

National Tracking Poll #2301061 January 13-15, 2023

Crosstabulation Results

Methodology:

This poll was conducted between January 13-January 15, 2023 among a sample of 2206 Adults. The interviews were conducted online and the data were weighted to approximate a target sample of Adults based on age, gender, race, educational attainment, region, gender by age, and race by educational attainment. Results from the full survey have a margin of error of plus or minus 2 percentage points.

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Crosstabulation Results by Respondent Demographics

Table MCFI1_1: About how often, if ever, do you do the following? Check your credit score

		A few times /	Once /	A few	Once /	A few	Once /	Less than once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	4% (93)	6% (131)	8% (177)	13%(296)	22%(487)	16%(346)	7% (152)	12%(265)	12%(258)	2206
Gender: Male	4% (43)	7% (78)	9% (99)	14% (154)	22%(239)	16% (176)	6% (65)	10% (111)	10% (109)	1074
Gender: Female	4% (50)	5% (52)	7% (78)	13% (142)	22%(246)	15% (170)	8% (87)	14% (154)	13% (149)	1130
Age: 18-34	7% (42)	7% (42)	11% (67)	15% (94)	16% (104)	11% (72)	6% (37)	9% (54)	19% (120)	633
Age: 35-44	8% (28)	7% (24)	8% (29)	19% (69)	22% (84)	14% (52)	9% (34)	9% (34)	5% (20)	372
Age: 45-64	2% (14)	6% (40)	7% (47)	12% (88)	23% (166)	19% (137)	7% (47)	14% (103)	10% (69)	713
Age: 65+	2% (8)	5% (24)	7% (35)	9% (45)	27% (134)	17% (85)	7% (34)	15% (75)	10% (49)	488
GenZers: 1997-2012	7% (19)	5% (13)	13% (35)	14% (38)	10% (27)	9% (24)	3% (7)	8% (23)	31% (82)	268
Millennials: 1981-1996	6% (42)	7% (49)	9% (57)	15% (101)	22%(146)	14% (90)	9% (58)	9% (58)	9% (56)	656
GenXers: 1965-1980	4% (19)	5% (26)	7% (38)	16% (84)	21% (112)	17% (88)	8% (40)	14% (71)	9% (47)	524
Baby Boomers: 1946-1964	2% (13)	6% (40)	6% (45)	10% (70)	26% (185)	19% (136)	6% (42)	15% (103)	10% (71)	704
PID: Dem (no lean)	4% (33)	7% (59)	9% (80)	16% (147)	22% (197)	14% (130)	7% (62)	10% (94)	11% (101)	902
PID: Ind (no lean)	5% (35)	7% (43)	6% (39)	12% (79)	18% (116)	15% (99)	6% (41)	15% (97)	16% (103)	651
PID: Rep (no lean)	4% (25)	4% (29)	9% (59)	11% (70)	27% (175)	18% (117)	8% (50)	11% (75)	8% (54)	653
PID/Gender: Dem Men	4% (17)	9% (39)	11% (44)	17% (69)	20% (85)	17% (69)	4% (17)	9% (39)	9% (37)	417
PID/Gender: Dem Women	3% (16)	4% (21)	7% (35)	16% (78)	23% (110)	13% (61)	9% (45)	11% (55)	13% (64)	484
PID/Gender: Ind Men	3% (11)	7% (23)	6% (20)	15% (49)	21% (69)	16% (53)	6% (19)	12% (40)	14% (48)	333
PID/Gender: Ind Women	7% (23)	6% (20)	6% (18)	9% (30)	15% (46)	14% (46)	7% (22)	18% (56)	17% (55)	317
PID/Gender: Rep Men	4% (14)	5% (17)	11% (34)	11% (36)	26% (85)	16% (53)	9% (28)	10% (32)	8% (24)	323
PID/Gender: Rep Women	4% (12)	4% (12)	7% (25)	11% (35)	27% (90)	19% (64)	6% (21)	13% (42)	9% (30)	330
Ideo: Liberal (1-3)	3% (17)	7% (42)	9% (56)	19% (118)	20% (129)	16% (104)	8% (50)	12% (77)	7% (44)	637
Ideo: Moderate (4)	6% (38)	7% (49)	9% (64)	10% (70)	21% (140)	15% (98)	6% (42)	10% (64)	16% (109)	674
Ideo: Conservative (5-7)	4% (28)	5% (35)	7% (49)	12% (86)	26% (187)	18% (131)	7% (49)	13% (91)	8% (60)	714
Educ: < College	4% (65)	6% (86)	8% (122)	14%(203)	20%(294)	14% (199)	6% (84)	12% (179)	15% (210)	1442
Educ: Bachelors degree	4% (21)	4% (22)	7% (32)	11% (55)	26% (125)	20% (97)	9% (44)	11% (56)	7% (35)	486
Educ: Post-grad	3% (8)	8% (23)	8% (23)	13% (38)	25% (69)	18% (50)	9% (25)	11% (31)	5% (14)	279

Table MCFI1_1: About how often, if ever, do you do the following? Check your credit score

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	4% (93)	6% (131)	8% (177)	13%(296)	22%(487)	16%(346)	7% (152)	12%(265)	12%(258)	2206
Income: Under 50k	5% (62)	5% (64)	8% (90)	13%(149)	19%(222)	12% (138)	6% (70)	14% (168)	18%(206)	1171
Income: 50k-100k	2% (16)	6% (45)	8% (58)	14% (102)	27% (187)	20% (141)	8% (60)	9% (63)	5% (36)	707
Income: 100k+	4% (14)	6% (21)	9% (29)	14% (45)	24% (78)	20% (67)	7% (22)	11% (35)	5% (16)	328
Ethnicity: White	4% (69)	6% (102)	8% (141)	13%(226)	23%(388)	16%(275)	7% (111)	12%(209)	11% (182)	1702
Ethnicity: Hispanic	6% (22)	8% (31)	12% (46)	19% (73)	20% (77)	6% (24)	6% (23)	12% (45)	10% (39)	380
Ethnicity: Black	5% (14)	6% (17)	7% (21)	16% (45)	21% (59)	13% (37)	8% (23)	11% (30)	13% (38)	284
Ethnicity: Other	5% (10)	6% (13)	7% (16)	11% (25)	18% (41)	15% (34)	8% (18)	12% (26)	17% (38)	220
All Christian	3% (32)	6% (60)	8% (83)	11% (112)	25%(244)	16% (163)	9% (85)	12% (121)	10% (97)	997
All Non-Christian	5% (6)	11% (13)	9% (11)	12% (14)	19% (23)	16% (19)	5% (6)	14% (17)	10% (12)	121
Atheist	7% (7)	6% (6)	11% (11)	16% (17)	15% (15)	19% (20)	4% (4)	9% (9)	13% (14)	104
Agnostic/Nothing in particular	4% (25)	4% (27)	6% (42)	17% (110)	22% (141)	15% (101)	5% (36)	11% (74)	15% (98)	655
Something Else	7% (22)	7% (24)	9% (30)	13% (43)	19% (63)	13% (44)	6% (21)	13% (44)	12% (38)	330
Religious Non-Protestant/Catholic	4% (6)	11% (17)	7% (11)	10% (15)	18% (28)	14% (22)	7% (11)	16% (26)	13% (19)	155
Evangelical	6% (32)	5% (24)	10% (55)	11% (61)	23% (121)	15% (83)	7% (39)	12% (64)	11% (57)	537
Non-Evangelical	3% (22)	7% (52)	8% (57)	12% (90)	24% (178)	16% (119)	8% (62)	12% (90)	9% (69)	740
Community: Urban	5% (30)	8% (47)	7% (44)	15% (92)	21% (129)	13% (81)	6% (35)	13% (80)	13% (79)	618
Community: Suburban	3% (36)	5% (52)	9% (89)	13%(140)	22%(225)	17% (177)	8% (86)	12% (125)	10% (109)	1039
Community: Rural	5% (28)	6% (32)	8% (44)	12% (64)	24% (133)	16% (88)	6% (31)	11% (60)	13% (71)	549
Employ: Private Sector	4% (32)	7% (52)	10% (73)	17% (124)	22% (167)	18% (130)	7% (51)	10% (72)	6% (42)	742
Employ: Government	5% (7)	5% (6)	12% (16)	17% (24)	24% (33)	14% (19)	8% (11)	9% (12)	6% (8)	136
Employ: Self-Employed	6% (12)	6% (12)	9% (18)	18% (37)	20% (41)	9% (19)	6% (13)	12% (26)	15% (32)	209
Employ: Homemaker	2% (3)	7% (9)	6% (8)	12% (15)	16% (20)	22% (29)	9% (12)	14% (17)	12% (16)	128
Employ: Student	3% (2)	6% (4)	10% (7)	7% (5)	17% (12)	7% (5)	5% (4)	8% (6)	36% (25)	70
Employ: Retired	2% (10)	6% (32)	6% (33)	9% (48)	27% (148)	18% (95)	6% (30)	16% (89)	11% (57)	541
Employ: Unemployed	8% (20)	4% (9)	7% (16)	10% (25)	18% (45)	12% (29)	9% (22)	11% (26)	21% (51)	242
Employ: Other	5% (7)	5% (7)	5% (7)	14% (19)	16% (22)	14% (20)	7% (10)	14% (19)	20% (27)	138
Military HH: Yes	2% (6)	8% (22)	6% (16)	13% (34)	27% (74)	17% (46)	6% (17)	12% (32)	9% (25)	272
Military HH: No	4% (87)	6% (109)	8% (161)	14%(262)	21% (413)	16%(300)	7% (135)	12%(233)	12%(233)	1934

Table MCFI1_1: About how often, if ever, do you do the following? Check your credit score

		A few times /	Once /	A few times /	Once /	A few times /	Once /	Less than once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	4% (93)	6% (131)	8% (177)	13%(296)	22%(487)	16%(346)	7% (152)	12%(265)	12%(258)	2206
RD/WT: Right Direction	4% (30)	8% (60)	10% (73)	13% (97)	20% (150)	15% (113)	6% (44)	11% (81)	12% (89)	737
RD/WT: Wrong Track	4% (63)	5% (71)	7% (104)	14% (199)	23%(337)	16%(233)	7% (108)	13% (185)	12%(169)	1469
Biden Job Approve	4% (41)	6% (63)	9% (94)	15% (147)	21% (212)	14% (143)	7% (72)	11% (114)	11% (112)	997
Biden Job Disapprove	4% (43)	6% (62)	7% (79)	12% (131)	24%(265)	17% (192)	7% (73)	13%(140)	11% (124)	1108
Biden Job Strongly Approve	5% (20)	7% (28)	9% (37)	12% (49)	23% (89)	16% (62)	6% (25)	10% (40)	11% (42)	392
Biden Job Somewhat Approve	3% (21)	6% (35)	10% (58)	16% (99)	20% (122)	13% (81)	8% (47)	12% (74)	12% (70)	605
Biden Job Somewhat Disapprove	4% (14)	5% (16)	6% (19)	16% (48)	20% (62)	16% (49)	5% (16)	14% (43)	13% (40)	307
Biden Job Strongly Disapprove	4% (29)	6% (46)	8% (60)	10% (82)	25%(203)	18% (143)	7% (56)	12% (97)	11% (84)	800
Favorable of Biden	5% (47)	6% (62)	10% (95)	15% (148)	21%(206)	14% (138)	7% (70)	10% (97)	12% (119)	982
Unfavorable of Biden	3% (33)	6% (63)	7% (77)	12% (131)	24%(268)	17% (190)	7% (73)	14% (157)	10% (114)	1105
Very Favorable of Biden	6% (25)	8% (34)	9% (37)	13% (53)	22% (94)	16% (67)	6% (27)	10% (41)	10% (42)	419
Somewhat Favorable of Biden	4% (21)	5% (28)	10% (58)	17% (95)	20% (112)	13% (71)	8% (44)	10% (56)	14% (77)	562
Somewhat Unfavorable of Biden	4% (12)	5% (15)	5% (15)	16% (44)	20% (54)	16% (46)	5% (13)	18% (51)	10% (27)	276
Very Unfavorable of Biden	3% (21)	6% (48)	7% (62)	10% (86)	26% (213)	17% (145)	7% (61)	13%(106)	10% (87)	828
#1 Issue: Economy	4% (34)	7% (64)	9% (77)	15% (132)	24% (210)	16% (144)	7% (58)	11% (99)	7% (66)	883
#1 Issue: Security	4% (10)	5% (12)	7% (17)	12% (29)	22% (55)	17% (41)	7% (19)	18% (44)	9% (22)	250
#1 Issue: Health Care	1% (2)	5% (10)	8% (15)	17% (31)	14% (26)	13% (23)	6% (11)	17% (30)	18% (33)	181
#1 Issue: Medicare / Social Security	1% (4)	6% (16)	8% (24)	12% (33)	23% (65)	19% (53)	5% (14)	16% (44)	9% (26)	280
#1 Issue: Women's Issues	7% (19)	4% (10)	8% (21)	13% (36)	22% (60)	10% (28)	9% (24)	8% (22)	19% (51)	271
#1 Issue: Education	10% (7)	5% (3)	9% (5)	14% (9)	17% (11)	19% (12)	9% (5)	3% (2)	15% (9)	63
#1 Issue: Energy	9% (14)	5% (8)	7% (11)	11% (17)	17% (27)	17% (26)	9% (13)	8% (12)	17% (25)	154
#1 Issue: Other	2% (3)	7% (9)	5% (7)	8% (10)	27% (33)	15% (19)	6% (7)	10% (12)	20% (25)	124
2022 House Vote: Democrat	4% (33)	8% (67)	10% (85)	16% (138)	22%(200)	17% (147)	6% (58)	11% (94)	8% (68)	891
2022 House Vote: Republican	4% (25)	5% (34)	9% (58)	9% (62)	26% (173)	19% (130)	8% (53)	13% (90)	7% (44)	669
2022 House Vote: Someone else	7% (5)	8% (6)	4% (3)	19% (13)	20% (13)	9% (6)	10% (7)	9% (6)	14% (9)	67
2022 House Vote: Didnt Vote	5% (31)	4% (24)	5% (32)	14% (82)	17% (101)	11% (64)	6% (35)	13% (76)	24% (136)	580

Table MCFI1_1: About how often, if ever, do you do the following? Check your credit score

		A few times /	Once /	A few times /	Once /	A few times /	Once /	Less than once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	4% (93)	6% (131)	8% (177)	13%(296)	22%(487)	16%(346)	7% (152)	12%(265)	12%(258)	2206
2020 Vote: Joe Biden	4% (38)	7% (64)	9% (86)	16% (146)	21% (199)	17% (161)	7% (63)	11% (103)	8% (76)	936
2020 Vote: Donald Trump	4% (26)	6% (45)	9% (61)	9% (64)	27% (184)	18% (126)	7% (50)	13% (88)	7% (50)	693
2020 Vote: Other	2% (2)	2% (2)	6% (5)	19% (15)	16% (13)	15% (13)	9% (7)	13% (11)	18% (15)	82
2020 Vote: Didn't Vote	5% (27)	4% (20)	5% (25)	14% (70)	19% (92)	9% (46)	7% (32)	13% (64)	24% (118)	495
2018 House Vote: Democrat	4% (32)	7% (59)	8% (61)	15% (120)	23% (180)	16% (128)	7% (56)	12% (95)	8% (68)	798
2018 House Vote: Republican	4% (21)	6% (34)	9% (51)	11% (61)	27% (154)	19% (109)	7% (43)	12% (72)	5% (31)	577
2018 House Vote: Someone else	4% (2)	8% (4)	5% (3)	23% (13)	16% (9)	9% (5)	8% (4)	17% (9)	11% (6)	55
2018 House Vote: Didnt Vote	5% (38)	4% (33)	8% (63)	13% (103)	19% (144)	13% (103)	6% (49)	11% (89)	20% (154)	777
4-Region: Northeast	5% (21)	9% (35)	10% (40)	12% (47)	24% (93)	14% (56)	6% (21)	10% (37)	10% (38)	386
4-Region: Midwest	3% (16)	7% (30)	9% (40)	11% (48)	23% (103)	16% (74)	8% (35)	13% (60)	11% (50)	456
4-Region: South	5% (40)	5% (44)	8% (67)	16% (138)	22% (182)	16% (134)	7% (61)	11% (95)	9% (79)	841
4-Region: West	3% (16)	4% (22)	6% (31)	12% (63)	21% (110)	16% (83)	7% (35)	14% (73)	17% (91)	522
2023 Finance Goals Yes	5% (62)	7% (89)	10% (133)	15% (196)	24%(322)	14% (191)	7% (89)	10% (129)	10% (135)	1346
2023 Finance Goals No	4% (31)	5% (42)	5% (45)	12% (100)	19% (166)	18% (155)	7% (63)	16% (136)	14% (123)	860

Table MCFI1_2: About how often, if ever, do you do the following? Check how much money you have

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	30%(660)	24%(522)	16%(354)	14% (311)	9% (195)	3% (70)	1% (13)	1% (26)	3% (56)	2206
Gender: Male	28%(302)	23%(250)	17% (180)	14% (148)	10% (112)	3% (33)	1% (8)	1% (12)	3% (28)	1074
Gender: Female	32%(357)	24% (271)	15% (174)	14% (163)	7% (82)	3% (38)	— (5)	1% (14)	2% (28)	1130
Age: 18-34	34% (217)	24% (150)	14% (91)	14% (87)	6% (35)	3% (16)	1% (4)	1% (6)	4% (27)	633
Age: 35-44	42% (157)	20% (76)	12% (44)	12% (43)	7% (27)	3% (10)	1% (4)	1% (5)	2% (6)	372
Age: 45-64	23% (167)	26% (183)	19% (137)	16% (114)	9% (62)	3% (22)	- (1)	1% (10)	2% (17)	713
Age: 65+	24% (118)	23% (113)	17% (81)	14% (67)	14% (70)	4% (22)	1% (4)	1% (6)	1% (6)	488
GenZers: 1997-2012	33% (89)	26% (68)	14% (37)	12% (31)	6% (16)	3% (7)	1% (2)	2% (4)	5% (14)	268
Millennials: 1981-1996	38%(250)	21%(140)	14% (91)	13% (85)	6% (43)	3% (17)	1% (6)	1% (6)	3% (18)	656
GenXers: 1965-1980	28% (148)	25% (130)	18% (93)	16% (83)	7% (37)	3% (14)	- (0)	1% (7)	2% (12)	524
Baby Boomers: 1946-1964	23% (160)	24% (171)	18% (128)	15%(104)	13% (89)	4% (30)	1% (4)	1% (8)	2% (11)	704
PID: Dem (no lean)	30%(267)	23%(207)	20% (176)	13% (114)	9% (77)	3% (23)	1% (6)	2% (14)	2% (17)	902
PID: Ind (no lean)	29% (191)	25% (164)	11% (70)	16% (105)	9% (59)	4% (26)	1% (4)	— (3)	4% (28)	651
PID: Rep (no lean)	31% (201)	23% (150)	16% (107)	14% (92)	9% (58)	3% (21)	— (3)	1% (10)	2% (10)	653
PID/Gender: Dem Men	25% (106)	21% (87)	23% (97)	10% (41)	11% (47)	3% (13)	1% (4)	2% (9)	3% (12)	417
PID/Gender: Dem Women	33% (161)	25% (119)	16% (79)	15% (72)	6% (30)	2% (10)	— (2)	1% (5)	1% (5)	484
PID/Gender: Ind Men	28% (95)	27% (90)	10% (32)	18% (59)	11% (35)	2% (7)	1% (2)	— (1)	4% (12)	333
PID/Gender: Ind Women	30% (95)	23% (74)	12% (38)	14% (45)	8% (24)	6% (19)	— (2)	1% (3)	5% (16)	317
PID/Gender: Rep Men	31% (101)	23% (73)	16% (51)	14% (47)	9% (31)	4% (13)	— (1)	1% (3)	1% (4)	323
PID/Gender: Rep Women	30% (101)	23% (77)	17% (56)	14% (45)	8% (28)	3% (9)	— (2)	2% (6)	2% (6)	330
Ideo: Liberal (1-3)	29% (185)	26% (163)	15% (99)	14% (90)	9% (55)	3% (21)	1% (6)	1% (8)	1% (8)	637
Ideo: Moderate (4)	29% (198)	21% (139)	18% (119)	15% (104)	10% (66)	3% (17)	— (2)	1% (8)	3% (21)	674
Ideo: Conservative (5-7)	28% (201)	24% (172)	17% (124)	15%(106)	10% (70)	3% (23)	1% (4)	1% (8)	1% (6)	714
Educ: < College	34%(489)	24% (341)	15% (221)	12% (174)	8% (113)	2% (33)	— (4)	1% (19)	3% (47)	1442
Educ: Bachelors degree	23% (110)	24% (118)	17% (82)	17% (81)	11% (53)	5% (25)	1% (5)	1% (5)	1% (6)	486
Educ: Post-grad	22% (60)	22% (62)	18% (51)	20% (56)	10% (29)	4% (12)	1% (3)	1% (2)	1% (3)	279
Income: Under 50k	35%(407)	23%(273)	13% (150)	13% (147)	9% (102)	3% (32)	— (2)	1% (17)	3% (40)	1171
Income: 50k-100k	27% (189)	24% (168)	19% (134)	15% (106)	8% (59)	4% (26)	1% (6)	1% (7)	2% (13)	707
Income: 100k+	19% (64)	24% (80)	22% (71)	18% (57)	10% (34)	4% (12)	1% (5)	1% (3)	1% (4)	328
Ethnicity: White	30% (518)	23%(398)	17% (291)	14%(232)	9% (152)	3% (47)	1% (9)	1% (20)	2% (35)	1702

Table MCFI1_2: About how often, if ever, do you do the following? Check how much money you have

		A few	Once /	A few	Once /	A few times /	Once /	Less than once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	30%(660)	24%(522)	16%(354)	14% (311)	9% (195)	3% (70)	1% (13)	1% (26)	3% (56)	2206
Ethnicity: Hispanic	36% (138)	22% (83)	22% (82)	12% (45)	5% (18)	2% (9)	- (0)	- (0)	1% (5)	380
Ethnicity: Black	31% (88)	24% (67)	13% (38)	16% (45)	7% (21)	3% (8)	— (1)	2% (6)	3% (9)	284
Ethnicity: Other	25% (54)	26% (56)	11% (25)	16% (34)	10% (21)	7% (15)	1% (3)	- (0)	5% (11)	220
All Christian	26%(264)	24%(243)	18% (183)	15% (147)	10% (95)	3% (33)	1% (6)	1% (9)	2% (17)	997
All Non-Christian	25% (30)	18% (22)	15% (19)	17% (21)	12% (15)	8% (10)	- (0)	2% (3)	2% (2)	121
Atheist	29% (30)	22% (23)	10% (10)	15% (15)	11% (11)	6% (7)	1% (1)	2% (3)	3% (4)	104
Agnostic/Nothing in particular	31% (201)	24% (155)	17%(109)	14% (90)	8% (52)	2% (12)	1% (5)	1% (7)	4% (24)	655
Something Else	41% (135)	24% (79)	10% (33)	12% (39)	6% (21)	3% (8)	— (1)	2% (6)	3% (9)	330
Religious Non-Protestant/Catholic	27% (42)	18% (27)	17% (26)	17% (26)	10% (15)	9% (14)	- (0)	3% (4)	1% (2)	155
Evangelical	32% (172)	22% (117)	13% (72)	15% (81)	10% (52)	4% (19)	— (2)	2% (10)	2% (12)	537
Non-Evangelical	28% (210)	27% (198)	18% (134)	13% (98)	8% (62)	2% (18)	1% (4)	— (2)	2% (15)	740
Community: Urban	30% (187)	21% (132)	15% (92)	12% (76)	10% (64)	4% (27)	1% (5)	1% (9)	4% (26)	618
Community: Suburban	28%(290)	26% (271)	16% (171)	16% (165)	9% (90)	3% (31)	— (2)	1% (10)	1% (10)	1039
Community: Rural	33% (183)	22% (119)	17% (91)	13% (70)	7% (40)	2% (12)	1% (6)	1% (8)	4% (20)	549
Employ: Private Sector	30% (221)	23% (168)	17% (126)	17% (124)	8% (57)	3% (26)	1% (6)	- (4)	1% (11)	742
Employ: Government	31% (43)	21% (29)	27% (36)	9% (12)	6% (8)	3% (4)	- (0)	- (0)	3% (4)	136
Employ: Self-Employed	32% (67)	25% (51)	18% (37)	9% (20)	10% (22)	1% (3)	— (1)	1% (3)	3% (6)	209
Employ: Homemaker	31% (40)	26% (33)	20% (25)	11% (14)	5% (7)	5% (6)	- (0)	- (0)	3% (4)	128
Employ: Student	18% (12)	32% (22)	17% (12)	11% (7)	9% (7)	6% (4)	- (0)	1% (1)	5% (4)	70
Employ: Retired	24% (129)	25% (137)	15% (79)	16% (86)	13% (69)	4% (24)	1% (4)	2% (10)	1% (4)	541
Employ: Unemployed	37% (90)	19% (45)	12% (29)	14% (35)	7% (17)	1% (2)	— (1)	2% (6)	7% (17)	242
Employ: Other	42% (58)	27% (37)	8% (11)	10% (14)	6% (9)	1% (1)	-(0)	3% (4)	4% (6)	138
Military HH: Yes	29% (79)	24% (66)	15% (40)	13% (35)	12% (32)	4% (10)	1% (2)	1% (4)	2% (5)	272
Military HH: No	30% (581)	24%(456)	16% (314)	14%(276)	8% (163)	3% (60)	1% (11)	1% (23)	3% (51)	1934
RD/WT: Right Direction	27%(202)	23% (172)	18% (134)	11% (83)	12% (85)	3% (23)	1% (5)	1% (8)	3% (25)	737
RD/WT: Wrong Track	31%(458)	24%(350)	15%(220)	16%(228)	7% (110)	3% (47)	- (7)	1% (18)	2% (31)	1469
Biden Job Approve	26%(263)	24%(236)	17% (172)	14% (144)	11% (110)	3% (28)	1% (7)	1% (11)	3% (27)	997
Biden Job Disapprove	32%(355)	24%(263)	16% (178)	14% (158)	7% (81)	3% (36)	- (4)	1% (14)	2% (20)	1108

Table MCFI1_2: About how often, if ever, do you do the following? Check how much money you have

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	30%(660)	24%(522)	16%(354)	14% (311)	9% (195)	3% (70)	1% (13)	1% (26)	3% (56)	2206
Biden Job Strongly Approve	25% (98)	23% (90)	17% (65)	12% (48)	13% (50)	3% (12)	1% (4)	2% (6)	5% (19)	392
Biden Job Somewhat Approve	27% (165)	24% (145)	18% (107)	16% (96)	10% (60)	3% (16)	— (3)	1% (5)	1% (8)	605
Biden Job Somewhat Disapprove	36% (109)	21% (65)	$14\% \ (44)$	15% (47)	6% (19)	5% (14)	— (1)	1% (3)	2% (6)	307
Biden Job Strongly Disapprove	31%(245)	25% (197)	17% (134)	14% (111)	8% (62)	3% (22)	— (3)	1% (11)	2% (13)	800
Favorable of Biden	28%(280)	24%(235)	16% (159)	14% (136)	11%(104)	3% (28)	1% (7)	1% (12)	2% (22)	982
Unfavorable of Biden	30%(336)	24%(265)	17% (183)	15% (160)	8% (83)	$4\% \ (40)$	- (4)	1% (12)	2% (22)	1105
Very Favorable of Biden	26% (108)	23% (96)	17% (73)	12% (52)	13% (55)	2% (8)	1% (3)	2% (10)	3% (14)	419
Somewhat Favorable of Biden	30% (171)	25% (139)	15% (86)	15% (84)	$9\% \ (49)$	4% (20)	1% (3)	— (2)	1% (8)	562
Somewhat Unfavorable of Biden	32% (90)	25% (68)	12% (34)	15% (41)	8% (22)	4% (11)	— (1)	1% (3)	2% (6)	276
Very Unfavorable of Biden	30%(246)	24% (197)	18%(149)	14% (119)	7% (62)	4% (29)	— (3)	1% (9)	2% (15)	828
#1 Issue: Economy	32%(283)	23%(205)	17% (152)	14% (123)	8% (75)	2% (21)	1% (5)	1% (7)	1% (12)	883
#1 Issue: Security	28% (70)	24% (59)	18% (45)	13% (33)	10% (26)	4% (10)	1% (2)	1% (4)	— (1)	250
#1 Issue: Health Care	19% (35)	29% (53)	13% (24)	19% (33)	10% (18)	2% (3)	1% (1)	1% (3)	5% (10)	181
#1 Issue: Medicare / Social Security	25% (70)	28% (79)	15% (41)	$14\% \ (40)$	9% (26)	5% (14)	1% (2)	2% (6)	1% (2)	280
#1 Issue: Women's Issues	38% (102)	19% (50)	17% (46)	12% (32)	6% (16)	4% (11)	1% (2)	1% (3)	3% (9)	271
#1 Issue: Education	35% (22)	18% (11)	18% (11)	8% (5)	8% (5)	2% (1)	- (0)	2% (2)	9% (5)	63
#1 Issue: Energy	31% (47)	20% (30)	12% (18)	16% (25)	14% (21)	4% (6)	- (0)	1% (2)	3% (5)	154
#1 Issue: Other	24% (30)	27% (33)	13% (16)	16% (20)	7% (8)	2% (3)	— (1)	1% (1)	10% (13)	124
2022 House Vote: Democrat	28%(247)	24% (211)	18% (158)	15% (132)	10% (86)	3% (27)	1% (5)	1% (10)	2% (15)	891
2022 House Vote: Republican	26% (176)	25% (164)	19% (126)	15% (102)	9% (63)	3% (21)	1% (4)	1% (8)	1% (5)	669
2022 House Vote: Someone else	35% (23)	17% (12)	26% (17)	7% (5)	1% (1)	-(0)	3% (2)	3% (2)	9% (6)	67
2022 House Vote: Didnt Vote	37% (213)	23% (134)	9% (53)	13% (73)	8% (45)	4% (23)	— (2)	1% (6)	5% (30)	580
2020 Vote: Joe Biden	28%(262)	24%(223)	17% (156)	16% (148)	9% (87)	3% (27)	1% (8)	1% (9)	2% (16)	936
2020 Vote: Donald Trump	28% (194)	24% (163)	19% (134)	14% (97)	9% (66)	3% (21)	1% (4)	1% (8)	1% (7)	693
2020 Vote: Other	37% (30)	29% (24)	15% (12)	6% (5)	7% (5)	-(0)	-(0)	4% (3)	2% (2)	82
2020 Vote: Didn't Vote	35% (173)	23% (112)	10% (51)	12% (61)	7% (37)	4% (22)	- (1)	1% (7)	6% (31)	495

Table MCFI1_2: About how often, if ever, do you do the following? Check how much money you have

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	30%(660)	24%(522)	16%(354)	14% (311)	9% (195)	3% (70)	1% (13)	1% (26)	3% (56)	2206
2018 House Vote: Democrat	27% (215)	24% (195)	16% (125)	16%(126)	10% (80)	3% (28)	1% (5)	1% (10)	2% (14)	798
2018 House Vote: Republican	27% (156)	24% (139)	19% (108)	15% (86)	10% (60)	3% (17)	— (3)	1% (6)	— (1)	577
2018 House Vote: Someone else	51% (28)	20% (11)	9% (5)	10% (5)	1% (1)	1% (1)	- (0)	4% (2)	5% (3)	55
2018 House Vote: Didnt Vote	34% (261)	23% (177)	15% (115)	12% (93)	7% (54)	3% (25)	1% (5)	1% (8)	5% (39)	777
4-Region: Northeast	27% (105)	24% (93)	17% (65)	14% (54)	10% (39)	3% (11)	1% (2)	1% (4)	3% (13)	386
4-Region: Midwest	29% (134)	23% (103)	17% (76)	17% (76)	9% (39)	4% (16)	— (2)	1% (3)	1% (6)	456
4-Region: South	31%(264)	26% (219)	16% (138)	12% (103)	7% (63)	2% (17)	1% (4)	2% (14)	2% (20)	841
4-Region: West	30% (157)	20% (107)	14% (75)	15% (78)	10% (54)	5% (26)	1% (4)	1% (5)	3% (17)	522
2023 Finance Goals Yes	34%(454)	26%(354)	15% (197)	13% (181)	7% (95)	2% (33)	- (4)	1% (10)	1% (19)	1346
2023 Finance Goals No	24%(206)	20% (168)	18% (157)	15% (131)	12% (99)	4% (37)	1% (9)	2% (16)	4% (37)	860

Table MCFI1_3: About how often, if ever, do you do the following? Check how your investments are doing

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	15% (146)	13% (132)	12% (117)	17% (167)	16%(160)	15% (145)	4% (38)	3% (30)	5% (48)	983
Gender: Male	19% (107)	17% (94)	15% (85)	17% (98)	15% (83)	10% (57)	2% (14)	2% (10)	3% (14)	563
Gender: Female	9% (39)	9% (38)	8% (32)	16% (69)	18% (77)	21% (88)	6% (25)	4% (19)	8% (34)	420
Age: 18-34	15% (37)	18% (45)	$16\% \ (40)$	15% (36)	12% (29)	12% (30)	3% (8)	3% (7)	5% (13)	245
Age: 35-44	14% (22)	15% (24)	10% (17)	22% (35)	11% (18)	12% (18)	4% (7)	4% (6)	7% (11)	158
Age: 45-64	13% (45)	11% (37)	11% (36)	17% (58)	19% (63)	16% (53)	5% (17)	4% (12)	4% (13)	336
Age: 65+	17% (41)	11% (26)	10% (24)	15% (38)	20% (50)	18% (43)	3% (7)	2% (4)	4% (10)	244
GenZers: 1997-2012	10% (7)	18% (12)	21% (14)	12% (8)	14% (10)	14% (9)	4% (3)	1% (1)	7% (5)	69
Millennials: 1981-1996	15% (46)	17% (52)	13% (39)	18% (55)	12% (36)	11% (34)	4% (11)	4% (12)	6% (18)	305
GenXers: 1965-1980	14% (34)	12% (28)	10% (23)	18% (43)	17% (40)	14% (33)	6% (15)	5% (11)	5% (11)	238
Baby Boomers: 1946-1964	15% (53)	10% (35)	11% (39)	17% (57)	20% (69)	19% (65)	3% (10)	1% (4)	4% (14)	347
PID: Dem (no lean)	15% (58)	13% (50)	11% (42)	18% (70)	15% (60)	15% (57)	5% (21)	3% (10)	5% (21)	390
PID: Ind (no lean)	13% (33)	17% (42)	13% (32)	17% (42)	13% (32)	18% (46)	3% (7)	1% (3)	4% (11)	248
PID: Rep (no lean)	16% (55)	11% (40)	12% (42)	16% (55)	20% (68)	12% (42)	3% (11)	5% (17)	5% (16)	345
PID/Gender: Dem Men	19% (41)	18% (38)	12% (26)	18% (39)	15% (32)	10% (22)	3% (7)	1% (2)	4% (8)	214
PID/Gender: Dem Women	10% (17)	7% (13)	10% (17)	18% (31)	16% (28)	20% (36)	8% (13)	4% (7)	8% (13)	175
PID/Gender: Ind Men	18% (27)	18% (28)	16% (25)	16% (25)	12% (19)	14% (22)	3% (4)	- (0)	2% (3)	152
PID/Gender: Ind Women	7% (7)	15% (14)	7% (7)	18% (17)	14% (14)	25% (24)	3% (3)	3% (3)	8% (8)	96
PID/Gender: Rep Men	20% (39)	15% (29)	17% (34)	17% (34)	16% (32)	7% (14)	1% (2)	4% (8)	2% (4)	196
PID/Gender: Rep Women	10% (15)	7% (11)	5% (8)	14% (21)	24% (36)	19% (28)	6% (9)	6% (9)	9% (13)	149
Ideo: Liberal (1-3)	14% (45)	12% (39)	13% (42)	18% (58)	14% (46)	14% (47)	6% (20)	3% (9)	5% (16)	321
Ideo: Moderate (4)	17% (44)	15% (41)	12% (31)	14% (38)	15% (39)	17% (45)	2% (5)	2% (6)	6% (15)	263
Ideo: Conservative (5-7)	15% (57)	13% (51)	12% (44)	18% (67)	18% (69)	14% (52)	3% (11)	4% (14)	4% (14)	379
Educ: < College	13% (60)	14% (62)	11% (51)	16% (72)	16% (72)	14% (61)	3% (14)	3% (15)	8% (35)	441
Educ: Bachelors degree	15% (47)	10% (33)	14% (45)	15% (49)	17% (56)	18% (59)	5% (17)	3% (10)	3% (10)	326
Educ: Post-grad	18% (39)	17% (37)	10% (21)	21% (45)	15% (32)	12% (25)	3% (7)	2% (5)	2% (4)	216
Income: Under 50k	13% (35)	12% (33)	9% (25)	16% (43)	17% (46)	16% (43)	8% (21)	5% (12)	5% (14)	272
Income: 50k-100k	14% (63)	13% (57)	13% (58)	16% (73)	17% (76)	15% (68)	3% (14)	3% (12)	6% (27)	448
Income: 100k+	18% (49)	16% (41)	13% (34)	19% (50)	14% (38)	13% (34)	1% (3)	2% (6)	3% (7)	263
Ethnicity: White	14% (112)	13% (101)	13% (101)	16% (126)	17% (134)	15% (119)	4% (32)	3% (25)	5% (37)	787

Table MCFI1_3: About how often, if ever, do you do the following? Check how your investments are doing

		A few	Once /	A few	Once /	A few	Once /	Less than once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	15% (146)	13% (132)	12% (117)	17% (167)	16% (160)	15% (145)	4% (38)	3% (30)	5% (48)	983
Ethnicity: Hispanic	11% (13)	21% (24)	22% (26)	13% (15)	10% (11)	13% (15)	7% (8)	1% (1)	2% (2)	116
Ethnicity: Black	18% (17)	13% (13)	9% (8)	18% (18)	15% (15)	15% (15)	2% (2)	3% (3)	7% (7)	99
Ethnicity: Other	17% (17)	18% (18)	8% (8)	23% (22)	12% (12)	11% (11)	5% (5)	1% (1)	4% (4)	98
All Christian	15% (79)	14% (73)	11% (57)	17% (88)	18% (94)	15% (82)	4% (22)	3% (18)	4% (22)	535
All Non-Christian	24% (17)	14% (10)	15% (10)	20% (14)	12% (8)	12% (8)	1% (1)	1% (1)	1% (1)	69
Atheist	17% (10)	6% (4)	18% (11)	19% (11)	12% (7)	11% (7)	9% (6)	2% (1)	5% (3)	59
Agnostic/Nothing in particular	10% (23)	16% (35)	13% (28)	18% (39)	16% (36)	16% (34)	3% (7)	3% (7)	5% (12)	221
Something Else	17% (17)	11% (11)	10% (10)	15% (15)	16% (16)	14% (14)	4% (4)	3% (3)	11% (11)	100
Religious Non-Protestant/Catholic	23% (19)	13% (11)	13% (11)	18% (16)	12% (11)	15% (13)	1% (1)	1% (1)	3% (3)	86
Evangelical	12% (29)	13% (31)	11% (24)	17% (39)	20% (45)	14% (33)	5% (11)	4% (9)	4% (10)	231
Non-Evangelical	17% (64)	13% (51)	11% (40)	16% (62)	16% (59)	15% (58)	4% (13)	3% (12)	5% (21)	380
Community: Urban	17% (46)	19% (53)	15% (42)	13% (36)	13% (36)	12% (32)	2% (6)	3% (8)	6% (15)	274
Community: Suburban	15% (76)	12% (60)	11% (57)	17% (87)	16% (80)	17% (84)	5% (27)	3% (15)	3% (16)	502
Community: Rural	11% (24)	9% (19)	8% (18)	21% (44)	22% (45)	14% (29)	2% (5)	3% (7)	8% (17)	207
Employ: Private Sector	15% (69)	14% (66)	12% (54)	18% (82)	16% (76)	13% (60)	4% (20)	3% (12)	5% (22)	462
Employ: Government	16% (12)	19% (13)	9% (7)	21% (15)	7% (5)	19% (14)	3% (2)	3% (2)	3% (2)	72
Employ: Self-Employed	18% (16)	9% (7)	23% (20)	12% (10)	22% (19)	6% (5)	3% (3)	6% (5)	2% (1)	86
Employ: Retired	$16\% \ (40)$	12% (31)	11% (27)	16% (41)	18% (45)	19% (47)	3% (7)	2% (4)	4% (11)	252
Military HH: Yes	13% (19)	19% (26)	8% (11)	13% (19)	16% (22)	18% (25)	3% (4)	3% (4)	6% (8)	139
Military HH: No	15% (127)	13% (106)	13%(106)	18% (148)	16% (138)	14% (120)	4% (34)	3% (26)	5% (40)	844
RD/WT: Right Direction	18% (60)	15% (52)	14% (47)	16% (55)	13% (45)	13% (44)	3% (10)	2% (7)	5% (18)	338
RD/WT: Wrong Track	13% (86)	12% (80)	11% (70)	17% (112)	18% (115)	16% (101)	4% (28)	3% (23)	5% (30)	646
Biden Job Approve	15% (67)	14% (61)	12% (53)	17% (74)	15% (64)	14% (63)	5% (22)	3% (12)	5% (23)	440
Biden Job Disapprove	15% (76)	13% (69)	12% (60)	17% (90)	18% (91)	15% (79)	3% (16)	3% (16)	4% (21)	519
Biden Job Strongly Approve	20% (38)	13% (23)	11% (20)	18% (33)	15% (29)	13% (24)	4% (7)	2% (5)	5% (9)	188
Biden Job Somewhat Approve	12% (30)	15% (37)	13% (33)	16% (41)	14% (36)	15% (39)	6% (15)	3% (7)	6% (14)	252
Biden Job Somewhat Disapprove	16% (20)	7% (8)	15% (18)	18% (22)	16% (21)	18% (23)	4% (6)	1% (1)	5% (6)	126
Biden Job Strongly Disapprove	14% (55)	15% (61)	11% (41)	17% (68)	18% (71)	14% (56)	3% (11)	4% (15)	4% (15)	393

Table MCFI1_3: About how often, if ever, do you do the following? Check how your investments are doing

D 1:	ъ. п	A few times /	Once /	A few times /	Once /	A few times /	Once /	Less than once /	I've never	m . 151
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	15% (146)	13% (132)	12% (117)	17% (167)	16%(160)	15% (145)	4% (38)	3% (30)	5% (48)	983
Favorable of Biden	16% (69)	14% (61)	12% (54)	17% (73)	14% (61)	15% (66)	5% (23)	2% (11)	4% (19)	436
Unfavorable of Biden	14% (74)	13% (69)	11% (59)	17% (89)	18% (95)	15% (77)	3% (14)	3% (17)	4% (22)	517
Very Favorable of Biden	18% (32)	11% (21)	10% (18)	$22\% \ (40)$	17% (31)	14% (26)	3% (5)	2% (3)	4% (7)	181
Somewhat Favorable of Biden	15% (37)	$16\% \ (40)$	14% (36)	13% (34)	12% (31)	$16\% \ (40)$	7% (18)	3% (7)	5% (12)	255
Somewhat Unfavorable of Biden	14% (15)	13% (15)	13% (15)	16% (18)	21% (24)	12% (14)	3% (3)	1% (2)	6% (7)	114
Very Unfavorable of Biden	15% (59)	13% (54)	11% (44)	18% (71)	17% (70)	16% (63)	3% (11)	4% (16)	4% (15)	403
#1 Issue: Economy	15% (64)	16% (70)	11% (48)	18% (77)	17% (72)	12% (52)	4% (16)	3% (12)	4% (18)	429
#1 Issue: Security	21% (26)	12% (15)	9% (11)	14% (18)	20% (25)	17% (21)	2% (2)	3% (4)	3% (4)	127
#1 Issue: Health Care	14% (12)	7% (6)	21% (17)	17% (14)	12% (9)	14% (11)	4% (3)	5% (4)	5% (4)	80
#1 Issue: Medicare / Social Security	19% (22)	11% (13)	8% (10)	$20\% \ (24)$	19% (23)	16% (19)	2% (3)	2% (3)	2% (3)	119
#1 Issue: Women's Issues	8% (7)	9% (8)	13% (12)	18% (17)	12% (11)	22% (21)	5% (5)	2% (2)	11% (10)	92
#1 Issue: Energy	13% (9)	18% (12)	12% (8)	10% (7)	12% (8)	14% (9)	11% (7)	5% (3)	4% (3)	67
2022 House Vote: Democrat	15% (66)	14% (63)	12% (55)	17% (79)	14% (64)	16% (71)	6% (25)	2% (10)	4% (18)	451
2022 House Vote: Republican	15% (61)	13% (51)	12% (47)	17% (67)	19% (76)	14% (54)	3% (10)	4% (15)	3% (13)	394
2022 House Vote: Didnt Vote	13% (15)	13% (16)	11% (13)	15% (18)	15% (18)	15% (18)	2% (3)	3% (4)	12% (14)	120
2020 Vote: Joe Biden	16% (76)	14% (67)	12% (56)	16% (76)	15% (70)	15% (70)	5% (24)	2% (11)	5% (23)	472
2020 Vote: Donald Trump	15% (53)	13% (47)	11% (40)	17% (62)	20% (72)	14% (52)	2% (9)	4% (15)	4% (14)	363
2020 Vote: Didn't Vote	10% (11)	12% (14)	15% (17)	19% (22)	12% (14)	17% (19)	4% (5)	3% (3)	8% (10)	114
2018 House Vote: Democrat	15% (63)	13% (55)	11% (47)	17% (71)	16% (65)	14% (59)	6% (24)	2% (10)	5% (20)	414
2018 House Vote: Republican	16% (54)	12% (41)	14% (49)	17% (59)	20% (67)	14% (47)	3% (9)	3% (12)	2% (7)	344
2018 House Vote: Didnt Vote	12% (27)	16% (34)	10% (21)	17% (36)	12% (26)	17% (37)	2% (5)	3% (7)	10% (20)	212
4-Region: Northeast	15% (30)	14% (28)	12% (24)	22% (45)	17% (33)	11% (21)	3% (6)	3% (5)	4% (7)	199
4-Region: Midwest	13% (28)	14% (30)	11% (23)	17% (37)	16% (35)	15% (33)	5% (10)	4% (8)	6% (12)	215
4-Region: South	13% (47)	14% (50)	11% (38)	17% (58)	18% (63)	$14\% \ (48)$	4% (15)	4% (13)	4% (14)	348
4-Region: West	19% (42)	11% (24)	14% (31)	12% (27)	13% (29)	$20\% \ (44)$	3% (7)	2% (4)	6% (14)	222
2023 Finance Goals Yes	17% (110)	14% (90)	13% (87)	17% (112)	15% (98)	13% (85)	3% (23)	3% (22)	4% (26)	653
2023 Finance Goals No	11% (35)	13% (42)	9% (30)	17% (55)	19% (62)	18% (60)	5% (16)	2% (8)	7% (22)	331

Table MCFI1_4: About how often, if ever, do you do the following? Make sure the money you have is adding up (such as by balancing your checkbook)

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total 1
Adults	19% (419)	18%(407)	17%(375)	16%(360)	13%(280)	4% (97)	1% (21)	4% (82)	7% (165)	2206
Gender: Male	18% (193)	19%(202)	18% (190)	16% (169)	13% (137)	5% (50)	1% (12)	4% (47)	7% (73)	1074
Gender: Female	20%(226)	18%(205)	16% (185)	17% (191)	12% (141)	4% (47)	1% (9)	3% (36)	8% (91)	1130
Age: 18-34	18% (114)	18% (114)	19% (119)	16% (100)	8% (50)	5% (31)	1% (9)	3% (20)	12% (75)	633
Age: 35-44	25% (95)	22% (84)	12% (44)	13% (50)	12% (44)	4% (14)	2% (6)	2% (9)	8% (28)	372
Age: 45-64	17% (124)	18% (125)	18% (128)	17% (124)	13% (94)	5% (34)	1% (4)	5% (39)	6% (40)	713
Age: 65+	18% (87)	17% (84)	17% (84)	18% (86)	19% (92)	4% (18)	- (2)	3% (15)	4% (21)	488
GenZers: 1997-2012	17% (47)	19% (52)	19% (51)	11% (28)	7% (18)	6% (16)	1% (4)	5% (14)	15% (39)	268
Millennials: 1981-1996	21% (135)	20% (133)	16% (104)	16% (106)	10% (68)	4% (27)	2% (11)	2% (14)	9% (57)	656
GenXers: 1965-1980	21% (110)	19% (100)	18% (94)	18% (93)	10% (52)	4% (20)	-(0)	4% (21)	6% (33)	524
Baby Boomers: 1946-1964	17% (119)	16% (113)	16% (115)	18% (125)	19% (132)	4% (31)	1% (5)	4% (29)	5% (34)	704
PID: Dem (no lean)	17% (156)	18% (165)	17% (153)	18% (164)	13% (117)	5% (43)	1% (8)	4% (33)	7% (64)	902
PID: Ind (no lean)	20% (128)	18% (116)	16% (101)	15% (99)	11% (72)	5% (30)	1% (9)	4% (26)	11% (70)	651
PID: Rep (no lean)	21% (136)	19% (126)	18% (121)	15% (98)	14% (90)	4% (24)	1% (4)	4% (24)	5% (30)	653
PID/Gender: Dem Men	16% (68)	18% (74)	16% (69)	16% (69)	13% (55)	6% (27)	1% (3)	5% (22)	8% (31)	417
PID/Gender: Dem Women	18% (88)	19% (92)	17% (84)	20% (95)	12% (60)	3% (16)	1% (5)	2% (11)	7% (33)	484
PID/Gender: Ind Men	16% (53)	20% (67)	17% (58)	16% (52)	12% (40)	3% (11)	2% (8)	4% (14)	9% (30)	333
PID/Gender: Ind Women	23% (74)	16% (49)	14% (43)	15% (47)	10% (32)	6% (19)	- (1)	4% (11)	13% (40)	317
PID/Gender: Rep Men	22% (73)	19% (62)	19% (63)	15% (49)	13% (41)	4% (13)	1% (2)	3% (10)	4% (12)	323
PID/Gender: Rep Women	19% (64)	19% (64)	18% (58)	15% (49)	15% (49)	3% (11)	1% (3)	4% (14)	6% (19)	330
Ideo: Liberal (1-3)	18% (115)	18% (114)	15% (95)	18% (117)	14% (90)	5% (32)	1% (5)	4% (24)	7% (44)	637
Ideo: Moderate (4)	18% (122)	18% (125)	17% (117)	17% (116)	12% (79)	4% (30)	1% (6)	3% (18)	9% (62)	674
Ideo: Conservative (5-7)	20% (143)	18% (131)	20% (145)	15% (106)	15% (105)	4% (25)	1% (7)	4% (30)	3% (23)	714
Educ: < College	21%(297)	20%(285)	16%(234)	14%(205)	11% (160)	4% (62)	1% (10)	4% (53)	9% (136)	1442
Educ: Bachelors degree	15% (73)	16% (79)	20% (100)	20% (95)	14% (67)	5% (25)	2% (8)	4% (18)	4% (21)	486
Educ: Post-grad	18% (50)	15% (43)	15% (41)	22% (60)	19% (53)	4% (10)	1% (3)	4% (12)	3% (8)	279
Income: Under 50k	21%(249)	19% (217)	16% (191)	14% (169)	11% (126)	4% (49)	1% (10)	4% (48)	9% (111)	1171
Income: 50k-100k	18% (125)	18% (130)	19% (132)	19% (135)	13% (94)	4% (31)	1% (6)	3% (18)	5% (36)	707
Income: 100k+	14% (46)	18% (60)	16% (52)	17% (56)	18% (59)	5% (16)	2% (5)	5% (16)	6% (18)	328
Ethnicity: White	19%(329)	19%(320)	18% (313)	16% (271)	13% (216)	4% (62)	1% (15)	4% (67)	6% (108)	1702

Table MCFI1_4: About how often, if ever, do you do the following? Make sure the money you have is adding up (such as by balancing your checkbook)

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	19%(419)	18%(407)	17%(375)	16%(360)	13%(280)	4% (97)	1% (21)	4% (82)	7% (165)	2206
Ethnicity: Hispanic	18% (68)	20% (75)	21% (78)	18% (70)	8% (32)	5% (17)	- (0)	4% (16)	6% (24)	380
Ethnicity: Black	18% (52)	19% (53)	11% (32)	19% (53)	12% (33)	6% (17)	- (1)	4% (11)	11% (32)	284
Ethnicity: Other	17% (38)	15% (34)	14% (30)	16% (35)	14% (30)	8% (18)	2% (5)	2% (5)	11% (25)	220
All Christian	18% (175)	19% (188)	21% (211)	16% (159)	14% (137)	$4\% \ (40)$	1% (11)	3% (29)	5% (46)	997
All Non-Christian	18% (22)	17% (20)	15% (18)	14% (17)	17% (21)	9% (11)	- (0)	4% (5)	6% (7)	121
Atheist	17% (17)	23% (24)	13% (14)	20% (21)	12% (13)	2% (3)	- (0)	4% (4)	8% (9)	104
Agnostic/Nothing in particular	18% (116)	18% (121)	13% (85)	18% (119)	12% (80)	4% (27)	1% (8)	5% (33)	10% (65)	655
Something Else	27% (89)	16% (54)	14% (46)	13% (44)	9% (29)	5% (16)	1% (3)	3% (10)	11% (37)	330
Religious Non-Protestant/Catholic	16% (25)	15% (23)	23% (36)	12% (19)	14% (22)	10% (16)	-(0)	4% (7)	5% (8)	155
Evangelical	20% (108)	19% (104)	18% (98)	15% (83)	13% (68)	5% (25)	1% (5)	2% (9)	7% (37)	537
Non-Evangelical	20% (151)	18% (134)	18% (137)	16% (115)	13% (94)	4% (26)	1% (8)	4% (28)	6% (46)	740
Community: Urban	18% (109)	19% (119)	19% (114)	15% (90)	9% (55)	6% (35)	1% (6)	3% (19)	11% (69)	618
Community: Suburban	17% (177)	18% (185)	17% (178)	19% (199)	14% (145)	4% (43)	1% (12)	4% (46)	5% (53)	1039
Community: Rural	24% (133)	19% (103)	15% (83)	13% (71)	14% (79)	3% (18)	1% (3)	3% (17)	8% (42)	549
Employ: Private Sector	15% (114)	22% (161)	19% (141)	19% (140)	11% (82)	4% (33)	1% (8)	4% (31)	4% (32)	742
Employ: Government	22% (30)	12% (16)	17% (23)	15% (20)	19% (25)	2% (3)	1% (2)	3% (4)	10% (13)	136
Employ: Self-Employed	25% (52)	20% (41)	19% (40)	9% (19)	11% (23)	4% (8)	2% (4)	4% (9)	6% (13)	209
Employ: Homemaker	21% (27)	17% (22)	13% (17)	21% (27)	13% (17)	4% (5)	- (0)	1% (2)	9% (11)	128
Employ: Student	18% (12)	18% (13)	10% (7)	5% (4)	7% (5)	15% (10)	2% (1)	3% (2)	22% (16)	70
Employ: Retired	17% (94)	16% (86)	17% (93)	18% (96)	18% (95)	5% (29)	1% (3)	4% (19)	5% (25)	541
Employ: Unemployed	24% (59)	14% (34)	14% (35)	14% (35)	11% (27)	2% (5)	1% (2)	3% (8)	15% (38)	242
Employ: Other	23% (31)	24% (34)	14% (19)	14% (19)	5% (6)	2% (3)	1% (1)	5% (7)	13% (18)	138
Military HH: Yes	22% (59)	18% (49)	13% (36)	17% (46)	18% (49)	3% (9)	1% (2)	3% (8)	6% (15)	272
Military HH: No	19% (361)	19%(358)	18%(339)	16% (313)	12% (231)	5% (87)	1% (20)	4% (75)	8% (150)	1934
RD/WT: Right Direction	17% (123)	20% (145)	16% (121)	17% (124)	12% (88)	5% (39)	1% (4)	4% (31)	9% (63)	737
RD/WT: Wrong Track	20%(296)	18%(262)	17%(254)	16%(236)	13% (192)	4% (58)	1% (17)	4% (52)	7% (102)	1469
Biden Job Approve	16% (162)	19% (193)	15% (153)	18% (183)	13% (133)	5% (54)	1% (7)	4% (39)	7% (73)	997
Biden Job Disapprove	21%(228)	18% (197)	20% (216)	15% (164)	13%(140)	4% (39)	1% (10)	4% (41)	7% (73)	1108

Table MCFI1_4: About how often, if ever, do you do the following?

Make sure the money you have is adding up (such as by balancing your checkbook)

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	19% (419)	18%(407)	17%(375)	16%(360)	13%(280)	4% (97)	1% (21)	4% (82)	7% (165)	2206
Biden Job Strongly Approve	19% (75)	18% (70)	14% (54)	17% (67)	15% (59)	5% (20)	1% (3)	4% (15)	7% (28)	392
Biden Job Somewhat Approve	14% (87)	20% (122)	16% (99)	19% (116)	12% (74)	6% (34)	1% (4)	4% (24)	7% (45)	605
Biden Job Somewhat Disapprove	16% (51)	18% (56)	18% (55)	19% (58)	11% (33)	4% (13)	1% (4)	3% (10)	9% (29)	307
Biden Job Strongly Disapprove	22% (177)	18% (142)	20% (161)	13% (106)	13% (107)	3% (26)	1% (6)	4% (31)	5% (44)	800
Favorable of Biden	18% (174)	20% (198)	15% (151)	18% (176)	12% (122)	5% (52)	1% (8)	3% (29)	7% (73)	982
Unfavorable of Biden	20%(222)	17% (191)	19% (214)	15% (170)	13% (146)	4% (43)	1% (11)	4% (42)	6% (67)	1105
Very Favorable of Biden	20% (82)	20% (83)	13% (56)	15% (61)	15% (62)	6% (23)	1% (5)	3% (13)	8% (34)	419
Somewhat Favorable of Biden	16% (92)	21% (115)	17% (95)	20% (115)	11% (60)	5% (28)	— (3)	3% (16)	7% (38)	562
Somewhat Unfavorable of Biden	19% (52)	17% (47)	17% (48)	18% (48)	11% (31)	5% (13)	2% (4)	4% (10)	8% (23)	276
Very Unfavorable of Biden	20% (170)	17% (144)	20% (166)	15% (121)	14% (115)	4% (31)	1% (7)	4% (32)	5% (44)	828
#1 Issue: Economy	19% (170)	19% (171)	21% (184)	14% (124)	13% (118)	4% (31)	1% (7)	3% (30)	5% (47)	883
#1 Issue: Security	24% (59)	22% (54)	17% (41)	10% (26)	13% (31)	6% (15)	1% (4)	3% (8)	5% (12)	250
#1 Issue: Health Care	9% (17)	25% (45)	10% (19)	26% (46)	10% (18)	4% (6)	- (0)	5% (8)	12% (21)	181
#1 Issue: Medicare / Social Security	18% (51)	18% (51)	14% (38)	19% (54)	13% (38)	7% (20)	1% (4)	3% (8)	5% (15)	280
#1 Issue: Women's Issues	22% (59)	14% (37)	10% (28)	19% (52)	15% (40)	4% (12)	2% (4)	5% (13)	10% (26)	271
#1 Issue: Education	24% (15)	14% (9)	20% (13)	8% (5)	8% (5)	8% (5)	- (0)	4% (2)	14% (8)	63
#1 Issue: Energy	19% (30)	13% (19)	23% (35)	20% (31)	9% (14)	3% (5)	2% (3)	3% (4)	8% (13)	154
#1 Issue: Other	15% (18)	17% (21)	13% (16)	18% (22)	12% (15)	2% (3)	- (0)	6% (8)	18% (22)	124
2022 House Vote: Democrat	17%(149)	21% (183)	16%(144)	18% (156)	14% (123)	5% (46)	1% (9)	4% (35)	5% (44)	891
2022 House Vote: Republican	18% (119)	18% (123)	22% (147)	16% (107)	14% (94)	4% (26)	1% (4)	4% (26)	3% (23)	669
2022 House Vote: Someone else	18% (12)	19% (13)	11% (7)	18% (12)	9% (6)	1% (1)	4% (2)	4% (3)	15% (10)	67
2022 House Vote: Didnt Vote	24% (139)	15% (87)	13% (77)	15% (84)	10% (56)	4% (25)	1% (6)	3% (18)	15% (87)	580
2020 Vote: Joe Biden	17% (163)	19% (174)	16% (154)	19% (177)	14% (134)	5% (48)	1% (9)	3% (31)	5% (48)	936
2020 Vote: Donald Trump	20% (138)	19% (135)	20% (139)	15% (102)	14% (95)	4% (28)	1% (4)	4% (25)	4% (25)	693
2020 Vote: Other	20% (17)	24% (20)	20% (16)	13% (11)	10% (8)	1% (1)	- (0)	4% (3)	7% (6)	82
2020 Vote: Didn't Vote	20% (101)	16% (78)	13% (66)	14% (70)	8% (42)	4% (20)	2% (9)	5% (24)	17% (86)	495

Table MCFI1_4: About how often, if ever, do you do the following? Make sure the money you have is adding up (such as by balancing your checkbook)

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	19% (419)	18%(407)	17%(375)	16%(360)	13%(280)	4% (97)	1% (21)	4% (82)	7% (165)	2206
2018 House Vote: Democrat	17% (133)	19% (154)	16% (130)	19% (150)	14% (111)	5% (44)	1% (7)	3% (25)	6% (44)	798
2018 House Vote: Republican	20% (113)	20% (116)	20% (113)	16% (89)	15% (89)	2% (13)	1% (3)	4% (22)	3% (18)	577
2018 House Vote: Someone else	22% (12)	34% (19)	10% (5)	6% (3)	7% (4)	8% (5)	- (0)	3% (2)	9% (5)	55
2018 House Vote: Didnt Vote	21% (162)	15% (119)	16% (126)	15% (117)	10% (76)	5% (35)	1% (11)	4% (34)	13% (98)	777
4-Region: Northeast	18% (68)	20% (79)	19% (74)	13% (52)	13% (49)	4% (15)	— (2)	3% (12)	9% (36)	386
4-Region: Midwest	19% (86)	18% (83)	18% (80)	20% (90)	11% (50)	5% (25)	2% (8)	3% (12)	5% (23)	456
4-Region: South	21% (177)	19% (163)	16% (134)	14% (118)	15% (122)	3% (22)	1% (6)	3% (29)	8% (70)	841
4-Region: West	17% (88)	16% (82)	17% (88)	19% (100)	11% (58)	7% (36)	1% (6)	6% (30)	7% (36)	522
2023 Finance Goals Yes	21%(287)	21%(286)	18%(240)	16% (215)	11%(146)	4% (53)	1% (10)	3% (42)	5% (67)	1346
2023 Finance Goals No	15% (133)	14% (121)	16% (135)	17% (145)	15% (133)	5% (44)	1% (12)	5% (40)	11% (98)	860

Table MCFI1_5: About how often, if ever, do you do the following? Think of ways to improve your financial situation

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total 1
Adults	28%(607)	17% (371)	10% (211)	16%(363)	10% (210)	10% (211)	2% (43)	3% (71)	5% (118)	2206
Gender: Male	25%(273)	18% (195)	11% (117)	15% (162)	10% (112)	10% (112)	2% (18)	3% (32)	5% (53)	1074
Gender: Female	29%(333)	16% (176)	8% (95)	18% (201)	9% (98)	9% (98)	2% (25)	$4\% \ (40)$	6% (65)	1130
Age: 18-34	35% (221)	18% (113)	10% (66)	14% (87)	7% (44)	6% (38)	1% (8)	3% (22)	5% (35)	633
Age: 35-44	37% (138)	18% (67)	10% (39)	12% (46)	8% (29)	7% (26)	1% (5)	2% (7)	4% (15)	372
Age: 45-64	22% (158)	16% (112)	10% (71)	20%(144)	12% (84)	10% (73)	1% (6)	4% (26)	5% (38)	713
Age: 65+	18% (90)	16% (80)	7% (36)	18% (87)	11% (53)	15% (74)	5% (23)	3% (16)	6% (30)	488
GenZers: 1997-2012	40% (108)	17% (47)	7% (20)	12% (33)	6% (16)	5% (12)	1% (4)	4% (12)	6% (17)	268
Millennials: 1981-1996	34%(223)	18% (119)	12% (78)	14% (90)	7% (48)	7% (47)	1% (9)	2% (12)	5% (31)	656
GenXers: 1965-1980	26% (137)	17% (89)	11% (59)	18% (93)	12% (62)	7% (35)	1% (6)	4% (18)	5% (25)	524
Baby Boomers: 1946-1964	19% (132)	16% (111)	6% (43)	20% (138)	11% (79)	15% (107)	3% (24)	4% (28)	6% (41)	704
PID: Dem (no lean)	26%(234)	16% (147)	9% (85)	18% (163)	10% (95)	10% (90)	2% (15)	3% (32)	5% (42)	902
PID: Ind (no lean)	30% (196)	16% (102)	10% (63)	15% (97)	7% (48)	8% (54)	3% (21)	3% (19)	8% (52)	651
PID: Rep (no lean)	27% (178)	19% (123)	10% (63)	16% (103)	10% (67)	10% (67)	1% (8)	3% (20)	4% (24)	653
PID/Gender: Dem Men	23% (94)	17% (72)	11% (46)	14% (57)	11% (46)	13% (53)	2% (7)	4% (16)	6% (26)	417
PID/Gender: Dem Women	29% (139)	15% (75)	8% (39)	22%(106)	10% (48)	8% (37)	2% (7)	3% (16)	3% (17)	484
PID/Gender: Ind Men	26% (87)	19% (64)	12% (40)	17% (57)	7% (24)	8% (26)	2% (7)	3% (9)	6% (19)	333
PID/Gender: Ind Women	34% (109)	12% (38)	7% (23)	12% (39)	7% (23)	9% (27)	4% (14)	3% (11)	10% (33)	317
PID/Gender: Rep Men	28% (92)	18% (59)	10% (31)	15% (48)	13% (41)	10% (33)	1% (4)	2% (7)	3% (8)	323
PID/Gender: Rep Women	26% (86)	19% (64)	10% (32)	17% (56)	8% (26)	10% (34)	1% (4)	4% (14)	5% (16)	330
Ideo: Liberal (1-3)	26% (166)	17% (107)	9% (58)	17% (110)	11% (70)	12% (73)	2% (10)	4% (28)	2% (14)	637
Ideo: Moderate (4)	27% (185)	17% (114)	10% (68)	20% (135)	7% (45)	8% (54)	2% (14)	1% (9)	7% (50)	674
Ideo: Conservative (5-7)	28% (198)	17% (122)	10% (71)	15% (107)	12% (88)	11% (76)	1% (10)	3% (21)	3% (21)	714
Educ: < College	30%(429)	17%(243)	8% (111)	16%(225)	9% (130)	9% (123)	2% (24)	4% (54)	7% (102)	1442
Educ: Bachelors degree	23% (111)	16% (80)	13% (64)	18% (87)	11% (52)	11% (55)	2% (10)	3% (15)	3% (13)	486
Educ: Post-grad	24% (68)	17% (49)	13% (36)	18% (51)	10% (28)	12% (33)	3% (9)	1% (3)	1% (3)	279
Income: Under 50k	32%(376)	16% (192)	8% (95)	14% (163)	8% (91)	8% (91)	2% (26)	4% (47)	8% (89)	1171
Income: 50k-100k	24% (169)	18% (124)	11% (81)	18% (125)	11% (76)	11% (81)	1% (9)	3% (18)	3% (24)	707
Income: 100k+	19% (62)	17% (56)	11% (36)	23% (75)	13% (43)	12% (38)	2% (8)	2% (6)	1% (4)	328
Ethnicity: White	27%(452)	18% (311)	10% (168)	17%(282)	9%(160)	10%(166)	1% (23)	4% (64)	5% (77)	1702

