

Military Finances Survey: Research Report

Prepared for:

National Foundation for Credit Counseling (NFCC)
and Wells Fargo

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NFCC Financial Literacy among U.S. Military Survey – Research Method and Reading the Report

Research Method

The Financial Literacy among the U.S. Military Survey was conducted online within the United States by Harris Poll on behalf of NFCC and Wells Fargo from March 20 to April 16, 2019 among 531 U.S. adults ages 18 and older who are currently active, enlisted members of the U.S. military, excluding reserve members and those in the National Guard (i.e., “servicemembers”), and 439 U.S. adults ages 18 and older who are spouses/partners of servicemembers.

A similar online survey was also conducted by the Harris Poll between April 7 and April 15, 2014, among 267 active servicemembers in the U.S. military.

Results were weighted for age, gender, marital status, education, and race/ethnicity where necessary to align them with their actual proportions in the population of active U.S. military servicemembers, based on targets developed from the 2012 and 2017 Department of Defense Demographics Report. Propensity score weighting was also used to adjust for respondents’ propensity to be online.

Similar questions were also in a general population study conducted by The Harris Poll between March 8th and March 13th, 2019, among 2,086 U.S. adults ages 18+. Figures for age, sex, race/ethnicity, education, region and household income were weighted where necessary to bring them into line with their actual proportions in the population. Propensity score weighting was used to adjust for respondents’ propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, The Harris Poll avoids the words “margin of error” as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in the Harris Poll surveys. The data have been weighted to reflect the composition of the adult population. Because the sample is based on those who agreed to participate in the Harris Poll panel, no estimates of theoretical sampling error can be calculated.

A Note about Reading the Report

The percentage of respondents has been included for each item.

- An asterisk (*) signifies a value of less than one-half percent.
- A dash represents a value of zero.
- Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple responses.

FINANCIAL LITERACY AND DECISION-MAKING

Active servicemembers are more likely than the general population to grade themselves an A/B on their knowledge of their personal finances—and 2 in 3 would welcome professional advice.

- Active servicemembers are more likely than the general population to grade themselves an A/B on their knowledge of their personal finances (62% vs. 55%).^[Q900]
 - Spouses/partners are similar to the general population (54% vs. 55%).
- Current active servicemembers are less likely to give themselves an A/B than in 2014. (62% vs. 70%)
- Four in 5 (80%) active servicemembers who are married or living with a partner say they are the primary income earner (vs. 88% in 2014) and 16% say they are equal earners (vs. 9%).
 - About a third (32%) of spouses say they are the primary earner—about 3 in 10 (29%) spouse partners say they are equal earners.^[Q700]
- Nearly 7 in 10 (69% vs. 83% in 2014) active servicemembers who are married or living with a partner say they are either the sole maker of financial decisions (26% vs. 29%) or have a major influence (43% vs. 54%).^[Q702]
 - Twice as many servicemembers compared to 2014 (21% vs. 9%) say they have **some** influence.
- Nearly 7 in 10 (69%) spouses/partners say they have sole/major decision-making responsibility.
 - Nearly half of spouses (47%) say they have at least a major influence.
- Considering what they already know about personal finances, 2 in 3 servicemembers (67% vs. 80% in 2014) agree they could benefit from some advice and answers to everyday financial questions from a professional.^[Q902]
 - Among active servicemembers, about a quarter say the military (27%) or family (24%) has taught them the *most* about personal finances.^[Q905]
 - *Of note, active servicemembers in 2019 are less likely than in 2014 to have been taught the most from educational resources offered by the military (19% vs. 26%).*
 - For spouses/partners of active servicemembers, family (39%) has, with military at just 16%.
 - About in 1 in 10 say a civilian financial professional has (10% and 11%, respectively).

If they were having problems related to debt, nearly 3 in 10 active servicemembers say they would turn to the military (29%) and over 1 in 5 (22%) active military spouses/partners would turn to their bank.

- Among spouses/partners, about 1 in 3 (33%) would turn to family and 1 in 4 (22%) would turn to their bank.^[Q910]
- Among active servicemembers, about 3 in 10 (29%) say they would turn to the military overall, followed by family (26%).
 - Specifically, in 2014, a Military Relief Society was the #1 response for active servicemembers, and in 2019 (22% vs. 20%) this has fallen to second place, behind family/friends (26%).
- About 1 in 10 (8% and 7%) are most likely to turn to a non-profit counseling organization.

MONETARY HABITS

Nearly half of active servicemembers and spouses/partners of servicemembers keep a budget—and most pay their bills on time.

- About half of active servicemembers and spouse/partners say they keep a budget when managing their money (46% and 49%, respectively).
 - Although about half in each group say they do not keep a budget (54% and 51%), about 2 in 5 (37% and 43%) say they have some idea of what they spend. ^[Q715]
 - Spouses/partners of active servicemembers are more likely than the general population to keep a budget (49% vs. 42%).
- About half of married/partnered servicemembers (51%) say the way they and their spouses/partners manage their finances often leads to conflict. ^[Q810]

Majorities of both active servicemembers and spouses/partners are paying their bills on time—and are more likely than the general population to be saving.

Roughly 2 in 3 active servicemembers (63% vs. 83% in 2014) say they pay all their bills on time and only about 1 in 10 (11% vs. 3% in 2014) say they currently have debts in collection. ^[Q720]

- Nearly 7 in 10 (68%) spouses/partners of servicemembers say they pay their bills on time.
- Nearly 9 in 10 (87%) servicemembers and 75% of service member spouses/partners say they have some savings. ^[Q730]
 - Both groups are significant compared to just 70% of the general population who say they have some savings.

