	22-24	406	14%	41%	22%	6%	13%	4%
	25-27	406	21%	39%	19%	6%	13%	3%
	28-30	466	28%	33%	22%	8%	7%	2%
	31-33	472	34%	37%	13%	7%	7%	3%
	34-35	319	37%	39%	13%	3%	8%	1%
<b>Income</b>								
	Low (<\$35k)	447	14%	34%	23%	10%	17%	2%
	Middle (\$35k - <\$100k)	821	31%	42%	18%	4%	4%	1%
	High (\$100k+)	427	41%	43%	12%	2%	1%	1%
<b>Employment</b>								
	Employed full-time	1,450	29%	41%	17%	5%	6%	2%
	Employed part-time	242	26%	36%	21%	6%	10%	2%
	Student	75	19%	41%	14%	6%	17%	3%
	Military	7*	24%	17%	59%	-	-	-
	Parent full-time	151	18%	30%	17%	10%	22%	4%
	Unemployed and searching	74	11%	15%	12%	14%	37%	11%
	Unemployed and not searching	40*	12%	12%	24%	13%	27%	12%

Base: Know credit score

\* Small base size

Table 47 - Know interest rate on loans: Yes summary

Q: Not everyone knows the interest rates for their different types of loans. Do you know the interest rate on your...

		Student loan	Auto loan	Mortgage	Credit card
<b>N</b>		<b>1,146</b>	<b>995</b>	<b>698</b>	<b>1,324</b>
<b>Total</b>		<b>61%</b>	<b>68%</b>	<b>72%</b>	<b>63%</b>
<b>Educational Attainment</b>					
	High school or less	61%	64%	78%	58%
	Some college, no degree	47%	69%	65%	56%
	Associate degree	54%	69%	72%	66%
	Bachelor's degree	67%	66%	71%	68%
	Advanced degree	89%	77%	76%	81%
<b>Gender</b>					
	Male	73%	76%	74%	74%
	Female	49%	60%	70%	52%
<b>Age</b>					
	22-24	49%	59%	69%	53%
	25-27	58%	69%	75%	70%
	28-30	62%	67%	69%	62%
	31-33	70%	73%	70%	68%
	34-35	70%	65%	78%	60%
<b>Income</b>					
	Low (<\$35k)	47%	61%	70%	51%
	Middle (\$35k - <\$100k)	70%	69%	75%	69%
	High (\$100k+)	92%	86%	74%	80%
<b>Employment</b>					
	Employed full time	70%	71%	74%	67%
	Employed part time	56%	70%	72%	66%
	Student	42%	35%	68%	55%
	Military	100%	100%	100%	5%
	Full-time at-home parent	30%	49%	63%	49%
	Unemployed and searching	36%	36%	73%	33%
	Unemployed and not searching	10%	54%	67%	46%

Base: Have type of debt or loans

Table 48 - Financial behaviors/attitudes: Top 2 box summary (5/4)

Q: For the next set of statements please state to what extent you agree or disagree. - Strongly/Somewhat Agree Summary

	N	I don't eat out as often as I would like because I don't want to spend the money	I need time to save up before attending big events (such as a wedding, anniversary or family reunion)	I subscribe to online streaming services (e.g., Netflix, Hulu) rather than cable because it is less expensive	I use a grocery list so as to not overspend	After paying my bills, I do not have money left to spend on the things I want	I have a monthly budget that I follow closely
<b>Total</b>	<b>3,069</b>	<b>62%</b>	<b>68%</b>	<b>63%</b>	<b>67%</b>	<b>54%</b>	<b>60%</b>
<b>Educational Attainment</b>							
High school or less	1,043	59%	63%	58%	61%	53%	57%
Some college, no degree	767	63%	71%	63%	65%	52%	55%
Associate degree	276	62%	73%	65%	70%	54%	63%
Bachelor's degree	706	64%	69%	63%	73%	52%	63%
Advanced degree	276	64%	79%	79%	76%	65%	77%
<b>Gender</b>							
Male	1,534	61%	69%	68%	65%	57%	65%
Female	1,535	63%	68%	58%	69%	50%	55%
<b>Age</b>							
22-24	667	62%	71%	61%	67%	50%	51%
25-27	669	65%	66%	64%	62%	51%	57%
28-30	661	61%	70%	63%	67%	55%	62%
31-33	641	63%	68%	64%	70%	59%	67%
34-35	431	57%	67%	63%	69%	52%	65%
<b>Income</b>							
Low (<\$35k)	714	62%	70%	59%	61%	51%	54%
Middle (\$35k - <\$100k)	1,093	59%	66%	67%	68%	49%	61%
High (\$100k+)	472	67%	77%	79%	82%	70%	86%
<b>Employment</b>							
Employed full time	1,878	61%	69%	68%	68%	54%	65%
Employed part time	396	63%	74%	61%	70%	50%	60%
Student	170	67%	66%	60%	61%	52%	49%
Military	14*	75%	64%	85%	58%	85%	67%
Full-time at-home parent	264	63%	64%	57%	74%	50%	57%
Unemployed and searching	199	62%	67%	47%	50%	53%	40%
Unemployed and not searching	96	68%	57%	46%	56%	61%	45%

\* Small base size

Table 48 continued on next page

Table 48 - Financial behaviors/attitudes: Top 2 box summary (5/4) (continued from previous page)

Q: For the next set of statements please state to what extent you agree or disagree. - Strongly/Somewhat Agree Summary

	N	I only shop at discount stores	I can engage in spontaneous social activities without worrying about how I'm going to pay for them	I own the newest model/ make of my gadgets, such as smart phones and wearable technology	I am able to choose the healthcare coverage that best fits my needs regardless of price	Even if it's a small amount, I can put money away each month	If I have money left over at the end of a pay period, I just have to spend it	
<b>Total</b>	<b>3,069</b>	<b>48%</b>	<b>52%</b>	<b>46%</b>	<b>49%</b>	<b>67%</b>	<b>39%</b>	
<b>Educational Attainment</b>								
	High school or less	1,043	46%	47%	43%	45%	60%	39%
	Some college, no degree	767	45%	39%	36%	36%	60%	31%
	Associate degree	276	47%	49%	43%	47%	74%	34%
	Bachelor's degree	706	45%	63%	50%	55%	77%	40%
	Advanced degree	276	71%	79%	76%	82%	83%	67%
<b>Gender</b>								
	Male	1,534	53%	63%	60%	59%	70%	52%
	Female	1,535	43%	40%	32%	38%	64%	27%
<b>Age</b>								
	22-24	667	44%	43%	37%	37%	62%	31%
	25-27	669	47%	47%	39%	45%	66%	32%
	28-30	661	48%	53%	46%	53%	67%	43%
	31-33	641	51%	58%	57%	57%	70%	50%
	34-35	431	50%	60%	53%	54%	73%	42%
<b>Income</b>								
	Low (<\$35k)	714	44%	34%	32%	32%	60%	27%
	Middle (\$35k - <\$100k)	1,093	48%	64%	55%	59%	77%	45%
	High (\$100k+)	472	67%	86%	80%	82%	85%	71%
<b>Employment</b>								
	Employed full time	1,878	51%	62%	55%	58%	75%	45%
	Employed part time	396	50%	45%	43%	41%	65%	40%
	Student	170	42%	37%	28%	29%	50%	27%
	Military	14*	55%	69%	79%	66%	75%	66%
	Full-time at-home parent	264	38%	33%	29%	33%	56%	21%
	Unemployed and searching	199	41%	23%	23%	25%	49%	25%
	Unemployed and not searching	96	42%	21%	18%	25%	35%	21%

\* Small base size

Table 48 continued on next page

Table 48 – Financial behaviors/attitudes: Top 2 box summary (5/4) (continued from previous page)

Q: For the next set of statements please state to what extent you agree or disagree.

