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GfK Custom Research  
North America

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# OmniTel

BANKRATE (FEBRUARY): DEBT

FEBRUARY 8 – 10, 2008

Prepared For:

Bankrate.com  
11760 U.S. Highway One  
Suite 500  
North Palm Beach, FL 33408

## **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,<sup>\*</sup> the following classification items have been obtained and are available to subscribers:

Nine Census Regions	Family Size/Composition
Metro Area vs. Non-Metro	Marital Status
Nielsen County Classifications	Race
DMA Affiliations	Employment Status
MSA Affiliations	Education
Time Zone	Cable TV

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

Home Ownership	Primary Grocery Shopper
Head of Household	Status of Non-Employed

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\* 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 February 8 – 10, 2008. A total of 1,014 interviews were completed, 531 with female adults and 483 with male adults. The margin of error on weighted data is  $\pm 3$  percentage points for the full sample.

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

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\*\* **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.

<b>Rotate Questions Section A and Section B</b>
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<b>Section A – Debt = Q. 1 -4.</b>
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(IF SECTION A ASKED FIRST DISPLAY) Now let's talk about debt. Again, we assure you we are just gathering opinions and will not be asking you anything specific about accounts or amounts or anything like that.

(IF SECTION A ASKED SECOND DISPLAY) Now let's talk about debt.

1. Most people carry some sort of debt from month to month. Do you currently owe money on any of the following types of accounts? How about... (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	(DO NOT READ)		
	<u>YES</u>	<u>NO</u>	<u>REFUSED</u>
Credit cards	1	2	ref
Student loans	1	2	ref
Home equity loan or line of credit	1	2	ref
Auto or other type of vehicle loan	1	2	ref

<b>IF "YES" TO ANY IN Q 1 ASK:</b>
------------------------------------

2. Which of the following statements best describes how you view the amount of debt you carry month to month? By debt I am NOT including a mortgage, if you have one, but rather things like credit cards, student loans, car loans, home equity loans or lines of credit. Thinking about debt from these, would you say ... (READ LIST. CHECK ONLY ONE RESPONSE)

	You don't worry at all about the amount of debt you carry month to month	1
	You worry somewhat about the amount of debt you carry month to month but you feel able to manage it	2
Or,	You are really worried about the amount of debt you carry month to month, and are not sure how you are going to pay it all	3
(DO NOT READ)	Refused	ref

<b>ASK EVERYONE</b>
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3. Please tell me if you agree or disagree with each of the following statements. (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>AGREE</u>	<u>DISAGREE</u>	(DO NOT READ) <u>REFUSED</u>
Carrying some debt is part of modern life and is tough for anyone to avoid	1	2	ref
Debt can be controlled through disciplined spending and saving	1	2	ref
Debt usually results from bad decisions	1	2	ref
Debt often happens due to unfortunate circumstances beyond anyone's control	1	2	ref

<b>IF "YES" TO ANY IN Q 1 ASK:</b>
------------------------------------

4. Please answer "yes" or "no" to each of the following statements about your debts. (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE.)

	<u>YES</u>	<u>NO</u>	<u>(DO NOT READ) REFUSED</u>
You know the <u>interest rate</u> on each of your debts	1	2	ref
You know the <u>total</u> amount on each of your debts	1	2	ref
You understand how interest and finance charges are calculated on what you owe	1	2	ref
You read your contracts fully before signing up for a loan or credit card	1	2	ref

<b>SAVINGS QUESTIONS – SECTION B = Q. 5 – 8.</b>
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(IF "SAVINGS" QUESTIONS ARE ASKED FIRST DISPLAY) First, we're going to talk about savings. Again, we assure you we are just gathering opinions and will not be asking you anything specific about accounts or amounts or anything like that.

(IF "SAVINGS" QUESTIONS ARE ASKED SECOND DISPLAY) Now, we're going to switch gears a little and talk about saving. Please think of all ways you "save" money such as a savings account in a bank, or a 401K or other retirement account.

5. Please tell me if you agree or disagree with each of the following statements. (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>AGREE</u>	<u>DISAGREE</u>	<u>(DO NOT READ) REFUSED</u>
You don't save at all because you don't really worry about it	1	2	ref
You don't save much because you feel you work too hard to scrimp on the things you really enjoy	1	2	ref
You do save money, but not as much as you would like because of the expenses of daily living	1	2	ref
You save as much as possible because you're worried about tomorrow	1	2	ref

6. How much of your salary are you able to save each year? Would you say... (READ LIST. CHECK ONLY ONE RESPONSE.)

	Nothing	1
	Less than 10 percent of your income	2
	Between 10 and 20 percent of your income	3
Or,	More than 20 percent of your income	4
(DO <u>NOT</u> READ)	Refused	ref

7. Please tell me if you agree or disagree with each of the following statements. (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>AGREE</u>	<u>DISAGREE</u>	<u>(DO NOT READ)</u> <u>REFUSED</u>
You would skip going on vacation one year rather than put it on a credit card or finance it in some other way in order to pay for it	1	2	ref
If you had a car that was several years old that runs fine and was paid for, you'd keep it rather than finance a new one	1	2	ref
If you wanted to do major home improvements, you'd save money to do them rather than take out a loan	1	2	ref
You are satisfied with the amount of money you are putting into savings right now	1	2	ref

8. If you were laid off today, how long do you think you could you live off your savings? Would you say... (READ LIST. CHECK ONLY ONE RESPONSE)

	One month or less	1
	Two to six months	2
	Seven months to one year	3
Or,	Longer than a year	4
(DO <u>NOT</u> READ)	} You don't have any savings Refused	5
		ref