Table MCFI1_5: About how often, if ever, do you do the following? Think of ways to improve your financial situation

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	28%(607)	17% (371)	10% (211)	16%(363)	10%(210)	10% (211)	2% (43)	3% (71)	5% (118)	2206
Ethnicity: Hispanic	29% (111)	21% (81)	9% (36)	15% (57)	10% (39)	7% (28)	- (0)	5% (21)	2% (7)	380
Ethnicity: Black	34% (97)	12% (34)	6% (16)	21% (60)	9% (25)	7% (19)	2% (6)	2% (6)	7% (20)	284
Ethnicity: Other	27% (59)	12% (27)	13% (28)	10% (21)	11% (25)	11% (25)	6% (14)	1% (1)	9% (21)	220
All Christian	24% (241)	19% (191)	9% (86)	18% (177)	10% (102)	12% (115)	2% (18)	2% (25)	4% (41)	997
All Non-Christian	30% (36)	16% (19)	16% (19)	9% (11)	11% (13)	6% (8)	8% (10)	1% (1)	3% (3)	121
Atheist	27% (28)	19% (20)	8% (8)	15% (16)	12% (12)	7% (7)	2% (2)	5% (5)	5% (6)	104
Agnostic/Nothing in particular	27% (176)	13% (87)	11% (74)	17% (110)	9% (58)	9% (59)	2% (13)	5% (33)	7% (44)	655
Something Else	38% (126)	16% (54)	7% (24)	15% (49)	7% (24)	7% (22)	— (1)	2% (7)	7% (24)	330
Religious Non-Protestant/Catholic	30% (47)	17% (26)	14% (21)	13% (21)	9% (13)	7% (12)	6% (10)	1% (1)	3% (5)	155
Evangelical	29% (157)	18% (99)	9% (46)	15% (81)	9% (48)	10% (55)	1% (6)	4% (20)	5% (26)	537
Non-Evangelical	26% (195)	19% (137)	8% (58)	18% (133)	10% (77)	11% (78)	2% (13)	2% (12)	5% (37)	740
Community: Urban	29% (180)	17% (103)	11% (67)	13% (81)	9% (57)	9% (57)	2% (15)	3% (16)	7% (42)	618
Community: Suburban	26%(266)	18% (189)	9% (92)	18% (189)	11% (114)	9% (96)	2% (18)	4% (38)	4% (37)	1039
Community: Rural	29% (162)	14% (79)	10% (53)	17% (93)	7% (39)	10% (58)	2% (10)	3% (17)	7% (39)	549
Employ: Private Sector	25% (187)	18% (132)	12% (89)	19% (138)	12% (88)	7% (52)	2% (14)	4% (27)	2% (16)	742
Employ: Government	31% (42)	18% (24)	9% (13)	15% (21)	6% (8)	12% (17)	1% (1)	3% (4)	4% (6)	136
Employ: Self-Employed	36% (74)	16% (33)	13% (28)	14% (29)	6% (13)	9% (18)	2% (4)	1% (2)	4% (7)	209
Employ: Homemaker	27% (34)	16% (21)	9% (12)	22% (28)	10% (12)	8% (10)	1% (1)	2% (3)	6% (8)	128
Employ: Student	37% (26)	13% (9)	6% (4)	11% (8)	13% (9)	7% (5)	- (0)	4% (3)	8% (6)	70
Employ: Retired	18% (99)	15% (83)	7% (36)	18% (96)	12% (63)	15% (83)	4% (19)	5% (26)	7% (35)	541
Employ: Unemployed	38% (92)	16% (39)	10% (23)	11% (26)	4% (9)	8% (19)	1% (3)	2% (6)	10% (25)	242
Employ: Other	38% (52)	21% (30)	5% (7)	12% (17)	5% (7)	5% (7)	— (1)	1% (2)	11% (15)	138
Military HH: Yes	25% (69)	17% (46)	7% (19)	18% (48)	9% (24)	15% (42)	3% (8)	2% (6)	4% (10)	272
Military HH: No	28%(539)	17%(325)	10% (192)	16% (315)	10% (186)	9% (169)	2% (35)	3% (65)	6% (108)	1934
RD/WT: Right Direction	24% (176)	18% (129)	11% (81)	17% (128)	8% (62)	9% (68)	2% (14)	5% (34)	6% (45)	737
RD/WT: Wrong Track	29% (431)	16%(242)	9% (131)	16%(235)	10% (148)	10% (143)	2% (29)	3% (37)	5% (73)	1469
Biden Job Approve	25%(249)	17% (165)	9% (90)	18% (183)	10% (95)	10% (102)	2% (17)	4% (40)	6% (56)	997
Biden Job Disapprove	29% (318)	18% (197)	10% (112)	15% (168)	10% (109)	9% (105)	2% (22)	3% (29)	4% (47)	1108

Table MCFI1_5: About how often, if ever, do you do the following? Think of ways to improve your financial situation

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	28%(607)	17% (371)	10% (211)	16%(363)	10% (210)	10% (211)	2% (43)	3% (71)	5% (118)	2206
Biden Job Strongly Approve	22% (88)	18% (69)	10% (38)	17% (65)	12% (45)	9% (34)	2% (7)	4% (17)	7% (28)	392
Biden Job Somewhat Approve	27% (162)	16% (96)	9% (52)	19% (118)	8% (49)	11% (69)	2% (9)	4% (23)	5% (28)	605
Biden Job Somewhat Disapprove	28% (87)	17% (53)	10% (29)	17% (51)	10% (29)	8% (25)	4% (12)	2% (5)	5% (16)	307
Biden Job Strongly Disapprove	29% (231)	18% (144)	10% (83)	15% (116)	10% (80)	10% (80)	1% (11)	3% (24)	4% (31)	800
Favorable of Biden	26%(260)	18% (180)	9% (87)	18% (178)	9% (91)	9% (88)	2% (18)	3% (28)	5% (53)	982
Unfavorable of Biden	28%(308)	17% (186)	10% (112)	15% (168)	10% (113)	11% (118)	2% (21)	3% (32)	4% (47)	1105
Very Favorable of Biden	25% (103)	16% (67)	8% (33)	18% (76)	11% (47)	10% (41)	2% (7)	4% (16)	7% (29)	419
Somewhat Favorable of Biden	28% (157)	20% (113)	9% (53)	18% (102)	8% (45)	8% (47)	2% (10)	2% (11)	4% (24)	562
Somewhat Unfavorable of Biden	31% (86)	14% (37)	9% (26)	16% (43)	8% (22)	9% (26)	4% (12)	3% (9)	6% (16)	276
Very Unfavorable of Biden	27%(222)	18% (148)	10% (87)	15% (125)	11% (90)	11% (92)	1% (9)	3% (23)	4% (31)	828
#1 Issue: Economy	30%(269)	20% (175)	11% (94)	16% (142)	8% (72)	9% (83)	1% (6)	2% (16)	3% (25)	883
#1 Issue: Security	26% (66)	18% (45)	10% (25)	18% (46)	10% (25)	8% (21)	2% (6)	3% (6)	4% (10)	250
#1 Issue: Health Care	21% (37)	20% (37)	5% (10)	14% (26)	11% (20)	8% (14)	2% (4)	9% (16)	10% (18)	181
#1 Issue: Medicare / Social Security	20% (55)	14% (38)	7% (18)	19% (52)	10% (28)	17% (47)	6% (16)	3% (9)	6% (16)	280
#1 Issue: Women's Issues	28% (77)	12% (34)	11% (29)	20% (53)	8% (22)	7% (20)	2% (6)	5% (15)	6% (16)	271
#1 Issue: Education	45% (28)	9% (6)	9% (5)	6% (4)	11% (7)	7% (4)	3% (2)	5% (3)	6% (4)	63
#1 Issue: Energy	27% (42)	13% (20)	12% (19)	17% (26)	14% (22)	8% (13)	— (1)	3% (4)	5% (8)	154
#1 Issue: Other	27% (33)	14% (17)	8% (10)	11% (14)	12% (15)	8% (9)	2% (2)	3% (3)	16% (19)	124
2022 House Vote: Democrat	25% (219)	17% (154)	10% (87)	17% (155)	11% (96)	11% (96)	2% (16)	4% (37)	3% (30)	891
2022 House Vote: Republican	24% (164)	18% (122)	10% (67)	18% (121)	11% (74)	11% (72)	1% (7)	3% (22)	3% (19)	669
2022 House Vote: Someone else	28% (19)	13% (9)	6% (4)	21% (14)	9% (6)	3% (2)	6% (4)	5% (3)	10% (7)	67
2022 House Vote: Didnt Vote	36%(206)	15% (86)	9% (53)	13% (74)	6% (33)	7% (40)	3% (16)	2% (9)	11% (63)	580
2020 Vote: Joe Biden	25%(236)	17% (155)	10% (92)	18% (169)	11%(104)	10% (98)	2% (18)	3% (32)	3% (32)	936
2020 Vote: Donald Trump	25% (170)	18% (127)	11% (73)	17% (119)	11% (79)	11% (76)	1% (10)	3% (21)	3% (18)	693
2020 Vote: Other	46% (37)	13% (11)	8% (6)	14% (12)	7% (6)	2% (2)	-(0)	3% (3)	7% (6)	82
2020 Vote: Didn't Vote	33% (163)	16% (79)	8% (40)	13% (63)	4% (22)	7% (35)	3% (15)	3% (15)	12% (61)	495

Table MCFI1_5: About how often, if ever, do you do the following? Think of ways to improve your financial situation

		A few		A few		A few		Less than		
		times /	Once /	times /	Once /	times /	Once /	once /	I've never	
Demographic	Daily	week	week	month	month	year	year	year	done this	Total N
Adults	28%(607)	17% (371)	10% (211)	16%(363)	10% (210)	10% (211)	2% (43)	3% (71)	5% (118)	2206
2018 House Vote: Democrat	24% (188)	16% (126)	10% (81)	17% (136)	12% (92)	12% (95)	2% (17)	4% (31)	4% (30)	798
2018 House Vote: Republican	25% (146)	19% (110)	10% (57)	17% (100)	11% (64)	11% (61)	1% (6)	3% (19)	2% (13)	577
2018 House Vote: Someone else	39% (22)	12% (6)	7% (4)	14% (8)	9% (5)	5% (3)	2% (1)	3% (2)	10% (5)	55
2018 House Vote: Didnt Vote	32% (251)	17% (128)	9% (70)	15% (120)	6% (49)	7% (52)	2% (19)	2% (19)	9% (70)	777
4-Region: Northeast	28% (108)	19% (75)	12% (47)	14% (54)	9% (35)	9% (35)	1% (5)	2% (8)	5% (20)	386
4-Region: Midwest	26% (118)	18% (83)	9% (42)	17% (77)	8% (38)	9% (43)	2% (11)	5% (23)	5% (22)	456
4-Region: South	30%(256)	17% (139)	8% (64)	18% (152)	9% (77)	9% (75)	1% (11)	3% (24)	5% (44)	841
4-Region: West	24% (124)	14% (75)	11% (58)	15% (80)	12% (61)	11% (58)	3% (16)	3% (17)	6% (32)	522
2023 Finance Goals Yes	34%(453)	21%(282)	11% (151)	15%(206)	8% (114)	6% (79)	1% (9)	2% (23)	2% (27)	1346
2023 Finance Goals No	18% (155)	10% (89)	7% (61)	18% (157)	11% (95)	15% (131)	4% (33)	6% (48)	11% (91)	860

Table MCFI4_1: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for retirement

					Son	newhat			This	doesn't	
Demographic	Ver	y easy	Some	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	9%	(199)	17%	(368)	21%	(466)	26%	(583)	27%	(589)	2206
Gender: Male	13%	(139)	20%	(217)	22%	(236)	22%	(231)	23%	(249)	1074
Gender: Female	5%	(60)	13%	(151)	20%	(230)	31%	(350)	30%	(340)	1130
Age: 18-34	10%	(62)	18%	(113)	18%	(112)	23%	(146)	32%	(200)	633
Age: 35-44	9%	(33)	18%	(67)	25%	(93)	30%	(113)	18%	(66)	372
Age: 45-64	9%	(66)	16%	(112)	25%	(175)	33%	(232)	18%	(127)	713
Age: 65+	8%	(38)	15%	(76)	18%	(86)	19%	(92)	40%	(197)	488
GenZers: 1997-2012	7%	(19)	15%	(41)	14%	(37)	18%	(48)	46%	(123)	268
Millennials: 1981-1996	10%	(68)	20%	(129)	23%	(150)	29%	(190)	18%	(118)	650
GenXers: 1965-1980	8%	(42)	16%	(84)	22%	(116)	36%	(187)	18%	(95)	524
Baby Boomers: 1946-1964	9%	(65)	16%	(110)	22%	(153)	21%	(148)	32%	(228)	70-
PID: Dem (no lean)	11%	(103)	19%	(175)	20%	(180)	23%	(210)	26%	(234)	902
PID: Ind (no lean)	5%	(33)	13%	(81)	20%	(128)	29%	(189)	34%	(220)	65
PID: Rep (no lean)	10%	(64)	17%	(112)	24%	(158)	28%	(184)	21%	(135)	65
PID/Gender: Dem Men	18%	(74)	24%	(100)	20%	(83)	16%	(67)	22%	(93)	41
PID/Gender: Dem Women	6%	(29)	15%	(75)	20%	(97)	29%	(142)	29%	(141)	48
PID/Gender: Ind Men	7%	(24)	16%	(53)	22%	(74)	27%	(91)	27%	(91)	33.
PID/Gender: Ind Women	3%	(8)	9%	(28)	17%	(54)	31%	(97)	41%	(129)	31
PID/Gender: Rep Men	13%	(41)	20%	(64)	25%	(80)	23%	(73)	20%	(66)	32:
PID/Gender: Rep Women	7%	(23)	15%	(48)	24%	(79)	34%	(111)	21%	(69)	330
Ideo: Liberal (1-3)	11%	(67)	19%	(120)	23%	(146)	25%	(161)	22%	(142)	63'
Ideo: Moderate (4)	9%	(61)	15%	(99)	20%	(138)	26%	(174)	30%	(202)	67-
Ideo: Conservative (5-7)	9%	(66)	18%	(131)	22%	(159)	28%	(200)	22%	(158)	714
Educ: < College	7%	(100)	12%	(169)	20%	(290)	30%	(437)	31%	(446)	144
Educ: Bachelors degree	12%	(57)	24%	(116)	24%	(117)	21%	(103)	19%	(93)	48
Educ: Post-grad	15%	(43)	30%	(84)	21%	(59)	15%	(43)	18%	(50)	27
Income: Under 50k	5%	(61)	9%	(109)	18%	(215)	32%	(371)	36%	(416)	117
Income: 50k-100k	11%	(76)	20%	(144)	25%	(180)	24%	(173)	19%	(136)	70
Income: 100k+	19%	(62)	35%	(116)	22%	(72)	12%	(40)	12%	(38)	32
Ethnicity: White	9%	(156)	16%	(278)	20%	(349)	28%	(471)	26%	(448)	170
Ethnicity: Hispanic	11%	(42)	17%	(65)	18%	(67)	26%	(98)	29%	(109)	38

Table MCFI4_1: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for retirement

Demographic	Von	y easy	Samar	what easy		newhat ficult	Vorm	difficult		doesn't y to me	Total N
		• •		•							10tai N
Adults	9%	(199)	17%	(368)	21%	(466)	26%	(583)	27%	(589)	2206
Ethnicity: Black	11%	(31)	16%	(45)	21%	(60)	23%	(66)	29%	(82)	284
Ethnicity: Other	6%	(13)	20%	(45)	26%	(57)	21%	(46)	27%	(60)	220
All Christian	10%	(103)	21%	(207)	21%	(211)	24%	(243)	23%	(232)	997
All Non-Christian	13%	(15)	19%	(23)	23%	(28)	21%	(26)	23%	(28)	121
Atheist	14%	(14)	19%	(20)	16%	(17)	24%	(25)	27%	(28)	104
Agnostic/Nothing in particular	7%	(46)	14%	(90)	21%	(141)	29%	(189)	29%	(189)	655
Something Else	6%	(20)	8%	(27)	21%	(70)	31%	(101)	34%	(112)	330
Religious Non-Protestant/Catholic	12%	(19)	17%	(27)	23%	(35)	22%	(34)	26%	(40)	155
Evangelical	12%	(63)	18%	(95)	20%	(110)	24%	(132)	26%	(138)	537
Non-Evangelical	7%	(54)	18%	(133)	21%	(159)	27%	(200)	26%	(193)	740
Community: Urban	9%	(56)	18%	(111)	17%	(108)	23%	(145)	32%	(198)	618
Community: Suburban	9%	(98)	18%	(191)	23%	(243)	26%	(275)	22%	(232)	1039
Community: Rural	8%	(45)	12%	(65)	21%	(115)	30%	(164)	29%	(159)	549
Employ: Private Sector	13%	(98)	26%	(189)	26%	(197)	25%	(183)	10%	(75)	742
Employ: Government	11%	(15)	22%	(30)	26%	(35)	22%	(30)	20%	(27)	136
Employ: Self-Employed	9%	(20)	17%	(36)	17%	(36)	36%	(76)	20%	(41)	209
Employ: Homemaker	7%	(9)	9%	(11)	25%	(32)	33%	(42)	27%	(34)	128
Employ: Student	2%	(2)	15%	(10)	14%	(10)	19%	(13)	49%	(34)	70
Employ: Retired	8%	(44)	13%	(70)	16%	(87)	20%	(110)	43%	(230)	541
Employ: Unemployed	3%	(7)	5%	(13)	19%	(45)	36%	(86)	37%	(91)	242
Employ: Other	4%	(5)	7%	(9)	17%	(23)	31%	(43)	42%	(58)	138
Military HH: Yes	13%	(35)	17%	(46)	19%	(51)	20%	(53)	32%	(87)	272
Military HH: No	9%	(165)	17%	(322)	21%	(415)	27%	(530)	26%	(503)	1934
RD/WT: Right Direction	13%	(98)	22%	(159)	22%	(159)	16%	(115)	28%	(205)	737
RD/WT: Wrong Track	7%	(101)	14%	(209)	21%	(307)	32%	(468)	26%	(384)	1469
Biden Job Approve	12%	(122)	20%	(198)	21%	(208)	20%	(196)	27%	(273)	997
Biden Job Disapprove	7%	(73)	14%	(157)	22%	(242)	32%	(359)	25%	(277)	1108

Table MCFI4_1: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for retirement

						newhat				doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	9%	(199)	17%	(368)	21%	(466)	26%	(583)	27%	(589)	2206
Biden Job Strongly Approve	17%	(66)	22%	(86)	17%	(65)	19%	(74)	26%	(101)	392
Biden Job Somewhat Approve	9%	(56)	18%	(112)	24%	(143)	20%	(122)	28%	(172)	605
Biden Job Somewhat Disapprove	4%	(12)	16%	(50)	20%	(60)	31%	(97)	29%	(89)	307
Biden Job Strongly Disapprove	8%	(60)	13%	(107)	23%	(182)	33%	(262)	24%	(188)	800
Favorable of Biden	11%	(108)	19%	(185)	21%	(204)	22%	(216)	27%	(268)	982
Unfavorable of Biden	7%	(81)	15%	(163)	22%	(244)	31%	(342)	25%	(274)	1105
Very Favorable of Biden	15%	(61)	19%	(81)	18%	(75)	21%	(86)	28%	(116)	419
Somewhat Favorable of Biden	8%	(47)	19%	(105)	23%	(128)	23%	(130)	27%	(153)	562
Somewhat Unfavorable of Biden	4%	(10)	18%	(49)	22%	(62)	28%	(77)	28%	(78)	270
Very Unfavorable of Biden	9%	(71)	14%	(114)	22%	(182)	32%	(265)	24%	(196)	828
#1 Issue: Economy	8%	(73)	17%	(153)	25%	(223)	28%	(251)	21%	(182)	883
#1 Issue: Security	9%	(23)	17%	(42)	19%	(48)	26%	(64)	29%	(74)	250
#1 Issue: Health Care	8%	(14)	24%	(43)	11%	(20)	27%	(48)	31%	(56)	18
#1 Issue: Medicare / Social Security	10%	(28)	14%	(39)	20%	(55)	20%	(57)	36%	(102)	280
#1 Issue: Women's Issues	11%	(31)	14%	(37)	23%	(63)	28%	(75)	24%	(66)	27
#1 Issue: Education	8%	(5)	23%	(14)	17%	(10)	27%	(17)	26%	(16)	6
#1 Issue: Energy	11%	(17)	17%	(26)	17%	(26)	25%	(39)	31%	(47)	154
#1 Issue: Other	7%	(9)	10%	(13)	18%	(22)	27%	(33)	38%	(47)	124
2022 House Vote: Democrat	13%	(113)	22%	(195)	20%	(176)	22%	(194)	24%	(213)	89
2022 House Vote: Republican	10%	(67)	17%	(115)	25%	(169)	27%	(183)	20%	(134)	669
2022 House Vote: Someone else	5%	(3)	15%	(10)	26%	(17)	35%	(23)	20%	(13)	6'
2022 House Vote: Didnt Vote	3%	(17)	8%	(48)	18%	(104)	32%	(183)	39%	(228)	580
2020 Vote: Joe Biden	13%	(120)	21%	(196)	20%	(191)	22%	(206)	24%	(223)	930
2020 Vote: Donald Trump	9%	(61)	16%	(111)	25%	(175)	29%	(202)	21%	(144)	69:
2020 Vote: Other	5%	(4)	13%	(11)	16%	(13)	42%	(34)	24%	(20)	82
2020 Vote: Didn't Vote	3%	(14)	10%	(50)	18%	(87)	29%	(142)	41%	(202)	495
2018 House Vote: Democrat	12%	(98)	21%	(164)	22%	(179)	23%	(181)	22%	(176)	798
2018 House Vote: Republican	10%	(60)	19%	(109)	23%	(132)	28%	(164)	19%	(112)	57
2018 House Vote: Someone else	5%	(3)	12%	(7)	15%	(9)	33%	(18)	34%	(19)	5
2018 House Vote: Didnt Vote	5%	(39)	11%	(89)	19%	(146)	28%	(220)	36%	(282)	777

Table MCFI4_1: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for retirement

Demographic	Ver	y easy	Somev	vhat easy		newhat ficult	Very	difficult		doesn't y to me	Total N
Adults	9%	(199)	17%	(368)	21%	(466)	26%	(583)	27%	(589)	2206
4-Region: Northeast	7%	(26)	18%	(71)	27%	(102)	24%	(94)	24%	(92)	386
4-Region: Midwest	11%	(49)	18%	(81)	19%	(89)	26%	(119)	26%	(117)	456
4-Region: South	10%	(82)	14%	(115)	22%	(181)	30%	(252)	25%	(212)	841
4-Region: West	8%	(42)	19%	(101)	18%	(94)	23%	(118)	32%	(168)	522
2023 Finance Goals Yes	9%	(116)	18%	(239)	24%	(323)	29%	(389)	21%	(278)	1346
2023 Finance Goals No	10%	(83)	15%	(129)	17%	(143)	23%	(194)	36%	(312)	860

Table MCFI4_2: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Improving my credit score

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	apply	y to me	Total N
Adults	15%	(322)	25%	(542)	21%	(468)	15%	(340)	24%	(534)	2206
Gender: Male	18%	(189)	28%	(304)	21%	(222)	11%	(122)	22%	(238)	1074
Gender: Female	12%	(133)	21%	(239)	22%	(245)	19%	(217)	26%	(297)	1130
Age: 18-34	13%	(84)	24%	(153)	22%	(142)	15%	(98)	25%	(156)	633
Age: 35-44	16%	(60)	24%	(91)	23%	(86)	21%	(80)	15%	(56)	372
Age: 45-64	12%	(85)	24%	(171)	24%	(170)	16%	(113)	24%	(173)	713
Age: 65+	19%	(92)	26%	(127)	14%	(70)	10%	(49)	31%	(150)	488
GenZers: 1997-2012	11%	(30)	19%	(52)	24%	(64)	11%	(30)	34%	(91)	268
Millennials: 1981-1996	16%	(105)	27%	(176)	22%	(145)	19%	(128)	16%	(102)	656
GenXers: 1965-1980	11%	(58)	22%	(114)	28%	(148)	20%	(102)	19%	(102)	524
Baby Boomers: 1946-1964	16%	(116)	27%	(188)	15%	(103)	11%	(74)	32%	(223)	704
PID: Dem (no lean)	17%	(153)	25%	(223)	23%	(204)	14%	(125)	22%	(197)	902
PID: Ind (no lean)	10%	(68)	20%	(128)	22%	(141)	17%	(111)	31%	(203)	651
PID: Rep (no lean)	15%	(100)	29%	(191)	19%	(124)	16%	(104)	21%	(134)	653
PID/Gender: Dem Men	21%	(88)	29%	(120)	19%	(79)	10%	(40)	21%	(89)	417
PID/Gender: Dem Women	13%	(65)	21%	(103)	26%	(124)	17%	(84)	22%	(108)	484
PID/Gender: Ind Men	13%	(43)	24%	(79)	24%	(80)	15%	(49)	25%	(83)	333
PID/Gender: Ind Women	8%	(25)	15%	(49)	19%	(61)	20%	(62)	38%	(120)	317
PID/Gender: Rep Men	18%	(57)	32%	(104)	20%	(63)	10%	(33)	20%	(66)	323
PID/Gender: Rep Women	13%	(43)	26%	(87)	18%	(60)	22%	(71)	21%	(68)	330
Ideo: Liberal (1-3)	15%	(93)	27%	(173)	24%	(155)	15%	(96)	19%	(120)	637
Ideo: Moderate (4)	15%	(104)	22%	(150)	19%	(128)	16%	(109)	27%	(183)	674
Ideo: Conservative (5-7)	16%	(111)	26%	(182)	21%	(148)	14%	(103)	24%	(170)	714
Educ: < College	12%	(168)	21%	(300)	23%	(327)	19%	(268)	26%	(378)	1442
Educ: Bachelors degree	18%	(89)	31%	(150)	20%	(97)	10%	(47)	21%	(103)	486
Educ: Post-grad	23%	(65)	33%	(92)	16%	(44)	9%	(24)	19%	(54)	279
Income: Under 50k	10%	(114)	21%	(244)	21%	(248)	20%	(237)	28%	(327)	1171
Income: 50k-100k	18%	(126)	28%	(198)	24%	(168)	12%	(86)	18%	(129)	707
Income: 100k+	25%	(81)	31%	(100)	16%	(52)	5%	(17)	24%	(78)	328
Ethnicity: White	14%	(240)	25%	(427)	21%	(352)	16%	(273)	24%	(410)	1702
Ethnicity: Hispanic	12%	(46)	20%	(77)	24%	(89)	18%	(67)	26%	(101)	380

Table MCFI4_2: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Improving my credit score

			_	_		newhat				doesn't	
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	apply	y to me	Total N
Adults	15%	(322)	25%	(542)	21%	(468)	15%	(340)	24%	(534)	2206
Ethnicity: Black	17%	(49)	22%	(64)	27%	(78)	16%	(44)	17%	(49)	284
Ethnicity: Other	15%	(33)	23%	(52)	18%	(39)	10%	(22)	34%	(75)	220
All Christian	16%	(156)	28%	(276)	21%	(204)	14%	(137)	22%	(223)	997
All Non-Christian	22%	(26)	34%	(41)	11%	(14)	10%	(12)	23%	(28)	121
Atheist	15%	(16)	24%	(24)	23%	(23)	8%	(9)	30%	(31)	104
Agnostic/Nothing in particular	12%	(78)	20%	(132)	22%	(143)	18%	(120)	28%	(181)	655
Something Else	14%	(45)	21%	(69)	25%	(83)	19%	(61)	21%	(71)	330
Religious Non-Protestant/Catholic	19%	(29)	33%	(51)	10%	(16)	12%	(18)	26%	(41)	155
Evangelical	17%	(92)	24%	(131)	24%	(127)	14%	(76)	21%	(111)	537
Non-Evangelical	14%	(103)	27%	(201)	21%	(156)	15%	(113)	22%	(166)	740
Community: Urban	13%	(79)	26%	(158)	21%	(128)	15%	(91)	26%	(162)	618
Community: Suburban	15%	(157)	27%	(281)	20%	(210)	15%	(151)	23%	(239)	1039
Community: Rural	16%	(85)	19%	(103)	24%	(130)	18%	(97)	24%	(134)	549
Employ: Private Sector	18%	(133)	30%	(226)	24%	(176)	13%	(94)	15%	(113)	742
Employ: Government	9%	(12)	22%	(30)	32%	(43)	12%	(17)	25%	(34)	136
Employ: Self-Employed	15%	(31)	22%	(46)	21%	(44)	21%	(45)	21%	(43)	209
Employ: Homemaker	12%	(15)	20%	(26)	20%	(26)	23%	(29)	25%	(33)	128
Employ: Student	17%	(12)	17%	(12)	18%	(13)	13%	(9)	35%	(24)	70
Employ: Retired	18%	(98)	24%	(130)	15%	(81)	11%	(59)	32%	(173)	541
Employ: Unemployed	5%	(13)	19%	(45)	24%	(58)	22%	(52)	31%	(74)	242
Employ: Other	5%	(7)	21%	(29)	20%	(28)	25%	(35)	28%	(39)	138
Military HH: Yes	17%	(47)	23%	(63)	21%	(56)	11%	(29)	28%	(77)	272
Military HH: No	14%	(275)	25%	(479)	21%	(412)	16%	(311)	24%	(457)	1934
RD/WT: Right Direction	19%	(138)	30%	(221)	20%	(147)	10%	(77)	21%	(153)	737
RD/WT: Wrong Track	12%	(183)	22%	(321)	22%	(321)	18%	(263)	26%	(381)	1469
Biden Job Approve	17%	(171)	28%	(279)	22%	(219)	11%	(115)	21%	(213)	997
Biden Job Disapprove	12%	(138)	22%	(248)	20%	(226)	18%	(203)	26%	(293)	1108

Table MCFI4_2: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Improving my credit score

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	15%	(322)	25%	(542)	21%	(468)	15%	(340)	24%	(534)	2206
Biden Job Strongly Approve	27%	(104)	29%	(114)	15%	(60)	14%	(53)	15%	(60)	392
Biden Job Somewhat Approve	11%	(68)	27%	(165)	26%	(159)	10%	(61)	25%	(153)	605
Biden Job Somewhat Disapprove	9%	(28)	22%	(68)	21%	(65)	21%	(64)	27%	(82)	307
Biden Job Strongly Disapprove	14%	(110)	22%	(179)	20%	(160)	17%	(140)	26%	(211)	800
Favorable of Biden	18%	(173)	27%	(266)	22%	(211)	12%	(117)	22%	(214)	982
Unfavorable of Biden	12%	(138)	23%	(252)	21%	(234)	18%	(204)	25%	(277)	1105
Very Favorable of Biden	25%	(104)	28%	(117)	18%	(76)	14%	(58)	15%	(65)	419
Somewhat Favorable of Biden	12%	(69)	27%	(149)	24%	(136)	11%	(59)	27%	(149)	562
Somewhat Unfavorable of Biden	9%	(25)	21%	(59)	27%	(76)	21%	(58)	22%	(60)	276
Very Unfavorable of Biden	14%	(113)	23%	(194)	19%	(158)	18%	(147)	26%	(217)	828
#1 Issue: Economy	15%	(136)	24%	(211)	26%	(230)	17%	(154)	17%	(152)	883
‡1 Issue: Security	16%	(41)	24%	(60)	18%	(45)	11%	(27)	31%	(77)	250
†1 Issue: Health Care	11%	(20)	36%	(65)	10%	(19)	15%	(26)	28%	(51)	181
†1 Issue: Medicare / Social Security	14%	(38)	30%	(84)	16%	(46)	15%	(42)	25%	(70)	280
‡1 Issue: Women's Issues	13%	(34)	20%	(54)	18%	(49)	19%	(51)	31%	(83)	271
†1 Issue: Education	15%	(9)	23%	(14)	33%	(20)	9%	(6)	20%	(13)	63
‡1 Issue: Energy	16%	(24)	19%	(30)	28%	(44)	11%	(17)	26%	(39)	154
‡1 Issue: Other	15%	(18)	20%	(25)	12%	(16)	13%	(16)	40%	(50)	124
2022 House Vote: Democrat	19%	(165)	28%	(248)	24%	(214)	12%	(103)	18%	(161)	891
2022 House Vote: Republican	17%	(111)	26%	(174)	20%	(133)	14%	(93)	24%	(158)	669
2022 House Vote: Someone else	8%	(5)	21%	(14)	17%	(11)	24%	(16)	30%	(20)	67
2022 House Vote: Didnt Vote	7%	(40)	18%	(106)	19%	(110)	22%	(128)	34%	(196)	580
2020 Vote: Joe Biden	19%	(179)	28%	(261)	23%	(215)	12%	(112)	18%	(170)	936
2020 Vote: Donald Trump	15%	(105)	25%	(175)	20%	(140)	15%	(106)	24%	(167)	693
2020 Vote: Other	7%	(6)	20%	(16)	14%	(11)	29%	(24)	30%	(25)	82
2020 Vote: Didn't Vote	6%	(32)	18%	(90)	21%	(102)	20%	(97)	35%	(173)	495
2018 House Vote: Democrat	16%	(131)	27%	(218)	25%	(196)	13%	(102)	19%	(150)	798
2018 House Vote: Republican	17%	(101)	28%	(160)	19%	(110)	13%	(77)	22%	(129)	577
2018 House Vote: Someone else	22%	(12)	26%	(14)	13%	(7)	19%	(11)	19%	(11)	55
2018 House Vote: Didnt Vote	10%	(77)	19%	(151)	20%	(155)	19%	(150)	31%	(244)	777

Table MCFI4_2: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Improving my credit score

					Som	ewhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	apply	y to me	Total N
Adults	15%	(322)	25%	(542)	21%	(468)	15%	(340)	24%	(534)	2206
4-Region: Northeast	15%	(57)	26%	(101)	22%	(86)	15%	(59)	21%	(82)	386
4-Region: Midwest	18%	(83)	27%	(123)	21%	(97)	13%	(58)	21%	(95)	456
4-Region: South	13%	(112)	23%	(195)	23%	(190)	19%	(160)	22%	(184)	841
4-Region: West	13%	(70)	24%	(123)	18%	(95)	12%	(62)	33%	(172)	522
2023 Finance Goals Yes	15%	(200)	26%	(354)	25%	(339)	17%	(230)	17%	(222)	1346
2023 Finance Goals No	14%	(122)	22%	(188)	15%	(129)	13%	(110)	36%	(312)	860

Table MCFI4_3: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Creating an emergency fund

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	11%	(241)	19%	(420)	25%	(548)	28%	(616)	17%	(380)	2206
Gender: Male	15%	(157)	24%	(263)	24%	(262)	21%	(221)	16%	(171)	1074
Gender: Female	7%	(85)	14%	(158)	25%	(286)	35%	(392)	19%	(210)	1130
Age: 18-34	11%	(72)	22%	(141)	24%	(151)	23%	(146)	19%	(122)	633
Age: 35-44	13%	(49)	16%	(60)	25%	(94)	33%	(123)	13%	(47)	372
Age: 45-64	9%	(65)	17%	(124)	24%	(171)	33%	(235)	17%	(118)	713
Age: 65+	11%	(55)	20%	(95)	27%	(133)	23%	(112)	19%	(93)	488
GenZers: 1997-2012	10%	(28)	28%	(74)	22%	(58)	17%	(45)	24%	(63)	268
Millennials: 1981-1996	13%	(85)	19%	(123)	25%	(165)	29%	(193)	14%	(90)	656
GenXers: 1965-1980	8%	(44)	15%	(79)	25%	(131)	37%	(193)	15%	(77)	524
Baby Boomers: 1946-1964	11%	(75)	19%	(137)	25%	(178)	25%	(174)	20%	(141)	704
PID: Dem (no lean)	13%	(116)	22%	(198)	21%	(192)	27%	(245)	17%	(152)	902
PID: Ind (no lean)	8%	(50)	16%	(107)	25%	(166)	29%	(190)	21%	(138)	65
PID: Rep (no lean)	12%	(75)	18%	(115)	29%	(191)	28%	(181)	14%	(91)	653
PID/Gender: Dem Men	18%	(77)	29%	(121)	17%	(73)	18%	(74)	17%	(73)	417
PID/Gender: Dem Women	8%	(39)	16%	(77)	25%	(119)	35%	(170)	16%	(79)	484
PID/Gender: Ind Men	10%	(34)	21%	(69)	27%	(91)	25%	(85)	16%	(55)	333
PID/Gender: Ind Women	5%	(16)	12%	(38)	24%	(75)	33%	(105)	26%	(83)	317
PID/Gender: Rep Men	14%	(46)	22%	(73)	30%	(98)	19%	(63)	13%	(43)	323
PID/Gender: Rep Women	9%	(29)	13%	(43)	28%	(93)	36%	(118)	14%	(48)	330
Ideo: Liberal (1-3)	10%	(66)	23%	(144)	24%	(152)	30%	(190)	13%	(84)	637
Ideo: Moderate (4)	12%	(81)	19%	(125)	24%	(165)	26%	(176)	19%	(127)	674
Ideo: Conservative (5-7)	12%	(86)	17%	(124)	28%	(202)	27%	(194)	15%	(109)	714
Educ: < College	9%	(129)	15%	(215)	24%	(346)	32%	(461)	20%	(291)	1442
Educ: Bachelors degree	14%	(67)	23%	(113)	27%	(131)	24%	(117)	12%	(58)	486
Educ: Post-grad	16%	(46)	33%	(93)	26%	(72)	14%	(38)	11%	(31)	279
Income: Under 50k	8%	(91)	12%	(144)	23%	(264)	35%	(409)	22%	(262)	117
Income: 50k-100k	11%	(76)	26%	(182)	28%	(196)	25%	(174)	11%	(79)	707
Income: 100k+	23%	(74)	29%	(94)	27%	(88)	10%	(32)	12%	(39)	328
Ethnicity: White	11%	(184)	19%	(317)	24%	(414)	29%	(501)	17%	(286)	1702
Ethnicity: Hispanic	13%	(48)	17%	(66)	19%	(72)	31%	(116)	20%	(77)	380

Table MCFI4_3: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Creating an emergency fund

D 11	T 7		0	1		newhat	3 7	1: C 1.		doesn't	W 4 131
Demographic	Ver	y easy	Somev	vhat easy	dii	ficult	Very	difficult	apply	y to me	Total N
Adults	11%	(241)	19%	(420)	25%	(548)	28%	(616)	17%	(380)	2206
Ethnicity: Black	13%	(35)	22%	(62)	27%	(78)	22%	(62)	16%	(46)	284
Ethnicity: Other	10%	(22)	19%	(41)	26%	(56)	24%	(53)	22%	(48)	220
All Christian	13%	(127)	20%	(202)	27%	(268)	26%	(256)	14%	(143)	997
All Non-Christian	19%	(23)	18%	(22)	28%	(34)	16%	(19)	19%	(23)	121
Atheist	18%	(18)	19%	(20)	20%	(21)	26%	(27)	17%	(17)	104
Agnostic/Nothing in particular	8%	(52)	20%	(130)	23%	(149)	30%	(199)	19%	(126)	655
Something Else	6%	(21)	14%	(46)	23%	(77)	35%	(114)	22%	(71)	330
Religious Non-Protestant/Catholic	16%	(24)	15%	(23)	28%	(44)	20%	(32)	21%	(32)	155
Evangelical	14%	(73)	19%	(102)	24%	(129)	27%	(144)	16%	(88)	537
Non-Evangelical	10%	(71)	19%	(143)	27%	(201)	28%	(209)	16%	(116)	740
Community: Urban	11%	(68)	19%	(120)	27%	(165)	23%	(140)	20%	(125)	618
Community: Suburban	12%	(122)	22%	(224)	25%	(264)	28%	(287)	14%	(141)	1039
Community: Rural	9%	(51)	14%	(76)	22%	(119)	34%	(188)	21%	(114)	549
Employ: Private Sector	14%	(102)	24%	(180)	28%	(211)	24%	(179)	9%	(69)	742
Employ: Government	7%	(9)	22%	(30)	29%	(39)	22%	(31)	20%	(28)	136
Employ: Self-Employed	11%	(24)	18%	(37)	23%	(49)	30%	(62)	18%	(37)	209
Employ: Homemaker	10%	(13)	10%	(13)	23%	(30)	38%	(49)	18%	(23)	128
Employ: Student	6%	(4)	22%	(16)	25%	(17)	18%	(12)	28%	(20)	70
Employ: Retired	12%	(64)	18%	(97)	25%	(135)	26%	(139)	20%	(106)	541
Employ: Unemployed	7%	(17)	12%	(29)	18%	(42)	38%	(91)	26%	(62)	242
Employ: Other	5%	(7)	13%	(18)	19%	(26)	37%	(52)	26%	(36)	138
Military HH: Yes	14%	(37)	18%	(50)	29%	(79)	20%	(54)	19%	(52)	272
Military HH: No	11%	(204)	19%	(371)	24%	(469)	29%	(562)	17%	(329)	1934
RD/WT: Right Direction	16%	(118)	26%	(191)	24%	(179)	16%	(121)	17%	(127)	737
RD/WT: Wrong Track	8%	(123)	16%	(229)	25%	(369)	34%	(494)	17%	(253)	1469
Biden Job Approve	14%	(138)	25%	(248)	23%	(229)	22%	(218)	16%	(164)	997
Biden Job Disapprove	9%	(99)	15%	(162)	27%	(299)	33%	(364)	17%	(184)	1108

Table MCFI4_3: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Creating an emergency fund

				_		newhat				doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	11%	(241)	19%	(420)	25%	(548)	28%	(616)	17%	(380)	2206
Biden Job Strongly Approve	20%	(79)	24%	(94)	19%	(75)	22%	(87)	14%	(56)	392
Biden Job Somewhat Approve	10%	(59)	25%	(153)	25%	(154)	22%	(131)	18%	(108)	605
Biden Job Somewhat Disapprove	6%	(20)	17%	(53)	29%	(89)	31%	(97)	16%	(50)	307
Biden Job Strongly Disapprove	10%	(79)	14%	(109)	26%	(210)	33%	(268)	17%	(135)	800
Favorable of Biden	14%	(133)	24%	(235)	23%	(226)	24%	(234)	16%	(154)	982
Unfavorable of Biden	9%	(99)	15%	(165)	26%	(291)	32%	(358)	17%	(192)	1105
Very Favorable of Biden	19%	(80)	22%	(93)	23%	(97)	21%	(90)	14%	(61)	419
Somewhat Favorable of Biden	9%	(53)	25%	(142)	23%	(129)	26%	(144)	17%	(94)	562
Somewhat Unfavorable of Biden	7%	(20)	16%	(43)	29%	(81)	30%	(82)	18%	(50)	276
Very Unfavorable of Biden	10%	(79)	15%	(122)	25%	(209)	33%	(276)	17%	(142)	828
‡1 Issue: Economy	12%	(107)	19%	(167)	26%	(229)	30%	(269)	13%	(111)	883
‡1 Issue: Security	13%	(31)	18%	(44)	26%	(64)	27%	(69)	17%	(41)	250
#1 Issue: Health Care	8%	(15)	25%	(46)	20%	(37)	23%	(41)	23%	(42)	181
#1 Issue: Medicare / Social Security	8%	(23)	19%	(54)	22%	(63)	28%	(79)	22%	(61)	280
#1 Issue: Women's Issues	7%	(19)	21%	(56)	22%	(61)	30%	(81)	20%	(55)	271
#1 Issue: Education	5%	(3)	25%	(16)	28%	(18)	27%	(17)	15%	(10)	63
#1 Issue: Energy	17%	(27)	12%	(18)	30%	(46)	21%	(32)	20%	(31)	154
#1 Issue: Other	13%	(17)	16%	(20)	25%	(31)	22%	(27)	23%	(29)	124
2022 House Vote: Democrat	13%	(115)	27%	(238)	23%	(209)	23%	(207)	14%	(122)	891
2022 House Vote: Republican	12%	(80)	19%	(125)	30%	(197)	28%	(185)	12%	(82)	669
2022 House Vote: Someone else	7%	(5)	16%	(11)	24%	(16)	25%	(17)	28%	(18)	67
2022 House Vote: Didnt Vote	7%	(41)	8%	(47)	22%	(126)	36%	(208)	27%	(158)	580
2020 Vote: Joe Biden	14%	(127)	24%	(225)	23%	(214)	24%	(226)	15%	(144)	936
2020 Vote: Donald Trump	11%	(77)	18%	(121)	29%	(200)	29%	(200)	14%	(95)	693
2020 Vote: Other	5%	(4)	16%	(13)	23%	(19)	42%	(34)	14%	(12)	82
2020 Vote: Didn't Vote	7%	(33)	12%	(61)	23%	(116)	31%	(156)	26%	(129)	495
2018 House Vote: Democrat	13%	(101)	23%	(187)	24%	(188)	25%	(201)	15%	(120)	798
2018 House Vote: Republican	13%	(74)	19%	(111)	28%	(161)	28%	(164)	12%	(67)	577
2018 House Vote: Someone else	8%	(4)	12%	(7)	31%	(17)	24%	(13)	25%	(14)	55
2018 House Vote: Didnt Vote	8%	(61)	15%	(116)	24%	(183)	31%	(237)	23%	(180)	777

Table MCFI4_3: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Creating an emergency fund

Demographic	Ver	y easy	Somev	what easy		newhat ficult	Very	difficult		doesn't y to me	Total N
Adults	11%	(241)	19%	(420)	25%	(548)	28%	(616)	17%	(380)	2206
4-Region: Northeast	10%	(40)	22%	(84)	26%	(100)	25%	(96)	17%	(66)	386
4-Region: Midwest	12%	(53)	21%	(97)	26%	(118)	26%	(120)	15%	(67)	456
4-Region: South	10%	(85)	17%	(145)	24%	(201)	32%	(266)	17%	(144)	841
4-Region: West	12%	(64)	18%	(94)	25%	(128)	25%	(133)	20%	(103)	522
2023 Finance Goals Yes	11%	(149)	20%	(264)	28%	(381)	31%	(411)	10%	(140)	1346
2023 Finance Goals No	11%	(92)	18%	(156)	19%	(167)	24%	(205)	28%	(240)	860

Table MCFI4_4: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Developing and maintaining a budget

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	apply	y to me	Total N
Adults	14%	(319)	28%	(615)	29%	(630)	17%	(379)	12%	(263)	2206
Gender: Male	19%	(209)	32%	(339)	25%	(266)	12%	(133)	12%	(126)	1074
Gender: Female	10%	(111)	24%	(276)	32%	(363)	22%	(245)	12%	(137)	1130
Age: 18-34	12%	(75)	30%	(188)	26%	(162)	19%	(123)	13%	(85)	633
Age: 35-44	17%	(62)	26%	(96)	29%	(110)	19%	(71)	9%	(33)	372
Age: 45-64	15%	(104)	25%	(176)	31%	(224)	19%	(134)	10%	(75)	713
Age: 65+	16%	(78)	32%	(154)	27%	(134)	11%	(52)	14%	(70)	488
GenZers: 1997-2012	10%	(27)	36%	(96)	23%	(61)	17%	(46)	14%	(38)	268
Millennials: 1981-1996	15%	(99)	26%	(172)	28%	(184)	21%	(135)	10%	(67)	650
GenXers: 1965-1980	14%	(75)	23%	(119)	34%	(178)	19%	(99)	10%	(53)	524
Baby Boomers: 1946-1964	15%	(107)	30%	(211)	28%	(196)	13%	(93)	14%	(98)	704
PID: Dem (no lean)	15%	(138)	27%	(239)	30%	(270)	17%	(153)	11%	(102)	902
PID: Ind (no lean)	10%	(64)	28%	(180)	27%	(173)	20%	(131)	16%	(103)	65
PID: Rep (no lean)	18%	(118)	30%	(196)	29%	(187)	15%	(96)	9%	(58)	653
PID/Gender: Dem Men	21%	(87)	31%	(130)	24%	(99)	11%	(46)	13%	(54)	41
PID/Gender: Dem Women	10%	(51)	23%	(109)	35%	(170)	22%	(106)	10%	(47)	484
PID/Gender: Ind Men	13%	(43)	34%	(114)	24%	(80)	16%	(54)	13%	(44)	333
PID/Gender: Ind Women	7%	(22)	21%	(66)	29%	(92)	24%	(77)	19%	(60)	317
PID/Gender: Rep Men	25%	(79)	29%	(95)	27%	(87)	10%	(34)	9%	(28)	323
PID/Gender: Rep Women	12%	(38)	31%	(101)	30%	(100)	19%	(62)	9%	(29)	330
Ideo: Liberal (1-3)	17%	(105)	25%	(159)	31%	(198)	18%	(114)	9%	(60)	637
Ideo: Moderate (4)	12%	(81)	29%	(197)	26%	(172)	18%	(121)	15%	(103)	674
Ideo: Conservative (5-7)	17%	(119)	29%	(208)	30%	(215)	16%	(114)	8%	(59)	714
Educ: < College	12%	(173)	25%	(360)	29%	(413)	20%	(289)	14%	(207)	1442
Educ: Bachelors degree	18%	(86)	32%	(154)	30%	(147)	12%	(60)	8%	(39)	480
Educ: Post-grad	22%	(61)	36%	(101)	25%	(70)	11%	(31)	6%	(17)	279
Income: Under 50k	10%	(119)	24%	(283)	29%	(339)	22%	(255)	15%	(174)	117
Income: 50k-100k	19%	(132)	29%	(205)	32%	(223)	14%	(99)	7%	(48)	70
Income: 100k+	21%	(68)	39%	(128)	20%	(67)	8%	(25)	12%	(40)	32
Ethnicity: White	14%	(240)	29%	(494)	29%	(496)	16%	(277)	11%	(195)	1702
Ethnicity: Hispanic	14%	(52)	32%	(120)	22%	(84)	17%	(66)	15%	(57)	38

Table MCFI4_4: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Developing and maintaining a budget

					Son	newhat			This	doesn't	
Demographic	Ver	y easy	Some	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	14%	(319)	28%	(615)	29%	(630)	17%	(379)	12%	(263)	2206
Ethnicity: Black	19%	(55)	25%	(70)	29%	(81)	19%	(54)	8%	(23)	284
Ethnicity: Other	11%	(24)	23%	(51)	24%	(52)	22%	(48)	20%	(45)	220
All Christian	17%	(169)	30%	(294)	30%	(296)	14%	(140)	10%	(97)	997
All Non-Christian	18%	(22)	24%	(29)	25%	(30)	21%	(26)	12%	(14)	121
Atheist	23%	(24)	26%	(27)	23%	(24)	14%	(15)	13%	(14)	104
Agnostic/Nothing in particular	11%	(70)	29%	(190)	26%	(169)	19%	(126)	15%	(100)	655
Something Else	10%	(34)	23%	(75)	33%	(110)	22%	(72)	12%	(39)	330
Religious Non-Protestant/Catholic	18%	(27)	22%	(34)	26%	(40)	26%	(40)	9%	(14)	155
Evangelical	20%	(108)	26%	(138)	30%	(159)	14%	(76)	10%	(56)	537
Non-Evangelical	12%	(89)	30%	(225)	31%	(232)	16%	(119)	10%	(75)	740
Community: Urban	15%	(95)	28%	(171)	23%	(145)	19%	(120)	14%	(87)	618
Community: Suburban	15%	(156)	28%	(290)	31%	(321)	16%	(164)	10%	(108)	1039
Community: Rural	12%	(68)	28%	(155)	30%	(164)	17%	(95)	12%	(67)	549
Employ: Private Sector	16%	(121)	31%	(233)	29%	(214)	14%	(106)	9%	(68)	742
Employ: Government	11%	(15)	32%	(44)	22%	(30)	17%	(24)	17%	(24)	136
Employ: Self-Employed	13%	(27)	35%	(73)	26%	(54)	20%	(42)	6%	(13)	209
Employ: Homemaker	12%	(15)	24%	(31)	35%	(44)	21%	(27)	9%	(12)	128
Employ: Student	7%	(5)	24%	(17)	30%	(21)	22%	(15)	18%	(12)	70
Employ: Retired	16%	(88)	29%	(158)	29%	(155)	13%	(68)	13%	(72)	541
Employ: Unemployed	13%	(31)	17%	(41)	28%	(68)	24%	(59)	18%	(43)	242
Employ: Other	13%	(18)	13%	(19)	32%	(44)	28%	(39)	14%	(19)	138
Military HH: Yes	18%	(50)	28%	(77)	24%	(66)	13%	(36)	16%	(42)	272
Military HH: No	14%	(269)	28%	(538)	29%	(563)	18%	(343)	11%	(221)	1934
RD/WT: Right Direction	18%	(134)	33%	(244)	24%	(174)	12%	(86)	13%	(98)	737
RD/WT: Wrong Track	13%	(185)	25%	(371)	31%	(455)	20%	(293)	11%	(165)	1469
Biden Job Approve	17%	(166)	33%	(325)	26%	(263)	12%	(123)	12%	(120)	997
Biden Job Disapprove	13%	(147)	25%	(272)	31%	(344)	20%	(226)	11%	(118)	1108

Table MCFI4_4: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Developing and maintaining a budget

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	14%	(319)	28%	(615)	29%	(630)	17%	(379)	12%	(263)	2206
Biden Job Strongly Approve	24%	(93)	29%	(115)	23%	(91)	14%	(54)	10%	(38)	392
Biden Job Somewhat Approve	12%	(73)	35%	(211)	28%	(172)	11%	(69)	13%	(81)	605
Biden Job Somewhat Disapprove	10%	(32)	20%	(63)	36%	(111)	21%	(66)	12%	(36)	307
Biden Job Strongly Disapprove	14%	(116)	26%	(209)	29%	(233)	20%	(160)	10%	(82)	800
Favorable of Biden	16%	(159)	31%	(308)	28%	(271)	13%	(131)	11%	(112)	982
Unfavorable of Biden	13%	(144)	25%	(280)	31%	(337)	20%	(223)	11%	(121)	1105
Very Favorable of Biden	21%	(90)	29%	(120)	26%	(110)	14%	(60)	9%	(39)	419
Somewhat Favorable of Biden	12%	(69)	33%	(188)	29%	(161)	13%	(71)	13%	(73)	562
Somewhat Unfavorable of Biden	9%	(26)	22%	(61)	37%	(102)	20%	(56)	12%	(32)	276
Very Unfavorable of Biden	14%	(118)	27%	(220)	28%	(235)	20%	(167)	11%	(88)	828
#1 Issue: Economy	15%	(132)	30%	(265)	29%	(256)	18%	(159)	8%	(70)	883
#1 Issue: Security	18%	(44)	23%	(58)	31%	(79)	17%	(43)	11%	(27)	250
#1 Issue: Health Care	14%	(25)	31%	(56)	21%	(39)	18%	(33)	16%	(29)	18
#1 Issue: Medicare / Social Security	17%	(47)	32%	(89)	22%	(62)	18%	(51)	11%	(30)	280
#1 Issue: Women's Issues	8%	(23)	20%	(55)	37%	(100)	18%	(50)	16%	(45)	27
#1 Issue: Education	16%	(10)	27%	(17)	35%	(22)	12%	(8)	11%	(7)	6.
#1 Issue: Energy	11%	(17)	26%	(39)	31%	(48)	11%	(18)	21%	(32)	154
#1 Issue: Other	16%	(20)	29%	(36)	20%	(25)	15%	(19)	19%	(24)	124
2022 House Vote: Democrat	16%	(147)	32%	(284)	28%	(253)	14%	(126)	9%	(81)	89
2022 House Vote: Republican	17%	(114)	30%	(200)	31%	(205)	14%	(97)	8%	(52)	669
2022 House Vote: Someone else	9%	(6)	14%	(9)	24%	(16)	27%	(18)	26%	(18)	67
2022 House Vote: Didnt Vote	9%	(52)	21%	(122)	27%	(155)	24%	(138)	19%	(112)	580
2020 Vote: Joe Biden	16%	(149)	31%	(294)	29%	(268)	15%	(137)	9%	(88)	930
2020 Vote: Donald Trump	16%	(112)	28%	(194)	31%	(213)	16%	(114)	9%	(59)	693
2020 Vote: Other	9%	(7)	17%	(14)	34%	(28)	30%	(24)	11%	(9)	82
2020 Vote: Didn't Vote	10%	(50)	23%	(114)	24%	(120)	21%	(104)	21%	(106)	495
2018 House Vote: Democrat	15%	(120)	29%	(235)	30%	(238)	15%	(123)	10%	(82)	798
2018 House Vote: Republican	20%	(114)	30%	(171)	29%	(165)	15%	(85)	7%	(43)	57'
2018 House Vote: Someone else	12%	(6)	24%	(13)	29%	(16)	28%	(15)	8%	(4)	5.
2018 House Vote: Didnt Vote	10%	(79)	25%	(196)	27%	(211)	20%	(157)	17%	(134)	77

Table MCFI4_4: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Developing and maintaining a budget

Demographic	Ver	y easy	Somev	vhat easy		newhat ficult	Very	difficult		doesn't y to me	Total N
Adults	14%	(319)	28%	(615)	29%	(630)	17%	(379)	12%	(263)	2206
4-Region: Northeast	15%	(58)	29%	(111)	27%	(103)	16%	(63)	14%	(53)	386
4-Region: Midwest	14%	(64)	31%	(140)	31%	(140)	15%	(70)	9%	(42)	456
4-Region: South	13%	(108)	28%	(238)	28%	(237)	19%	(162)	12%	(97)	841
4-Region: West	17%	(89)	24%	(127)	29%	(151)	16%	(85)	14%	(72)	522
2023 Finance Goals Yes	15%	(199)	28%	(374)	33%	(449)	18%	(243)	6%	(80)	1346
2023 Finance Goals No	14%	(120)	28%	(242)	21%	(181)	16%	(136)	21%	(182)	860

Table MCFI4_5: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Evening out my spending month to month

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	11%	(250)	28%	(622)	30%	(657)	18%	(395)	13%	(282)	2206
Gender: Male	15%	(159)	33%	(351)	27%	(292)	13%	(134)	13%	(138)	1074
Gender: Female	8%	(91)	24%	(271)	32%	(365)	23%	(259)	13%	(144)	1130
Age: 18-34	9%	(60)	29%	(186)	30%	(189)	17%	(109)	14%	(89)	633
Age: 35-44	14%	(51)	29%	(110)	32%	(118)	18%	(68)	7%	(26)	372
Age: 45-64	11%	(77)	25%	(175)	31%	(221)	20%	(144)	14%	(97)	713
Age: 65+	13%	(62)	31%	(152)	27%	(129)	15%	(74)	14%	(70)	488
GenZers: 1997-2012	9%	(23)	31%	(82)	31%	(83)	15%	(39)	15%	(40)	268
Millennials: 1981-1996	12%	(80)	29%	(187)	30%	(199)	18%	(121)	11%	(69)	656
GenXers: 1965-1980	9%	(48)	26%	(134)	31%	(162)	22%	(116)	12%	(65)	524
Baby Boomers: 1946-1964	13%	(93)	29%	(202)	28%	(201)	16%	(115)	13%	(94)	704
PID: Dem (no lean)	13%	(114)	29%	(261)	29%	(259)	18%	(160)	12%	(108)	902
PID: Ind (no lean)	9%	(56)	27%	(174)	30%	(195)	20%	(132)	14%	(94)	65
PID: Rep (no lean)	12%	(80)	29%	(187)	31%	(203)	16%	(103)	12%	(80)	653
PID/Gender: Dem Men	18%	(76)	35%	(147)	22%	(90)	11%	(47)	14%	(57)	417
PID/Gender: Dem Women	8%	(38)	23%	(113)	35%	(168)	23%	(113)	11%	(51)	484
PID/Gender: Ind Men	10%	(32)	31%	(102)	32%	(105)	15%	(50)	13%	(44)	333
PID/Gender: Ind Women	8%	(24)	23%	(72)	28%	(90)	26%	(81)	16%	(50)	317
PID/Gender: Rep Men	16%	(51)	31%	(102)	30%	(96)	12%	(38)	11%	(36)	323
PID/Gender: Rep Women	9%	(29)	26%	(86)	32%	(107)	20%	(65)	13%	(44)	330
Ideo: Liberal (1-3)	13%	(82)	30%	(193)	30%	(193)	17%	(110)	9%	(58)	637
Ideo: Moderate (4)	10%	(70)	28%	(189)	25%	(169)	20%	(136)	16%	(110)	674
Ideo: Conservative (5-7)	12%	(87)	28%	(198)	35%	(248)	16%	(114)	9%	(67)	714
Educ: < College	10%	(147)	24%	(345)	31%	(444)	21%	(296)	15%	(210)	1442
Educ: Bachelors degree	13%	(61)	34%	(165)	30%	(146)	14%	(68)	9%	(45)	480
Educ: Post-grad	15%	(42)	40%	(113)	24%	(67)	11%	(31)	10%	(27)	279
Income: Under 50k	8%	(95)	22%	(262)	31%	(360)	22%	(260)	17%	(194)	117
Income: 50k-100k	12%	(87)	32%	(226)	32%	(223)	16%	(112)	8%	(59)	707
Income: 100k+	20%	(67)	41%	(134)	23%	(74)	7%	(23)	9%	(29)	328
Ethnicity: White	11%	(193)	28%	(474)	30%	(518)	18%	(309)	12%	(208)	1702
Ethnicity: Hispanic	12%	(45)	32%	(123)	25%	(94)	17%	(64)	14%	(53)	380

Table MCFI4_5: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Evening out my spending month to month

						newhat				doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	11%	(250)	28%	(622)	30%	(657)	18%	(395)	13%	(282)	2206
Ethnicity: Black	14%	(38)	28%	(78)	29%	(82)	19%	(53)	11%	(32)	284
Ethnicity: Other	8%	(18)	32%	(70)	26%	(57)	15%	(32)	20%	(43)	220
All Christian	12%	(125)	32%	(317)	29%	(287)	17%	(166)	10%	(102)	997
All Non-Christian	18%	(21)	34%	(41)	24%	(29)	11%	(13)	14%	(16)	121
Atheist	15%	(16)	27%	(28)	31%	(32)	12%	(12)	15%	(16)	104
Agnostic/Nothing in particular	10%	(63)	26%	(169)	31%	(204)	19%	(125)	14%	(94)	655
Something Else	8%	(26)	21%	(68)	32%	(105)	24%	(79)	16%	(53)	330
Religious Non-Protestant/Catholic	15%	(23)	30%	(46)	29%	(45)	13%	(20)	13%	(20)	155
Evangelical	15%	(81)	26%	(140)	27%	(147)	18%	(95)	14%	(74)	537
Non-Evangelical	9%	(63)	32%	(237)	30%	(224)	19%	(138)	10%	(78)	740
Community: Urban	10%	(63)	32%	(198)	26%	(160)	16%	(97)	16%	(99)	618
Community: Suburban	12%	(124)	29%	(301)	29%	(304)	18%	(184)	12%	(125)	1039
Community: Rural	11%	(63)	22%	(122)	35%	(193)	21%	(113)	11%	(58)	549
Employ: Private Sector	13%	(94)	33%	(242)	31%	(230)	14%	(105)	10%	(72)	742
Employ: Government	13%	(17)	32%	(44)	32%	(43)	12%	(17)	12%	(16)	136
Employ: Self-Employed	7%	(15)	40%	(84)	24%	(51)	21%	(44)	7%	(15)	209
Employ: Homemaker	7%	(8)	22%	(28)	35%	(45)	24%	(31)	12%	(16)	128
Employ: Student	9%	(6)	26%	(18)	27%	(19)	26%	(18)	12%	(8)	70
Employ: Retired	13%	(70)	28%	(153)	28%	(153)	17%	(90)	14%	(76)	541
Employ: Unemployed	11%	(28)	14%	(33)	29%	(69)	23%	(56)	23%	(55)	242
Employ: Other	8%	(12)	15%	(21)	35%	(48)	24%	(33)	17%	(24)	138
Military HH: Yes	19%	(51)	27%	(74)	26%	(72)	14%	(37)	14%	(39)	272
Military HH: No	10%	(199)	28%	(548)	30%	(585)	19%	(358)	13%	(243)	1934
RD/WT: Right Direction	14%	(101)	33%	(246)	27%	(196)	11%	(83)	15%	(111)	737
RD/WT: Wrong Track	10%	(149)	26%	(377)	31%	(461)	21%	(312)	12%	(171)	1469
Biden Job Approve	14%	(139)	32%	(318)	27%	(274)	14%	(135)	13%	(132)	997
Biden Job Disapprove	9%	(105)	24%	(271)	32%	(359)	22%	(246)	11%	(127)	1108