Active servicemembers are more likely than their spouse/partner counterparts to be saving for retirement, but both are more likely to save than the general population.

- Nearly 9 in 10 (89%) servicemembers and 75% of service member spouses/partners are saving for retirement compared to just 65% of the general population. ^[Q735]
- About 1 in 6 (17%) servicemembers say they save more than 20% for retirement, while about 1 in 10 (8%) say they are saving nothing.
 - Nearly twice as many spouses/partners are saving nothing (15%) and half are saving 20%+ (8%).

SENTIMENTS ABOUT FINANCES

Less than half of active servicemembers feel finances control their life.

- Less than half of servicemembers (46%) feel their finances control their life often or always. ^[Q718]
 - And this percentage is even lower among spouses/partners (36%).
- Majorities of active servicemembers say the following do not describe them **very well** or **completely**:
 - I am just getting by financially (57%);
 - I am concerned that the money I have or will save won't last (58%); or that,
 - Because of their money situation, they will never have the things they want in life (64%).
 - These percentages are higher among spouses/partners (67%, 65%, 76%, respectively). ^[Q717]

Despite not being controlled by their personal finances, majorities of active servicemembers and spouses/partners of servicemembers have some worries.

- Nearly 9 in 10 (89%) active servicemembers and 84% of spouses/partners have worries about personal finances. ^[Q1010]
 - Active servicemembers are most worried about paying debts (20% vs. 13% of spouses/partners).
 - For active servicemembers, this has doubled since 2014 (20% vs. 10%).
 - The spouses/partners are most likely to be worried about saving enough (29% vs. 16% of active servicemembers).
 - Roughly 3 in 10 to a third of active servicemembers are “more worried” than 12 months ago for each of the following – saving for future goals (33%), covering unexpected expenses or emergencies (32%), meeting basic household needs (30%), how their finances will affect their future in the military (28%), and meeting debts (28%). ^[Q1020]
 - These percentages are up directionally since 2014 for meeting basic household needs (30% vs. 25%) and debt payments (28% vs. 22%).
 - About 2 in 5 spouses/partners of servicemembers are more likely than active servicemembers to say they are “more worried” about saving for future goals (43% vs. 33%) and covering unexpected expenses or emergencies (44% vs. 32%).

SOURCES OF MONEY

Active servicemembers today are 1.5 times more likely to have taken a loan in the past 12 months than they were in 2014.

- Three in four servicemembers (75% vs. 49% in 2014) say they have taken a loan in the past year, including 34% (vs. 18%) with their credit card, 28% (vs. 24%) using on-base banks/relief, 28% (vs. 20%) using off-base banks, 24% (vs. 13%) using family/friends, and 13% payday loans (vs. 6%). ^[Q805]
 - About half of spouse/partners (52%) say they have taken a loan in the past year.
- That said, more than 3 in 4 (76%) servicemembers feel knowledgeable about the balances left on the loans they have taken. ^[Q901]
 - About 3 in 10 (29%) estimate their non-credit card debit at \$50K+. ^[Q803]
- More than 2 in 5 active servicemembers with personal debt (41%) are **very** confident they can pay off their loans according to schedule, thought about 1 in 4 (24%) don't feel confident they can. ^[Q804]

Active servicemembers are more likely than spouses of active servicemembers to use “tomorrow” to pay for “today”.

- When it comes to sources ever used for getting money, spouses are more likely than servicemembers to have used traditional services like credit card (59% vs. 46%), checking account (52% vs. 39%), saving accounts (50% vs. 38%), and debit card (43% vs. 32%). ^[Q706]
- Servicemembers are more likely to have used off-base loans (19% vs. 9%), and future revenue streams like cashing in stocks (16% vs. 9%), cashing in bonds (10% vs. 4%), non-retirement investment funds (11% vs. 5%) as sources of money. ^[Q706]
- When it comes to use of financial sources ***in the past 12 months***, spouses are more likely than their service member counterparts to use traditional banks/credit union (77% vs. 69%). That said, these are the most common sources for servicemembers as well. ^[Q710]
 - Active servicemembers are also twice as likely as spouse/partners to use stocks (16% vs. 9%), a non-retirement investment accounts (10% vs. 4%), or a title loan (9% vs. 4%).
- About half in both groups have used credit cards in the past 12 months (49% vs. 53%).
- About 1 in 4 in both groups use online money transfers (e.g., PayPal, Venmo, WePay) (23% and 29%).

About half of active servicemembers and their spouses have turned to the gig economy for additional income.

- While majorities of both servicemembers and spouses/partners of servicemembers say military life makes it challenging to get and hold private sector employment (74% vs. 61%), about half say they have in fact had to get a job/second job for additional income (54% vs. 46%)— and about the same percentage say they’ve been able to use the gig economy to do so (54% and 48%). ^[Q807]

SPOUSES/PARTNERS’ VIEW

About 3 in 4 (72%) spouses/partners of active servicemembers feel like they have had to put at least one life decision “on hold” due to their spouse’s/partner’s military service.

- Beyond vacation/travel (33%), about 1 in 4 say buying a house (25%), moving (24%), having a career (24%), and 20% say going back to school have had to wait due to the military lifestyle. ^[Q1100]

That said, many spouses/partners are optimistic about their financial situation in the next 5 years.

- Fifty-seven percent believe their financial situation will get better in the next 5 years; 36% say it will at least stay the same. ^[Q1105]

SCREENER

BASE: QUALIFIED RESPONDENTS

Q600 Are you currently an active, enlisted member of the U.S. military?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
Yes	100	-	100
No	-	100	-

BASE: MARRIED OR LIVING WITH PARTNER

Q601. Is your spouse/partner currently an active, enlisted member of the U.S. military?