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Omnitel - February 08, 2008

BANKRATE(February): Debt

Page	Table	Title
1	1	Q.1 Most people carry some sort of debt from month to month. Do you currently owe money on any of the following types of accounts?
2	2	Q.2 Which of the following statements best describes how you view the amount of debt you carry month to month? Base: Debtors
3	3	Q.3 Please tell me if you agree or disagree with each of the following statements. ... Carrying some debt is part of modern life and is tough for anyone to avoid ...
4	4	Q.3 Please tell me if you agree or disagree with each of the following statements. ... Debt can be controlled through disciplined spending and saving ...
5	5	Q.3 Please tell me if you agree or disagree with each of the following statements. ... Debt usually results from bad decisions ...
6	6	Q.3 Please tell me if you agree or disagree with each of the following statements. ... Debt often happens due to unfortunate circumstances beyond anyone's control ...
7	7	Q.3 Please tell me if you agree or disagree with each of the following statements. ... Summary of Agree ...
8	8	Q.3 Please tell me if you agree or disagree with each of the following statements. ... Summary of Disagree ...
9	9	Q.4 Please answer "yes" or "no" to each of the following statements about your debts. Base: Debtors
10	10	Q.5 Please tell me if you agree or disagree with each of the following statements. ... You don't save at all because you don't really worry about it ...
11	11	Q.5 Please tell me if you agree or disagree with each of the following statements. ... You don't save much because you feel you work too hard to scrimp on the things you really enjoy ...
12	12	Q.5 Please tell me if you agree or disagree with each of the following statements. ... You do save money, but not as much as you would like because of the expenses of daily living ...
13	13	Q.5 Please tell me if you agree or disagree with each of the following statements. ... You save as much as possible because you're worried about tomorrow ...
14	14	Q.5 Please tell me if you agree or disagree with each of the following statements. ... Summary of Agree ...
15	15	Q.5 Please tell me if you agree or disagree with each of the following statements. ... Summary of Disagree ...
16	16	Q.6 How much of your salary are you able to save each year?

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



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Omnitel - February 08, 2008

BANKRATE(February): Debt

Page	Table	Title
17	17	Q.7 Please tell me if you agree or disagree with each of the following statements. ... You would skip going on vacation one year rather than put it on a credit card or finance it in some other way in order to pay for it ...
18	18	Q.7 Please tell me if you agree or disagree with each of the following statements. ... If you had a car that was several years old that runs fine and was paid for, you'd keep it rather than finance a new one ...
19	19	Q.7 Please tell me if you agree or disagree with each of the following statements. ... If you wanted to do major home improvements, you'd save money to do them rather than take out a loan ...
20	20	Q.7 Please tell me if you agree or disagree with each of the following statements. ... You are satisfied with the amount of money you are putting into savings right now ...
21	21	Q.7 Please tell me if you agree or disagree with each of the following statements. ... Summary of Agree ...
22	22	Q.7 Please tell me if you agree or disagree with each of the following statements. ... Summary of Disagree ...
23	23	Q.8 If you were laid off today, how long do you think you could you live off your savings?

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



# Omnitel - February 08, 2008

## BANKRATE(February): Debt

Q.1 Most people carry some sort of debt from month to month. Do you currently owe money on any of the following types of accounts?

Table 1

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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
<b>Any (Net)</b>	<b>606</b> <b>60.6</b>	279 57.7	326 63.2	60 46.9	119 66.5 DH	187 68.9 DH	137 67.1 DH	76 47.1	65 36.1	54 49.0	70 74.3 IJ	43 68.8 IJ	313 76.5 IJ	173 75.2 IJ	131 69.1 Q	147 65.6 Q	195 53.6	133 59.7	495 66.3	83 65.6
Credit cards	<b>446</b> <b>44.6</b>	200 41.3	246 47.6	42 32.6	84 46.7	136 50.1 DH	100 48.9 dH	64 39.6	39 21.6	41 36.8 I	49 52.3 IJ	33 53.1 I	243 59.3 IJ N	122 53.1 IJ	92 48.9	105 46.7	155 42.4	94 42.2	371 49.7	61 48.4
Auto or other type of vehicle loan	<b>331</b> <b>33.1</b>	168 34.8	162 31.5	22 17.3	82 45.7 Dg H	123 45.2 DG H	70 34.2 DH	21 13.2	19 10.8	25 22.7 i	39 41.5 IJ	24 38.5 IJ	197 48.3 IJ n	102 44.2 IJ	56 29.9	81 36.3	115 31.5	78 35.1	283 37.9	55 43.5
Home equity loan or line of credit	<b>204</b> <b>20.4</b>	92 18.9	113 21.8	9 6.7	38 21.3 Dh	68 25.0 DH	64 31.4 DeH	21 12.9	10 5.5	15 13.2	25 26.6 IJ	9 14.4 i	128 31.4 IJ L	79 34.4 IJL	48 25.5 q	56 24.8 Q	61 16.9	39 17.6	171 22.9	36 28.1
Student loans	<b>155</b> <b>15.5</b>	50 10.3	105 20.3 B	34 26.4 GH	57 32.1 FG H	43 15.8 GH	12 5.7	6 3.8	24 13.2	8 7.1	15 16.5	11 18.4 j	81 19.7 J	47 20.5 J	45 23.6 QR	40 18.1 R	48 13.2	22 9.7	143 19.2	25 19.5
None	<b>376</b> <b>37.6</b>	195 40.4	181 35.1	68 53.1 EFG	59 32.8	79 29.2	63 30.9	84 52.0 EFG	114 63.7 JK LMN	54 49.0 KI MN	24 25.7	19 31.2	94 23.1	55 24.0	58 30.7	76 34.1	158 43.4 Op	84 37.7	237 31.7	41 32.4
Don't know/No response	<b>18</b> <b>1.8</b>	9 1.9	9 1.7	- -	1 0.7	5 1.9	4 2.0	2 1.0	* 0.3	2 2.0	- -	- -	2 0.4	2 0.7	* 0.2	1 0.4	11 3.0 op	6 2.6 p	15 2.0	3 2.0