	N	I only buy name-brand clothing	I like a lot of luxury in my life	I believe I will be better off than my parents	I regularly volunteer in my community	I make it a priority to vote in every election
<b>Total</b>	<b>3,069</b>	<b>38%</b>	<b>47%</b>	<b>57%</b>	<b>45%</b>	<b>61%</b>
<b>Educational Attainment</b>						
High school or less	1,043	37%	43%	53%	39%	52%
Some college, no degree	767	27%	41%	51%	36%	57%
Associate degree	276	34%	43%	56%	46%	64%
Bachelor’s degree	706	43%	54%	61%	50%	71%
Advanced degree	276	68%	71%	78%	75%	83%
<b>Gender</b>						
Male	1,534	55%	60%	66%	56%	67%
Female	1,535	22%	35%	48%	33%	56%
<b>Age</b>						
22-24	667	28%	44%	53%	39%	52%
25-27	669	32%	39%	51%	38%	55%
28-30	661	41%	51%	56%	48%	64%
31-33	641	49%	55%	62%	51%	69%
34-35	431	42%	50%	64%	49%	69%
<b>Income</b>						
Low (<\$35k)	714	22%	35%	41%	35%	50%
Middle (\$35k - <\$100k)	1,093	47%	54%	64%	51%	70%
High (\$100k+)	472	75%	81%	80%	77%	85%
<b>Employment</b>						
Employed full time	1,878	46%	55%	63%	52%	69%
Employed part time	396	37%	46%	49%	49%	56%
Student	170	25%	40%	55%	37%	60%
Military	14*	49%	56%	59%	66%	61%
Full-time at-home parent	264	14%	25%	52%	25%	44%
Unemployed and searching	199	17%	28%	42%	22%	37%
Unemployed and not searching	96	19%	30%	26%	16%	36%

\* Small base size

Table 49 - Borrowed for college

Q: Did you borrow any money to help pay for your education? Borrowing sources might include federal loans, private loans or credit cards.

		N	Yes	No
<b>Total</b>		<b>2,026</b>	<b>60%</b>	<b>41%</b>
<b>Educational Attainment</b>				
	High school or less	-	-	-
	Some college, no degree	767	55%	45%
	Associate degree	276	60%	40%
	Bachelor's degree	706	61%	40%
	Advanced degree	276	69%	31%
<b>Gender</b>				
	Male	982	62%	38%
	Female	1,043	57%	43%
<b>Age</b>				
	22-24	414	56%	44%
	25-27	416	59%	41%
	28-30	445	63%	37%
	31-33	455	62%	39%
	34-35	295	57%	43%
<b>Income</b>				
	Low (<\$35k)	441	57%	43%
	Middle (\$35k - <\$100k)	804	61%	39%
	High (\$100k+)	373	65%	35%
<b>Employment</b>				
	Employed full time	1,373	62%	38%
	Employed part time	248	52%	48%
	Student	120	63%	37%
	Military	4*	61%	39%
	Full-time at-home parent	142	51%	49%
	Unemployed and searching	84	57%	44%
	Unemployed and not searching	32*	34%	67%

Base: Attended college

\* Small base size

Table 50 - Amount borrowed for college

Q: In total, how much did you borrow for your education?

		N	Mean	Median
<b>Total</b>		<b>1,315</b>	<b>\$22,217</b>	<b>\$10,000</b>
<b>Educational Attainment</b>				
	High school or less	-	-	-
	Some college, no degree	465	\$15,614	\$8,112
	Associate degree	187	\$17,198	\$8,099
	Bachelor's degree	457	\$31,481	\$19,500
	Advanced degree	205	\$21,150	\$3,000
<b>Gender</b>				
	Male	665	\$15,601	\$3,000
	Female	650	\$28,982	\$18,000
<b>Age</b>				
	22-24	246	\$26,541	\$15,000
	25-27	277	\$19,194	\$10,000
	28-30	308	\$23,170	\$10,000
	31-33	302	\$23,065	\$6,871
	34-35	182	\$17,947	\$5,000
<b>Income</b>				
	Low (<\$35k)	267	\$27,624	\$15,000
	Middle (\$35k - <\$100k)	531	\$25,842	\$10,000
	High (\$100k+)	268	\$10,810	\$2,000
<b>Employment</b>				
	Employed full time	929	\$21,625	\$7,000
	Employed part time	138	\$28,040	\$10,000
	Student	87	\$24,392	\$20,000
	Military	3*	\$17,585	\$8,909
	Full-time at-home parent	81	\$20,636	\$13,607
	Unemployed and searching	49*	\$23,935	\$17,500
	Unemployed and not searching	16*	\$12,851	\$8,136

Base: Attended college, borrowed for college

\* Small base size

Table 51 - Reasons for attending college

Q: From the list below please select the items that were your most relevant reasons for attending college.

	N	Learning is important to me	To make more money	To prepare for the workforce	To make my family proud	I needed to find my path in life
<b>Total</b>	<b>2,026</b>	<b>46%</b>	<b>45%</b>	<b>42%</b>	<b>36%</b>	<b>36%</b>
<b>Educational Attainment</b>						
High school or less	-	-	-	-	-	-
Some college, no degree	767	41%	46%	38%	34%	41%
Associate degree	276	45%	45%	45%	33%	37%
Bachelor's degree	706	51%	48%	49%	40%	31%
Advanced degree	276	45%	38%	33%	32%	30%
<b>Gender</b>						
Male	982	42%	45%	38%	33%	34%
Female	1,043	49%	46%	46%	38%	38%
<b>Age</b>						
22-24	414	50%	50%	47%	43%	41%
25-27	416	44%	48%	45%	37%	38%
28-30	445	50%	44%	41%	35%	35%
31-33	455	41%	42%	39%	32%	31%
34-35	295	42%	42%	37%	30%	31%
<b>Income</b>						
Low (<\$35k)	441	46%	50%	45%	39%	46%
Middle (\$35k - <\$100k)	804	45%	49%	45%	35%	31%
High (\$100k+)	373	41%	33%	28%	27%	27%
<b>Employment</b>						
Employed full time	1,373	45%	47%	42%	35%	34%
Employed part time	248	41%	36%	37%	32%	36%
Student	120	62%	52%	45%	44%	41%
Military	4*	51%	25%	36%	25%	25%
Full-time at-home parent	142	43%	38%	48%	40%	40%
Unemployed and searching	84	52%	53%	47%	48%	52%
Unemployed and not searching	32*	39%	44%	37%	37%	39%

Base: Attended college

\* Small base size

Table 51 continued on next page



Table 51 - Reasons for attending college (continued from previous page)

Q: From the list below please select the items that were your most relevant reasons for attending college.