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	344	439
	A	B
Yes	38	100
No	62	-

BASE: QUALIFIED RESPONDENTS

Q602 What is your current rank?
What is your spouse/partner's current rank?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
E-1	8 B	3	6
E-2	5	4	3
E-3	12 B	8	13 B
E-4	12	19 A	17
E-5	22 BC	11	15
E-6	14	14	17
E-7	8	11	15 A
E-8	3	3	5
E-9	4	3	8 AB
Other	9	9	-
<i>Not sure</i>	3	14 A	-

BASE: QUALIFIED RESPONDENTS

Q605 In which branch or component of the military are you currently enlisted?
In which branch or component of the military is your spouse currently enlisted?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
Army	46	40	48 B
Navy	21	24	21
Marine Corps	12	22 A	20 A
Air Force	17 BC	11	9
Coast Guard	5 C	4	2
Reserve member (including National Guard)	-	-	-

MAIN SURVEY

BASE: MARRIED OR LIVING WITH PARTNER

Q700. Are you the **primary income earner** in your household, that is, the person with the largest income, whether from employment, pensions, state benefits, investments or any other source?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	344	439	183
	A	B	C
Yes, I am the primary income earner.	80 B	32	88 AB
Another member of my household and I are the primary income earners of about equal amounts.	16 C	29 AC	9
No, I am not the primary income earner.	5	39 AC	3

BASE: MARRIED OR LIVING WITH PARTNER

Q702. How involved are you in the decision-making for financial decisions in your household?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	344	439	183
	A	B	C
AT LEAST SOME INFLUENCE (NET)	90	93	91
MAJOR/SOLE DECISION-MAKER (SUB-NET)	69	69	83 AB
I am the sole decision maker for finances.	26	23	29
I have a major influence in decisions regarding finances.	43	47	54 A
I have some influence in decisions regarding finances.	21 C	23 C	9
I have little or no influence in decisions regarding finances.	10	7	9

BASE: QUALIFIED RESPONDENTS

Q715. Which of the following best describes how you manage your money?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
I have a budget and keep close track of how much I spend on such things as food, housing and entertainment.	46	49 D	55 AD	42
DON'T HAVE A BUDGET (NET)	54 C	51	45	58 BC
I have a somewhat good idea about how much I spend on such things as food, housing and entertainment, but I don't keep strict track of my spending on these things.	37	43	36	47 AC
I don't have a good idea how much I spend on such things as food, housing and entertainment, but I keep track of my overall spending and try to stay within certain limits that I've set for myself.	14 BCD	6	6	7
I don't have a good idea how much I spend on such things as food, housing and entertainment, and I often don't keep track of my overall spending.	3	2	3	5 AB

BASE: QUALIFIED RESPONDENTS

Q720. Which of the following best describes your financial situation?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
I pay all of my bills on time and have no debts in collection.	63	68	83 ABD	72 A
DON'T PAY ALL BILLS ON TIME (NET)	34 CD	29 C	16	25 C
I sometimes miss a payment but have no debts in collection.	14	18 CD	10	12
I struggle to pay my bills every month but have no debts in collection.	9 BC	4	3	7 BC
I am getting calls from collectors and struggle to pay my bills every month.	8 CD	6	3	5
I am seriously considering filing for bankruptcy or have filed for bankruptcy in the past three years.	3 BD	1	-	1
I am not involved at all in any financial decisions including how money is spent in my household.	3 C	4 C	1	4 C

BASE: QUALIFIED RESPONDENTS

Q706. Which of the following financial services, if any, have you ever used as a source for getting access to money? Please select all that apply.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
ANY (NET)	97 B	93
Credit card	46	59 A
Checking account at a bank or credit union	39	52 A
Savings account at a bank or credit union	38	50 A
Debit card connected to a checking account at a bank or credit union	32	43 A
Online money transfer (e.g., Venmo, PayPal, Google Pay, WePay, 2CheckOut)	20	27
Friends or family	20	24
Check cashing store/ATM (e.g., supermarket check cashing service)	17	19
Military Relief Society (e.g., Army Relief, Air Force Aid)	20	15
On-base bank or credit union loan	17	12
Off-base consumer bank loan (e.g. Citibank, Bank of America)	19 B	9
Overdraft from your checking account at a bank or credit union	12	13
Cashing in stocks	16 B	9
Prepaid debit card, such as a non-credit Visa or MasterCard on which you can load your own funds or receive government or payroll funds	13	11
Non-retirement investment account such as mutual funds or other brokerage platform	11	5
Pawn shop	7	9
Cashing in bonds	10 B	4
Cash advance or payday loan company (online or storefront)	7	7
Cryptocurrency (e.g., Bitcoin, Litecoin, Zcash, Ethereum)	7	5
Cashing in retirement funds early	7	6
Title loan (e.g., placing my vehicle's title up as collateral for a loan)	7	5
Off-base community aid (e.g., churches, food cupboards, Salvation Army)	7	4
Off-base consumer finance company loan (i.e., installment loan)	4	4
Some other type of financial service	1	1
None	3	7 A

BASE: QUALIFIED RESPONDENTS

Q710. In the past 12 months, what financial services, if any, have you used? Please select **all** that apply.

