

GfK

GfK Custom Research
North America

GfK. Growth from Knowledge.



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OmniTel

BANKRATE (OCTOBER): GROW

OCTOBER 10 – 12, 2008

Prepared For:

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OMNITEL

OMNITEL is a weekly national telephone omnibus service of GfK Custom Research North America.

The sample for each week's OMNITEL wave consists of 1,000 completed interviews, made up of male and female adults (in approximately equal number), all 18 years of age and over.

All interviews are conducted by telephone from four GfK sites: Twin Falls & Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,^{*} the following classification items have been obtained and are available to subscribers:

- | | |
|---|--|
| <input type="checkbox"/> Nine Census Regions | <input type="checkbox"/> Family Size/Composition |
| <input type="checkbox"/> Metro Area vs. Non-Metro | <input type="checkbox"/> Marital Status |
| <input type="checkbox"/> Nielsen County Classifications | <input type="checkbox"/> Race |
| <input type="checkbox"/> DMA Affiliations | <input type="checkbox"/> Employment Status |
| <input type="checkbox"/> MSA Affiliations | <input type="checkbox"/> Education |
| <input type="checkbox"/> Time Zone | <input type="checkbox"/> Cable TV |

Optional classification items available upon a request only basis prior to field start are:

- | | |
|--|--|
| <input type="checkbox"/> Home Ownership | <input type="checkbox"/> Primary Grocery Shopper |
| <input type="checkbox"/> Head of Household | <input type="checkbox"/> Status of Non-Employed |

* The Influentials; a GfK exclusive, are identified by a Political/Social activity index built out of response to a list of activities reportedly engaged in during the last year – such things as having written a letter to the editor or a politician, having made a speech, or written an article, having worked in a political campaign, being an officer of a civic or fraternal organization, being a member of a group that tries to influence public policy or government, signed a petition, etc. “Signed a petition” was put on the list largely so that anyone who wanted to say he/she had done something would have something to say. All responses to “signed a petition” are ignored in building this scale. Respondents who have done three or more of the things on the list (beyond signing a petition) are classified as “Influential” – and may be roughly equated with “thought leaders.”

The results contained in this report are based on interviews conducted from October 10 – 12, 2008. A total of 1,004 interviews were completed, 523 with female adults and 481 with male adults. The margin of error on weighted data is ± 3 percentage points for the full sample.

The client's questionnaire is shown on the next page, with tabular results following.

**** Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

On another subject,

1. Given the current financial climate, and thinking of your own finances, which one of the following is holding you back from getting ahead the most? Is it... (READ LIST. RECORD ONE RESPONSE.)

	Credit card debt	1
	Inadequate income	2
	Rising prices of goods and services	3
	Shrinking value of stocks and investments	4
	Inability to get credit	5
	Overspending	6
(DO <u>NOT</u> READ)	Refused	ref
	Don't know	dk

2. Which one of the following statements best describes how you feel about investing in the stock market? Are you... (READ LIST. RECORD ONE RESPONSE.)

	Not at all worried because you think the stock market will go up over the long term	1
	Somewhat worried that the markets will continue to decline for a long time	2
	Very worried and losing sleep about the state of the economy	3
	Terrified that the whole economy is going to collapse	4
(DO <u>NOT</u> READ)	Don't Know	dk

3. How do you see the overall financial picture of the U.S. economy changing in the next year? Do you think... (READ LIST. RECORD ONE RESPONSE.)

	It will get much better	1
	It will get somewhat better	2
	It will be about the same	3
	It will get somewhat worse	4
	It will get much worse	5
(DO <u>NOT</u> READ)	Don't Know	dk

4. Now, how do you see your own personal financial picture changing in the next year? Do you think... (READ LIST. RECORD ONE RESPONSE)

	It will get much better	1
	It will get somewhat better	2
	It will be about the same	3
	It will get somewhat worse	4
	It will get much worse	5
(DO <u>NOT</u> READ)	Don't Know	dk

5. When you dream about the future, what do you envision as your best option to get ahead? Are you... (READ LIST. ROTATE. RECORD ONE RESPONSE)