	N	College was required for my desired field	I was expected to	I wanted the social experience	To participate in a specific academic program	To leave home
<b>Total</b>	<b>2,026</b>	<b>33%</b>	<b>32%</b>	<b>28%</b>	<b>19%</b>	<b>17%</b>
<b>Educational Attainment</b>						
High school or less	-	-	-	-	-	-
Some college, no degree	767	32%	29%	23%	14%	12%
Associate degree	276	29%	28%	20%	16%	14%
Bachelor's degree	706	35%	40%	37%	22%	25%
Advanced degree	276	31%	25%	29%	24%	14%
<b>Gender</b>						
Male	982	29%	28%	28%	20%	17%
Female	1,043	36%	36%	28%	18%	17%
<b>Age</b>						
22-24	414	38%	40%	30%	15%	18%
25-27	416	37%	36%	30%	22%	19%
28-30	445	33%	28%	32%	20%	16%
31-33	455	30%	30%	23%	18%	16%
34-35	295	22%	26%	25%	17%	17%
<b>Income</b>						
Low (<\$35k)	441	36%	39%	30%	16%	17%
Middle (\$35k - <\$100k)	804	34%	32%	30%	21%	18%
High (\$100k+)	373	25%	24%	27%	20%	20%
<b>Employment</b>						
Employed full time	1,373	32%	31%	30%	20%	18%
Employed part time	248	33%	38%	25%	16%	18%
Student	120	60%	36%	25%	17%	18%
Military	4*	14%	-	-	24%	50%
Full-time at-home parent	142	23%	31%	22%	17%	12%
Unemployed and searching	84	20%	41%	22%	10%	4%
Unemployed and not searching	32*	35%	35%	21%	24%	21%

Base: Attended college

\* Small base size

Table 51 continued on next page

Table 51 - Reasons for attending college (continued from previous page)

Q: From the list below please select the items that were your most relevant reasons for attending college.

	N	To participate in an athletic program at my school	I received tuition reimbursement as a benefit from my employer or from my military service	To participate in a non-academic program at my school	I couldn't find work after high school	None of these
<b>Total</b>	<b>2,026</b>	<b>10%</b>	<b>9%</b>	<b>7%</b>	<b>7%</b>	<b>2%</b>
<b>Educational Attainment</b>						
High school or less	-	-	-	-	-	-
Some college, no degree	767	5%	6%	5%	6%	3%
Associate degree	276	9%	10%	7%	7%	2%
Bachelor's degree	706	12%	9%	8%	7%	1%
Advanced degree	276	19%	14%	15%	10%	2%
<b>Gender</b>						
Male	982	16%	12%	12%	10%	1%
Female	1,043	5%	6%	3%	4%	3%
<b>Age</b>						
22-24	414	5%	5%	6%	4%	2%
25-27	416	7%	6%	5%	5%	3%
28-30	445	12%	10%	10%	9%	3%
31-33	455	13%	13%	9%	8%	2%
34-35	295	12%	11%	6%	11%	3%
<b>Income</b>						
Low (<\$35k)	441	4%	4%	6%	3%	2%
Middle (\$35k - <\$100k)	804	13%	10%	9%	8%	1%
High (\$100k+)	373	20%	18%	11%	11%	2%
<b>Employment</b>						
Employed full time	1,373	12%	11%	8%	8%	1%
Employed part time	248	10%	6%	11%	4%	5%
Student	120	1%	6%	1%	5%	4%
Military	4*	1%	6%	1%	5%	4%
Full-time at-home parent	142	5%	3%	-	5%	6%
Unemployed and searching	84	1%	2%	3%	6%	5%
Unemployed and not searching	32*	-	7%	-	4%	6%

Base: Attended college

\* Small base size

Table 52 - Benefits of education: Top 2 box summary (5/4)

Q: For the next set of statements please state to what extent you agree or disagree. - Strongly/Somewhat Agree Summary

	N	My education prepared me for the workforce	I wouldn't have been able to land a job in today's job market if I didn't have my education	My education prepared me to find a job	My education has allowed me to grow my social circle (via alumni groups, friends, etc.)	I learned how to interact with different types of people at school	My education has helped me strengthen my communication skills	Education was a worthwhile investment	My education taught me how to keep my finances in order	I learned how to work in groups and collaborate with other people at school
<b>Total</b>	<b>3,069</b>	<b>62%</b>	<b>59%</b>	<b>60%</b>	<b>60%</b>	<b>73%</b>	<b>69%</b>	<b>67%</b>	<b>49%</b>	<b>71%</b>
<b>Educational Attainment</b>										
High school or less	1,043	51%	52%	49%	49%	65%	57%	55%	45%	63%
Some college, no degree	767	55%	46%	49%	52%	68%	63%	61%	42%	63%
Associate degree	276	68%	65%	64%	59%	77%	75%	72%	54%	73%
Bachelor's degree	706	76%	68%	75%	76%	82%	83%	84%	52%	84%
Advanced degree	276	81%	78%	85%	84%	85%	85%	85%	74%	84%
<b>Gender</b>										
Male	1,534	66%	65%	66%	67%	75%	72%	71%	61%	73%
Female	1,535	57%	53%	54%	53%	70%	65%	64%	37%	68%
<b>Age</b>										
22-24	667	62%	56%	57%	59%	73%	68%	68%	41%	71%
25-27	669	55%	56%	53%	55%	68%	64%	63%	43%	65%
28-30	661	64%	61%	60%	63%	75%	71%	67%	55%	72%
31-33	641	66%	65%	65%	63%	74%	73%	71%	59%	74%
34-35	431	61%	59%	66%	59%	72%	65%	69%	50%	72%
<b>Income</b>										
Low (<\$35k)	714	54%	44%	47%	47%	69%	64%	58%	36%	66%
Middle (\$35k - <\$100k)	1,093	71%	64%	69%	70%	78%	75%	77%	56%	76%
High (\$100k+)	472	79%	73%	84%	81%	81%	81%	80%	76%	85%
<b>Employment</b>										
Employed full time	1,878	69%	61%	67%	67%	76%	74%	73%	55%	75%
Employed part time	396	61%	53%	56%	58%	73%	68%	66%	50%	71%
Student	170	59%	-	56%	62%	75%	69%	74%	42%	65%
Military	14*	59%	59%	68%	86%	79%	84%	81%	59%	90%
Full-time at-home parent	264	48%	-	46%	44%	65%	55%	54%	32%	63%
Unemployed and searching	199	34%	-	34%	37%	60%	53%	45%	30%	54%
Unemployed and not searching	96	36%	-	32%	31%	48%	41%	40%	40%	46%