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
ANY (NET)	86	88	<i>N/A</i> *
BANK OR CREDIT UNION (SUB-NET)	69	77 A	92 AB
CHECKING/ SAVINGS ACCOUNT (SUB-SUB-NET)	53	65 A	86 AB
Checking account at a bank or credit union	39	53 A	77 AB
Savings account at a bank or credit union	33	46 A	73 AB
Debit card connected to a checking account at a bank or credit union	42	46	71 AB
Overdraft from your checking account at a bank or credit union	12	9	17 B
Credit card	49	54	80 AB
Prepaid debit card, such as a non-credit Visa or MasterCard on which you can load your own funds or receive government or payroll funds	17 B	11	23 AB
Check cashing store	8	10	15 A
Non-retirement investment account such as mutual funds or other brokerage platform	10 B	4	20 AB
Online money transfer (e.g., Venmo, PayPal, Google Pay, WePay, 2CheckOut)	23	29 A	<i>N/A</i>
Stocks	16 B	9	<i>N/A</i>
Pawn shop	7	11 A	<i>N/A</i>
Bonds	10	7	<i>N/A</i>
Cash advance or payday loan company (online or storefront)	9	7	<i>N/A</i>
Title loan (e.g., placing my vehicle's title up as collateral for a loan)	9 B	4	<i>N/A</i>
Cryptocurrency (e.g., Bitcoin, Litecoin, Zcash, Ethereum)	6	4	<i>N/A</i>
Some other type of financial service	2	1	9 AB
<i>None</i>	5	8	<i>N/A</i> *

* New items added in 2019; therefore, no nets for "any" and "none" cannot be trended.

BASE: QUALIFIED RESPONDENTS

Q717. How well do each of the following statements describe you or your situation?

1. Because of my money situation, I feel like I will never have the things I want in life.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
COMPLETELY/VERY WELL (NET)	36 B	24
Completely	24 B	12
Very well	13	12
Somewhat	28	27
VERY LITTLE/NOT AT ALL (NET)	35	49 A
Very little	19	23
Not at all	16	26 A

2. I am just getting by financially.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
COMPLETELY/VERY WELL (NET)	43 B	33
Completely	17	16
Very well	26 B	17
Somewhat	28	29
VERY LITTLE/NOT AT ALL (NET)	29	37
Very little	17	18
Not at all	12	20 A

3. I am concerned that the money I have or will save won't last.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
COMPLETELY/VERY WELL (NET)	42 B	35
Completely	22	19
Very well	19	16
Somewhat	33	31
VERY LITTLE/NOT AT ALL (NET)	26	34 A
Very little	16	18
Not at all	10	16 A

BASE: QUALIFIED RESPONDENTS

Q718. How often does this statement apply to you?

1. I have money left over at the end of the month

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
ALWAYS/OFTEN (NET)	62 B	52
Always	30	33
Often	32 B	19
Sometimes	25	29
NEVER/RARELY (NET)	13	19
Rarely	9	16 A
Never	4	3

2. My finances control my life.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
ALWAYS/OFTEN (NET)	46 B	36
Always	22	16
Often	25	20
Sometimes	30	32
NEVER/RARELY (NET)	24	32 A
Rarely	15	20
Never	9	11

BASE: QUALIFIED RESPONDENTS

Q730. Do you have any savings, excluding retirement savings?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
Yes	87 BD	75 D	87 BD	70
No	13	25 AC	13	30 ABC

BASE: QUALIFIED RESPONDENTS

Q735. On average, what percentage of your household's income do you save every year for retirement?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
0 or nothing	8	15 AC	8	26 ABC
ANY (NET)	89 BD	75 D	87 BD	65
1 to 10	30	40 A	47 AD	37 A
11 to 20	41 BCD	26 D	27 D	19
More than 20	17 BD	8	12	10
<i>Decline to answer</i>	3	10 AC	5	9 AC

BASE: QUALIFIED RESPONDENTS

Q740. How confident do you feel about your ability to meet your future financial obligations?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
VERY/EXTREMELY CONFIDENT (NET)	47	41	59 ABD	52 AB
Extremely confident	18	16	22	18
Very confident	29	24	37 AB	34 AB
NOT AT ALL/SOMEWHAT CONFIDENT (NET)	53 CD	59 CD	41	48 C
Somewhat confident	43 CD	45 CD	35 D	21
Not at all confident	10 C	15 AC	6	27 ABC

BASE: QUALIFIED RESPONDENTS

Q745. How well prepared do you believe you are, financially speaking, for an emergency?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
VERY/COMPLETELY PREPARED (NET)	49 B	36	45 B
Completely prepared	18	14	19
Very prepared	31 B	23	26
NOT AT ALL/SOMEWHAT PREPARED (NET)	51	64 AC	55
Somewhat prepared	38	44	45
Not prepared at all	13	20 AC	10

SECTION 900 – KNOWLEDGE

BASE: QUALIFIED RESPONDENTS

Q900. On a scale from A to F, what grade would you give yourself in terms of your knowledge about personal finance?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
A/B (NET)	62 BD	54	70 ABD	55
A	20	19	27 ABD	19
B	43 BD	36	43	37
C	27	35 AC	23	32 AC
D/F (NET)	11	11	8	13 C
D	9 C	8 C	3	9 C
F	2	3	4	4 A

BASE: QUALIFIED RESPONDENTS

Q901. How knowledgeable would you say you are of each of the following?