Table MCFI4_5: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Evening out my spending month to month

						ewhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	apply	y to me	Total N
Adults	11%	(250)	28%	(622)	30%	(657)	18%	(395)	13%	(282)	2206
Biden Job Strongly Approve	18%	(71)	33%	(130)	22%	(88)	15%	(58)	12%	(45)	392
Biden Job Somewhat Approve	11%	(67)	31%	(188)	31%	(186)	13%	(77)	14%	(86)	605
Biden Job Somewhat Disapprove	8%	(24)	20%	(61)	34%	(106)	26%	(79)	12%	(38)	307
Biden Job Strongly Disapprove	10%	(81)	26%	(211)	32%	(253)	21%	(167)	11%	(89)	800
Favorable of Biden	13%	(126)	30%	(299)	28%	(277)	15%	(151)	13%	(129)	982
Unfavorable of Biden	10%	(109)	26%	(285)	32%	(355)	21%	(233)	11%	(122)	110
Very Favorable of Biden	18%	(73)	30%	(128)	26%	(110)	14%	(58)	12%	(50)	419
Somewhat Favorable of Biden	9%	(52)	30%	(171)	30%	(166)	17%	(94)	14%	(79)	562
Somewhat Unfavorable of Biden	8%	(22)	22%	(60)	38%	(106)	21%	(58)	11%	(31)	270
Very Unfavorable of Biden	11%	(87)	27%	(226)	30%	(249)	21%	(175)	11%	(91)	82
#1 Issue: Economy	11%	(97)	27%	(239)	31%	(277)	20%	(174)	11%	(96)	883
#1 Issue: Security	11%	(27)	26%	(64)	33%	(84)	18%	(44)	12%	(31)	25
#1 Issue: Health Care	9%	(15)	37%	(66)	24%	(43)	15%	(27)	16%	(30)	18
#1 Issue: Medicare / Social Security	13%	(37)	28%	(77)	27%	(76)	16%	(46)	16%	(43)	280
#1 Issue: Women's Issues	13%	(34)	22%	(60)	33%	(91)	20%	(53)	12%	(34)	27
#1 Issue: Education	9%	(5)	35%	(22)	29%	(18)	17%	(11)	11%	(7)	6.
#1 Issue: Energy	12%	(19)	34%	(52)	27%	(41)	16%	(24)	12%	(18)	154
#1 Issue: Other	11%	(14)	34%	(43)	22%	(27)	13%	(16)	19%	(24)	124
2022 House Vote: Democrat	13%	(114)	32%	(283)	31%	(274)	14%	(127)	10%	(93)	89
2022 House Vote: Republican	12%	(83)	32%	(211)	31%	(206)	17%	(112)	8%	(56)	669
2022 House Vote: Someone else	8%	(5)	19%	(12)	26%	(17)	21%	(14)	27%	(18)	67
2022 House Vote: Didnt Vote	8%	(47)	20%	(116)	28%	(159)	24%	(142)	20%	(115)	580
2020 Vote: Joe Biden	12%	(117)	33%	(304)	31%	(287)	14%	(130)	10%	(98)	930
2020 Vote: Donald Trump	12%	(85)	29%	(198)	32%	(219)	18%	(126)	9%	(64)	69.
2020 Vote: Other	8%	(7)	28%	(23)	31%	(25)	25%	(20)	8%	(7)	82
2020 Vote: Didn't Vote	8%	(41)	19%	(96)	25%	(125)	24%	(119)	23%	(114)	49.
2018 House Vote: Democrat	12%	(95)	31%	(251)	31%	(249)	14%	(113)	11%	(90)	798
2018 House Vote: Republican	13%	(74)	30%	(173)	32%	(184)	17%	(96)	9%	(49)	57
2018 House Vote: Someone else	8%	(4)	32%	(18)	28%	(16)	17%	(10)	14%	(8)	5
2018 House Vote: Didnt Vote	10%	(77)	23%	(180)	27%	(208)	23%	(176)	17%	(135)	77

Table MCFI4_5: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Evening out my spending month to month

					Som	ewhat			This	doesn't	
Demographic	Ver	y easy	Somewhat easy		difficult		Very	difficult	apply	y to me	Total N
Adults	11%	(250)	28%	(622)	30%	(657)	18%	(395)	13%	(282)	2206
4-Region: Northeast	12%	(47)	28%	(110)	28%	(107)	17%	(66)	15%	(56)	386
4-Region: Midwest	13%	(60)	30%	(138)	31%	(143)	17%	(77)	9%	(39)	456
4-Region: South	11%	(92)	26%	(216)	31%	(264)	19%	(160)	13%	(109)	841
4-Region: West	10%	(51)	30%	(158)	28%	(144)	17%	(91)	15%	(78)	522
2023 Finance Goals Yes	10%	(136)	29%	(391)	36%	(482)	18%	(245)	7%	(92)	1346
2023 Finance Goals No	13%	(114)	27%	(231)	20%	(175)	17%	(150)	22%	(190)	860

Table MCFI4_6: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Purchasing a home

Demographic	Vor	y easy	Somer	vhat easy		iewhat ficult	Vory	difficult		doesn't y to me	Total N
		•		•						-	2206
Adults	4%	(80)	8%	(176)	9%	(193)	19%	(418)	61%	(1339)	
Gender: Male	5%	(53)	10%	(111)	9%	(96)	18%	(189)	58%	(625)	1074
Gender: Female	2%	(26)	6%	(65)	9%	(97)	20%	(229)	63%	(713)	1130
Age: 18-34	6%	(35)	11%	(72)	14%	(88)	24%	(155)	45%	(283)	633
Age: 35-44	5%	(19)	10%	(37)	12%	(44)	30%	(113)	43%	(161)	372
Age: 45-64	3%	(20)	6%	(42)	7%	(53)	16%	(115)	68%	(483)	713
Age: 65+	1%	(6)	5%	(24)	2%	(9)	7%	(36)	85%	(413)	488
GenZers: 1997-2012	4%	(12)	10%	(27)	13%	(34)	27%	(73)	46%	(122)	268
Millennials: 1981-1996	6%	(37)	12%	(80)	14%	(89)	26%	(170)	43%	(280)	656
GenXers: 1965-1980	3%	(17)	7%	(35)	9%	(47)	21%	(109)	60%	(316)	524
Baby Boomers: 1946-1964	2%	(14)	4%	(29)	3%	(23)	9%	(62)	82%	(577)	704
PID: Dem (no lean)	4%	(36)	10%	(93)	9%	(82)	19%	(173)	57%	(518)	902
PID: Ind (no lean)	3%	(17)	6%	(38)	9%	(57)	20%	(130)	63%	(409)	65
PID: Rep (no lean)	4%	(26)	7%	(46)	8%	(54)	18%	(115)	63%	(412)	653
PID/Gender: Dem Men	6%	(25)	13%	(54)	8%	(33)	16%	(68)	57%	(238)	417
PID/Gender: Dem Women	2%	(11)	8%	(39)	10%	(50)	22%	(105)	58%	(278)	484
PID/Gender: Ind Men	4%	(12)	7%	(24)	9%	(31)	22%	(72)	58%	(194)	333
PID/Gender: Ind Women	2%	(5)	4%	(14)	8%	(25)	18%	(58)	68%	(215)	317
PID/Gender: Rep Men	5%	(17)	10%	(33)	10%	(32)	15%	(49)	60%	(193)	323
PID/Gender: Rep Women	3%	(9)	4%	(12)	7%	(22)	20%	(66)	67%	(220)	330
Ideo: Liberal (1-3)	4%	(28)	9%	(57)	12%	(75)	18%	(117)	57%	(360)	637
Ideo: Moderate (4)	3%	(22)	9%	(59)	9%	(57)	19%	(126)	61%	(409)	674
Ideo: Conservative (5-7)	4%	(27)	7%	(53)	7%	(50)	18%	(129)	64%	(456)	714
Educ: < College	3%	(37)	6%	(88)	9%	(126)	21%	(306)	61%	(884)	1442
Educ: Bachelors degree	5%	(26)	11%	(55)	8%	(40)	15%	(74)	60%	(290)	486
Educ: Post-grad	6%	(17)	12%	(32)	10%	(27)	14%	(38)	59%	(165)	279
Income: Under 50k	2%	(28)	4%	(48)	8%	(98)	22%	(263)	63%	(734)	117
Income: 50k-100k	5%	(33)	11%	(81)	10%	(70)	16%	(116)	58%	(407)	707
Income: 100k+	6%	(18)	14%	(46)	8%	(26)	12%	(39)	60%	(198)	328
Ethnicity: White	3%	(54)	8%	(135)	8%	(134)	18%	(308)	63%	(1071)	1702
Ethnicity: Hispanic	1%	(3)	10%	(39)	10%	(40)	28%	(107)	50%	(192)	380

Table MCFI4_6: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Purchasing a home

D 11	**		0	1		ewhat	**	1. C 1.		doesn't	m . 137
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(80)	8%	(176)	9%	(193)	19%	(418)	61%	(1339)	2206
Ethnicity: Black	8%	(22)	8%	(22)	14%	(40)	18%	(52)	52%	(147)	284
Ethnicity: Other	2%	(3)	8%	(19)	9%	(19)	26%	(58)	55%	(121)	220
All Christian	3%	(35)	9%	(85)	8%	(80)	15%	(154)	64%	(643)	997
All Non-Christian	10%	(12)	10%	(12)	6%	(7)	22%	(26)	52%	(63)	121
Atheist	4%	(4)	13%	(13)	4%	(4)	12%	(13)	67%	(70)	104
Agnostic/Nothing in particular	3%	(18)	8%	(49)	12%	(77)	23%	(149)	55%	(362)	655
Something Else	3%	(11)	5%	(16)	7%	(25)	23%	(76)	61%	(202)	330
Religious Non-Protestant/Catholic	9%	(13)	9%	(14)	6%	(9)	24%	(38)	52%	(81)	155
Evangelical	5%	(25)	10%	(54)	8%	(41)	17%	(89)	61%	(328)	537
Non-Evangelical	3%	(19)	6%	(44)	8%	(59)	17%	(128)	66%	(489)	740
Community: Urban	5%	(30)	10%	(63)	10%	(64)	21%	(127)	54%	(333)	618
Community: Suburban	3%	(32)	8%	(83)	8%	(80)	18%	(186)	63%	(657)	1039
Community: Rural	3%	(17)	5%	(29)	9%	(49)	19%	(105)	64%	(350)	549
Employ: Private Sector	5%	(40)	12%	(86)	14%	(100)	21%	(154)	49%	(361)	742
Employ: Government	4%	(6)	9%	(12)	9%	(12)	20%	(28)	57%	(78)	136
Employ: Self-Employed	5%	(11)	10%	(21)	13%	(28)	27%	(56)	45%	(94)	209
Employ: Homemaker	4%	(5)	5%	(7)	6%	(7)	20%	(25)	66%	(84)	128
Employ: Student	2%	(2)	10%	(7)	8%	(5)	28%	(19)	53%	(37)	70
Employ: Retired	2%	(12)	5%	(26)	2%	(11)	8%	(43)	83%	(448)	541
Employ: Unemployed	_	(0)	4%	(9)	9%	(23)	23%	(56)	63%	(154)	242
Employ: Other	3%	(4)	5%	(6)	5%	(7)	26%	(36)	61%	(85)	138
Military HH: Yes	1%	(4)	9%	(23)	6%	(16)	12%	(32)	73%	(198)	272
Military HH: No	4%	(76)	8%	(152)	9%	(177)	20%	(386)	59%	(1141)	1934
RD/WT: Right Direction	6%	(46)	12%	(87)	11%	(83)	13%	(97)	58%	(424)	737
RD/WT: Wrong Track	2%	(34)	6%	(89)	7%	(110)	22%	(321)	62%	(916)	1469
Biden Job Approve	4%	(40)	10%	(102)	10%	(99)	18%	(175)	58%	(581)	997
Biden Job Disapprove	3%	(37)	6%	(68)	8%	(87)	20%	(217)	63%	(699)	1108

Table MCFI4_6: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Purchasing a home

					Som	ewhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(80)	8%	(176)	9%	(193)	19%	(418)	61%	(1339)	2206
Biden Job Strongly Approve	8%	(30)	10%	(39)	11%	(42)	17%	(68)	54%	(212)	392
Biden Job Somewhat Approve	2%	(10)	10%	(62)	9%	(57)	18%	(108)	61%	(369)	605
Biden Job Somewhat Disapprove	3%	(9)	10%	(31)	8%	(25)	20%	(62)	59%	(180)	307
Biden Job Strongly Disapprove	3%	(28)	5%	(37)	8%	(62)	19%	(155)	65%	(519)	800
Favorable of Biden	4%	(43)	10%	(100)	8%	(81)	18%	(181)	59%	(576)	982
Unfavorable of Biden	3%	(31)	6%	(69)	9%	(103)	19%	(210)	63%	(692)	110
Very Favorable of Biden	7%	(30)	10%	(42)	7%	(31)	18%	(75)	57%	(241)	419
Somewhat Favorable of Biden	2%	(13)	10%	(58)	9%	(50)	19%	(106)	60%	(335)	562
Somewhat Unfavorable of Biden	2%	(7)	11%	(29)	13%	(37)	17%	(46)	57%	(157)	270
Very Unfavorable of Biden	3%	(24)	5%	(40)	8%	(66)	20%	(164)	65%	(535)	828
#1 Issue: Economy	3%	(28)	8%	(75)	9%	(80)	22%	(194)	57%	(506)	883
#1 Issue: Security	4%	(9)	6%	(15)	8%	(19)	15%	(36)	68%	(171)	250
#1 Issue: Health Care	3%	(6)	13%	(23)	9%	(16)	23%	(42)	52%	(93)	18
#1 Issue: Medicare / Social Security	4%	(12)	4%	(12)	4%	(11)	6%	(18)	81%	(227)	280
#1 Issue: Women's Issues	5%	(13)	6%	(17)	11%	(31)	23%	(64)	54%	(147)	27
#1 Issue: Education	3%	(2)	9%	(6)	13%	(8)	23%	(14)	52%	(33)	6.
#1 Issue: Energy	5%	(8)	13%	(19)	15%	(23)	14%	(22)	53%	(82)	154
#1 Issue: Other	2%	(2)	7%	(8)	4%	(6)	23%	(29)	64%	(80)	124
2022 House Vote: Democrat	5%	(41)	11%	(100)	10%	(90)	17%	(151)	57%	(508)	89
2022 House Vote: Republican	4%	(28)	7%	(49)	8%	(53)	15%	(103)	65%	(435)	669
2022 House Vote: Someone else	3%	(2)	9%	(6)	5%	(4)	20%	(14)	62%	(41)	6'
2022 House Vote: Didnt Vote	1%	(9)	3%	(20)	8%	(46)	26%	(150)	61%	(354)	580
2020 Vote: Joe Biden	5%	(47)	11%	(104)	9%	(85)	18%	(171)	57%	(530)	930
2020 Vote: Donald Trump	3%	(24)	7%	(45)	8%	(52)	18%	(123)	65%	(449)	69.
2020 Vote: Other	2%	(2)	4%	(4)	5%	(4)	26%	(21)	62%	(51)	8:
2020 Vote: Didn't Vote	1%	(7)	5%	(23)	10%	(52)	21%	(103)	63%	(310)	49
2018 House Vote: Democrat	5%	(37)	9%	(74)	10%	(79)	17%	(132)	60%	(476)	79
2018 House Vote: Republican	4%	(22)	9%	(49)	8%	(45)	16%	(95)	63%	(365)	57
2018 House Vote: Someone else	4%	(2)	10%	(6)	3%	(2)	21%	(12)	61%	(33)	5
2018 House Vote: Didnt Vote	2%	(19)	6%	(47)	9%	(67)	23%	(180)	60%	(465)	77

Table MCFI4_6: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Purchasing a home

Demographic	Very	easy	Somew	what easy		ewhat ficult	Very	difficult		doesn't y to me	Total N
Adults	4%	(80)	8%	(176)	9%	(193)	19%	(418)	61%	(1339)	2206
4-Region: Northeast	4%	(14)	8%	(31)	7%	(28)	18%	(68)	63%	(245)	386
4-Region: Midwest	4%	(18)	7%	(32)	11%	(49)	16%	(73)	62%	(283)	456
4-Region: South	3%	(29)	7%	(60)	9%	(75)	21%	(174)	60%	(503)	841
4-Region: West	3%	(18)	10%	(53)	8%	(41)	20%	(102)	59%	(309)	522
2023 Finance Goals Yes	4%	(59)	9%	(125)	11%	(146)	22%	(294)	54%	(721)	1346
2023 Finance Goals No	2%	(20)	6%	(50)	5%	(47)	14%	(124)	72%	(619)	860

Table MCFI4_7: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Eliminating my debt

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	apply	y to me	Total N
Adults	8%	(173)	17%	(379)	25%	(551)	25%	(561)	25%	(543)	2206
Gender: Male	11%	(115)	22%	(232)	24%	(255)	20%	(214)	24%	(257)	1074
Gender: Female	5%	(58)	13%	(147)	26%	(296)	31%	(345)	25%	(284)	1130
Age: 18-34	8%	(51)	19%	(119)	24%	(155)	23%	(148)	25%	(159)	633
Age: 35-44	10%	(36)	17%	(64)	24%	(88)	31%	(116)	18%	(68)	372
Age: 45-64	6%	(42)	14%	(99)	27%	(195)	27%	(195)	26%	(183)	713
Age: 65+	9%	(43)	20%	(96)	23%	(114)	21%	(102)	27%	(133)	488
GenZers: 1997-2012	8%	(21)	16%	(44)	23%	(63)	17%	(45)	35%	(95)	268
Millennials: 1981-1996	9%	(62)	20%	(131)	25%	(161)	28%	(184)	18%	(119)	656
GenXers: 1965-1980	5%	(25)	15%	(77)	26%	(139)	33%	(172)	21%	(111)	524
Baby Boomers: 1946-1964	8%	(56)	17%	(119)	25%	(174)	21%	(149)	29%	(206)	704
PID: Dem (no lean)	9%	(77)	20%	(178)	26%	(237)	23%	(211)	22%	(199)	902
PID: Ind (no lean)	6%	(38)	13%	(83)	23%	(153)	27%	(176)	31%	(202)	65
PID: Rep (no lean)	9%	(58)	18%	(118)	25%	(161)	27%	(174)	22%	(142)	653
PID/Gender: Dem Men	13%	(54)	26%	(108)	22%	(91)	16%	(65)	24%	(99)	417
PID/Gender: Dem Women	5%	(23)	14%	(70)	30%	(146)	30%	(146)	21%	(99)	484
PID/Gender: Ind Men	8%	(28)	16%	(54)	26%	(88)	24%	(79)	26%	(85)	333
PID/Gender: Ind Women	3%	(10)	9%	(29)	21%	(65)	30%	(97)	37%	(116)	317
PID/Gender: Rep Men	10%	(33)	22%	(70)	23%	(76)	22%	(71)	23%	(73)	323
PID/Gender: Rep Women	7%	(25)	15%	(48)	26%	(85)	31%	(103)	21%	(69)	330
Ideo: Liberal (1-3)	10%	(61)	17%	(108)	27%	(170)	26%	(164)	21%	(134)	637
Ideo: Moderate (4)	7%	(49)	18%	(118)	24%	(165)	24%	(164)	26%	(178)	674
Ideo: Conservative (5-7)	8%	(54)	18%	(127)	26%	(183)	26%	(186)	23%	(164)	714
Educ: < College	6%	(86)	14%	(205)	25%	(365)	29%	(413)	26%	(371)	1442
Educ: Bachelors degree	9%	(45)	23%	(112)	25%	(123)	21%	(101)	22%	(105)	486
Educ: Post-grad	15%	(41)	22%	(62)	22%	(63)	17%	(47)	24%	(66)	279
Income: Under 50k	5%	(58)	13%	(158)	23%	(274)	31%	(358)	28%	(323)	117
Income: 50k-100k	9%	(65)	21%	(147)	29%	(203)	22%	(159)	19%	(134)	707
Income: 100k+	15%	(50)	23%	(74)	23%	(75)	13%	(43)	26%	(86)	328
Ethnicity: White	8%	(131)	16%	(279)	25%	(421)	27%	(454)	25%	(419)	1702
Ethnicity: Hispanic	7%	(27)	19%	(71)	24%	(91)	28%	(105)	23%	(86)	380

Table MCFI4_7: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Eliminating my debt

					Son	newhat			This	doesn't	
Demographic	Ver	y easy	Some	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	8%	(173)	17%	(379)	25%	(551)	25%	(561)	25%	(543)	2206
Ethnicity: Black	9%	(24)	21%	(58)	29%	(82)	22%	(63)	20%	(56)	284
Ethnicity: Other	8%	(18)	19%	(42)	22%	(49)	20%	(44)	31%	(68)	220
All Christian	8%	(83)	21%	(211)	26%	(257)	23%	(230)	22%	(215)	997
All Non-Christian	14%	(17)	19%	(23)	19%	(23)	19%	(23)	29%	(35)	121
Atheist	19%	(19)	10%	(10)	21%	(22)	20%	(20)	31%	(32)	104
Agnostic/Nothing in particular	5%	(35)	14%	(94)	25%	(162)	27%	(175)	29%	(189)	655
Something Else	6%	(18)	13%	(41)	26%	(86)	34%	(113)	22%	(71)	330
Religious Non-Protestant/Catholic	11%	(17)	19%	(29)	18%	(28)	21%	(32)	31%	(48)	155
Evangelical	8%	(45)	18%	(96)	29%	(153)	22%	(118)	23%	(125)	537
Non-Evangelical	7%	(52)	20%	(149)	25%	(183)	28%	(209)	20%	(145)	740
Community: Urban	10%	(63)	17%	(105)	26%	(158)	20%	(124)	27%	(169)	618
Community: Suburban	7%	(78)	19%	(197)	24%	(251)	27%	(279)	22%	(233)	1039
Community: Rural	6%	(32)	14%	(77)	26%	(141)	29%	(157)	26%	(141)	549
Employ: Private Sector	11%	(80)	25%	(182)	25%	(182)	22%	(166)	18%	(131)	742
Employ: Government	4%	(6)	14%	(19)	28%	(38)	25%	(34)	29%	(39)	136
Employ: Self-Employed	9%	(18)	15%	(31)	24%	(51)	32%	(67)	20%	(41)	209
Employ: Homemaker	6%	(8)	14%	(18)	22%	(28)	37%	(47)	21%	(27)	128
Employ: Student	3%	(2)	4%	(3)	31%	(21)	21%	(14)	41%	(29)	70
Employ: Retired	9%	(47)	17%	(92)	25%	(137)	20%	(110)	29%	(155)	541
Employ: Unemployed	2%	(6)	10%	(24)	22%	(54)	33%	(79)	33%	(79)	242
Employ: Other	4%	(6)	8%	(11)	28%	(38)	30%	(42)	30%	(41)	138
Military HH: Yes	8%	(21)	18%	(50)	26%	(71)	22%	(60)	26%	(70)	272
Military HH: No	8%	(151)	17%	(329)	25%	(480)	26%	(500)	24%	(473)	1934
RD/WT: Right Direction	12%	(89)	24%	(173)	28%	(207)	16%	(119)	20%	(149)	737
RD/WT: Wrong Track	6%	(84)	14%	(206)	23%	(344)	30%	(441)	27%	(394)	1469
Biden Job Approve	10%	(103)	21%	(209)	27%	(266)	20%	(203)	22%	(216)	997
Biden Job Disapprove	6%	(67)	14%	(155)	24%	(269)	30%	(333)	26%	(284)	1108

Table MCFI4_7: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Eliminating my debt

					Som	ewhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	apply	y to me	Total N
Adults	8%	(173)	17%	(379)	25%	(551)	25%	(561)	25%	(543)	2206
Biden Job Strongly Approve	14%	(55)	27%	(106)	20%	(80)	18%	(70)	21%	(81)	392
Biden Job Somewhat Approve	8%	(48)	17%	(103)	31%	(185)	22%	(133)	22%	(135)	605
Biden Job Somewhat Disapprove	6%	(18)	13%	(40)	29%	(88)	29%	(89)	24%	(73)	307
Biden Job Strongly Disapprove	6%	(49)	14%	(116)	23%	(181)	30%	(244)	26%	(212)	800
Favorable of Biden	10%	(102)	19%	(188)	27%	(260)	22%	(217)	22%	(215)	982
Unfavorable of Biden	6%	(63)	15%	(163)	24%	(270)	29%	(318)	26%	(289)	1105
Very Favorable of Biden	13%	(54)	23%	(95)	24%	(102)	19%	(81)	21%	(87)	419
Somewhat Favorable of Biden	9%	(48)	16%	(93)	28%	(158)	24%	(135)	23%	(128)	562
Somewhat Unfavorable of Biden	4%	(11)	15%	(41)	31%	(86)	28%	(77)	23%	(62)	276
Very Unfavorable of Biden	6%	(52)	15%	(123)	22%	(184)	29%	(242)	27%	(227)	828
#1 Issue: Economy	7%	(64)	15%	(134)	29%	(257)	28%	(246)	21%	(181)	883
#1 Issue: Security	8%	(20)	16%	(39)	23%	(58)	24%	(61)	29%	(72)	250
#1 Issue: Health Care	11%	(20)	22%	(40)	17%	(31)	24%	(43)	26%	(47)	18
#1 Issue: Medicare / Social Security	8%	(23)	21%	(60)	22%	(61)	23%	(64)	26%	(72)	280
#1 Issue: Women's Issues	7%	(18)	16%	(43)	24%	(64)	26%	(71)	28%	(76)	27
#1 Issue: Education	10%	(7)	12%	(7)	28%	(18)	24%	(15)	25%	(16)	6.
#1 Issue: Energy	6%	(10)	22%	(34)	27%	(41)	24%	(37)	21%	(32)	154
#1 Issue: Other	8%	(10)	17%	(21)	17%	(21)	20%	(24)	38%	(47)	124
2022 House Vote: Democrat	10%	(90)	22%	(199)	28%	(253)	19%	(173)	20%	(176)	89
2022 House Vote: Republican	9%	(57)	17%	(115)	24%	(164)	26%	(173)	24%	(161)	669
2022 House Vote: Someone else	7%	(5)	13%	(9)	20%	(13)	28%	(19)	31%	(21)	67
2022 House Vote: Didnt Vote	4%	(21)	10%	(56)	21%	(121)	34%	(196)	32%	(185)	580
2020 Vote: Joe Biden	10%	(97)	21%	(200)	26%	(241)	21%	(199)	21%	(200)	936
2020 Vote: Donald Trump	8%	(54)	16%	(112)	25%	(174)	27%	(187)	24%	(166)	693
2020 Vote: Other	5%	(4)	17%	(14)	14%	(12)	35%	(28)	29%	(24)	82
2020 Vote: Didn't Vote	4%	(18)	11%	(54)	25%	(124)	30%	(146)	31%	(153)	495
2018 House Vote: Democrat	9%	(74)	20%	(161)	28%	(223)	21%	(170)	21%	(170)	798
2018 House Vote: Republican	10%	(60)	16%	(95)	23%	(132)	28%	(161)	22%	(128)	577
2018 House Vote: Someone else	6%	(3)	18%	(10)	24%	(13)	21%	(11)	32%	(18)	55
2018 House Vote: Didnt Vote	5%	(35)	15%	(113)	23%	(182)	28%	(219)	29%	(227)	777

Table MCFI4_7: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Eliminating my debt

Demographic	Ver	y easy	Somev	what easy		ewhat ficult	Very	difficult		doesn't y to me	Total N
Adults	8%	(173)	17%	(379)	25%	(551)	25%	(561)	25%	(543)	2206
4-Region: Northeast	6%	(24)	17%	(67)	24%	(92)	26%	(101)	26%	(102)	386
4-Region: Midwest	9%	(41)	18%	(83)	25%	(116)	25%	(115)	22%	(101)	456
4-Region: South	7%	(60)	16%	(132)	26%	(222)	29%	(242)	22%	(184)	841
4-Region: West	9%	(47)	18%	(96)	23%	(121)	20%	(103)	30%	(156)	522
2023 Finance Goals Yes	8%	(110)	17%	(230)	28%	(376)	29%	(390)	18%	(240)	1346
2023 Finance Goals No	7%	(62)	17%	(149)	20%	(175)	20%	(170)	35%	(303)	860

Table MCFI4_8: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Supporting family members financially

					Son	newhat			This	doesn't	
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	7%	(155)	16%	(362)	21%	(455)	17%	(370)	39%	(864)	2206
Gender: Male	10%	(106)	22%	(232)	21%	(225)	12%	(126)	36%	(384)	1074
Gender: Female	4%	(49)	12%	(130)	20%	(229)	21%	(243)	42%	(479)	1130
Age: 18-34	11%	(72)	21%	(134)	22%	(138)	17%	(110)	28%	(180)	633
Age: 35-44	7%	(25)	17%	(62)	23%	(87)	22%	(80)	32%	(119)	372
Age: 45-64	4%	(31)	13%	(96)	24%	(171)	18%	(127)	40%	(289)	713
Age: 65+	6%	(28)	15%	(71)	12%	(60)	11%	(53)	57%	(277)	488
GenZers: 1997-2012	11%	(29)	26%	(69)	23%	(63)	15%	(41)	25%	(66)	268
Millennials: 1981-1996	9%	(61)	18%	(117)	22%	(141)	20%	(132)	31%	(205)	656
GenXers: 1965-1980	4%	(23)	14%	(74)	26%	(138)	20%	(105)	35%	(182)	524
Baby Boomers: 1946-1964	6%	(40)	13%	(92)	15%	(107)	12%	(88)	54%	(377)	704
PID: Dem (no lean)	9%	(78)	18%	(165)	19%	(174)	17%	(153)	37%	(331)	902
PID: Ind (no lean)	4%	(26)	16%	(104)	22%	(141)	18%	(116)	41%	(264)	651
PID: Rep (no lean)	8%	(52)	14%	(93)	21%	(139)	15%	(101)	41%	(269)	653
PID/Gender: Dem Men	12%	(50)	25%	(105)	17%	(69)	11%	(44)	36%	(149)	417
PID/Gender: Dem Women	6%	(28)	12%	(60)	22%	(105)	23%	(109)	37%	(181)	484
PID/Gender: Ind Men	5%	(18)	20%	(67)	25%	(82)	14%	(46)	36%	(120)	333
PID/Gender: Ind Women	2%	(8)	11%	(36)	19%	(59)	22%	(69)	46%	(144)	317
PID/Gender: Rep Men	12%	(38)	18%	(59)	23%	(74)	11%	(36)	36%	(115)	323
PID/Gender: Rep Women	4%	(14)	10%	(34)	20%	(65)	20%	(64)	46%	(153)	330
Ideo: Liberal (1-3)	10%	(63)	15%	(95)	18%	(113)	18%	(115)	39%	(251)	637
Ideo: Moderate (4)	5%	(36)	19%	(127)	22%	(146)	16%	(106)	39%	(260)	674
Ideo: Conservative (5-7)	7%	(49)	15%	(105)	22%	(156)	17%	(120)	40%	(285)	714
Educ: < College	6%	(81)	14%	(207)	21%	(300)	20%	(293)	39%	(560)	1442
Educ: Bachelors degree	9%	(42)	18%	(87)	19%	(94)	11%	(54)	43%	(209)	486
Educ: Post-grad	12%	(33)	24%	(68)	22%	(61)	8%	(22)	34%	(95)	279
Income: Under 50k	5%	(55)	13%	(157)	19%	(224)	21%	(247)	42%	(488)	1171
Income: 50k-100k	8%	(60)	17%	(119)	25%	(173)	15%	(105)	35%	(249)	707
Income: 100k+	12%	(40)	26%	(86)	17%	(57)	6%	(18)	39%	(127)	328
Ethnicity: White	7%	(115)	16%	(276)	20%	(346)	16%	(279)	40%	(687)	1702
Ethnicity: Hispanic	7%	(28)	20%	(78)	16%	(59)	19%	(71)	38%	(143)	380

Table MCFI4_8: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Supporting family members financially

D 11				•		newhat		1.00		doesn't	m . 127
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	7%	(155)	16%	(362)	21%	(455)	17%	(370)	39%	(864)	2206
Ethnicity: Black	10%	(30)	17%	(49)	23%	(67)	17%	(49)	31%	(89)	284
Ethnicity: Other	5%	(11)	17%	(37)	19%	(43)	19%	(42)	40%	(88)	220
All Christian	7%	(71)	16%	(161)	21%	(211)	14%	(136)	42%	(417)	997
All Non-Christian	14%	(17)	23%	(27)	21%	(25)	13%	(16)	30%	(36)	121
Atheist	13%	(14)	14%	(15)	15%	(16)	13%	(14)	44%	(46)	104
Agnostic/Nothing in particular	4%	(27)	16%	(106)	20%	(131)	20%	(128)	40%	(263)	655
Something Else	8%	(26)	16%	(53)	22%	(72)	23%	(76)	31%	(103)	330
Religious Non-Protestant/Catholic	13%	(20)	22%	(34)	19%	(29)	20%	(30)	27%	(42)	155
Evangelical	11%	(61)	18%	(95)	21%	(115)	16%	(84)	34%	(182)	537
Non-Evangelical	4%	(33)	15%	(109)	22%	(160)	15%	(110)	44%	(327)	740
Community: Urban	9%	(56)	18%	(108)	19%	(119)	16%	(96)	39%	(239)	618
Community: Suburban	7%	(71)	17%	(177)	20%	(211)	16%	(166)	40%	(414)	1039
Community: Rural	5%	(28)	14%	(77)	23%	(125)	20%	(108)	39%	(212)	549
Employ: Private Sector	10%	(77)	20%	(148)	24%	(182)	13%	(100)	32%	(235)	742
Employ: Government	2%	(2)	14%	(18)	24%	(33)	13%	(18)	48%	(65)	136
Employ: Self-Employed	9%	(18)	17%	(36)	19%	(39)	23%	(48)	33%	(68)	209
Employ: Homemaker	3%	(4)	15%	(20)	21%	(28)	23%	(30)	37%	(48)	128
Employ: Student	4%	(3)	25%	(18)	18%	(13)	19%	(13)	33%	(23)	70
Employ: Retired	6%	(34)	13%	(72)	15%	(83)	12%	(67)	53%	(285)	541
Employ: Unemployed	4%	(8)	15%	(36)	19%	(45)	24%	(58)	39%	(95)	242
Employ: Other	6%	(8)	10%	(14)	24%	(34)	27%	(37)	32%	(44)	138
Military HH: Yes	6%	(15)	18%	(48)	25%	(67)	11%	(30)	41%	(112)	272
Military HH: No	7%	(140)	16%	(314)	20%	(388)	18%	(340)	39%	(752)	1934
RD/WT: Right Direction	12%	(90)	23%	(168)	18%	(130)	11%	(83)	36%	(266)	737
RD/WT: Wrong Track	4%	(66)	13%	(194)	22%	(325)	20%	(287)	41%	(598)	1469
Biden Job Approve	10%	(95)	21%	(205)	18%	(181)	13%	(132)	38%	(383)	997
Biden Job Disapprove	5%	(55)	13%	(147)	23%	(253)	19%	(212)	40%	(441)	1108

Table MCFI4_8: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Supporting family members financially

						ewhat				doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	7%	(155)	16%	(362)	21%	(455)	17%	(370)	39%	(864)	2206
Biden Job Strongly Approve	16%	(61)	21%	(82)	16%	(63)	13%	(52)	34%	(133)	392
Biden Job Somewhat Approve	6%	(33)	20%	(124)	20%	(118)	13%	(80)	41%	(250)	605
Biden Job Somewhat Disapprove	5%	(17)	14%	(43)	26%	(81)	20%	(62)	34%	(105)	307
Biden Job Strongly Disapprove	5%	(39)	13%	(104)	21%	(172)	19%	(149)	42%	(336)	800
Favorable of Biden	9%	(85)	19%	(189)	18%	(181)	15%	(149)	38%	(377)	982
Unfavorable of Biden	6%	(61)	14%	(150)	23%	(255)	18%	(203)	39%	(435)	1105
Very Favorable of Biden	12%	(49)	20%	(84)	16%	(67)	16%	(66)	37%	(153)	419
Somewhat Favorable of Biden	6%	(36)	19%	(105)	20%	(115)	15%	(83)	40%	(224)	562
Somewhat Unfavorable of Biden	7%	(20)	14%	(38)	30%	(82)	18%	(49)	31%	(87)	276
Very Unfavorable of Biden	5%	(41)	14%	(112)	21%	(173)	19%	(154)	42%	(348)	828
#1 Issue: Economy	6%	(51)	17%	(147)	24%	(211)	18%	(160)	36%	(314)	883
#1 Issue: Security	8%	(19)	16%	(40)	20%	(51)	15%	(38)	41%	(103)	250
#1 Issue: Health Care	16%	(28)	14%	(25)	17%	(30)	20%	(36)	34%	(62)	181
#1 Issue: Medicare / Social Security	7%	(19)	15%	(42)	12%	(32)	11%	(32)	55%	(155)	280
#1 Issue: Women's Issues	5%	(13)	18%	(50)	22%	(60)	21%	(57)	34%	(91)	271
#1 Issue: Education	8%	(5)	33%	(21)	22%	(14)	17%	(11)	20%	(12)	63
#1 Issue: Energy	6%	(9)	18%	(27)	26%	(39)	12%	(18)	39%	(60)	154
#1 Issue: Other	8%	(10)	9%	(12)	14%	(17)	15%	(18)	54%	(67)	124
2022 House Vote: Democrat	10%	(86)	19%	(169)	21%	(186)	13%	(116)	37%	(332)	891
2022 House Vote: Republican	7%	(45)	16%	(104)	23%	(154)	15%	(98)	40%	(268)	669
2022 House Vote: Someone else	2%	(2)	13%	(9)	17%	(11)	24%	(16)	43%	(29)	67
2022 House Vote: Didnt Vote	4%	(22)	14%	(80)	18%	(103)	24%	(139)	41%	(235)	580
2020 Vote: Joe Biden	9%	(88)	18%	(165)	21%	(193)	14%	(134)	38%	(356)	936
2020 Vote: Donald Trump	6%	(40)	14%	(100)	22%	(155)	15%	(106)	42%	(292)	693
2020 Vote: Other	3%	(3)	19%	(15)	24%	(20)	27%	(22)	27%	(22)	82
2020 Vote: Didn't Vote	5%	(24)	16%	(82)	18%	(87)	22%	(108)	39%	(194)	495
2018 House Vote: Democrat	9%	(70)	17%	(138)	21%	(171)	14%	(113)	38%	(307)	798
2018 House Vote: Republican	9%	(50)	15%	(86)	20%	(115)	16%	(89)	41%	(236)	577
2018 House Vote: Someone else	3%	(2)	10%	(5)	31%	(17)	22%	(12)	35%	(19)	55
2018 House Vote: Didnt Vote	4%	(34)	17%	(133)	20%	(153)	20%	(155)	39%	(302)	777

Table MCFI4_8: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Supporting family members financially

					Som	ewhat			This	doesn't	
Demographic	Very	easy	Somev	vhat easy	dif	ficult	Very	difficult	apply to me		Total N
Adults	7%	(155)	16%	(362)	21%	(455)	17%	(370)	39%	(864)	2206
4-Region: Northeast	7%	(27)	18%	(69)	21%	(82)	16%	(63)	37%	(144)	386
4-Region: Midwest	9%	(40)	16%	(74)	24%	(108)	14%	(65)	37%	(170)	456
4-Region: South	6%	(51)	15%	(126)	20%	(166)	18%	(155)	41%	(343)	841
4-Region: West	7%	(37)	18%	(93)	19%	(99)	17%	(87)	40%	(207)	522
2023 Finance Goals Yes	7%	(99)	17%	(226)	24%	(317)	19%	(260)	33%	(444)	1346
2023 Finance Goals No	7%	(56)	16%	(136)	16%	(138)	13%	(110)	49%	(420)	860

Table MCFI4_9: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Donating to charity

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	13%	(296)	22%	(479)	16%	(346)	14%	(311)	35%	(775)	2206
Gender: Male	16%	(168)	25%	(265)	15%	(156)	12%	(125)	33%	(360)	1074
Gender: Female	11%	(128)	19%	(213)	17%	(189)	16%	(185)	37%	(415)	1130
Age: 18-34	14%	(87)	23%	(144)	13%	(83)	10%	(65)	40%	(253)	633
Age: 35-44	12%	(45)	18%	(69)	15%	(54)	19%	(70)	36%	(134)	372
Age: 45-64	12%	(88)	20%	(141)	17%	(125)	17%	(118)	34%	(242)	713
Age: 65+	15%	(75)	26%	(125)	17%	(84)	12%	(58)	30%	(145)	488
GenZers: 1997-2012	12%	(33)	21%	(57)	10%	(27)	6%	(16)	51%	(136)	268
Millennials: 1981-1996	14%	(93)	22%	(144)	15%	(98)	17%	(109)	32%	(211)	650
GenXers: 1965-1980	11%	(59)	18%	(95)	19%	(101)	17%	(91)	34%	(179)	524
Baby Boomers: 1946-1964	15%	(104)	23%	(165)	15%	(108)	12%	(84)	34%	(243)	704
PID: Dem (no lean)	14%	(122)	23%	(204)	16%	(146)	12%	(113)	35%	(317)	902
PID: Ind (no lean)	13%	(83)	21%	(139)	12%	(78)	16%	(107)	37%	(244)	65
PID: Rep (no lean)	14%	(90)	21%	(136)	19%	(121)	14%	(91)	33%	(215)	65
PID/Gender: Dem Men	16%	(67)	25%	(104)	14%	(58)	8%	(35)	37%	(152)	41
PID/Gender: Dem Women	11%	(55)	20%	(99)	18%	(89)	16%	(77)	34%	(164)	484
PID/Gender: Ind Men	15%	(50)	26%	(86)	11%	(36)	16%	(52)	33%	(109)	33.
PID/Gender: Ind Women	11%	(34)	17%	(52)	13%	(42)	17%	(55)	42%	(134)	31
PID/Gender: Rep Men	16%	(51)	23%	(74)	19%	(62)	12%	(38)	30%	(98)	32.
PID/Gender: Rep Women	12%	(39)	19%	(62)	18%	(59)	16%	(54)	35%	(117)	330
Ideo: Liberal (1-3)	12%	(77)	25%	(162)	18%	(113)	14%	(89)	31%	(196)	63'
Ideo: Moderate (4)	13%	(85)	21%	(142)	13%	(85)	14%	(92)	40%	(271)	674
Ideo: Conservative (5-7)	17%	(118)	22%	(157)	18%	(128)	15%	(106)	29%	(205)	714
Educ: < College	11%	(159)	17%	(244)	14%	(206)	15%	(222)	42%	(610)	1442
Educ: Bachelors degree	16%	(76)	29%	(139)	17%	(84)	13%	(61)	26%	(126)	480
Educ: Post-grad	22%	(61)	34%	(95)	20%	(56)	10%	(28)	14%	(39)	279
Income: Under 50k	9%	(110)	17%	(194)	14%	(158)	16%	(192)	44%	(517)	117
Income: 50k-100k	16%	(113)	25%	(175)	20%	(143)	13%	(93)	26%	(184)	70
Income: 100k+	22%	(74)	34%	(110)	14%	(45)	8%	(25)	23%	(74)	32
Ethnicity: White	12%	(207)	21%	(361)	16%	(271)	15%	(256)	36%	(608)	170
Ethnicity: Hispanic	5%	(19)	20%	(75)	11%	(43)	12%	(46)	52%	(197)	38

Table MCFI4_9: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Donating to charity

					Son	newhat			This	doesn't	
Demographic	Ver	y easy	Some	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	13%	(296)	22%	(479)	16%	(346)	14%	(311)	35%	(775)	2206
Ethnicity: Black	20%	(56)	22%	(63)	17%	(49)	10%	(27)	31%	(88)	284
Ethnicity: Other	15%	(33)	25%	(55)	12%	(25)	13%	(28)	36%	(79)	220
All Christian	14%	(140)	24%	(242)	19%	(191)	14%	(142)	28%	(282)	997
All Non-Christian	28%	(33)	30%	(37)	10%	(11)	7%	(8)	26%	(31)	121
Atheist	14%	(15)	27%	(28)	13%	(14)	11%	(11)	35%	(36)	104
Agnostic/Nothing in particular	9%	(61)	20%	(129)	13%	(82)	14%	(89)	45%	(294)	655
Something Else	14%	(47)	13%	(42)	14%	(47)	18%	(60)	40%	(133)	330
Religious Non-Protestant/Catholic	25%	(39)	26%	(41)	11%	(18)	9%	(14)	28%	(43)	155
Evangelical	17%	(94)	23%	(121)	18%	(97)	14%	(77)	28%	(149)	537
Non-Evangelical	12%	(87)	21%	(157)	18%	(131)	16%	(118)	33%	(247)	740
Community: Urban	14%	(89)	20%	(123)	16%	(98)	12%	(71)	38%	(236)	618
Community: Suburban	13%	(136)	24%	(252)	15%	(156)	14%	(149)	33%	(346)	1039
Community: Rural	13%	(71)	19%	(103)	17%	(92)	16%	(90)	35%	(193)	549
Employ: Private Sector	14%	(101)	25%	(186)	18%	(133)	14%	(101)	30%	(220)	742
Employ: Government	16%	(22)	22%	(30)	14%	(19)	10%	(14)	37%	(51)	136
Employ: Self-Employed	13%	(28)	23%	(49)	14%	(29)	15%	(32)	34%	(71)	209
Employ: Homemaker	11%	(14)	15%	(20)	17%	(21)	17%	(21)	41%	(53)	128
Employ: Student	22%	(15)	20%	(14)	18%	(13)	4%	(3)	36%	(25)	70
Employ: Retired	15%	(80)	25%	(136)	16%	(89)	12%	(63)	32%	(173)	541
Employ: Unemployed	10%	(23)	9%	(21)	12%	(30)	20%	(49)	49%	(119)	242
Employ: Other	9%	(12)	17%	(23)	8%	(12)	20%	(28)	46%	(63)	138
Military HH: Yes	17%	(45)	25%	(67)	17%	(47)	13%	(35)	29%	(78)	272
Military HH: No	13%	(251)	21%	(412)	15%	(299)	14%	(275)	36%	(697)	1934
RD/WT: Right Direction	15%	(113)	28%	(206)	14%	(104)	9%	(70)	33%	(244)	737
RD/WT: Wrong Track	12%	(183)	19%	(273)	16%	(242)	16%	(241)	36%	(530)	1469
Biden Job Approve	15%	(145)	25%	(253)	15%	(150)	11%	(113)	34%	(335)	997
Biden Job Disapprove	12%	(133)	20%	(217)	16%	(182)	17%	(186)	35%	(389)	1108

Table MCFI4_9: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Donating to charity

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	13%	(296)	22%	(479)	16%	(346)	14%	(311)	35%	(775)	2206
Biden Job Strongly Approve	18%	(70)	28%	(111)	13%	(50)	12%	(46)	29%	(114)	392
Biden Job Somewhat Approve	12%	(75)	23%	(142)	17%	(100)	11%	(67)	37%	(221)	605
Biden Job Somewhat Disapprove	8%	(24)	23%	(70)	15%	(47)	15%	(46)	39%	(120)	307
Biden Job Strongly Disapprove	14%	(109)	18%	(147)	17%	(134)	18%	(140)	34%	(270)	800
Favorable of Biden	15%	(144)	24%	(240)	15%	(145)	12%	(118)	34%	(336)	982
Unfavorable of Biden	12%	(128)	20%	(224)	17%	(188)	17%	(183)	35%	(383)	1105
Very Favorable of Biden	17%	(72)	25%	(106)	15%	(63)	12%	(52)	30%	(126)	419
Somewhat Favorable of Biden	13%	(71)	24%	(134)	15%	(82)	12%	(65)	37%	(210)	562
Somewhat Unfavorable of Biden	6%	(15)	24%	(67)	17%	(47)	18%	(50)	35%	(96)	276
Very Unfavorable of Biden	14%	(112)	19%	(157)	17%	(140)	16%	(132)	35%	(287)	828
#1 Issue: Economy	13%	(114)	21%	(186)	17%	(150)	16%	(145)	33%	(289)	883
‡1 Issue: Security	17%	(44)	20%	(50)	20%	(49)	18%	(45)	25%	(62)	250
#1 Issue: Health Care	10%	(17)	33%	(59)	10%	(19)	10%	(19)	37%	(66)	181
#1 Issue: Medicare / Social Security	11%	(31)	22%	(61)	12%	(34)	11%	(32)	44%	(122)	280
#1 Issue: Women's Issues	14%	(39)	16%	(43)	15%	(41)	13%	(36)	41%	(113)	271
#1 Issue: Education	14%	(9)	21%	(13)	21%	(13)	13%	(8)	30%	(19)	63
#1 Issue: Energy	11%	(18)	27%	(42)	18%	(27)	6%	(9)	38%	(58)	154
#1 Issue: Other	20%	(25)	20%	(25)	10%	(12)	14%	(17)	37%	(46)	124
2022 House Vote: Democrat	15%	(130)	28%	(251)	16%	(141)	13%	(117)	28%	(251)	891
2022 House Vote: Republican	15%	(103)	23%	(151)	19%	(130)	15%	(101)	27%	(184)	669
2022 House Vote: Someone else	16%	(11)	17%	(11)	11%	(7)	16%	(11)	41%	(28)	67
2022 House Vote: Didnt Vote	9%	(52)	11%	(66)	12%	(68)	14%	(82)	54%	(312)	580
2020 Vote: Joe Biden	14%	(133)	27%	(255)	16%	(145)	13%	(120)	30%	(283)	936
2020 Vote: Donald Trump	15%	(107)	21%	(143)	18%	(128)	16%	(112)	29%	(203)	693
2020 Vote: Other	18%	(15)	19%	(16)	17%	(14)	14%	(12)	31%	(25)	82
2020 Vote: Didn't Vote	8%	(41)	13%	(65)	12%	(58)	13%	(67)	53%	(264)	495
2018 House Vote: Democrat	15%	(118)	26%	(210)	17%	(136)	13%	(106)	29%	(228)	798
2018 House Vote: Republican	16%	(93)	25%	(146)	19%	(107)	15%	(89)	25%	(142)	577
2018 House Vote: Someone else	18%	(10)	16%	(9)	18%	(10)	10%	(6)	39%	(21)	55
2018 House Vote: Didnt Vote	10%	(75)	15%	(114)	12%	(93)	14%	(110)	49%	(384)	777

Table MCFI4_9: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Donating to charity

Demographic	Ver	Very easy Somewhat easy				newhat ficult	Very o	difficult		doesn't y to me	Total N
Adults	13%	(296)	22%	(479)	16%	(346)	14%	(311)	35%	(775)	2206
4-Region: Northeast	13%	(49)	24%	(94)	17%	(64)	14%	(53)	33%	(127)	386
4-Region: Midwest	15%	(66)	22%	(101)	15%	(68)	14%	(63)	35%	(159)	456
4-Region: South	13%	(109)	21%	(177)	17%	(146)	16%	(136)	33%	(274)	841
4-Region: West	14%	(72)	21%	(107)	13%	(68)	11%	(59)	41%	(216)	522
2023 Finance Goals Yes	14%	(193)	22%	(299)	17%	(224)	16%	(217)	31%	(412)	1346
2023 Finance Goals No	12%	(103)	21%	(180)	14%	(121)	11%	(93)	42%	(363)	860

Table MCFI4_10: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Investing money

						newhat			This	doesn't	
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	10%	(216)	19%	(427)	19%	(425)	18%	(403)	33%	(735)	2206
Gender: Male	14%	(155)	26%	(274)	19%	(205)	15%	(166)	25%	(273)	1074
Gender: Female	5%	(61)	13%	(152)	19%	(220)	21%	(237)	41%	(460)	1130
Age: 18-34	12%	(73)	24%	(153)	18%	(115)	17%	(108)	29%	(183)	633
Age: 35-44	10%	(37)	16%	(60)	26%	(97)	25%	(92)	23%	(86)	372
Age: 45-64	8%	(59)	18%	(125)	19%	(134)	19%	(136)	36%	(259)	713
Age: 65+	10%	(47)	18%	(88)	16%	(79)	14%	(67)	42%	(206)	488
GenZers: 1997-2012	9%	(25)	28%	(76)	18%	(47)	12%	(33)	33%	(87)	268
Millennials: 1981-1996	12%	(81)	19%	(128)	22%	(143)	23%	(152)	23%	(153)	650
GenXers: 1965-1980	7%	(36)	18%	(94)	21%	(109)	20%	(107)	34%	(178)	524
Baby Boomers: 1946-1964	10%	(72)	16%	(115)	17%	(120)	15%	(105)	42%	(294)	704
PID: Dem (no lean)	11%	(101)	20%	(184)	20%	(179)	16%	(145)	32%	(293)	902
PID: Ind (no lean)	8%	(54)	17%	(108)	17%	(112)	20%	(129)	38%	(247)	65
PID: Rep (no lean)	9%	(61)	21%	(134)	20%	(134)	20%	(129)	30%	(195)	65
PID/Gender: Dem Men	17%	(73)	27%	(112)	18%	(76)	10%	(42)	27%	(113)	417
PID/Gender: Dem Women	6%	(28)	15%	(72)	21%	(103)	21%	(103)	37%	(178)	484
PID/Gender: Ind Men	12%	(38)	24%	(79)	17%	(57)	22%	(74)	26%	(86)	333
PID/Gender: Ind Women	5%	(15)	9%	(30)	18%	(56)	17%	(55)	51%	(161)	317
PID/Gender: Rep Men	13%	(44)	26%	(84)	22%	(72)	15%	(50)	23%	(74)	323
PID/Gender: Rep Women	5%	(18)	15%	(50)	19%	(61)	24%	(79)	37%	(122)	330
Ideo: Liberal (1-3)	11%	(71)	21%	(133)	21%	(135)	18%	(112)	29%	(186)	637
Ideo: Moderate (4)	10%	(67)	19%	(128)	18%	(124)	18%	(122)	35%	(234)	674
Ideo: Conservative (5-7)	10%	(72)	19%	(138)	20%	(142)	18%	(132)	32%	(231)	714
Educ: < College	8%	(110)	15%	(216)	16%	(230)	21%	(308)	40%	(578)	1442
Educ: Bachelors degree	12%	(58)	25%	(122)	26%	(127)	13%	(64)	23%	(114)	480
Educ: Post-grad	17%	(47)	32%	(89)	25%	(69)	11%	(30)	15%	(43)	27
Income: Under 50k	5%	(57)	13%	(151)	16%	(192)	23%	(265)	43%	(505)	117
Income: 50k-100k	12%	(85)	24%	(173)	22%	(155)	17%	(120)	25%	(174)	703
Income: 100k+	22%	(73)	31%	(103)	24%	(79)	5%	(18)	17%	(55)	32
Ethnicity: White	9%	(152)	20%	(342)	18%	(304)	19%	(322)	34%	(582)	1702
Ethnicity: Hispanic	9%	(32)	24%	(91)	16%	(60)	21%	(81)	31%	(116)	38

Table MCFI4_10: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Investing money

			0	•		newhat	••	1.00 1.		doesn't	m . 127
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	10%	(216)	19%	(427)	19%	(425)	18%	(403)	33%	(735)	2206
Ethnicity: Black	14%	(41)	16%	(45)	27%	(78)	13%	(36)	30%	(84)	284
Ethnicity: Other	11%	(24)	18%	(41)	20%	(43)	20%	(44)	31%	(69)	220
All Christian	11%	(106)	21%	(209)	20%	(197)	17%	(170)	32%	(314)	997
All Non-Christian	18%	(21)	15%	(18)	24%	(29)	19%	(23)	24%	(29)	121
Atheist	13%	(14)	23%	(24)	21%	(22)	9%	(9)	34%	(35)	104
Agnostic/Nothing in particular	8%	(50)	21%	(137)	18%	(119)	18%	(121)	35%	(229)	655
Something Else	8%	(25)	12%	(39)	18%	(58)	24%	(80)	39%	(127)	330
Religious Non-Protestant/Catholic	16%	(25)	14%	(21)	23%	(36)	19%	(29)	27%	(43)	155
Evangelical	11%	(56)	18%	(99)	17%	(90)	18%	(96)	36%	(195)	537
Non-Evangelical	9%	(67)	19%	(143)	21%	(155)	19%	(144)	31%	(230)	740
Community: Urban	10%	(60)	20%	(124)	19%	(119)	15%	(93)	36%	(222)	618
Community: Suburban	10%	(105)	22%	(229)	20%	(211)	19%	(197)	29%	(298)	1039
Community: Rural	9%	(51)	13%	(74)	17%	(95)	21%	(114)	39%	(216)	549
Employ: Private Sector	12%	(91)	27%	(201)	23%	(169)	18%	(131)	20%	(149)	742
Employ: Government	7%	(9)	21%	(29)	24%	(32)	14%	(20)	34%	(46)	136
Employ: Self-Employed	13%	(28)	24%	(51)	11%	(24)	26%	(55)	24%	(51)	209
Employ: Homemaker	3%	(4)	11%	(14)	20%	(26)	20%	(26)	45%	(58)	128
Employ: Student	7%	(5)	12%	(8)	27%	(19)	17%	(12)	37%	(26)	70
Employ: Retired	10%	(53)	15%	(82)	17%	(93)	15%	(79)	43%	(234)	541
Employ: Unemployed	5%	(12)	10%	(24)	17%	(41)	22%	(54)	46%	(111)	242
Employ: Other	10%	(14)	13%	(18)	15%	(21)	19%	(27)	43%	(59)	138
Military HH: Yes	12%	(33)	21%	(56)	20%	(54)	13%	(34)	35%	(95)	272
Military HH: No	9%	(183)	19%	(371)	19%	(371)	19%	(369)	33%	(640)	1934
RD/WT: Right Direction	12%	(92)	27%	(197)	19%	(138)	12%	(86)	31%	(225)	737
RD/WT: Wrong Track	8%	(124)	16%	(230)	20%	(288)	22%	(317)	35%	(510)	1469
Biden Job Approve	12%	(118)	23%	(227)	19%	(193)	14%	(139)	32%	(321)	997
Biden Job Disapprove	8%	(92)	17%	(189)	19%	(215)	22%	(243)	33%	(369)	1108

Table MCFI4_10: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Investing money

					Somewhat difficult				This	doesn't	
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	10%	(216)	19%	(427)	19%	(425)	18%	(403)	33%	(735)	2206
Biden Job Strongly Approve	17%	(66)	21%	(82)	20%	(79)	15%	(57)	28%	(108)	392
Biden Job Somewhat Approve	9%	(52)	24%	(144)	19%	(114)	13%	(82)	35%	(213)	605
Biden Job Somewhat Disapprove	6%	(18)	21%	(64)	18%	(57)	23%	(70)	32%	(99)	307
Biden Job Strongly Disapprove	9%	(75)	16%	(125)	20%	(158)	22%	(173)	34%	(270)	800
Favorable of Biden	12%	(117)	21%	(210)	20%	(191)	15%	(146)	32%	(318)	982
Unfavorable of Biden	8%	(87)	18%	(193)	20%	(220)	21%	(235)	34%	(371)	1105
Very Favorable of Biden	15%	(65)	20%	(84)	19%	(80)	15%	(61)	31%	(129)	419
Somewhat Favorable of Biden	9%	(52)	22%	(125)	20%	(111)	15%	(84)	34%	(189)	562
Somewhat Unfavorable of Biden	6%	(17)	21%	(58)	20%	(55)	20%	(56)	33%	(90)	276
Very Unfavorable of Biden	8%	(70)	16%	(136)	20%	(164)	22%	(178)	34%	(280)	828
#1 Issue: Economy	10%	(86)	20%	(178)	22%	(191)	21%	(182)	28%	(246)	883
#1 Issue: Security	10%	(24)	17%	(43)	17%	(43)	21%	(52)	35%	(87)	250
#1 Issue: Health Care	8%	(15)	25%	(45)	15%	(27)	16%	(30)	36%	(65)	18
#1 Issue: Medicare / Social Security	12%	(35)	13%	(38)	16%	(45)	12%	(33)	46%	(130)	280
#1 Issue: Women's Issues	8%	(21)	20%	(54)	17%	(47)	22%	(59)	33%	(90)	27
#1 Issue: Education	6%	(4)	15%	(10)	33%	(21)	13%	(8)	32%	(20)	6.
#1 Issue: Energy	13%	(20)	29%	(44)	20%	(30)	12%	(18)	27%	(41)	154
#1 Issue: Other	10%	(13)	12%	(15)	17%	(22)	16%	(20)	44%	(55)	124
2022 House Vote: Democrat	12%	(105)	25%	(222)	21%	(183)	15%	(130)	28%	(251)	89
2022 House Vote: Republican	11%	(74)	20%	(136)	21%	(139)	19%	(129)	29%	(191)	669
2022 House Vote: Someone else	4%	(2)	11%	(7)	19%	(13)	25%	(17)	41%	(28)	67
2022 House Vote: Didnt Vote	6%	(35)	11%	(62)	16%	(91)	22%	(127)	46%	(265)	580
2020 Vote: Joe Biden	12%	(111)	23%	(213)	20%	(189)	15%	(137)	31%	(287)	936
2020 Vote: Donald Trump	10%	(68)	19%	(131)	20%	(140)	20%	(136)	32%	(218)	693
2020 Vote: Other	11%	(9)	15%	(12)	20%	(17)	30%	(24)	24%	(20)	82
2020 Vote: Didn't Vote	6%	(29)	14%	(71)	16%	(80)	21%	(105)	42%	(209)	495
2018 House Vote: Democrat	13%	(102)	22%	(174)	21%	(164)	17%	(135)	28%	(222)	798
2018 House Vote: Republican	11%	(63)	22%	(124)	21%	(123)	19%	(110)	27%	(157)	577
2018 House Vote: Someone else	5%	(3)	8%	(5)	22%	(12)	23%	(13)	42%	(23)	5.
2018 House Vote: Didnt Vote	6%	(48)	16%	(124)	16%	(126)	19%	(146)	43%	(333)	777

Table MCFI4_10: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Investing money

Demographic	Ver	y easy	Somev	vhat easy	Somewhat difficult		Very	difficult		doesn't y to me	Total N
Adults	10%	(216)	19%	(427)	19%	(425)	18%	(403)	33%	(735)	2206
4-Region: Northeast	9%	(33)	17%	(65)	23%	(89)	18%	(70)	33%	(129)	386
4-Region: Midwest	12%	(56)	21%	(94)	18%	(84)	19%	(85)	30%	(138)	456
4-Region: South	9%	(79)	17%	(146)	19%	(163)	19%	(162)	35%	(291)	841
4-Region: West	9%	(48)	23%	(122)	17%	(89)	16%	(86)	34%	(178)	522
2023 Finance Goals Yes	10%	(134)	21%	(282)	23%	(312)	20%	(275)	25%	(343)	1346
2023 Finance Goals No	10%	(82)	17%	(144)	13%	(113)	15%	(128)	46%	(392)	860

Table MCFI4_11: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Starting a business

						newhat			This	doesn't	
Demographic	Very	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(81)	6%	(142)	9%	(201)	15%	(327)	66%	(1455)	2206
Gender: Male	5%	(54)	9%	(97)	11%	(123)	14%	(151)	60%	(648)	1074
Gender: Female	2%	(27)	4%	(45)	7%	(78)	15%	(175)	71%	(805)	1130
Age: 18-34	6%	(35)	12%	(74)	13%	(85)	19%	(122)	50%	(317)	633
Age: 35-44	7%	(28)	8%	(29)	13%	(48)	22%	(81)	50%	(186)	372
Age: 45-64	2%	(17)	4%	(30)	8%	(57)	13%	(90)	73%	(520)	713
Age: 65+	_	(2)	2%	(9)	2%	(11)	7%	(34)	88%	(432)	488
GenZers: 1997-2012	2%	(7)	13%	(35)	14%	(37)	15%	(39)	56%	(150)	268
Millennials: 1981-1996	8%	(52)	10%	(66)	14%	(90)	22%	(145)	46%	(303)	656
GenXers: 1965-1980	3%	(14)	5%	(27)	10%	(51)	16%	(86)	66%	(346)	524
Baby Boomers: 1946-1964	1%	(9)	2%	(13)	3%	(22)	8%	(55)	86%	(606)	704
PID: Dem (no lean)	6%	(51)	8%	(69)	10%	(90)	14%	(122)	63%	(569)	902
PID: Ind (no lean)	2%	(16)	3%	(20)	10%	(64)	17%	(114)	67%	(436)	65
PID: Rep (no lean)	2%	(14)	8%	(52)	7%	(46)	14%	(91)	69%	(450)	653
PID/Gender: Dem Men	8%	(34)	11%	(46)	11%	(48)	12%	(48)	58%	(240)	417
PID/Gender: Dem Women	4%	(17)	5%	(23)	9%	(43)	15%	(74)	68%	(327)	484
PID/Gender: Ind Men	2%	(8)	4%	(13)	14%	(45)	19%	(62)	62%	(206)	333
PID/Gender: Ind Women	3%	(8)	2%	(7)	6%	(19)	16%	(52)	73%	(231)	317
PID/Gender: Rep Men	4%	(12)	12%	(38)	9%	(30)	13%	(42)	63%	(203)	323
PID/Gender: Rep Women	1%	(2)	4%	(15)	5%	(16)	15%	(50)	75%	(247)	330
deo: Liberal (1-3)	5%	(32)	8%	(53)	11%	(67)	16%	(101)	60%	(384)	637
Ideo: Moderate (4)	3%	(22)	5%	(37)	11%	(73)	15%	(99)	66%	(444)	674
Ideo: Conservative (5-7)	3%	(21)	6%	(44)	7%	(49)	14%	(99)	70%	(501)	714
Educ: < College	3%	(45)	5%	(79)	8%	(109)	17%	(242)	67%	(966)	1442
Educ: Bachelors degree	4%	(19)	7%	(33)	13%	(63)	11%	(56)	65%	(315)	486
Educ: Post-grad	6%	(17)	11%	(30)	10%	(28)	10%	(29)	62%	(174)	279
ncome: Under 50k	3%	(41)	4%	(46)	8%	(93)	18%	(210)	67%	(781)	117
ncome: 50k-100k	3%	(23)	10%	(68)	9%	(65)	13%	(92)	65%	(460)	707
ncome: 100k+	5%	(18)	9%	(29)	13%	(42)	8%	(25)	65%	(214)	328
Ethnicity: White	3%	(51)	6%	(103)	8%	(130)	14%	(237)	69%	(1181)	1702
Ethnicity: Hispanic	4%	(16)	10%	(38)	9%	(36)	20%	(76)	56%	(214)	380

Table MCFI4_11: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Starting a business

					Somewh difficul	newhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(81)	6%	(142)	9%	(201)	15%	(327)	66%	(1455)	2206
Ethnicity: Black	8%	(23)	9%	(26)	16%	(46)	18%	(51)	49%	(138)	284
Ethnicity: Other	3%	(7)	6%	(13)	11%	(25)	18%	(39)	62%	(136)	220
All Christian	4%	(35)	5%	(52)	9%	(86)	13%	(125)	70%	(698)	997
All Non-Christian	9%	(10)	14%	(17)	9%	(11)	15%	(18)	53%	(64)	121
Atheist	1%	(1)	13%	(13)	11%	(12)	9%	(9)	66%	(68)	104
Agnostic/Nothing in particular	3%	(18)	6%	(40)	9%	(59)	17%	(108)	66%	(429)	655
Something Else	5%	(16)	6%	(19)	10%	(33)	20%	(66)	59%	(195)	330
Religious Non-Protestant/Catholic	7%	(11)	11%	(17)	11%	(17)	15%	(24)	55%	(85)	155
Evangelical	7%	(36)	8%	(42)	9%	(46)	12%	(64)	65%	(349)	537
Non-Evangelical	2%	(15)	4%	(30)	9%	(64)	16%	(118)	70%	(514)	740
Community: Urban	6%	(34)	9%	(58)	13%	(79)	13%	(81)	59%	(366)	618
Community: Suburban	3%	(27)	6%	(62)	8%	(84)	15%	(153)	69%	(712)	1039
Community: Rural	4%	(20)	4%	(23)	7%	(37)	17%	(92)	69%	(377)	549
Employ: Private Sector	6%	(46)	10%	(73)	12%	(87)	16%	(121)	56%	(416)	742
Employ: Government	1%	(1)	7%	(10)	8%	(11)	14%	(19)	70%	(95)	136
Employ: Self-Employed	8%	(17)	14%	(30)	21%	(43)	18%	(37)	39%	(80)	209
Employ: Homemaker	3%	(3)	2%	(3)	7%	(9)	17%	(22)	71%	(92)	128
Employ: Student	3%	(2)	10%	(7)	9%	(6)	24%	(17)	54%	(38)	70
Employ: Retired	1%	(6)	1%	(6)	3%	(16)	7%	(38)	88%	(475)	541
Employ: Unemployed	1%	(2)	5%	(11)	10%	(23)	19%	(46)	66%	(160)	242
Employ: Other	3%	(4)	2%	(2)	4%	(6)	20%	(27)	72%	(99)	138
Military HH: Yes	1%	(3)	4%	(11)	8%	(23)	11%	(30)	75%	(205)	272
Military HH: No	4%	(78)	7%	(131)	9%	(178)	15%	(297)	65%	(1249)	1934
RD/WT: Right Direction	7%	(54)	11%	(85)	11%	(81)	11%	(81)	59%	(435)	737
RD/WT: Wrong Track	2%	(27)	4%	(57)	8%	(119)	17%	(246)	69%	(1019)	1469
Biden Job Approve	6%	(58)	8%	(81)	10%	(104)	13%	(127)	63%	(628)	997
Biden Job Disapprove	1%	(17)	5%	(55)	8%	(88)	16%	(178)	69%	(770)	1108