	Hoping to win the lottery	1
	Saving and investing a portion of your earnings	2
	Expecting to get a big inheritance	3
	Dreaming up a get-rich-quick scheme	4
	Pursuing additional education or job training	5
	Planning to start or sell a business	6
(DO <u>NOT</u> READ)	{ None of the above	7
	{ Don't know	dk

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Omnitel - October 10, 2008

BANKRATE(October):Grow

Page	Table	Title
1	1	Q.1 Given the current financial climate, and thinking of your own finances, which one of the following is holding you back from getting ahead the most?
2	2	Q.2 Which one of the following statements best describes how you feel about investing in the stock market?
3	3	Q.3 How do you see the overall financial picture of the U.S. economy changing in the next year?
4	4	Q.4 Now, how do you see your own personal financial picture changing in the next year?
5	5	Q.5 When you dream about the future, what do you envision as your best option to get ahead?

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Omnitel - October 10, 2008

BANKRATE(October):Grow

Table 1

Q.1 Given the current financial climate, and thinking of your own finances, which one of the following is holding you back from getting ahead the most?

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uentials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	481	523	34	62	188	337	350	157	109	90	87	394	259	190	225	365	224	762	150
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	257 100	248 100	161 100	193 100	119* 100*	78* 100*	89* 100*	385 100	252 100	189 100	224 100	364 100	223 100	792 100	120 100
Any (Net)	852 85.2	418 86.3	434 84.2	126 98.8 fGH	165 92.0 H	227 88.6 H	209 84.2 H	108 67.2	176 91.0	105 88.5	69 89.0	83 93.1	324 84.1	214 84.8	166 87.9	186 83.0	301 82.7	199 89.4	687 86.8	104 86.9
Rising prices of goods and services	323 32.3	159 32.8	165 31.9	53 41.2 h	66 36.7 h	94 36.4 gH	68 27.3	39 24.0	41 21.4	33 28.0	25 32.1	47 52.5 IJ kmN	143 37.2	87 34.4 I	66 35.2	73 32.8	129 35.6 R	54 24.3	265 33.5	45 37.5
Inadequate income	225 22.5	107 22.2	118 22.9	43 33.3 gH	49 27.2 H	64 24.9 H	45 18.1	23 14.5	79 40.9 KL MN	39 32.7 MN	15 19.7	19 21.7	54 14.1	32 12.9	36 18.9	54 24.0	77 21.2	59 26.3	176 22.2	14 11.9
Shrinking value of stocks and investments	161 16.1	83 17.2	78 15.1	5 4.0	12 6.8	36 14.1	64 25.8 DEF	36 22.2 DEF	5 2.7	12 10.2 i	13 16.8 I	8 9.4	91 23.5 IJ L	66 26.0 IJL	32 17.0	37 16.4	45 12.3	47 21.2 Q	138 17.4	32 26.7
Credit card debt	61 6.1	27 5.7	34 6.5	5 4.0	13 7.1	21 8.1 H	18 7.2 H	4 2.3	26 13.6 JLM	2 1.8	5 6.9	1 1.6	22 5.8	19 7.5	14 7.6	15 6.6	11 3.1	21 9.3 Q	48 6.1	7 5.4
Inability to get credit	41 4.1	22 4.5	19 3.7	8 6.5	16 9.1 FgH	5 1.8	8 3.1	3 1.8	9 4.8	15 12.3 kMN	1 1.5	5 5.1	6 1.4	5 1.9	14 7.2 P	2 0.9	13 3.6	12 5.4 P	33 4.1	4 3.6
Overspending	41 4.1	19 4.0	21 4.1	13 9.8 g	9 5.1	8 3.2	7 2.7	4 2.4	15 7.5 Mn	4 3.5	9 12.0 IMN	3 2.9	8 2.1	5 2.1	4 1.9	5 2.3	25 7.0 op	6 2.9	27 3.4	2 1.7
Refused	22 2.2	10 2.1	12 2.3	2 1.2	- -	4 1.4	5 2.1	7 4.3 Ef	2 1.2	2 1.8	1 1.0	1 1.0	7 1.8	5 1.8	5 2.4	4 1.9	10 2.6	4 1.7	15 1.9	1 0.6
Don't know/No response	126 12.6	56 11.6	69 13.5	- -	14 8.0	26 10.0 d	34 13.7 D	46 28.4 DEFG	15 7.8	12 9.7	8 10.0	5 5.9	54 14.1	34 13.4	18 9.7	34 15.1	54 14.7	20 8.9	90 11.4	15 12.5

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Omnitel - October 10, 2008

BANKRATE(October):Grow

Q.2 Which one of the following statements best describes how you feel about investing in the stock market?