1. My credit score

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
VERY/SOMEWHAT KNOWLEDGEABLE (NET)	79	88 A
Very knowledgeable	42	56 A
Somewhat knowledgeable	36	31
NOT AT ALL/NOT VERY KNOWLEDGEABLE (NET)	21 B	12
Not very knowledgeable	14 B	7
Not at all knowledgeable	8	5

2. The balance on the loans I have

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
VERY/SOMEWHAT KNOWLEDGEABLE (NET)	76	87 A
Very knowledgeable	49	57
Somewhat knowledgeable	27	30
NOT AT ALL/NOT VERY KNOWLEDGEABLE (NET)	24 B	13
Not very knowledgeable	18 B	9
Not at all knowledgeable	6	4

3. My household credit card debt

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
VERY/SOMEWHAT KNOWLEDGEABLE (NET)	77	86 A
Very knowledgeable	48	64 A
Somewhat knowledgeable	29 B	22
NOT AT ALL/NOT VERY KNOWLEDGEABLE (NET)	23 B	14
Not very knowledgeable	14	10
Not at all knowledgeable	9	5

BASE: QUALIFIED RESPONDENTS

Q903. Which of the following best describes your personal credit score range?

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
300-579 (very poor)	4	6
580-669 (fair)	11	11
670-739 (good)	28	27
740-799 (very good)	36	29
800-850 (exceptional)	17	21
<i>Don't know</i>	4	4
<i>Decline to answer</i>	1	3

BASE: QUALIFIED RESPONDENTS

Q800. Roughly how much credit card debt, if any, does your household carry from month to month?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
None	18	29 A	26 A	37 ABC
ANY (NET)	63 BD	49 D	58 BD	22
LESS THAN \$2,500 (SUB-NET)	46 BD	36 D	39 D	10
\$1 - \$499	30 BCD	18 D	23 D	5
\$500 - \$999	6	5	6	7
\$1,000 - \$2,499	11	12	9	15 AC
\$2,500 OR MORE (SUB-NET)	17 D	14 D	20 BD	3
\$2,500 - \$4,999	4	4	8 AB	5
\$5,000 - \$9,999	5 B	2	5 B	7 B
\$10,000 or more	8	8	7	46 ABC
<i>Decline to answer</i>	19	22 C	16	18

BASE: QUALIFIED RESPONDENTS

Q802. Compared to 12 months ago, does your household now carry more, less, or about the same amount of credit card debt from month to month?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
More	18 B	10	14
About the same	59 C	61 C	45
Less	23	29	41 AB

BASE: QUALIFIED RESPONDENTS

Q803. Not including credit card debt, which of the following best describes the TOTAL current balance you personally owe on any outstanding loans you may have (e.g., car loan, student loan, personal loans)?

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
LESS THAN \$50K+	49	50
Less than \$15,000	18	24
\$15,000 to \$24,999	9	9
\$25,000 to \$34,999	12	9
\$35,000 to \$49,999	10	8
\$50K OR MORE	29	25
\$50,000 to \$74,999	7	9
\$75,000 to \$99,999	7	6
\$100,000 to \$124,999	8 B	3
\$125,000 to \$149,999	2	2
\$150,000 to \$199,999	2	3
\$250,000 or more	4	2
<i>Don't know</i>	3	3
<i>N/A- I have no personal debt</i>	18	23

BASE: RESPONDENTS WHO HAVE PERSONAL DEBT

Q804. How confident are you in your ability to repay your outstanding loans according to their schedules and interest rates (e.g., car, student loan (s), personal loans)?

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
VERY/SOMEWHAT CONFIDENT (NET)	76	79
Very confident	41	37
Somewhat confident	36	42
NOT AT ALL/NOT VERY CONFIDENT (NET)	24	21
Not very confident	19	16
Not at all confident	5	5

BASE: QUALIFIED RESPONDENTS

Q805. From which of the following sources, if any, have you taken a loan in the past 12 months? Please select all that apply.

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
TAKEN A LOAN IN PAST 12 MONTHS (NET)	75 BC	52	49
A credit card	34 C	27 C	18
OFF-BASE BANK/FINANCE COMPANY (SUB-NET)	28 BC	17	20
Off-base consumer bank (e.g. Citibank, Bank of America)	16	11	14
Off-base consumer finance company (i.e., installment loan)	15 BC	6	9
MILITARY RELIEF SOCIETY/ON-BASE BANK (SUB-NET)	28 B	16	24 B
On-base bank or credit union	17 B	7	15 B
Military Relief Society (e.g. Army Relief, Air Force Aid)	15	10	11
Friends or family	24 BC	15	13
Cash advance or payday loan company (online or storefront)	13 BC	7	6
Other	3	4	4
<i>I have not taken a loan in the past 12 months.</i>	25	48 A	51 A

BASE: QUALIFIED RESPONDENTS

Q807 How much do you agree or disagree with each of the following?

1. I have had to get a job (or a second job) in order to bring in more income.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
AGREE (NET)	54	46
Strongly agree	19	18
Somewhat agree	35	28
DISAGREE (NET)	46	54
Somewhat disagree	22	22
Strongly disagree	25	32

2. A military lifestyle makes it challenging to get and hold jobs for additional income in the private sector.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
AGREE (NET)	74 B	61
Strongly agree	31 B	23
Somewhat agree	42	38
DISAGREE (NET)	26	39 A
Somewhat disagree	17	21
Strongly disagree	9	18 A

3. The local job market makes it difficult to find jobs for additional income.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
AGREE (NET)	53	53
Strongly agree	17	12
Somewhat agree	36	40
DISAGREE (NET)	47	47
Somewhat disagree	33	28
Strongly disagree	14	19

BASE: QUALIFIED RESPONDENTS

Q807 How much do you agree or disagree with each of the following? [*CONTINUED*]

4. I have been able to make good use of the "gig economy" (i.e., short-term jobs that often use the internet to set up, such as rideshare service, freelancing, and day labor) to make additional income.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
AGREE (NET)	54	48
Strongly agree	18	14
Somewhat agree	36	35
DISAGREE (NET)	46	52
Somewhat disagree	24	20
Strongly disagree	23	31 A

BASE: MARRIED OR LIVING WITH PARTNER

Q810. How much do you agree or disagree with each of the following?