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 - February 08, 2008

## BANKRATE(February): Debt

## Q.2 Which of the following statements best describes how you view the amount of debt you carry month to month?

Table 2

Base: Debtors

	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	<b>623</b>	296	327	22	68	173	202	121	59	55	60	42	335	199	135	189	178	121	499	97
Total Weighted	<b>606</b> <b>100</b>	279 100	326 100	60* 100*	119 100	187 100	137 100	76 100	65* 100*	54* 100*	70* 100*	43* 100*	313 100	173 100	131 100	147 100	195 100	133 100	495 100	83 100
You don't worry at all about the amount of debt you carry month to month	<b>211</b> <b>34.9</b>	113 40.4 C	98 30.2	11 17.9	36 30.4	68 36.1	54 39.0 d	35 46.8 DEF	15 23.8	19 34.9	18 26.6	14 32.7	126 40.2 ik	76 43.9 IK	42 32.1	58 39.4	60 30.8	51 38.6	174 35.2	24 29.1
You worry somewhat about the amount of debt you carry month to month but you feel able to manage it	<b>326</b> <b>53.8</b>	144 51.7	182 55.7	44 72.6 H	65 54.5 H	104 55.4 H	73 53.4 H	28 37.2	29 45.7	25 45.4	42 59.7	26 61.8	171 54.5	88 50.6	72 55.4	65 44.4	118 60.6 P	70 52.9	276 55.8	50 60.6
You are really worried about the amount of debt you carry month to month, and are not sure how you are going to pay it all	<b>63</b> <b>10.3</b>	20 7.0	43 13.2 B	6 9.5	18 15.2 g	16 8.5	10 7.1	9 11.5	19 29.5 kL MN	10 18.3 MIN	8 11.5 m	2 5.5	15 4.9	9 5.2	12 9.4	23 16.0 qr	16 8.2	11 8.0	42 8.4	9 10.3
Refused	<b>6</b> <b>0.9</b>	2 0.9	3 1.0	- -	- -	- -	1 0.5	3 4.4 EFG	1 1.0	1 1.4	2 2.2	- -	1 0.3	* 0.3	4 3.1 pq	* 0.2	1 0.3	1 0.4	3 0.6	- -

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 - February 08, 2008

### BANKRATE(February): Debt

Table 3

**Q.3 Please tell me if you agree or disagree with each of the following statements.**

... Carrying some debt is part of modern life and is tough for anyone to avoid ...

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000 100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	<b>722 72.2</b>	351 72.5	371 72.0	95 74.1	124 69.5	207 76.0 H	156 76.2 H	106 65.8	123 68.8	80 72.5	72 76.9	50 81.4	301 73.5	171 74.1	138 73.2	159 70.9	272 74.7	153 68.6	551 73.9	84 66.3
Disagree	<b>269 26.9</b>	127 26.2	143 27.6	33 25.9	55 30.5	63 23.1	48 23.5	51 31.6 FG	53 29.6	30 26.8	22 23.1	12 18.6	107 26.1	58 25.2	50 26.4	64 28.4	88 24.3	67 30.3	189 25.3	41 32.2
Refused	<b>9 0.9</b>	6 1.3	2 0.4	- -	- -	2 0.9	1 0.4	4 2.6 eG	3 1.6	1 0.7	- -	- -	2 0.4	2 0.7	1 0.4	2 0.7	4 1.1	2 1.1	6 0.8	2 1.5

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

**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 - February 08, 2008

BANKRATE(February): Debt

Table 4

Q.3 Please tell me if you agree or disagree with each of the following statements.

... Debt can be controlled through disciplined spending and saving ...

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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	905 90.5	444 91.8	461 89.3	116 90.5	163 91.2	246 90.3	189 92.2	142 88.4	150 83.8	91 81.8	88 94.1 ij	60 96.3 ij	394 96.4 ij	222 96.6 ij	172 90.8	207 92.3	324 89.1	203 90.8	688 92.2	113 89.2
Disagree	87 8.7	38 7.8	50 9.6	12 9.5	16 8.8	25 9.2	14 6.9	15 9.2	26 14.3 IM N	20 18.2 KLM N	6 5.9	2 3.7	14 3.5	7 3.1	17 9.2	15 6.9	37 10.2	17 7.7	55 7.4	13 10.4
Refused	8 0.8	2 0.4	6 1.1	- -	- -	1 0.5	2 0.9	4 2.4 ef	4 2.0 m	- -	- -	- -	1 0.2	1 0.4	- -	2 0.8	2 0.7	3 1.5	3 0.4	* 0.3

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



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 Overlap formulae used. \* small base

## Omnitel - February 08, 2008

### BANKRATE(February): Debt

Q.3 Please tell me if you agree or disagree with each of the following statements.

Table 5

... Debt usually results from bad decisions ...

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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	596 59.6	294 60.7	302 58.6	84 65.9	107 59.7	150 55.0	120 58.7	101 62.9	123 68.6 MN	70 63.4 n	67 71.7 MN	39 63.0	214 52.2	116 50.4	111 58.7	117 52.1	230 63.2 P	138 62.1 p	432 57.9	63 49.2
Disagree	388 38.8	182 37.7	206 39.9	42 33.0	71 39.5	120 43.9 H	85 41.3 H	52 32.4	50 28.2	41 36.6	26 28.3	21 34.6	193 47.2 IK	114 49.3 lJK	77 40.5	103 46.0 Qr	128 35.1	81 36.2	303 40.6	61 48.1
Refused	16 1.6	8 1.6	8 1.5	1 1.1	2 0.9	3 1.1	- -	7 4.6 eFG	6 3.2 mn	- -	- -	1 2.4	2 0.5	1 0.3	1 0.7	4 1.9	6 1.7	4 1.7	12 1.6	3 2.7