\* Small base size

**Table 53 - Future education plans**

**Q: Do you plan to attend college in the future?**

		N	Yes, I plan to earn a college degree	No, I don't plan to return to school for a college degree	Not sure
<b>Total</b>		<b>1,225</b>	<b>41%</b>	<b>34%</b>	<b>25%</b>
<b>Educational Attainment</b>					
	High school or less	742	36%	37%	28%
	Some college, no degree	483	48%	31%	21%
	Associate degree	-	-	-	-
	Bachelor's degree	-	-	-	-
	Advanced degree	-	-	-	-
<b>Gender</b>					
	Male	536	46%	31%	23%
	Female	689	36%	37%	26%
<b>Age</b>					
	22-24	272	57%	23%	21%
	25-27	257	38%	30%	32%
	28-30	277	36%	36%	28%
	31-33	243	40%	38%	23%
	34-35	175	28%	52%	20%
<b>Income</b>					
	Low (<\$35k)	372	45%	29%	25%
	Middle (\$35k - <\$100k)	318	44%	37%	19%
	High (\$100k+)	99	59%	31%	11%
<b>Employment</b>					
	Employed full time	594	46%	32%	22%
	Employed part time	189	48%	34%	18%
	Student	-	-	-	-
	Military	10*	37%	16%	48%
	Full-time at-home parent	180	28%	40%	32%
	Unemployed and searching	144	40%	30%	31%
	Unemployed and not searching	85	15%	52%	33%

Base: Have not earned a degree, not currently attending school

\* Small base size

Table 54 - Reasons for not earning a degree

Q: Why did you stop attending college before earning your degree? Please select all that apply.

		N	Financial difficulty	Personal life change (had a baby, got married, etc.)	Changed my mind on career plans	Change in job	Moved away	Academic issue	Other
<b>Total</b>		<b>483</b>	<b>45%</b>	<b>42%</b>	<b>19%</b>	<b>14%</b>	<b>14%</b>	<b>10%</b>	<b>8%</b>
<b>Educational Attainment</b>									
	High school or less	-	-	-	-	-	-	-	-
	Some college, no degree	483	45%	42%	19%	14%	14%	10%	8%
	Associate degree	-	-	-	-	-	-	-	-
	Bachelor's degree	-	-	-	-	-	-	-	-
	Advanced degree	-	-	-	-	-	-	-	-
<b>Gender</b>									
	Male	181	47%	42%	20%	25%	19%	13%	6%
	Female	302	44%	42%	19%	8%	11%	9%	9%
<b>Age</b>									
	22-24	99	49%	23%	17%	10%	25%	8%	8%
	25-27	88	58%	41%	15%	16%	11%	12%	9%
	28-30	116	43%	44%	22%	19%	15%	10%	9%
	31-33	110	37%	55%	25%	13%	9%	12%	7%
	34-35	69	39%	48%	15%	10%	8%	8%	8%
<b>Income</b>									
	Low (<\$35k)	163	50%	35%	21%	14%	15%	9%	5%
	Middle (\$35k - <\$100k)	127	49%	45%	16%	20%	15%	13%	7%
	High (\$100k+)	43*	31%	59%	31%	18%	21%	10%	10%
<b>Employment</b>									
	Employed full time	249	50%	43%	21%	17%	16%	9%	7%
	Employed part time	85	40%	38%	17%	16%	16%	16%	6%
	Student	-	-	-	-	-	-	-	-
	Military	-	-	-	-	-	-	-	-
	Full-time at-home parent	72	34%	57%	18%	8%	15%	5%	3%
	Unemployed and searching	41*	43%	29%	21%	12%	3%	19%	15%
	Unemployed and not searching	27*	45%	22%	22%	4%	2%	7%	31%

Base: Have not earned a degree, not currently attending school

\* Small base size

Table 55 - Wish had earned a college degree

Q: Do you wish you had earned a college degree?

		N	Yes	No	Not sure
<b>Total</b>		<b>479</b>	<b>37%</b>	<b>42%</b>	<b>21%</b>
<b>Educational Attainment</b>					
	High school or less	479	37%	42%	21%
	Some college, no degree	-	-	-	-
	Associate degree	-	-	-	-
	Bachelor's degree	-	-	-	-
	Advanced degree	-	-	-	-
<b>Gender</b>					
	Male	209	33%	44%	23%
	Female	270	40%	40%	20%
<b>Age</b>					
	22-24	86	38%	41%	22%
	25-27	111	34%	34%	32%
	28-30	113	39%	42%	18%
	31-33	93	37%	42%	21%
	34-35	76	38%	51%	11%
<b>Income</b>					
	Low (<\$35k)	136	43%	39%	18%
	Middle (\$35k - <\$100k)	113	36%	46%	18%
	High (\$100k+)	24*	35%	44%	20%
<b>Employment</b>					
	Employed full time	204	40%	41%	20%
	Employed part time	65	35%	50%	15%
	Student	-	-	-	-
	Military	6*	75%	25%	-
	Full-time at-home parent	83	43%	37%	20%
	Unemployed and searching	58	33%	32%	35%
	Unemployed and not searching	51	28%	50%	22%

Base: Have not attended college, not currently attending school

\* Small base size

Table 56 - How long to earn associate degree

Q: In total, how long did it take you to earn your associate degree? Please include any time off or breaks from school you might have taken.

	N	2 years or less	3 years	More than 3 years
<b>Total</b>	276	48%	30%	23%
<b>Educational Attainment</b>				
High school or less	-	-	-	-
Some college, no degree	-	-	-	-
Associate degree	276	48%	30%	23%
Bachelor's degree	-	-	-	-
Advanced degree	-	-	-	-
<b>Gender</b>				
Male	125	44%	30%	27%
Female	151	50%	30%	20%
<b>Age</b>				
22-24	57	62%	28%	10%
25-27	58	44%	32%	25%
28-30	54	40%	34%	26%
31-33	58	53%	24%	23%
34-35	49*	37%	31%	32%
<b>Income</b>				
Low (<\$35k)	73	55%	24%	21%
Middle (\$35k - <\$100k)	105	48%	34%	18%
High (\$100k+)	35*	21%	38%	42%
<b>Employment</b>				
Employed full time	167	45%	32%	23%
Employed part time	48*	49%	27%	24%
Student	17*	58%	29%	14%
Military	1*	43%	-	57%
Full-time at-home parent	22*	56%	22%	23%
Unemployed and searching	18*	54%	25%	21%
Unemployed and not searching	2*	36%	42%	23%
<b>Borrowed for education</b>				
Borrowed for education	165	59%	66%	52%
Did not borrow for education	112	41%	34%	48%