Table MCFI4_11: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Starting a business

						ewhat				doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(81)	6%	(142)	9%	(201)	15%	(327)	66%	(1455)	2206
Biden Job Strongly Approve	11%	(45)	9%	(35)	10%	(40)	14%	(53)	56%	(219)	392
Biden Job Somewhat Approve	2%	(13)	7%	(45)	11%	(64)	12%	(74)	68%	(409)	605
Biden Job Somewhat Disapprove	1%	(4)	10%	(29)	9%	(27)	15%	(46)	65%	(200)	307
Biden Job Strongly Disapprove	2%	(12)	3%	(25)	8%	(61)	16%	(132)	71%	(569)	800
Favorable of Biden	4%	(42)	8%	(83)	11%	(103)	14%	(133)	63%	(620)	982
Unfavorable of Biden	3%	(35)	4%	(47)	8%	(88)	16%	(179)	68%	(756)	1105
Very Favorable of Biden	7%	(30)	8%	(35)	12%	(49)	14%	(60)	58%	(245)	419
Somewhat Favorable of Biden	2%	(12)	9%	(48)	10%	(55)	13%	(73)	67%	(375)	562
Somewhat Unfavorable of Biden	5%	(13)	7%	(19)	8%	(23)	16%	(45)	64%	(177)	270
Very Unfavorable of Biden	3%	(22)	3%	(28)	8%	(65)	16%	(133)	70%	(580)	828
#1 Issue: Economy	3%	(29)	6%	(52)	11%	(101)	17%	(146)	63%	(555)	883
#1 Issue: Security	4%	(11)	5%	(12)	6%	(16)	11%	(28)	73%	(184)	250
#1 Issue: Health Care	9%	(16)	12%	(21)	9%	(17)	14%	(26)	56%	(100)	18
#1 Issue: Medicare / Social Security	2%	(7)	3%	(10)	3%	(8)	8%	(23)	83%	(233)	280
#1 Issue: Women's Issues	3%	(8)	6%	(17)	9%	(24)	21%	(56)	61%	(166)	27
#1 Issue: Education	3%	(2)	15%	(9)	7%	(4)	16%	(10)	59%	(37)	6.
#1 Issue: Energy	3%	(5)	12%	(19)	11%	(17)	14%	(22)	59%	(91)	154
#1 Issue: Other	3%	(3)	2%	(3)	11%	(14)	13%	(16)	71%	(88)	124
2022 House Vote: Democrat	5%	(45)	8%	(76)	10%	(88)	13%	(118)	63%	(565)	89
2022 House Vote: Republican	3%	(18)	6%	(37)	8%	(51)	13%	(88)	71%	(475)	669
2022 House Vote: Someone else	6%	(4)	7%	(4)	13%	(9)	16%	(11)	59%	(39)	67
2022 House Vote: Didnt Vote	3%	(15)	4%	(25)	9%	(54)	19%	(110)	65%	(376)	580
2020 Vote: Joe Biden	6%	(56)	9%	(81)	10%	(93)	13%	(122)	62%	(585)	930
2020 Vote: Donald Trump	3%	(19)	5%	(34)	7%	(51)	15%	(101)	70%	(488)	69:
2020 Vote: Other	3%	(2)	5%	(4)	10%	(8)	26%	(21)	57%	(47)	82
2020 Vote: Didn't Vote	1%	(4)	5%	(23)	10%	(49)	17%	(83)	68%	(335)	495
2018 House Vote: Democrat	5%	(38)	8%	(62)	10%	(79)	14%	(115)	63%	(503)	798
2018 House Vote: Republican	3%	(17)	6%	(36)	8%	(44)	13%	(72)	71%	(408)	57
2018 House Vote: Someone else	17%	(9)	5%	(3)	7%	(4)	20%	(11)	51%	(28)	5
2018 House Vote: Didnt Vote	2%	(17)	5%	(41)	10%	(75)	16%	(128)	66%	(516)	77

Table MCFI4_11: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Starting a business

Demographic	Very	easy	Somev	what easy		ewhat ficult	Very	difficult		doesn't y to me	Total N
Adults	4%	(81)	6%	(142)	9%	(201)	15%	(327)	66%	(1455)	2206
4-Region: Northeast	4%	(14)	7%	(28)	7%	(28)	14%	(54)	68%	(262)	386
4-Region: Midwest	4%	(20)	6%	(27)	7%	(31)	14%	(63)	69%	(315)	456
4-Region: South	4%	(30)	5%	(46)	11%	(89)	17%	(142)	64%	(535)	841
4-Region: West	3%	(17)	8%	(42)	10%	(53)	13%	(69)	65%	(342)	522
2023 Finance Goals Yes	5%	(62)	7%	(98)	10%	(139)	19%	(251)	59%	(796)	1346
2023 Finance Goals No	2%	(20)	5%	(44)	7%	(62)	9%	(76)	77%	(659)	860

Table MCFI4_12: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for a big purchase, such as a vacation or wedding

						ewhat				doesn't	
Demographic	Ver	y easy	Somev	what easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	9%	(191)	16%	(361)	19%	(426)	23%	(516)	32%	(713)	2206 1074
Gender: Male	13%	(135)	22%	(233)	18%	(196)	20%	(213)	28%	(297)	1074
Gender: Female	5%	(56)	11%	(128)	20%	(231)	27%	(300)	37%	(415)	1130
Age: 18-34	12%	(76)	20%	(124)	21%	(135)	24%	(154)	23%	(145)	633
Age: 35-44	13%	(49)	14%	(52)	19%	(70)	31%	(114)	24%	(88)	372
Age: 45-64	6%	(41)	14%	(103)	21%	(149)	24%	(172)	35%	(248)	713
Age: 65+	5%	(25)	17%	(82)	15%	(73)	16%	(76)	47%	(232)	488
GenZers: 1997-2012	9%	(25)	19%	(51)	23%	(61)	22%	(59)	27%	(71)	268
Millennials: 1981-1996	15%	(95)	17%	(114)	20%	(129)	28%	(185)	20%	(133)	656
GenXers: 1965-1980	5%	(28)	15%	(81)	21%	(110)	27%	(143)	31%	(163)	524
Baby Boomers: 1946-1964	6%	(40)	15%	(107)	17%	(120)	17%	(122)	45%	(315)	704
PID: Dem (no lean)	10%	(86)	21%	(189)	19%	(168)	22%	(199)	29%	(260)	902
PID: Ind (no lean)	7%	(45)	12%	(78)	18%	(118)	25%	(160)	38%	(251)	651
PID: Rep (no lean)	9%	(60)	14%	(94)	22%	(141)	24%	(157)	31%	(203)	653
PID/Gender: Dem Men	14%	(58)	30%	(123)	14%	(60)	16%	(69)	26%	(107)	417
PID/Gender: Dem Women	6%	(28)	14%	(66)	22%	(108)	27%	(129)	31%	(152)	484
PID/Gender: Ind Men	10%	(32)	15%	(50)	18%	(59)	26%	(85)	32%	(108)	333
PID/Gender: Ind Women	4%	(13)	9%	(28)	19%	(59)	23%	(74)	45%	(143)	317
PID/Gender: Rep Men	14%	(45)	19%	(60)	24%	(77)	18%	(60)	25%	(82)	323
PID/Gender: Rep Women	5%	(15)	10%	(34)	19%	(64)	29%	(97)	37%	(120)	330
Ideo: Liberal (1-3)	11%	(71)	17%	(110)	20%	(127)	24%	(154)	27%	(175)	637
Ideo: Moderate (4)	8%	(56)	16%	(105)	19%	(127)	22%	(150)	35%	(236)	674
Ideo: Conservative (5-7)	9%	(62)	17%	(122)	21%	(147)	23%	(166)	30%	(217)	714
Educ: < College	7%	(100)	12%	(169)	18%	(264)	26%	(382)	37%	(526)	1442
Educ: Bachelors degree	11%	(53)	21%	(104)	21%	(103)	19%	(94)	27%	(131)	486
Educ: Post-grad	13%	(38)	31%	(88)	21%	(59)	14%	(40)	20%	(55)	279
Income: Under 50k	4%	(50)	10%	(121)	16%	(193)	28%	(329)	41%	(478)	1171
Income: 50k-100k	11%	(76)	21%	(147)	24%	(168)	21%	(147)	24%	(169)	707
Income: 100k+	20%	(64)	28%	(93)	20%	(66)	12%	(39)	20%	(66)	328
Ethnicity: White	8%	(135)	16%	(266)	20%	(337)	24%	(407)	33%	(558)	1702
Ethnicity: Hispanic	11%	(42)	16%	(60)	14%	(54)	27%	(104)	32%	(120)	380

Table MCFI4_12: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for a big purchase, such as a vacation or wedding

Domographic	Von	W 000W	Comor	what again		newhat ficult	Vouv	difficult		doesn't	Total N
Demographic	ver	y easy	Somev	vhat easy	Q11	iicuit	very	umcun	аррі	y to me	Total N
Adults	9%	(191)	16%	(361)	19%	(426)	23%	(516)	32%	(713)	2206
Ethnicity: Black	12%	(34)	20%	(56)	18%	(51)	19%	(55)	31%	(88)	284
Ethnicity: Other	10%	(22)	18%	(39)	17%	(38)	25%	(54)	31%	(67)	220
All Christian	9%	(87)	17%	(168)	20%	(200)	21%	(212)	33%	(329)	997
All Non-Christian	22%	(27)	22%	(27)	16%	(19)	18%	(22)	22%	(26)	121
Atheist	19%	(20)	15%	(16)	13%	(14)	25%	(26)	28%	(29)	104
Agnostic/Nothing in particular	6%	(39)	17%	(109)	20%	(130)	25%	(161)	33%	(216)	655
Something Else	6%	(18)	12%	(40)	19%	(63)	29%	(95)	34%	(113)	330
Religious Non-Protestant/Catholic	19%	(30)	20%	(31)	17%	(26)	22%	(34)	22%	(34)	155
Evangelical	10%	(55)	16%	(86)	20%	(109)	23%	(123)	31%	(164)	537
Non-Evangelical	6%	(47)	15%	(115)	19%	(143)	23%	(169)	36%	(266)	740
Community: Urban	13%	(78)	16%	(98)	17%	(107)	22%	(133)	33%	(202)	618
Community: Suburban	8%	(82)	19%	(194)	20%	(212)	23%	(237)	30%	(313)	1039
Community: Rural	5%	(30)	13%	(69)	19%	(107)	26%	(145)	36%	(198)	549
Employ: Private Sector	14%	(103)	23%	(168)	22%	(164)	21%	(157)	20%	(149)	742
Employ: Government	4%	(5)	20%	(27)	24%	(33)	22%	(30)	30%	(41)	136
Employ: Self-Employed	12%	(24)	15%	(30)	19%	(39)	30%	(62)	26%	(53)	209
Employ: Homemaker	4%	(6)	13%	(17)	22%	(28)	32%	(40)	29%	(37)	128
Employ: Student	10%	(7)	12%	(9)	23%	(16)	26%	(18)	29%	(20)	70
Employ: Retired	5%	(29)	15%	(79)	16%	(86)	17%	(90)	48%	(257)	541
Employ: Unemployed	4%	(9)	10%	(25)	16%	(38)	31%	(74)	40%	(97)	242
Employ: Other	5%	(8)	5%	(6)	16%	(23)	32%	(44)	41%	(57)	138
Military HH: Yes	7%	(18)	21%	(57)	21%	(56)	18%	(50)	34%	(92)	272
Military HH: No	9%	(172)	16%	(304)	19%	(370)	24%	(466)	32%	(621)	1934
RD/WT: Right Direction	12%	(90)	23%	(171)	20%	(149)	15%	(108)	30%	(218)	737
RD/WT: Wrong Track	7%	(100)	13%	(190)	19%	(278)	28%	(408)	34%	(494)	1469
Biden Job Approve	11%	(105)	21%	(208)	19%	(193)	19%	(185)	31%	(305)	997
Biden Job Disapprove	7%	(75)	13%	(143)	20%	(216)	28%	(306)	33%	(368)	1108

Table MCFI4_12: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for a big purchase, such as a vacation or wedding

Demographic	Vor	y easy	Somer	vhat easy		iewhat ficult	Verv	difficult		doesn't y to me	Total N
		• •					•			•	
Adults	9%	(191)	16%	(361)	19%	(426)	23%	(516)	32%	(713)	2206
Biden Job Strongly Approve	13%	(52)	24%	(96)	15%	(58)	19%	(74)	29%	(112)	392
Biden Job Somewhat Approve	9%	(53)	19%	(113)	22%	(135)	18%	(111)	32%	(193)	605
Biden Job Somewhat Disapprove	5%	(15)	18%	(54)	18%	(56)	29%	(90)	30%	(92)	307
Biden Job Strongly Disapprove	8%	(60)	11%	(89)	20%	(160)	27%	(216)	34%	(275)	800
Favorable of Biden	11%	(106)	20%	(194)	19%	(184)	20%	(199)	30%	(299)	982
Unfavorable of Biden	6%	(70)	13%	(144)	21%	(228)	27%	(293)	33%	(369)	1105
Very Favorable of Biden	12%	(52)	23%	(97)	14%	(60)	20%	(83)	30%	(127)	419
Somewhat Favorable of Biden	10%	(54)	17%	(97)	22%	(124)	21%	(116)	31%	(172)	562
Somewhat Unfavorable of Biden	4%	(10)	15%	(42)	23%	(65)	27%	(75)	31%	(85)	276
Very Unfavorable of Biden	7%	(60)	12%	(102)	20%	(163)	26%	(218)	34%	(285)	828
#1 Issue: Economy	8%	(71)	17%	(149)	20%	(176)	27%	(235)	29%	(253)	883
#1 Issue: Security	8%	(21)	17%	(43)	19%	(47)	20%	(49)	36%	(90)	250
#1 Issue: Health Care	15%	(26)	12%	(21)	15%	(27)	29%	(52)	30%	(54)	181
#1 Issue: Medicare / Social Security	6%	(16)	16%	(44)	16%	(45)	13%	(37)	49%	(137)	280
#1 Issue: Women's Issues	7%	(20)	18%	(48)	22%	(59)	28%	(75)	26%	(70)	271
#1 Issue: Education	6%	(3)	18%	(11)	27%	(17)	28%	(17)	22%	(14)	63
#1 Issue: Energy	12%	(19)	19%	(29)	22%	(33)	14%	(21)	33%	(51)	154
#1 Issue: Other	11%	(13)	13%	(17)	17%	(22)	23%	(29)	35%	(44)	124
2022 House Vote: Democrat	12%	(104)	23%	(201)	20%	(174)	20%	(175)	27%	(236)	891
2022 House Vote: Republican	8%	(55)	16%	(105)	23%	(151)	22%	(149)	31%	(208)	669
2022 House Vote: Someone else	13%	(9)	9%	(6)	14%	(9)	18%	(12)	46%	(31)	67
2022 House Vote: Didnt Vote	4%	(23)	8%	(48)	16%	(92)	31%	(179)	41%	(237)	580
2020 Vote: Joe Biden	12%	(111)	21%	(196)	19%	(180)	21%	(194)	27%	(256)	936
2020 Vote: Donald Trump	7%	(52)	14%	(99)	21%	(148)	23%	(161)	34%	(233)	693
2020 Vote: Other	10%	(8)	17%	(14)	10%	(8)	32%	(27)	31%	(25)	82
2020 Vote: Didn't Vote	4%	(20)	11%	(52)	18%	(90)	27%	(134)	40%	(199)	495
2018 House Vote: Democrat	10%	(81)	21%	(167)	19%	(151)	21%	(168)	29%	(230)	798
2018 House Vote: Republican	11%	(63)	16%	(92)	21%	(122)	22%	(129)	30%	(170)	577
2018 House Vote: Someone else	14%	(7)	9%	(5)	19%	(10)	25%	(14)	34%	(19)	55
2018 House Vote: Didnt Vote	5%	(39)	12%	(97)	18%	(142)	26%	(205)	38%	(293)	777

Table MCFI4_12: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for a big purchase, such as a vacation or wedding

Demographic	Vor	y easy	Somer	vhat easv		newhat ficult	Vory	difficult		doesn't y to me	Total N
Demographic	VCI	y casy	Some	viiat Casy	un	iicuit	VELY	difficult	аррі	, to me	
Adults	9%	(191)	16%	(361)	19%	(426)	23%	(516)	32%	(713)	2206
4-Region: Northeast	9%	(35)	16%	(61)	18%	(69)	22%	(84)	36%	(137)	386
4-Region: Midwest	10%	(46)	17%	(75)	22%	(100)	21%	(96)	30%	(138)	456
4-Region: South	6%	(53)	15%	(122)	18%	(152)	28%	(238)	33%	(276)	841
4-Region: West	11%	(57)	19%	(102)	20%	(106)	19%	(97)	31%	(161)	522
2023 Finance Goals Yes	8%	(113)	18%	(236)	22%	(298)	27%	(368)	25%	(331)	1346
2023 Finance Goals No	9%	(77)	14%	(125)	15%	(128)	17%	(148)	44%	(382)	860

Table MCFI4_13: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for education expenses

					Son	newhat			This	doesn't	
Demographic	Ver	y easy	Somewhat easy		dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(92)	9%	(199)	12%	(266)	12%	(268)	63%	(1381)	2206
Gender: Male	6%	(62)	12%	(127)	13%	(143)	9%	(99)	60%	(642)	1074
Gender: Female	3%	(30)	6%	(72)	11%	(123)	15%	(169)	65%	(736)	1130
Age: 18-34	8%	(48)	15%	(92)	18%	(114)	16%	(103)	44%	(276)	633
Age: 35-44	7%	(25)	10%	(38)	17%	(62)	20%	(74)	46%	(173)	372
Age: 45-64	2%	(15)	8%	(56)	11%	(78)	11%	(76)	69%	(489)	713
Age: 65+	1%	(4)	3%	(13)	2%	(12)	3%	(16)	91%	(443)	488
GenZers: 1997-2012	7%	(19)	16%	(42)	16%	(43)	16%	(43)	45%	(120)	268
Millennials: 1981-1996	8%	(52)	12%	(82)	18%	(120)	18%	(120)	43%	(283)	656
GenXers: 1965-1980	2%	(12)	9%	(49)	14%	(74)	14%	(75)	60%	(313)	524
Baby Boomers: 1946-1964	1%	(9)	3%	(24)	4%	(27)	4%	(28)	87%	(615)	704
PID: Dem (no lean)	5%	(49)	10%	(93)	14%	(130)	10%	(95)	59%	(535)	902
PID: Ind (no lean)	2%	(13)	8%	(51)	9%	(61)	15%	(96)	66%	(430)	65
PID: Rep (no lean)	5%	(30)	8%	(55)	12%	(76)	12%	(78)	64%	(415)	653
PID/Gender: Dem Men	8%	(34)	13%	(56)	16%	(68)	5%	(20)	57%	(239)	417
PID/Gender: Dem Women	3%	(15)	8%	(37)	13%	(62)	16%	(75)	61%	(295)	484
PID/Gender: Ind Men	2%	(8)	10%	(34)	8%	(26)	14%	(48)	65%	(218)	333
PID/Gender: Ind Women	2%	(5)	5%	(17)	11%	(35)	15%	(48)	67%	(212)	317
PID/Gender: Rep Men	6%	(20)	11%	(37)	15%	(49)	10%	(32)	57%	(186)	323
PID/Gender: Rep Women	3%	(10)	5%	(18)	8%	(27)	14%	(46)	70%	(229)	330
Ideo: Liberal (1-3)	5%	(33)	11%	(70)	15%	(93)	14%	(87)	56%	(355)	637
Ideo: Moderate (4)	4%	(25)	10%	(68)	11%	(72)	10%	(66)	66%	(443)	674
Ideo: Conservative (5-7)	4%	(31)	7%	(52)	12%	(83)	13%	(92)	64%	(457)	714
Educ: < College	3%	(45)	7%	(103)	10%	(144)	14%	(203)	66%	(947)	1442
Educ: Bachelors degree	6%	(29)	11%	(51)	16%	(79)	9%	(44)	58%	(281)	486
Educ: Post-grad	6%	(18)	16%	(44)	15%	(43)	8%	(22)	55%	(152)	279
Income: Under 50k	3%	(34)	6%	(73)	10%	(122)	14%	(165)	66%	(777)	117
Income: 50k-100k	4%	(31)	10%	(73)	15%	(103)	12%	(84)	59%	(415)	707
Income: 100k+	8%	(26)	16%	(53)	13%	(41)	6%	(19)	57%	(189)	328
Ethnicity: White	3%	(59)	9%	(145)	11%	(187)	12%	(207)	65%	(1104)	1702
Ethnicity: Hispanic	4%	(15)	14%	(52)	12%	(45)	13%	(50)	57%	(218)	380

Table MCFI4_13: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for education expenses

					Son	newhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(92)	9%	(199)	12%	(266)	12%	(268)	63%	(1381)	2206
Ethnicity: Black	8%	(23)	10%	(29)	17%	(47)	12%	(34)	53%	(151)	284
Ethnicity: Other	5%	(10)	11%	(24)	15%	(32)	12%	(27)	57%	(126)	220
All Christian	4%	(44)	8%	(82)	11%	(108)	9%	(89)	68%	(674)	997
All Non-Christian	11%	(13)	15%	(18)	19%	(22)	11%	(13)	45%	(54)	121
Atheist	5%	(6)	14%	(14)	13%	(14)	8%	(8)	59%	(61)	104
Agnostic/Nothing in particular	3%	(18)	9%	(61)	12%	(79)	13%	(86)	63%	(411)	655
Something Else	3%	(11)	7%	(23)	13%	(42)	22%	(72)	55%	(181)	330
Religious Non-Protestant/Catholic	10%	(15)	12%	(19)	17%	(26)	11%	(16)	51%	(78)	155
Evangelical	6%	(30)	10%	(54)	12%	(66)	13%	(67)	60%	(320)	537
Non-Evangelical	3%	(22)	7%	(49)	11%	(79)	12%	(88)	68%	(502)	740
Community: Urban	6%	(34)	10%	(60)	14%	(85)	10%	(62)	61%	(377)	618
Community: Suburban	4%	(42)	10%	(103)	11%	(115)	12%	(125)	63%	(653)	1039
Community: Rural	3%	(15)	7%	(36)	12%	(66)	15%	(81)	64%	(351)	549
Employ: Private Sector	7%	(50)	15%	(108)	16%	(115)	14%	(103)	49%	(366)	742
Employ: Government	3%	(4)	12%	(16)	16%	(22)	8%	(10)	61%	(83)	136
Employ: Self-Employed	5%	(9)	13%	(27)	13%	(27)	11%	(24)	58%	(122)	209
Employ: Homemaker	4%	(6)	4%	(6)	15%	(19)	17%	(22)	59%	(76)	128
Employ: Student	6%	(4)	17%	(12)	35%	(24)	22%	(15)	20%	(14)	70
Employ: Retired	1%	(8)	3%	(15)	4%	(23)	5%	(26)	87%	(469)	541
Employ: Unemployed	3%	(7)	5%	(12)	10%	(25)	19%	(45)	63%	(152)	242
Employ: Other	3%	(4)	2%	(3)	8%	(11)	16%	(22)	71%	(99)	138
Military HH: Yes	3%	(8)	6%	(16)	12%	(33)	8%	(22)	71%	(192)	272
Military HH: No	4%	(84)	9%	(183)	12%	(233)	13%	(246)	61%	(1189)	1934
RD/WT: Right Direction	8%	(57)	13%	(98)	14%	(105)	8%	(58)	57%	(418)	737
RD/WT: Wrong Track	2%	(35)	7%	(100)	11%	(161)	14%	(210)	66%	(962)	1469
Biden Job Approve	6%	(56)	12%	(120)	12%	(124)	10%	(96)	60%	(600)	997
Biden Job Disapprove	3%	(31)	6%	(66)	12%	(134)	14%	(159)	65%	(719)	1108

Table MCFI4_13: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for education expenses

			Somewhat easy			ewhat			This	doesn't	
Demographic	Ver	y easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(92)	9%	(199)	12%	(266)	12%	(268)	63%	(1381)	2206
Biden Job Strongly Approve	9%	(36)	16%	(62)	10%	(37)	10%	(38)	56%	(219)	392
Biden Job Somewhat Approve	3%	(20)	10%	(59)	14%	(87)	10%	(59)	63%	(381)	605
Biden Job Somewhat Disapprove	4%	(12)	12%	(36)	12%	(37)	14%	(45)	58%	(179)	307
Biden Job Strongly Disapprove	2%	(19)	4%	(30)	12%	(97)	14%	(114)	67%	(540)	800
Favorable of Biden	6%	(55)	11%	(106)	12%	(114)	11%	(106)	61%	(600)	982
Unfavorable of Biden	2%	(26)	7%	(76)	12%	(138)	14%	(151)	65%	(714)	1105
Very Favorable of Biden	8%	(33)	12%	(49)	12%	(51)	11%	(44)	58%	(242)	419
Somewhat Favorable of Biden	4%	(22)	10%	(58)	11%	(63)	11%	(62)	64%	(358)	562
Somewhat Unfavorable of Biden	3%	(9)	12%	(34)	17%	(46)	11%	(32)	56%	(155)	276
Very Unfavorable of Biden	2%	(18)	5%	(41)	11%	(91)	14%	(119)	67%	(559)	828
#1 Issue: Economy	4%	(39)	8%	(68)	14%	(125)	15%	(132)	59%	(518)	883
‡1 Issue: Security	4%	(10)	8%	(20)	12%	(30)	12%	(29)	65%	(162)	250
#1 Issue: Health Care	6%	(11)	14%	(25)	10%	(19)	9%	(16)	61%	(110)	18
#1 Issue: Medicare / Social Security	3%	(8)	6%	(16)	4%	(10)	6%	(16)	82%	(230)	280
#1 Issue: Women's Issues	5%	(14)	11%	(29)	15%	(41)	14%	(38)	55%	(150)	27
#1 Issue: Education	4%	(2)	19%	(12)	29%	(18)	14%	(9)	34%	(21)	63
#1 Issue: Energy	4%	(6)	15%	(23)	10%	(15)	11%	(16)	61%	(93)	154
#1 Issue: Other	2%	(2)	4%	(5)	6%	(8)	10%	(12)	78%	(97)	124
2022 House Vote: Democrat	6%	(50)	13%	(113)	14%	(121)	11%	(97)	57%	(510)	893
2022 House Vote: Republican	3%	(23)	7%	(46)	11%	(75)	12%	(81)	66%	(443)	669
2022 House Vote: Someone else	3%	(2)	7%	(5)	17%	(11)	11%	(7)	62%	(41)	67
2022 House Vote: Didnt Vote	3%	(17)	6%	(35)	10%	(59)	14%	(83)	67%	(386)	580
2020 Vote: Joe Biden	6%	(53)	12%	(113)	13%	(123)	10%	(96)	59%	(551)	936
2020 Vote: Donald Trump	3%	(23)	6%	(42)	11%	(77)	13%	(88)	67%	(464)	693
2020 Vote: Other	3%	(2)	9%	(8)	13%	(11)	19%	(16)	55%	(46)	82
2020 Vote: Didn't Vote	3%	(14)	7%	(36)	11%	(55)	14%	(69)	65%	(320)	495
2018 House Vote: Democrat	6%	(44)	11%	(89)	13%	(105)	12%	(94)	58%	(465)	798
2018 House Vote: Republican	3%	(20)	8%	(47)	11%	(65)	11%	(64)	66%	(381)	577
2018 House Vote: Someone else	3%	(2)	10%	(5)	16%	(9)	11%	(6)	61%	(33)	55
2018 House Vote: Didnt Vote	3%	(26)	7%	(57)	11%	(88)	13%	(104)	64%	(501)	777

Table MCFI4_13: How easy or difficult did you find it to do the following in 2022? If this does not apply to you, please select that option. Saving for education expenses

			Somewhat					This	doesn't		
Demographic	Very	easy	Somev	vhat easy	dif	ficult	Very	difficult	appl	y to me	Total N
Adults	4%	(92)	9%	(199)	12%	(266)	12%	(268)	63%	(1381)	2206
4-Region: Northeast	4%	(15)	8%	(30)	14%	(53)	11%	(43)	63%	(245)	386
4-Region: Midwest	4%	(19)	9%	(41)	14%	(66)	12%	(54)	60%	(276)	456
4-Region: South	4%	(33)	9%	(77)	10%	(87)	15%	(126)	62%	(518)	841
4-Region: West	5%	(25)	10%	(51)	12%	(60)	9%	(45)	66%	(342)	522
2023 Finance Goals Yes	5%	(62)	10%	(139)	15%	(198)	15%	(202)	55%	(745)	1346
2023 Finance Goals No	3%	(30)	7%	(60)	8%	(68)	8%	(67)	74%	(635)	860

Table MCFI5_1: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Saving for retirement

			Son	Somewhat		Somewhat			This	doesn't	
Demographic	Muc	h better	b	etter	w	orse	Mucl	n worse	apply	y to me	Total N
Adults	10%	(214)	24%	(540)	19%	(412)	16%	(349)	31%	(691)	2206
Gender: Male	14%	(146)	26%	(281)	19%	(200)	14%	(148)	28%	(299)	1074
Gender: Female	6%	(68)	23%	(260)	19%	(211)	18%	(201)	35%	(391)	1130
Age: 18-34	14%	(87)	23%	(148)	14%	(90)	12%	(78)	36%	(229)	633
Age: 35-44	12%	(44)	26%	(96)	21%	(78)	18%	(68)	23%	(86)	372
Age: 45-64	8%	(57)	27%	(190)	24%	(172)	21%	(150)	20%	(144)	713
Age: 65+	5%	(26)	22%	(106)	15%	(71)	11%	(53)	47%	(232)	488
GenZers: 1997-2012	13%	(35)	19%	(50)	12%	(32)	8%	(22)	48%	(128)	268
Millennials: 1981-1996	13%	(87)	27%	(178)	19%	(123)	16%	(107)	25%	(161)	656
GenXers: 1965-1980	7%	(39)	26%	(137)	25%	(131)	22%	(117)	19%	(101)	524
Baby Boomers: 1946-1964	7%	(51)	24%	(167)	17%	(120)	14%	(100)	38%	(266)	704
PID: Dem (no lean)	11%	(97)	27%	(240)	18%	(167)	13%	(114)	31%	(284)	902
PID: Ind (no lean)	8%	(53)	21%	(137)	15%	(98)	18%	(117)	38%	(247)	651
PID: Rep (no lean)	10%	(65)	25%	(163)	23%	(147)	18%	(118)	25%	(160)	653
PID/Gender: Dem Men	17%	(73)	29%	(120)	16%	(67)	10%	(40)	28%	(117)	417
PID/Gender: Dem Women	5%	(24)	25%	(120)	20%	(99)	15%	(74)	34%	(166)	484
PID/Gender: Ind Men	9%	(29)	25%	(82)	16%	(55)	17%	(57)	33%	(111)	333
PID/Gender: Ind Women	8%	(24)	17%	(55)	13%	(42)	19%	(60)	43%	(136)	317
PID/Gender: Rep Men	14%	(45)	24%	(78)	24%	(78)	16%	(52)	22%	(71)	323
PID/Gender: Rep Women	6%	(20)	26%	(85)	21%	(69)	20%	(67)	27%	(89)	330
Ideo: Liberal (1-3)	13%	(82)	27%	(174)	21%	(133)	13%	(86)	26%	(162)	637
Ideo: Moderate (4)	9%	(60)	24%	(162)	15%	(103)	15%	(103)	36%	(246)	674
Ideo: Conservative (5-7)	8%	(58)	26%	(185)	22%	(158)	18%	(128)	26%	(184)	714
Educ: < College	9%	(133)	20%	(284)	16%	(232)	18%	(266)	36%	(526)	1442
Educ: Bachelors degree	10%	(47)	31%	(152)	24%	(119)	13%	(62)	22%	(106)	486
Educ: Post-grad	12%	(34)	37%	(104)	22%	(60)	7%	(21)	21%	(59)	279
Income: Under 50k	7%	(86)	16%	(192)	17%	(197)	19%	(224)	40%	(471)	1171
Income: 50k-100k	10%	(71)	30%	(212)	22%	(157)	15%	(103)	23%	(164)	707
Income: 100k+	17%	(57)	42%	(136)	18%	(58)	7%	(22)	17%	(56)	328
Ethnicity: White	9%	(157)	24%	(408)	19%	(322)	17%	(289)	31%	(526)	1702

Table MCFI5_1: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Saving for retirement

D 1:	N 1	1 44		newhat		ewhat	1 6 1	ı		doesn't	m . In
Demographic	Mucl	n better	b	etter	W	orse	Mucl	n worse	apply	y to me	Total N
Adults	10%	(214)	24%	(540)	19%	(412)	16%	(349)	31%	(691)	2206
Ethnicity: Hispanic	15%	(56)	18%	(69)	15%	(56)	15%	(56)	38%	(143)	380
Ethnicity: Black	13%	(36)	26%	(74)	17%	(48)	11%	(31)	34%	(95)	284
Ethnicity: Other	10%	(22)	26%	(58)	19%	(41)	13%	(29)	32%	(70)	220
All Christian	11%	(105)	27%	(273)	20%	(199)	15%	(150)	27%	(269)	997
All Non-Christian	13%	(16)	27%	(33)	23%	(28)	12%	(14)	25%	(30)	121
Atheist	17%	(18)	25%	(26)	14%	(15)	11%	(12)	32%	(33)	104
Agnostic/Nothing in particular	7%	(43)	22%	(143)	18%	(117)	18%	(116)	36%	(236)	655
Something Else	10%	(33)	20%	(65)	16%	(53)	17%	(56)	37%	(122)	330
Religious Non-Protestant/Catholic	11%	(17)	26%	(40)	23%	(35)	13%	(21)	27%	(42)	155
Evangelical	15%	(79)	23%	(125)	18%	(99)	14%	(74)	30%	(160)	537
Non-Evangelical	7%	(54)	27%	(203)	19%	(141)	17%	(122)	30%	(219)	740
Community: Urban	13%	(83)	22%	(137)	16%	(100)	12%	(73)	36%	(225)	618
Community: Suburban	8%	(87)	28%	(291)	21%	(214)	16%	(165)	27%	(281)	1039
Community: Rural	8%	(44)	20%	(112)	18%	(97)	20%	(111)	34%	(185)	549
Employ: Private Sector	15%	(108)	34%	(252)	23%	(170)	15%	(109)	14%	(103)	742
Employ: Government	13%	(18)	29%	(40)	20%	(27)	13%	(17)	25%	(34)	136
Employ: Self-Employed	13%	(27)	17%	(36)	20%	(41)	22%	(46)	28%	(58)	209
Employ: Homemaker	4%	(5)	23%	(30)	23%	(29)	20%	(26)	30%	(39)	128
Employ: Student	4%	(3)	25%	(18)	12%	(8)	7%	(5)	51%	(35)	70
Employ: Retired	6%	(30)	19%	(101)	15%	(80)	12%	(65)	49%	(265)	541
Employ: Unemployed	3%	(7)	18%	(44)	14%	(34)	24%	(57)	41%	(99)	242
Employ: Other	12%	(16)	15%	(20)	16%	(21)	16%	(23)	42%	(58)	138
Military HH: Yes	11%	(29)	27%	(72)	19%	(51)	9%	(26)	35%	(94)	272
Military HH: No	10%	(185)	24%	(468)	19%	(360)	17%	(323)	31%	(596)	1934
RD/WT: Right Direction	16%	(116)	27%	(200)	15%	(107)	8%	(56)	35%	(257)	737
RD/WT: Wrong Track	7%	(98)	23%	(340)	21%	(305)	20%	(293)	30%	(434)	1469
Biden Job Approve	14%	(142)	28%	(280)	15%	(150)	10%	(105)	32%	(320)	997
Biden Job Disapprove	5%	(60)	23%	(252)	22%	(244)	21%	(232)	29%	(319)	1108

Table MCFI5_1: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Saving for retirement

		•	Somewhat better		Somewhat		Much worse			doesn't	
Demographic	Mucl	n better	bo	etter	W	orse	Mucl	1 worse	apply	y to me	Total N
Adults	10%	(214)	24%	(540)	19%	(412)	16%	(349)	31%	(691)	2206
Biden Job Strongly Approve	19%	(73)	27%	(106)	14%	(53)	12%	(45)	29%	(114)	392
Biden Job Somewhat Approve	11%	(69)	29%	(174)	16%	(97)	10%	(59)	34%	(206)	605
Biden Job Somewhat Disapprove	4%	(12)	23%	(71)	23%	(72)	18%	(56)	32%	(97)	307
Biden Job Strongly Disapprove	6%	(49)	23%	(181)	22%	(172)	22%	(176)	28%	(222)	800
Favorable of Biden	12%	(117)	28%	(277)	16%	(152)	12%	(116)	33%	(319)	982
Unfavorable of Biden	8%	(87)	22%	(246)	22%	(241)	20%	(219)	28%	(312)	1105
Very Favorable of Biden	16%	(66)	28%	(115)	14%	(57)	11%	(46)	32%	(135)	419
Somewhat Favorable of Biden	9%	(51)	29%	(162)	17%	(95)	13%	(71)	33%	(184)	562
Somewhat Unfavorable of Biden	9%	(24)	24%	(66)	22%	(60)	16%	(43)	30%	(83)	276
Very Unfavorable of Biden	8%	(63)	22%	(179)	22%	(181)	21%	(176)	28%	(229)	828
#1 Issue: Economy	8%	(74)	26%	(227)	22%	(192)	17%	(154)	27%	(236)	883
#1 Issue: Security	10%	(25)	19%	(47)	20%	(50)	17%	(44)	34%	(85)	250
#1 Issue: Health Care	18%	(33)	22%	(40)	14%	(25)	16%	(29)	29%	(53)	181
#1 Issue: Medicare / Social Security	7%	(21)	26%	(72)	16%	(44)	11%	(31)	40%	(112)	280
#1 Issue: Women's Issues	11%	(30)	26%	(71)	18%	(49)	15%	(40)	30%	(81)	271
#1 Issue: Education	7%	(4)	39%	(24)	7%	(5)	17%	(11)	30%	(19)	63
#1 Issue: Energy	12%	(18)	26%	(40)	14%	(21)	13%	(21)	35%	(54)	154
#1 Issue: Other	7%	(9)	14%	(18)	20%	(25)	16%	(20)	42%	(52)	124
2022 House Vote: Democrat	13%	(115)	30%	(268)	18%	(160)	12%	(106)	27%	(241)	891
2022 House Vote: Republican	8%	(56)	25%	(166)	24%	(159)	20%	(133)	23%	(155)	669
2022 House Vote: Someone else	7%	(5)	22%	(15)	24%	(16)	13%	(9)	33%	(22)	67
2022 House Vote: Didnt Vote	7%	(38)	16%	(92)	13%	(76)	18%	(102)	47%	(272)	580
2020 Vote: Joe Biden	13%	(123)	30%	(282)	17%	(160)	13%	(117)	27%	(254)	936
2020 Vote: Donald Trump	8%	(54)	24%	(165)	23%	(159)	20%	(141)	25%	(174)	693
2020 Vote: Other	9%	(7)	19%	(15)	29%	(24)	19%	(15)	25%	(20)	82
2020 Vote: Didn't Vote	6%	(30)	16%	(78)	14%	(69)	15%	(75)	49%	(243)	495

Table MCFI5_1: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Saving for retirement

Demographic	Mucl	n better		ewhat etter		newhat orse	Mucl	This doesn't apply to me			Total N
Adults	10%	(214)	24%	(540)	19%	(412)	16%	(349)	31%	(691)	2206
2018 House Vote: Democrat	12%	(96)	30%	(239)	18%	(147)	14%	(108)	26%	(209)	798
2018 House Vote: Republican	10%	(58)	24%	(136)	24%	(139)	19%	(108)	24%	(136)	577
2018 House Vote: Someone else	8%	(4)	19%	(10)	28%	(15)	21%	(11)	24%	(13)	55
2018 House Vote: Didnt Vote	7%	(56)	20%	(155)	14%	(111)	16%	(122)	43%	(333)	777
4-Region: Northeast	8%	(31)	28%	(108)	19%	(75)	16%	(62)	28%	(110)	386
4-Region: Midwest	12%	(54)	24%	(110)	23%	(105)	15%	(67)	26%	(121)	456
4-Region: South	9%	(74)	25%	(212)	17%	(146)	17%	(146)	31%	(264)	841
4-Region: West	11%	(55)	21%	(111)	16%	(85)	14%	(75)	38%	(196)	522
2023 Finance Goals Yes	11%	(147)	27%	(363)	21%	(283)	16%	(219)	25%	(334)	1346
2023 Finance Goals No	8%	(68)	21%	(177)	15%	(129)	15%	(130)	41%	(357)	860

Table MCFI5_2: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Improving my credit score

			Somewhat Somewhat					This	doesn't		
Demographic	Muc	h better	better 36% (794)		W	orse	Mucl	n worse	apply	y to me	Total N
Adults	12%	(275)	36%	(794)	15%	(324)	11%	(235)	26%	(578)	2206
Gender: Male	14%	(150)	40%	(433)	13%	(143)	8%	(84)	25%	(263)	1074
Gender: Female	11%	(125)	32%	(361)	16%	(180)	13%	(150)	28%	(314)	1130
Age: 18-34	16%	(101)	32%	(205)	12%	(79)	11%	(70)	28%	(178)	633
Age: 35-44	14%	(54)	39%	(144)	20%	(73)	10%	(38)	17%	(64)	372
Age: 45-64	8%	(58)	38%	(269)	17%	(121)	11%	(79)	26%	(186)	713
Age: 65+	13%	(62)	36%	(177)	11%	(51)	10%	(48)	31%	(150)	488
GenZers: 1997-2012	16%	(43)	29%	(79)	9%	(25)	8%	(21)	37%	(100)	268
Millennials: 1981-1996	15%	(101)	38%	(251)	16%	(106)	12%	(80)	18%	(118)	656
GenXers: 1965-1980	8%	(43)	37%	(193)	20%	(107)	12%	(62)	23%	(119)	524
Baby Boomers: 1946-1964	11%	(80)	36%	(256)	11%	(81)	10%	(70)	31%	(218)	704
PID: Dem (no lean)	15%	(138)	37%	(331)	15%	(136)	10%	(90)	23%	(207)	902
PID: Ind (no lean)	9%	(58)	34%	(222)	14%	(92)	12%	(75)	31%	(203)	651
PID: Rep (no lean)	12%	(79)	37%	(241)	15%	(96)	11%	(70)	26%	(168)	653
PID/Gender: Dem Men	17%	(73)	41%	(172)	13%	(54)	6%	(23)	23%	(95)	417
PID/Gender: Dem Women	13%	(65)	33%	(159)	17%	(81)	14%	(66)	23%	(112)	484
PID/Gender: Ind Men	9%	(29)	41%	(138)	14%	(46)	11%	(36)	25%	(84)	333
PID/Gender: Ind Women	9%	(29)	26%	(84)	14%	(46)	12%	(39)	38%	(119)	317
PID/Gender: Rep Men	15%	(48)	38%	(124)	13%	(43)	8%	(25)	26%	(84)	323
PID/Gender: Rep Women	9%	(31)	36%	(118)	16%	(53)	14%	(45)	25%	(84)	330
Ideo: Liberal (1-3)	14%	(91)	40%	(256)	16%	(100)	9%	(58)	21%	(132)	637
Ideo: Moderate (4)	12%	(84)	33%	(225)	14%	(98)	11%	(76)	28%	(192)	674
Ideo: Conservative (5-7)	12%	(87)	36%	(254)	16%	(113)	11%	(76)	26%	(185)	714
Educ: < College	11%	(161)	32%	(466)	15%	(220)	13%	(182)	29%	(412)	1442
Educ: Bachelors degree	14%	(68)	41%	(201)	15%	(72)	8%	(38)	22%	(107)	486
Educ: Post-grad	17%	(46)	46%	(128)	11%	(32)	5%	(15)	21%	(59)	279
Income: Under 50k	9%	(110)	31%	(369)	15%	(177)	14%	(164)	30%	(352)	1171
Income: 50k-100k	15%	(106)	41%	(292)	15%	(105)	9%	(60)	20%	(144)	707
Income: 100k+	18%	(60)	41%	(134)	13%	(42)	3%	(10)	25%	(82)	328
Ethnicity: White	11%	(196)	36%	(615)	15%	(259)	11%	(186)	26%	(446)	1702

Table MCFI5_2: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Improving my credit score

Demographic	Mucl	n better		newhat etter		newhat orse	Muck	ı worse		doesn't y to me	Total N
Adults	12%	(275)	36%	(794)	15%	(324)	11%	(235)	26%	(578)	2206
Ethnicity: Hispanic	11%	(43)	39%	(149)	15%	(55)	8%	(30)	27%	(102)	380
Ethnicity: Black	18%	(51)	37%	(105)	16%	(44)	10%	(28)	20%	(56)	284
Ethnicity: Other	13%	(28)	34%	(74)	10%	(21)	10%	(21)	34%	(76)	220
All Christian	13%	(133)	38%	(382)	15%	(153)	10%	(100)	23%	(228)	997
All Non-Christian	26%	(31)	33%	(39)	6%	(7)	11%	(13)	25%	(30)	121
Atheist	14%	(15)	37%	(39)	10%	(10)	9%	(9)	30%	(31)	104
Agnostic/Nothing in particular	9%	(60)	32%	(212)	16%	(104)	11%	(72)	32%	(208)	655
Something Else	11%	(36)	37%	(122)	15%	(50)	12%	(40)	25%	(82)	330
Religious Non-Protestant/Catholic	21%	(32)	29%	(45)	9%	(13)	11%	(17)	31%	(47)	155
Evangelical	17%	(93)	36%	(193)	17%	(90)	9%	(48)	21%	(112)	537
Non-Evangelical	10%	(72)	40%	(299)	14%	(104)	12%	(87)	24%	(177)	740
Community: Urban	13%	(83)	36%	(222)	15%	(94)	10%	(62)	25%	(157)	618
Community: Suburban	12%	(129)	38%	(391)	14%	(143)	11%	(112)	25%	(263)	1039
Community: Rural	11%	(63)	33%	(181)	16%	(87)	11%	(61)	29%	(158)	549
Employ: Private Sector	15%	(110)	43%	(318)	16%	(122)	8%	(63)	17%	(129)	742
Employ: Government	12%	(16)	39%	(52)	14%	(20)	9%	(12)	27%	(36)	136
Employ: Self-Employed	10%	(21)	37%	(77)	18%	(38)	13%	(27)	22%	(46)	209
Employ: Homemaker	8%	(11)	32%	(41)	19%	(25)	11%	(15)	29%	(38)	128
Employ: Student	20%	(14)	28%	(19)	8%	(6)	9%	(6)	35%	(24)	70
Employ: Retired	13%	(68)	35%	(190)	11%	(59)	10%	(55)	31%	(169)	541
Employ: Unemployed	10%	(23)	21%	(52)	13%	(31)	16%	(40)	40%	(96)	242
Employ: Other	9%	(12)	33%	(46)	17%	(23)	12%	(16)	29%	(40)	138
Military HH: Yes	16%	(44)	34%	(93)	16%	(43)	7%	(18)	27%	(74)	272
Military HH: No	12%	(230)	36%	(701)	15%	(282)	11%	(217)	26%	(504)	1934
RD/WT: Right Direction	18%	(129)	40%	(298)	10%	(77)	7%	(51)	25%	(182)	737
RD/WT: Wrong Track	10%	(146)	34%	(497)	17%	(248)	12%	(183)	27%	(396)	1469
Biden Job Approve	16%	(160)	40%	(397)	13%	(127)	8%	(75)	24%	(237)	997
Biden Job Disapprove	10%	(106)	33%	(368)	17%	(183)	14%	(152)	27%	(299)	1108

Table MCFI5_2: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Improving my credit score

			Somewhat Somewhat				doesn't				
Demographic	Mucl	h better	be	etter	W	orse	Mucl	1 worse	apply	y to me	Total N
Adults	12%	(275)	36%	(794)	15%	(324)	11%	(235)	26%	(578)	2206
Biden Job Strongly Approve	26%	(102)	38%	(149)	11%	(44)	8%	(31)	17%	(66)	392
Biden Job Somewhat Approve	10%	(58)	41%	(248)	14%	(84)	7%	(44)	28%	(171)	605
Biden Job Somewhat Disapprove	8%	(26)	34%	(106)	18%	(55)	15%	(47)	24%	(75)	307
Biden Job Strongly Disapprove	10%	(81)	33%	(262)	16%	(129)	13%	(105)	28%	(224)	800
Favorable of Biden	15%	(151)	40%	(398)	12%	(120)	9%	(87)	23%	(226)	982
Unfavorable of Biden	10%	(110)	33%	(367)	17%	(190)	13%	(141)	27%	(297)	1105
Very Favorable of Biden	22%	(94)	38%	(161)	11%	(48)	9%	(39)	19%	(79)	419
Somewhat Favorable of Biden	10%	(57)	42%	(237)	13%	(73)	9%	(49)	26%	(147)	562
Somewhat Unfavorable of Biden	13%	(35)	33%	(92)	19%	(51)	12%	(33)	23%	(65)	276
Very Unfavorable of Biden	9%	(75)	33%	(275)	17%	(138)	13%	(109)	28%	(232)	828
#1 Issue: Economy	11%	(99)	38%	(339)	18%	(161)	12%	(110)	20%	(175)	883
#1 Issue: Security	13%	(33)	34%	(86)	13%	(33)	8%	(20)	31%	(79)	250
#1 Issue: Health Care	15%	(27)	39%	(70)	11%	(19)	7%	(12)	28%	(51)	181
#1 Issue: Medicare / Social Security	12%	(34)	37%	(103)	13%	(36)	10%	(28)	28%	(79)	280
#1 Issue: Women's Issues	16%	(43)	25%	(69)	15%	(40)	12%	(33)	32%	(87)	271
#1 Issue: Education	11%	(7)	47%	(29)	7%	(4)	13%	(8)	22%	(14)	63
#1 Issue: Energy	14%	(22)	42%	(65)	10%	(16)	7%	(11)	26%	(41)	154
#1 Issue: Other	8%	(10)	27%	(33)	12%	(15)	11%	(13)	42%	(53)	124
2022 House Vote: Democrat	16%	(138)	44%	(391)	14%	(126)	8%	(68)	19%	(168)	891
2022 House Vote: Republican	11%	(74)	35%	(234)	16%	(108)	12%	(79)	26%	(174)	669
2022 House Vote: Someone else	13%	(9)	27%	(18)	19%	(13)	10%	(6)	31%	(21)	67
2022 House Vote: Didnt Vote	9%	(54)	26%	(152)	13%	(78)	14%	(81)	37%	(215)	580
2020 Vote: Joe Biden	16%	(147)	42%	(396)	14%	(133)	8%	(75)	20%	(186)	936
2020 Vote: Donald Trump	11%	(77)	34%	(235)	16%	(112)	13%	(88)	26%	(180)	693
2020 Vote: Other	9%	(7)	35%	(29)	17%	(14)	11%	(9)	28%	(23)	82
2020 Vote: Didn't Vote	9%	(43)	27%	(135)	13%	(65)	13%	(62)	38%	(189)	495

Table MCFI5_2: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Improving my credit score

Demographic	Mucl	ı better		newhat etter		ewhat orse	Much	This doesn't fuch worse apply to me			Total N
Adults	12%	(275)	36%	(794)	15%	(324)	11%	(235)	26%	(578)	2206
2018 House Vote: Democrat	14%	(116)	43%	(340)	14%	(113)	9%	(70)	20%	(159)	798
2018 House Vote: Republican	12%	(70)	36%	(207)	17%	(97)	10%	(55)	26%	(147)	577
2018 House Vote: Someone else	12%	(6)	35%	(19)	21%	(11)	19%	(11)	13%	(7)	55
2018 House Vote: Didnt Vote	11%	(83)	29%	(227)	13%	(103)	13%	(99)	34%	(264)	777
4-Region: Northeast	11%	(44)	40%	(153)	15%	(56)	12%	(45)	23%	(88)	386
4-Region: Midwest	16%	(73)	33%	(152)	18%	(82)	10%	(46)	22%	(102)	456
4-Region: South	12%	(102)	37%	(314)	15%	(123)	11%	(91)	25%	(211)	841
4-Region: West	11%	(57)	33%	(175)	12%	(63)	10%	(52)	34%	(176)	522
2023 Finance Goals Yes	14%	(193)	40%	(541)	16%	(210)	12%	(156)	18%	(245)	1346
2023 Finance Goals No	9%	(82)	29%	(254)	13%	(114)	9%	(79)	39%	(333)	860

Table MCFI5_3: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Creating an emergency fund

			Son	newhat	Som	ewhat		This doesn't			
Demographic	Mucl	h better	be	etter	W	orse	Mucl	h worse	apply	y to me	Total N
Adults	10%	(217)	30%	(663)	23%	(503)	17%	(379)	20%	(444)	2206
Gender: Male	13%	(138)	32%	(341)	22%	(240)	13%	(140)	20%	(215)	1074
Gender: Female	7%	(78)	29%	(322)	23%	(262)	21%	(238)	20%	(229)	1130
Age: 18-34	13%	(80)	32%	(205)	17%	(110)	13%	(81)	25%	(157)	633
Age: 35-44	12%	(43)	30%	(111)	24%	(89)	19%	(70)	16%	(60)	372
Age: 45-64	7%	(52)	27%	(193)	27%	(196)	21%	(148)	17%	(123)	713
Age: 65+	9%	(42)	32%	(154)	22%	(108)	16%	(80)	21%	(104)	488
GenZers: 1997-2012	12%	(32)	32%	(85)	16%	(43)	10%	(26)	30%	(81)	268
Millennials: 1981-1996	13%	(82)	33%	(213)	20%	(131)	17%	(110)	18%	(119)	656
GenXers: 1965-1980	8%	(43)	26%	(135)	29%	(150)	21%	(108)	17%	(88)	524
Baby Boomers: 1946-1964	8%	(55)	30%	(210)	24%	(169)	18%	(126)	21%	(145)	704
PID: Dem (no lean)	12%	(109)	31%	(282)	22%	(198)	15%	(138)	19%	(176)	902
PID: Ind (no lean)	8%	(49)	28%	(183)	20%	(132)	19%	(124)	25%	(162)	651
PID: Rep (no lean)	9%	(59)	30%	(198)	26%	(173)	18%	(118)	16%	(106)	653
PID/Gender: Dem Men	18%	(75)	31%	(129)	20%	(84)	9%	(39)	21%	(89)	417
PID/Gender: Dem Women	7%	(33)	32%	(153)	23%	(114)	20%	(98)	18%	(86)	484
PID/Gender: Ind Men	8%	(26)	31%	(104)	22%	(74)	16%	(54)	23%	(76)	333
PID/Gender: Ind Women	7%	(24)	25%	(79)	18%	(58)	22%	(70)	27%	(87)	317
PID/Gender: Rep Men	11%	(37)	33%	(108)	25%	(82)	15%	(47)	15%	(50)	323
PID/Gender: Rep Women	6%	(21)	27%	(91)	28%	(91)	21%	(71)	17%	(56)	330
Ideo: Liberal (1-3)	11%	(69)	31%	(196)	25%	(160)	16%	(102)	17%	(109)	637
Ideo: Moderate (4)	10%	(69)	30%	(204)	19%	(131)	16%	(110)	24%	(160)	674
Ideo: Conservative (5-7)	9%	(67)	30%	(213)	27%	(190)	18%	(131)	16%	(113)	714
Educ: < College	9%	(124)	28%	(398)	21%	(308)	19%	(280)	23%	(332)	1442
Educ: Bachelors degree	11%	(52)	31%	(150)	26%	(128)	15%	(73)	17%	(82)	486
Educ: Post-grad	14%	(40)	41%	(115)	24%	(66)	10%	(27)	11%	(30)	279
Income: Under 50k	7%	(86)	24%	(278)	23%	(267)	21%	(246)	25%	(294)	1171
Income: 50k-100k	11%	(77)	36%	(255)	24%	(170)	16%	(112)	13%	(93)	707
Income: 100k+	16%	(54)	40%	(130)	20%	(66)	7%	(22)	17%	(57)	328
Ethnicity: White	9%	(150)	30%	(513)	23%	(397)	18%	(314)	19%	(327)	1702

Table MCFI5_3: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Creating an emergency fund

			Somewhat			newhat				doesn't	
Demographic	Mucl	h better	bo	etter	W	orse	Muc	h worse	appl	y to me	Total N
Adults	10%	(217)	30%	(663)	23%	(503)	17%	(379)	20%	(444)	2206
Ethnicity: Hispanic	6%	(23)	32%	(123)	21%	(80)	15%	(59)	25%	(95)	380
Ethnicity: Black	17%	(49)	32%	(92)	19%	(54)	12%	(33)	20%	(55)	284
Ethnicity: Other	8%	(17)	26%	(58)	24%	(52)	14%	(32)	28%	(62)	220
All Christian	10%	(104)	32%	(324)	25%	(246)	16%	(163)	16%	(160)	997
All Non-Christian	18%	(22)	26%	(31)	25%	(30)	11%	(13)	21%	(25)	121
Atheist	12%	(13)	36%	(37)	17%	(17)	11%	(11)	25%	(26)	104
Agnostic/Nothing in particular	7%	(44)	29%	(190)	21%	(139)	18%	(120)	25%	(163)	655
Something Else	11%	(35)	25%	(81)	21%	(71)	22%	(72)	22%	(72)	330
Religious Non-Protestant/Catholic	15%	(23)	24%	(37)	25%	(39)	14%	(21)	22%	(34)	155
Evangelical	13%	(72)	32%	(174)	21%	(115)	17%	(91)	16%	(85)	537
Non-Evangelical	8%	(61)	30%	(223)	25%	(188)	18%	(131)	18%	(136)	740
Community: Urban	13%	(81)	28%	(171)	20%	(124)	13%	(82)	26%	(161)	618
Community: Suburban	9%	(91)	34%	(356)	25%	(262)	17%	(177)	15%	(153)	1039
Community: Rural	8%	(45)	25%	(136)	21%	(117)	22%	(120)	24%	(131)	549
Employ: Private Sector	13%	(94)	37%	(278)	26%	(196)	14%	(102)	10%	(72)	742
Employ: Government	10%	(14)	31%	(43)	19%	(26)	17%	(24)	22%	(30)	136
Employ: Self-Employed	8%	(18)	24%	(50)	21%	(45)	18%	(38)	28%	(59)	209
Employ: Homemaker	6%	(8)	25%	(32)	29%	(37)	19%	(25)	21%	(27)	128
Employ: Student	10%	(7)	36%	(25)	15%	(10)	10%	(7)	30%	(21)	70
Employ: Retired	9%	(47)	28%	(149)	23%	(127)	17%	(92)	23%	(125)	541
Employ: Unemployed	7%	(17)	21%	(51)	17%	(42)	27%	(66)	27%	(66)	242
Employ: Other	9%	(13)	26%	(36)	14%	(20)	19%	(26)	32%	(44)	138
Military HH: Yes	11%	(30)	36%	(97)	21%	(56)	12%	(32)	21%	(57)	272
Military HH: No	10%	(187)	29%	(566)	23%	(447)	18%	(347)	20%	(387)	1934
RD/WT: Right Direction	15%	(111)	35%	(260)	18%	(133)	9%	(69)	22%	(164)	737
RD/WT: Wrong Track	7%	(106)	27%	(403)	25%	(369)	21%	(310)	19%	(281)	1469
Biden Job Approve	13%	(129)	35%	(352)	20%	(202)	12%	(117)	20%	(196)	997
Biden Job Disapprove	7%	(81)	26%	(291)	26%	(283)	22%	(244)	19%	(209)	1108

Table MCFI5_3: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Creating an emergency fund

			Somewhat better		Somewhat		Much worse			doesn't	
Demographic	Mucl	h better	bo	etter	W	orse	Mucl	n worse	appl	y to me	Total N
Adults	10%	(217)	30%	(663)	23%	(503)	17%	(379)	20%	(444)	2206
Biden Job Strongly Approve	19%	(76)	32%	(124)	19%	(73)	12%	(45)	19%	(73)	392
Biden Job Somewhat Approve	9%	(53)	38%	(227)	21%	(129)	12%	(72)	20%	(124)	605
Biden Job Somewhat Disapprove	6%	(19)	32%	(98)	22%	(69)	21%	(65)	18%	(56)	307
Biden Job Strongly Disapprove	8%	(61)	24%	(193)	27%	(214)	22%	(179)	19%	(153)	800
Favorable of Biden	13%	(132)	34%	(331)	20%	(193)	14%	(134)	19%	(191)	982
Unfavorable of Biden	6%	(69)	28%	(307)	26%	(290)	21%	(231)	19%	(208)	1105
Very Favorable of Biden	19%	(80)	31%	(131)	19%	(79)	11%	(46)	20%	(83)	419
Somewhat Favorable of Biden	9%	(52)	35%	(199)	20%	(114)	16%	(88)	19%	(108)	562
Somewhat Unfavorable of Biden	5%	(14)	37%	(102)	25%	(68)	17%	(48)	16%	(45)	276
Very Unfavorable of Biden	7%	(56)	25%	(205)	27%	(222)	22%	(183)	20%	(162)	828
#1 Issue: Economy	9%	(82)	31%	(273)	25%	(219)	19%	(170)	16%	(139)	883
#1 Issue: Security	11%	(27)	27%	(68)	23%	(57)	19%	(47)	20%	(51)	250
#1 Issue: Health Care	9%	(17)	33%	(59)	23%	(41)	9%	(16)	26%	(47)	181
#1 Issue: Medicare / Social Security	10%	(27)	31%	(87)	23%	(65)	15%	(41)	21%	(59)	280
#1 Issue: Women's Issues	13%	(34)	27%	(74)	17%	(47)	20%	(54)	23%	(62)	271
#1 Issue: Education	4%	(2)	39%	(24)	23%	(15)	17%	(10)	18%	(11)	63
#1 Issue: Energy	13%	(20)	26%	(40)	23%	(36)	12%	(18)	26%	(40)	154
#1 Issue: Other	5%	(7)	30%	(37)	19%	(24)	18%	(23)	28%	(34)	124
2022 House Vote: Democrat	13%	(117)	36%	(318)	21%	(186)	14%	(123)	17%	(147)	891
2022 House Vote: Republican	9%	(57)	29%	(197)	27%	(180)	20%	(132)	15%	(102)	669
2022 House Vote: Someone else	9%	(6)	35%	(23)	24%	(16)	18%	(12)	15%	(10)	67
2022 House Vote: Didnt Vote	6%	(36)	22%	(125)	21%	(120)	19%	(112)	32%	(185)	580
2020 Vote: Joe Biden	13%	(118)	35%	(326)	21%	(194)	13%	(121)	19%	(177)	936
2020 Vote: Donald Trump	9%	(61)	29%	(200)	28%	(192)	21%	(142)	14%	(97)	693
2020 Vote: Other	5%	(4)	28%	(23)	33%	(27)	21%	(17)	13%	(11)	82
2020 Vote: Didn't Vote	7%	(33)	23%	(113)	18%	(90)	20%	(99)	32%	(159)	495

Table MCFI5_3: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Creating an emergency fund

Demographic	Mucl	n better		newhat etter		ewhat orse	Mucl	n worse		doesn't y to me	Total N
Adults	10%	(217)	30%	(663)	23%	(503)	17%	(379)	20%	(444)	2206
2018 House Vote: Democrat	12%	(99)	34%	(270)	22%	(176)	14%	(110)	18%	(142)	798
2018 House Vote: Republican	10%	(56)	30%	(171)	28%	(159)	18%	(106)	15%	(84)	577
2018 House Vote: Someone else	9%	(5)	20%	(11)	27%	(15)	21%	(12)	24%	(13)	55
2018 House Vote: Didnt Vote	7%	(57)	27%	(210)	20%	(154)	19%	(151)	26%	(205)	777
4-Region: Northeast	10%	(38)	31%	(118)	23%	(88)	18%	(69)	19%	(73)	386
4-Region: Midwest	10%	(48)	31%	(139)	26%	(117)	16%	(74)	17%	(79)	456
4-Region: South	10%	(83)	29%	(244)	22%	(186)	19%	(158)	20%	(171)	841
4-Region: West	9%	(48)	31%	(162)	21%	(112)	15%	(78)	23%	(122)	522
2023 Finance Goals Yes	11%	(149)	33%	(448)	24%	(317)	18%	(240)	14%	(192)	1346
2023 Finance Goals No	8%	(67)	25%	(215)	22%	(186)	16%	(140)	29%	(252)	860

Table MCFI5_4: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

- 1.		•	Somewhat better			ewhat	3.5			doesn't	m . 157
Demographic	Mucl	n better	bo	etter	W	orse	Mucl	h worse	apply	y to me	Total N
Adults	13%	(289)	38%	(847)	21%	(462)	12%	(273)	15%	(335)	2206
Gender: Male	16%	(171)	41%	(436)	20%	(209)	9%	(99)	15%	(158)	1074
Gender: Female	10%	(117)	36%	(411)	22%	(252)	15%	(174)	16%	(176)	1130
Age: 18-34	16%	(98)	39%	(244)	17%	(110)	11%	(72)	17%	(108)	633
Age: 35-44	16%	(59)	41%	(151)	22%	(80)	10%	(37)	12%	(44)	372
Age: 45-64	10%	(69)	37%	(265)	24%	(172)	16%	(112)	13%	(95)	713
Age: 65+	13%	(62)	38%	(187)	20%	(99)	11%	(52)	18%	(88)	488
GenZers: 1997-2012	16%	(43)	45%	(119)	12%	(32)	9%	(25)	18%	(49)	268
Millennials: 1981-1996	16%	(105)	38%	(248)	21%	(138)	12%	(78)	13%	(87)	656
GenXers: 1965-1980	10%	(53)	37%	(195)	25%	(131)	15%	(78)	13%	(67)	524
Baby Boomers: 1946-1964	12%	(82)	37%	(259)	22%	(153)	13%	(89)	17%	(122)	704
PID: Dem (no lean)	14%	(126)	41%	(374)	20%	(177)	11%	(98)	14%	(127)	902
PID: Ind (no lean)	11%	(72)	37%	(239)	19%	(124)	14%	(90)	19%	(125)	651
PID: Rep (no lean)	14%	(90)	36%	(234)	25%	(161)	13%	(85)	13%	(83)	653
PID/Gender: Dem Men	19%	(78)	42%	(175)	16%	(67)	7%	(31)	16%	(66)	417
PID/Gender: Dem Women	10%	(48)	41%	(199)	23%	(109)	14%	(67)	12%	(60)	484
PID/Gender: Ind Men	11%	(37)	43%	(143)	20%	(66)	10%	(32)	16%	(55)	333
PID/Gender: Ind Women	11%	(35)	30%	(96)	18%	(58)	18%	(58)	22%	(71)	317
PID/Gender: Rep Men	17%	(56)	37%	(118)	24%	(77)	11%	(36)	11%	(37)	323
PID/Gender: Rep Women	10%	(34)	35%	(116)	26%	(84)	15%	(50)	14%	(46)	330
Ideo: Liberal (1-3)	12%	(78)	44%	(281)	22%	(138)	10%	(65)	12%	(74)	637
Ideo: Moderate (4)	13%	(90)	38%	(258)	19%	(127)	12%	(82)	17%	(117)	674
Ideo: Conservative (5-7)	13%	(96)	36%	(260)	24%	(173)	14%	(102)	12%	(84)	714
Educ: < College	13%	(182)	35%	(508)	20%	(286)	15%	(217)	17%	(248)	1442
Educ: Bachelors degree	14%	(67)	42%	(206)	24%	(117)	8%	(38)	12%	(58)	486
Educ: Post-grad	14%	(40)	48%	(133)	21%	(59)	7%	(18)	10%	(29)	279
Income: Under 50k	11%	(130)	34%	(395)	20%	(232)	16%	(190)	19%	(223)	1171
Income: 50k-100k	14%	(100)	42%	(297)	25%	(174)	10%	(72)	9%	(64)	707
Income: 100k+	18%	(58)	47%	(156)	17%	(56)	3%	(11)	14%	(47)	328
Ethnicity: White	12%	(205)	39%	(669)	21%	(359)	13%	(222)	15%	(247)	1702