1. I am honest with my spouse/partner about my use of household finances.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	344	439
	A	B
AGREE (NET)	82	86
Strongly agree	47	62 A
Somewhat agree	34 B	24
DISAGREE (NET)	18	14
Somewhat disagree	13	7
Strongly disagree	6	7

2. My spouse/partner is honest with me about their use of household finances.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	344	439
	A	B
AGREE (NET)	81	85
Strongly agree	53	55
Somewhat agree	29	30
DISAGREE (NET)	19	15
Somewhat disagree	12	9
Strongly disagree	7	6

BASE: MARRIED OR LIVING WITH PARTNER

Q810. How much do you agree or disagree with each of the following? [*CONTINUED*]

3. The way my spouse and I manage our money/finances often leads to conflict.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	344	439
	A	B
AGREE (NET)	51 B	34
Strongly agree	20 B	12
Somewhat agree	30 B	22
DISAGREE (NET)	49	66 A
Somewhat disagree	26	28
Strongly disagree	24	38 A

4. My spouse/partner has had to get a job (or a second job) in order to bring in more income.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	344	439
	A	B
AGREE (NET)	53 B	39
Strongly agree	22	15
Somewhat agree	31	23
DISAGREE (NET)	47	61 A
Somewhat disagree	21	19
Strongly disagree	25	42 A

5. I worry we will not be able to make ends meet if I am wounded or disabled.

I worry we will not be able to make ends meet if my spouse/partner is wounded or disabled.

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	344	439
	A	B
AGREE (NET)	63	59
Strongly agree	27	32
Somewhat agree	37 B	27
DISAGREE (NET)	37	41
Somewhat disagree	23	20
Strongly disagree	14	21

SECTION 900 – FINANCIAL LITERACY

BASE: QUALIFIED RESPONDENTS

Q902. How strongly do you agree or disagree with the following statement?

Considering what I already know about personal finance, I could still benefit from some advice and answers to everyday financial questions from a professional.

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
AGREE (NET)	67	79 A	80 A	76 A
Strongly agree	31	33 D	31	27
Somewhat agree	37	47 A	49 A	49 A
DISAGREE (NET)	33 BCD	21	20	24
Somewhat disagree	22 BCD	12	16	16 B
Strongly disagree	11 CD	8 C	4	8 C

BASE: QUALIFIED RESPONDENTS

Q905. Of the following sources, which one do you think has taught you the **most** about personal finance?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
Family members	24	39 AC	21
MILITARY (NET)	27 B	16	31 B
Educational resources offered by the military (e.g. Military One Source, Family Readiness Center)	19 B	13	26 AB
Chain of Command	7 B	2	5 B
Self-help books, websites or other resources	12	14	14
A civilian financial professional	10	11	14
High school and/or college courses	12 BC	8	7
Friends	11 BC	4	6
Other	4	8 A	6

BASE: QUALIFIED RESPONDENTS

Q910. If you were having a problem related to debt, which **one** of the following would be the **first place** you turn to for help?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
WOULD TURN FOR HELP (NET)	94	90	91
Friends and family	26	33 C	21
MILITARY (SUB-NET)	29 B	10	29 B
A Military Relief Society (e.g. Army Relief, Air Force Aid)	20 B	7	22 B
Chain of Command	9 B	3	7 B
My primary bank	19	22	22
A do-it yourself tool to pay down debt	11	15 C	10
A professional non-profit credit counseling agency	8	7	7
Other	1	4 A	2
<i>Would not turn for help</i>	6	10	9

SECTION 1000 – CONFIDENCE AND JOB SECURITY

BASE: QUALIFIED RESPONDENTS

Q1010. Which of the following areas of personal finance, if any, currently worries you **most**?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %	NFCC Gen Pop 2019 %
N=	531	439	267	2,086
	A	B	C	D
HAVE FINANCIAL WORRIES (NET)	89 CD	84 CD	77 D	71
NOT ENOUGH SAVINGS (SUB-NET)	16	29 A	25 A	30 A
Retiring without having enough money set aside	10	13	14	17 AB
Not enough "rainy day" savings for an emergency	6	16 A	12 A	14 A
NOT BEING ABLE TO PAY (SUB-NET)	20 BCD	13 D	10	9
Not being able to pay my credit card debt	5	5	3	4
Not being able to repay my student loan debt	4 D	4 D	5 D	2
Not being able to make my monthly vehicle payments	6 BCD	2	2	1
Not being able to pay my existing medical debt	5 CD	2	1	2
JOB-RELATED (SUB-NET)	18 BD	12	17 D	10
Losing my job	10 D	6	10 D	5
Not being able to find a good-paying job	9 D	6	8	5
CREDIT SCORE/ACCESS (SUB-NET)	15 BCD	8	10 D	6
My credit score	11 BD	5	8 D	4
My lack of access to credit	4 D	2	2	2
Feeling as though my personal financial situation is out of control	5 D	4	3	3
Not being able to afford to send my child(ren) to college	3	5 D	4	2
Not being able to afford health insurance	3 C	5 C	1	5 AC
Losing my home to foreclosure	3 CD	4 CD	1	1
Not having a good, overall understanding of personal finance	1	4 D	4 AD	1
That I may have to file for bankruptcy	1	1	1	1
Other	2	1	*	3 B
<i>None - I do not have any financial worries.</i>	9	13	19 AB	24 AB
<i>Not sure</i>	2	3	4	5 AB

BASE: QUALIFIED RESPONDENTS

Q1015. How much do you agree or disagree with each of the following?