Table 2

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	481	523	34	62	188	337	350	157	109	90	87	394	259	190	225	365	224	762	150
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	257 100	248 100	161 100	193 100	119* 100*	78* 100*	89* 100*	385 100	252 100	189 100	224 100	364 100	223 100	792 100	120 100
Not at all worried because you think the stock market will go up over the long term	354 35.4	198 40.9 C	156 30.3	24 18.8	73 40.8 D	101 39.2 D	88 35.5 d	61 38.2 D	54 28.0	41 34.3	28 35.7	35 38.9	157 40.8 I	107 42.4 I	66 35.1	82 36.6	139 38.2	67 30.0	274 34.5	41 34.0
Somewhat worried that the markets will continue to decline for a long time	332 33.2	139 28.7	193 37.5 B	64 49.9 egH	51 28.4	87 33.8 H	84 33.9 H	38 23.5	55 28.2	32 26.5	19 23.9	29 32.6	146 37.8 k	93 37.0	76 40.2 Q	76 33.9	99 27.2	81 36.5 q	280 35.3	49 40.7
Very worried and losing sleep about the state of the economy	105 10.5	47 9.8	58 11.3	10 7.5	13 7.5	37 14.4 H	29 11.5 H	10 6.0	24 12.3	7 5.6	11 14.8	4 4.7	42 10.9	25 10.1	13 6.8	28 12.6	46 12.5	19 8.4	90 11.3	14 11.5
Terrified that the whole economy is going to collapse	137 13.7	76 15.6	61 11.8	30 23.8 Fg	36 20.3 Fg	15 6.0	27 10.8 f	25 15.4 Fg	46 24.0 MN	23 19.3 MN	13 16.7 MN	18 19.9 MN	26 6.7	16 6.4	18 9.5	21 9.6	57 15.6	41 18.2 op	99 12.5	11 8.8
Don't know/No response	71 7.1	24 5.0	47 9.1 b	- -	5 3.0	17 6.5	20 8.2 d	27 17.0 DEFG	14 7.5	17 14.2 IMN	7 8.9	3 3.9	15 3.9	11 4.2	16 8.4	17 7.4	24 6.5	15 6.9	50 6.3	6 5.0

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

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

Omnitel - October 10, 2008

BANKRATE(October):Grow

Q.3 How do you see the overall financial picture of the U.S. economy changing in the next year?