Table MCFI5_4: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

D 12 .	M .	L L .44		newhat		newhat	M 1	l		doesn't	m. 4.137
Demographic	Muci	h better	D	etter	W	orse	Muci	n worse	apply	y to me	Total N
Adults	13%	(289)	38%	(847)	21%	(462)	12%	(273)	15%	(335)	2206
Ethnicity: Hispanic	16%	(62)	41%	(157)	15%	(58)	10%	(38)	17%	(65)	380
Ethnicity: Black	22%	(63)	36%	(101)	19%	(54)	9%	(27)	14%	(39)	284
Ethnicity: Other	10%	(21)	35%	(76)	22%	(49)	11%	(25)	22%	(49)	220
All Christian	15%	(145)	41%	(411)	21%	(208)	11%	(111)	12%	(122)	997
All Non-Christian	14%	(17)	43%	(52)	18%	(22)	8%	(10)	16%	(20)	121
Atheist	7%	(7)	46%	(48)	22%	(23)	8%	(8)	17%	(18)	104
Agnostic/Nothing in particular	10%	(65)	35%	(232)	21%	(139)	14%	(91)	20%	(128)	655
Something Else	16%	(54)	31%	(104)	22%	(71)	16%	(53)	14%	(48)	330
Religious Non-Protestant/Catholic	13%	(20)	45%	(70)	21%	(32)	8%	(12)	13%	(20)	155
Evangelical	20%	(107)	34%	(182)	22%	(117)	13%	(68)	12%	(63)	537
Non-Evangelical	12%	(85)	42%	(311)	20%	(147)	12%	(91)	14%	(105)	740
Community: Urban	16%	(97)	36%	(221)	20%	(126)	10%	(65)	18%	(109)	618
Community: Suburban	12%	(121)	42%	(437)	22%	(230)	12%	(121)	13%	(131)	1039
Community: Rural	13%	(71)	35%	(190)	19%	(106)	16%	(87)	17%	(95)	549
Employ: Private Sector	15%	(112)	43%	(318)	23%	(172)	9%	(65)	10%	(75)	742
Employ: Government	12%	(16)	43%	(58)	19%	(26)	8%	(11)	18%	(24)	136
Employ: Self-Employed	14%	(29)	34%	(72)	23%	(48)	16%	(34)	12%	(26)	209
Employ: Homemaker	8%	(10)	40%	(51)	24%	(30)	16%	(21)	13%	(17)	128
Employ: Student	12%	(8)	40%	(27)	14%	(10)	11%	(8)	24%	(16)	70
Employ: Retired	12%	(63)	38%	(206)	20%	(108)	12%	(66)	18%	(98)	541
Employ: Unemployed	10%	(24)	28%	(67)	18%	(43)	21%	(52)	23%	(56)	242
Employ: Other	18%	(25)	35%	(48)	18%	(25)	12%	(17)	17%	(23)	138
Military HH: Yes	13%	(36)	39%	(106)	21%	(56)	8%	(23)	19%	(52)	272
Military HH: No	13%	(253)	38%	(742)	21%	(406)	13%	(250)	15%	(283)	1934
RD/WT: Right Direction	19%	(137)	40%	(295)	16%	(117)	7%	(54)	18%	(133)	737
RD/WT: Wrong Track	10%	(151)	38%	(552)	24%	(345)	15%	(219)	14%	(202)	1469
Biden Job Approve	16%	(161)	43%	(431)	17%	(174)	8%	(78)	15%	(152)	997
Biden Job Disapprove	11%	(117)	35%	(385)	25%	(273)	17%	(184)	13%	(149)	1108

Table MCFI5_4: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

D	M .1	. 1 44	Somewhat better		Somewhat worse		Much worse			doesn't	77. 4 . 1 N
Demographic	Mucl	h better	D	etter	W	orse	Muci	1 worse	apply	y to me	Total N
Adults	13%	(289)	38%	(847)	21%	(462)	12%	(273)	15%	(335)	2206
Biden Job Strongly Approve	21%	(84)	40%	(157)	19%	(74)	9%	(37)	10%	(41)	392
Biden Job Somewhat Approve	13%	(77)	45%	(274)	17%	(101)	7%	(42)	18%	(112)	605
Biden Job Somewhat Disapprove	10%	(30)	40%	(123)	21%	(63)	15%	(47)	14%	(44)	307
Biden Job Strongly Disapprove	11%	(87)	33%	(262)	26%	(210)	17%	(137)	13%	(105)	800
Favorable of Biden	16%	(153)	43%	(426)	17%	(171)	9%	(92)	14%	(140)	982
Unfavorable of Biden	11%	(121)	35%	(387)	25%	(273)	15%	(169)	14%	(154)	1105
Very Favorable of Biden	19%	(80)	41%	(172)	19%	(81)	9%	(36)	12%	(50)	419
Somewhat Favorable of Biden	13%	(72)	45%	(254)	16%	(90)	10%	(56)	16%	(91)	562
Somewhat Unfavorable of Biden	10%	(27)	44%	(123)	20%	(56)	11%	(31)	14%	(39)	276
Very Unfavorable of Biden	11%	(94)	32%	(265)	26%	(217)	17%	(138)	14%	(115)	828
#1 Issue: Economy	14%	(119)	38%	(332)	23%	(206)	15%	(129)	11%	(96)	883
#1 Issue: Security	13%	(34)	35%	(87)	24%	(60)	11%	(28)	16%	(41)	250
#1 Issue: Health Care	16%	(29)	43%	(78)	18%	(32)	10%	(18)	14%	(24)	181
#1 Issue: Medicare / Social Security	13%	(35)	43%	(119)	17%	(47)	12%	(34)	16%	(44)	280
#1 Issue: Women's Issues	13%	(35)	33%	(91)	20%	(54)	11%	(31)	22%	(60)	271
#1 Issue: Education	4%	(3)	54%	(34)	17%	(11)	12%	(7)	13%	(8)	63
#1 Issue: Energy	14%	(22)	36%	(55)	20%	(30)	8%	(13)	22%	(34)	154
#1 Issue: Other	10%	(12)	41%	(51)	17%	(22)	11%	(13)	22%	(27)	124
2022 House Vote: Democrat	15%	(130)	46%	(405)	20%	(179)	8%	(71)	12%	(105)	891
2022 House Vote: Republican	13%	(86)	37%	(246)	25%	(170)	14%	(90)	11%	(76)	669
2022 House Vote: Someone else	6%	(4)	34%	(23)	14%	(9)	17%	(11)	29%	(19)	67
2022 House Vote: Didnt Vote	12%	(68)	30%	(173)	18%	(104)	17%	(100)	23%	(135)	580
2020 Vote: Joe Biden	14%	(131)	47%	(444)	19%	(177)	8%	(74)	12%	(111)	936
2020 Vote: Donald Trump	13%	(91)	34%	(236)	26%	(177)	15%	(103)	12%	(85)	693
2020 Vote: Other	8%	(6)	42%	(35)	25%	(21)	15%	(12)	10%	(8)	82
2020 Vote: Didn't Vote	12%	(60)	27%	(133)	18%	(88)	17%	(84)	26%	(131)	495

Table MCFI5_4: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Demographic	Mucl	h better		Somewhat Somewhat This doesn't better worse Much worse apply to me			Total N				
Adults	13%	(289)	38%	(847)	21%	(462)	12%	(273)	15%	(335)	2206
2018 House Vote: Democrat	13%	(108)	45%	(358)	21%	(165)	8%	(66)	13%	(102)	798
2018 House Vote: Republican	14%	(78)	36%	(209)	26%	(150)	12%	(71)	12%	(69)	577
2018 House Vote: Someone else	21%	(11)	36%	(20)	19%	(10)	14%	(8)	10%	(6)	55
2018 House Vote: Didnt Vote	12%	(91)	34%	(261)	18%	(137)	17%	(129)	20%	(159)	777
4-Region: Northeast	13%	(49)	40%	(153)	19%	(73)	14%	(52)	15%	(58)	386
4-Region: Midwest	13%	(57)	39%	(180)	27%	(121)	10%	(44)	12%	(53)	456
4-Region: South	15%	(125)	36%	(307)	21%	(173)	13%	(113)	15%	(123)	841
4-Region: West	11%	(57)	40%	(207)	18%	(94)	12%	(63)	19%	(100)	522
2023 Finance Goals Yes	14%	(194)	43%	(581)	22%	(295)	12%	(168)	8%	(108)	1346
2023 Finance Goals No	11%	(94)	31%	(266)	19%	(168)	12%	(105)	26%	(227)	860

Table MCFI5_5: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

			Som	ewhat	Son	omewhat This doesn't					
Demographic	Muc	h better			apply	y to me	Total N				
Adults	13%	(277)	36%	(793)	23%	(517)	12%	(273)	16%	(345)	2206
Gender: Male	17%	(184)	36%	(389)	23%	(243)	9%	(92)	16%	(167)	1074
Gender: Female	8%	(94)	36%	(404)	24%	(274)	16%	(180)	16%	(178)	1130
Age: 18-34	17%	(105)	34%	(214)	21%	(135)	9%	(58)	19%	(121)	633
Age: 35-44	15%	(56)	37%	(138)	25%	(92)	11%	(40)	13%	(48)	372
Age: 45-64	9%	(61)	36%	(254)	25%	(179)	17%	(121)	14%	(97)	713
Age: 65+	11%	(55)	38%	(187)	23%	(112)	11%	(54)	16%	(80)	488
GenZers: 1997-2012	18%	(49)	30%	(81)	25%	(67)	7%	(19)	20%	(52)	268
Millennials: 1981-1996	16%	(103)	38%	(250)	21%	(135)	11%	(70)	15%	(98)	656
GenXers: 1965-1980	8%	(44)	35%	(185)	24%	(128)	17%	(89)	15%	(78)	524
Baby Boomers: 1946-1964	11%	(78)	36%	(256)	25%	(179)	13%	(93)	14%	(99)	704
PID: Dem (no lean)	14%	(130)	36%	(327)	22%	(198)	12%	(107)	16%	(140)	902
PID: Ind (no lean)	10%	(66)	35%	(227)	23%	(151)	13%	(87)	18%	(120)	651
PID: Rep (no lean)	12%	(81)	37%	(240)	26%	(168)	12%	(78)	13%	(86)	653
PID/Gender: Dem Men	21%	(88)	37%	(156)	17%	(69)	7%	(31)	17%	(73)	417
PID/Gender: Dem Women	9%	(41)	35%	(171)	26%	(128)	16%	(77)	14%	(67)	484
PID/Gender: Ind Men	12%	(40)	36%	(121)	28%	(92)	9%	(29)	16%	(52)	333
PID/Gender: Ind Women	8%	(27)	33%	(106)	19%	(59)	18%	(58)	21%	(67)	317
PID/Gender: Rep Men	17%	(56)	35%	(112)	25%	(81)	10%	(33)	13%	(42)	323
PID/Gender: Rep Women	8%	(26)	39%	(127)	26%	(87)	14%	(46)	13%	(44)	330
Ideo: Liberal (1-3)	15%	(96)	40%	(252)	22%	(143)	11%	(73)	12%	(73)	637
Ideo: Moderate (4)	12%	(79)	34%	(229)	21%	(140)	13%	(91)	20%	(136)	674
Ideo: Conservative (5-7)	12%	(84)	36%	(255)	28%	(203)	13%	(90)	12%	(83)	714
Educ: < College	13%	(187)	32%	(457)	24%	(340)	14%	(206)	17%	(252)	1442
Educ: Bachelors degree	10%	(51)	42%	(206)	23%	(113)	10%	(50)	14%	(66)	486
Educ: Post-grad	14%	(40)	47%	(130)	23%	(65)	6%	(17)	10%	(27)	279
Income: Under 50k	10%	(120)	31%	(367)	23%	(268)	15%	(181)	20%	(235)	1171
Income: 50k-100k	13%	(94)	39%	(278)	27%	(190)	11%	(76)	10%	(69)	707
Income: 100k+	19%	(63)	45%	(148)	18%	(59)	5%	(16)	13%	(42)	328
Ethnicity: White	12%	(197)	36%	(619)	25%	(420)	13%	(218)	15%	(248)	1702

Table MCFI5_5: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

D 1:	3.6		Somewhat better		Somewhat worse		Much worse			doesn't	m . 127
Demographic	Mucl	h better	b	etter	W	orse	Mucl	n worse	apply	y to me	Total N
Adults	13%	(277)	36%	(793)	23%	(517)	12%	(273)	16%	(345)	2206
Ethnicity: Hispanic	18%	(69)	32%	(121)	23%	(88)	10%	(38)	17%	(64)	380
Ethnicity: Black	22%	(61)	33%	(92)	19%	(53)	11%	(31)	16%	(46)	284
Ethnicity: Other	9%	(19)	37%	(82)	20%	(45)	11%	(23)	23%	(51)	220
All Christian	13%	(126)	39%	(394)	24%	(235)	12%	(118)	12%	(124)	997
All Non-Christian	19%	(23)	34%	(41)	18%	(22)	11%	(13)	18%	(22)	121
Atheist	17%	(18)	36%	(38)	19%	(19)	10%	(10)	18%	(19)	104
Agnostic/Nothing in particular	10%	(63)	34%	(223)	24%	(155)	14%	(90)	19%	(124)	655
Something Else	14%	(47)	30%	(98)	26%	(86)	13%	(43)	17%	(57)	330
Religious Non-Protestant/Catholic	16%	(24)	33%	(51)	26%	(41)	12%	(18)	14%	(22)	155
Evangelical	18%	(96)	35%	(188)	24%	(127)	11%	(59)	12%	(67)	537
Non-Evangelical	10%	(72)	39%	(291)	23%	(170)	13%	(94)	15%	(112)	740
Community: Urban	17%	(106)	32%	(197)	22%	(136)	9%	(58)	20%	(121)	618
Community: Suburban	11%	(112)	40%	(415)	24%	(250)	12%	(128)	13%	(134)	1039
Community: Rural	11%	(59)	33%	(181)	24%	(131)	16%	(87)	17%	(91)	549
Employ: Private Sector	14%	(107)	44%	(324)	23%	(167)	9%	(68)	10%	(76)	742
Employ: Government	14%	(19)	39%	(53)	24%	(33)	10%	(13)	13%	(18)	136
Employ: Self-Employed	14%	(30)	28%	(58)	30%	(62)	15%	(32)	13%	(26)	209
Employ: Homemaker	7%	(9)	38%	(49)	23%	(30)	17%	(21)	15%	(19)	128
Employ: Student	14%	(10)	30%	(21)	24%	(17)	7%	(5)	25%	(17)	70
Employ: Retired	10%	(56)	36%	(197)	24%	(129)	12%	(65)	17%	(94)	541
Employ: Unemployed	11%	(26)	23%	(56)	19%	(46)	20%	(48)	27%	(67)	242
Employ: Other	15%	(21)	26%	(36)	24%	(33)	15%	(20)	20%	(28)	138
Military HH: Yes	16%	(44)	38%	(103)	23%	(62)	7%	(19)	16%	(44)	272
Military HH: No	12%	(233)	36%	(690)	24%	(456)	13%	(253)	16%	(302)	1934
RD/WT: Right Direction	20%	(144)	36%	(265)	17%	(122)	7%	(55)	21%	(151)	737
RD/WT: Wrong Track	9%	(133)	36%	(529)	27%	(395)	15%	(218)	13%	(194)	1469
Biden Job Approve	18%	(181)	39%	(387)	19%	(188)	8%	(83)	16%	(158)	997
Biden Job Disapprove	8%	(90)	34%	(379)	28%	(308)	16%	(179)	14%	(152)	1108

Table MCFI5_5: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

	3.5		Somewhat		Somewhat		37.1			doesn't	m . 127
Demographic	Muc	h better	bo	etter	W	orse	Much	n worse	apply	y to me	Total N
Adults	13%	(277)	36%	(793)	23%	(517)	12%	(273)	16%	(345)	2206
Biden Job Strongly Approve	22%	(85)	39%	(151)	16%	(63)	10%	(40)	13%	(53)	392
Biden Job Somewhat Approve	16%	(96)	39%	(236)	21%	(125)	7%	(43)	17%	(106)	605
Biden Job Somewhat Disapprove	6%	(20)	38%	(116)	24%	(73)	17%	(51)	16%	(48)	307
Biden Job Strongly Disapprove	9%	(70)	33%	(263)	29%	(234)	16%	(128)	13%	(104)	800
Favorable of Biden	17%	(166)	39%	(379)	19%	(189)	9%	(93)	16%	(154)	982
Unfavorable of Biden	9%	(98)	34%	(379)	28%	(310)	15%	(168)	14%	(149)	1105
Very Favorable of Biden	21%	(87)	38%	(157)	17%	(72)	9%	(37)	16%	(66)	419
Somewhat Favorable of Biden	14%	(79)	39%	(221)	21%	(118)	10%	(56)	16%	(88)	562
Somewhat Unfavorable of Biden	8%	(21)	37%	(102)	26%	(71)	14%	(39)	16%	(43)	276
Very Unfavorable of Biden	9%	(77)	33%	(277)	29%	(240)	16%	(129)	13%	(106)	828
#1 Issue: Economy	12%	(105)	36%	(321)	25%	(223)	14%	(123)	13%	(111)	883
#1 Issue: Security	13%	(33)	33%	(82)	27%	(67)	11%	(28)	16%	(41)	250
#1 Issue: Health Care	18%	(32)	33%	(60)	24%	(44)	7%	(13)	17%	(32)	181
#1 Issue: Medicare / Social Security	11%	(32)	41%	(115)	18%	(51)	13%	(36)	16%	(46)	280
#1 Issue: Women's Issues	16%	(42)	32%	(88)	19%	(52)	14%	(37)	19%	(52)	271
#1 Issue: Education	8%	(5)	54%	(34)	16%	(10)	9%	(6)	13%	(8)	63
#1 Issue: Energy	11%	(17)	29%	(45)	28%	(44)	10%	(15)	21%	(33)	154
#1 Issue: Other	9%	(11)	40%	(50)	21%	(26)	12%	(15)	19%	(24)	124
2022 House Vote: Democrat	16%	(145)	40%	(357)	21%	(191)	10%	(85)	13%	(112)	891
2022 House Vote: Republican	10%	(69)	38%	(256)	27%	(183)	13%	(86)	11%	(74)	669
2022 House Vote: Someone else	13%	(9)	25%	(17)	20%	(13)	16%	(10)	26%	(17)	67
2022 House Vote: Didnt Vote	9%	(55)	28%	(163)	22%	(130)	16%	(91)	24%	(142)	580
2020 Vote: Joe Biden	15%	(144)	41%	(380)	22%	(202)	9%	(87)	13%	(125)	936
2020 Vote: Donald Trump	10%	(72)	35%	(242)	28%	(195)	14%	(99)	12%	(85)	693
2020 Vote: Other	8%	(7)	43%	(36)	26%	(21)	15%	(12)	8%	(6)	82
2020 Vote: Didn't Vote	11%	(54)	27%	(136)	20%	(100)	15%	(75)	26%	(129)	495

Table MCFI5_5: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Demographic	Mucl	ı better		newhat etter		newhat orse	Much	ı worse		doesn't y to me	Total N
Adults	13%	(277)	36%	(793)	23%	(517)	12%	(273)	16%	(345)	2206
2018 House Vote: Democrat	15%	(120)	41%	(327)	21%	(168)	9%	(72)	14%	(111)	798
2018 House Vote: Republican	12%	(71)	36%	(210)	28%	(161)	12%	(70)	11%	(64)	577
2018 House Vote: Someone else	14%	(8)	26%	(14)	29%	(16)	19%	(10)	12%	(7)	55
2018 House Vote: Didnt Vote	10%	(78)	31%	(242)	22%	(172)	16%	(121)	21%	(163)	777
4-Region: Northeast	12%	(44)	37%	(144)	21%	(83)	14%	(52)	16%	(63)	386
4-Region: Midwest	13%	(58)	38%	(174)	28%	(127)	10%	(47)	11%	(50)	456
4-Region: South	13%	(112)	37%	(312)	21%	(176)	13%	(107)	16%	(134)	841
4-Region: West	12%	(63)	31%	(163)	25%	(131)	13%	(67)	19%	(99)	522
2023 Finance Goals Yes	14%	(188)	40%	(534)	24%	(327)	13%	(172)	9%	(125)	1346
2023 Finance Goals No	10%	(90)	30%	(259)	22%	(190)	12%	(101)	26%	(220)	860

Table MCFI5_6: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Purchasing a home

				newhat	Son	ewhat				doesn't	
Demographic	Much	ı better	be	etter	W	orse	Mucl	h worse	appl	y to me	Total N
Adults	5%	(115)	12%	(257)	9%	(209)	12%	(261)	62%	(1364)	2206
Gender: Male	7%	(75)	14%	(149)	10%	(103)	10%	(111)	59%	(635)	1074
Gender: Female	4%	(40)	10%	(108)	9%	(105)	13%	(149)	64%	(729)	1130
Age: 18-34	9%	(57)	20%	(124)	11%	(71)	14%	(91)	46%	(289)	633
Age: 35-44	9%	(35)	14%	(52)	12%	(45)	15%	(58)	49%	(182)	372
Age: 45-64	3%	(20)	9%	(61)	10%	(73)	11%	(79)	67%	(479)	713
Age: 65+	1%	(3)	4%	(19)	4%	(20)	7%	(33)	85%	(414)	488
GenZers: 1997-2012	10%	(26)	19%	(50)	8%	(22)	14%	(39)	49%	(132)	268
Millennials: 1981-1996	9%	(59)	18%	(121)	14%	(91)	15%	(101)	43%	(284)	656
GenXers: 1965-1980	4%	(19)	9%	(49)	12%	(62)	13%	(67)	63%	(328)	524
Baby Boomers: 1946-1964	2%	(11)	5%	(36)	5%	(32)	7%	(53)	81%	(572)	704
PID: Dem (no lean)	7%	(63)	14%	(130)	11%	(98)	9%	(81)	59%	(529)	902
PID: Ind (no lean)	4%	(23)	9%	(61)	6%	(40)	15%	(97)	66%	(430)	651
PID: Rep (no lean)	4%	(28)	10%	(66)	11%	(71)	13%	(83)	62%	(405)	653
PID/Gender: Dem Men	11%	(46)	17%	(70)	10%	(43)	6%	(26)	56%	(232)	417
PID/Gender: Dem Women	4%	(18)	12%	(60)	11%	(55)	11%	(54)	61%	(297)	484
PID/Gender: Ind Men	3%	(9)	11%	(35)	7%	(22)	15%	(49)	66%	(218)	333
PID/Gender: Ind Women	5%	(14)	8%	(25)	6%	(18)	15%	(48)	67%	(211)	317
PID/Gender: Rep Men	6%	(21)	13%	(43)	12%	(39)	11%	(36)	57%	(185)	323
PID/Gender: Rep Women	2%	(7)	7%	(23)	10%	(32)	14%	(47)	67%	(221)	330
Ideo: Liberal (1-3)	7%	(47)	14%	(88)	10%	(66)	10%	(64)	58%	(372)	637
Ideo: Moderate (4)	5%	(33)	13%	(91)	8%	(57)	11%	(72)	62%	(421)	674
Ideo: Conservative (5-7)	4%	(32)	10%	(68)	11%	(77)	13%	(95)	62%	(442)	714
Educ: < College	4%	(55)	11%	(161)	8%	(121)	14%	(199)	63%	(906)	1442
Educ: Bachelors degree	7%	(33)	13%	(61)	11%	(55)	9%	(42)	61%	(295)	486
Educ: Post-grad	10%	(27)	12%	(35)	12%	(34)	7%	(21)	58%	(163)	279
Income: Under 50k	4%	(46)	10%	(116)	8%	(88)	15%	(171)	64%	(749)	1171
Income: 50k-100k	5%	(37)	13%	(91)	14%	(97)	9%	(67)	59%	(416)	707
Income: 100k+	10%	(32)	15%	(49)	7%	(24)	7%	(23)	61%	(200)	328
Ethnicity: White	5%	(78)	11%	(192)	9%	(145)	12%	(208)	63%	(1080)	1702

Table MCFI5_6: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Purchasing a home

			Son	newhat	Son	newhat			This	doesn't	
Demographic	Mucl	n better	b	etter	W	orse	Mucl	h worse	appl	y to me	Total N
Adults	5%	(115)	12%	(257)	9%	(209)	12%	(261)	62%	(1364)	2206
Ethnicity: Hispanic	3%	(13)	20%	(76)	9%	(35)	16%	(61)	51%	(195)	380
Ethnicity: Black	12%	(34)	14%	(40)	11%	(32)	9%	(25)	54%	(152)	284
Ethnicity: Other	2%	(3)	11%	(24)	15%	(32)	13%	(28)	60%	(132)	220
All Christian	6%	(59)	12%	(115)	7%	(74)	11%	(112)	64%	(636)	997
All Non-Christian	10%	(12)	13%	(15)	14%	(17)	11%	(13)	53%	(63)	121
Atheist	5%	(5)	14%	(14)	7%	(8)	11%	(11)	63%	(66)	104
Agnostic/Nothing in particular	4%	(28)	11%	(70)	12%	(76)	12%	(80)	61%	(401)	655
Something Else	3%	(11)	13%	(42)	10%	(34)	14%	(45)	60%	(198)	330
Religious Non-Protestant/Catholic	8%	(13)	17%	(26)	12%	(18)	11%	(16)	53%	(81)	155
Evangelical	9%	(49)	12%	(67)	8%	(45)	11%	(60)	59%	(317)	537
Non-Evangelical	3%	(21)	11%	(78)	8%	(58)	13%	(94)	66%	(490)	740
Community: Urban	10%	(59)	13%	(83)	11%	(66)	11%	(66)	56%	(343)	618
Community: Suburban	3%	(34)	11%	(114)	9%	(90)	13%	(136)	64%	(665)	1039
Community: Rural	4%	(21)	11%	(59)	10%	(53)	11%	(60)	65%	(356)	549
Employ: Private Sector	9%	(69)	14%	(105)	13%	(95)	13%	(100)	50%	(373)	742
Employ: Government	7%	(10)	12%	(17)	8%	(10)	16%	(21)	57%	(78)	136
Employ: Self-Employed	6%	(13)	21%	(43)	9%	(18)	12%	(24)	53%	(110)	209
Employ: Homemaker	2%	(2)	6%	(8)	13%	(17)	13%	(16)	66%	(85)	128
Employ: Student	_	(0)	13%	(9)	17%	(12)	11%	(8)	59%	(41)	70
Employ: Retired	1%	(6)	6%	(31)	5%	(25)	8%	(41)	81%	(438)	541
Employ: Unemployed	2%	(6)	9%	(21)	9%	(22)	17%	(40)	63%	(153)	242
Employ: Other	6%	(9)	17%	(24)	7%	(9)	7%	(10)	63%	(86)	138
Military HH: Yes	4%	(11)	6%	(18)	8%	(22)	7%	(20)	74%	(200)	272
Military HH: No	5%	(104)	12%	(239)	10%	(186)	12%	(241)	60%	(1164)	1934
RD/WT: Right Direction	9%	(64)	18%	(129)	8%	(62)	7%	(48)	59%	(433)	737
RD/WT: Wrong Track	3%	(51)	9%	(127)	10%	(147)	14%	(213)	63%	(931)	1469
Biden Job Approve	8%	(76)	15%	(147)	8%	(83)	7%	(73)	62%	(617)	997
Biden Job Disapprove	3%	(38)	9%	(100)	11%	(120)	15%	(167)	62%	(682)	1108

Table MCFI5_6: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Purchasing a home

Domographia	M., ak	ı better		newhat etter		newhat	M., al	ı worse		doesn't	Total N
Demographic	Muci	1 better	D(etter	W	orse	Muci	1 worse	аррі	y to me	IOTAL N
Adults	5%	(115)	12%	(257)	9%	(209)	12%	(261)	62%	(1364)	2206
Biden Job Strongly Approve	12%	(46)	16%	(63)	8%	(33)	6%	(23)	58%	(226)	392
Biden Job Somewhat Approve	5%	(30)	14%	(84)	8%	(50)	8%	(50)	65%	(391)	605
Biden Job Somewhat Disapprove	3%	(10)	10%	(32)	11%	(34)	16%	(49)	59%	(182)	307
Biden Job Strongly Disapprove	4%	(28)	9%	(69)	11%	(86)	15%	(118)	62%	(500)	800
Favorable of Biden	7%	(72)	14%	(139)	8%	(78)	9%	(90)	61%	(603)	982
Unfavorable of Biden	3%	(38)	10%	(110)	11%	(122)	14%	(152)	62%	(683)	1105
Very Favorable of Biden	10%	(43)	15%	(63)	8%	(34)	7%	(29)	60%	(250)	419
Somewhat Favorable of Biden	5%	(28)	13%	(76)	8%	(45)	11%	(61)	63%	(353)	562
Somewhat Unfavorable of Biden	5%	(13)	12%	(33)	14%	(38)	11%	(30)	59%	(163)	276
Very Unfavorable of Biden	3%	(25)	9%	(77)	10%	(85)	15%	(122)	63%	(520)	828
#1 Issue: Economy	6%	(49)	13%	(114)	11%	(98)	12%	(109)	58%	(512)	883
#1 Issue: Security	4%	(10)	5%	(13)	8%	(21)	14%	(36)	68%	(170)	250
#1 Issue: Health Care	7%	(13)	22%	(39)	6%	(11)	7%	(13)	58%	(104)	181
#1 Issue: Medicare / Social Security	3%	(8)	8%	(22)	2%	(4)	7%	(19)	81%	(227)	280
#1 Issue: Women's Issues	8%	(21)	14%	(37)	11%	(29)	15%	(40)	53%	(144)	271
#1 Issue: Education	5%	(3)	9%	(5)	17%	(11)	11%	(7)	58%	(37)	63
#1 Issue: Energy	4%	(7)	12%	(19)	15%	(23)	10%	(16)	58%	(89)	154
#1 Issue: Other	3%	(4)	6%	(7)	9%	(11)	17%	(21)	66%	(82)	124
2022 House Vote: Democrat	7%	(67)	14%	(128)	10%	(89)	9%	(85)	59%	(522)	891
2022 House Vote: Republican	4%	(30)	9%	(60)	10%	(68)	13%	(89)	63%	(422)	669
2022 House Vote: Someone else	6%	(4)	3%	(2)	12%	(8)	20%	(13)	59%	(40)	67
2022 House Vote: Didnt Vote	3%	(15)	11%	(66)	8%	(44)	13%	(74)	66%	(380)	580
2020 Vote: Joe Biden	7%	(66)	16%	(147)	9%	(85)	9%	(81)	60%	(558)	936
2020 Vote: Donald Trump	4%	(24)	9%	(62)	11%	(75)	14%	(96)	63%	(436)	693
2020 Vote: Other	4%	(3)	4%	(3)	14%	(12)	24%	(20)	54%	(44)	82
2020 Vote: Didn't Vote	4%	(22)	9%	(45)	8%	(38)	13%	(65)	66%	(326)	495

860

Table MCFI5_6: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Purchasing a home

Somewhat Somewhat This doesn't Demographic **Much better Much worse** apply to me better worse Total N 5% 12%12% 62%Adults (115)(257)9% (209)(261)(1364)2206 2018 House Vote: Democrat 7% (57)13% (107)9% 9% (74)61%(486)(73)798 2018 House Vote: Republican 4%10%(55)11% 12%(72)63% (364)577 (25)(61) 2018 House Vote: Someone else 5% 7% 10%(6) 24%(29)(3)(4)(13)53% 55 4%2018 House Vote: Didnt Vote 12%9% 13%(102)63% (30)(90)(69)(486)777 5% 4-Region: Northeast 9% 12% 10%64%386 (21)(34)(45)(39)(247)5% 4-Region: Midwest (22)13% (61)11% (50)10%(45)61%(278)456 4-Region: South 6%11% (92)9% (72)12%(103)62%841 (50)(524)4-Region: West 4%13% 8%14%60%(22)(70)(42)(315)522 (74)2023 Finance Goals Yes 6%14%11% (147)14%(188)56% (749)(78)(184)1346

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

(73)

7%

(62)

9%

(73)

72%

(616)

8%

4%

(37)

2023 Finance Goals No

Table MCFI5_7: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Eliminating my debt

			Son	newhat	Som	ewhat			This	doesn't	
Demographic	Mucl	h better	be	etter	w	orse	Muc	h worse	apply	y to me	Total N
Adults	10%	(231)	29%	(641)	19%	(424)	14%	(315)	27%	(595)	2206
Gender: Male	13%	(140)	33%	(354)	17%	(180)	11%	(115)	26%	(284)	1074
Gender: Female	8%	(91)	25%	(287)	22%	(244)	18%	(199)	27%	(310)	1130
Age: 18-34	13%	(82)	27%	(173)	20%	(128)	10%	(63)	30%	(187)	633
Age: 35-44	10%	(38)	37%	(136)	18%	(67)	15%	(56)	20%	(76)	372
Age: 45-64	9%	(63)	27%	(193)	21%	(151)	18%	(125)	25%	(181)	713
Age: 65+	10%	(48)	29%	(140)	16%	(78)	15%	(71)	31%	(151)	488
GenZers: 1997-2012	16%	(42)	19%	(51)	19%	(51)	8%	(21)	38%	(103)	268
Millennials: 1981-1996	11%	(70)	36%	(235)	20%	(130)	13%	(86)	21%	(135)	656
GenXers: 1965-1980	8%	(44)	29%	(150)	22%	(115)	18%	(96)	23%	(120)	524
Baby Boomers: 1946-1964	10%	(74)	27%	(189)	17%	(121)	15%	(103)	31%	(218)	704
PID: Dem (no lean)	10%	(90)	34%	(309)	20%	(176)	12%	(108)	24%	(219)	902
PID: Ind (no lean)	10%	(62)	26%	(170)	18%	(117)	15%	(97)	31%	(205)	651
PID: Rep (no lean)	12%	(79)	25%	(162)	20%	(130)	17%	(110)	26%	(171)	653
PID/Gender: Dem Men	12%	(51)	39%	(163)	15%	(61)	7%	(30)	27%	(112)	417
PID/Gender: Dem Women	8%	(39)	30%	(146)	24%	(115)	16%	(78)	22%	(106)	484
PID/Gender: Ind Men	12%	(41)	33%	(109)	17%	(58)	13%	(43)	24%	(81)	333
PID/Gender: Ind Women	7%	(21)	19%	(60)	19%	(59)	17%	(54)	39%	(123)	317
PID/Gender: Rep Men	15%	(48)	25%	(81)	19%	(61)	13%	(42)	28%	(91)	323
PID/Gender: Rep Women	9%	(31)	25%	(81)	21%	(69)	21%	(68)	24%	(81)	330
Ideo: Liberal (1-3)	9%	(55)	35%	(224)	20%	(127)	12%	(75)	25%	(157)	637
Ideo: Moderate (4)	11%	(73)	28%	(187)	19%	(128)	14%	(93)	29%	(192)	674
Ideo: Conservative (5-7)	11%	(76)	26%	(185)	21%	(149)	17%	(122)	26%	(183)	714
Educ: < College	10%	(151)	26%	(370)	19%	(277)	16%	(235)	28%	(409)	1442
Educ: Bachelors degree	10%	(47)	34%	(164)	20%	(99)	11%	(54)	25%	(122)	486
Educ: Post-grad	12%	(33)	38%	(107)	17%	(48)	9%	(26)	23%	(65)	279
Income: Under 50k	9%	(103)	25%	(287)	20%	(229)	18%	(207)	29%	(345)	1171
Income: 50k-100k	13%	(90)	33%	(233)	21%	(146)	13%	(89)	21%	(150)	707
Income: 100k+	12%	(38)	37%	(121)	15%	(49)	6%	(19)	31%	(101)	328
Ethnicity: White	10%	(172)	29%	(486)	19%	(331)	15%	(260)	27%	(453)	1702

Table MCFI5_7: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Eliminating my debt

Demographic	Mucl	h better		newhat etter		newhat orse	Mucl	h worse		doesn't y to me	Total N
Adults	10%	(231)	29%	(641)	19%	(424)	14%	(315)	27%	(595)	2206
Ethnicity: Hispanic	13%	(50)	32%	(122)	18%	(70)	9%	(35)	27%	(103)	380
Ethnicity: Black	13%	(37)	34%	(97)	21%	(59)	10%	(30)	21%	(61)	284
Ethnicity: Other	10%	(22)	26%	(58)	15%	(33)	11%	(25)	37%	(81)	220
All Christian	12%	(121)	30%	(295)	20%	(202)	14%	(138)	24%	(239)	997
All Non-Christian	12%	(15)	35%	(42)	16%	(20)	7%	(9)	30%	(36)	121
Atheist	14%	(14)	28%	(29)	11%	(11)	13%	(13)	35%	(36)	104
Agnostic/Nothing in particular	8%	(53)	29%	(187)	18%	(121)	15%	(98)	30%	(196)	655
Something Else	8%	(28)	27%	(88)	21%	(69)	17%	(57)	27%	(88)	330
Religious Non-Protestant/Catholic	10%	(16)	31%	(48)	17%	(27)	9%	(13)	33%	(50)	155
Evangelical	13%	(71)	30%	(163)	19%	(101)	13%	(72)	24%	(129)	537
Non-Evangelical	10%	(74)	28%	(210)	21%	(159)	16%	(116)	24%	(181)	740
Community: Urban	13%	(82)	29%	(179)	18%	(112)	11%	(70)	28%	(176)	618
Community: Suburban	9%	(97)	32%	(337)	19%	(200)	14%	(149)	25%	(256)	1039
Community: Rural	10%	(52)	23%	(125)	20%	(112)	17%	(96)	30%	(164)	549
Employ: Private Sector	12%	(92)	39%	(290)	21%	(152)	11%	(84)	17%	(125)	742
Employ: Government	6%	(9)	27%	(37)	17%	(23)	18%	(25)	31%	(43)	136
Employ: Self-Employed	11%	(23)	27%	(57)	21%	(45)	15%	(32)	25%	(53)	209
Employ: Homemaker	6%	(8)	24%	(30)	30%	(38)	15%	(20)	25%	(32)	128
Employ: Student	2%	(1)	22%	(16)	24%	(17)	9%	(7)	43%	(30)	70
Employ: Retired	9%	(50)	27%	(148)	16%	(87)	14%	(76)	33%	(180)	541
Employ: Unemployed	10%	(24)	15%	(37)	17%	(40)	21%	(52)	37%	(89)	242
Employ: Other	18%	(25)	20%	(27)	16%	(22)	15%	(21)	31%	(43)	138
Military HH: Yes	13%	(36)	30%	(82)	21%	(56)	11%	(29)	26%	(69)	272
Military HH: No	10%	(195)	29%	(559)	19%	(368)	15%	(286)	27%	(526)	1934
RD/WT: Right Direction	14%	(106)	35%	(256)	17%	(127)	8%	(58)	26%	(190)	737
RD/WT: Wrong Track	8%	(125)	26%	(385)	20%	(297)	18%	(257)	28%	(405)	1469
Biden Job Approve	13%	(129)	35%	(344)	18%	(182)	9%	(90)	25%	(251)	997
Biden Job Disapprove	8%	(90)	25%	(272)	21%	(228)	19%	(215)	27%	(303)	1108

Table MCFI5_7: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Eliminating my debt

			Somewhat better			newhat				doesn't	
Demographic	Mucl	h better	bo	etter	W	orse	Mucl	n worse	apply	y to me	Total N
Adults	10%	(231)	29%	(641)	19%	(424)	14%	(315)	27%	(595)	2206
Biden Job Strongly Approve	17%	(67)	38%	(147)	14%	(55)	11%	(41)	21%	(81)	392
Biden Job Somewhat Approve	10%	(62)	33%	(197)	21%	(127)	8%	(49)	28%	(171)	605
Biden Job Somewhat Disapprove	7%	(22)	30%	(92)	20%	(61)	19%	(59)	24%	(73)	307
Biden Job Strongly Disapprove	9%	(68)	22%	(179)	21%	(167)	19%	(156)	29%	(230)	800
Favorable of Biden	13%	(124)	33%	(328)	18%	(177)	11%	(103)	25%	(250)	982
Unfavorable of Biden	9%	(94)	25%	(271)	21%	(233)	18%	(200)	28%	(306)	1105
Very Favorable of Biden	15%	(65)	35%	(147)	15%	(62)	11%	(45)	24%	(100)	419
Somewhat Favorable of Biden	11%	(59)	32%	(181)	20%	(115)	10%	(58)	27%	(149)	562
Somewhat Unfavorable of Biden	8%	(23)	32%	(88)	21%	(59)	15%	(42)	23%	(64)	276
Very Unfavorable of Biden	9%	(71)	22%	(183)	21%	(174)	19%	(158)	29%	(242)	828
#1 Issue: Economy	10%	(85)	31%	(273)	21%	(186)	16%	(143)	22%	(196)	883
#1 Issue: Security	10%	(26)	24%	(59)	18%	(45)	15%	(38)	33%	(82)	250
#1 Issue: Health Care	12%	(22)	32%	(58)	16%	(29)	10%	(18)	29%	(53)	181
#1 Issue: Medicare / Social Security	13%	(36)	27%	(75)	17%	(46)	13%	(37)	30%	(85)	280
#1 Issue: Women's Issues	8%	(21)	29%	(79)	20%	(54)	14%	(38)	29%	(79)	271
#1 Issue: Education	10%	(6)	38%	(24)	15%	(9)	16%	(10)	22%	(14)	63
#1 Issue: Energy	11%	(17)	29%	(44)	24%	(37)	11%	(16)	26%	(40)	154
#1 Issue: Other	14%	(17)	22%	(28)	14%	(18)	12%	(15)	38%	(47)	124
2022 House Vote: Democrat	11%	(100)	37%	(328)	18%	(164)	11%	(101)	22%	(198)	891
2022 House Vote: Republican	11%	(70)	25%	(165)	21%	(142)	17%	(111)	27%	(180)	669
2022 House Vote: Someone else	6%	(4)	37%	(25)	21%	(14)	13%	(9)	23%	(15)	67
2022 House Vote: Didnt Vote	10%	(56)	21%	(123)	18%	(104)	16%	(94)	35%	(202)	580
2020 Vote: Joe Biden	11%	(105)	36%	(335)	19%	(175)	10%	(98)	24%	(223)	936
2020 Vote: Donald Trump	10%	(69)	26%	(178)	21%	(146)	18%	(128)	25%	(172)	693
2020 Vote: Other	6%	(5)	25%	(21)	19%	(16)	20%	(17)	29%	(24)	82
2020 Vote: Didn't Vote	10%	(52)	22%	(107)	18%	(87)	15%	(73)	36%	(176)	495

Table MCFI5_7: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Eliminating my debt

		_		ewhat	Som	newhat	_			doesn't	
Demographic	Mucl	n better	be	etter	W	orse	Much	n worse	apply	to me	Total N
Adults	10%	(231)	29%	(641)	19%	(424)	14%	(315)	27%	(595)	2206
2018 House Vote: Democrat	9%	(75)	39%	(312)	18%	(142)	10%	(81)	24%	(188)	798
2018 House Vote: Republican	12%	(68)	25%	(143)	22%	(125)	17%	(97)	25%	(144)	577
2018 House Vote: Someone else	6%	(3)	25%	(13)	23%	(12)	18%	(10)	29%	(16)	55
2018 House Vote: Didnt Vote	11%	(85)	22%	(173)	19%	(144)	16%	(127)	32%	(248)	777
4-Region: Northeast	12%	(48)	27%	(105)	17%	(67)	18%	(69)	25%	(97)	386
4-Region: Midwest	11%	(48)	28%	(129)	24%	(110)	14%	(64)	23%	(105)	456
4-Region: South	10%	(85)	31%	(258)	19%	(162)	14%	(121)	26%	(216)	841
4-Region: West	10%	(50)	29%	(150)	16%	(85)	12%	(61)	34%	(177)	522
2023 Finance Goals Yes	12%	(167)	32%	(434)	22%	(292)	15%	(201)	19%	(252)	1346
2023 Finance Goals No	7%	(64)	24%	(208)	15%	(131)	13%	(114)	40%	(343)	860

Table MCFI5_8: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

			Son	newhat	Som	ewhat			This	doesn't	
Demographic	Mucl	n better	b	etter	W	orse	Mucl	h worse	apply	y to me	Total N
Adults	7%	(150)	23%	(496)	17%	(383)	12%	(260)	42%	(917)	2206
Gender: Male	9%	(97)	26%	(280)	18%	(196)	9%	(94)	38%	(406)	1074
Gender: Female	5%	(53)	19%	(217)	17%	(187)	15%	(165)	45%	(509)	1130
Age: 18-34	11%	(69)	28%	(179)	19%	(119)	11%	(70)	31%	(196)	633
Age: 35-44	9%	(33)	24%	(89)	24%	(90)	11%	(42)	32%	(119)	372
Age: 45-64	4%	(28)	21%	(151)	18%	(127)	14%	(99)	43%	(309)	713
Age: 65+	4%	(20)	16%	(79)	10%	(47)	10%	(49)	60%	(293)	488
GenZers: 1997-2012	12%	(32)	29%	(78)	21%	(56)	12%	(32)	26%	(70)	268
Millennials: 1981-1996	10%	(62)	27%	(180)	20%	(130)	11%	(72)	32%	(212)	656
GenXers: 1965-1980	5%	(24)	21%	(111)	20%	(107)	15%	(78)	39%	(204)	524
Baby Boomers: 1946-1964	4%	(28)	17%	(119)	12%	(85)	10%	(74)	57%	(398)	704
PID: Dem (no lean)	7%	(68)	26%	(238)	18%	(162)	11%	(99)	37%	(335)	902
PID: Ind (no lean)	5%	(36)	21%	(133)	17%	(111)	14%	(92)	43%	(279)	651
PID: Rep (no lean)	7%	(47)	19%	(125)	17%	(110)	11%	(69)	46%	(303)	653
PID/Gender: Dem Men	11%	(45)	30%	(127)	17%	(72)	6%	(27)	35%	(147)	417
PID/Gender: Dem Women	5%	(23)	23%	(112)	19%	(90)	15%	(72)	39%	(187)	484
PID/Gender: Ind Men	5%	(18)	24%	(79)	20%	(66)	13%	(42)	39%	(129)	333
PID/Gender: Ind Women	6%	(18)	17%	(54)	14%	(45)	16%	(49)	47%	(150)	317
PID/Gender: Rep Men	11%	(35)	23%	(74)	18%	(59)	8%	(26)	40%	(130)	323
PID/Gender: Rep Women	4%	(12)	15%	(51)	16%	(51)	13%	(43)	52%	(172)	330
Ideo: Liberal (1-3)	9%	(57)	24%	(150)	17%	(108)	11%	(69)	40%	(253)	637
Ideo: Moderate (4)	6%	(43)	24%	(159)	17%	(113)	12%	(80)	41%	(280)	674
Ideo: Conservative (5-7)	6%	(42)	20%	(143)	19%	(135)	12%	(88)	43%	(305)	714
Educ: < College	6%	(87)	20%	(287)	18%	(255)	14%	(205)	42%	(608)	1442
Educ: Bachelors degree	5%	(27)	27%	(130)	17%	(85)	8%	(38)	43%	(207)	486
Educ: Post-grad	13%	(36)	29%	(80)	16%	(44)	6%	(17)	37%	(102)	279
Income: Under 50k	5%	(60)	18%	(209)	17%	(195)	16%	(184)	45%	(522)	1171
Income: 50k-100k	8%	(58)	26%	(187)	20%	(142)	9%	(63)	36%	(257)	707
Income: 100k+	10%	(32)	31%	(101)	14%	(46)	4%	(12)	42%	(138)	328
Ethnicity: White	6%	(101)	22%	(368)	17%	(290)	12%	(212)	43%	(731)	1702

Table MCFI5_8: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

D 11	3.6			newhat		ewhat	3.6			doesn't	m . 127
Demographic	Mucl	h better	b	etter	W	orse	Muc	h worse	appl	y to me	Total N
Adults	7%	(150)	23%	(496)	17%	(383)	12%	(260)	42%	(917)	2206
Ethnicity: Hispanic	6%	(22)	27%	(104)	16%	(63)	13%	(50)	37%	(141)	380
Ethnicity: Black	11%	(32)	28%	(80)	15%	(42)	12%	(33)	34%	(96)	284
Ethnicity: Other	8%	(17)	22%	(48)	23%	(51)	7%	(14)	41%	(89)	220
All Christian	7%	(65)	23%	(226)	16%	(157)	12%	(115)	43%	(433)	997
All Non-Christian	13%	(15)	29%	(35)	18%	(21)	14%	(16)	27%	(33)	121
Atheist	4%	(4)	28%	(29)	14%	(14)	8%	(9)	46%	(47)	104
Agnostic/Nothing in particular	6%	(38)	19%	(121)	20%	(128)	12%	(79)	44%	(288)	655
Something Else	8%	(27)	26%	(85)	19%	(62)	12%	(41)	35%	(116)	330
Religious Non-Protestant/Catholic	12%	(19)	25%	(38)	18%	(28)	19%	(30)	26%	(41)	155
Evangelical	11%	(58)	25%	(133)	18%	(94)	10%	(52)	37%	(200)	537
Non-Evangelical	4%	(30)	23%	(173)	15%	(115)	12%	(89)	45%	(333)	740
Community: Urban	11%	(67)	23%	(141)	16%	(99)	10%	(60)	40%	(250)	618
Community: Suburban	6%	(58)	24%	(247)	17%	(180)	11%	(119)	42%	(435)	1039
Community: Rural	5%	(25)	20%	(108)	19%	(103)	15%	(80)	42%	(233)	549
Employ: Private Sector	10%	(77)	28%	(211)	19%	(143)	10%	(73)	32%	(238)	742
Employ: Government	5%	(7)	18%	(25)	18%	(25)	9%	(12)	50%	(67)	136
Employ: Self-Employed	5%	(10)	23%	(48)	25%	(51)	14%	(29)	34%	(70)	209
Employ: Homemaker	6%	(8)	23%	(30)	20%	(25)	15%	(20)	36%	(46)	128
Employ: Student	10%	(7)	28%	(19)	13%	(9)	10%	(7)	39%	(27)	70
Employ: Retired	4%	(23)	16%	(88)	12%	(65)	11%	(60)	56%	(304)	541
Employ: Unemployed	3%	(6)	20%	(48)	18%	(45)	16%	(38)	44%	(106)	242
Employ: Other	9%	(12)	19%	(27)	15%	(20)	15%	(21)	42%	(58)	138
Military HH: Yes	8%	(21)	23%	(62)	17%	(46)	9%	(24)	44%	(120)	272
Military HH: No	7%	(129)	22%	(435)	17%	(337)	12%	(236)	41%	(797)	1934
RD/WT: Right Direction	11%	(81)	30%	(218)	15%	(111)	7%	(52)	38%	(276)	737
RD/WT: Wrong Track	5%	(69)	19%	(279)	19%	(272)	14%	(208)	44%	(640)	1469
Biden Job Approve	10%	(99)	27%	(270)	16%	(155)	9%	(86)	39%	(388)	997
Biden Job Disapprove	4%	(46)	19%	(209)	19%	(208)	15%	(165)	43%	(480)	1108

Table MCFI5_8: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

			Son	ewhat	Som	newhat				doesn't	
Demographic	Mucl	ı better	bo	etter	W	orse	Mucl	ı worse	apply	y to me	Total N
Adults	7%	(150)	23%	(496)	17%	(383)	12%	(260)	42%	(917)	2206
Biden Job Strongly Approve	16%	(62)	28%	(109)	14%	(54)	8%	(33)	34%	(134)	392
Biden Job Somewhat Approve	6%	(37)	27%	(161)	17%	(100)	9%	(52)	42%	(255)	605
Biden Job Somewhat Disapprove	5%	(14)	28%	(85)	17%	(53)	14%	(42)	37%	(114)	307
Biden Job Strongly Disapprove	4%	(32)	15%	(124)	19%	(155)	15%	(123)	46%	(366)	800
Favorable of Biden	9%	(91)	26%	(255)	16%	(155)	10%	(97)	39%	(384)	982
Unfavorable of Biden	5%	(50)	20%	(218)	19%	(207)	14%	(155)	43%	(475)	1105
Very Favorable of Biden	13%	(53)	26%	(110)	14%	(58)	9%	(36)	39%	(162)	419
Somewhat Favorable of Biden	7%	(38)	26%	(145)	17%	(97)	11%	(61)	40%	(222)	562
Somewhat Unfavorable of Biden	5%	(14)	30%	(82)	19%	(52)	12%	(33)	34%	(95)	276
Very Unfavorable of Biden	4%	(36)	16%	(136)	19%	(155)	15%	(122)	46%	(379)	828
#1 Issue: Economy	7%	(61)	23%	(205)	21%	(181)	12%	(110)	37%	(326)	883
#1 Issue: Security	7%	(17)	20%	(50)	13%	(33)	11%	(27)	49%	(122)	250
#1 Issue: Health Care	7%	(13)	27%	(49)	19%	(34)	11%	(19)	36%	(66)	181
#1 Issue: Medicare / Social Security	3%	(9)	18%	(51)	9%	(26)	12%	(34)	57%	(160)	280
#1 Issue: Women's Issues	11%	(30)	22%	(60)	18%	(50)	13%	(34)	36%	(97)	271
#1 Issue: Education	6%	(4)	34%	(21)	15%	(9)	16%	(10)	29%	(19)	63
#1 Issue: Energy	7%	(11)	23%	(35)	19%	(29)	11%	(17)	40%	(62)	154
#1 Issue: Other	5%	(6)	19%	(24)	16%	(20)	7%	(9)	52%	(65)	124
2022 House Vote: Democrat	8%	(72)	29%	(257)	16%	(143)	9%	(79)	38%	(340)	891
2022 House Vote: Republican	6%	(37)	19%	(127)	19%	(124)	13%	(88)	44%	(293)	669
2022 House Vote: Someone else	4%	(3)	22%	(15)	14%	(10)	20%	(13)	40%	(27)	67
2022 House Vote: Didnt Vote	7%	(38)	17%	(98)	18%	(106)	14%	(80)	44%	(257)	580
2020 Vote: Joe Biden	8%	(72)	27%	(252)	16%	(150)	10%	(95)	39%	(367)	936
2020 Vote: Donald Trump	6%	(41)	18%	(123)	17%	(120)	14%	(94)	45%	(315)	693
2020 Vote: Other	3%	(3)	24%	(19)	23%	(19)	18%	(15)	31%	(26)	82
2020 Vote: Didn't Vote	7%	(34)	21%	(102)	19%	(93)	11%	(56)	42%	(209)	495

Table MCFI5_8: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Demographic	Mucl	ı better		newhat etter		newhat orse	Mucl	ı worse		doesn't y to me	Total N
Adults	7%	(150)	23%	(496)	17%	(383)	12%	(260)	42%	(917)	2206
2018 House Vote: Democrat	7%	(58)	27%	(216)	16%	(130)	10%	(80)	39%	(313)	798
2018 House Vote: Republican	5%	(31)	20%	(115)	18%	(106)	12%	(67)	45%	(257)	577
2018 House Vote: Someone else	4%	(2)	16%	(9)	19%	(11)	24%	(13)	37%	(20)	55
2018 House Vote: Didnt Vote	7%	(58)	20%	(156)	18%	(136)	13%	(100)	42%	(327)	777
4-Region: Northeast	7%	(29)	23%	(88)	17%	(66)	13%	(51)	39%	(152)	386
4-Region: Midwest	7%	(31)	24%	(110)	20%	(91)	9%	(40)	40%	(184)	456
4-Region: South	8%	(63)	22%	(181)	16%	(137)	13%	(106)	42%	(353)	841
4-Region: West	5%	(27)	22%	(117)	17%	(89)	12%	(62)	43%	(227)	522
2023 Finance Goals Yes	7%	(97)	25%	(335)	20%	(265)	13%	(178)	35%	(469)	1346
2023 Finance Goals No	6%	(53)	19%	(161)	14%	(118)	9%	(81)	52%	(447)	860

Table MCFI5_9: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Donating to charity

Demographic	Muc	h better		Somewhat better		newhat orse	Muc	h worse		doesn't y to me	Total N
Adults	8%	(179)	26%	(563)	18%	(396)	11%	(246)	37%	(822)	2206
Gender: Male	10%	(107)	30%	(320)	17%	(178)	9%	(96)	35%	(372)	1074
Gender: Female	6%	(72)	21%	(243)	19%	(216)	13%	(150)	40%	(449)	1130
Age: 18-34	10%	(65)	25%	(157)	14%	(89)	9%	(57)	42%	(265)	633
Age: 35-44	9%	(34)	22%	(82)	19%	(72)	10%	(38)	39%	(146)	372
Age: 45-64	7%	(49)	24%	(168)	21%	(147)	13%	(91)	36%	(258)	713
Age: 65+	6%	(31)	32%	(156)	18%	(89)	12%	(60)	31%	(153)	488
GenZers: 1997-2012	11%	(30)	21%	(57)	12%	(32)	6%	(15)	50%	(134)	268
Millennials: 1981-1996	10%	(63)	26%	(171)	18%	(119)	11%	(71)	35%	(233)	656
GenXers: 1965-1980	7%	(34)	22%	(117)	21%	(111)	13%	(68)	37%	(193)	524
Baby Boomers: 1946-1964	7%	(48)	28%	(200)	17%	(120)	12%	(88)	35%	(249)	704
PID: Dem (no lean)	8%	(72)	26%	(232)	18%	(161)	10%	(91)	38%	(345)	902
PID: Ind (no lean)	8%	(50)	25%	(166)	15%	(100)	12%	(80)	39%	(255)	65
PID: Rep (no lean)	9%	(57)	25%	(165)	21%	(135)	11%	(75)	34%	(222)	653
PID/Gender: Dem Men	12%	(50)	28%	(119)	15%	(62)	6%	(26)	38%	(160)	417
PID/Gender: Dem Women	5%	(22)	24%	(114)	20%	(99)	13%	(65)	38%	(184)	484
PID/Gender: Ind Men	8%	(27)	32%	(105)	16%	(53)	11%	(35)	34%	(114)	333
PID/Gender: Ind Women	8%	(24)	19%	(60)	15%	(47)	14%	(45)	44%	(141)	317
PID/Gender: Rep Men	9%	(31)	30%	(96)	20%	(64)	11%	(34)	30%	(98)	323
PID/Gender: Rep Women	8%	(26)	21%	(69)	21%	(71)	12%	(41)	38%	(124)	330
Ideo: Liberal (1-3)	8%	(51)	30%	(191)	18%	(115)	10%	(61)	34%	(219)	637
Ideo: Moderate (4)	8%	(53)	24%	(165)	15%	(101)	11%	(76)	41%	(280)	674
Ideo: Conservative (5-7)	9%	(67)	25%	(180)	23%	(163)	12%	(86)	31%	(219)	714
Educ: < College	7%	(105)	21%	(299)	16%	(227)	13%	(183)	44%	(628)	1442
Educ: Bachelors degree	9%	(42)	31%	(149)	21%	(104)	8%	(41)	31%	(149)	486
Educ: Post-grad	12%	(32)	41%	(115)	23%	(65)	8%	(22)	16%	(45)	279
Income: Under 50k	7%	(78)	18%	(211)	15%	(175)	13%	(157)	47%	(550)	117
Income: 50k-100k	9%	(63)	32%	(224)	23%	(164)	9%	(65)	27%	(191)	707
Income: 100k+	11%	(37)	39%	(128)	17%	(57)	7%	(24)	25%	(82)	328
Ethnicity: White	7%	(117)	25%	(426)	18%	(313)	12%	(207)	38%	(640)	1702

Table MCFI5_9: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Donating to charity

			Son	ewhat	Son	ewhat			This	doesn't	
Demographic	Mucl	n better	be	etter	W	orse	Mucl	n worse	appl	y to me	Total N
Adults	8%	(179)	26%	(563)	18%	(396)	11%	(246)	37%	(822)	2206
Ethnicity: Hispanic	5%	(18)	22%	(82)	12%	(47)	10%	(39)	51%	(194)	380
Ethnicity: Black	14%	(41)	25%	(72)	20%	(56)	8%	(22)	33%	(93)	284
Ethnicity: Other	10%	(21)	30%	(66)	13%	(28)	8%	(17)	40%	(89)	220
All Christian	9%	(86)	30%	(303)	19%	(187)	12%	(118)	30%	(304)	997
All Non-Christian	18%	(22)	30%	(36)	14%	(16)	9%	(11)	29%	(35)	121
Atheist	10%	(10)	30%	(31)	12%	(12)	11%	(11)	38%	(39)	104
Agnostic/Nothing in particular	5%	(34)	19%	(123)	19%	(125)	10%	(67)	47%	(306)	655
Something Else	8%	(27)	21%	(70)	17%	(55)	12%	(39)	42%	(138)	330
Religious Non-Protestant/Catholic	17%	(26)	27%	(42)	15%	(24)	10%	(15)	31%	(48)	155
Evangelical	14%	(74)	28%	(153)	20%	(105)	10%	(54)	28%	(151)	537
Non-Evangelical	5%	(34)	29%	(212)	17%	(126)	13%	(97)	37%	(271)	740
Community: Urban	11%	(71)	25%	(153)	15%	(93)	9%	(53)	40%	(248)	618
Community: Suburban	7%	(74)	28%	(295)	17%	(180)	12%	(130)	35%	(360)	1039
Community: Rural	6%	(34)	21%	(115)	22%	(123)	11%	(63)	39%	(215)	549
Employ: Private Sector	10%	(74)	29%	(216)	21%	(154)	10%	(77)	30%	(221)	742
Employ: Government	6%	(8)	27%	(37)	17%	(23)	9%	(12)	41%	(56)	136
Employ: Self-Employed	8%	(16)	24%	(50)	16%	(33)	12%	(25)	41%	(85)	209
Employ: Homemaker	6%	(8)	19%	(24)	15%	(20)	12%	(16)	47%	(61)	128
Employ: Student	14%	(9)	23%	(16)	13%	(9)	8%	(5)	42%	(29)	70
Employ: Retired	6%	(34)	29%	(159)	19%	(102)	12%	(62)	34%	(183)	541
Employ: Unemployed	7%	(18)	13%	(32)	16%	(38)	14%	(35)	50%	(120)	242
Employ: Other	8%	(11)	22%	(30)	11%	(16)	11%	(15)	48%	(67)	138
Military HH: Yes	10%	(28)	30%	(83)	19%	(52)	7%	(19)	33%	(90)	272
Military HH: No	8%	(151)	25%	(480)	18%	(343)	12%	(227)	38%	(732)	1934
RD/WT: Right Direction	11%	(81)	32%	(233)	14%	(103)	6%	(48)	37%	(272)	737
RD/WT: Wrong Track	7%	(98)	22%	(330)	20%	(292)	13%	(198)	37%	(550)	1469
Biden Job Approve	10%	(99)	30%	(303)	15%	(149)	7%	(73)	37%	(374)	997
Biden Job Disapprove	7%	(73)	22%	(241)	21%	(236)	15%	(164)	36%	(393)	1108

Table MCFI5_9: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Donating to charity

D	M .1	. 1 . 44		newhat		newhat	M .1			doesn't	T. C.INI
Demographic	Muci	n better	D	etter	W	orse	Muci	n worse	appr	y to me	Total N
Adults	8%	(179)	26%	(563)	18%	(396)	11%	(246)	37%	(822)	2206
Biden Job Strongly Approve	12%	(49)	33%	(128)	14%	(54)	9%	(37)	32%	(124)	392
Biden Job Somewhat Approve	8%	(50)	29%	(175)	16%	(95)	6%	(36)	41%	(250)	605
Biden Job Somewhat Disapprove	6%	(18)	22%	(68)	20%	(61)	16%	(48)	36%	(112)	307
Biden Job Strongly Disapprove	7%	(55)	22%	(172)	22%	(176)	14%	(116)	35%	(282)	800
Favorable of Biden	10%	(93)	30%	(291)	15%	(151)	9%	(89)	36%	(357)	982
Unfavorable of Biden	6%	(72)	23%	(252)	21%	(229)	13%	(149)	37%	(404)	1105
Very Favorable of Biden	12%	(51)	29%	(122)	15%	(62)	9%	(38)	35%	(146)	419
Somewhat Favorable of Biden	7%	(42)	30%	(170)	16%	(90)	9%	(51)	37%	(211)	562
Somewhat Unfavorable of Biden	5%	(15)	26%	(71)	20%	(56)	11%	(30)	38%	(105)	276
Very Unfavorable of Biden	7%	(57)	22%	(180)	21%	(173)	14%	(119)	36%	(299)	828
#1 Issue: Economy	8%	(72)	25%	(224)	19%	(170)	13%	(112)	35%	(305)	883
#1 Issue: Security	10%	(26)	27%	(67)	23%	(57)	12%	(30)	29%	(71)	250
#1 Issue: Health Care	10%	(17)	35%	(63)	8%	(15)	8%	(15)	39%	(70)	181
#1 Issue: Medicare / Social Security	5%	(15)	21%	(59)	14%	(40)	10%	(28)	49%	(137)	280
#1 Issue: Women's Issues	9%	(24)	18%	(50)	20%	(53)	10%	(27)	43%	(118)	271
#1 Issue: Education	4%	(3)	31%	(20)	23%	(14)	11%	(7)	31%	(19)	63
#1 Issue: Energy	5%	(7)	30%	(47)	21%	(32)	9%	(14)	35%	(55)	154
#1 Issue: Other	12%	(15)	27%	(34)	11%	(14)	11%	(14)	38%	(47)	124
2022 House Vote: Democrat	9%	(78)	32%	(288)	19%	(168)	9%	(80)	31%	(276)	891
2022 House Vote: Republican	8%	(57)	26%	(177)	23%	(153)	13%	(89)	29%	(194)	669
2022 House Vote: Someone else	13%	(9)	19%	(13)	13%	(8)	15%	(10)	40%	(27)	67
2022 House Vote: Didnt Vote	6%	(35)	15%	(86)	12%	(67)	12%	(67)	56%	(325)	580
2020 Vote: Joe Biden	9%	(83)	30%	(283)	17%	(160)	9%	(80)	35%	(330)	936
2020 Vote: Donald Trump	8%	(58)	25%	(174)	22%	(153)	14%	(98)	30%	(211)	693
2020 Vote: Other	11%	(9)	32%	(26)	16%	(14)	20%	(17)	20%	(17)	82
2020 Vote: Didn't Vote	6%	(29)	16%	(80)	14%	(70)	10%	(51)	53%	(265)	495