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 - February 08, 2008

### BANKRATE(February): Debt

**Q.3 Please tell me if you agree or disagree with each of the following statements.**

**... Debt often happens due to unfortunate circumstances beyond anyone's control ...**

**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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	<b>659</b> <b>65.9</b>	310 64.0	350 67.7	89 69.4	111 62.1	182 66.8	137 66.8	110 68.3	124 69.4 n	86 77.3 MN	70 74.6 MN	51 82.7 MN	246 60.1	131 57.1	132 69.9	138 61.7	242 66.3	147 66.0	476 63.8	72 56.7
Disagree	<b>327</b> <b>32.7</b>	169 35.0	158 30.6	36 28.3	66 37.0	89 32.6	66 32.3	47 29.2	52 29.0	22 20.1	24 25.4	11 17.3	163 39.8	98 42.6 IJ KL L	55 29.0	84 37.4	119 32.7	70 31.3	261 35.0	51 40.3
Refused	<b>14</b> <b>1.4</b>	5 1.0	9 1.7	3 2.2	2 0.9	1 0.5	2 0.9	4 2.5 f	3 1.5	3 2.6 M	- -	- -	1 0.2	1 0.3	2 1.1	2 0.9	4 1.0	6 2.7	9 1.2	4 3.0

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



**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 - February 08, 2008

BANKRATE(February): Debt

Q.3 Please tell me if you agree or disagree with each of the following statements.

Table 7

... Summary of Agree ...

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Debt can be controlled through disciplined spending and saving	<b>905</b> <b>90.5</b>	444 91.8	461 89.3	116 90.5	163 91.2	246 90.3	189 92.2	142 88.4	150 83.8	91 81.8	88 94.1 ij	60 96.3 ij	394 96.4 ij	222 96.6 ij	172 90.8	207 92.3	324 89.1	203 90.8	688 92.2	113 89.2
Carrying some debt is part of modern life and is tough for anyone to avoid	<b>722</b> <b>72.2</b>	351 72.5	371 72.0	95 74.1	124 69.5	207 76.0 H	156 76.2 H	106 65.8	123 68.8	80 72.5	72 76.9	50 81.4	301 73.5	171 74.1	138 73.2	159 70.9	272 74.7	153 68.6	551 73.9	84 66.3
Debt often happens due to unfortunate circumstances beyond anyone's control	<b>659</b> <b>65.9</b>	310 64.0	350 67.7	89 69.4	111 62.1	182 66.8	137 66.8	110 68.3	124 69.4 n	86 77.3 MN	70 74.6 MN	51 82.7 MN	246 60.1	131 57.1	132 69.9	138 61.7	242 66.3	147 66.0	476 63.8	72 56.7
Debt usually results from bad decisions	<b>596</b> <b>59.6</b>	294 60.7	302 58.6	84 65.9	107 59.7	150 55.0	120 58.7	101 62.9	123 68.6 MN	70 63.4 n	67 71.7 MN	39 63.0	214 52.2	116 50.4	111 58.7	117 52.1	230 63.2 P	138 62.1 p	432 57.9	63 49.2

**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

## Omnitel - February 08, 2008

### BANKRATE(February): Debt

**Q.3 Please tell me if you agree or disagree with each of the following statements.**

Table 8

... Summary of Disagree ...

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Debt usually results from bad decisions	<b>388</b> <b>38.8</b>	182 37.7	206 39.9	42 33.0	71 39.5	120 43.9 H	85 41.3 H	52 32.4	50 28.2	41 36.6	26 28.3	21 34.6	193 47.2 IK	114 49.3 IJK	77 40.5	103 46.0 Qr	128 35.1	81 36.2	303 40.6	61 48.1
Debt often happens due to unfortunate circumstances beyond anyone's control	<b>327</b> <b>32.7</b>	169 35.0	158 30.6	36 28.3	66 37.0	89 32.6	66 32.3	47 29.2	52 29.0	22 20.1	24 25.4	11 17.3	163 39.8 IJ KL	98 42.6 IJK L	55 29.0	84 37.4	119 32.7	70 31.3	261 35.0	51 40.3
Carrying some debt is part of modern life and is tough for anyone to avoid	<b>269</b> <b>26.9</b>	127 26.2	143 27.6	33 25.9	55 30.5	63 23.1	48 23.5	51 31.6 FG	53 29.6	30 26.8	22 23.1	12 18.6	107 26.1	58 25.2	50 26.4	64 28.4	88 24.3	67 30.3	189 25.3	41 32.2
Debt can be controlled through disciplined spending and saving	<b>87</b> <b>8.7</b>	38 7.8	50 9.6	12 9.5	16 8.8	25 9.2	14 6.9	15 9.2	26 14.3 IM N	20 18.2 KLM N	6 5.9	2 3.7	14 3.5	7 3.1	17 9.2	15 6.9	37 10.2	17 7.7	55 7.4	13 10.4

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



**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 - February 08, 2008

## BANKRATE(February): Debt

Q.4 Please answer "yes" or "no" to each of the following statements about your debts.

Table 9

Base: Debtors

	Sex		Age					Income						Region				In-ternet access (S)	Influen-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	<b>623</b>	296	327	22	68	173	202	121	59	55	60	42	335	199	135	189	178	121	499	97
Total Weighted	<b>606</b> <b>100</b>	279 100	326 100	60* 100*	119 100	187 100	137 100	76 100	65* 100*	54* 100*	70* 100*	43* 100*	313 100	173 100	131 100	147 100	195 100	133 100	495 100	83 100
<b>Any (Net)</b>	<b>595</b> <b>98.2</b>	277 99.2	318 97.4	60 100.0	118 98.7	181 96.4	136 99.2	74 98.2	62 95.7	52 94.7	70 100.0	43 100.0	308 98.4	170 98.3	131 100.0	146 99.2	190 97.3	129 96.8	488 98.7	83 100.0
You know the total amount on each of your debts	<b>525</b> <b>86.7</b>	239 85.5	286 87.7	48 80.7	104 87.2	158 84.5	125 91.3	65 85.4	56 86.1	41 75.0	57 82.5	38 88.3	280 89.4	153 88.3	108 82.6	132 90.2	167 85.6	118 88.3	435 87.9	76 91.6
You understand how interest and finance charges are calculated on what you owe	<b>522</b> <b>86.2</b>	248 88.8	274 83.9	41 68.4	105 87.9	166 88.8	121 88.3	66 87.0	41 62.8	47 86.8	54 77.3	35 82.3	292 93.4	160 92.6	113 86.4	133 90.9	156 80.1	119 89.6	433 87.5	76 90.7
You know the interest rate on each of your debts	<b>512</b> <b>84.6</b>	235 84.2	277 85.0	43 71.1	98 82.2	159 85.0	124 89.9	65 86.3	52 81.2	39 71.9	55 79.7	40 94.9	271 86.6	146 84.1	106 81.0	126 86.1	165 84.8	115 86.3	422 85.3	74 88.5
You read your contracts fully before signing up for a loan or credit card	<b>501</b> <b>82.7</b>	228 81.7	273 83.6	53 89.0	103 86.8	144 76.8	114 83.1	66 86.7	55 84.8	42 77.2	65 93.4	37 86.6	252 80.5	139 80.1	100 76.3	123 83.9	166 85.1	112 84.3	407 82.2	68 81.1
None	<b>11</b> <b>1.8</b>	2 0.8	9 2.6	- -	2 1.3	7 3.6	1 0.8	1 1.8	3 4.3	3 5.3	- -	- -	5 1.6	3 1.7	- -	1 0.8	5 2.7	4 3.2	7 1.3	- -