Table 3

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Infl-uen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	1004	481	523	34	62	188	337	350	157	109	90	87	394	259	190	225	365	224	762	150
Total Weighted	1000	484	516	128*	179	257	248	161	193	119*	78*	89*	385	252	189	224	364	223	792	120
	100	100	100	100*	100	100	100	100	100	100*	100*	100*	100	100	100	100	100	100	100	100
Top 2 Box (Net)	422	192	230	52	63	115	108	77	78	42	30	36	178	119	94	87	147	93	344	59
	42.2	39.7	44.6	41.0	34.9	44.7	43.7	47.9	40.1	35.1	38.6	40.2	46.3	47.0	50.0	39.0	40.4	41.9	43.4	49.6
It will get much better	65	27	38	2	13	19	17	10	20	7	3	1	28	16	10	13	25	17	46	5
	6.5	5.6	7.3	1.8	7.4	7.2	7.1	6.4	10.2	5.8	3.5	1.3	7.2	6.2	5.4	5.7	6.9	7.4	5.8	3.9
It will get somewhat better	357	165	193	50	49	96	91	67	58	35	27	35	151	103	84	75	122	77	298	55
	35.7	34.1	37.3	39.1	27.5	37.5	36.6	41.4	29.9	29.3	35.2	38.9	39.1	40.8	44.6	33.3	33.5	34.4	37.7	45.7
It will be about the same	168	82	86	4	34	51	43	28	16	19	20	19	70	49	31	43	65	29	135	19
	16.8	16.9	16.7	3.4	18.7	20.0	17.4	17.4	8.2	15.6	25.5	21.4	18.3	19.6	16.5	19.0	17.9	12.9	17.0	15.5
Bottom 2 Box (Net)	364	194	170	65	74	82	86	47	92	48	28	32	122	77	46	85	138	96	274	37
	36.4	40.0	33.0	51.1	41.4	32.0	34.6	29.0	47.4	40.3	35.9	35.6	31.7	30.5	24.2	37.9	37.8	43.0	34.6	30.9
It will get somewhat worse	239	123	115	42	47	67	51	27	47	31	20	17	89	49	30	59	97	52	185	22
	23.9	25.5	22.4	32.5	26.0	26.1	20.7	16.5	24.5	25.9	25.7	19.6	23.2	19.4	16.1	26.4	26.7	23.4	23.3	18.4
It will get much worse	125	70	55	24	28	15	35	20	44	17	8	14	33	28	15	26	41	44	90	15
	12.5	14.5	10.7	18.6	15.4	5.9	13.9	12.5	22.9	14.4	10.1	16.0	8.6	11.0	8.2	11.4	11.2	19.6	11.3	12.5
Don't know/No response	46	16	29	6	9	8	10	9	8	11	-	3	14	7	17	9	14	5	39	5
	4.6	3.4	5.7	4.5	5.0	3.3	4.2	5.8	4.3	9.0	-	2.8	3.7	3.0	9.2	4.1	3.9	2.2	5.0	4.0

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



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

Omnitel - October 10, 2008

BANKRATE(October):Grow

Q.4 Now, how do you see your own personal financial picture changing in the next year?

Table 4

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	481	523	34	62	188	337	350	157	109	90	87	394	259	190	225	365	224	762	150
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	257 100	248 100	161 100	193 100	119* 100*	78* 100*	89* 100*	385 100	252 100	189 100	224 100	364 100	223 100	792 100	120 100
Top 2 Box (Net)	387 38.7	191 39.5	196 37.9	84 65.9 FGH	87 48.4 GH	97 37.7 H	81 32.8 H	31 19.0	86 44.4	42 35.5	24 31.6	30 34.0	159 41.2	107 42.5	89 47.2 Pr	67 29.7	153 41.9 P	79 35.2	317 40.0	49 41.1
It will get much better	96 9.6	50 10.2	46 9.0	21 16.3 gH	25 14.1 GH	30 11.6 GH	14 5.5 H	3 2.0	20 10.4	11 9.5	7 8.5	5 6.1	41 10.6	30 11.7	19 9.9	16 7.0	43 11.9	18 8.2	85 10.7	15 12.7
It will get somewhat better	291 29.1	142 29.2	149 29.0	63 49.6 FGH	61 34.3 H	67 26.1 H	68 27.3 H	27 17.1	66 34.0	31 26.0	18 23.0	25 27.9	118 30.6	78 30.8	71 37.3 P	51 22.7	109 30.0	60 27.0	232 29.2	34 28.3
It will be about the same	472 47.2	230 47.5	242 47.0	25 19.8	88 49.0 D	131 51.1 D	118 47.7 D	96 59.8 DFG	80 41.2	63 53.2	43 54.8	40 45.4	185 47.9	115 45.7	72 37.8	118 52.7 O	171 46.9	112 50.2 o	369 46.6	54 44.7
Bottom 2 Box (Net)	128 12.8	58 11.9	70 13.6	18 14.3 E	3 1.4	28 11.0 E	46 18.6 EF	28 17.3 Ef	25 12.8	12 10.4	11 13.6	17 18.9	40 10.5	29 11.5	27 14.1	38 17.0 Q	34 9.3	29 13.1	98 12.3	17 13.9
It will get somewhat worse	95 9.5	38 7.8	57 11.1	9 7.2	3 1.4	20 7.8 e	38 15.3 EF	22 13.6 Ef	14 7.1	8 6.7	6 8.1	11 12.1	35 9.1	26 10.1	25 13.1 Q	25 11.1 q	20 5.6	25 11.3 q	75 9.4	14 11.7
It will get much worse	33 3.3	20 4.1	13 2.5	9 7.1 e	- -	8 3.1	8 3.3	6 3.7 e	11 5.7 mn	4 3.7	4 5.5 m	6 6.8 Mn	5 1.4	4 1.4	2 1.0	13 5.9 or	13 3.7	4 1.8	23 2.9	3 2.3
Don't know/No response	13 1.3	6 1.1	8 1.5	- -	2 1.2	1 0.3	2 0.9	6 3.9 FG	3 1.7	1 0.9	- -	1 1.7	1 0.3	1 0.3	2 0.9	1 0.6	7 1.9	3 1.4	9 1.1	* 0.3