Table MCFI5_9: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Donating to charity

			Som	ewhat	Som	ewhat				doesn't	
Demographic	Mucl	ı better	be	etter	W	orse	Much	ı worse	apply	y to me	Total N
Adults	8%	(179)	26%	(563)	18%	(396)	11%	(246)	37%	(822)	2206
2018 House Vote: Democrat	9%	(69)	32%	(259)	17%	(136)	10%	(79)	32%	(255)	798
2018 House Vote: Republican	9%	(52)	30%	(171)	23%	(133)	12%	(70)	26%	(151)	577
2018 House Vote: Someone else	15%	(8)	12%	(7)	21%	(12)	14%	(8)	37%	(20)	55
2018 House Vote: Didnt Vote	6%	(49)	16%	(127)	15%	(115)	12%	(90)	51%	(396)	777
4-Region: Northeast	8%	(31)	25%	(97)	20%	(76)	13%	(52)	34%	(132)	386
4-Region: Midwest	8%	(36)	28%	(126)	20%	(90)	10%	(45)	35%	(159)	456
4-Region: South	8%	(67)	26%	(223)	18%	(151)	10%	(88)	37%	(313)	841
4-Region: West	9%	(45)	23%	(118)	15%	(79)	12%	(62)	42%	(218)	522
2023 Finance Goals Yes	9%	(120)	27%	(363)	20%	(269)	12%	(161)	32%	(432)	1346
2023 Finance Goals No	7%	(59)	23%	(200)	15%	(127)	10%	(85)	45%	(390)	860

Table MCFI5_10: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Investing money

			Son	Somewhat		ewhat			This	doesn't	
Demographic	Mucl	h better	b	etter	W	orse	Mucl	h worse	apply	y to me	Total N
Adults	8%	(183)	24%	(527)	19%	(427)	13%	(284)	36%	(785)	2206
Gender: Male	12%	(128)	31%	(331)	19%	(199)	11%	(121)	27%	(294)	1074
Gender: Female	5%	(55)	17%	(196)	20%	(226)	14%	(163)	43%	(490)	1130
Age: 18-34	13%	(81)	28%	(178)	16%	(101)	10%	(64)	33%	(209)	633
Age: 35-44	9%	(34)	25%	(94)	24%	(89)	13%	(49)	29%	(108)	372
Age: 45-64	5%	(38)	21%	(147)	23%	(163)	15%	(107)	36%	(258)	713
Age: 65+	6%	(29)	22%	(109)	15%	(75)	13%	(65)	43%	(210)	488
GenZers: 1997-2012	15%	(39)	27%	(72)	14%	(38)	7%	(18)	37%	(100)	268
Millennials: 1981-1996	10%	(69)	29%	(189)	21%	(135)	13%	(87)	27%	(176)	656
GenXers: 1965-1980	6%	(30)	17%	(92)	26%	(134)	15%	(76)	37%	(192)	524
Baby Boomers: 1946-1964	6%	(40)	23%	(159)	16%	(116)	14%	(98)	41%	(291)	704
PID: Dem (no lean)	9%	(79)	25%	(221)	19%	(175)	11%	(98)	36%	(329)	902
PID: Ind (no lean)	6%	(40)	25%	(161)	15%	(101)	16%	(103)	38%	(246)	651
PID: Rep (no lean)	10%	(64)	22%	(145)	23%	(151)	13%	(83)	32%	(210)	653
PID/Gender: Dem Men	13%	(53)	33%	(138)	15%	(63)	7%	(31)	32%	(132)	417
PID/Gender: Dem Women	5%	(26)	17%	(84)	23%	(111)	14%	(67)	41%	(197)	484
PID/Gender: Ind Men	7%	(23)	32%	(108)	16%	(52)	17%	(57)	28%	(93)	333
PID/Gender: Ind Women	5%	(17)	17%	(53)	15%	(48)	15%	(46)	48%	(153)	317
PID/Gender: Rep Men	16%	(52)	26%	(86)	26%	(83)	10%	(33)	21%	(69)	323
PID/Gender: Rep Women	4%	(12)	18%	(60)	21%	(68)	15%	(50)	43%	(140)	330
Ideo: Liberal (1-3)	10%	(63)	26%	(162)	20%	(129)	11%	(71)	33%	(211)	637
Ideo: Moderate (4)	9%	(60)	24%	(162)	18%	(119)	12%	(80)	38%	(253)	674
Ideo: Conservative (5-7)	7%	(53)	23%	(166)	24%	(171)	14%	(103)	31%	(222)	714
Educ: < College	7%	(101)	19%	(273)	16%	(238)	15%	(212)	43%	(618)	1442
Educ: Bachelors degree	9%	(43)	31%	(152)	25%	(120)	10%	(49)	25%	(122)	486
Educ: Post-grad	14%	(39)	37%	(103)	25%	(69)	9%	(24)	16%	(44)	279
Income: Under 50k	5%	(59)	17%	(199)	16%	(190)	15%	(181)	46%	(542)	1171
Income: 50k-100k	11%	(77)	28%	(194)	24%	(168)	12%	(86)	26%	(183)	707
Income: 100k+	14%	(46)	41%	(134)	21%	(69)	5%	(18)	18%	(60)	328
Ethnicity: White	8%	(128)	23%	(394)	20%	(336)	13%	(225)	36%	(618)	1702

Table MCFI5_10: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Investing money

Demographic	Mucl	n better		Somewhat better		newhat orse	Muc	h worse		doesn't y to me	Total N
Adults	8%	(183)	24%	(527)	19%	(427)	13%	(284)	36%	(785)	2206
Ethnicity: Hispanic	8%	(29)	24%	(92)	17%	(66)	12%	(46)	39%	(147)	380
Ethnicity: Black	12%	(34)	29%	(82)	18%	(51)	10%	(30)	31%	(87)	284
Ethnicity: Other	9%	(20)	23%	(52)	18%	(40)	13%	(29)	36%	(80)	220
All Christian	8%	(80)	25%	(250)	21%	(211)	12%	(117)	34%	(337)	997
All Non-Christian	15%	(18)	25%	(30)	17%	(21)	17%	(21)	26%	(32)	121
Atheist	16%	(17)	25%	(26)	13%	(14)	10%	(10)	36%	(37)	104
Agnostic/Nothing in particular	6%	(42)	24%	(158)	18%	(121)	14%	(89)	37%	(245)	655
Something Else	8%	(26)	19%	(64)	18%	(60)	14%	(47)	40%	(133)	330
Religious Non-Protestant/Catholic	12%	(19)	21%	(32)	21%	(33)	17%	(26)	29%	(45)	155
Evangelical	11%	(58)	23%	(122)	18%	(95)	12%	(62)	37%	(199)	537
Non-Evangelical	6%	(44)	25%	(185)	22%	(160)	13%	(95)	35%	(257)	740
Community: Urban	12%	(72)	23%	(143)	16%	(100)	11%	(67)	38%	(236)	618
Community: Suburban	8%	(82)	26%	(268)	22%	(225)	13%	(138)	31%	(327)	1039
Community: Rural	5%	(29)	21%	(116)	19%	(102)	15%	(80)	40%	(222)	549
Employ: Private Sector	12%	(88)	29%	(216)	26%	(190)	13%	(98)	20%	(150)	742
Employ: Government	8%	(11)	26%	(36)	18%	(24)	10%	(14)	38%	(52)	136
Employ: Self-Employed	12%	(25)	27%	(57)	16%	(34)	14%	(30)	30%	(63)	209
Employ: Homemaker	4%	(5)	15%	(19)	22%	(28)	12%	(16)	48%	(61)	128
Employ: Student	8%	(6)	22%	(15)	18%	(13)	7%	(5)	45%	(32)	70
Employ: Retired	5%	(29)	23%	(123)	16%	(84)	13%	(68)	44%	(238)	541
Employ: Unemployed	3%	(7)	14%	(33)	15%	(37)	18%	(44)	50%	(121)	242
Employ: Other	9%	(12)	21%	(29)	13%	(17)	8%	(11)	50%	(69)	138
Military HH: Yes	9%	(24)	28%	(76)	18%	(49)	8%	(22)	37%	(101)	272
Military HH: No	8%	(158)	23%	(451)	20%	(378)	14%	(262)	35%	(684)	1934
RD/WT: Right Direction	12%	(92)	31%	(226)	15%	(107)	7%	(54)	35%	(257)	737
RD/WT: Wrong Track	6%	(91)	20%	(301)	22%	(320)	16%	(230)	36%	(528)	1469
Biden Job Approve	11%	(111)	28%	(282)	16%	(160)	8%	(81)	36%	(363)	997
Biden Job Disapprove	6%	(66)	20%	(227)	23%	(253)	17%	(189)	34%	(374)	1108

Table MCFI5_10: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Investing money

			Somewhat		Somewhat				This	doesn't	
Demographic	Much	ı better	be	etter	W	orse	Mucl	1 worse	apply	y to me	Total N
Adults	8%	(183)	24%	(527)	19%	(427)	13%	(284)	36%	(785)	2206
Biden Job Strongly Approve	15%	(58)	28%	(109)	14%	(56)	9%	(36)	34%	(132)	392
Biden Job Somewhat Approve	9%	(53)	29%	(173)	17%	(104)	7%	(45)	38%	(230)	605
Biden Job Somewhat Disapprove	4%	(13)	20%	(62)	23%	(71)	17%	(53)	35%	(108)	307
Biden Job Strongly Disapprove	7%	(52)	21%	(165)	23%	(182)	17%	(135)	33%	(266)	800
Favorable of Biden	11%	(110)	27%	(261)	16%	(153)	10%	(98)	37%	(359)	982
Unfavorable of Biden	6%	(65)	22%	(241)	23%	(254)	15%	(170)	34%	(376)	1105
Very Favorable of Biden	14%	(57)	26%	(110)	14%	(57)	8%	(33)	39%	(162)	419
Somewhat Favorable of Biden	9%	(53)	27%	(151)	17%	(96)	12%	(65)	35%	(197)	562
Somewhat Unfavorable of Biden	5%	(15)	25%	(69)	24%	(66)	12%	(34)	33%	(92)	276
Very Unfavorable of Biden	6%	(50)	21%	(172)	23%	(187)	16%	(136)	34%	(284)	828
#1 Issue: Economy	7%	(65)	26%	(227)	22%	(193)	14%	(121)	31%	(276)	883
#1 Issue: Security	9%	(23)	20%	(51)	20%	(51)	14%	(35)	36%	(91)	250
#1 Issue: Health Care	12%	(22)	27%	(48)	14%	(25)	9%	(16)	38%	(69)	181
#1 Issue: Medicare / Social Security	6%	(16)	24%	(66)	15%	(43)	10%	(27)	45%	(127)	280
#1 Issue: Women's Issues	11%	(30)	20%	(53)	20%	(54)	14%	(38)	35%	(95)	271
#1 Issue: Education	2%	(1)	28%	(18)	18%	(11)	14%	(9)	38%	(24)	63
#1 Issue: Energy	11%	(17)	23%	(36)	22%	(33)	12%	(18)	32%	(50)	154
#1 Issue: Other	5%	(7)	23%	(29)	13%	(16)	16%	(20)	43%	(53)	124
2022 House Vote: Democrat	11%	(94)	29%	(259)	20%	(179)	10%	(90)	30%	(269)	891
2022 House Vote: Republican	8%	(53)	23%	(153)	25%	(165)	15%	(99)	30%	(198)	669
2022 House Vote: Someone else	4%	(2)	21%	(14)	18%	(12)	20%	(14)	37%	(25)	67
2022 House Vote: Didnt Vote	6%	(33)	18%	(102)	12%	(71)	14%	(81)	51%	(293)	580
2020 Vote: Joe Biden	10%	(94)	28%	(260)	19%	(178)	9%	(85)	34%	(319)	936
2020 Vote: Donald Trump	8%	(54)	22%	(149)	23%	(158)	16%	(109)	32%	(222)	693
2020 Vote: Other	10%	(8)	25%	(21)	27%	(22)	21%	(17)	17%	(14)	82
2020 Vote: Didn't Vote	5%	(26)	20%	(97)	14%	(69)	15%	(73)	46%	(229)	495

Table MCFI5_10: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Investing money

Demographic	Mucl	n better		newhat etter		newhat orse	Mucl	ı worse	This doesn't apply to me		Total N
	0.4									•	
Adults	8%	(183)	24%	(527)	19%	(427)	13%	(284)	36%	(785)	2206
2018 House Vote: Democrat	10%	(77)	28%	(226)	20%	(156)	11%	(88)	31%	(251)	798
2018 House Vote: Republican	9%	(54)	23%	(132)	25%	(144)	15%	(85)	28%	(162)	577
2018 House Vote: Someone else	3%	(2)	19%	(10)	20%	(11)	27%	(15)	31%	(17)	55
2018 House Vote: Didnt Vote	6%	(50)	20%	(159)	15%	(115)	13%	(97)	46%	(355)	777
4-Region: Northeast	8%	(31)	24%	(92)	19%	(72)	16%	(62)	33%	(128)	386
4-Region: Midwest	9%	(42)	25%	(112)	22%	(100)	9%	(43)	35%	(158)	456
4-Region: South	8%	(67)	25%	(209)	18%	(151)	13%	(110)	36%	(304)	841
4-Region: West	8%	(43)	22%	(114)	20%	(103)	13%	(68)	37%	(194)	522
2023 Finance Goals Yes	10%	(128)	27%	(358)	22%	(302)	14%	(184)	28%	(373)	1346
2023 Finance Goals No	6%	(55)	20%	(169)	14%	(124)	12%	(101)	48%	(412)	860

Table MCFI5_11: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Starting a business

Demographic	Mucl	ı better		Somewhat better		newhat orse	Mucl	n worse		doesn't y to me	Total N
Adults	5%	(109)	10%	(224)	8%	(187)	9%	(197)	67%	(1489)	2206
Gender: Male	6%	(66)	13%	(145)	9%	(100)	9%	(93)	62%	(671)	1074
Gender: Female	4%	(44)	7%	(79)	8%	(87)	9%	(104)	72%	(816)	1130
Age: 18-34	9%	(54)	19%	(119)	10%	(61)	9%	(60)	53%	(338)	633
Age: 35-44	9%	(35)	15%	(56)	12%	(45)	12%	(46)	51%	(190)	372
Age: 45-64	2%	(17)	5%	(39)	10%	(72)	9%	(62)	73%	(523)	713
Age: 65+	1%	(3)	2%	(10)	2%	(10)	6%	(29)	89%	(437)	488
GenZers: 1997-2012	12%	(31)	18%	(48)	7%	(18)	8%	(22)	55%	(148)	268
Millennials: 1981-1996	8%	(53)	19%	(124)	12%	(78)	11%	(75)	50%	(326)	656
GenXers: 1965-1980	3%	(16)	7%	(36)	13%	(71)	10%	(51)	67%	(351)	524
Baby Boomers: 1946-1964	1%	(10)	2%	(15)	3%	(20)	7%	(48)	87%	(612)	704
PID: Dem (no lean)	7%	(60)	11%	(99)	11%	(96)	7%	(66)	64%	(581)	902
PID: Ind (no lean)	5%	(30)	9%	(59)	6%	(36)	11%	(74)	69%	(452)	651
PID: Rep (no lean)	3%	(20)	10%	(65)	8%	(55)	9%	(57)	70%	(456)	653
PID/Gender: Dem Men	10%	(40)	16%	(65)	12%	(48)	5%	(21)	58%	(243)	417
PID/Gender: Dem Women	4%	(20)	7%	(34)	10%	(48)	9%	(45)	70%	(337)	484
PID/Gender: Ind Men	3%	(10)	11%	(36)	6%	(19)	13%	(43)	68%	(227)	333
PID/Gender: Ind Women	6%	(20)	7%	(24)	5%	(17)	10%	(31)	71%	(225)	317
PID/Gender: Rep Men	5%	(16)	14%	(44)	10%	(33)	9%	(29)	62%	(201)	323
PID/Gender: Rep Women	1%	(4)	6%	(21)	7%	(23)	8%	(28)	77%	(255)	330
Ideo: Liberal (1-3)	5%	(32)	12%	(77)	10%	(62)	8%	(54)	65%	(411)	637
Ideo: Moderate (4)	6%	(43)	10%	(70)	8%	(53)	9%	(59)	67%	(449)	674
Ideo: Conservative (5-7)	3%	(25)	9%	(65)	9%	(62)	9%	(61)	70%	(502)	714
Educ: < College	5%	(69)	9%	(127)	8%	(113)	10%	(149)	68%	(984)	1442
Educ: Bachelors degree	3%	(15)	14%	(67)	10%	(49)	7%	(34)	66%	(320)	486
Educ: Post-grad	9%	(26)	11%	(30)	9%	(26)	5%	(13)	66%	(184)	279
Income: Under 50k	5%	(55)	9%	(102)	7%	(85)	11%	(132)	68%	(797)	1171
Income: 50k-100k	5%	(33)	10%	(72)	11%	(81)	8%	(53)	66%	(468)	707
Income: 100k+	7%	(22)	15%	(49)	7%	(22)	3%	(11)	68%	(224)	328
Ethnicity: White	4%	(70)	9%	(156)	7%	(124)	9%	(151)	71%	(1200)	1702

Table MCFI5_11: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Starting a business

Demographic	Mucl	n better		Somewhat better		iewhat orse	Mucl	n worse		doesn't y to me	Total N
Adults	5%	(109)	10%	(224)	8%	(187)	9%	(197)	67%	(1489)	2206
Ethnicity: Hispanic	7%	(26)	17%	(64)	9%	(35)	10%	(38)	57%	(217)	380
Ethnicity: Black	11%	(31)	16%	(45)	13%	(37)	9%	(25)	51%	(145)	284
Ethnicity: Other	3%	(8)	11%	(23)	12%	(26)	10%	(21)	65%	(143)	220
All Christian	5%	(46)	10%	(101)	7%	(71)	7%	(72)	71%	(707)	997
All Non-Christian	9%	(11)	13%	(16)	10%	(12)	12%	(14)	56%	(67)	121
Atheist	5%	(6)	17%	(18)	8%	(8)	4%	(4)	65%	(68)	104
Agnostic/Nothing in particular	3%	(21)	9%	(59)	10%	(68)	11%	(71)	67%	(436)	655
Something Else	8%	(26)	9%	(30)	9%	(29)	11%	(35)	64%	(211)	330
Religious Non-Protestant/Catholic	7%	(11)	16%	(24)	9%	(14)	9%	(14)	59%	(91)	155
Evangelical	9%	(46)	13%	(68)	7%	(36)	7%	(39)	65%	(348)	537
Non-Evangelical	3%	(26)	7%	(52)	8%	(59)	9%	(66)	73%	(537)	740
Community: Urban	7%	(43)	16%	(96)	7%	(43)	9%	(54)	62%	(382)	618
Community: Suburban	4%	(39)	8%	(85)	10%	(102)	9%	(94)	69%	(719)	1039
Community: Rural	5%	(27)	8%	(43)	8%	(42)	9%	(49)	71%	(388)	549
Employ: Private Sector	7%	(49)	14%	(105)	12%	(92)	11%	(80)	56%	(415)	742
Employ: Government	5%	(6)	9%	(13)	7%	(9)	8%	(11)	71%	(97)	136
Employ: Self-Employed	14%	(29)	23%	(48)	12%	(24)	7%	(15)	44%	(93)	209
Employ: Homemaker	3%	(4)	9%	(11)	9%	(11)	9%	(11)	71%	(92)	128
Employ: Student	4%	(3)	19%	(13)	4%	(3)	9%	(6)	64%	(44)	70
Employ: Retired	1%	(6)	2%	(12)	2%	(12)	6%	(33)	88%	(479)	541
Employ: Unemployed	2%	(5)	8%	(19)	10%	(25)	13%	(32)	67%	(162)	242
Employ: Other	5%	(8)	3%	(3)	8%	(11)	7%	(9)	78%	(107)	138
Military HH: Yes	3%	(8)	7%	(19)	6%	(17)	5%	(13)	79%	(216)	272
Military HH: No	5%	(101)	11%	(205)	9%	(171)	10%	(184)	66%	(1272)	1934
RD/WT: Right Direction	9%	(63)	15%	(108)	9%	(65)	5%	(38)	63%	(463)	737
RD/WT: Wrong Track	3%	(46)	8%	(115)	8%	(123)	11%	(159)	70%	(1026)	1469
Biden Job Approve	7%	(74)	13%	(128)	8%	(77)	6%	(55)	66%	(663)	997
Biden Job Disapprove	2%	(27)	8%	(84)	10%	(106)	11%	(125)	69%	(766)	1108

Table MCFI5_11: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Starting a business

			Som	ewhat	Som	ewhat		This doesn't Much worse apply to me			
Demographic	Mucl	ı better	be	etter	W	orse	Much	worse	appl	y to me	Total N
Adults	5%	(109)	10%	(224)	8%	(187)	9%	(197)	67%	(1489)	2206
Biden Job Strongly Approve	11%	(43)	14%	(57)	10%	(38)	6%	(24)	59%	(230)	392
Biden Job Somewhat Approve	5%	(31)	12%	(72)	6%	(39)	5%	(31)	71%	(433)	605
Biden Job Somewhat Disapprove	4%	(13)	7%	(21)	12%	(36)	13%	(39)	64%	(197)	307
Biden Job Strongly Disapprove	2%	(14)	8%	(63)	9%	(70)	11%	(86)	71%	(568)	800
Favorable of Biden	7%	(71)	12%	(121)	7%	(72)	7%	(70)	66%	(648)	982
Unfavorable of Biden	3%	(34)	8%	(91)	9%	(104)	10%	(111)	69%	(764)	1105
Very Favorable of Biden	10%	(43)	12%	(52)	10%	(43)	5%	(22)	62%	(259)	419
Somewhat Favorable of Biden	5%	(27)	12%	(69)	5%	(28)	9%	(49)	69%	(389)	562
Somewhat Unfavorable of Biden	4%	(11)	10%	(29)	13%	(35)	9%	(26)	64%	(176)	276
Very Unfavorable of Biden	3%	(23)	8%	(62)	8%	(69)	10%	(85)	71%	(588)	828
#1 Issue: Economy	5%	(47)	11%	(100)	10%	(85)	10%	(85)	64%	(566)	883
#1 Issue: Security	5%	(13)	7%	(19)	5%	(12)	9%	(22)	74%	(184)	250
#1 Issue: Health Care	8%	(14)	18%	(32)	11%	(20)	5%	(9)	58%	(105)	181
#1 Issue: Medicare / Social Security	2%	(6)	4%	(11)	4%	(10)	4%	(12)	86%	(241)	280
#1 Issue: Women's Issues	7%	(19)	10%	(27)	9%	(24)	12%	(33)	62%	(168)	271
#1 Issue: Education	5%	(3)	18%	(12)	5%	(3)	9%	(6)	62%	(39)	63
#1 Issue: Energy	2%	(4)	10%	(15)	16%	(24)	10%	(15)	62%	(95)	154
#1 Issue: Other	3%	(3)	6%	(8)	7%	(9)	12%	(15)	72%	(90)	124
2022 House Vote: Democrat	7%	(60)	12%	(108)	10%	(86)	7%	(65)	64%	(572)	891
2022 House Vote: Republican	3%	(19)	8%	(53)	8%	(54)	9%	(61)	72%	(481)	669
2022 House Vote: Someone else	3%	(2)	10%	(6)	8%	(5)	20%	(13)	59%	(40)	67
2022 House Vote: Didnt Vote	5%	(27)	10%	(57)	7%	(42)	10%	(57)	68%	(396)	580
2020 Vote: Joe Biden	8%	(71)	11%	(106)	10%	(91)	7%	(63)	65%	(605)	936
2020 Vote: Donald Trump	3%	(21)	7%	(52)	8%	(53)	10%	(71)	72%	(497)	693
2020 Vote: Other	2%	(2)	14%	(12)	14%	(11)	22%	(18)	48%	(39)	82
2020 Vote: Didn't Vote	3%	(16)	11%	(54)	7%	(32)	9%	(45)	70%	(348)	495

Table MCFI5_11: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Starting a business

Demographic	Mucl	ı better		newhat etter		ewhat orse	Mucl	ı worse	-FF-7 **		Total N
Adults	5%	(109)	10%	(224)	8%	(187)	9%	(197)	67%	(1489)	2206
2018 House Vote: Democrat	6%	(51)	11%	(84)	10%	(79)	7%	(58)	66%	(524)	798
2018 House Vote: Republican	3%	(16)	9%	(51)	9%	(51)	8%	(48)	71%	(411)	577
2018 House Vote: Someone else	13%	(7)	9%	(5)	7%	(4)	23%	(13)	49%	(27)	55
2018 House Vote: Didnt Vote	5%	(35)	11%	(84)	7%	(53)	10%	(77)	68%	(527)	777
4-Region: Northeast	5%	(21)	8%	(32)	8%	(30)	9%	(36)	69%	(268)	386
4-Region: Midwest	3%	(14)	10%	(45)	9%	(39)	7%	(34)	71%	(323)	456
4-Region: South	6%	(52)	11%	(94)	9%	(75)	8%	(70)	65%	(549)	841
4-Region: West	4%	(22)	10%	(52)	8%	(44)	11%	(56)	67%	(348)	522
2023 Finance Goals Yes	6%	(75)	12%	(162)	10%	(136)	10%	(138)	62%	(835)	1346
2023 Finance Goals No	4%	(34)	7%	(62)	6%	(52)	7%	(59)	76%	(653)	860

Table MCFI5_12: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

			Som	ewhat	Som	Somewhat			This	doesn't	
Demographic	Mucl	h better	be	etter	W	orse	Mucl	n worse	appl	y to me	Total N
Adults	8%	(172)	24%	(526)	19%	(427)	14%	(311)	35%	(770)	2206
Gender: Male	11%	(117)	27%	(292)	21%	(222)	11%	(114)	31%	(328)	1074
Gender: Female	5%	(55)	21%	(233)	18%	(205)	17%	(196)	39%	(441)	1130
Age: 18-34	12%	(77)	29%	(185)	18%	(116)	12%	(79)	28%	(176)	633
Age: 35-44	10%	(38)	24%	(89)	23%	(86)	15%	(57)	28%	(103)	372
Age: 45-64	6%	(40)	21%	(152)	21%	(148)	17%	(121)	35%	(251)	713
Age: 65+	4%	(18)	20%	(99)	16%	(77)	11%	(54)	49%	(240)	488
GenZers: 1997-2012	15%	(40)	26%	(71)	17%	(44)	11%	(30)	31%	(83)	268
Millennials: 1981-1996	10%	(65)	29%	(191)	21%	(140)	14%	(94)	25%	(166)	656
GenXers: 1965-1980	7%	(39)	21%	(111)	22%	(116)	17%	(91)	32%	(167)	524
Baby Boomers: 1946-1964	4%	(28)	21%	(148)	17%	(117)	13%	(94)	45%	(317)	704
PID: Dem (no lean)	9%	(79)	27%	(245)	18%	(165)	13%	(118)	33%	(295)	902
PID: Ind (no lean)	7%	(45)	22%	(140)	17%	(111)	15%	(95)	40%	(260)	651
PID: Rep (no lean)	7%	(48)	21%	(140)	23%	(152)	15%	(98)	33%	(215)	653
PID/Gender: Dem Men	14%	(60)	30%	(125)	18%	(77)	8%	(31)	30%	(124)	417
PID/Gender: Dem Women	4%	(19)	25%	(120)	18%	(88)	18%	(86)	35%	(171)	484
PID/Gender: Ind Men	6%	(22)	28%	(93)	19%	(63)	13%	(43)	34%	(113)	333
PID/Gender: Ind Women	7%	(24)	15%	(47)	15%	(47)	17%	(52)	46%	(147)	317
PID/Gender: Rep Men	11%	(35)	23%	(74)	25%	(82)	12%	(40)	28%	(92)	323
PID/Gender: Rep Women	4%	(12)	20%	(66)	21%	(70)	17%	(58)	37%	(123)	330
Ideo: Liberal (1-3)	10%	(65)	26%	(168)	20%	(130)	12%	(73)	31%	(200)	637
Ideo: Moderate (4)	7%	(49)	21%	(145)	16%	(110)	16%	(109)	39%	(261)	674
Ideo: Conservative (5-7)	8%	(54)	25%	(176)	23%	(161)	14%	(103)	31%	(220)	714
Educ: < College	7%	(94)	21%	(310)	17%	(242)	16%	(233)	39%	(563)	1442
Educ: Bachelors degree	9%	(43)	25%	(124)	25%	(123)	12%	(56)	29%	(140)	486
Educ: Post-grad	12%	(35)	33%	(92)	23%	(63)	8%	(22)	24%	(66)	279
Income: Under 50k	5%	(61)	18%	(211)	16%	(193)	18%	(208)	43%	(499)	1171
Income: 50k-100k	9%	(62)	28%	(197)	25%	(175)	12%	(82)	27%	(192)	707
Income: 100k+	15%	(50)	36%	(118)	18%	(59)	6%	(21)	24%	(79)	328
Ethnicity: White	7%	(122)	23%	(395)	20%	(335)	15%	(252)	35%	(599)	1702

Table MCFI5_12: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

D 1:	3.6 1	1 44		newhat		ewhat	34			doesn't	m . In
Demographic	Muci	n better	b	etter	W	orse	Muc	h worse	appl	y to me	Total N
Adults	8%	(172)	24%	(526)	19%	(427)	14%	(311)	35%	(770)	2206
Ethnicity: Hispanic	10%	(38)	23%	(87)	14%	(55)	14%	(53)	39%	(147)	380
Ethnicity: Black	12%	(34)	27%	(78)	15%	(43)	11%	(32)	34%	(96)	284
Ethnicity: Other	7%	(16)	24%	(53)	22%	(49)	12%	(27)	34%	(75)	220
All Christian	8%	(78)	25%	(250)	19%	(189)	14%	(139)	34%	(340)	997
All Non-Christian	15%	(19)	26%	(31)	22%	(26)	11%	(14)	26%	(31)	121
Atheist	18%	(19)	15%	(16)	23%	(23)	10%	(10)	34%	(36)	104
Agnostic/Nothing in particular	5%	(30)	24%	(156)	20%	(128)	14%	(94)	38%	(247)	655
Something Else	8%	(27)	22%	(72)	18%	(61)	17%	(55)	35%	(116)	330
Religious Non-Protestant/Catholic	12%	(19)	28%	(43)	23%	(36)	12%	(18)	25%	(39)	155
Evangelical	10%	(56)	25%	(134)	20%	(110)	14%	(73)	31%	(165)	537
Non-Evangelical	6%	(45)	23%	(173)	17%	(127)	15%	(114)	38%	(280)	740
Community: Urban	12%	(76)	25%	(156)	16%	(97)	12%	(76)	35%	(214)	618
Community: Suburban	7%	(78)	25%	(260)	20%	(208)	15%	(153)	33%	(341)	1039
Community: Rural	3%	(19)	20%	(110)	22%	(123)	15%	(82)	39%	(215)	549
Employ: Private Sector	12%	(88)	30%	(222)	23%	(170)	13%	(96)	22%	(166)	742
Employ: Government	8%	(11)	25%	(34)	20%	(27)	17%	(23)	30%	(41)	136
Employ: Self-Employed	10%	(22)	26%	(55)	19%	(39)	12%	(25)	32%	(68)	209
Employ: Homemaker	2%	(2)	22%	(29)	20%	(25)	17%	(22)	39%	(50)	128
Employ: Student	7%	(5)	24%	(17)	23%	(16)	10%	(7)	36%	(25)	70
Employ: Retired	4%	(23)	19%	(103)	16%	(88)	12%	(67)	48%	(260)	541
Employ: Unemployed	3%	(7)	13%	(31)	18%	(43)	21%	(51)	45%	(110)	242
Employ: Other	10%	(13)	26%	(36)	13%	(19)	14%	(19)	37%	(51)	138
Military HH: Yes	8%	(21)	26%	(70)	19%	(52)	8%	(22)	39%	(107)	272
Military HH: No	8%	(151)	24%	(456)	19%	(375)	15%	(289)	34%	(662)	1934
RD/WT: Right Direction	12%	(89)	29%	(213)	15%	(113)	10%	(71)	34%	(251)	737
RD/WT: Wrong Track	6%	(83)	21%	(313)	21%	(314)	16%	(240)	35%	(519)	1469
Biden Job Approve	11%	(113)	28%	(278)	16%	(160)	11%	(108)	34%	(337)	997
Biden Job Disapprove	5%	(54)	21%	(229)	22%	(249)	17%	(189)	35%	(387)	1108

Table MCFI5_12: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

Demographic		Much better		Somewhat		newhat				doesn't	
Demographic	Mucl	ı better	bo	etter	W	orse	Much	n worse	apply	y to me	Total N
Adults	8%	(172)	24%	(526)	19%	(427)	14%	(311)	35%	(770)	2206
Biden Job Strongly Approve	15%	(58)	27%	(107)	15%	(60)	12%	(45)	31%	(121)	392
Biden Job Somewhat Approve	9%	(55)	28%	(171)	16%	(100)	10%	(63)	36%	(217)	605
Biden Job Somewhat Disapprove	5%	(16)	22%	(68)	22%	(68)	17%	(53)	33%	(103)	307
Biden Job Strongly Disapprove	5%	(37)	20%	(161)	23%	(181)	17%	(136)	36%	(284)	800
Favorable of Biden	11%	(112)	26%	(256)	17%	(164)	13%	(127)	33%	(323)	982
Unfavorable of Biden	5%	(53)	22%	(240)	22%	(248)	15%	(170)	36%	(395)	1105
Very Favorable of Biden	14%	(60)	26%	(108)	15%	(62)	12%	(49)	33%	(140)	419
Somewhat Favorable of Biden	9%	(52)	26%	(148)	18%	(101)	14%	(78)	33%	(183)	562
Somewhat Unfavorable of Biden	5%	(13)	28%	(78)	20%	(55)	11%	(31)	36%	(100)	276
Very Unfavorable of Biden	5%	(40)	20%	(162)	23%	(193)	17%	(139)	36%	(295)	828
#1 Issue: Economy	7%	(63)	24%	(209)	22%	(193)	15%	(136)	32%	(282)	883
#1 Issue: Security	9%	(21)	21%	(52)	21%	(52)	14%	(34)	36%	(91)	250
#1 Issue: Health Care	14%	(26)	30%	(55)	17%	(31)	10%	(17)	29%	(52)	181
#1 Issue: Medicare / Social Security	6%	(16)	18%	(51)	13%	(36)	12%	(33)	52%	(144)	280
#1 Issue: Women's Issues	8%	(23)	25%	(69)	18%	(49)	18%	(50)	30%	(81)	271
#1 Issue: Education	9%	(6)	24%	(15)	29%	(18)	14%	(9)	23%	(14)	63
#1 Issue: Energy	8%	(13)	29%	(44)	14%	(22)	12%	(18)	37%	(57)	154
#1 Issue: Other	4%	(5)	24%	(30)	22%	(27)	11%	(14)	39%	(49)	124
2022 House Vote: Democrat	11%	(99)	29%	(256)	18%	(157)	13%	(115)	30%	(264)	891
2022 House Vote: Republican	5%	(36)	23%	(153)	24%	(158)	16%	(104)	32%	(217)	669
2022 House Vote: Someone else	4%	(3)	16%	(11)	21%	(14)	13%	(9)	45%	(30)	67
2022 House Vote: Didnt Vote	6%	(35)	18%	(105)	17%	(98)	14%	(83)	45%	(259)	580
2020 Vote: Joe Biden	11%	(101)	29%	(274)	17%	(160)	12%	(112)	31%	(288)	936
2020 Vote: Donald Trump	6%	(40)	22%	(150)	24%	(165)	16%	(113)	32%	(225)	693
2020 Vote: Other	3%	(2)	23%	(19)	23%	(19)	15%	(12)	36%	(29)	82
2020 Vote: Didn't Vote	6%	(29)	17%	(82)	17%	(83)	15%	(74)	46%	(227)	495

Table MCFI5_12: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option.

D	M .1	. 1 . 44		newhat		ewhat	M .1			doesn't	7T. 4. 1 N.
Demographic	Muci	ı better	De	etter	W	orse	Muci	1 worse	appr	y to me	Total N
Adults	8%	(172)	24%	(526)	19%	(427)	14%	(311)	35%	(770)	2206
2018 House Vote: Democrat	9%	(75)	29%	(228)	18%	(144)	12%	(99)	32%	(252)	798
2018 House Vote: Republican	8%	(47)	23%	(133)	23%	(134)	15%	(87)	30%	(176)	577
2018 House Vote: Someone else	2%	(1)	15%	(8)	26%	(14)	19%	(11)	38%	(21)	55
2018 House Vote: Didnt Vote	6%	(50)	20%	(156)	17%	(135)	15%	(114)	41%	(322)	777
4-Region: Northeast	6%	(23)	21%	(82)	20%	(77)	14%	(53)	39%	(152)	386
4-Region: Midwest	11%	(48)	23%	(105)	24%	(109)	12%	(55)	30%	(139)	456
4-Region: South	6%	(51)	23%	(195)	18%	(154)	16%	(132)	37%	(309)	841
4-Region: West	10%	(51)	28%	(144)	17%	(87)	13%	(70)	33%	(170)	522
2023 Finance Goals Yes	9%	(116)	28%	(372)	21%	(283)	16%	(211)	27%	(363)	1346
2023 Finance Goals No	7%	(56)	18%	(154)	17%	(144)	12%	(100)	47%	(406)	860

Table MCFI5_13: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Saving for education expenses

			Som	ewhat	Son	Somewhat			This	doesn't	
Demographic	Much	better	be	etter	W	orse	Mucl	h worse	appl	y to me	Total N
Adults	5%	(111)	13%	(294)	11%	(232)	10%	(213)	61%	(1355)	2206
Gender: Male	7%	(71)	16%	(172)	10%	(113)	7%	(79)	60%	(640)	1074
Gender: Female	4%	(41)	11%	(123)	11%	(119)	12%	(134)	63%	(713)	1130
Age: 18-34	9%	(54)	22%	(138)	13%	(79)	12%	(74)	45%	(288)	633
Age: 35-44	7%	(26)	21%	(78)	14%	(54)	12%	(46)	45%	(168)	372
Age: 45-64	4%	(27)	9%	(62)	12%	(84)	10%	(69)	66%	(471)	713
Age: 65+	1%	(4)	4%	(17)	3%	(15)	5%	(23)	88%	(428)	488
GenZers: 1997-2012	10%	(27)	20%	(55)	15%	(41)	11%	(30)	43%	(114)	268
Millennials: 1981-1996	7%	(49)	22%	(147)	13%	(83)	13%	(86)	44%	(291)	656
GenXers: 1965-1980	4%	(23)	12%	(61)	15%	(79)	11%	(56)	58%	(305)	524
Baby Boomers: 1946-1964	2%	(12)	4%	(30)	4%	(28)	6%	(41)	84%	(594)	704
PID: Dem (no lean)	6%	(57)	16%	(148)	13%	(113)	9%	(77)	56%	(507)	902
PID: Ind (no lean)	4%	(26)	11%	(70)	8%	(53)	12%	(75)	66%	(426)	651
PID: Rep (no lean)	4%	(29)	12%	(76)	10%	(66)	9%	(61)	65%	(422)	653
PID/Gender: Dem Men	9%	(39)	20%	(83)	11%	(45)	5%	(21)	55%	(229)	417
PID/Gender: Dem Women	4%	(18)	13%	(65)	14%	(69)	11%	(55)	57%	(277)	484
PID/Gender: Ind Men	3%	(11)	12%	(41)	9%	(31)	9%	(30)	66%	(220)	333
PID/Gender: Ind Women	4%	(14)	9%	(30)	7%	(22)	14%	(45)	65%	(205)	317
PID/Gender: Rep Men	6%	(20)	15%	(49)	12%	(37)	8%	(27)	59%	(190)	323
PID/Gender: Rep Women	3%	(9)	8%	(27)	9%	(28)	10%	(34)	70%	(231)	330
Ideo: Liberal (1-3)	6%	(38)	17%	(107)	11%	(72)	10%	(64)	56%	(356)	637
Ideo: Moderate (4)	6%	(43)	13%	(86)	9%	(63)	9%	(59)	63%	(423)	674
Ideo: Conservative (5-7)	4%	(30)	10%	(74)	12%	(89)	9%	(65)	64%	(458)	714
Educ: < College	4%	(55)	11%	(165)	9%	(137)	12%	(166)	64%	(919)	1442
Educ: Bachelors degree	7%	(32)	16%	(77)	12%	(58)	7%	(35)	58%	(284)	486
Educ: Post-grad	9%	(24)	19%	(53)	14%	(38)	4%	(12)	55%	(152)	279
Income: Under 50k	4%	(42)	11%	(132)	9%	(101)	12%	(141)	64%	(755)	1171
Income: 50k-100k	5%	(37)	15%	(109)	13%	(92)	9%	(61)	58%	(409)	707
Income: 100k+	10%	(33)	16%	(53)	12%	(39)	3%	(11)	58%	(192)	328
Ethnicity: White	4%	(73)	12%	(211)	10%	(169)	10%	(169)	63%	(1079)	1702

Table MCFI5_13: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Saving for education expenses

			Somewhat		Somewhat		Much worse		This doesn't apply to me		
Demographic	Mucl	n better	b	etter	W	orse	Mucl	n worse	appl	y to me	Total N
Adults	5%	(111)	13%	(294)	11%	(232)	10%	(213)	61%	(1355)	2206
Ethnicity: Hispanic	4%	(16)	18%	(67)	12%	(45)	13%	(49)	53%	(203)	380
Ethnicity: Black	10%	(27)	16%	(47)	12%	(34)	10%	(27)	52%	(149)	284
Ethnicity: Other	5%	(11)	17%	(37)	13%	(30)	7%	(16)	58%	(127)	220
All Christian	6%	(58)	13%	(131)	9%	(91)	8%	(77)	64%	(640)	997
All Non-Christian	9%	(11)	21%	(25)	14%	(16)	10%	(12)	46%	(56)	121
Atheist	7%	(7)	18%	(18)	9%	(9)	9%	(9)	58%	(60)	104
Agnostic/Nothing in particular	3%	(18)	11%	(72)	12%	(79)	12%	(76)	63%	(410)	655
Something Else	5%	(17)	14%	(47)	11%	(37)	12%	(39)	57%	(189)	330
Religious Non-Protestant/Catholic	7%	(12)	18%	(28)	12%	(18)	11%	(17)	52%	(80)	155
Evangelical	9%	(48)	17%	(90)	10%	(55)	8%	(44)	56%	(301)	537
Non-Evangelical	4%	(26)	11%	(84)	9%	(69)	9%	(65)	67%	(497)	740
Community: Urban	8%	(52)	14%	(84)	10%	(61)	8%	(51)	60%	(371)	618
Community: Suburban	4%	(41)	14%	(141)	12%	(123)	9%	(98)	61%	(636)	1039
Community: Rural	3%	(19)	13%	(69)	9%	(48)	12%	(65)	63%	(348)	549
Employ: Private Sector	9%	(64)	18%	(134)	13%	(100)	11%	(84)	49%	(360)	742
Employ: Government	5%	(6)	14%	(19)	15%	(21)	8%	(11)	58%	(79)	136
Employ: Self-Employed	6%	(13)	18%	(38)	9%	(20)	8%	(17)	58%	(122)	209
Employ: Homemaker	2%	(2)	12%	(15)	14%	(17)	13%	(16)	60%	(78)	128
Employ: Student	7%	(5)	27%	(18)	26%	(18)	11%	(8)	29%	(20)	70
Employ: Retired	2%	(9)	3%	(17)	4%	(22)	6%	(34)	85%	(459)	541
Employ: Unemployed	3%	(6)	15%	(36)	9%	(22)	14%	(34)	59%	(144)	242
Employ: Other	4%	(6)	12%	(16)	9%	(13)	7%	(9)	68%	(94)	138
Military HH: Yes	2%	(5)	11%	(29)	8%	(22)	4%	(12)	75%	(205)	272
Military HH: No	5%	(106)	14%	(266)	11%	(210)	10%	(201)	59%	(1150)	1934
RD/WT: Right Direction	9%	(64)	19%	(144)	10%	(71)	6%	(41)	56%	(416)	737
RD/WT: Wrong Track	3%	(47)	10%	(151)	11%	(161)	12%	(171)	64%	(939)	1469
Biden Job Approve	7%	(74)	17%	(172)	10%	(96)	6%	(61)	60%	(593)	997
Biden Job Disapprove	3%	(33)	9%	(104)	12%	(128)	13%	(140)	63%	(702)	1108

Table MCFI5_13: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Saving for education expenses

D 1	36 1	1 44	Somewhat better			ewhat	Much worse			doesn't	m . 1x
Demographic	Much	better	be	etter	W	orse	Much	ı worse	appl	y to me	Total N
Adults	5%	(111)	13%	(294)	11%	(232)	10%	(213)	61%	(1355)	2206
Biden Job Strongly Approve	12%	(47)	21%	(81)	8%	(30)	7%	(29)	52%	(204)	392
Biden Job Somewhat Approve	4%	(27)	15%	(91)	11%	(66)	5%	(32)	64%	(389)	605
Biden Job Somewhat Disapprove	4%	(12)	12%	(38)	17%	(51)	15%	(46)	52%	(160)	307
Biden Job Strongly Disapprove	3%	(21)	8%	(66)	10%	(76)	12%	(94)	68%	(542)	800
Favorable of Biden	7%	(68)	17%	(168)	10%	(95)	7%	(72)	59%	(579)	982
Unfavorable of Biden	3%	(38)	10%	(109)	12%	(130)	11%	(126)	64%	(703)	1105
Very Favorable of Biden	10%	(41)	19%	(79)	8%	(32)	7%	(29)	57%	(238)	419
Somewhat Favorable of Biden	5%	(27)	16%	(88)	11%	(63)	8%	(43)	61%	(341)	562
Somewhat Unfavorable of Biden	4%	(11)	13%	(36)	16%	(44)	12%	(32)	55%	(152)	276
Very Unfavorable of Biden	3%	(26)	9%	(72)	10%	(85)	11%	(93)	67%	(551)	828
#1 Issue: Economy	5%	(44)	16%	(139)	12%	(103)	11%	(99)	56%	(498)	883
#1 Issue: Security	4%	(9)	10%	(26)	10%	(25)	8%	(20)	68%	(170)	250
#1 Issue: Health Care	8%	(15)	19%	(35)	8%	(14)	5%	(9)	59%	(107)	181
#1 Issue: Medicare / Social Security	2%	(4)	5%	(13)	4%	(13)	6%	(17)	83%	(233)	280
#1 Issue: Women's Issues	8%	(23)	17%	(47)	10%	(26)	13%	(36)	51%	(139)	271
#1 Issue: Education	6%	(4)	20%	(12)	22%	(14)	9%	(6)	43%	(27)	63
#1 Issue: Energy	5%	(8)	10%	(16)	18%	(28)	8%	(13)	58%	(89)	154
#1 Issue: Other	3%	(4)	6%	(8)	7%	(8)	11%	(14)	73%	(91)	124
2022 House Vote: Democrat	7%	(63)	17%	(149)	12%	(109)	8%	(69)	56%	(500)	891
2022 House Vote: Republican	4%	(25)	9%	(62)	11%	(73)	9%	(63)	67%	(445)	669
2022 House Vote: Someone else	3%	(2)	11%	(8)	12%	(8)	13%	(8)	61%	(41)	67
2022 House Vote: Didnt Vote	4%	(21)	13%	(75)	7%	(42)	12%	(72)	64%	(370)	580
2020 Vote: Joe Biden	6%	(61)	17%	(158)	11%	(106)	7%	(66)	58%	(545)	936
2020 Vote: Donald Trump	4%	(25)	9%	(63)	10%	(71)	10%	(71)	67%	(462)	693
2020 Vote: Other	6%	(5)	12%	(10)	14%	(12)	18%	(15)	50%	(41)	82
2020 Vote: Didn't Vote	4%	(21)	13%	(63)	9%	(43)	12%	(61)	62%	(307)	495

Table MCFI5_13: Are you in a better or worse position to accomplish the following than you were at the beginning of 2022? If this does not apply to you, please select that option. Saving for education expenses

Demographic	Somewhat Much better better				newhat orse	Mucl	ı worse		doesn't y to me	Total N	
Adults	5%	(111)	13%	(294)	11%	(232)	10%	(213)	61%	(1355)	2206
2018 House Vote: Democrat	6%	(47)	16%	(126)	11%	(88)	8%	(67)	59%	(469)	798
2018 House Vote: Republican	4%	(25)	10%	(60)	10%	(58)	8%	(48)	67%	(385)	577
2018 House Vote: Someone else	5%	(3)	10%	(6)	13%	(7)	16%	(9)	56%	(31)	55
2018 House Vote: Didnt Vote	5%	(37)	13%	(102)	10%	(79)	11%	(89)	60%	(470)	777
4-Region: Northeast	5%	(21)	13%	(51)	12%	(47)	9%	(34)	61%	(234)	386
4-Region: Midwest	6%	(28)	14%	(64)	12%	(55)	8%	(37)	60%	(272)	456
4-Region: South	5%	(44)	14%	(114)	10%	(81)	11%	(88)	61%	(514)	841
4-Region: West	4%	(19)	13%	(66)	10%	(50)	10%	(53)	64%	(335)	522
2023 Finance Goals Yes	5%	(73)	16%	(216)	12%	(166)	12%	(156)	55%	(735)	1346
2023 Finance Goals No	5%	(39)	9%	(78)	8%	(66)	7%	(57)	72%	(620)	860

Table MCFI6: Do you have any goals to improve your finances this year (2023)?

Demographic		Yes		No	Total N
Adults	61%	(1346)	39%	(860)	2206
Gender: Male	60%	(643)	40%	(430)	1074
Gender: Female	62%	(700)	38%	(430)	1130
Age: 18-34	73%	(462)	27%	(171)	633
Age: 35-44	70%	(263)	30%	(110)	372
Age: 45-64	55%	(393)	45%	(320)	713
Age: 65+	47%	(228)	53%	(260)	488
GenZers: 1997-2012	70%	(187)	30%	(81)	268
Millennials: 1981-1996	75%	(494)	25%	(162)	656
GenXers: 1965-1980	58%	(303)	42%	(221)	524
Baby Boomers: 1946-1964	47%	(333)	53%	(371)	704
PID: Dem (no lean)	64%	(577)	36%	(325)	902
PID: Ind (no lean)	59%	(383)	41%	(268)	651
PID: Rep (no lean)	59%	(386)	41%	(268)	653
PID/Gender: Dem Men	58%	(241)	42%	(176)	417
PID/Gender: Dem Women	69%	(335)	31%	(149)	484
PID/Gender: Ind Men	64%	(212)	36%	(122)	333
PID/Gender: Ind Women	54%	(171)	46%	(146)	317
PID/Gender: Rep Men	59%	(191)	41%	(133)	323
PID/Gender: Rep Women	59%	(195)	41%	(135)	330
Ideo: Liberal (1-3)	65%	(414)	35%	(223)	637
Ideo: Moderate (4)	59%	(400)	41%	(274)	674
Ideo: Conservative (5-7)	61%	(438)	39%	(276)	714
Educ: < College	58%	(829)	42%	(612)	1442
Educ: Bachelors degree	67%	(327)	33%	(159)	486
Educ: Post-grad	68%	(190)	32%	(89)	279
Income: Under 50k	58%	(674)	42%	(496)	1171
Income: 50k-100k	64%	(456)	36%	(252)	707
Income: 100k+	66%	(216)	34%	(112)	328
Ethnicity: White	59%	(1010)	41%	(692)	1702
Ethnicity: Hispanic	64%	(243)	36%	(137)	380
Ethnicity: Black	69%	(196)	31%	(88)	284
Ethnicity: Other	63%	(140)	37%	(81)	220

Table MCFI6: Do you have any goals to improve your finances this year (2023)?

Demographic		Yes		No	Total N
Adults	61%	(1346)	39%	(860)	2206
All Christian	60%	(602)	40%	(394)	997
All Non-Christian	63%	(76)	37%	(45)	121
Atheist	65%	(67)	35%	(37)	104
Agnostic/Nothing in particular	57%	(373)	43%	(282)	655
Something Else	69%	(227)	31%	(103)	330
Religious Non-Protestant/Catholic	64%	(98)	36%	(57)	155
Evangelical	66%	(354)	34%	(183)	537
Non-Evangelical	60%	(446)	40%	(294)	740
Community: Urban	65%	(404)	35%	(214)	618
Community: Suburban	62%	(643)	38%	(396)	1039
Community: Rural	54%	(299)	46%	(250)	549
Employ: Private Sector	69%	(509)	31%	(233)	742
Employ: Government	64%	(87)	36%	(49)	136
Employ: Self-Employed	69%	(144)	31%	(65)	209
Employ: Homemaker	60%	(77)	40%	(52)	128
Employ: Student	80%	(55)	20%	(14)	70
Employ: Retired	47%	(254)	53%	(287)	541
Employ: Unemployed	53%	(129)	47%	(113)	242
Employ: Other	65%	(90)	35%	(48)	138
Military HH: Yes	52%	(141)	48%	(131)	272
Military HH: No	62%	(1204)	38%	(729)	1934
RD/WT: Right Direction	61%	(449)	39%	(288)	737
RD/WT: Wrong Track	61%	(896)	39%	(573)	1469
Biden Job Approve	61%	(612)	39%	(385)	997
Biden Job Disapprove	61%	(680)	39%	(428)	1108
Biden Job Strongly Approve	61%	(240)	39%	(152)	392
Biden Job Somewhat Approve	61%	(372)	39%	(233)	605
Biden Job Somewhat Disapprove	71%	(218)	29%	(90)	307
Biden Job Strongly Disapprove	58%	(462)	42%	(338)	800
Favorable of Biden	63%	(623)	37%	(359)	982
Unfavorable of Biden	60%	(662)	40%	(443)	1105

Table MCFI6: Do you have any goals to improve your finances this year (2023)?

Demographic		Yes		No	Total N
Adults	61%	(1346)	39%	(860)	2206
Very Favorable of Biden	61%	(257)	39%	(162)	419
Somewhat Favorable of Biden	65%	(366)	35%	(196)	562
Somewhat Unfavorable of Biden	69%	(191)	31%	(85)	276
Very Unfavorable of Biden	57%	(471)	43%	(358)	828
#1 Issue: Economy	65%	(574)	35%	(309)	883
#1 Issue: Security	59%	(149)	41%	(101)	250
#1 Issue: Health Care	53%	(95)	47%	(85)	181
#1 Issue: Medicare / Social Security	51%	(142)	49%	(137)	280
#1 Issue: Women's Issues	64%	(173)	36%	(98)	271
#1 Issue: Education	71%	(45)	29%	(18)	63
#1 Issue: Energy	64%	(99)	36%	(55)	154
#1 Issue: Other	56%	(69)	44%	(55)	124
2022 House Vote: Democrat	64%	(572)	36%	(318)	891
2022 House Vote: Republican	59%	(393)	41%	(275)	669
2022 House Vote: Someone else	60%	(40)	40%	(27)	67
2022 House Vote: Didnt Vote	59%	(340)	41%	(240)	580
2020 Vote: Joe Biden	65%	(607)	35%	(329)	936
2020 Vote: Donald Trump	59%	(411)	41%	(282)	693
2020 Vote: Other	55%	(45)	45%	(37)	82
2020 Vote: Didn't Vote	57%	(282)	43%	(213)	495
2018 House Vote: Democrat	62%	(498)	38%	(300)	798
2018 House Vote: Republican	60%	(346)	40%	(231)	577
2018 House Vote: Someone else	42%	(23)	58%	(32)	55
2018 House Vote: Didnt Vote	62%	(479)	38%	(298)	777
4-Region: Northeast	59%	(228)	41%	(159)	386
4-Region: Midwest	65%	(296)	35%	(160)	456
4-Region: South	60%	(501)	40%	(340)	841
4-Region: West	61%	(321)	39%	(201)	522
2023 Finance Goals Yes	100%	(1346)	_	(0)	1346
2023 Finance Goals No	_	(0)	100%	(860)	860

Table MCFI7: What is the main reason you do not have any goals to improve your finances this year (2023)?

Demographic	comf wit curren	I am comfortable with the current state of my finances		I'm not in a position where I feel I could successfully improve my finances		I haven't thought about it		I don't know how to go about improving my finances		(please cify)	Total N
Adults	32%	(273)	28%	(241)	26%	(224)	11%	(97)	3%	(25)	860
Gender: Male	35%	(149)	25%	(106)	26%	(113)	13%	(54)	2%	(7)	430
Gender: Female	29%	(123)	31%	(135)	26%	(111)	10%	(43)	4%	(18)	430
Age: 18-34	37%	(64)	17%	(29)	25%	(43)	18%	(30)	3%	(4)	171
Age: 35-44	21%	(24)	22%	(24)	35%	(38)	20%	(22)	2%	(2)	110
Age: 45-64	22%	(71)	33%	(104)	29%	(93)	12%	(37)	4%	(14)	320
Age: 65+	44%	(114)	32%	(84)	19%	(50)	3%	(8)	2%	(4)	260
GenZers: 1997-2012	41%	(33)	19%	(15)	19%	(16)	17%	(14)	3%	(2)	81
Millennials: 1981-1996	30%	(49)	20%	(32)	31%	(50)	18%	(28)	2%	(3)	162
GenXers: 1965-1980	16%	(35)	30%	(66)	33%	(73)	17%	(37)	5%	(10)	221
Baby Boomers: 1946-1964	39%	(146)	32%	(120)	21%	(79)	5%	(18)	2%	(9)	371
PID: Dem (no lean)	34%	(111)	27%	(89)	26%	(83)	12%	(40)	1%	(2)	325
PID: Ind (no lean)	27%	(71)	27%	(74)	29%	(78)	11%	(29)	6%	(16)	268
PID: Rep (no lean)	34%	(90)	30%	(79)	24%	(64)	10%	(28)	3%	(7)	268
PID/Gender: Dem Men	37%	(65)	18%	(32)	28%	(49)	16%	(29)	_	(1)	176
PID/Gender: Dem Women	31%	(46)	38%	(57)	23%	(34)	8%	(11)	1%	(1)	149
PID/Gender: Ind Men	27%	(33)	30%	(36)	29%	(35)	12%	(14)	3%	(4)	122
PID/Gender: Ind Women	27%	(39)	26%	(38)	29%	(43)	10%	(15)	8%	(12)	146
PID/Gender: Rep Men	39%	(52)	29%	(38)	21%	(28)	8%	(11)	2%	(3)	133
PID/Gender: Rep Women	28%	(38)	30%	(41)	26%	(35)	12%	(17)	3%	(4)	135
Ideo: Liberal (1-3)	29%	(65)	28%	(64)	28%	(62)	13%	(30)	1%	(2)	223
Ideo: Moderate (4)	31%	(85)	28%	(76)	28%	(77)	10%	(27)	3%	(9)	274
Ideo: Conservative (5-7)	36%	(100)	34%	(93)	19%	(54)	9%	(24)	2%	(6)	276
Educ: < College	26%	(160)	30%	(182)	28%	(172)	13%	(78)	3%	(20)	612
Educ: Bachelors degree	42%	(67)	24%	(38)	23%	(37)	9%	(14)	2%	(3)	159
Educ: Post-grad	52%	(46)	24%	(21)	17%	(15)	6%	(5)	2%	(2)	89

Table MCFI7: What is the main reason you do not have any goals to improve your finances this year (2023)?

Demographic	I am comfortable with the current state of my finances		position I feel successimpr	I'm not in a position where I feel I could successfully improve my finances		I haven't thought about it		I don't know how to go about improving my finances		Other (please specify)	
Adults	32%	(273)	28%	(241)	26%	(224)	11%	(97)	3%	(25)	860
Income: Under 50k	22%	(111)	32%	(159)	30%	(147)	13%	(64)	3%	(15)	496
Income: 50k-100k	42%	(105)	26%	(65)	18%	(46)	11%	(28)	3%	(8)	252
Income: 100k+	51%	(57)	16%	(18)	28%	(31)	5%	(6)	1%	(1)	112
Ethnicity: White	33%	(226)	31%	(213)	23%	(162)	10%	(70)	3%	(22)	692
Ethnicity: Hispanic	40%	(55)	21%	(29)	26%	(36)	11%	(15)	2%	(3)	137
Ethnicity: Black	35%	(30)	15%	(13)	36%	(31)	14%	(12)	1%	(1)	88
Ethnicity: Other	20%	(16)	20%	(16)	39%	(31)	19%	(16)	2%	(2)	81
All Christian	37%	(145)	29%	(116)	22%	(86)	9%	(34)	3%	(13)	394
Agnostic/Nothing in particular	27%	(76)	28%	(78)	29%	(80)	15%	(43)	2%	(5)	282
Something Else	26%	(27)	30%	(31)	29%	(30)	10%	(10)	5%	(6)	103
Religious Non-Protestant/Catholic	24%	(14)	18%	(10)	38%	(22)	14%	(8)	5%	(3)	57
Evangelical	34%	(63)	30%	(54)	23%	(41)	9%	(16)	5%	(8)	183
Non-Evangelical	37%	(108)	31%	(90)	22%	(66)	8%	(23)	2%	(7)	294
Community: Urban	33%	(72)	26%	(55)	30%	(65)	10%	(22)	_	(1)	214
Community: Suburban	33%	(129)	29%	(115)	22%	(87)	13%	(51)	4%	(14)	396
Community: Rural	29%	(72)	29%	(72)	29%	(72)	10%	(24)	4%	(10)	250
Employ: Private Sector	42%	(99)	18%	(41)	25%	(59)	13%	(31)	1%	(3)	233
Employ: Self-Employed	40%	(26)	19%	(12)	15%	(10)	19%	(12)	8%	(5)	65
Employ: Homemaker	13%	(7)	35%	(18)	34%	(17)	13%	(7)	5%	(3)	52
Employ: Retired	38%	(110)	34%	(98)	21%	(61)	4%	(12)	2%	(6)	287
Employ: Unemployed	8%	(9)	40%	(46)	32%	(37)	16%	(18)	3%	(4)	113
Military HH: Yes	37%	(48)	23%	(30)	25%	(33)	10%	(13)	5%	(7)	131
Military HH: No	31%	(225)	29%	(211)	26%	(191)	12%	(84)	2%	(18)	729
RD/WT: Right Direction	38%	(109)	22%	(64)	29%	(84)	10%	(28)	1%	(3)	288
RD/WT: Wrong Track	29%	(164)	31%	(177)	24%	(140)	12%	(70)	4%	(22)	573
Biden Job Approve	34%	(132)	24%	(92)	28%	(109)	12%	(45)	2%	(7)	385
Biden Job Disapprove	29%	(125)	33%	(141)	24%	(103)	9%	(40)	4%	(18)	428

Table MCFI7: What is the main reason you do not have any goals to improve your finances this year (2023)?

Demographic	comi wit curren	am fortable th the at state of inances	position I feel successimpr	not in a on where I could essfully ove my ances		aven't ht about it	how ab impro	t know to go out ving my		(please cify)	Total N
Adults	32%	(273)	28%	(241)	26%	(224)	11%	(97)	3%	(25)	860
Biden Job Strongly Approve	38%	(59)	28%	(43)	24%	(36)	9%	(13)	1%	(1)	152
Biden Job Somewhat Approve	32%	(74)	21%	(49)	31%	(73)	14%	(32)	2%	(5)	233
Biden Job Somewhat Disapprove	24%	(22)	32%	(28)	33%	(29)	9%	(8)	2%	(2)	90
Biden Job Strongly Disapprove	31%	(104)	33%	(113)	22%	(74)	9%	(32)	5%	(16)	338
Favorable of Biden	35%	(124)	24%	(87)	28%	(101)	12%	(41)	1%	(5)	359
Unfavorable of Biden	30%	(131)	33%	(147)	23%	(104)	10%	(43)	4%	(17)	443
Very Favorable of Biden	39%	(64)	24%	(40)	26%	(42)	10%	(17)	_	(0)	162
Somewhat Favorable of Biden	31%	(60)	24%	(47)	30%	(60)	12%	(24)	2%	(5)	196
Somewhat Unfavorable of Biden	25%	(22)	35%	(30)	27%	(23)	10%	(8)	3%	(3)	85
Very Unfavorable of Biden	30%	(109)	33%	(118)	23%	(81)	10%	(35)	4%	(15)	358
#1 Issue: Economy	31%	(95)	32%	(99)	22%	(69)	11%	(34)	4%	(12)	309
#1 Issue: Security	37%	(37)	25%	(25)	27%	(28)	8%	(8)	3%	(3)	101
#1 Issue: Health Care	22%	(19)	19%	(16)	32%	(27)	26%	(22)	2%	(1)	85
#1 Issue: Medicare / Social Security	35%	(48)	33%	(45)	25%	(34)	6%	(8)	2%	(2)	137
#1 Issue: Women's Issues	38%	(37)	21%	(20)	30%	(29)	12%	(11)	_	(0)	98
#1 Issue: Energy	18%	(10)	31%	(17)	41%	(22)	10%	(5)	_	(0)	55
#1 Issue: Other	40%	(22)	26%	(14)	14%	(8)	10%	(6)	10%	(5)	55
2022 House Vote: Democrat	36%	(114)	26%	(82)	26%	(83)	12%	(37)	1%	(3)	318
2022 House Vote: Republican	35%	(96)	33%	(91)	19%	(52)	10%	(28)	3%	(8)	275
2022 House Vote: Didnt Vote	24%	(58)	26%	(62)	34%	(83)	11%	(26)	4%	(11)	240
2020 Vote: Joe Biden	33%	(110)	25%	(84)	29%	(95)	11%	(38)	1%	(3)	329
2020 Vote: Donald Trump	32%	(89)	36%	(100)	22%	(61)	9%	(24)	3%	(7)	282
2020 Vote: Didn't Vote	28%	(60)	24%	(51)	31%	(65)	12%	(27)	4%	(9)	213
2018 House Vote: Democrat	32%	(96)	27%	(82)	28%	(83)	12%	(35)	1%	(4)	300
2018 House Vote: Republican	34%	(80)	33%	(76)	19%	(44)	9%	(22)	4%	(10)	231
2018 House Vote: Didnt Vote	29%	(87)	26%	(78)	30%	(88)	11%	(33)	4%	(11)	298

Table MCFI7: What is the main reason you do not have any goals to improve your finances this year (2023)?