Base: Have associate degree

\* Small base size

**Table 57 - How long to earn bachelor's degree**

**Q: In total, how long did it take you to earn your bachelor's degree? Please include any time off or breaks from school you might have taken.**

		N	4 years or less	5-6 years	More than 6 years
<b>Total</b>		<b>706</b>	<b>64%</b>	<b>30%</b>	<b>5%</b>
<b>Educational Attainment</b>					
	High school or less	-	-	-	-
	Some college, no degree	-	-	-	-
	Associate degree	-	-	-	-
	Bachelor's degree	706	64%	30%	5%
	Advanced degree	-	-	-	-
<b>Gender</b>					
	Male	304	59%	36%	5%
	Female	402	68%	26%	6%
<b>Age</b>					
	22-24	132	82%	18%	-
	25-27	136	67%	32%	1%
	28-30	163	62%	35%	4%
	31-33	173	59%	32%	9%
	34-35	101	52%	34%	14%
<b>Income</b>					
	Low (<\$35k)	124	61%	37%	2%
	Middle (\$35k - <\$100k)	365	66%	29%	5%
	High (\$100k+)	142	58%	33%	9%
<b>Employment</b>					
	Employed full time	586	64%	31%	6%
	Employed part time	47*	56%	40%	3%
	Student	20*	96%	4%	-
	Military	1*	100%	-	-
	Full-time at-home parent	39*	67%	27%	6%
	Unemployed and searching	11*	66%	35%	-
	Unemployed and not searching	1*	-	100%	-
<b>Borrowed for education</b>					
	Borrowed for education	427	57%	64%	79%
	Did not borrow for education	279	43%	36%	21%

Base: Have bachelor's degree

\* Small base size



Table 58 - Tools used for managing finances

Q: How do you manage your finances? Please select all that apply.

	N	I use my bank's website or app	I balance my checkbook by hand	I use a spreadsheet on my computer to manage my finances	I use a 3rd party app, such as Mint or Pocket Expense, to manage my money	I use a computer program (e.g., Quicken)	Someone else in my household manages the finances	Other	None
<b>Total</b>	<b>3,069</b>	<b>40%</b>	<b>39%</b>	<b>26%</b>	<b>15%</b>	<b>12%</b>	<b>4%</b>	<b>2%</b>	<b>10%</b>
<b>Educational Attainment</b>									
High school or less	1,043	32%	37%	19%	10%	9%	6%	3%	16%
Some college, no degree	767	42%	37%	20%	11%	10%	5%	3%	10%
Associate degree	276	45%	39%	28%	14%	13%	5%	3%	6%
Bachelor's degree	706	46%	38%	36%	22%	14%	2%	2%	5%
Advanced degree	276	38%	58%	46%	26%	28%	3%	1%	4%
<b>Gender</b>									
Male	1,534	33%	46%	32%	19%	19%	4%	2%	9%
Female	1,535	46%	33%	20%	11%	6%	5%	3%	11%
<b>Age</b>									
22-24	667	40%	31%	18%	10%	10%	5%	3%	13%
25-27	669	42%	30%	26%	16%	12%	4%	2%	14%
28-30	661	42%	45%	28%	19%	15%	5%	2%	9%
31-33	641	39%	47%	31%	15%	15%	3%	1%	7%
34-35	431	33%	47%	29%	15%	9%	4%	4%	7%
<b>Income</b>									
Low (<\$35k)	714	44%	29%	18%	9%	8%	6%	4%	12%
Middle (\$35k - <\$100k)	1,093	42%	46%	34%	21%	14%	3%	1%	5%
High (\$100k+)	472	30%	57%	40%	23%	26%	1%	2%	2%
<b>Employment</b>									
Employed full time	1,878	40%	45%	31%	19%	15%	3%	2%	6%
Employed part time	396	39%	36%	24%	13%	15%	5%	2%	11%
Student	170	43%	31%	19%	10%	10%	3%	1%	14%
Military	14*	56%	9%	25%	18%	9%	-	-	28%
Full-time at-home parent	264	46%	33%	19%	7%	4%	6%	3%	12%
Unemployed and searching	199	28%	20%	8%	6%	4%	9%	5%	34%
Unemployed and not searching	96	27%	26%	5%	2%	4%	21%	3%	24%

\*Small base size

Table 59 - Financial management behaviors: Top 2 box summary (5/4)

Q: For the next set of statements please state to what extent you agree or disagree. - Strongly/Somewhat Agree Summary

	N	I check my finances before making a purchase	I check my finances after making a purchase	I use my smartphone app or website daily	I use auto-pay for my bills	I always know how much money is in my bank account	I do most of my banking on my smartphone	I only receive e-statements or e-bills
<b>Total</b>	<b>3,069</b>	<b>78%</b>	<b>77%</b>	<b>71%</b>	<b>56%</b>	<b>79%</b>	<b>66%</b>	<b>64%</b>
<b>Educational Attainment</b>								
High school or less	1,043	72%	70%	62%	48%	75%	60%	53%
Some college, no degree	767	83%	77%	69%	48%	77%	68%	62%
Associate degree	276	82%	81%	74%	59%	82%	67%	63%
Bachelor's degree	706	79%	82%	74%	66%	82%	65%	75%
Advanced degree	276	82%	85%	83%	81%	87%	81%	81%
<b>Gender</b>								
Male	1,534	78%	77%	75%	63%	79%	69%	65%
Female	1,535	79%	76%	67%	49%	79%	64%	62%
<b>Age</b>								
22-24	667	80%	77%	68%	47%	77%	66%	58%
25-27	669	72%	74%	66%	50%	72%	62%	60%
28-30	661	80%	78%	74%	62%	80%	67%	65%
31-33	641	81%	78%	72%	62%	83%	69%	70%
34-35	431	79%	77%	76%	60%	85%	67%	65%
<b>Income</b>								
Low (<\$35k)	714	77%	77%	69%	48%	77%	65%	60%
Middle (\$35k - <\$100k)	1,093	78%	78%	74%	65%	81%	67%	69%
High (\$100k+)	472	86%	88%	86%	81%	92%	82%	79%
<b>Employment</b>								
Employed full time	1,878	79%	79%	76%	65%	83%	69%	69%
Employed part time	396	81%	81%	71%	53%	77%	67%	62%
Student	170	71%	66%	47%	34%	71%	58%	60%
Military	14*	90%	70%	86%	57%	90%	86%	66%
Full-time at-home parent	264	85%	76%	60%	43%	79%	57%	54%
Unemployed and searching	199	69%	63%	47%	28%	67%	43%	39%
Unemployed and not searching	96	69%	65%	67%	33%	63%	54%	44%

\* Small base size

Table 60 - Financial beliefs: Top 2 box summary (5/4)

Q: For the next set of statements please state to what extent you agree or disagree. - Strongly/Somewhat Agree Summary