1. I am very worried about the potential loss of income and job security resulting from defense cuts and downsizing.

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
AGREE (NET)	50	44	57 B
Strongly agree	16	14	29 AB
Somewhat agree	35	30	29
DISAGREE (NET)	50	56 C	43
Somewhat disagree	30	32 C	25
Strongly disagree	20	24 C	17

2. Concerns about the stability of my future income have led me to cut back on personal spending. Concerns about the stability of my spouse/partner's future income have led me to cut back on personal spending.

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
AGREE (NET)	66 B	53	65 B
Strongly agree	20	17	22
Somewhat agree	46 B	36	42
DISAGREE (NET)	34	47 AC	35
Somewhat disagree	20	25	20
Strongly disagree	14	22 AC	16

3. Concerns about the stability of my future income have led me to put away less money in long-term savings.

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
AGREE (NET)	52 C	44	44
Strongly agree	16	12	15
Somewhat agree	36 C	31	29
DISAGREE (NET)	48	56 A	56 A
Somewhat disagree	31	30	32
Strongly disagree	17	27 A	24 A

BASE: QUALIFIED RESPONDENTS

Q1015. How much do you agree or disagree with each of the following? [*CONTINUED*]

4. I expect to still have a job in the military two years from now.

I expect my spouse/partner to still have a job in the military two years from now.

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
AGREE (NET)	73 B	63	79 B
Strongly agree	42 B	33	40
Somewhat agree	31	30	38 B
DISAGREE (NET)	27	37 AC	21
Somewhat disagree	17 C	18 C	9
Strongly disagree	10	20 AC	12

5. I would have difficulty finding an adequate lending/loan option in the event of an emergency or unexpected expense.

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
AGREE (NET)	50 BC	39	41
Strongly agree	15	13	13
Somewhat agree	35 BC	26	27
DISAGREE (NET)	50	61 A	59 A
Somewhat disagree	26	33 A	27
Strongly disagree	24	29	32 A

BASE: QUALIFIED RESPONDENTS

Q1020. Compared to 12 months ago, are you more worried or less worried about each of the following, or has there been no change?

1. Being able to make debt payments on time

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
MORE WORRIED (NET)	28	32 C	22
Much more worried	8	10	8
Somewhat more worried	20 C	22 C	14
No more or less worried	39	39	45
LESS WORRIED (NET)	33	30	33
Somewhat less worried	17 C	12	10
Much less worried	16	18	23 A

2. Meeting my basic household expenses (e.g., groceries, transportation)

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
MORE WORRIED (NET)	30	32 C	25
Much more worried	9	11	10
Somewhat more worried	21 C	21 C	15
No more or less worried	34	37	42 A
LESS WORRIED (NET)	36	32	33
Somewhat less worried	19 C	15	13
Much less worried	17	16	20

3. Having enough money to cover unexpected expenses or emergencies

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
MORE WORRIED (NET)	32	44 AC	31
Much more worried	12	20 AC	10
Somewhat more worried	20	24	21
No more or less worried	32	32	35
LESS WORRIED (NET)	36 B	24	33 B
Somewhat less worried	20	15	17
Much less worried	16 B	9	17 B

BASE: QUALIFIED RESPONDENTS

Q1020. Compared to 12 months ago, are you more worried or less worried about each of the following, or has there been no change? *[CONTINUED]*

4. Being able to save for future goals

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
MORE WORRIED (NET)	33	43 A	37
Much more worried	12	17	14
Somewhat more worried	21	26	23
No more or less worried	35	32	31
LESS WORRIED (NET)	31	25	32 B
Somewhat less worried	20 B	13	16
Much less worried	11	11	16

5. How my financial situation will affect my future in the military

How my financial situation will affect my spouse/partner's future in the military

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
MORE WORRIED (NET)	28	28	28
Much more worried	9	9	10
Somewhat more worried	19	19	18
No more or less worried	39	40	42
LESS WORRIED (NET)	33	33	30
Somewhat less worried	16	13	12
Much less worried	17	20	17

SECTION 1100 – SPOUSE SPECIFIC ATTITUDES

BASE: SPOUSE/PARTNER OF SERVICEMEMBER

Q1100. Have you put any of the following life choices “on hold” as a result of your spouse/partner serving in the military? Please select all that apply.

	Spouses/ Partners 2019 %
N=	439
ANY (NET)	72
Going on vacation/travelling	33
Buying a house	25
Moving to your ideal location	24
Having a career (i.e., not just "jobs" to earn an income)	24
Going back to school to continue your education	20
Getting a job	15
Having a child/children	14
Buying a car (e.g., new, upgrade, first)	12
Starting your own business	11
Pay off a debt (e.g., college loan, credit card)	11
Something else	1
<i>None</i>	28

BASE: SPOUSE/PARTNER OF SERVICEMEMBER

Q1105. Thinking about the current state of your finances, do you think your and your spouse’s financial situation will be better, worse, or stay about the same in the next five years?

	Spouses/ Partners 2019 %
N=	439
	A
MUCH/SOMEWHAT BETTER (NET)	57
Much better	22
Somewhat better	35
About the same	36
MUCH/SOMEWHAT WORSE (NET)	6
Somewhat worse	5
Much worse	1

SECTION: DEMOGRAPHICS

BASE: QUALIFIED RESPONDENTS

Q2045. Which of the following best describes the area where you live?