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 - February 08, 2008

#### BANKRATE(February): Debt

Q.5 Please tell me if you agree or disagree with each of the following statements.

... You don't save at all because you don't really worry about it ...

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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	135 13.5	81 16.7 C	54 10.5	28 21.6 FG	29 16.0	26 9.4	18 8.9	29 18.0 FG	54 30.1 JK LMN	11 10.3	13 14.2	3 4.6	32 7.8	21 9.2	31 16.5	24 10.9	54 15.0	25 11.3	83 11.1	15 11.5
Disagree	853 85.3	397 81.9	456 88.4 B	101 78.4	150 84.0	244 89.8 dH	185 90.3 dH	126 78.5	123 69.0	98 88.7 I	80 85.1 I	59 95.4 I	374 91.5 I	208 90.3 I	155 81.9	197 88.2	307 84.3	193 86.7	657 88.0	109 86.0
Refused	12 1.2	7 1.4	6 1.1	- -	- -	2 0.8	2 0.8	6 3.5 EFG	2 0.9	1 1.0	1 0.6	- -	3 0.7	1 0.5	3 1.6	2 0.9	3 0.7	5 2.0	7 0.9	3 2.5

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 - February 08, 2008

### BANKRATE(February): Debt

**Q.5 Please tell me if you agree or disagree with each of the following statements.**

**... You don't save much because you feel you work too hard to scrimp on the things you really enjoy ...**

**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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	<b>198</b> <b>19.8</b>	104 21.4	95 18.4	29 22.9	39 21.8	45 16.6	31 15.0	43 26.5 FG	60 33.7 MN	32 28.5 MN	20 21.6 MN	14 22.6 Mn	46 11.1	26 11.2	45 24.0	38 17.1	69 19.0	46 20.5	113 15.1	15 12.1
Disagree	<b>783</b> <b>78.3</b>	372 76.8	411 79.6	99 77.1	139 77.4	225 82.6 H	171 83.3 H	109 68.0	114 63.9	77 69.8	73 77.4 i	48 77.4	359 87.8 IJ KI	202 87.9 IJK I	140 74.2	180 80.5	290 79.7	172 77.2	623 83.5	109 86.1
Refused	<b>19</b> <b>1.9</b>	9 1.8	10 2.0	- -	1 0.8	2 0.8	3 1.7	9 5.6 dEFG	4 2.4	2 1.7	1 1.0	- -	4 1.0	2 0.9	3 1.8	5 2.4	5 1.4	5 2.3	10 1.4	2 1.8

**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 - February 08, 2008

### BANKRATE(February): Debt

**Q.5 Please tell me if you agree or disagree with each of the following statements.**

**... You do save money, but not as much as you would like because of the expenses of daily living ...**

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	<b>804</b> <b>80.4</b>	375 77.5	429 83.1 b	106 82.7	152 84.9 H	227 83.6 H	162 79.0	117 72.6	154 86.2 N	95 85.4	86 92.2 IM N	49 79.3	321 78.4	174 75.8	154 81.8	177 79.2	302 83.1	169 75.9	596 79.9	95 75.1
Disagree	<b>186</b> <b>18.6</b>	103 21.3 c	83 16.0	22 17.3	27 15.1	43 15.9	41 19.8	39 24.4 eF	24 13.5	15 13.9	7 7.8	12 19.6 k	86 20.9 K	55 23.8 IK	31 16.3	45 20.1	60 16.6	49 22.1	143 19.2	30 23.5
Refused	<b>11</b> <b>1.1</b>	6 1.3	5 0.9	- -	- -	1 0.5	3 1.3	5 3.0 eF	1 0.3	1 0.7	- -	1 1.1	3 0.6	1 0.4	4 1.9	2 0.7	1 0.4	4 1.9	7 0.9	2 1.3

**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 - February 08, 2008

BANKRATE(February): Debt

Table 13

Q.5 Please tell me if you agree or disagree with each of the following statements.

... You save as much as possible because you're worried about tomorrow ...

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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	560 56.0	251 52.0	308 59.7 B	73 56.9	95 53.3	150 55.1	117 57.1	95 59.3	101 56.6	77 69.8 KM N	51 55.0	37 59.8	209 51.1	115 50.1	110 58.0	117 52.3	212 58.3	121 54.1	423 56.6	72 56.7
Disagree	429 42.9	225 46.5 C	204 39.5	55 43.1	84 46.7	120 44.1	86 42.1	62 38.8	76 42.6	33 29.9	41 44.0	25 40.2	197 48.1 J	114 49.6 J	77 40.7	105 46.9	149 41.0	98 44.0	315 42.2	54 42.4
Refused	11 1.1	7 1.5	4 0.7	- -	- -	2 0.7	2 0.8	3 1.9	1 0.8	* 0.3	1 1.0	- -	4 0.9	1 0.3	2 1.3	2 0.8	2 0.6	4 2.0	9 1.2	1 0.9

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 - February 08, 2008

## BANKRATE(February): Debt

Q.5 Please tell me if you agree or disagree with each of the following statements.