		N	I worry about paying all of my bills each month	I feel I can take a vacation every year	I believe that I am in a financially stable time in my life	I want to wait to start/grow my family until I am in better financial shape	I feel like I have enough saved in case something unplanned happens (e.g., home repairs, car repairs)
<b>Total</b>		<b>3,069</b>	<b>55%</b>	<b>51%</b>	<b>51%</b>	<b>61%</b>	<b>55%</b>
<b>Educational Attainment</b>							
	High school or less	1,043	54%	42%	44%	56%	48%
	Some college, no degree	767	56%	38%	38%	57%	41%
	Associate degree	276	55%	49%	48%	62%	51%
	Bachelor's degree	706	49%	65%	64%	67%	70%
	Advanced degree	276	70%	83%	84%	76%	84%
<b>Gender</b>							
	Male	1,534	62%	62%	64%	68%	66%
	Female	1,535	48%	39%	39%	54%	44%
<b>Age</b>							
	22-24	667	50%	39%	38%	68%	45%
	25-27	669	51%	45%	46%	61%	49%
	28-30	661	58%	54%	54%	61%	57%
	31-33	641	59%	59%	60%	59%	63%
	34-35	431	57%	60%	62%	53%	65%
<b>Income</b>							
	Low (<\$35k)	714	51%	34%	32%	58%	40%
	Middle (\$35k - <\$100k)	1,093	52%	64%	66%	64%	67%
	High (\$100k+)	472	72%	86%	86%	80%	89%
<b>Employment</b>							
	Employed full time	1,878	56%	62%	62%	66%	66%
	Employed part time	396	59%	46%	45%	65%	47%
	Student	170	58%	23%	27%	65%	41%
	Military	*14	22%	15%	74%	51%	84%
	Full-time at-home parent	264	44%	32%	37%	25%	38%
	Unemployed and searching	199	54%	19%	17%	62%	23%
	Unemployed and not searching	96	55%	15%	19%	53%	20%

\* Small base size

Table 60 continued on next page

Table 60 - Financial beliefs: Top 2 box summary (5/4) (continued from previous page)

Q: For the next set of statements please state to what extent you agree or disagree. - Strongly/Somewhat Agree Summary

		N	Saving for retirement can wait	I can consider furthering my education, because I have my finances in order	I am able to donate to charities when I'd like to	I worry about my debts	I worry that my current credit card balances are too high
<b>Total</b>		<b>3,069</b>	<b>44%</b>	<b>47%</b>	<b>50%</b>	<b>61%</b>	<b>49%</b>
<b>Educational Attainment</b>							
	High school or less	1,043	46%	42%	42%	56%	42%
	Some college, no degree	767	37%	35%	37%	62%	47%
	Associate degree	276	43%	47%	47%	68%	50%
	Bachelor's degree	706	42%	53%	63%	61%	54%
	Advanced degree	276	67%	78%	80%	72%	67%
<b>Gender</b>							
	Male	1,534	57%	60%	60%	62%	55%
	Female	1,535	32%	33%	39%	60%	42%
<b>Age</b>							
	22-24	667	41%	38%	38%	56%	37%
	25-27	669	38%	44%	45%	57%	44%
	28-30	661	48%	50%	51%	65%	54%
	31-33	641	49%	51%	58%	67%	56%
	34-35	431	47%	52%	60%	62%	54%
<b>Income</b>							
	Low (<\$35k)	714	33%	29%	33%	57%	42%
	Middle (\$35k - <\$100k)	1,093	48%	57%	60%	62%	55%
	High (\$100k+)	472	70%	79%	86%	74%	68%
<b>Employment</b>							
	Employed full time	1,878	48%	55%	59%	63%	54%
	Employed part time	396	45%	42%	46%	61%	49%
	Student	170	51%	47%	34%	56%	35%
	Military	*14	41%	68%	68%	36%	34%
	Full-time at-home parent	264	24%	24%	32%	63%	39%
	Unemployed and searching	199	33%	23%	19%	55%	34%
	Unemployed and not searching	96	33%	13%	23%	48%	24%

\* Small base size

Table 60 continued on next page

Table 60 - Financial beliefs: Top 2 box summary (5/4) (continued from previous page)

Q: For the next set of statements please state to what extent you agree or disagree. - Strongly/Somewhat Agree Summary

		N	I like to own things that impress people	I try to keep my life simple, as far as possessions are concerned	I do not believe you have to have the newest gadgets, clothes, etc., to be happy	I am able to live comfortably with my current salary	Being asked to be part of a wedding party is cause to worry about how much I need to spend	I think it is important to invest in life insurance
<b>Total</b>		<b>3,069</b>	<b>43%</b>	<b>70%</b>	<b>74%</b>	<b>55%</b>	<b>52%</b>	<b>64%</b>
<b>Educational Attainment</b>								
	High school or less	1,043	41%	65%	68%	48%	50%	58%
	Some college, no degree	767	32%	72%	76%	41%	50%	62%
	Associate degree	276	39%	69%	77%	56%	51%	68%
	Bachelor's degree	706	50%	72%	79%	67%	53%	67%
	Advanced degree	276	74%	79%	80%	84%	67%	83%
<b>Gender</b>								
	Male	1,534	57%	72%	72%	65%	59%	69%
	Female	1,535	29%	67%	77%	45%	46%	59%
<b>Age</b>								
	22-24	667	39%	70%	76%	46%	50%	59%
	25-27	669	35%	64%	71%	48%	47%	56%
	28-30	661	46%	71%	75%	58%	57%	69%
	31-33	641	50%	73%	74%	64%	55%	71%
	34-35	431	49%	74%	78%	60%	53%	69%
<b>Income</b>								
	Low (<\$35k)	714	29%	65%	70%	36%	46%	55%
	Middle (\$35k - <\$100k)	1,093	51%	71%	74%	68%	55%	71%
	High (\$100k+)	472	79%	81%	78%	89%	73%	82%
<b>Employment</b>								
	Employed full time	1,878	51%	71%	75%	65%	56%	69%
	Employed part time	396	42%	70%	69%	45%	54%	63%
	Student	170	31%	70%	78%	30%	52%	55%
	Military	*14	56%	77%	63%	78%	26%	69%
	Full-time at-home parent	264	22%	66%	77%	43%	37%	58%
	Unemployed and searching	199	22%	66%	78%	20%	40%	48%
	Unemployed and not searching	96	19%	63%	72%	23%	43%	42%

\* Small base size

Table 61 - Most important

Q: What is most important to you?