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
Urban	34 B	22
Suburban	56	59
Rural	10	20 A

BASE: QUALIFIED RESPONDENTS

Q2000. Which of the following best describes your current primary residence?

I/We live in...	Service Members 2019 %	Spouses/ Partners 2019 %	NFCC Gen Pop 2019 %
N=	531	439	2,086
	A	B	C
OWN (NET)	52	53	70 AB
A house that I/we own	43	47	63 AB
An apartment or condominium that I/we own	5	4	5
Another type of home that I/we own	4 C	2	1
RENT (NET)	41 C	44 C	29
A house that I/we rent or lease	19 C	27 A	14
An apartment or condominium that I/we rent or lease	15	13	13
Another type of home that I/we rent or lease	7 C	4 C	2
<i>None of these</i>	6 C	3 C	1

BASE: QUALIFIED RESPONDENTS

Q2010. Do you currently live on-base or off-base?

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
On-base	38 B	12
Off-base	59	78 A
Something else	4	9 A

BASE: QUALIFIED RESPONDENTS

Q2020. Which of the following income categories best describes *your personal income* before taxes last year?

	Service Members 2019 %	Spouses/ Partners 2019 %
N=	531	439
	A	B
LESS THAN \$35K (NET)	32	26
Less than \$15,000	4	9 A
\$15,000 to \$24,999	13	9
\$25,000 to \$34,999	15 B	8
\$35K TO LESS THAN \$75K (NET)	33	32
\$35,000 to \$49,999	13	11
\$50,000 to \$74,999	20	21
\$75K OR MORE (NET)	33	26
\$75,000 to \$99,999	14	12
\$100,000 to \$124,999	9	6
\$125,000 to \$149,999	4	3
\$150,000 to \$199,999	3	3
\$250,000 or more	4	2
<i>Decline to answer</i>	2	3
<i>N/A- I do not have any personal income</i>	1	13

BASE: QUALIFIED RESPONDENTS

GENDER: What is your gender?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
Male	71 B	9	83 AB
Female	28 C	90 AC	17
<i>Other</i>	*	-	<i>N/A</i>
<i>Prefer not to answer</i>	1	1	<i>N/A</i>

BASE: QUALIFIED RESPONDENTS

AGE: What is your age?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
18-24	33 BC	20	26
25-34	43	37	45 B
35-44	17	23 A	20
45-54	4	6	8 A
55+	3 C	14 AC	1
MEAN	29.6	36 AC	30.8

BASE: QUALIFIED RESPONDENTS

MARITAL STATUS: What is your marital status?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
Never married	34	-	40
MARRIED / LIVING WITH PARTNER (NET)	58	100 AC	53
Married or civil union	49	90 AC	50
Living with partner	9 C	10 C	4
Divorced	4	-	3
Separated	3	-	3
Widow / Widower	1	-	1

BASE: QUALIFIED RESPONDENTS

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

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
EMPLOYED (NET)	95 B	56	98 B
Employed full time	82 B	39	94 AB
Employed part time	8 C	11 C	3
Self-employed	5 C	6 C	1
Not employed, but looking for work	*	2	-
Not employed and not looking for work	-	2	*
Not employed, unable to work due to a disability or illness	*	1	-
Retired	1	8 A	*
Student	3	4	2
Stay-at-home spouse or partner	*	27 AC	-

BASE: QUALIFIED RESPONDENTS

US REGION: U.S. regional break

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
Northeast	13	15	20 A
Midwest	17 C	18 C	10
South	45	39	43
West	25	28	23
<i>Non-US state</i>	<i>N/A</i>	<i>N/A</i>	4
<i>No answer</i>	<i>N/A</i>	<i>N/A</i>	*

BASE: QUALIFIED RESPONDENTS

EDUCATION: What is the highest level of education you have completed?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
HIGH SCHOOL OR LESS (NET)	30 C	25	21
Less than high school	*	*	3
Completed some high school	4	4	2
High school graduate	20 C	17	13
Job-specific training program(s) after high school	6 C	4	3
SOME COLLEGE (NET)	40	37	51 AB
Some college, but no degree	22	21	36 AB
Associate degree	18	16	15
COLLEGE GRAD + (NET)	29	38 AC	28
Bachelor's degree (such as B.A., B.S.)	15	23 AC	17
Some graduate school, but no degree	3	3	5
Graduate degree (such as MBA, MS, M.D., Ph.D.)	11 C	12 C	6

BASE: QUALIFIED RESPONDENTS

INCOME: Which of the following income categories best describes your total 2018 household income before taxes?

	Service Members 2019 %	Spouses/ Partners 2019 %	Service Members 2014 %
N=	531	439	267
	A	B	C
LESS THAN \$35K (NET)	26 B	18	22
Less than \$15,000	4 C	5 C	1
\$15,000 to \$24,999	11 B	5	13 B
\$25,000 to \$34,999	11	8	8
\$35K-LESS THAN \$75K (NET)	34	39	38
\$35,000 to \$49,999	15	16	20
\$50,000 to \$74,999	19	23	18
\$75K OR MORE (NET)	38	39	34
\$75,000 to \$99,999	14	15	21 AB
\$100,000 to \$124,999	7	8	7
\$125,000 to \$149,999	7 C	7 C	3
\$150,000 to \$199,999	3	6 AC	2
\$200,000 or more	7 BC	4 C	1
<i>Prefer not to answer</i>	2	4	5 A