Demographic	I am comfortable with the current state of my finances	I'm not in a position where I feel I could successfully improve my finances	I haven't thought about it	I don't know how to go about improving my finances	Other (please specify)	Total N
Adults	32% (273)	28% (241)	26% (224)	11% (97)	3% (25)	860
4-Region: Northeast	34% (55)	36% (57)	18% (28)	10% (16)	2% (3)	159
4-Region: Midwest	33% (53)	23% (37)	26% (41)	14% (22)	4% (7)	160
4-Region: South	32% (108)	30% (102)	25% (86)	10% (34)	3% (10)	340
4-Region: West	29% (58)	22% (45)	34% (69)	13% (25)	2% (4)	201
2023 Finance Goals No	32% (273)	28% (241)	26% (224)	11% (97)	3% (25)	860

Table MCFI8_1: Do your financial goals for this year include? Saving for retirement

Demographic	•	r goal for this year		r goal for this year		goal for this or at all	Total N
Adults	34%	(463)	35%	(475)	30%	(408)	134
Gender: Male	39%	(252)	35%	(229)	$\frac{30\%}{25\%}$	(162)	64
Gender: Female	39%	(232)	35%	(249) (246)	35%	(244)	70
Age: 18-34	$\frac{30\%}{28\%}$	(129)	35% 35%	` /	35% 37%	'	46
e	39%	· /	40%	(163)		(169)	
Age: 35-44		(103)		(106)	21% $20%$	(54)	26 39
Age: 45-64	45%	(176)	35%	(137)		(80)	
Age: 65+	24%	(55)	30%	(69)	46%	(104)	22
GenZers: 1997-2012	19%	(35)	28%	(53)	53%	(99)	18
Millennials: 1981-1996	36%	(178)	41%	(203)	23%	(113)	49
GenXers: 1965-1980	42%	(128)	39%	(119)	18%	(55)	30
Baby Boomers: 1946-1964	34%	(115)	28%	(93)	38%	(126)	33
PID: Dem (no lean)	29%	(167)	39%	(226)	32%	(184)	57
PID: Ind (no lean)	35%	(134)	32%	(122)	33%	(128)	38
PID: Rep (no lean)	42%	(162)	33%	(127)	25%	(96)	38
PID/Gender: Dem Men	34%	(83)	45%	(109)	20%	(49)	24
PID/Gender: Dem Women	25%	(84)	35%	(116)	40%	(134)	33
PID/Gender: Ind Men	38%	(80)	31%	(66)	31%	(66)	21
PID/Gender: Ind Women	31%	(53)	33%	(56)	36%	(61)	17
PID/Gender: Rep Men	47%	(89)	28%	(54)	25%	(48)	19
PID/Gender: Rep Women	37%	(73)	38%	(73)	25%	(48)	19
Ideo: Liberal (1-3)	33%	(135)	38%	(159)	29%	(120)	41
Ideo: Moderate (4)	38%	(153)	32%	(127)	30%	(121)	40
Ideo: Conservative (5-7)	35%	(155)	37%	(163)	27%	(120)	43
Educ: < College	30%	(250)	34%	(285)	35%	(294)	82
Educ: Bachelors degree	40%	(132)	37%	(121)	23%	(74)	32
Educ: Post-grad	43%	(81)	37%	(69)	21%	(39)	19
Income: Under 50k	27%	(185)	34%	(228)	39%	(261)	67
Income: 50k-100k	39%	(177)	37%	(169)	24%	(110)	45
Income: 100k+	47%	(100)	36%	(78)	17%	(37)	21
Ethnicity: White	33%	(337)	37%	(373)	30%	(299)	101
Ethnicity: Hispanic	31%	(76)	38%	(92)	31%	(76)	24

Table MCFI8_1: Do your financial goals for this year include? Saving for retirement

	Yes, majo	r goal for this	Yes, mino	r goal for this		goal for this	
Demographic	•	year	•	year	year	or at all	Total N
Adults	34%	(463)	35%	(475)	30%	(408)	1346
Ethnicity: Black	36%	(70)	29%	(56)	35%	(69)	196
Ethnicity: Other	40%	(55)	32%	(45)	28%	(39)	140
All Christian	37%	(221)	34%	(204)	29%	(177)	602
All Non-Christian	32%	(24)	41%	(31)	28%	(21)	76
Atheist	40%	(27)	34%	(23)	27%	(18)	67
Agnostic/Nothing in particular	31%	(115)	38%	(141)	32%	(118)	373
Something Else	33%	(76)	34%	(77)	33%	(74)	227
Religious Non-Protestant/Catholic	30%	(29)	37%	(36)	34%	(33)	98
Evangelical	35%	(125)	33%	(117)	32%	(112)	354
Non-Evangelical	37%	(166)	35%	(154)	28%	(126)	446
Community: Urban	36%	(144)	30%	(122)	34%	(138)	404
Community: Suburban	35%	(225)	36%	(234)	29%	(184)	643
Community: Rural	31%	(94)	40%	(119)	29%	(86)	299
Employ: Private Sector	45%	(230)	42%	(216)	12%	(64)	509
Employ: Government	39%	(34)	35%	(30)	26%	(23)	87
Employ: Self-Employed	42%	(61)	32%	(46)	26%	(37)	144
Employ: Homemaker	23%	(18)	40%	(31)	36%	(28)	77
Employ: Student	10%	(6)	41%	(23)	49%	(27)	55
Employ: Retired	21%	(52)	29%	(74)	50%	(128)	254
Employ: Unemployed	32%	(42)	24%	(31)	44%	(56)	129
Employ: Other	23%	(21)	27%	(24)	50%	(45)	90
Military HH: Yes	34%	(48)	32%	(46)	33%	(47)	141
Military HH: No	34%	(415)	36%	(429)	30%	(360)	1204
RD/WT: Right Direction	38%	(169)	32%	(145)	30%	(135)	449
RD/WT: Wrong Track	33%	(294)	37%	(330)	30%	(272)	896
Biden Job Approve	33%	(204)	36%	(218)	31%	(189)	612
Biden Job Disapprove	35%	(239)	36%	(243)	29%	(198)	680

Table MCFI8_1: *Do your financial goals for this year include? Saving for retirement*

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this	
Demographic		year		year	year	or at all	Total N
Adults	34%	(463)	35%	(475)	30%	(408)	134
Biden Job Strongly Approve	39%	(94)	31%	(74)	30%	(72)	24
Biden Job Somewhat Approve	30%	(110)	39%	(145)	31%	(117)	37
Biden Job Somewhat Disapprove	27%	(58)	40%	(87)	34%	(73)	21
Biden Job Strongly Disapprove	39%	(181)	34%	(156)	27%	(125)	46
Favorable of Biden	33%	(208)	33%	(206)	34%	(209)	62
Unfavorable of Biden	35%	(232)	37%	(246)	28%	(184)	66
Very Favorable of Biden	37%	(95)	32%	(83)	31%	(79)	25
Somewhat Favorable of Biden	31%	(113)	34%	(123)	36%	(130)	36
Somewhat Unfavorable of Biden	26%	(49)	44%	(83)	31%	(59)	19
Very Unfavorable of Biden	39%	(182)	35%	(163)	27%	(125)	47
#1 Issue: Economy	36%	(209)	39%	(223)	25%	(142)	57
#1 Issue: Security	37%	(55)	35%	(52)	28%	(41)	14
#1 Issue: Health Care	31%	(29)	35%	(33)	34%	(32)	9
#1 Issue: Medicare / Social Security	34%	(48)	30%	(42)	37%	(52)	14
#1 Issue: Women's Issues	38%	(65)	26%	(45)	37%	(63)	17
#1 Issue: Energy	30%	(29)	40%	(40)	30%	(30)	9
#1 Issue: Other	22%	(15)	25%	(18)	53%	(36)	6
2022 House Vote: Democrat	35%	(200)	37%	(213)	28%	(159)	57
2022 House Vote: Republican	41%	(161)	35%	(139)	24%	(93)	39
2022 House Vote: Didnt Vote	24%	(81)	33%	(111)	44%	(148)	34
2020 Vote: Joe Biden	35%	(211)	37%	(227)	28%	(170)	60
2020 Vote: Donald Trump	39%	(160)	35%	(145)	26%	(106)	42
2020 Vote: Didn't Vote	28%	(79)	29%	(82)	43%	(121)	28
2018 House Vote: Democrat	31%	(155)	43%	(216)	25%	(126)	49
2018 House Vote: Republican	41%	(141)	35%	(121)	24%	(83)	34
2018 House Vote: Didnt Vote	32%	(155)	28%	(133)	40%	(191)	47
4-Region: Northeast	35%	(79)	35%	(79)	30%	(69)	22
4-Region: Midwest	33%	(99)	38%	(112)	29%	(85)	29
4-Region: South	36%	(181)	33%	(166)	31%	(154)	50
4-Region: West	32%	(104)	37%	(118)	31%	(100)	32

Table MCFI8_1: *Do your financial goals for this year include? Saving for retirement*

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	34% (463)	35% (475)	30% (408) $30%$ (408)	1346
2023 Finance Goals Yes	34% (463)	35% (475)		1346

Table MCFI8_2: Do your financial goals for this year include? Improving my credit score

	Yes, major goal for	this Yes, minor goal for th	•	
Demographic	year	year	year or at all	Total N
Adults	39% (524)	36% (480)	25% (342)	1346
Gender: Male	38% (248)	36% (232)	26% (164)	643
Gender: Female	39% (275)	35% (248)	25% (177)	700
Age: 18-34	44% (205)	33% (153)	23% (104)	462
Age: 35-44	47% (124)	37% (98)	15% (40)	263
Age: 45-64	34% (133)	36% (141)	30% (119)	393
Age: 65+	27% (62)	38% (87)	35% (79)	228
GenZers: 1997-2012	46% (86)	29% (53)	26% (48)	187
Millennials: 1981-1996	45% (224)	36% (179)	19% (92)	494
GenXers: 1965-1980	38% (114)	40% (121)	22% (68)	303
Baby Boomers: 1946-1964	29% (95)	35% (115)	37% (122)	333
PID: Dem (no lean)	41% (237)	35% (205)	23% (135)	577
PID: Ind (no lean)	35% (134)	37% (144)	28% (106)	383
PID: Rep (no lean)	40% (153)	34% (132)	26% (101)	386
PID/Gender: Dem Men	44% (105)	37% (90)	19% (46)	241
PID/Gender: Dem Women	39% (131)	34% (114)	27% (89)	335
PID/Gender: Ind Men	37% (79)	37% (79)	26% (54)	212
PID/Gender: Ind Women	32% (55)	38% (64)	30% (51)	171
PID/Gender: Rep Men	33% (64)	33% (63)	34% (64)	191
PID/Gender: Rep Women	46% (89)	35% (69)	19% (37)	195
Ideo: Liberal (1-3)	39% (163)	37% (151)	24% (100)	414
Ideo: Moderate (4)	41% (163)	33% (133)	26% (103)	400
Ideo: Conservative (5-7)	38% (164)	35% (152)	28% (121)	438
Educ: < College	43% (355)	35% (292)	22% (183)	829
Educ: Bachelors degree	32% (106)	38% (124)	30% (97)	327
Educ: Post-grad	33% (63)	34% (64)	33% (62)	190
Income: Under 50k	42% (281)	34% (232)	24% (161)	674
Income: 50k-100k	39% (179)	35% (160)	25% (116)	456
Income: 100k+	29% (63)	40% (87)	30% (65)	216
Ethnicity: White	37% (372)	37% (373)	26% (266)	1010
Ethnicity: Hispanic	47% (114)	34% (82)	19% (47)	243

Table MCFI8_2: Do your financial goals for this year include? Improving my credit score

Demographic	-	r goal for this year		r goal for this year		goal for this or at all	Total N
		·	•	•	•		
Adults	39%	(524)	36%	(480)	25%	(342)	1346
Ethnicity: Black	54%	(106)	32%	(63)	13%	(26)	196
Ethnicity: Other	33%	(45)	32%	(44)	36%	(50)	140
All Christian	37%	(223)	37%	(224)	26%	(155)	602
All Non-Christian	51%	(38)	21%	(16)	28%	(21)	76
Atheist	36%	(24)	35%	(23)	30%	(20)	67
Agnostic/Nothing in particular	36%	(136)	35%	(131)	29%	(106)	373
Something Else	45%	(102)	38%	(85)	17%	(39)	227
Religious Non-Protestant/Catholic	50%	(49)	19%	(19)	31%	(30)	98
Evangelical	44%	(156)	38%	(136)	18%	(63)	354
Non-Evangelical	35%	(157)	37%	(167)	27%	(122)	446
Community: Urban	44%	(179)	36%	(144)	20%	(82)	404
Community: Suburban	35%	(223)	35%	(223)	31%	(198)	643
Community: Rural	41%	(122)	38%	(114)	21%	(63)	299
Employ: Private Sector	40%	(205)	40%	(202)	20%	(103)	509
Employ: Government	44%	(39)	28%	(24)	28%	(24)	87
Employ: Self-Employed	45%	(65)	32%	(46)	23%	(33)	144
Employ: Homemaker	30%	(23)	39%	(30)	31%	(24)	77
Employ: Student	45%	(25)	22%	(12)	34%	(19)	55
Employ: Retired	27%	(70)	36%	(92)	36%	(92)	254
Employ: Unemployed	40%	(51)	35%	(45)	25%	(33)	129
Employ: Other	51%	(46)	32%	(28)	17%	(15)	90
Military HH: Yes	32%	(45)	41%	(58)	27%	(38)	141
Military HH: No	40%	(478)	35%	(422)	25%	(304)	1204
RD/WT: Right Direction	37%	(164)	38%	(171)	25%	(114)	449
RD/WT: Wrong Track	40%	(360)	34%	(309)	25%	(228)	896
Biden Job Approve	38%	(233)	38%	(231)	24%	(148)	612
Biden Job Disapprove	39%	(268)	34%	(230)	27%	(182)	680

Table MCFI8_2: Do your financial goals for this year include? Improving my credit score

D 1.1.	•	r goal for this		r goal for this		goal for this	T. A. INI
Demographic		year		year	year	or at all	Total N
Adults	39%	(524)	36%	(480)	25%	(342)	134
Biden Job Strongly Approve	40%	(97)	38%	(90)	22%	(53)	24
Biden Job Somewhat Approve	37%	(136)	38%	(141)	26%	(95)	37
Biden Job Somewhat Disapprove	41%	(89)	32%	(69)	27%	(59)	21
Biden Job Strongly Disapprove	39%	(178)	35%	(161)	27%	(123)	46
Favorable of Biden	38%	(238)	36%	(223)	26%	(162)	62
Unfavorable of Biden	39%	(257)	35%	(235)	26%	(170)	66
Very Favorable of Biden	42%	(109)	37%	(95)	21%	(53)	25
Somewhat Favorable of Biden	35%	(130)	35%	(127)	30%	(109)	36
Somewhat Unfavorable of Biden	39%	(75)	39%	(75)	22%	(42)	19
Very Unfavorable of Biden	39%	(182)	34%	(160)	27%	(128)	47
#1 Issue: Economy	42%	(241)	39%	(221)	20%	(112)	57-
#1 Issue: Security	31%	(46)	43%	(64)	26%	(39)	14
#1 Issue: Health Care	55%	(52)	22%	(21)	23%	(22)	9
#1 Issue: Medicare / Social Security	30%	(43)	44%	(62)	26%	(38)	14
#1 Issue: Women's Issues	39%	(68)	26%	(45)	35%	(60)	17
#1 Issue: Energy	37%	(36)	42%	(41)	22%	(21)	9
#1 Issue: Other	21%	(14)	22%	(16)	57%	(39)	6
2022 House Vote: Democrat	41%	(234)	37%	(211)	22%	(128)	57
2022 House Vote: Republican	34%	(132)	37%	(144)	30%	(117)	39
2022 House Vote: Didnt Vote	42%	(143)	33%	(113)	25%	(84)	34
2020 Vote: Joe Biden	42%	(254)	35%	(214)	23%	(139)	60
2020 Vote: Donald Trump	37%	(153)	34%	(142)	28%	(117)	41
2020 Vote: Didn't Vote	34%	(96)	40%	(112)	26%	(73)	28
2018 House Vote: Democrat	40%	(201)	37%	(185)	22%	(112)	49
2018 House Vote: Republican	32%	(112)	39%	(137)	28%	(97)	34
2018 House Vote: Didnt Vote	42%	(201)	31%	(150)	27%	(128)	47
4-Region: Northeast	44%	(99)	34%	(77)	22%	(51)	22
4-Region: Midwest	36%	(106)	37%	(110)	27%	(81)	29
4-Region: South	40%	(199)	40%	(199)	20%	(103)	50
4-Region: West	37%	(120)	29%	(93)	34%	(108)	32

Table MCFI8_2: *Do your financial goals for this year include? Improving my credit score*

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	39% (524)	36% (480)	25% (342)	1346
2023 Finance Goals Yes	39% (524)	36% (480)	25% (342)	1346

Table MCFI8_3: Do your financial goals for this year include? Creating an emergency fund

Demographic	•	goal for this ear		r goal for this vear		goal for this or at all	Total N
Adults	42%	(559)	40%	(541)	18%	(246)	1346
Gender: Male	38%	(243)	42%	(273)	20%	(128)	643
Gender: Female	45%	(315)	38%	(267)	17%	(118)	700
Age: 18-34	42%	(195)	39%	(178)	19%	(89)	462
Age: 35-44	41%	(109)	44%	(115)	15%	(39)	263
Age: 45-64	45%	(177)	36%	(141)	19%	(75)	393
Age: 65+	34%	(78)	47%	(107)	19%	(43)	228
GenZers: 1997-2012	33%	(62)	41%	(76)	26%	(49)	187
Millennials: 1981-1996	44%	(219)	40%	(199)	15%	(76)	494
GenXers: 1965-1980	49%	(147)	36%	(110)	15%	(45)	303
Baby Boomers: 1946-1964	35%	(118)	44%	(147)	20%	(68)	333
PID: Dem (no lean)	45%	(260)	37%	(212)	18%	(105)	577
PID: Ind (no lean)	37%	(140)	44%	(169)	19%	(74)	383
PID: Rep (no lean)	41%	(158)	42%	(160)	17%	(67)	386
PID/Gender: Dem Men	40%	(97)	44%	(105)	16%	(39)	241
PID/Gender: Dem Women	49%	(162)	32%	(106)	20%	(67)	335
PID/Gender: Ind Men	36%	(75)	42%	(89)	23%	(48)	212
PID/Gender: Ind Women	38%	(65)	47%	(80)	15%	(26)	171
PID/Gender: Rep Men	37%	(71)	41%	(79)	22%	(41)	191
PID/Gender: Rep Women	45%	(88)	42%	(81)	13%	(26)	195
Ideo: Liberal (1-3)	43%	(178)	40%	(167)	17%	(69)	414
Ideo: Moderate (4)	43%	(170)	42%	(168)	16%	(63)	400
Ideo: Conservative (5-7)	41%	(178)	40%	(174)	20%	(86)	438
Educ: < College	43%	(359)	39%	(323)	18%	(147)	829
Educ: Bachelors degree	40%	(130)	42%	(136)	19%	(61)	327
Educ: Post-grad	37%	(70)	43%	(81)	20%	(38)	190
Income: Under 50k	42%	(286)	38%	(256)	20%	(132)	674
Income: 50k-100k	44%	(203)	41%	(188)	14%	(65)	456
Income: 100k+	32%	(70)	45%	(97)	23%	(49)	216
Ethnicity: White	41%	(410)	41%	(418)	18%	(182)	1010
Ethnicity: Hispanic	50%	(122)	35%	(84)	15%	(37)	243

Table MCFI8_3: Do your financial goals for this year include? Creating an emergency fund

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this	
Demographic	,	year	,	year	year	or at all	Total N
Adults	42%	(559)	40%	(541)	18%	(246)	1346
Ethnicity: Black	48%	(93)	35%	(68)	18%	(35)	196
Ethnicity: Other	40%	(56)	39%	(55)	21%	(29)	140
All Christian	41%	(247)	40%	(239)	19%	(116)	602
All Non-Christian	44%	(33)	34%	(26)	22%	(16)	76
Atheist	43%	(29)	33%	(22)	24%	(16)	67
Agnostic/Nothing in particular	40%	(148)	42%	(157)	18%	(68)	373
Something Else	45%	(102)	42%	(96)	13%	(30)	227
Religious Non-Protestant/Catholic	43%	(42)	32%	(32)	25%	(25)	98
Evangelical	44%	(154)	39%	(136)	18%	(63)	354
Non-Evangelical	41%	(184)	42%	(188)	16%	(73)	446
Community: Urban	42%	(170)	40%	(161)	18%	(73)	404
Community: Suburban	42%	(270)	38%	(246)	20%	(127)	643
Community: Rural	40%	(119)	45%	(134)	15%	(46)	299
Employ: Private Sector	44%	(223)	41%	(209)	15%	(77)	509
Employ: Government	44%	(38)	42%	(37)	14%	(12)	87
Employ: Self-Employed	48%	(69)	37%	(54)	15%	(21)	144
Employ: Homemaker	38%	(29)	39%	(30)	22%	(17)	77
Employ: Student	29%	(16)	37%	(21)	34%	(19)	55
Employ: Retired	38%	(95)	41%	(104)	22%	(55)	254
Employ: Unemployed	41%	(53)	39%	(50)	20%	(26)	129
Employ: Other	38%	(34)	41%	(37)	21%	(19)	90
Military HH: Yes	36%	(50)	44%	(62)	21%	(29)	141
Military HH: No	42%	(508)	40%	(479)	18%	(217)	1204
RD/WT: Right Direction	39%	(175)	40%	(178)	22%	(97)	449
RD/WT: Wrong Track	43%	(384)	40%	(363)	17%	(149)	896
Biden Job Approve	40%	(243)	42%	(258)	18%	(111)	612
Biden Job Disapprove	42%	(288)	39%	(267)	18%	(125)	680

Table MCFI8_3: Do your financial goals for this year include? Creating an emergency fund

Demographic	Yes, major goal for this			r goal for this		goal for this or at all	Total N
Demographic		year		year	year	or at an	10tal N
Adults	42%	(559)	40%	(541)	18%	(246)	134
Biden Job Strongly Approve	38%	(91)	37%	(89)	25%	(59)	24
Biden Job Somewhat Approve	41%	(152)	45%	(169)	14%	(51)	37
Biden Job Somewhat Disapprove	48%	(105)	34%	(75)	17%	(38)	21
Biden Job Strongly Disapprove	40%	(183)	42%	(192)	19%	(87)	46
Favorable of Biden	42%	(265)	42%	(265)	15%	(94)	62
Unfavorable of Biden	41%	(271)	39%	(256)	20%	(135)	66
Very Favorable of Biden	43%	(110)	40%	(102)	18%	(45)	25
Somewhat Favorable of Biden	42%	(155)	44%	(163)	13%	(48)	36
Somewhat Unfavorable of Biden	47%	(90)	33%	(64)	20%	(37)	19
Very Unfavorable of Biden	38%	(180)	41%	(192)	21%	(98)	47
#1 Issue: Economy	46%	(265)	37%	(214)	16%	(95)	57-
#1 Issue: Security	39%	(58)	44%	(66)	17%	(25)	14
#1 Issue: Health Care	37%	(35)	33%	(32)	30%	(28)	9
#1 Issue: Medicare / Social Security	33%	(47)	50%	(72)	17%	(24)	14
#1 Issue: Women's Issues	42%	(73)	41%	(70)	17%	(30)	17
#1 Issue: Energy	40%	(39)	44%	(44)	16%	(16)	9
#1 Issue: Other	28%	(19)	42%	(29)	30%	(21)	6
2022 House Vote: Democrat	42%	(239)	42%	(243)	16%	(91)	57
2022 House Vote: Republican	40%	(156)	42%	(167)	18%	(71)	39
2022 House Vote: Didnt Vote	42%	(142)	35%	(119)	23%	(78)	34
2020 Vote: Joe Biden	41%	(250)	40%	(245)	19%	(113)	60
2020 Vote: Donald Trump	39%	(162)	44%	(180)	17%	(70)	41
2020 Vote: Didn't Vote	46%	(129)	36%	(101)	18%	(52)	28
2018 House Vote: Democrat	41%	(203)	40%	(199)	19%	(95)	49
2018 House Vote: Republican	39%	(135)	46%	(158)	15%	(53)	34
2018 House Vote: Didnt Vote	44%	(210)	37%	(176)	19%	(93)	47
4-Region: Northeast	40%	(92)	41%	(93)	19%	(43)	22
4-Region: Midwest	37%	(109)	46%	(136)	17%	(51)	29
4-Region: South	45%	(223)	38%	(190)	18%	(88)	50
4-Region: West	42%	(134)	38%	(123)	20%	(64)	32

Table MCFI8_3: Do your financial goals for this year include? Creating an emergency fund

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	42% (559)	40% (541)	18% (246)	1346
2023 Finance Goals Yes	42% (559)	40% (541)	18% (246)	1346

Table MCFI8_4: Do your financial goals for this year include? Developing and maintaining a budget

	Yes, majo	r goal for this	Yes, mino	r goal for this		goal for this	
Demographic		year		year	year	or at all	Total N
Adults	52%	(704)	37%	(494)	11%	(148)	134
Gender: Male	50%	(321)	36%	(232)	14%	(91)	64
Gender: Female	54%	(382)	37%	(261)	8%	(57)	70
Age: 18-34	56%	(259)	33%	(152)	11%	(51)	46
Age: 35-44	59%	(156)	31%	(81)	10%	(25)	26
Age: 45-64	47%	(184)	42%	(166)	11%	(43)	39
Age: 65+	46%	(105)	42%	(95)	13%	(29)	22
GenZers: 1997-2012	62%	(116)	30%	(57)	8%	(15)	18
Millennials: 1981-1996	55%	(273)	33%	(163)	12%	(58)	49
GenXers: 1965-1980	51%	(155)	39%	(117)	10%	(31)	30
Baby Boomers: 1946-1964	45%	(151)	43%	(142)	12%	(40)	33
PID: Dem (no lean)	53%	(305)	38%	(216)	10%	(55)	57
PID: Ind (no lean)	50%	(192)	38%	(145)	12%	(46)	38
PID: Rep (no lean)	54%	(207)	34%	(132)	12%	(47)	38
PID/Gender: Dem Men	50%	(121)	39%	(95)	10%	(25)	24
PID/Gender: Dem Women	55%	(183)	36%	(121)	9%	(31)	33
PID/Gender: Ind Men	51%	(108)	34%	(71)	15%	(32)	21
PID/Gender: Ind Women	49%	(83)	43%	(74)	8%	(13)	17
PID/Gender: Rep Men	48%	(92)	34%	(65)	18%	(34)	19
PID/Gender: Rep Women	59%	(115)	34%	(67)	7%	(13)	19
Ideo: Liberal (1-3)	53%	(219)	35%	(145)	12%	(49)	41
Ideo: Moderate (4)	54%	(216)	37%	(148)	9%	(36)	40
Ideo: Conservative (5-7)	52%	(226)	36%	(160)	12%	(52)	43
Educ: < College	56%	(467)	35%	(288)	9%	(74)	82
Educ: Bachelors degree	46%	(152)	41%	(133)	13%	(42)	32
Educ: Post-grad	45%	(85)	38%	(73)	17%	(32)	19
Income: Under 50k	56%	(379)	34%	(229)	10%	(67)	67
Income: 50k-100k	50%	(228)	39%	(177)	11%	(50)	45
Income: 100k+	45%	(97)	40%	(87)	15%	(31)	21
Ethnicity: White	52%	(524)	37%	(378)	11%	(108)	101
Ethnicity: Hispanic	63%	(153)	34%	(82)	3%	(8)	24

Table MCFI8_4: Do your financial goals for this year include? Developing and maintaining a budget

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this	
Demographic	•	year	•	year	year	or at all	Total N
Adults	52%	(704)	37%	(494)	11%	(148)	1346
Ethnicity: Black	62%	(122)	28%	(54)	10%	(20)	196
Ethnicity: Other	41%	(57)	44%	(62)	14%	(20)	140
All Christian	53%	(320)	36%	(216)	11%	(67)	602
All Non-Christian	48%	(36)	35%	(26)	17%	(13)	76
Atheist	44%	(30)	39%	(26)	16%	(11)	67
Agnostic/Nothing in particular	50%	(186)	40%	(151)	10%	(36)	373
Something Else	58%	(132)	33%	(74)	9%	(21)	227
Religious Non-Protestant/Catholic	54%	(53)	33%	(32)	14%	(13)	98
Evangelical	56%	(199)	32%	(114)	11%	(41)	354
Non-Evangelical	52%	(234)	37%	(165)	11%	(47)	446
Community: Urban	58%	(233)	31%	(127)	11%	(44)	404
Community: Suburban	48%	(312)	40%	(255)	12%	(76)	643
Community: Rural	53%	(159)	37%	(112)	9%	(28)	299
Employ: Private Sector	50%	(252)	40%	(205)	10%	(52)	509
Employ: Government	57%	(49)	31%	(27)	12%	(11)	87
Employ: Self-Employed	52%	(75)	34%	(49)	14%	(20)	144
Employ: Homemaker	57%	(44)	31%	(24)	12%	(9)	77
Employ: Student	54%	(30)	39%	(22)	7%	(4)	55
Employ: Retired	46%	(117)	42%	(105)	12%	(31)	254
Employ: Unemployed	59%	(76)	31%	(40)	10%	(13)	129
Employ: Other	67%	(60)	25%	(22)	8%	(8)	90
Military HH: Yes	48%	(68)	41%	(57)	11%	(16)	141
Military HH: No	53%	(636)	36%	(436)	11%	(132)	1204
RD/WT: Right Direction	50%	(224)	36%	(161)	14%	(65)	449
RD/WT: Wrong Track	54%	(480)	37%	(333)	9%	(83)	896
Biden Job Approve	49%	(302)	38%	(232)	13%	(78)	612
Biden Job Disapprove	55%	(373)	36%	(244)	9%	(63)	680

Table MCFI8_4: Do your financial goals for this year include? Developing and maintaining a budget

	Yes, major goal for this		Yes, mino	r goal for this		goal for this	
Demographic		year		year	year	or at all	Total N
Adults	52%	(704)	37%	(494)	11%	(148)	134
Biden Job Strongly Approve	48%	(115)	38%	(92)	14%	(32)	24
Biden Job Somewhat Approve	50%	(186)	38%	(141)	12%	(46)	37
Biden Job Somewhat Disapprove	54%	(119)	38%	(83)	8%	(17)	21
Biden Job Strongly Disapprove	55%	(255)	35%	(161)	10%	(46)	46
Favorable of Biden	53%	(330)	36%	(225)	11%	(67)	62
Unfavorable of Biden	52%	(345)	38%	(249)	10%	(69)	66
Very Favorable of Biden	52%	(134)	37%	(95)	11%	(28)	25
Somewhat Favorable of Biden	54%	(197)	35%	(130)	11%	(40)	36
Somewhat Unfavorable of Biden	49%	(95)	41%	(79)	9%	(18)	19
Very Unfavorable of Biden	53%	(250)	36%	(170)	11%	(51)	47
#1 Issue: Economy	53%	(305)	37%	(210)	10%	(58)	57-
#1 Issue: Security	54%	(80)	36%	(54)	10%	(15)	14
#1 Issue: Health Care	52%	(49)	31%	(30)	17%	(16)	9
#1 Issue: Medicare / Social Security	48%	(68)	42%	(60)	10%	(14)	14
#1 Issue: Women's Issues	56%	(97)	34%	(59)	10%	(17)	17
#1 Issue: Energy	53%	(53)	39%	(39)	8%	(7)	9
#1 Issue: Other	37%	(25)	40%	(28)	24%	(16)	6
2022 House Vote: Democrat	52%	(295)	37%	(214)	11%	(64)	57
2022 House Vote: Republican	50%	(195)	38%	(149)	12%	(49)	39
2022 House Vote: Didnt Vote	58%	(197)	33%	(111)	9%	(32)	34
2020 Vote: Joe Biden	51%	(311)	37%	(227)	11%	(70)	60
2020 Vote: Donald Trump	51%	(209)	38%	(157)	11%	(44)	41
2020 Vote: Didn't Vote	56%	(158)	33%	(93)	11%	(31)	28
2018 House Vote: Democrat	50%	(251)	38%	(188)	12%	(60)	49
2018 House Vote: Republican	49%	(170)	41%	(141)	10%	(36)	34
2018 House Vote: Didnt Vote	57%	(271)	33%	(156)	11%	(51)	47
4-Region: Northeast	52%	(117)	37%	(85)	11%	(25)	22
4-Region: Midwest	43%	(127)	44%	(129)	13%	(40)	29
4-Region: South	59%	(296)	29%	(144)	12%	(62)	50
4-Region: West	51%	(164)	42%	(136)	7%	(22)	32

Table MCFI8_4: Do your financial goals for this year include? Developing and maintaining a budget

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	52% (704)	37% (494)	11% (148)	1346
2023 Finance Goals Yes	52% (704)	37% (494)	11% (148)	1346

Table MCFI8_5: Do your financial goals for this year include? Evening out my spending month to month

	Yes, major	goal for this	Yes, mino	r goal for this	No, not a	goal for this	
Demographic	ye	ear	7	year	year	or at all	Total N
Adults	37%	(503)	44%	(597)	18%	(245)	134
Gender: Male	34%	(220)	46%	(299)	19%	(125)	64
Gender: Female	40%	(282)	42%	(298)	17%	(120)	70
Age: 18-34	43%	(198)	40%	(184)	17%	(79)	46
Age: 35-44	39%	(103)	43%	(112)	18%	(47)	26
Age: 45-64	32%	(124)	50%	(198)	18%	(71)	39
Age: 65+	34%	(78)	45%	(102)	21%	(48)	22
GenZers: 1997-2012	42%	(79)	39%	(72)	19%	(36)	18
Millennials: 1981-1996	41%	(203)	42%	(206)	17%	(85)	49
GenXers: 1965-1980	33%	(101)	49%	(149)	18%	(53)	30
Baby Boomers: 1946-1964	35%	(115)	47%	(157)	18%	(61)	33
PID: Dem (no lean)	40%	(230)	42%	(243)	18%	(104)	57
PID: Ind (no lean)	32%	(125)	49%	(188)	18%	(70)	38
PID: Rep (no lean)	39%	(149)	43%	(166)	18%	(70)	38
PID/Gender: Dem Men	34%	(83)	48%	(115)	18%	(43)	24
PID/Gender: Dem Women	44%	(146)	38%	(127)	18%	(61)	33
PID/Gender: Ind Men	30%	(64)	50%	(107)	19%	(41)	21
PID/Gender: Ind Women	35%	(60)	48%	(82)	17%	(29)	17
PID/Gender: Rep Men	38%	(73)	40%	(77)	21%	(41)	19
PID/Gender: Rep Women	39%	(76)	46%	(89)	15%	(30)	19
Ideo: Liberal (1-3)	45%	(185)	38%	(155)	18%	(73)	41
Ideo: Moderate (4)	32%	(128)	52%	(208)	16%	(64)	40
Ideo: Conservative (5-7)	35%	(153)	47%	(206)	18%	(79)	43
Educ: < College	40%	(333)	44%	(366)	16%	(130)	82
Educ: Bachelors degree	34%	(110)	46%	(151)	20%	(66)	32
Educ: Post-grad	32%	(61)	42%	(80)	26%	(49)	19
Income: Under 50k	41%	(279)	41%	(276)	18%	(120)	67
Income: 50k-100k	36%	(162)	47%	(213)	18%	(80)	45
Income: 100k+	29%	(63)	50%	(108)	21%	(45)	21
Ethnicity: White	37%	(373)	46%	(463)	17%	(174)	101
Ethnicity: Hispanic	46%	(112)	42%	(101)	12%	(30)	24

Table MCFI8_5: Do your financial goals for this year include? Evening out my spending month to month

D 11	-	r goal for this		r goal for this		goal for this	m . 137
Demographic		year		year	year	or at all	Total N
Adults	37%	(503)	44%	(597)	18%	(245)	1346
Ethnicity: Black	45%	(88)	34%	(66)	21%	(41)	196
Ethnicity: Other	30%	(42)	49%	(68)	21%	(29)	140
All Christian	35%	(212)	45%	(272)	20%	(119)	602
All Non-Christian	46%	(35)	31%	(24)	23%	(17)	76
Atheist	44%	(29)	37%	(25)	19%	(13)	67
Agnostic/Nothing in particular	33%	(123)	49%	(182)	18%	(68)	373
Something Else	46%	(105)	42%	(95)	12%	(28)	227
Religious Non-Protestant/Catholic	42%	(41)	38%	(37)	20%	(20)	98
Evangelical	41%	(146)	41%	(145)	18%	(63)	354
Non-Evangelical	36%	(160)	46%	(205)	18%	(80)	446
Community: Urban	40%	(160)	44%	(177)	16%	(67)	404
Community: Suburban	35%	(223)	46%	(296)	19%	(124)	643
Community: Rural	40%	(120)	41%	(124)	18%	(54)	299
Employ: Private Sector	38%	(193)	46%	(235)	16%	(81)	509
Employ: Government	36%	(32)	44%	(39)	19%	(17)	87
Employ: Self-Employed	32%	(46)	48%	(69)	20%	(28)	144
Employ: Homemaker	32%	(25)	47%	(36)	21%	(16)	77
Employ: Student	52%	(29)	29%	(16)	20%	(11)	55
Employ: Retired	37%	(93)	45%	(115)	18%	(45)	254
Employ: Unemployed	41%	(52)	37%	(48)	22%	(29)	129
Employ: Other	37%	(33)	43%	(38)	20%	(18)	90
Military HH: Yes	36%	(51)	42%	(60)	22%	(31)	141
Military HH: No	38%	(453)	45%	(537)	18%	(214)	1204
RD/WT: Right Direction	35%	(157)	46%	(209)	19%	(83)	449
RD/WT: Wrong Track	39%	(346)	43%	(388)	18%	(162)	896
Biden Job Approve	37%	(229)	43%	(266)	19%	(117)	612
Biden Job Disapprove	38%	(255)	46%	(310)	17%	(114)	680

Table MCFI8_5: Do your financial goals for this year include? Evening out my spending month to month

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this	Total N
Demographic	,	year		year	year	or at all	
Adults	37%	(503)	44%	(597)	18%	(245)	134
Biden Job Strongly Approve	37%	(89)	40%	(96)	23%	(54)	24
Biden Job Somewhat Approve	38%	(140)	46%	(170)	17%	(63)	37
Biden Job Somewhat Disapprove	43%	(93)	40%	(88)	17%	(37)	21
Biden Job Strongly Disapprove	35%	(162)	48%	(222)	17%	(77)	46
Favorable of Biden	40%	(250)	42%	(262)	18%	(111)	62
Unfavorable of Biden	36%	(237)	47%	(308)	18%	(116)	66
Very Favorable of Biden	38%	(98)	41%	(106)	20%	(53)	25
Somewhat Favorable of Biden	42%	(153)	42%	(155)	16%	(58)	36
Somewhat Unfavorable of Biden	37%	(70)	46%	(88)	18%	(34)	19
Very Unfavorable of Biden	36%	(167)	47%	(221)	18%	(83)	47
#1 Issue: Economy	38%	(215)	43%	(248)	19%	(110)	57
#1 Issue: Security	34%	(51)	49%	(73)	17%	(25)	14
#1 Issue: Health Care	33%	(32)	43%	(41)	24%	(23)	9
#1 Issue: Medicare / Social Security	37%	(53)	45%	(63)	18%	(26)	14
#1 Issue: Women's Issues	45%	(77)	42%	(73)	13%	(23)	17
#1 Issue: Energy	34%	(34)	56%	(55)	10%	(10)	9
#1 Issue: Other	29%	(20)	39%	(27)	31%	(22)	6
2022 House Vote: Democrat	39%	(222)	43%	(247)	18%	(103)	57
2022 House Vote: Republican	36%	(143)	46%	(181)	18%	(69)	39
2022 House Vote: Didnt Vote	37%	(126)	44%	(148)	19%	(66)	34
2020 Vote: Joe Biden	37%	(224)	45%	(275)	18%	(108)	60
2020 Vote: Donald Trump	37%	(154)	46%	(188)	17%	(69)	41
2020 Vote: Didn't Vote	35%	(100)	42%	(118)	23%	(64)	28
2018 House Vote: Democrat	40%	(197)	43%	(213)	18%	(88)	49
2018 House Vote: Republican	36%	(125)	48%	(165)	16%	(56)	34
2018 House Vote: Didnt Vote	36%	(171)	44%	(210)	20%	(97)	47
4-Region: Northeast	35%	(81)	39%	(90)	25%	(57)	22
4-Region: Midwest	34%	(99)	49%	(147)	17%	(50)	29
4-Region: South	42%	(210)	39%	(195)	19%	(95)	50
4-Region: West	35%	(113)	52%	(166)	13%	(42)	32

Table MCFI8_5: Do your financial goals for this year include? Evening out my spending month to month

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	37% (503)	44% (597)	18% (245)	1346
2023 Finance Goals Yes	37% (503)	44% (597)	18% (245)	1346

Table MCFI8_6: *Do your financial goals for this year include? Purchasing a home*

Demographic	Yes, major goal for this year			r goal for this year	No, not a goal for this year or at all		Total N
Adults	17%	(230)	14%	(193)	69%	(923)	134
Gender: Male	19%	(123)	16%	(104)	65%	(416)	64
Gender: Female	15%	(107)	13%	(89)	72%	(504)	70
Age: 18-34	26%	(122)	19%	(87)	55%	(252)	46
Age: 35-44	23%	(60)	18%	(48)	59%	(154)	26
Age: 45-64	11%	(42)	13%	(49)	77%	(302)	39
Age: 65+	2%	(6)	4%	(8)	94%	(214)	22
GenZers: 1997-2012	28%	(53)	16%	(30)	56%	(104)	18
Millennials: 1981-1996	25%	(122)	20%	(99)	55%	(273)	49
GenXers: 1965-1980	12%	(37)	16%	(48)	72%	(218)	30
Baby Boomers: 1946-1964	5%	(16)	5%	(15)	91%	(301)	33
PID: Dem (no lean)	18%	(104)	15%	(88)	67%	(384)	57
PID: Ind (no lean)	14%	(54)	18%	(70)	68%	(259)	38
PID: Rep (no lean)	19%	(72)	9%	(35)	72%	(279)	38
PID/Gender: Dem Men	23%	(55)	21%	(50)	57%	(136)	24
PID/Gender: Dem Women	15%	(49)	12%	(39)	74%	(246)	33
PID/Gender: Ind Men	12%	(25)	17%	(36)	71%	(151)	21
PID/Gender: Ind Women	17%	(29)	20%	(34)	63%	(108)	17
PID/Gender: Rep Men	22%	(43)	10%	(19)	68%	(129)	19
PID/Gender: Rep Women	15%	(29)	9%	(17)	77%	(150)	19
Ideo: Liberal (1-3)	18%	(75)	13%	(55)	69%	(283)	41
Ideo: Moderate (4)	16%	(66)	16%	(65)	67%	(270)	40
Ideo: Conservative (5-7)	16%	(72)	12%	(53)	71%	(313)	43
Educ: < College	17%	(143)	15%	(122)	68%	(564)	82
Educ: Bachelors degree	14%	(47)	13%	(43)	73%	(237)	32
Educ: Post-grad	21%	(40)	15%	(28)	64%	(121)	19
Income: Under 50k	16%	(108)	13%	(91)	71%	(476)	67
Income: 50k-100k	19%	(86)	15%	(67)	66%	(303)	45
Income: 100k+	16%	(35)	17%	(36)	67%	(144)	21
Ethnicity: White	14%	(143)	14%	(139)	72%	(728)	101
Ethnicity: Hispanic	24%	(57)	20%	(49)	56%	(137)	24

Table MCFI8_6: Do your financial goals for this year include? Purchasing a home

	Yes, major	r goal for this		r goal for this		goal for this	
Demographic		year		year	year	or at all	Total N
Adults	17%	(230)	14%	(193)	69%	(923)	1346
Ethnicity: Black	30%	(58)	16%	(32)	54%	(106)	196
Ethnicity: Other	21%	(29)	16%	(22)	64%	(89)	140
All Christian	16%	(99)	13%	(76)	71%	(427)	602
All Non-Christian	16%	(12)	23%	(17)	61%	(46)	76
Atheist	19%	(12)	12%	(8)	70%	(47)	67
Agnostic/Nothing in particular	14%	(54)	17%	(63)	69%	(257)	373
Something Else	23%	(52)	13%	(29)	64%	(146)	227
Religious Non-Protestant/Catholic	20%	(20)	20%	(20)	59%	(58)	98
Evangelical	19%	(69)	16%	(57)	65%	(229)	354
Non-Evangelical	17%	(74)	10%	(45)	73%	(327)	446
Community: Urban	25%	(101)	19%	(78)	56%	(225)	404
Community: Suburban	14%	(90)	12%	(76)	74%	(478)	643
Community: Rural	13%	(39)	13%	(39)	74%	(220)	299
Employ: Private Sector	19%	(96)	17%	(86)	64%	(327)	509
Employ: Government	22%	(19)	17%	(14)	62%	(54)	87
Employ: Self-Employed	28%	(40)	17%	(25)	55%	(79)	144
Employ: Homemaker	15%	(12)	15%	(11)	70%	(54)	77
Employ: Student	10%	(6)	26%	(14)	64%	(35)	55
Employ: Retired	5%	(12)	4%	(10)	91%	(232)	254
Employ: Unemployed	21%	(26)	12%	(15)	68%	(87)	129
Employ: Other	21%	(19)	18%	(16)	61%	(55)	90
Military HH: Yes	10%	(15)	10%	(15)	79%	(112)	141
Military HH: No	18%	(215)	15%	(179)	67%	(811)	1204
RD/WT: Right Direction	21%	(95)	18%	(81)	61%	(273)	449
RD/WT: Wrong Track	15%	(135)	12%	(112)	72%	(649)	896
Biden Job Approve	18%	(110)	15%	(90)	67%	(412)	612
Biden Job Disapprove	16%	(108)	13%	(89)	71%	(483)	680

Table MCFI8_6: Do your financial goals for this year include? Purchasing a home

	Yes, majo	r goal for this	Yes, minor	r goal for this		goal for this	
Demographic	.	year	y	vear	year	or at all	Total N
Adults	17%	(230)	14%	(193)	69%	(923)	134
Biden Job Strongly Approve	22%	(53)	17%	(41)	61%	(145)	24
Biden Job Somewhat Approve	15%	(57)	13%	(49)	72%	(267)	37
Biden Job Somewhat Disapprove	13%	(28)	19%	(42)	68%	(148)	21
Biden Job Strongly Disapprove	17%	(81)	10%	(47)	72%	(335)	46
Favorable of Biden	17%	(108)	14%	(90)	68%	(425)	62
Unfavorable of Biden	16%	(104)	13%	(87)	71%	(471)	66
Very Favorable of Biden	21%	(55)	16%	(42)	62%	(160)	25
Somewhat Favorable of Biden	14%	(52)	13%	(48)	72%	(265)	36
Somewhat Unfavorable of Biden	14%	(27)	20%	(38)	66%	(127)	19
Very Unfavorable of Biden	16%	(77)	11%	(50)	73%	(344)	47
#1 Issue: Economy	17%	(99)	16%	(93)	67%	(381)	57
#1 Issue: Security	15%	(22)	10%	(16)	75%	(112)	14
#1 Issue: Health Care	33%	(32)	10%	(10)	56%	(54)	9
#1 Issue: Medicare / Social Security	6%	(9)	10%	(14)	84%	(120)	14
#1 Issue: Women's Issues	23%	(40)	13%	(23)	64%	(111)	17
#1 Issue: Energy	10%	(10)	28%	(27)	62%	(61)	9
#1 Issue: Other	15%	(11)	4%	(3)	81%	(56)	6
2022 House Vote: Democrat	19%	(108)	15%	(84)	66%	(380)	57
2022 House Vote: Republican	16%	(62)	10%	(39)	74%	(292)	39
2022 House Vote: Didnt Vote	16%	(55)	18%	(61)	66%	(224)	34
2020 Vote: Joe Biden	19%	(115)	15%	(93)	66%	(400)	60
2020 Vote: Donald Trump	15%	(62)	11%	(44)	74%	(305)	41
2020 Vote: Didn't Vote	16%	(45)	18%	(50)	66%	(187)	28
2018 House Vote: Democrat	19%	(95)	16%	(80)	65%	(323)	49
2018 House Vote: Republican	16%	(56)	10%	(36)	73%	(254)	34
2018 House Vote: Didnt Vote	16%	(75)	15%	(74)	69%	(330)	47
4-Region: Northeast	13%	(30)	18%	(40)	69%	(157)	22
4-Region: Midwest	15%	(44)	11%	(31)	75%	(221)	29
4-Region: South	19%	(97)	13%	(65)	68%	(339)	50
4-Region: West	18%	(58)	18%	(57)	64%	(206)	32

Table MCFI8_6: Do your financial goals for this year include? Purchasing a home

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	17% (230)	14% (193)	69% (923)	1346
2023 Finance Goals Yes	17% (230)	14% (193)	69% (923)	1346

Table MCFI8_7: Do your financial goals for this year include? Eliminating my debt

	Yes, major goal fo	•		a goal for this	
Demographic	year	year	yea	r or at all	Total N
Adults	50% (673)	27% (358)	23%	(315)	1346
Gender: Male	47% (304)	26% (168)	27%	(171)	643
Gender: Female	53% (368)	27% (190)	20%	(142)	700
Age: 18-34	43% (201)	27% (123)	30%	(138)	462
Age: 35-44	55% (145)	28% (75)	16%	(43)	263
Age: 45-64	51% (202)	27% (108)	21%	(84)	393
Age: 65+	55% (125)	23% (52)	22%	(51)	228
GenZers: 1997-2012	41% (76)	14% (26	45%	(84)	187
Millennials: 1981-1996	49% (241)	34% (166)	18%	(87)	494
GenXers: 1965-1980	54% (165)	28% (84	18%	(54)	303
Baby Boomers: 1946-1964	54% (179)	22% (74	24%	(80)	333
PID: Dem (no lean)	52% (303)	27% (158	20%	(116)	577
PID: Ind (no lean)	42% (163)	30% (115	28%	(106)	383
PID: Rep (no lean)	54% (208)	22% (85	24%	(93)	386
PID/Gender: Dem Men	50% (120)	27% (65)	23%	(55)	241
PID/Gender: Dem Women	54% (182)	28% (93	18%	(60)	335
PID/Gender: Ind Men	43% (92)	30% (63)	27%	(57)	212
PID/Gender: Ind Women	42% (71)	30% (51)	28%	(49)	171
PID/Gender: Rep Men	49% (93)	20% (39)	31%	(59)	191
PID/Gender: Rep Women	59% (115)	23% (46	17%	(34)	195
Ideo: Liberal (1-3)	53% (219)	26% (108	21%	(86)	414
Ideo: Moderate (4)	50% (198)	26% (105	24%	(97)	400
Ideo: Conservative (5-7)	49% (214)	27% (120)	24%	(104)	438
Educ: < College	51% (420)	26% (217)	23%	(192)	829
Educ: Bachelors degree	48% (157)	29% (96	23%	(74)	327
Educ: Post-grad	51% (96)	24% (45	25%	(48)	190
Income: Under 50k	49% (331)	26% (173	25%	(170)	674
Income: 50k-100k	54% (245)	28% (128)	18%	(82)	456
Income: 100k+	45% (97)	26% (56)	29%	(63)	216
Ethnicity: White	50% (508)	27% (273)	23%	(230)	1010
Ethnicity: Hispanic	57% (137)	29% (71		(35)	243

Table MCFI8_7: Do your financial goals for this year include? Eliminating my debt

Demographic		r goal for this year		r goal for this year		goal for this or at all	Total N
		•	•	'	-		
Adults	50%	(673)	27%	(358)	23%	(315)	1346
Ethnicity: Black	54%	(106)	25%	(49)	21%	(41)	196
Ethnicity: Other	43%	(59)	26%	(36)	31%	(44)	140
All Christian	53%	(316)	28%	(166)	20%	(120)	602
All Non-Christian	52%	(39)	21%	(16)	26%	(20)	76
Atheist	44%	(30)	26%	(17)	30%	(20)	67
Agnostic/Nothing in particular	45%	(167)	27%	(99)	29%	(108)	373
Something Else	53%	(121)	26%	(59)	21%	(47)	227
Religious Non-Protestant/Catholic	47%	(46)	20%	(19)	33%	(33)	98
Evangelical	52%	(184)	28%	(99)	20%	(71)	354
Non-Evangelical	55%	(245)	27%	(119)	18%	(82)	446
Community: Urban	46%	(187)	26%	(105)	28%	(112)	404
Community: Suburban	49%	(313)	29%	(189)	22%	(141)	643
Community: Rural	58%	(173)	21%	(64)	21%	(62)	299
Employ: Private Sector	53%	(271)	30%	(152)	17%	(86)	509
Employ: Government	62%	(54)	18%	(16)	20%	(18)	87
Employ: Self-Employed	48%	(70)	24%	(35)	27%	(39)	144
Employ: Homemaker	50%	(38)	28%	(22)	22%	(17)	77
Employ: Student	44%	(25)	25%	(14)	30%	(17)	55
Employ: Retired	50%	(127)	26%	(66)	24%	(61)	254
Employ: Unemployed	40%	(52)	27%	(35)	33%	(42)	129
Employ: Other	41%	(37)	21%	(18)	38%	(34)	90
Military HH: Yes	54%	(77)	24%	(33)	22%	(31)	141
Military HH: No	50%	(596)	27%	(324)	24%	(284)	1204
RD/WT: Right Direction	46%	(207)	31%	(139)	23%	(103)	449
RD/WT: Wrong Track	52%	(466)	24%	(219)	24%	(211)	896
Biden Job Approve	50%	(303)	29%	(176)	22%	(133)	612
Biden Job Disapprove	50%	(342)	25%	(171)	24%	(166)	680

Table MCFI8_7: Do your financial goals for this year include? Eliminating my debt

Demographic	Yes, major goal for this year			r goal for this year		goal for this or at all	Total N
Adults	50%	(673)	27%	(358)	23%	(315)	1346
Biden Job Strongly Approve	46%	(109)	34%	(82)	20%	(48)	240
Biden Job Somewhat Approve	52%	(194)	25%	(94)	23%	(84)	372
Biden Job Somewhat Disapprove	47%	(102)	30%	(66)	23%	(49)	218
Biden Job Strongly Disapprove	52%	(240)	23%	(105)	25%	(117)	462
Favorable of Biden	51%	(316)	26%	(162)	23%	(144)	623
Unfavorable of Biden	50%	(329)	28%	(182)	23%	(150)	662
Very Favorable of Biden	49%	(127)	30%	(78)	21%	(53)	257
Somewhat Favorable of Biden	52%	(190)	23%	(85)	25%	(91)	366
Somewhat Unfavorable of Biden	46%	(88)	36%	(69)	18%	(34)	191
Very Unfavorable of Biden	51%	(241)	24%	(113)	25%	(116)	471
#1 Issue: Economy	55%	(318)	26%	(149)	19%	(106)	574
#1 Issue: Security	47%	(70)	26%	(39)	27%	(40)	149
#1 Issue: Health Care	39%	(37)	36%	(34)	25%	(23)	95
#1 Issue: Medicare / Social Security	49%	(70)	28%	(40)	23%	(33)	142
#1 Issue: Women's Issues	55%	(95)	20%	(34)	26%	(44)	173
#1 Issue: Energy	34%	(34)	36%	(35)	30%	(30)	99
#1 Issue: Other	39%	(27)	26%	(18)	35%	(24)	69
2022 House Vote: Democrat	51%	(292)	29%	(168)	20%	(113)	572
2022 House Vote: Republican	51%	(201)	24%	(94)	25%	(98)	393
2022 House Vote: Didnt Vote	45%	(154)	26%	(88)	29%	(98)	340
2020 Vote: Joe Biden	50%	(305)	30%	(180)	20%	(122)	607
2020 Vote: Donald Trump	53%	(219)	24%	(97)	23%	(95)	411
2020 Vote: Didn't Vote	46%	(129)	26%	(74)	28%	(79)	282
2018 House Vote: Democrat	50%	(248)	32%	(158)	18%	(92)	498
2018 House Vote: Republican	52%	(179)	26%	(89)	22%	(78)	346
2018 House Vote: Didnt Vote	49%	(235)	22%	(106)	29%	(138)	479
4-Region: Northeast	56%	(127)	26%	(60)	18%	(41)	228
4-Region: Midwest	46%	(136)	31%	(90)	24%	(70)	296
4-Region: South	55%	(274)	24%	(123)	21%	(104)	501
4-Region: West	42%	(136)	26%	(85)	31%	(100)	321

Table MCFI8_7: Do your financial goals for this year include? Eliminating my debt

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	50% (673)	27% (358)	23% (315)	1346
2023 Finance Goals Yes	50% (673)	27% (358)	23% (315)	1346

Table MCFI8_8: Do your financial goals for this year include? Supporting family members financially

D	Yes, major goal for this			r goal for this		goal for this	T-4-1 N
Demographic		year		year	year	or at all	Total N
Adults	23%	(315)	29%	(385)	48%	(646)	134
Gender: Male	22%	(144)	29%	(188)	49%	(312)	64
Gender: Female	24%	(171)	28%	(196)	48%	(334)	70
Age: 18-34	29%	(134)	31%	(142)	40%	(185)	46
Age: 35-44	34%	(88)	29%	(75)	38%	(99)	26
Age: 45-64	18%	(71)	30%	(116)	52%	(206)	39
Age: 65+	9%	(21)	22%	(51)	69%	(156)	22
GenZers: 1997-2012	32%	(59)	35%	(66)	33%	(62)	18
Millennials: 1981-1996	30%	(146)	29%	(145)	41%	(203)	49
GenXers: 1965-1980	25%	(76)	29%	(88)	46%	(139)	30
Baby Boomers: 1946-1964	9%	(31)	24%	(78)	67%	(224)	33
PID: Dem (no lean)	27%	(158)	27%	(157)	45%	(261)	57
PID: Ind (no lean)	22%	(84)	34%	(128)	45%	(171)	38
PID: Rep (no lean)	19%	(73)	26%	(99)	56%	(214)	38
PID/Gender: Dem Men	28%	(67)	31%	(74)	41%	(100)	24
PID/Gender: Dem Women	27%	(91)	25%	(82)	48%	(161)	33
PID/Gender: Ind Men	19%	(40)	33%	(71)	48%	(101)	21
PID/Gender: Ind Women	26%	(44)	34%	(57)	41%	(70)	17
PID/Gender: Rep Men	19%	(36)	23%	(43)	58%	(111)	19
PID/Gender: Rep Women	19%	(36)	29%	(56)	53%	(103)	19
Ideo: Liberal (1-3)	22%	(90)	31%	(129)	47%	(194)	41
Ideo: Moderate (4)	25%	(101)	27%	(108)	48%	(191)	40
Ideo: Conservative (5-7)	22%	(96)	27%	(119)	51%	(223)	43
Educ: < College	27%	(225)	27%	(228)	45%	(377)	82
Educ: Bachelors degree	16%	(51)	29%	(96)	55%	(180)	32
Educ: Post-grad	20%	(39)	32%	(61)	47%	(90)	19
Income: Under 50k	26%	(177)	27%	(182)	47%	(315)	67
Income: 50k-100k	20%	(93)	29%	(131)	51%	(231)	45
Income: 100k+	21%	(44)	33%	(71)	46%	(100)	21
Ethnicity: White	22%	(223)	27%	(271)	51%	(517)	101
Ethnicity: Hispanic	29%	(71)	25%	(62)	45%	(110)	24

Table MCFI8_8: Do your financial goals for this year include? Supporting family members financially

	Yes, majo	r goal for this		r goal for this		goal for this	
Demographic		year		year	year	or at all	Total N
Adults	23%	(315)	29%	(385)	48%	(646)	1346
Ethnicity: Black	28%	(55)	32%	(63)	40%	(79)	196
Ethnicity: Other	26%	(37)	37%	(51)	37%	(51)	140
All Christian	19%	(117)	29%	(174)	52%	(312)	602
All Non-Christian	22%	(16)	37%	(28)	41%	(31)	76
Atheist	15%	(10)	24%	(16)	61%	(41)	67
Agnostic/Nothing in particular	26%	(97)	26%	(98)	48%	(178)	373
Something Else	33%	(74)	30%	(69)	37%	(84)	227
Religious Non-Protestant/Catholic	26%	(25)	35%	(35)	39%	(38)	98
Evangelical	25%	(87)	30%	(106)	45%	(161)	354
Non-Evangelical	21%	(94)	29%	(128)	50%	(224)	446
Community: Urban	29%	(116)	29%	(118)	42%	(170)	404
Community: Suburban	20%	(129)	28%	(178)	52%	(337)	643
Community: Rural	24%	(70)	30%	(89)	47%	(139)	299
Employ: Private Sector	23%	(118)	32%	(163)	45%	(228)	509
Employ: Government	18%	(16)	29%	(26)	52%	(46)	87
Employ: Self-Employed	23%	(33)	34%	(48)	43%	(63)	144
Employ: Homemaker	29%	(22)	30%	(23)	41%	(32)	77
Employ: Student	22%	(12)	40%	(22)	38%	(21)	55
Employ: Retired	11%	(29)	23%	(57)	66%	(168)	254
Employ: Unemployed	35%	(45)	18%	(24)	46%	(60)	129
Employ: Other	43%	(39)	23%	(21)	34%	(30)	90
Military HH: Yes	21%	(30)	28%	(40)	51%	(72)	141
Military HH: No	24%	(284)	29%	(345)	48%	(575)	1204
RD/WT: Right Direction	24%	(110)	30%	(135)	45%	(204)	449
RD/WT: Wrong Track	23%	(205)	28%	(249)	49%	(442)	896
Biden Job Approve	22%	(134)	31%	(188)	47%	(290)	612
Biden Job Disapprove	24%	(161)	26%	(180)	50%	(339)	680

Table MCFI8_8: Do your financial goals for this year include? Supporting family members financially

	Yes, major goal for this year		Yes, mino	r goal for this	No, not a	goal for this	Total N
Demographic				year	year	or at all	
Adults	23%	(315)	29%	(385)	48%	(646)	134
Biden Job Strongly Approve	27%	(65)	28%	(67)	45%	(107)	24
Biden Job Somewhat Approve	18%	(68)	33%	(121)	49%	(183)	37
Biden Job Somewhat Disapprove	31%	(67)	29%	(63)	40%	(88)	21
Biden Job Strongly Disapprove	20%	(94)	25%	(117)	54%	(251)	46
Favorable of Biden	24%	(151)	30%	(186)	46%	(286)	62
Unfavorable of Biden	22%	(144)	28%	(184)	50%	(334)	66
Very Favorable of Biden	29%	(74)	26%	(67)	45%	(116)	25
Somewhat Favorable of Biden	21%	(77)	32%	(119)	47%	(170)	36
Somewhat Unfavorable of Biden	28%	(53)	29%	(56)	43%	(83)	19
Very Unfavorable of Biden	19%	(91)	27%	(128)	53%	(252)	47
#1 Issue: Economy	23%	(134)	33%	(187)	44%	(253)	57
#1 Issue: Security	24%	(35)	27%	(40)	49%	(74)	14
#1 Issue: Health Care	27%	(26)	23%	(22)	49%	(47)	9
#1 Issue: Medicare / Social Security	7%	(10)	25%	(35)	68%	(97)	14
#1 Issue: Women's Issues	36%	(63)	25%	(44)	38%	(67)	17
#1 Issue: Energy	26%	(25)	37%	(36)	38%	(37)	9
#1 Issue: Other	13%	(9)	14%	(10)	73%	(51)	6
2022 House Vote: Democrat	24%	(136)	27%	(155)	49%	(281)	57
2022 House Vote: Republican	16%	(63)	30%	(117)	54%	(213)	39
2022 House Vote: Didnt Vote	31%	(104)	30%	(103)	39%	(133)	34
2020 Vote: Joe Biden	24%	(144)	27%	(166)	49%	(297)	60
2020 Vote: Donald Trump	17%	(72)	28%	(114)	55%	(225)	4:
2020 Vote: Didn't Vote	31%	(88)	30%	(85)	39%	(109)	28
2018 House Vote: Democrat	23%	(116)	28%	(137)	49%	(245)	49
2018 House Vote: Republican	16%	(55)	28%	(98)	56%	(193)	34
2018 House Vote: Didnt Vote	28%	(136)	30%	(144)	42%	(199)	47
4-Region: Northeast	20%	(45)	32%	(73)	48%	(110)	22
4-Region: Midwest	19%	(56)	31%	(91)	50%	(149)	29
4-Region: South	27%	(135)	25%	(124)	48%	(242)	50
4-Region: West	25%	(79)	30%	(96)	45%	(146)	32

Table MCFI8_8: Do your financial goals for this year include? Supporting family members financially

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	23% (315)	29% (385)	48% (646)	1346
2023 Finance Goals Yes	23% (315)	29% (385)	48% (646)	1346

Table MCFI8_9: Do your financial goals for this year include? Donating to charity

Demographic	Yes, major goal for this year			r goal for this year		goal for this or at all	Total N
Adults	12%	(159)	36%	(484)	52%	(702)	134
Gender: Male	12%	(78)	37%	(241)	50%	(324)	64
Gender: Female	12%	(81)	35%	(243)	54%	(376)	70
Age: 18-34	12%	(54)	28%	(131)	60%	(277)	46
Age: 35-44	10%	(27)	39%	(104)	50%	(132)	26
Age: 45-64	14%	(56)	39%	(153)	47%	(184)	39
Age: 65+	10%	(22)	42%	(97)	48%	(109)	22
GenZers: 1997-2012	13%	(24)	24%	(46)	63%	(117)	18
Millennials: 1981-1996	11%	(53)	35%	(174)	54%	(267)	49
GenXers: 1965-1980	14%	(41)	40%	(123)	46%	(139)	30
Baby Boomers: 1946-1964	11%	(37)	37%	(124)	52%	(172)	33
PID: Dem (no lean)	14%	(79)	34%	(198)	52%	(300)	57
PID: Ind (no lean)	11%	(41)	37%	(141)	52%	(201)	38
PID: Rep (no lean)	10%	(40)	38%	(146)	52%	(201)	38
PID/Gender: Dem Men	16%	(39)	38%	(91)	46%	(111)	24
PID/Gender: Dem Women	12%	(40)	32%	(106)	56%	(188)	33
PID/Gender: Ind Men	11%	(23)	38%	(80)	51%	(108)	21
PID/Gender: Ind Women	10%	(18)	35%	(60)	54%	(93)	17
PID/Gender: Rep Men	8%	(16)	36%	(69)	55%	(105)	19
PID/Gender: Rep Women	12%	(23)	39%	(76)	49%	(95)	19
Ideo: Liberal (1-3)	11%	(47)	39%	(161)	50%	(205)	41
Ideo: Moderate (4)	11%	(45)	31%	(124)	58%	(231)	40
Ideo: Conservative (5-7)	13%	(58)	39%	(173)	47%	(207)	43
Educ: < College	11%	(94)	31%	(254)	58%	(481)	82
Educ: Bachelors degree	11%	(36)	41%	(133)	48%	(157)	32
Educ: Post-grad	15%	(29)	51%	(97)	34%	(64)	19
Income: Under 50k	10%	(64)	32%	(214)	59%	(396)	67
Income: 50k-100k	13%	(61)	38%	(175)	48%	(219)	45
Income: 100k+	16%	(34)	44%	(95)	40%	(86)	21
Ethnicity: White	11%	(109)	35%	(355)	54%	(546)	101
Ethnicity: Hispanic	10%	(24)	28%	(68)	62%	(150)	24