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Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - October 10, 2008

BANKRATE(October):Grow

Q.5 When you dream about the future, what do you envision as your best option to get ahead?

Table 5

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uentials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	481	523	34	62	188	337	350	157	109	90	87	394	259	190	225	365	224	762	150
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	257 100	248 100	161 100	193 100	119* 100*	78* 100*	89* 100*	385 100	252 100	189 100	224 100	364 100	223 100	792 100	120 100
Any (Net)	766 76.6	389 80.4 c	377 73.1	126 98.8 eFG H	156 87.3 GH	209 81.4 GH	175 70.8 H	81 50.0	136 70.4	90 75.7	55 71.2	66 74.4	327 84.8 IK Lm	222 87.9 IJK Lm	152 80.2	167 74.7	275 75.6	172 77.1	634 80.1	97 81.1
Saving and investing a portion of your earnings	362 36.2	176 36.4	186 36.0	42 32.7	41 22.7	118 46.1 EH	107 43.2 EH	48 29.7	44 22.6	21 17.8	27 34.7 j	40 44.5 IJ	191 49.6 IJ k	138 54.8 IJK M	59 31.1	88 39.5	138 38.0	77 34.4	315 39.8	65 54.5
Pursuing additional education or job training	231 23.1	106 22.0	124 24.1	67 52.5 FGH	90 50.4 FG H	39 15.1 H	27 10.8 H	3 2.0	46 23.7 L	39 32.8 Ln	15 19.5 l	6 6.6	90 23.4 L	53 20.9 L	51 27.2 p	38 17.1	85 23.3	56 25.3	189 23.9	18 15.0
Hoping to win the lottery	92 9.2	48 10.0	43 8.4	9 7.1	13 7.3	23 8.9	21 8.4	24 14.7 fG	35 18.3 MN	15 12.2 MN	8 10.9 MN	15 17.0 MN	12 3.0 N	3 1.1	19 10.2	26 11.6	29 8.0	17 7.8	62 7.9	5 3.9
Planning to start or sell a business	64 6.4	48 10.0 C	16 3.1	8 6.5	12 6.8	20 7.8 H	15 5.9 H	3 2.1	8 4.1	11 9.4	3 4.2	6 6.3	27 6.9	22 8.7	13 6.9	13 5.9	21 5.8	17 7.5	55 7.0	8 6.3
Expecting to get a big inheritance	13 1.3	6 1.2	7 1.3	- -	- -	6 2.2	6 2.2	2 1.0	1 0.6	2 2.1	2 2.0	- -	7 1.7	6 2.2	6 3.4 q	1 0.7	1 0.4	3 1.5	8 1.0	2 1.4
Dreaming up a get-rich-quick scheme	5 0.5	4 0.8	1 0.2	- -	- -	3 1.3	1 0.2	1 0.5	2 1.2	2 1.4	- -	- -	1 0.1	1 0.2	3 1.5	- -	1 0.2	1 0.5	4 0.6	- -
None of the above	210 21.0	88 18.3	122 23.6	2 1.2	15 8.4	46 17.9 De	65 26.3 DEF	73 45.5 DEF G	54 28.1 MN	26 21.8 n	21 27.1 MN	16 17.8	54 14.1 N	27 10.5	36 19.3	52 23.4	77 21.1	45 20.1	141 17.8	18 14.7
Don't know/No response	24 2.4	7 1.4	17 3.3	- -	8 4.3	2 0.6	7 2.9	7 4.5 F	3 1.5	3 2.6	1 1.6	7 7.8 IMN	4 1.1	4 1.5	1 0.5	4 1.9	12 3.3	6 2.8	17 2.1	5 4.2

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



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