	N	Being debt free	Owning a home	Starting a family	Spending time with my family	Advancing my career	Being happy	Being able to travel when I want
<b>Total</b>	<b>3,069</b>	<b>22%</b>	<b>16%</b>	<b>5%</b>	<b>23%</b>	<b>6%</b>	<b>26%</b>	<b>3%</b>
<b>Educational Attainment</b>								
High school or less	1,043	23%	13%	6%	24%	5%	26%	3%
Some college, no degree	767	22%	14%	4%	22%	7%	27%	4%
Associate degree	276	27%	14%	5%	24%	7%	23%	2%
Bachelor's degree	706	20%	16%	5%	23%	5%	29%	3%
Advanced degree	276	20%	28%	6%	17%	5%	22%	3%
<b>Gender</b>								
Male	1,534	22%	23%	5%	19%	7%	21%	2%
Female	1,535	22%	8%	5%	26%	4%	31%	4%
<b>Age</b>								
22-24	667	24%	10%	6%	18%	8%	31%	3%
25-27	669	24%	13%	7%	19%	7%	27%	4%
28-30	661	21%	17%	5%	25%	4%	26%	3%
31-33	641	21%	20%	4%	26%	3%	22%	3%
34-35	431	21%	19%	4%	26%	5%	23%	3%
<b>Income</b>								
Low (<\$35k)	714	21%	11%	6%	20%	8%	31%	4%
Middle (\$35k - <\$100k)	1,093	24%	17%	6%	21%	4%	23%	4%
High (\$100k+)	472	21%	32%	5%	19%	6%	15%	2%
<b>Employment</b>								
Employed full time	1,878	23%	18%	6%	21%	5%	24%	3%
Employed part time	396	20%	17%	7%	20%	8%	24%	6%
Student	170	22%	12%	4%	18%	10%	34%	0%
Military	14*	48%	-	-	23%	11%	9%	9%
Full-time at-home parent	264	20%	4%	4%	50%	0%	21%	1%
Unemployed and searching	199	24%	6%	3%	16%	8%	41%	2%
Unemployed and not searching	96	9%	6%	8%	22%	7%	46%	2%

\* Small base size

Table 62 - Marital status

Q: What is your marital status?

		N	Single, never married	Living with partner	Married	Widowed	Divorced or separated
<b>Total</b>		<b>3,069</b>	<b>42%</b>	<b>11%</b>	<b>45%</b>	<b>0%</b>	<b>2%</b>
<b>Educational Attainment</b>							
	High school or less	1,043	51%	13%	34%	0%	2%
	Some college, no degree	767	45%	12%	39%	0%	4%
	Associate degree	276	39%	14%	44%	-	3%
	Bachelor's degree	706	32%	9%	59%	-	1%
	Advanced degree	276	27%	5%	68%	-	0%
<b>Gender</b>							
	Male	1,534	44%	8%	47%	-	2%
	Female	1,535	40%	15%	43%	0%	3%
<b>Age</b>							
	22-24	667	64%	15%	20%	-	1%
	25-27	669	55%	12%	32%	0%	1%
	28-30	661	35%	14%	49%	-	2%
	31-33	641	24%	8%	66%	0%	2%
	34-35	431	24%	6%	66%	0%	4%
<b>Income</b>							
	Low (<\$35k)	714	54%	16%	26%	0%	3%
	Middle (\$35k - <\$100k)	1,093	35%	11%	52%	-	2%
	High (\$100k+)	472	20%	3%	76%	-	1%
<b>Employment</b>							
	Employed full time	1,878	36%	11%	51%	-	2%
	Employed part time	396	49%	10%	39%	-	2%
	Student	170	80%	11%	8%	-	2%
	Military	14*	63%	11%	26%	-	-
	Full-time at-home parent	264	7%	16%	75%	-	2%
	Unemployed and searching	199	79%	8%	11%	0%	2%
	Unemployed and not searching	96	76%	10%	9%	-	5%

\* Small base size

Table 63 - Age at first job

Q: How old were you when you first got a full-time job?

		N	Mean age
<b>Total</b>		<b>3,069</b>	<b>20.3</b>
<b>Educational Attainment</b>			
	High school or less	1,043	19.2
	Some college, no degree	767	19.5
	Associate degree	276	20.0
	Bachelor's degree	706	21.7
	Advanced degree	276	23.0
<b>Gender</b>			
	Male	1,534	20.8
	Female	1,535	19.8
<b>Age</b>			
	22-24	667	19.4
	25-27	669	19.6
	28-30	661	20.4
	31-33	641	21.0
	34-35	431	21.2
<b>Income</b>			
	Low (<\$35k)	714	19.7
	Middle (\$35k - <\$100k)	1,093	20.8
	High (\$100k+)	472	21.8
<b>Employment</b>			
	Employed full time	1,878	20.7
	Employed part time	396	20.5
	Student	170	18.5
	Military	14*	19.3
	Full-time at-home parent	264	18.8
	Unemployed and searching	199	18.8
	Unemployed and not searching	96	18.2

\* Small base size



Table 64 - Age when purchased first car

Q: How old were you when you first bought a car?

		N	Mean age
<b>Total</b>		<b>3,069</b>	<b>20.5</b>
<b>Educational Attainment</b>			
	High school or less	1,043	20.1
	Some college, no degree	767	20.1
	Associate degree	276	20.1
	Bachelor's degree	706	21.1
	Advanced degree	276	22.0
<b>Gender</b>			
	Male	1,534	20.5
	Female	1,535	20.6
<b>Age</b>			
	22-24	667	19.3
	25-27	669	19.6
	28-30	661	20.9
	31-33	641	21.2
	34-35	431	21.5
<b>Income</b>			
	Low (<\$35k)	714	20.3
	Middle (\$35k - <\$100k)	1,093	20.7
	High (\$100k+)	472	21.0
<b>Employment</b>			
	Employed full time	1,878	20.6
	Employed part time	396	20.8
	Student	170	19.3
	Military	14*	19.6
	Full-time at-home parent	264	20.4
	Unemployed and searching	199	20.0
	Unemployed and not searching	96	20.6

\* Small base size

Table 65 - Age when first married

Q: How old were you when you first got married?

		N	Mean age
<b>Total</b>		<b>1,444</b>	<b>23.1</b>
<b>Educational Attainment</b>			
	High school or less	379	22.3
	Some college, no degree	329	22.8
	Associate degree	130	24.0
	Bachelor's degree	420	23.9
	Advanced degree	187	23.0
<b>Gender</b>			
	Male	750	22.9
	Female	695	23.4
<b>Age</b>			
	22-24	141	20.8
	25-27	221	21.7
	28-30	342	22.7
	31-33	437	24.0
	34-35	305	24.5
<b>Income</b>			
	Low (<\$35k)	213	23.4
	Middle (\$35k - <\$100k)	587	23.4
	High (\$100k+)	362	22.9
<b>Employment</b>			
	Employed full time	1,000	23.2
	Employed part time	159	23.4
	Student	16*	21.3
	Military	4*	22.8
	Full-time at-home parent	204	22.8
	Unemployed and searching	25*	24.4
	Unemployed and not searching	14*	23.5

Base: Married, widowed or divorced/separated

\* Small base size

Table 66 - Age when first bought a home

Q: How old were you when you first bought a home?

