



Survey results from 1/08/2009 thru 4/03/2009.

Question: The idea of borrowing money or using a credit card makes me feel:

Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	7 %	69
OK. I only borrow or charge what I know I'm able to pay back.	40 %	366
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	39 %	353
Extremely nervous. I don't ever carry any amount of debt.	12 %	108
		Total Votes: 896

Demographic Data

Age		
Option	Percentage	Votes
17 or younger	39 %	351
18 - 29	19 %	172
30 - 45	20 %	180
46 - 59	17 %	160
60 or older	3 %	33
		Total Votes: 896

Gender		
Option	Percentage	Votes
Male	40 %	367
Female	59 %	529
		Total Votes: 896

Location		
Option	Percentage	Votes
Midwest	54 %	492
Northeast	13 %	122
South	22 %	199
West	4 %	38
Other	5 %	45
		Total Votes: 896

Age		
17 or younger		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	9 %	35
OK. I only borrow or charge what I know I'm able to pay back.	34 %	122
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	40 %	142
Extremely nervous. I don't ever carry any amount of debt.	14 %	52
Total Votes: 351		

18 - 29		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	6 %	12
OK. I only borrow or charge what I know I'm able to pay back.	40 %	69
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	36 %	63
Extremely nervous. I don't ever carry any amount of debt.	16 %	28
Total Votes: 172		

30 - 45		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	6 %	11
OK. I only borrow or charge what I know I'm able to pay back.	43 %	79
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	43 %	78
Extremely nervous. I don't ever carry any amount of debt.	6 %	12
Total Votes: 180		

46 - 59		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	3 %	5
OK. I only borrow or charge what I know I'm able to pay back.	53 %	85
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	36 %	59
Extremely nervous. I don't ever carry any amount of debt.	6 %	11
Total Votes: 160		

60 or older		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	18 %	6
OK. I only borrow or charge what I know I'm able to pay back.	33 %	11
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	33 %	11
Extremely nervous. I don't ever carry any amount of debt.	15 %	5
Total Votes: 33		

Gender		
Male		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	7 %	26
OK. I only borrow or charge what I know I'm able to pay back.	46 %	169
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	33 %	122
Extremely nervous. I don't ever carry any amount of debt.	13 %	50
Total Votes: 367		

Location		
Midwest		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	4 %	24
OK. I only borrow or charge what I know I'm able to pay back.	46 %	231
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	37 %	185
Extremely nervous. I don't ever carry any amount of debt.	10 %	52
Total Votes: 492		

Northeast		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	11 %	14
OK. I only borrow or charge what I know I'm able to pay back.	27 %	34
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	45 %	56
Extremely nervous. I don't ever carry any amount of debt.	14 %	18
Total Votes: 122		

South		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	11 %	23
OK. I only borrow or charge what I know I'm able to pay back.	40 %	80
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	38 %	77
Extremely nervous. I don't ever carry any amount of debt.	9 %	19
Total Votes: 199		

West		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	15 %	6
OK. I only borrow or charge what I know I'm able to pay back.	15 %	6
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	52 %	20
Extremely nervous. I don't ever carry any amount of debt.	15 %	6
Total Votes: 38		

Gender		
Female		
Option	Percentage	Votes
Totally fine. I can get whatever I want and will worry about paying for it later.	8 %	43
OK. I only borrow or charge what I know I'm able to pay back.	37 %	197
Slightly uncomfortable. I will borrow/charge if it's completely necessary, but prefer not to.	43 %	231
Extremely nervous. I don't ever carry any amount of debt.	10 %	58
Total Votes: 529		