Table 14

... Summary of Agree ...

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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
You do save money, but not as much as you would like because of the expenses of daily living	804 80.4	375 77.5	429 83.1 b	106 82.7	152 84.9 H	227 83.6 H	162 79.0	117 72.6	154 86.2 N	95 85.4	86 92.2 IM N	49 79.3	321 78.4	174 75.8	154 81.8	177 79.2	302 83.1	169 75.9	596 79.9	95 75.1
You save as much as possible because you're worried about tomorrow	560 56.0	251 52.0	308 59.7 B	73 56.9	95 53.3	150 55.1	117 57.1	95 59.3	101 56.6	77 69.8 KM N	51 55.0	37 59.8	209 51.1	115 50.1	110 58.0	117 52.3	212 58.3	121 54.1	423 56.6	72 56.7
You don't save much because you feel you work too hard to scrimp on the things you really enjoy	198 19.8	104 21.4	95 18.4	29 22.9	39 21.8	45 16.6	31 15.0	43 26.5 FG	60 33.7 MN	32 28.5 MN	20 21.6 MN	14 22.6 Mn	46 11.1	26 11.2	45 24.0	38 17.1	69 19.0	46 20.5	113 15.1	15 12.1
You don't save at all because you don't really worry about it	135 13.5	81 16.7 C	54 10.5	28 21.6 FG	29 16.0	26 9.4	18 8.9	29 18.0 FG	54 30.1 JK LMN	11 10.3	13 14.2	3 4.6	32 7.8	21 9.2	31 16.5	24 10.9	54 15.0	25 11.3	83 11.1	15 11.5

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



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 - February 08, 2008

## BANKRATE(February): Debt

Q.5 Please tell me if you agree or disagree with each of the following statements.

Table 15

... Summary of Disagree ...

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
You don't save at all because you don't really worry about it	<b>853</b> <b>85.3</b>	397 81.9	456 88.4 B	101 78.4	150 84.0	244 89.8 dH	185 90.3 dH	126 78.5	123 69.0	98 88.7	80 85.1	59 95.4	374 91.5	208 90.3	155 81.9	197 88.2	307 84.3	193 86.7	657 88.0	109 86.0
You don't save much because you feel you work too hard to scrimp on the things you really enjoy	<b>783</b> <b>78.3</b>	372 76.8	411 79.6	99 77.1	139 77.4	225 82.6 H	171 83.3 H	109 68.0	114 63.9	77 69.8	73 77.4	48 77.4	359 87.8 IJ KI	202 87.9 IJK I	140 74.2	180 80.5	290 79.7	172 77.2	623 83.5	109 86.1
You save as much as possible because you're worried about tomorrow	<b>429</b> <b>42.9</b>	225 46.5 c	204 39.5	55 43.1	84 46.7	120 44.1	86 42.1	62 38.8	76 42.6	33 29.9	41 44.0	25 40.2	197 48.1 J	114 49.6 J	77 40.7	105 46.9	149 41.0	98 44.0	315 42.2	54 42.4
You do save money, but not as much as you would like because of the expenses of daily living	<b>186</b> <b>18.6</b>	103 21.3 c	83 16.0	22 17.3	27 15.1	43 15.9	41 19.8	39 24.4 eF	24 13.5	15 13.9	7 7.8	12 19.6 k	86 20.9 K	55 23.8 IK	31 16.3	45 20.1	60 16.6	49 22.1	143 19.2	30 23.5

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



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 - February 08, 2008

#### BANKRATE(February): Debt

#### Q.6 How much of your salary are you able to save each year?

Table 16

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Nothing	<b>171</b> <b>17.1</b>	67 13.8	105 20.3 B	10 8.1	46 25.8 DF	35 13.0	36 17.7	38 23.5 DF	72 40.3 KL MN	33 29.8 LM N	20 21.4 LMN	3 5.4	20 4.8	10 4.3	33 17.5	35 15.7	72 19.9	31 13.8	102 13.7	12 9.4
<b>Any (Net)</b>	<b>748</b> <b>74.8</b>	384 79.4 C	364 70.5	111 86.3 egH	130 72.7 h	224 82.3 eG H	149 72.7 H	97 60.5	91 50.9	75 68.0	68 73.1	55 89.1 IJ k	375 91.7 IJ K	208 90.5 IJK	142 75.3	170 76.0	258 70.9	178 79.6 q	603 80.8	104 82.0
Less than 10 percent of your income	<b>301</b> <b>30.1</b>	146 30.3	154 29.9	41 31.6	49 27.4	107 39.4 eG H	60 29.1 H	33 20.4	46 25.7	33 29.8	26 27.7	26 41.4 i	142 34.8	78 33.9	60 31.7	77 34.4	101 27.9	62 28.0	243 32.5	40 31.3
Between 10 and 20 percent of your income	<b>308</b> <b>30.8</b>	164 34.0 c	144 27.9	28 21.6	61 34.0	92 33.8	67 32.5	47 29.0	37 20.9	29 26.1	31 33.6 i	16 25.4	163 39.9 IJ I	89 38.5 IJ	56 29.7	61 27.1	112 30.8	79 35.6	250 33.5	46 35.9
More than 20 percent of your income	<b>139</b> <b>13.9</b>	73 15.1	66 12.7	42 33.1 EFG H	20 11.3	25 9.1	23 11.1	18 11.2	8 4.3	13 12.0 i	11 11.8 i	14 22.3 I	70 17.0 I	42 18.1 I	26 13.9	32 14.5	45 12.2	36 16.0	110 14.8	19 14.8
Refused	<b>81</b> <b>8.1</b>	33 6.8	48 9.2	7 5.6	3 1.6	13 4.7	20 9.5 EF	26 16.0 dEFG	16 8.8 m	2 2.2	5 5.6	3 5.5	14 3.5	12 5.1 m	14 7.2	19 8.3	34 9.2	15 6.6	41 5.5	11 8.6

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 - February 08, 2008

### BANKRATE(February): Debt

Table 17

**Q.7 Please tell me if you agree or disagree with each of the following statements.**

... You would skip going on vacation one year rather than put it on a credit card or finance it in some other way in order to pay for it ...