		N	Mean age
<b>Total</b>		<b>1,666</b>	<b>24.0</b>
<b>Educational Attainment</b>			
	High school or less	486	23.1
	Some college, no degree	349	24.0
	Associate degree	153	24.6
	Bachelor's degree	432	24.6
	Advanced degree	246	24.3
<b>Gender</b>			
	Male	1,015	23.5
	Female	651	24.7
<b>Age</b>			
	22-24	197	21.1
	25-27	299	22.5
	28-30	381	24.1
	31-33	474	24.9
	34-35	314	25.6
<b>Income</b>			
	Low (<\$35k)	243	23.8
	Middle (\$35k - <\$100k)	757	24.3
	High (\$100k+)	415	23.6
<b>Employment</b>			
	Employed full time	1,221	24.1
	Employed part time	193	23.3
	Student	47*	20.8
	Military	3*	27.5
	Full-time at-home parent	140	24.7
	Unemployed and searching	22*	23.4
	Unemployed and not searching	18*	24.9

Base: Applied for and obtained a mortgage, or bought a home without a mortgage

\* Small base size

Table 67 - Age when first had a child

Q: How old were you when you first had a child?

		N	Mean age
<b>Total</b>		<b>1,526</b>	<b>22.4</b>
<b>Educational Attainment</b>			
	High school or less	480	21.5
	Some college, no degree	373	22.5
	Associate degree	144	23.4
	Bachelor's degree	365	23.4
	Advanced degree	164	22.0
<b>Gender</b>			
	Male	785	22.3
	Female	741	22.6
<b>Age</b>			
	22-24	212	20.2
	25-27	248	21.4
	28-30	355	22.5
	31-33	421	22.9
	34-35	290	24.2
<b>Income</b>			
	Low (<\$35k)	245	22.1
	Middle (\$35k - <\$100k)	556	22.5
	High (\$100k+)	360	22.7
<b>Employment</b>			
	Employed full time	985	22.6
	Employed part time	169	21.6
	Student	41*	21.0
	Military	6*	26.0
	Full-time at-home parent	218	22.6
	Unemployed and searching	57	22.6
	Unemployed and not searching	27*	22.3

Base: Have a child

\* Small base size

Table 68 - Age when first began college

Q: How old were you when you first began a college education?

		N	Mean age
<b>Total</b>		<b>1,859</b>	<b>19.1</b>
<b>Educational Attainment</b>			
	High school or less	-	-
	Some college, no degree	767	19.5
	Associate degree	276	19.4
	Bachelor's degree	706	18.5
	Advanced degree	109	19.4
<b>Gender</b>			
	Male	850	19.6
	Female	1,009	18.7
<b>Age</b>			
	22-24	406	18.3
	25-27	395	18.6
	28-30	400	19.2
	31-33	398	19.6
	34-35	259	20.2
<b>Income</b>			
	Low (<\$35k)	435	18.8
	Middle (\$35k - <\$100k)	721	19.0
	High (\$100k+)	303	19.9
<b>Employment</b>			
	Employed full time	1,223	19.1
	Employed part time	240	18.9
	Student	118	19.0
	Military	4*	21.3
	Full-time at-home parent	141	19.1
	Unemployed and searching	84	18.9
	Unemployed and not searching	32*	19.6

Base: Attended college

\* Small base size

# Methodology and technical notes

## Target Population

Ipsos conducted 3,069 online interviews with young adults between 22 and 35 years of age using a nationally representative sample between May 13 and May 31, 2016. Two focus group were conducted on August 10, 2016, with respondents recruited independently.

## Sample Design

Sample was drawn from two sources:

- **Ipsos i-Say Panel, in which panelists opt in and are incentivized by receiving instant win opportunities, sweepstakes entries and daily prize giveaways.**
- **Ampario sample, a multisource real-time sample recruited and incentivized in the context that they have chosen and are currently engaged in.**

The sample was designed to overrepresent associate degree and advanced degree holders to reach a minimum of 450 responses from each group.

The sample was stratified by additional variables, such as gender, region and age. The target set for each of these variables is shown in Table A.

## Weighting

To correct for the disproportionate stratified sample, the survey was weighted using a technique called rim-weighting to adjust the sample so that it is representative of the current U.S. population. The sample was weighted by gender, race/ethnicity, region and education, and by household income, crossed by age. All of the demographic profiles used in the weights were sourced from the April 2014 U.S. Census Bureau’s Current Population Survey (CPS) and the 2015 American Community Survey (ACS).

## Margin of Error (MoE)

The MoE is a measure of sampling error. It is used to quantify the range of possible values for an observed sample statistic, taking into account the possible sample variation; i.e., the larger the MoE, the greater the uncertainty in the survey results with respect to the statistic being analyzed. More specifically, the MoE can be defined as the maximum absolute difference between the statistic and the actual population parameter being estimated that would be expected from a simple random sample, with a predetermined confidence level.

When estimating percentages from this survey using the whole sample (3,069), the MoE is estimated to be approximately +/- 2.5 percentage points, with a confidence level of 95 percent.

**Table A: Sample targets for gender, age, region, race, and education**

<b>Gender</b>	
Male	1,550
Female	1,519
<b>Total</b>	<b>3,069</b>

<b>Ages</b>	
22-24	698
25-27	658
28-30	652
31-33	653
34-35	408
<b>Total</b>	<b>3,069</b>

<b>Education</b>	
High school or less	883
Some college, no degree	749
Associate degree	456
Bachelor’s degree	511
Advanced degree	470
<b>Total</b>	<b>3,069</b>

<b>Region</b>	
Northeast	531
Midwest	644
South	1,145
West	749
<b>Total</b>	<b>3,069</b>

<b>Race</b>	
White	1,798
African-American	430
Hispanic	638
Other	203
<b>Total</b>	<b>3,069</b>

If percentages are being estimated from sub-domains of the survey, i.e., not using the whole sample, then the MoE will be higher than the one stated above, and must be recalculated.

Assuming that each domain being compared has a different sample size, the rule when estimating percentages from a base of n cases is  $MoE(n) = 1/\sqrt{n}$ . In this context, to judge whether the observed difference between two domains (groups) with different sample sizes, say n1 and n2, is statistically significant, this difference should be compared with  $(1/\sqrt{n1})+(1/\sqrt{n2})$ . If it is larger, then it’s considered statistically significant.

## Effective Base Sizes

As discussed in the previous section, the MoE depends on the sample size of the domain being analyzed. To serve as a guideline of the precision and confidence that the reader should have for the survey estimates, Table B shows how much allowance should be made for the sampling error around a single percentage estimate in the study.

**Table B: Margin of error for different domain sizes**

Sample size	Margin of error
50	14.1%
100	10.0%
200	7.1%
300	5.8%
400	5.0%
500	4.5%
600	4.1%
700	3.8%
800	3.5%
900	3.3%
1,000	3.2%
1,100	3.0%
1,200	2.9%
1,300	2.8%
1,400	2.7%
1,500	2.6%
1,600	2.5%
1,700	2.4%
1,800	2.4%
1,900	2.3%
2,000	2.2%
2,100	2.2%
2,200	2.1%
2,300	2.1%
2,400	2.0%
2,500	2.0%
2,600	2.0%
2,700	1.9%
2,800	1.9%
2,900	1.9%
3,000	1.8%



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