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000 100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	<b>664 66.4</b>	318 65.8	346 67.0	75 58.5	118 66.0	198 72.9 dH	141 68.8	100 62.2	108 60.2	66 59.5	65 69.2	39 62.2	302 73.8 IJ	167 72.5 lj	128 67.9	151 67.4	236 64.8	149 66.7	506 67.8	88 69.3
Disagree	<b>314 31.4</b>	156 32.2	158 30.6	53 41.5 f	58 32.3	72 26.4	62 30.4	50 31.3	68 38.0 Mn	41 36.7 m	28 29.8	23 37.8	103 25.3	61 26.3	57 30.0	66 29.6	120 33.0	71 31.6	232 31.1	37 28.9
Refused	<b>22 2.2</b>	10 2.1	12 2.4	- -	3 1.7	2 0.7	2 0.9	10 6.5 DeFG	3 1.8	4 3.8	1 1.0	- -	4 0.9	3 1.1	4 2.1	7 2.9	8 2.2	4 1.7	8 1.1	2 1.8

**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 - February 08, 2008

### BANKRATE(February): Debt

**Q.7 Please tell me if you agree or disagree with each of the following statements.**

... If you had a car that was several years old that runs fine and was paid for, you'd keep it rather than finance a new one ...

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	<b>900</b> <b>90.1</b>	443 91.5	458 88.7	108 84.5	152 85.1	258 94.6 DE H	192 93.6 dEH	142 88.1	156 87.3	98 88.5	86 91.9	55 89.4	386 94.5 Ij N	211 91.6	171 90.5	196 87.7	326 89.4	208 93.1	686 91.9	121 94.9
Disagree	<b>97</b> <b>9.7</b>	40 8.3	57 11.0	20 15.5 Fg	27 14.9 FG	15 5.4	13 6.2	18 11.3 FG	23 12.7 M	13 11.5 m	8 8.1	7 10.6	23 5.5	19 8.4 M	18 9.5	27 12.1 r	37 10.3	14 6.3	60 8.0	6 5.1
Refused	<b>3</b> <b>0.3</b>	1 0.3	2 0.3	- -	- -	- -	1 0.3	1 0.7	- -	- -	- -	- -	- -	- -	- -	* 0.2	1 0.3	1 0.6	* 0.1	- -

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

**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 - February 08, 2008

#### BANKRATE(February): Debt

Q.7 Please tell me if you agree or disagree with each of the following statements.

... If you wanted to do major home improvements, you'd save money to do them rather than take out a loan ...

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Influen-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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	775 77.5	376 77.7	399 77.4	114 88.7 FgH	154 86.2 Fg H	195 71.6	157 76.6	113 70.3	154 86.1 kM N	88 79.8	69 73.9	51 82.1	296 72.5	166 72.1	145 76.8	168 75.0	293 80.4	169 76.0	567 76.0	98 77.4
Disagree	211 21.1	99 20.5	111 21.6	14 11.3	25 13.8	75 27.7 DE	43 21.2	43 26.5 DE	24 13.4	22 19.5	24 25.3 i	11 17.9	108 26.5 l	61 26.7 l	41 21.7	52 23.3	68 18.7	49 22.2	171 22.9	26 20.3
Refused	14 1.4	9 1.8	5 1.0	- -	- -	2 0.6	5 2.2	5 3.2 eF	1 0.5	1 0.7	1 0.8	- -	4 1.1	3 1.2	3 1.5	4 1.7	3 1.0	4 1.9	9 1.2	3 2.3

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 - February 08, 2008

**BANKRATE(February): Debt**

**Q.7 Please tell me if you agree or disagree with each of the following statements.**

**... You are satisfied with the amount of money you are putting into savings right now ...**

**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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000 100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Agree	<b>411 41.1</b>	214 44.2	197 38.3	61 47.9 E	50 27.7	95 34.9	96 46.8 EF	87 53.9 EF	74 41.2	44 39.7	32 34.2	26 42.3	172 42.1	109 47.5 kM	70 37.1	100 44.6	152 41.8	89 40.0	289 38.7	49 38.8
Disagree	<b>575 57.5</b>	263 54.4	312 60.5	67 52.1	129 72.3 DG H	176 64.7 GH	106 51.7 H	68 42.4	102 57.2	66 59.7	61 65.2 n	36 57.7	236 57.6 N	120 52.3	117 61.9	121 54.2	207 56.9	130 58.3	451 60.4	77 60.4
Refused	<b>13 1.3</b>	7 1.4	6 1.2	- -	- -	1 0.4	3 1.5	6 3.8 EF	3 1.6	1 0.7	1 0.6	- -	1 0.3	* 0.2	2 1.0	3 1.2	5 1.3	4 1.7	7 0.9	1 0.8

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

**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 - February 08, 2008

## BANKRATE(February): Debt

Q.7 Please tell me if you agree or disagree with each of the following statements.

Table 21

... Summary of Agree ...

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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
If you had a car that was several years old that runs fine and was paid for, you'd keep it rather than finance a new one	900 90.1	443 91.5	458 88.7	108 84.5	152 85.1	258 94.6 DE H	192 93.6 dEH	142 88.1	156 87.3	98 88.5	86 91.9	55 89.4	386 94.5 lj N	211 91.6	171 90.5	196 87.7	326 89.4	208 93.1	686 91.9	121 94.9
If you wanted to do major home improvements, you'd save money to do them rather than take out a loan	775 77.5	376 77.7	399 77.4	114 88.7 FgH	154 86.2 Fg H	195 71.6	157 76.6	113 70.3	154 86.1 kM N	88 79.8	69 73.9	51 82.1	296 72.5	166 72.1	145 76.8	168 75.0	293 80.4	169 76.0	567 76.0	98 77.4
You would skip going on vacation one year rather than put it on a credit card or finance it in some other way in order to pay for it	664 66.4	318 65.8	346 67.0	75 58.5	118 66.0	198 72.9 dH	141 68.8	100 62.2	108 60.2	66 59.5	65 69.2	39 62.2	302 73.8 lj	167 72.5	128 67.9	151 67.4	236 64.8	149 66.7	506 67.8	88 69.3
You are satisfied with the amount of money you are putting into savings right now	411 41.1	214 44.2	197 38.3	61 47.9 E	50 27.7	95 34.9	96 46.8 EF	87 53.9 EF	74 41.2	44 39.7	32 34.2	26 42.3	172 42.1	109 47.5 kM	70 37.1	100 44.6	152 41.8	89 40.0	289 38.7	49 38.8

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 - February 08, 2008

## BANKRATE(February): Debt

Q.7 Please tell me if you agree or disagree with each of the following statements.

... Summary of Disagree ...

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	<b>1014</b>	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	<b>1000 100</b>	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
You are satisfied with the amount of money you are putting into savings right now	<b>575 57.5</b>	263 54.4	312 60.5	67 52.1	129 72.3 DG H	176 64.7 GH	106 51.7 H	68 42.4	102 57.2	66 59.7	61 65.2 n	36 57.7	236 57.6 N	120 52.3	117 61.9	121 54.2	207 56.9	130 58.3	451 60.4	77 60.4
You would skip going on vacation one year rather than put it on a credit card or finance it in some other way in order to pay for it	<b>314 31.4</b>	156 32.2	158 30.6	53 41.5 f	58 32.3	72 26.4	62 30.4	50 31.3	68 38.0 Mn	41 36.7 m	28 29.8	23 37.8	103 25.3	61 26.3	57 30.0	66 29.6	120 33.0	71 31.6	232 31.1	37 28.9
If you wanted to do major home improvements, you'd save money to do them rather than take out a loan	<b>211 21.1</b>	99 20.5	111 21.6	14 11.3	25 13.8	75 27.7 DE	43 21.2	43 26.5 DE	24 13.4	22 19.5	24 25.3 i	11 17.9	108 26.5 l	61 26.7 l	41 21.7	52 23.3	68 18.7	49 22.2	171 22.9	26 20.3
If you had a car that was several years old that runs fine and was paid for, you'd keep it rather than finance a new one	<b>97 9.7</b>	40 8.3	57 11.0	20 15.5 Fg	27 14.9 FG	15 5.4	13 6.2	18 11.3 FG	23 12.7 M	13 11.5 m	8 8.1	7 10.6	23 5.5	19 8.4 M	18 9.5	27 12.1 r	37 10.3	14 6.3	60 8.0	6 5.1

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 - February 08, 2008

## BANKRATE(February): Debt

### Q.8 If you were laid off today, how long do you think you could live off your savings?

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	1014	483	531	47	91	244	300	252	154	98	87	62	438	265	198	303	315	198	741	151
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	272 100	205 100	161 100	179 100	111 100	94 100	62* 100*	409 100	230 100	189 100	224 100	364 100	223 100	746 100	127 100
Has savings (Net)	896 89.6	434 89.6	462 89.5	128 100.0 eGH	167 93.5 gH	265 97.2 GH	177 86.4 H	117 72.6	147 82.3	105 94.7	89 95.2	58 94.2	389 95.0	219 94.9	174 92.3	197 88.0	315 86.5	209 93.7 pQ	686 91.9	117 91.8
One month or less	217 21.7	81 16.8	136 26.4 B	48 37.8 fGH	47 26.4 H	64 23.4 H	37 18.0 H	16 10.2	72 40.1 KL MN	30 27.4 MN	20 21.2 n	13 20.8	58 14.1	28 12.0	46 24.4	44 19.6	88 24.1	40 17.8	153 20.6	18 14.4
Two to six months	292 29.2	134 27.7	158 30.6	45 35.3 H	70 39.1 GH	94 34.6 GH	49 23.9 H	17 10.6	28 15.5	38 33.9 I	28 29.6 I	23 36.7 I	141 34.4 IN	69 30.2 I	47 24.9	65 29.1	89 24.3	91 40.8 OPQ	239 32.0	43 33.5
Seven months to one year	142 14.2	77 16.0	64 12.5	25 19.5	16 8.9	54 19.8 EG H	26 12.6	18 11.0	18 10.0	15 13.5	17 17.7	12 19.3	70 17.1	48 20.9 IM	30 16.1	33 15.0	47 12.9	31 13.8	108 14.5	14 11.2
Longer than a year	245 24.5	141 29.1 C	104 20.1	9 7.3	34 19.2 d	53 19.5 d	65 31.9 DEF	66 40.7 DEF E	30 16.8	22 19.9	25 26.6	11 17.4	120 29.4 I	73 31.8 IjI	51 27.0	54 24.3	92 25.2	47 21.3	186 24.9	42 32.7
You don't have any savings	28 2.8	16 3.4	12 2.4	- -	6 3.4	2 0.6	10 4.8 F	9 5.5 dF	16 9.1 JKM N	1 1.0	1 1.1	2 2.4	4 1.0	1 0.5	6 3.0	7 3.3	12 3.2	4 1.7	14 1.9	1 1.0
Refused	76 7.6	34 7.0	42 8.1	- -	6 3.1	6 2.2	18 8.8 DeF	35 22.0 DEFG	15 8.6 m	5 4.4	3 3.7	2 3.3	16 4.0	11 4.6	9 4.7	19 8.7	37 10.3 or	10 4.6	47 6.2	9 7.2

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 Overlap formulae used. \* small base