Table MCFI8_9: Do your financial goals for this year include? Donating to charity

Demographic	Yes, major goal for this year			r goal for this year		goal for this or at all	Total N
Adults	12%	(159)	36%	(484)	52%	(702)	1346
Ethnicity: Black	16%	(32)	36%	(70)	48%	(94)	196
Ethnicity: Other	14%	(19)	42%	(59)	44%	(61)	140
All Christian	12%	(71)	41%	(244)	48%	(287)	602
All Non-Christian	21%	(16)	50%	(38)	29%	(22)	76
Atheist	6%	(4)	23%	(16)	71%	(48)	67
Agnostic/Nothing in particular	10%	(37)	27%	(101)	63%	(236)	373
Something Else	14%	(32)	38%	(86)	48%	(109)	227
Religious Non-Protestant/Catholic	17%	(16)	45%	(45)	38%	(37)	98
Evangelical	18%	(63)	41%	(144)	42%	(147)	354
Non-Evangelical	9%	(40)	40%	(178)	51%	(228)	446
Community: Urban	14%	(56)	36%	(144)	51%	(205)	404
Community: Suburban	11%	(73)	35%	(226)	53%	(344)	643
Community: Rural	10%	(31)	39%	(115)	51%	(153)	299
Employ: Private Sector	10%	(52)	39%	(198)	51%	(259)	509
Employ: Government	14%	(13)	28%	(25)	57%	(50)	87
Employ: Self-Employed	17%	(25)	32%	(45)	51%	(74)	144
Employ: Homemaker	4%	(3)	44%	(34)	51%	(39)	77
Employ: Student	25%	(14)	41%	(23)	33%	(19)	55
Employ: Retired	11%	(28)	41%	(105)	48%	(121)	254
Employ: Unemployed	15%	(20)	24%	(31)	61%	(78)	129
Employ: Other	5%	(5)	27%	(24)	68%	(61)	90
Military HH: Yes	10%	(14)	41%	(59)	49%	(69)	141
Military HH: No	12%	(145)	35%	(426)	53%	(633)	1204
RD/WT: Right Direction	14%	(64)	38%	(172)	48%	(214)	449
RD/WT: Wrong Track	11%	(96)	35%	(313)	54%	(488)	896
Biden Job Approve	13%	(77)	39%	(240)	48%	(295)	612
Biden Job Disapprove	10%	(69)	35%	(240)	55%	(371)	680

Table MCFI8_9: Do your financial goals for this year include? Donating to charity

D 11	-	r goal for this		r goal for this		goal for this	m . 137
Demographic		year		year	year	or at all	Total N
Adults	12%	(159)	36%	(484)	52%	(702)	134
Biden Job Strongly Approve	17%	(40)	40%	(96)	43%	(104)	24
Biden Job Somewhat Approve	10%	(38)	39%	(143)	51%	(191)	37
Biden Job Somewhat Disapprove	13%	(28)	30%	(66)	57%	(125)	21
Biden Job Strongly Disapprove	9%	(42)	38%	(174)	53%	(246)	46
Favorable of Biden	13%	(79)	37%	(231)	50%	(313)	62
Unfavorable of Biden	10%	(69)	36%	(240)	53%	(353)	66
Very Favorable of Biden	19%	(49)	38%	(98)	43%	(109)	25
Somewhat Favorable of Biden	8%	(30)	36%	(132)	56%	(204)	36
Somewhat Unfavorable of Biden	12%	(22)	31%	(60)	57%	(109)	19
Very Unfavorable of Biden	10%	(47)	38%	(180)	52%	(243)	47
#1 Issue: Economy	10%	(58)	37%	(213)	53%	(303)	57
#1 Issue: Security	12%	(18)	51%	(76)	37%	(55)	14
#1 Issue: Health Care	12%	(11)	29%	(28)	59%	(56)	9
#1 Issue: Medicare / Social Security	10%	(14)	34%	(49)	56%	(80)	14
#1 Issue: Women's Issues	12%	(22)	31%	(53)	57%	(98)	17
#1 Issue: Energy	22%	(22)	33%	(33)	45%	(45)	9
#1 Issue: Other	12%	(9)	25%	(17)	63%	(43)	6
2022 House Vote: Democrat	13%	(76)	39%	(223)	48%	(273)	57
2022 House Vote: Republican	10%	(41)	42%	(164)	48%	(188)	39
2022 House Vote: Didnt Vote	11%	(37)	25%	(85)	64%	(217)	34
2020 Vote: Joe Biden	15%	(90)	36%	(218)	49%	(300)	60
2020 Vote: Donald Trump	9%	(38)	40%	(164)	51%	(208)	41
2020 Vote: Didn't Vote	9%	(24)	31%	(89)	60%	(169)	28
2018 House Vote: Democrat	15%	(74)	38%	(191)	47%	(232)	49
2018 House Vote: Republican	10%	(34)	44%	(153)	46%	(159)	34
2018 House Vote: Didnt Vote	10%	(47)	28%	(133)	62%	(299)	47
4-Region: Northeast	11%	(26)	37%	(83)	52%	(118)	22
4-Region: Midwest	12%	(37)	34%	(101)	53%	(158)	29
4-Region: South	12%	(60)	41%	(203)	47%	(237)	50
4-Region: West	11%	(36)	30%	(97)	59%	(189)	32

Table MCFI8_9: *Do your financial goals for this year include? Donating to charity*

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	12% (159)	36% (484)	52% (702)	1346
2023 Finance Goals Yes	12% (159)	36% (484)	52% (702)	1346

Table MCFI8_10: *Do your financial goals for this year include? Investing money*

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this	
Demographic	•	year	•	year	year	or at all	Total N
Adults	29%	(385)	35%	(477)	36%	(483)	134
Gender: Male	38%	(246)	35%	(222)	27%	(175)	64
Gender: Female	20%	(139)	36%	(254)	44%	(306)	70
Age: 18-34	33%	(154)	35%	(163)	31%	(145)	46
Age: 35-44	37%	(98)	33%	(87)	30%	(78)	26
Age: 45-64	25%	(97)	40%	(156)	36%	(140)	39
Age: 65+	16%	(36)	31%	(72)	53%	(120)	22
GenZers: 1997-2012	35%	(65)	37%	(68)	29%	(54)	18
Millennials: 1981-1996	35%	(172)	33%	(162)	32%	(160)	49
GenXers: 1965-1980	28%	(85)	40%	(120)	32%	(97)	30
Baby Boomers: 1946-1964	17%	(56)	35%	(116)	48%	(161)	33
PID: Dem (no lean)	29%	(167)	36%	(210)	35%	(200)	57
PID: Ind (no lean)	29%	(113)	37%	(140)	34%	(130)	38
PID: Rep (no lean)	27%	(106)	33%	(127)	40%	(153)	38
PID/Gender: Dem Men	41%	(99)	39%	(94)	20%	(48)	24
PID/Gender: Dem Women	20%	(68)	35%	(116)	45%	(151)	33
PID/Gender: Ind Men	39%	(83)	32%	(68)	29%	(61)	21
PID/Gender: Ind Women	18%	(30)	42%	(72)	40%	(69)	17
PID/Gender: Rep Men	34%	(64)	32%	(60)	35%	(66)	19
PID/Gender: Rep Women	21%	(42)	34%	(66)	45%	(87)	19
Ideo: Liberal (1-3)	29%	(121)	35%	(144)	36%	(148)	41
Ideo: Moderate (4)	29%	(115)	36%	(144)	35%	(141)	40
Ideo: Conservative (5-7)	30%	(129)	36%	(159)	34%	(150)	43
Educ: < College	26%	(217)	32%	(268)	42%	(345)	82
Educ: Bachelors degree	28%	(92)	39%	(129)	33%	(106)	32
Educ: Post-grad	41%	(77)	43%	(81)	17%	(32)	19
Income: Under 50k	22%	(151)	31%	(206)	47%	(317)	67
Income: 50k-100k	32%	(145)	38%	(174)	30%	(137)	45
Income: 100k+	41%	(89)	45%	(97)	14%	(29)	21
Ethnicity: White	26%	(260)	36%	(366)	38%	(384)	101
Ethnicity: Hispanic	34%	(83)	35%	(85)	31%	(75)	24

Table MCFI8_10: *Do your financial goals for this year include? Investing money*

Demographic	· ·	r goal for this year		r goal for this		goal for this or at all	Total N
	•	•	•	year	-		
Adults	29%	(385)	35%	(477)	36%	(483)	1346
Ethnicity: Black	38%	(74)	31%	(61)	31%	(61)	196
Ethnicity: Other	37%	(51)	36%	(50)	27%	(38)	140
All Christian	26%	(156)	36%	(219)	38%	(228)	602
All Non-Christian	34%	(26)	46%	(35)	20%	(15)	76
Atheist	33%	(22)	35%	(23)	32%	(22)	67
Agnostic/Nothing in particular	33%	(124)	31%	(117)	35%	(132)	373
Something Else	25%	(58)	37%	(83)	38%	(86)	227
Religious Non-Protestant/Catholic	35%	(34)	45%	(45)	20%	(20)	98
Evangelical	27%	(94)	32%	(112)	42%	(148)	354
Non-Evangelical	25%	(110)	39%	(176)	36%	(160)	446
Community: Urban	40%	(161)	29%	(116)	31%	(127)	404
Community: Suburban	25%	(163)	39%	(249)	36%	(231)	643
Community: Rural	20%	(61)	38%	(112)	42%	(126)	299
Employ: Private Sector	31%	(156)	42%	(211)	28%	(142)	509
Employ: Government	38%	(33)	31%	(27)	31%	(27)	87
Employ: Self-Employed	46%	(66)	31%	(45)	23%	(32)	144
Employ: Homemaker	10%	(8)	38%	(29)	52%	(40)	77
Employ: Student	25%	(14)	42%	(23)	33%	(18)	55
Employ: Retired	19%	(49)	31%	(78)	50%	(127)	254
Employ: Unemployed	20%	(26)	34%	(44)	45%	(59)	129
Employ: Other	37%	(33)	22%	(20)	41%	(37)	90
Military HH: Yes	27%	(38)	38%	(53)	36%	(50)	141
Military HH: No	29%	(348)	35%	(424)	36%	(433)	1204
RD/WT: Right Direction	36%	(162)	34%	(153)	30%	(134)	449
RD/WT: Wrong Track	25%	(224)	36%	(324)	39%	(349)	896
Biden Job Approve	30%	(183)	36%	(220)	34%	(208)	612
Biden Job Disapprove	27%	(185)	35%	(239)	38%	(256)	680

Table MCFI8_10: *Do your financial goals for this year include? Investing money*

Domoomonhio	•	r goal for this		r goal for this		goal for this	Total N
Demographic		year		year	year	or at all	10tal N
Adults	29%	(385)	35%	(477)	36%	(483)	134
Biden Job Strongly Approve	34%	(82)	32%	(76)	34%	(82)	24
Biden Job Somewhat Approve	27%	(102)	39%	(144)	34%	(126)	37.
Biden Job Somewhat Disapprove	26%	(56)	33%	(72)	41%	(90)	21
Biden Job Strongly Disapprove	28%	(129)	36%	(167)	36%	(166)	46
Favorable of Biden	30%	(188)	34%	(210)	36%	(226)	62.
Unfavorable of Biden	27%	(178)	38%	(251)	35%	(233)	66
Very Favorable of Biden	32%	(82)	31%	(81)	37%	(94)	25
Somewhat Favorable of Biden	29%	(106)	35%	(129)	36%	(131)	36
Somewhat Unfavorable of Biden	26%	(51)	39%	(74)	35%	(67)	19
Very Unfavorable of Biden	27%	(127)	38%	(177)	35%	(166)	47
#1 Issue: Economy	32%	(181)	34%	(196)	34%	(196)	57-
#1 Issue: Security	24%	(35)	42%	(63)	34%	(50)	149
#1 Issue: Health Care	34%	(32)	32%	(30)	34%	(33)	9.
#1 Issue: Medicare / Social Security	21%	(31)	30%	(42)	49%	(70)	14
#1 Issue: Women's Issues	26%	(46)	38%	(65)	36%	(62)	17.
#1 Issue: Energy	40%	(40)	41%	(41)	19%	(18)	99
#1 Issue: Other	18%	(12)	28%	(19)	55%	(38)	69
2022 House Vote: Democrat	33%	(187)	34%	(197)	33%	(188)	57:
2022 House Vote: Republican	27%	(105)	37%	(145)	36%	(143)	39.
2022 House Vote: Didnt Vote	24%	(83)	33%	(111)	43%	(145)	34
2020 Vote: Joe Biden	31%	(188)	36%	(220)	33%	(200)	60'
2020 Vote: Donald Trump	25%	(104)	37%	(154)	37%	(153)	41
2020 Vote: Didn't Vote	27%	(75)	30%	(86)	43%	(121)	28:
2018 House Vote: Democrat	31%	(155)	36%	(181)	33%	(162)	49
2018 House Vote: Republican	28%	(96)	38%	(132)	34%	(119)	34
2018 House Vote: Didnt Vote	26%	(126)	33%	(156)	41%	(197)	47
4-Region: Northeast	30%	(69)	34%	(77)	36%	(81)	22
4-Region: Midwest	26%	(76)	38%	(112)	36%	(108)	29
4-Region: South	28%	(140)	33%	(166)	39%	(195)	50
4-Region: West	32%	(101)	38%	(121)	31%	(98)	32

Table MCFI8_10: *Do your financial goals for this year include? Investing money*

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	29% (385)	35% (477)	36% (483)	1346
2023 Finance Goals Yes	29% (385)	35% (477)	36% (483)	1346

Table MCFI8_11: *Do your financial goals for this year include? Starting a business*

Domo o manhi a	•	r goal for this		r goal for this		goal for this	Total N
Demographic		year		year	year	or at all	10tai N
Adults	13%	(178)	14%	(185)	73%	(983)	134
Gender: Male	16%	(100)	15%	(96)	69%	(447)	64
Gender: Female	11%	(78)	13%	(88)	76%	(534)	70
Age: 18-34	17%	(77)	20%	(92)	63%	(293)	46
Age: 35-44	21%	(56)	16%	(42)	63%	(165)	26
Age: 45-64	9%	(36)	8%	(33)	82%	(323)	39
Age: 65+	4%	(8)	8%	(18)	88%	(202)	22
GenZers: 1997-2012	17%	(32)	23%	(42)	60%	(113)	18
Millennials: 1981-1996	19%	(95)	18%	(87)	63%	(312)	49
GenXers: 1965-1980	13%	(39)	9%	(28)	78%	(236)	30
Baby Boomers: 1946-1964	4%	(12)	8%	(27)	88%	(293)	33
PID: Dem (no lean)	16%	(91)	17%	(100)	67%	(386)	57
PID: Ind (no lean)	10%	(40)	13%	(50)	76%	(293)	38
PID: Rep (no lean)	12%	(46)	9%	(35)	79%	(304)	38
PID/Gender: Dem Men	22%	(54)	22%	(53)	56%	(134)	24
PID/Gender: Dem Women	11%	(38)	14%	(46)	75%	(251)	33
PID/Gender: Ind Men	11%	(23)	10%	(22)	79%	(167)	21
PID/Gender: Ind Women	10%	(17)	16%	(28)	73%	(125)	17
PID/Gender: Rep Men	13%	(24)	11%	(21)	77%	(146)	19
PID/Gender: Rep Women	12%	(22)	7%	(14)	81%	(158)	19
Ideo: Liberal (1-3)	12%	(49)	17%	(72)	71%	(293)	41
Ideo: Moderate (4)	15%	(60)	14%	(56)	71%	(284)	40
Ideo: Conservative (5-7)	12%	(55)	11%	(49)	76%	(334)	43
Educ: < College	14%	(120)	13%	(112)	72%	(597)	82
Educ: Bachelors degree	9%	(29)	14%	(45)	77%	(252)	32
Educ: Post-grad	15%	(28)	15%	(28)	71%	(134)	19
Income: Under 50k	12%	(83)	13%	(91)	74%	(501)	67
Income: 50k-100k	14%	(64)	13%	(60)	73%	(331)	45
Income: 100k+	14%	(31)	16%	(34)	70%	(151)	21
Ethnicity: White	10%	(96)	12%	(125)	78%	(789)	101
Ethnicity: Hispanic	13%	(33)	21%	(52)	65%	(159)	24

Table MCFI8_11: *Do your financial goals for this year include? Starting a business*

Demographic	· ·	r goal for this year		r goal for this year		goal for this or at all	Total N
Adults	13%	(178)	14%	(185)	73%	(983)	1346
Ethnicity: Black	31%	(60)	17%	(33)	52%	(102)	196
Ethnicity: Other	15%	(21)	19%	(27)	66%	(92)	140
All Christian	9%	(56)	13%	(81)	77%	(465)	602
All Non-Christian	17%	(13)	29%	(22)	54%	(41)	76
Atheist	6%	(4)	22%	(15)	72%	(49)	67
Agnostic/Nothing in particular	17%	(65)	10%	(38)	72%	(270)	373
Something Else	18%	(40)	12%	(28)	70%	(159)	227
Religious Non-Protestant/Catholic	13%	(13)	33%	(32)	54%	(54)	98
Evangelical	16%	(56)	13%	(46)	71%	(252)	354
Non-Evangelical	9%	(40)	12%	(52)	79%	(353)	446
Community: Urban	19%	(75)	21%	(85)	60%	(244)	404
Community: Suburban	11%	(69)	12%	(78)	77%	(496)	643
Community: Rural	11%	(33)	7%	(22)	81%	(243)	299
Employ: Private Sector	16%	(79)	13%	(65)	72%	(365)	509
Employ: Government	15%	(13)	13%	(11)	72%	(63)	87
Employ: Self-Employed	23%	(33)	31%	(44)	47%	(67)	144
Employ: Homemaker	9%	(7)	8%	(6)	83%	(64)	77
Employ: Student	13%	(7)	16%	(9)	70%	(39)	55
Employ: Retired	4%	(11)	8%	(20)	88%	(223)	254
Employ: Unemployed	15%	(20)	10%	(13)	75%	(96)	129
Employ: Other	8%	(7)	18%	(17)	73%	(66)	90
Military HH: Yes	9%	(12)	9%	(13)	82%	(116)	141
Military HH: No	14%	(165)	14%	(172)	72%	(867)	1204
RD/WT: Right Direction	17%	(77)	20%	(88)	63%	(284)	449
RD/WT: Wrong Track	11%	(101)	11%	(96)	78%	(699)	896
Biden Job Approve	14%	(83)	16%	(97)	71%	(432)	612
Biden Job Disapprove	12%	(84)	11%	(76)	77%	(520)	680

Table MCFI8_11: *Do your financial goals for this year include? Starting a business*

Demographic	Yes, major goal for this year			r goal for this year		goal for this or at all	Total N
Adults	13%	(178)	14%	(185)	73%	(983)	134
Biden Job Strongly Approve	21%	(51)	18%	(42)	61%	(147)	24
Biden Job Somewhat Approve	9%	(33)	15%	(54)	77%	(285)	37:
Biden Job Somewhat Disapprove	15%	(32)	15%	(32)	70%	(153)	21
Biden Job Strongly Disapprove	11%	(52)	9%	(43)	79%	(367)	46
Favorable of Biden	13%	(81)	17%	(106)	70%	(436)	62
Unfavorable of Biden	12%	(82)	11%	(70)	77%	(510)	66
Very Favorable of Biden	20%	(50)	20%	(50)	61%	(156)	25
Somewhat Favorable of Biden	8%	(30)	15%	(55)	77%	(281)	36
Somewhat Unfavorable of Biden	18%	(35)	13%	(25)	69%	(132)	19
Very Unfavorable of Biden	10%	(47)	10%	(45)	80%	(378)	47
#1 Issue: Economy	14%	(82)	11%	(66)	74%	(426)	57-
#1 Issue: Security	10%	(15)	11%	(16)	79%	(117)	149
#1 Issue: Health Care	10%	(10)	38%	(36)	52%	(49)	9
#1 Issue: Medicare / Social Security	7%	(11)	8%	(11)	85%	(121)	14
#1 Issue: Women's Issues	19%	(32)	16%	(27)	66%	(114)	17.
#1 Issue: Energy	18%	(17)	16%	(16)	66%	(65)	99
#1 Issue: Other	5%	(3)	9%	(6)	86%	(59)	69
2022 House Vote: Democrat	16%	(89)	14%	(82)	70%	(401)	57
2022 House Vote: Republican	10%	(37)	9%	(34)	82%	(322)	39
2022 House Vote: Didnt Vote	14%	(47)	18%	(61)	68%	(232)	34
2020 Vote: Joe Biden	15%	(92)	17%	(102)	68%	(413)	60'
2020 Vote: Donald Trump	9%	(36)	8%	(31)	84%	(344)	41
2020 Vote: Didn't Vote	15%	(42)	16%	(44)	69%	(195)	28:
2018 House Vote: Democrat	15%	(73)	16%	(78)	70%	(347)	49
2018 House Vote: Republican	8%	(29)	12%	(40)	80%	(277)	34
2018 House Vote: Didnt Vote	15%	(73)	13%	(64)	71%	(342)	479
4-Region: Northeast	14%	(33)	14%	(33)	71%	(162)	22
4-Region: Midwest	8%	(24)	9%	(26)	83%	(246)	29
4-Region: South	16%	(80)	11%	(54)	73%	(367)	50
4-Region: West	13%	(40)	23%	(72)	65%	(208)	32

Table MCFI8_11: *Do your financial goals for this year include? Starting a business*

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	13% (178)	14% (185)	73% (983)	1346
2023 Finance Goals Yes	13% (178)	14% (185)	73% (983)	1346

Table MCFI8_12: *Do your financial goals for this year include? Saving for a big purchase, such as a vacation or wedding*

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this	Total N
Demographic		year		year	year	or at all	
Adults	27%	(369)	33%	(450)	39%	(526)	134
Gender: Male	30%	(193)	32%	(208)	38%	(242)	64
Gender: Female	25%	(175)	35%	(242)	40%	(283)	70
Age: 18-34	32%	(149)	36%	(167)	32%	(146)	46
Age: 35-44	37%	(96)	32%	(85)	31%	(82)	26
Age: 45-64	23%	(90)	35%	(137)	42%	(166)	39
Age: 65+	15%	(34)	27%	(62)	58%	(132)	22
GenZers: 1997-2012	30%	(57)	35%	(65)	35%	(65)	18
Millennials: 1981-1996	35%	(175)	34%	(170)	30%	(149)	49
GenXers: 1965-1980	24%	(74)	37%	(112)	38%	(116)	30
Baby Boomers: 1946-1964	19%	(62)	28%	(94)	53%	(177)	33
PID: Dem (no lean)	29%	(169)	32%	(184)	39%	(224)	57
PID: Ind (no lean)	25%	(95)	35%	(134)	40%	(155)	38
PID: Rep (no lean)	27%	(106)	34%	(133)	38%	(147)	38
PID/Gender: Dem Men	34%	(83)	34%	(83)	31%	(75)	24
PID/Gender: Dem Women	25%	(85)	30%	(101)	44%	(148)	33
PID/Gender: Ind Men	25%	(53)	32%	(68)	43%	(91)	21
PID/Gender: Ind Women	24%	(41)	39%	(66)	37%	(64)	17
PID/Gender: Rep Men	30%	(57)	30%	(57)	40%	(76)	19
PID/Gender: Rep Women	25%	(49)	39%	(75)	36%	(71)	19
Ideo: Liberal (1-3)	29%	(118)	33%	(137)	38%	(158)	41
Ideo: Moderate (4)	26%	(102)	33%	(131)	42%	(167)	40
Ideo: Conservative (5-7)	27%	(118)	37%	(160)	37%	(160)	43
Educ: < College	27%	(223)	31%	(258)	42%	(348)	82
Educ: Bachelors degree	28%	(92)	38%	(125)	33%	(109)	32
Educ: Post-grad	29%	(54)	36%	(67)	36%	(68)	19
Income: Under 50k	26%	(176)	29%	(198)	45%	(300)	67
Income: 50k-100k	29%	(133)	36%	(162)	35%	(161)	45
Income: 100k+	28%	(61)	42%	(90)	30%	(64)	21
Ethnicity: White	27%	(271)	33%	(335)	40%	(404)	101
Ethnicity: Hispanic	32%	(79)	31%	(75)	37%	(89)	24

Table MCFI8_12: Do your financial goals for this year include? Saving for a big purchase, such as a vacation or wedding

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this	
Demographic	year		,	year	year	or at all	Total N
Adults	27%	(369)	33%	(450)	39%	(526)	1346
Ethnicity: Black	27%	(53)	28%	(55)	45%	(88)	196
Ethnicity: Other	33%	(46)	43%	(60)	24%	(34)	140
All Christian	25%	(150)	35%	(209)	40%	(243)	602
All Non-Christian	39%	(30)	37%	(28)	24%	(18)	76
Atheist	33%	(22)	24%	(16)	44%	(29)	67
Agnostic/Nothing in particular	24%	(88)	35%	(130)	42%	(155)	373
Something Else	35%	(80)	30%	(68)	35%	(80)	227
Religious Non-Protestant/Catholic	40%	(40)	36%	(36)	24%	(23)	98
Evangelical	30%	(108)	32%	(112)	38%	(134)	354
Non-Evangelical	24%	(109)	35%	(155)	41%	(182)	446
Community: Urban	32%	(130)	33%	(135)	34%	(139)	404
Community: Suburban	25%	(162)	35%	(227)	39%	(254)	643
Community: Rural	26%	(77)	30%	(89)	45%	(133)	299
Employ: Private Sector	30%	(150)	38%	(193)	33%	(166)	509
Employ: Government	37%	(32)	33%	(29)	30%	(26)	87
Employ: Self-Employed	31%	(45)	30%	(43)	39%	(57)	144
Employ: Homemaker	20%	(15)	37%	(29)	42%	(33)	77
Employ: Student	20%	(11)	48%	(27)	32%	(18)	55
Employ: Retired	19%	(49)	25%	(63)	56%	(142)	254
Employ: Unemployed	29%	(37)	28%	(35)	44%	(56)	129
Employ: Other	33%	(30)	36%	(32)	31%	(28)	90
Military HH: Yes	25%	(36)	35%	(50)	39%	(56)	141
Military HH: No	28%	(333)	33%	(401)	39%	(470)	1204
RD/WT: Right Direction	26%	(116)	36%	(160)	39%	(174)	449
RD/WT: Wrong Track	28%	(254)	32%	(290)	39%	(352)	896
Biden Job Approve	26%	(156)	35%	(214)	40%	(242)	612
Biden Job Disapprove	28%	(191)	33%	(227)	39%	(262)	680

Table MCFI8_12: *Do your financial goals for this year include? Saving for a big purchase, such as a vacation or wedding*

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this	
Demographic	year			year	year	or at all	Total N
Adults	27%	(369)	33%	(450)	39%	(526)	134
Biden Job Strongly Approve	34%	(81)	30%	(72)	36%	(87)	24
Biden Job Somewhat Approve	20%	(76)	38%	(142)	41%	(154)	37
Biden Job Somewhat Disapprove	26%	(58)	35%	(76)	39%	(85)	21
Biden Job Strongly Disapprove	29%	(133)	33%	(151)	38%	(178)	46
Favorable of Biden	26%	(164)	34%	(212)	40%	(247)	62
Unfavorable of Biden	28%	(185)	33%	(221)	39%	(256)	66
Very Favorable of Biden	32%	(81)	33%	(84)	35%	(91)	25
Somewhat Favorable of Biden	23%	(82)	35%	(128)	43%	(156)	36
Somewhat Unfavorable of Biden	26%	(50)	33%	(62)	41%	(79)	19
Very Unfavorable of Biden	29%	(135)	34%	(158)	38%	(178)	47
#1 Issue: Economy	28%	(160)	35%	(198)	38%	(216)	57
#1 Issue: Security	27%	(40)	35%	(52)	38%	(56)	14
#1 Issue: Health Care	30%	(28)	25%	(24)	45%	(43)	9
#1 Issue: Medicare / Social Security	17%	(25)	31%	(45)	51%	(73)	14
#1 Issue: Women's Issues	31%	(55)	32%	(55)	37%	(64)	17
#1 Issue: Energy	28%	(28)	31%	(31)	40%	(40)	9
#1 Issue: Other	25%	(18)	41%	(28)	34%	(23)	6
2022 House Vote: Democrat	29%	(165)	33%	(190)	38%	(217)	57
2022 House Vote: Republican	26%	(101)	36%	(141)	39%	(152)	39
2022 House Vote: Didnt Vote	28%	(96)	31%	(105)	41%	(139)	34
2020 Vote: Joe Biden	28%	(173)	35%	(211)	37%	(224)	60
2020 Vote: Donald Trump	26%	(108)	33%	(134)	41%	(169)	41
2020 Vote: Didn't Vote	26%	(74)	32%	(89)	42%	(118)	28
2018 House Vote: Democrat	27%	(133)	36%	(178)	37%	(187)	49
2018 House Vote: Republican	26%	(91)	33%	(114)	41%	(141)	34
2018 House Vote: Didnt Vote	29%	(140)	32%	(154)	39%	(185)	47
4-Region: Northeast	22%	(50)	36%	(82)	42%	(96)	22
4-Region: Midwest	31%	(92)	31%	(92)	38%	(112)	29
4-Region: South	28%	(139)	33%	(166)	39%	(195)	50
4-Region: West	28%	(89)	34%	(111)	38%	(122)	32

Table MCFI8_12: *Do your financial goals for this year include? Saving for a big purchase, such as a vacation or wedding*

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	27% (369)	33% (450)	39% (526)	1346
2023 Finance Goals Yes	27% (369)	33% (450)	39% (526)	1346

Table MCFI8_13: *Do your financial goals for this year include? Saving for education expenses*

Demographic	•	r goal for this year		r goal for this year		goal for this or at all	Total N
		•	•	•	•		
Adults	14%	(194)	21%	(278)	65%	(873)	134
Gender: Male	15%	(94)	22%	(143)	63%	(407)	64
Gender: Female	14%	(101)	19%	(135)	66%	(465)	70
Age: 18-34	22%	(103)	28%	(129)	50%	(230)	46
Age: 35-44	17%	(45)	32%	(84)	51%	(133)	26
Age: 45-64	11%	(42)	15%	(59)	75%	(293)	39
Age: 65+	2%	(4)	3%	(7)	95%	(217)	22
GenZers: 1997-2012	29%	(54)	26%	(49)	45%	(84)	18
Millennials: 1981-1996	18%	(89)	31%	(152)	51%	(253)	49
GenXers: 1965-1980	14%	(43)	20%	(61)	66%	(199)	30
Baby Boomers: 1946-1964	2%	(8)	4%	(14)	93%	(311)	33
PID: Dem (no lean)	16%	(94)	22%	(127)	62%	(356)	57
PID: Ind (no lean)	12%	(44)	25%	(96)	63%	(243)	38
PID: Rep (no lean)	15%	(56)	14%	(55)	71%	(274)	38
PID/Gender: Dem Men	19%	(47)	24%	(57)	57%	(137)	24
PID/Gender: Dem Women	14%	(47)	21%	(69)	65%	(218)	33
PID/Gender: Ind Men	8%	(17)	25%	(54)	67%	(141)	21
PID/Gender: Ind Women	16%	(27)	25%	(42)	59%	(101)	17
PID/Gender: Rep Men	16%	(30)	17%	(32)	68%	(129)	19
PID/Gender: Rep Women	13%	(26)	12%	(23)	75%	(145)	19
Ideo: Liberal (1-3)	20%	(81)	20%	(83)	60%	(250)	41
Ideo: Moderate (4)	11%	(45)	25%	(99)	64%	(256)	40
Ideo: Conservative (5-7)	13%	(56)	17%	(76)	70%	(306)	43
Educ: < College	14%	(116)	21%	(173)	65%	(540)	82
Educ: Bachelors degree	12%	(41)	22%	(71)	66%	(215)	32
Educ: Post-grad	20%	(37)	18%	(34)	62%	(118)	19
Income: Under 50k	13%	(86)	20%	(133)	68%	(455)	67
Income: 50k-100k	15%	(70)	23%	(103)	62%	(282)	45
Income: 100k+	18%	(38)	19%	(42)	63%	(136)	21
Ethnicity: White	13%	(129)	20%	(197)	68%	(684)	101
Ethnicity: Hispanic	15%	(36)	35%	(84)	50%	(122)	24

Table MCFI8_13: *Do your financial goals for this year include? Saving for education expenses*

		r goal for this		r goal for this		goal for this	m . 127
Demographic		year		year	year	or at all	Total N
Adults	14%	(194)	21%	(278)	65%	(873)	1346
Ethnicity: Black	19%	(37)	22%	(44)	59%	(115)	196
Ethnicity: Other	20%	(28)	26%	(37)	54%	(75)	140
All Christian	14%	(82)	18%	(110)	68%	(411)	602
All Non-Christian	29%	(22)	27%	(20)	44%	(34)	76
Atheist	19%	(13)	12%	(8)	69%	(46)	67
Agnostic/Nothing in particular	10%	(37)	24%	(90)	66%	(246)	373
Something Else	18%	(41)	22%	(49)	60%	(137)	227
Religious Non-Protestant/Catholic	23%	(22)	23%	(22)	54%	(54)	98
Evangelical	16%	(58)	21%	(76)	62%	(220)	354
Non-Evangelical	14%	(62)	18%	(80)	68%	(303)	446
Community: Urban	18%	(71)	21%	(84)	62%	(249)	404
Community: Suburban	14%	(91)	21%	(133)	65%	(419)	643
Community: Rural	11%	(32)	20%	(61)	69%	(206)	299
Employ: Private Sector	16%	(79)	27%	(139)	57%	(291)	509
Employ: Government	22%	(19)	15%	(13)	63%	(55)	87
Employ: Self-Employed	22%	(31)	27%	(39)	51%	(74)	144
Employ: Homemaker	5%	(4)	29%	(22)	66%	(51)	77
Employ: Student	38%	(21)	42%	(23)	19%	(11)	55
Employ: Retired	3%	(7)	5%	(13)	92%	(235)	254
Employ: Unemployed	18%	(23)	15%	(19)	67%	(87)	129
Employ: Other	10%	(9)	12%	(10)	78%	(70)	90
Military HH: Yes	10%	(13)	11%	(16)	79%	(112)	141
Military HH: No	15%	(181)	22%	(262)	63%	(761)	1204
RD/WT: Right Direction	19%	(84)	26%	(115)	56%	(250)	449
RD/WT: Wrong Track	12%	(110)	18%	(163)	70%	(623)	896
Biden Job Approve	16%	(100)	24%	(144)	60%	(367)	612
Biden Job Disapprove	13%	(87)	17%	(117)	70%	(476)	680

Table MCFI8_13: *Do your financial goals for this year include? Saving for education expenses*

	Yes, majo	r goal for this	Yes, mino	r goal for this	No, not a	goal for this		
Demographic	year			year	year	or at all	Total N	
Adults	14%	(194)	21%	(278)	65%	(873)	134	
Biden Job Strongly Approve	18%	(43)	26%	(62)	56%	(134)	24	
Biden Job Somewhat Approve	15%	(57)	22%	(82)	63%	(233)	37	
Biden Job Somewhat Disapprove	16%	(35)	20%	(44)	63%	(138)	21	
Biden Job Strongly Disapprove	11%	(52)	16%	(72)	73%	(337)	46	
Favorable of Biden	16%	(101)	21%	(130)	63%	(391)	62	
Unfavorable of Biden	13%	(83)	19%	(126)	68%	(452)	66	
Very Favorable of Biden	20%	(50)	21%	(53)	60%	(153)	25	
Somewhat Favorable of Biden	14%	(51)	21%	(77)	65%	(238)	36	
Somewhat Unfavorable of Biden	15%	(28)	28%	(54)	57%	(109)	19	
Very Unfavorable of Biden	12%	(55)	15%	(72)	73%	(343)	47	
#1 Issue: Economy	16%	(90)	21%	(122)	63%	(361)	57	
#1 Issue: Security	11%	(16)	19%	(28)	70%	(104)	14	
#1 Issue: Health Care	18%	(17)	26%	(25)	56%	(53)	9	
#1 Issue: Medicare / Social Security	6%	(8)	9%	(12)	85%	(122)	14	
#1 Issue: Women's Issues	19%	(32)	18%	(31)	64%	(110)	17	
#1 Issue: Energy	15%	(15)	35%	(34)	50%	(50)	9	
#1 Issue: Other	8%	(6)	14%	(9)	78%	(54)	6	
2022 House Vote: Democrat	17%	(99)	22%	(127)	61%	(347)	57	
2022 House Vote: Republican	9%	(36)	17%	(65)	74%	(291)	39	
2022 House Vote: Didnt Vote	15%	(50)	22%	(76)	63%	(213)	34	
2020 Vote: Joe Biden	17%	(101)	22%	(131)	62%	(376)	60	
2020 Vote: Donald Trump	10%	(41)	15%	(61)	75%	(309)	4	
2020 Vote: Didn't Vote	15%	(42)	27%	(76)	58%	(165)	28	
2018 House Vote: Democrat	16%	(78)	23%	(114)	61%	(306)	49	
2018 House Vote: Republican	11%	(40)	17%	(57)	72%	(249)	34	
2018 House Vote: Didnt Vote	15%	(71)	21%	(102)	64%	(306)	47	
4-Region: Northeast	17%	(38)	15%	(35)	68%	(155)	22	
4-Region: Midwest	16%	(46)	20%	(60)	64%	(189)	29	
4-Region: South	14%	(69)	22%	(112)	64%	(320)	50	
4-Region: West	13%	(41)	22%	(71)	65%	(209)	32	

Table MCFI8_13: *Do your financial goals for this year include? Saving for education expenses*

Demographic	Yes, major goal for this year	Yes, minor goal for this year	No, not a goal for this year or at all	Total N
Adults	14% (194)	21% (278)	65% (873)	1346
2023 Finance Goals Yes	14% (194)	21% (278)	65% (873)	1346

Table MCFI9: How confident, if at all, are you that you'll be satisfied with the overall progress you made on your financial goal(s) by the end of the year (2023)?

			Sor	newhat			No	t at all	
Demographic	Very	Very confident		nfident	Not too confident		confident		Total N
Adults	21%	(280)	56%	(758)	18%	(242)	5%	(66)	1346
Gender: Male	27%	(173)	54%	(350)	14%	(91)	5%	(30)	643
Gender: Female	15%	(107)	58%	(409)	21%	(149)	5%	(36)	700
Age: 18-34	23%	(105)	57%	(264)	16%	(76)	4%	(18)	462
Age: 35-44	29%	(77)	45%	(119)	21%	(55)	5%	(12)	263
Age: 45-64	15%	(60)	61%	(238)	17%	(69)	7%	(26)	393
Age: 65+	17%	(38)	60%	(138)	19%	(43)	4%	(10)	228
GenZers: 1997-2012	25%	(47)	57%	(107)	14%	(25)	4%	(7)	187
Millennials: 1981-1996	26%	(127)	51%	(251)	20%	(97)	4%	(18)	494
GenXers: 1965-1980	16%	(50)	59%	(177)	18%	(55)	7%	(21)	303
Baby Boomers: 1946-1964	15%	(51)	61%	(203)	18%	(60)	6%	(20)	333
PID: Dem (no lean)	23%	(132)	58%	(335)	15%	(89)	4%	(21)	577
PID: Ind (no lean)	18%	(67)	56%	(215)	19%	(75)	7%	(26)	383
PID: Rep (no lean)	21%	(80)	54%	(208)	20%	(78)	5%	(20)	386
PID/Gender: Dem Men	32%	(78)	57%	(136)	9%	(22)	2%	(4)	241
PID/Gender: Dem Women	16%	(54)	59%	(199)	20%	(66)	5%	(16)	335
PID/Gender: Ind Men	20%	(43)	51%	(107)	21%	(44)	8%	(17)	212
PID/Gender: Ind Women	14%	(24)	63%	(108)	17%	(29)	5%	(9)	171
PID/Gender: Rep Men	27%	(51)	55%	(106)	13%	(24)	5%	(9)	191
PID/Gender: Rep Women	15%	(29)	52%	(102)	27%	(53)	5%	(11)	195
Ideo: Liberal (1-3)	19%	(79)	59%	(245)	18%	(73)	4%	(18)	414
Ideo: Moderate (4)	20%	(80)	60%	(241)	17%	(67)	3%	(12)	400
Ideo: Conservative (5-7)	23%	(99)	51%	(222)	20%	(87)	7%	(30)	438
Educ: < College	21%	(175)	55%	(453)	20%	(165)	4%	(36)	829
Educ: Bachelors degree	17%	(54)	61%	(200)	15%	(50)	7%	(23)	327
Educ: Post-grad	27%	(51)	56%	(105)	14%	(27)	3%	(7)	190
Income: Under 50k	18%	(121)	54%	(365)	22%	(147)	6%	(41)	674
Income: 50k-100k	22%	(98)	61%	(279)	14%	(62)	4%	(17)	456
Income: 100k+	28%	(60)	53%	(115)	15%	(33)	4%	(8)	216
Ethnicity: White	18%	(183)	58%	(583)	19%	(196)	5%	(48)	1010
Ethnicity: Hispanic	17%	(42)	63%	(152)	19%	(46)	1%	(2)	243

Table MCFI9: How confident, if at all, are you that you'll be satisfied with the overall progress you made on your financial goal(s) by the end of the year (2023)?

Demographic	Very	Very confident		newhat nfident	Not too	confident		t at all ifident	Total N
Adults	21%	(280)	56%	(758)	18%	(242)	5%	(66)	1346
Ethnicity: Black	36%	(71)	51%	(100)	8%	(16)	4%	(8)	196
Ethnicity: Other	18%	(25)	54%	(76)	21%	(29)	7%	(9)	140
All Christian	21%	(124)	59%	(356)	16%	(96)	4%	(26)	602
All Non-Christian	39%	(29)	42%	(32)	16%	(12)	3%	(2)	76
Atheist	11%	(7)	65%	(44)	17%	(12)	7%	(5)	67
Agnostic/Nothing in particular	18%	(66)	52%	(194)	23%	(87)	7%	(26)	373
Something Else	23%	(53)	58%	(132)	15%	(35)	3%	(7)	227
Religious Non-Protestant/Catholic	32%	(32)	49%	(48)	17%	(17)	2%	(2)	98
Evangelical	29%	(103)	57%	(200)	10%	(37)	4%	(14)	354
Non-Evangelical	16%	(71)	60%	(269)	19%	(86)	4%	(19)	446
Community: Urban	28%	(111)	53%	(214)	15%	(59)	5%	(19)	404
Community: Suburban	17%	(111)	58%	(374)	20%	(126)	5%	(32)	643
Community: Rural	19%	(57)	57%	(171)	19%	(57)	5%	(14)	299
Employ: Private Sector	20%	(101)	59%	(300)	18%	(92)	3%	(17)	509
Employ: Government	19%	(17)	65%	(57)	9%	(8)	6%	(5)	87
Employ: Self-Employed	30%	(43)	49%	(70)	15%	(21)	7%	(10)	144
Employ: Homemaker	9%	(7)	56%	(43)	30%	(23)	6%	(4)	77
Employ: Student	22%	(12)	60%	(33)	15%	(9)	3%	(1)	55
Employ: Retired	19%	(48)	60%	(152)	16%	(42)	5%	(12)	254
Employ: Unemployed	26%	(34)	37%	(48)	28%	(36)	8%	(11)	129
Employ: Other	21%	(19)	61%	(55)	12%	(11)	6%	(6)	90
Military HH: Yes	21%	(30)	63%	(90)	11%	(16)	4%	(6)	141
Military HH: No	21%	(249)	56%	(669)	19%	(226)	5%	(60)	1204
RD/WT: Right Direction	30%	(136)	57%	(257)	10%	(47)	2%	(9)	449
RD/WT: Wrong Track	16%	(143)	56%	(501)	22%	(195)	6%	(57)	896
Biden Job Approve	24%	(149)	59%	(364)	13%	(78)	3%	(21)	612
Biden Job Disapprove	18%	(121)	53%	(361)	23%	(158)	6%	(40)	680

Table MCFI9: How confident, if at all, are you that you'll be satisfied with the overall progress you made on your financial goal(s) by the end of the year (2023)?

Demographic	Very confident			newhat nfident	Not too	Not too confident		t at all fident	Total N
Adults	21%	(280)	56%	(758)	18%	(242)	5%	(66)	1346
Biden Job Strongly Approve	39%	(94)	51%	(121)	7%	(16)	3%	(8)	240
Biden Job Somewhat Approve	15%	(55)	65%	(242)	17%	(62)	3%	(12)	372
Biden Job Somewhat Disapprove	14%	(29)	56%	(122)	29%	(63)	2%	(3)	218
Biden Job Strongly Disapprove	20%	(91)	52%	(239)	20%	(95)	8%	(37)	462
Favorable of Biden	25%	(156)	57%	(354)	14%	(90)	4%	(22)	623
Unfavorable of Biden	17%	(111)	56%	(371)	21%	(142)	6%	(38)	662
Very Favorable of Biden	38%	(98)	50%	(127)	9%	(23)	3%	(8)	257
Somewhat Favorable of Biden	16%	(58)	62%	(227)	18%	(67)	4%	(14)	360
Somewhat Unfavorable of Biden	13%	(24)	63%	(121)	23%	(44)	1%	(3)	19
Very Unfavorable of Biden	18%	(87)	53%	(250)	21%	(98)	8%	(35)	47
#1 Issue: Economy	23%	(130)	56%	(320)	16%	(94)	5%	(29)	574
#1 Issue: Security	23%	(34)	52%	(77)	21%	(31)	5%	(7)	149
#1 Issue: Health Care	15%	(14)	69%	(66)	11%	(11)	5%	(4)	9.
#1 Issue: Medicare / Social Security	21%	(29)	62%	(89)	14%	(20)	3%	(4)	142
#1 Issue: Women's Issues	17%	(30)	55%	(96)	21%	(36)	7%	(12)	173
#1 Issue: Energy	16%	(16)	52%	(52)	28%	(28)	3%	(3)	99
#1 Issue: Other	23%	(16)	48%	(33)	23%	(16)	6%	(4)	69
2022 House Vote: Democrat	22%	(128)	60%	(345)	14%	(81)	3%	(19)	572
2022 House Vote: Republican	19%	(76)	55%	(217)	19%	(74)	7%	(27)	393
2022 House Vote: Didnt Vote	21%	(72)	50%	(169)	23%	(79)	5%	(19)	340
2020 Vote: Joe Biden	22%	(135)	61%	(368)	14%	(86)	3%	(18)	607
2020 Vote: Donald Trump	19%	(78)	54%	(224)	20%	(81)	7%	(29)	41
2020 Vote: Didn't Vote	20%	(57)	49%	(138)	24%	(68)	7%	(19)	282
2018 House Vote: Democrat	22%	(110)	61%	(304)	15%	(73)	2%	(11)	498
2018 House Vote: Republican	18%	(63)	54%	(188)	20%	(70)	7%	(25)	340
2018 House Vote: Didnt Vote	22%	(105)	53%	(252)	19%	(92)	6%	(30)	479
4-Region: Northeast	23%	(53)	56%	(127)	15%	(34)	6%	(14)	228
4-Region: Midwest	23%	(68)	55%	(164)	18%	(53)	4%	(10)	290
4-Region: South	20%	(101)	58%	(292)	16%	(78)	6%	(30)	50
4-Region: West	18%	(58)	54%	(175)	24%	(77)	4%	(12)	32

Table MCFI9: How confident, if at all, are you that you'll be satisfied with the overall progress you made on your financial goal(s) by the end of the year (2023)?

Demographic	Very confident	Somewhat confident	Not too confident	Not at all confident	Total N
Adults	21% (280)	56% (758)	18% (242)	5% (66)	1346
2023 Finance Goals Yes	21% (280)	56% (758)	18% (242)	5% (66)	1346

Table MCFI10: And how difficult, if at all, do you feel it will be to make overall progress on your financial goals that you'll be satisfied with by the end of the year (2023)?

Demographic	Very	difficult	Somewl	hat difficult	Not to	o difficult	Not at a	ıll difficult	Total N
Adults	17%	(229)	48%	(647)	29%	(384)	6%	(86)	1346
Gender: Male	15%	(96)	47%	(300)	30%	(194)	8%	(53)	643
Gender: Female	19%	(131)	49%	(346)	27%	(189)	5%	(34)	700
Age: 18-34	20%	(93)	46%	(210)	30%	(140)	4%	(19)	462
Age: 35-44	16%	(42)	51%	(133)	25%	(66)	8%	(22)	263
Age: 45-64	16%	(62)	49%	(193)	29%	(112)	7%	(26)	393
Age: 65+	14%	(32)	49%	(111)	29%	(66)	9%	(19)	228
GenZers: 1997-2012	18%	(34)	45%	(84)	35%	(65)	2%	(4)	187
Millennials: 1981-1996	19%	(94)	48%	(235)	26%	(129)	7%	(36)	494
GenXers: 1965-1980	15%	(45)	48%	(146)	29%	(88)	8%	(23)	30:
Baby Boomers: 1946-1964	16%	(52)	50%	(166)	29%	(97)	6%	(18)	333
PID: Dem (no lean)	16%	(94)	46%	(265)	31%	(177)	7%	(41)	57"
PID: Ind (no lean)	16%	(63)	51%	(194)	28%	(107)	5%	(19)	38.
PID: Rep (no lean)	19%	(71)	49%	(188)	26%	(100)	7%	(26)	38
PID/Gender: Dem Men	11%	(27)	41%	(99)	37%	(88)	11%	(27)	24
PID/Gender: Dem Women	20%	(67)	49%	(165)	27%	(89)	4%	(14)	33
PID/Gender: Ind Men	17%	(35)	51%	(108)	26%	(55)	6%	(13)	21
PID/Gender: Ind Women	16%	(27)	50%	(86)	30%	(51)	3%	(6)	17
PID/Gender: Rep Men	18%	(34)	49%	(93)	27%	(51)	6%	(12)	19
PID/Gender: Rep Women	19%	(37)	49%	(95)	25%	(49)	7%	(14)	19
Ideo: Liberal (1-3)	17%	(71)	52%	(214)	26%	(106)	6%	(23)	414
Ideo: Moderate (4)	14%	(58)	45%	(179)	35%	(141)	6%	(22)	40
Ideo: Conservative (5-7)	19%	(85)	47%	(207)	26%	(113)	7%	(32)	43
Educ: < College	18%	(146)	47%	(392)	29%	(238)	6%	(54)	829
Educ: Bachelors degree	18%	(60)	49%	(159)	28%	(92)	5%	(16)	32
Educ: Post-grad	12%	(23)	51%	(97)	28%	(53)	9%	(16)	19
Income: Under 50k	20%	(132)	47%	(318)	27%	(182)	6%	(42)	67-
Income: 50k-100k	15%	(67)	51%	(233)	29%	(132)	5%	(24)	45
Income: 100k+	14%	(29)	44%	(96)	33%	(70)	9%	(20)	21
Ethnicity: White	19%	(187)	50%	(501)	27%	(270)	5%	(52)	101
Ethnicity: Hispanic	14%	(33)	51%	(123)	33%	(80)	3%	(7)	24
Ethnicity: Black	11%	(23)	43%	(84)	32%	(63)	14%	(27)	19

Table MCFI10: And how difficult, if at all, do you feel it will be to make overall progress on your financial goals that you'll be satisfied with by the end of the year (2023)?

Demographic	Very	difficult	Somew	hat difficult	Not to	o difficult	Not at a	ıll difficult	Total N
Adults	17%	(229)	48%	(647)	29%	(384)	6%	(86)	1346
Ethnicity: Other	14%	(19)	45%	(63)	37%	(51)	5%	(7)	140
All Christian	15%	(93)	50%	(301)	27%	(166)	7%	(43)	602
All Non-Christian	15%	(11)	38%	(29)	38%	(29)	9%	(7)	76
Atheist	19%	(13)	53%	(36)	24%	(16)	4%	(3)	67
Agnostic/Nothing in particular	18%	(67)	48%	(180)	30%	(110)	5%	(17)	373
Something Else	20%	(46)	45%	(102)	28%	(63)	7%	(16)	227
Religious Non-Protestant/Catholic	16%	(15)	38%	(37)	40%	(39)	7%	(7)	98
Evangelical	14%	(48)	49%	(175)	28%	(100)	9%	(31)	354
Non-Evangelical	19%	(85)	49%	(219)	25%	(114)	6%	(28)	446
Community: Urban	13%	(53)	45%	(183)	33%	(134)	9%	(35)	404
Community: Suburban	18%	(117)	48%	(310)	29%	(184)	5%	(33)	643
Community: Rural	20%	(59)	52%	(155)	22%	(66)	6%	(19)	299
Employ: Private Sector	15%	(75)	50%	(253)	30%	(152)	6%	(29)	509
Employ: Government	19%	(16)	56%	(49)	19%	(16)	6%	(5)	87
Employ: Self-Employed	19%	(27)	48%	(69)	28%	(40)	6%	(8)	144
Employ: Homemaker	20%	(15)	47%	(36)	29%	(22)	4%	(3)	77
Employ: Student	19%	(11)	43%	(24)	33%	(18)	5%	(3)	55
Employ: Retired	13%	(33)	49%	(124)	30%	(76)	8%	(21)	254
Employ: Unemployed	26%	(33)	43%	(55)	25%	(32)	7%	(9)	129
Employ: Other	20%	(18)	41%	(37)	30%	(27)	9%	(8)	90
Military HH: Yes	13%	(18)	51%	(72)	30%	(43)	6%	(9)	141
Military HH: No	18%	(211)	48%	(575)	28%	(341)	6%	(77)	1204
RD/WT: Right Direction	11%	(47)	48%	(216)	32%	(143)	10%	(43)	449
RD/WT: Wrong Track	20%	(181)	48%	(431)	27%	(241)	5%	(43)	896
Biden Job Approve	12%	(76)	49%	(300)	31%	(187)	8%	(48)	612
Biden Job Disapprove	22%	(149)	47%	(319)	27%	(182)	4%	(29)	680
Biden Job Strongly Approve	13%	(32)	42%	(100)	32%	(77)	13%	(31)	240
Biden Job Somewhat Approve	12%	(44)	54%	(201)	29%	(110)	5%	(17)	372
Biden Job Somewhat Disapprove	21%	(46)	46%	(100)	31%	(67)	2%	(5)	218
Biden Job Strongly Disapprove	22%	(103)	47%	(219)	25%	(115)	5%	(25)	462

Table MCFI10: And how difficult, if at all, do you feel it will be to make overall progress on your financial goals that you'll be satisfied with by the end of the year (2023)?

Demographic	Very	difficult	Somew	hat difficult	Not to	o difficult	Not at all difficult		Total N
Adults	17%	(229)	48%	(647)	29%	(384)	6%	(86)	1346
Favorable of Biden	14%	(89)	48%	(302)	29%	(183)	8%	(49)	623
Unfavorable of Biden	21%	(136)	47%	(314)	28%	(184)	4%	(28)	662
Very Favorable of Biden	12%	(32)	44%	(114)	31%	(80)	12%	(31)	257
Somewhat Favorable of Biden	16%	(57)	51%	(188)	28%	(103)	5%	(18)	366
Somewhat Unfavorable of Biden	16%	(31)	48%	(93)	34%	(66)	1%	(2)	191
Very Unfavorable of Biden	22%	(105)	47%	(222)	25%	(118)	6%	(26)	471
#1 Issue: Economy	17%	(95)	52%	(300)	26%	(149)	5%	(30)	574
#1 Issue: Security	16%	(24)	51%	(76)	20%	(30)	13%	(19)	149
#1 Issue: Health Care	12%	(11)	43%	(41)	41%	(39)	5%	(5)	95
#1 Issue: Medicare / Social Security	15%	(21)	48%	(68)	29%	(41)	9%	(12)	142
#1 Issue: Women's Issues	25%	(43)	46%	(80)	21%	(37)	7%	(12)	173
#1 Issue: Energy	10%	(10)	44%	(43)	42%	(41)	4%	(4)	99
#1 Issue: Other	24%	(17)	32%	(22)	42%	(29)	1%	(1)	69
2022 House Vote: Democrat	13%	(74)	52%	(297)	29%	(165)	6%	(35)	572
2022 House Vote: Republican	20%	(79)	45%	(178)	28%	(110)	7%	(26)	393
2022 House Vote: Didnt Vote	20%	(69)	44%	(149)	29%	(100)	6%	(21)	340
2020 Vote: Joe Biden	13%	(79)	48%	(294)	32%	(192)	7%	(43)	607
2020 Vote: Donald Trump	20%	(84)	47%	(193)	27%	(110)	6%	(25)	411
2020 Vote: Didn't Vote	21%	(58)	48%	(135)	26%	(72)	6%	(17)	282
2018 House Vote: Democrat	11%	(57)	50%	(250)	33%	(162)	6%	(30)	498
2018 House Vote: Republican	22%	(75)	45%	(157)	26%	(91)	7%	(23)	346
2018 House Vote: Didnt Vote	19%	(93)	47%	(227)	26%	(127)	7%	(32)	479
4-Region: Northeast	21%	(49)	41%	(94)	32%	(72)	6%	(13)	228
4-Region: Midwest	17%	(49)	48%	(141)	30%	(88)	6%	(18)	296
4-Region: South	15%	(75)	52%	(260)	26%	(129)	7%	(37)	501
4-Region: West	18%	(56)	47%	(151)	30%	(95)	6%	(18)	321
2023 Finance Goals Yes	17%	(229)	48%	(647)	29%	(384)	6%	(86)	1346

Table MCFI11: As you may know, a recession is a sustained decline in economic activity due to a widespread drop in spending. Do you think the United States?

Demographic	expe	urrently riencing a cession	exper recession within	currently iencing a on, but will n the next year	exper reces won't v	currently iencing a sion and within the kt year		Know / No pinion	Total N
Adults	46%	(1021)	25%	(561)	10%	(215)	19%	(410)	2206
Gender: Male	48%	(510)	24%	(260)	13%	(137)	15%	(166)	1074
Gender: Female	45%	(509)	27%	(300)	7%	(78)	22%	(244)	1130
Age: 18-34	41%	(262)	28%	(178)	9%	(59)	21%	(134)	633
Age: 35-44	52%	(192)	17%	(64)	11%	(41)	20%	(74)	372
Age: 45-64	49%	(350)	24%	(169)	8%	(55)	19%	(138)	713
Age: 65+	44%	(216)	31%	(150)	12%	(58)	13%	(64)	488
GenZers: 1997-2012	38%	(101)	29%	(77)	8%	(20)	26%	(69)	268
Millennials: 1981-1996	49%	(319)	24%	(157)	10%	(67)	17%	(113)	656
GenXers: 1965-1980	49%	(257)	21%	(111)	8%	(43)	21%	(112)	524
Baby Boomers: 1946-1964	45%	(318)	28%	(200)	11%	(78)	15%	(107)	704
PID: Dem (no lean)	39%	(348)	28%	(249)	14%	(129)	20%	(176)	902
PID: Ind (no lean)	46%	(299)	22%	(141)	8%	(50)	25%	(162)	651
PID: Rep (no lean)	57%	(374)	26%	(171)	5%	(36)	11%	(72)	653
PID/Gender: Dem Men	39%	(161)	23%	(95)	19%	(81)	19%	(80)	417
PID/Gender: Dem Women	38%	(186)	32%	(154)	10%	(49)	20%	(96)	484
PID/Gender: Ind Men	47%	(158)	23%	(77)	11%	(35)	19%	(63)	333
PID/Gender: Ind Women	44%	(140)	20%	(64)	5%	(14)	31%	(99)	317
PID/Gender: Rep Men	59%	(191)	27%	(88)	7%	(21)	7%	(23)	323
PID/Gender: Rep Women	56%	(183)	25%	(83)	4%	(14)	15%	(50)	330
Ideo: Liberal (1-3)	37%	(234)	29%	(183)	16%	(105)	18%	(115)	637
Ideo: Moderate (4)	43%	(290)	25%	(171)	9%	(64)	22%	(150)	674
Ideo: Conservative (5-7)	59%	(425)	26%	(184)	5%	(39)	9%	(67)	714
Educ: < College	47%	(673)	22%	(324)	9%	(133)	22%	(311)	1442
Educ: Bachelors degree	46%	(226)	29%	(141)	11%	(54)	13%	(65)	486
Educ: Post-grad	44%	(121)	34%	(96)	10%	(27)	12%	(34)	279

Table MCFI11: As you may know, a recession is a sustained decline in economic activity due to a widespread drop in spending. Do you think the United States?

Demographic	expe	urrently riencing a cession	exper recession within	currently riencing a on, but will n the next year	exper reces won't	s not currently experiencing a recession and on't within the Don't Know next year Opinion			Total N
Adults	46%	(1021)	25%	(561)	10%	(215)	19%	(410)	2206
Income: Under 50k	46%	(539)	21%	(247)	9%	(104)	24%	(280)	1171
Income: 50k-100k	48%	(342)	31%	(219)	10%	(68)	11%	(78)	707
Income: 100k+	42%	(139)	29%	(94)	13%	(43)	16%	(52)	328
Ethnicity: White	47%	(803)	27%	(465)	9%	(156)	16%	(278)	1702
Ethnicity: Hispanic	40%	(151)	29%	(110)	10%	(36)	22%	(83)	380
Ethnicity: Black	41%	(117)	21%	(60)	13%	(38)	24%	(68)	284
Ethnicity: Other	46%	(100)	16%	(35)	10%	(21)	29%	(64)	220
All Christian	52%	(517)	27%	(268)	9%	(85)	13%	(127)	997
All Non-Christian	50%	(61)	21%	(25)	10%	(12)	18%	(22)	121
Atheist	37%	(38)	27%	(28)	16%	(17)	20%	(21)	104
Agnostic/Nothing in particular	40%	(262)	24%	(158)	11%	(69)	25%	(166)	655
Something Else	43%	(143)	25%	(81)	10%	(32)	22%	(74)	330
Religious Non-Protestant/Catholic	51%	(79)	24%	(37)	9%	(13)	16%	(26)	155
Evangelical	52%	(282)	24%	(126)	9%	(50)	15%	(79)	537
Non-Evangelical	48%	(352)	28%	(205)	9%	(64)	16%	(118)	740
Community: Urban	44%	(272)	21%	(132)	11%	(67)	24%	(147)	618
Community: Suburban	47%	(485)	28%	(295)	10%	(100)	15%	(159)	1039
Community: Rural	48%	(264)	24%	(133)	9%	(48)	19%	(104)	549
Employ: Private Sector	47%	(348)	29%	(212)	9%	(70)	15%	(112)	742
Employ: Government	41%	(56)	29%	(40)	11%	(15)	19%	(25)	136
Employ: Self-Employed	48%	(101)	22%	(47)	12%	(25)	17%	(35)	209
Employ: Homemaker	54%	(69)	18%	(23)	5%	(6)	24%	(31)	128
Employ: Student	45%	(31)	16%	(11)	7%	(5)	32%	(22)	70
Employ: Retired	48%	(257)	27%	(148)	11%	(60)	14%	(76)	541
Employ: Unemployed	41%	(100)	20%	(49)	10%	(24)	29%	(70)	242
Employ: Other	41%	(57)	23%	(32)	8%	(11)	28%	(38)	138

Table MCFI11: As you may know, a recession is a sustained decline in economic activity due to a widespread drop in spending. Do you think the United States?

Demographic	Is current experiencir aphic recession		Is not currently experiencing a recession, but will within the next year		Is not currently experiencing a recession and won't within the next year		Don't Know / No Opinion		Total N
Adults	46%	(1021)	25%	(561)	10%	(215)	19%	(410)	2206
Military HH: Yes	52%	(142)	24%	(64)	11%	(29)	14%	(37)	272
Military HH: No	45%	(879)	26%	(497)	10%	(186)	19%	(373)	1934
RD/WT: Right Direction	33%	(244)	26%	(195)	16%	(120)	24%	(178)	737
RD/WT: Wrong Track	53%	(777)	25%	(366)	6%	(95)	16%	(232)	1469
Biden Job Approve	35%	(348)	27%	(270)	16%	(160)	22%	(219)	997
Biden Job Disapprove	58%	(647)	24%	(268)	5%	(51)	13%	(142)	1108
Biden Job Strongly Approve	34%	(134)	24%	(95)	23%	(88)	19%	(74)	392
Biden Job Somewhat Approve	35%	(214)	29%	(175)	12%	(72)	24%	(145)	605
Biden Job Somewhat Disapprove	47%	(144)	28%	(87)	6%	(18)	19%	(59)	307
Biden Job Strongly Disapprove	63%	(503)	23%	(182)	4%	(33)	10%	(83)	800
Favorable of Biden	36%	(349)	27%	(265)	16%	(159)	21%	(209)	982
Unfavorable of Biden	57%	(632)	25%	(277)	4%	(47)	13%	(148)	1105
Very Favorable of Biden	37%	(154)	25%	(104)	22%	(91)	17%	(70)	419
Somewhat Favorable of Biden	35%	(195)	29%	(161)	12%	(68)	25%	(139)	562
Somewhat Unfavorable of Biden	46%	(128)	31%	(86)	6%	(16)	17%	(46)	276
Very Unfavorable of Biden	61%	(504)	23%	(191)	4%	(31)	12%	(102)	828
#1 Issue: Economy	51%	(452)	24%	(214)	9%	(84)	15%	(133)	883
#1 Issue: Security	61%	(154)	23%	(57)	7%	(18)	9%	(22)	250
#1 Issue: Health Care	34%	(61)	26%	(47)	14%	(26)	26%	(46)	181
#1 Issue: Medicare / Social Security	41%	(115)	30%	(84)	10%	(29)	19%	(53)	280
#1 Issue: Women's Issues	40%	(109)	24%	(65)	10%	(27)	26%	(70)	271
#1 Issue: Education	42%	(26)	24%	(15)	10%	(6)	24%	(15)	63
#1 Issue: Energy	34%	(52)	30%	(46)	10%	(15)	27%	(41)	154
#1 Issue: Other	42%	(52)	26%	(32)	7%	(9)	25%	(31)	124

Table MCFI11: As you may know, a recession is a sustained decline in economic activity due to a widespread drop in spending. Do you think the United States?

Demographic	expe	urrently riencing a cession	exper recession within	currently riencing a on, but will n the next year	exper reces won't	currently iencing a sion and within the xt year		Don't Know / No Opinion Tota	
Adults	46%	(1021)	25%	(561)	10%	(215)	19%	(410)	2206
2022 House Vote: Democrat	38%	(337)	29%	(260)	15%	(132)	18%	(162)	891
2022 House Vote: Republican	63%	(418)	26%	(171)	4%	(23)	8%	(56)	669
2022 House Vote: Someone else	46%	(31)	14%	(9)	5%	(3)	35%	(24)	67
2022 House Vote: Didnt Vote	41%	(235)	21%	(120)	10%	(56)	29%	(168)	580
2020 Vote: Joe Biden	36%	(342)	31%	(287)	14%	(135)	19%	(173)	936
2020 Vote: Donald Trump	62%	(430)	24%	(166)	5%	(32)	9%	(65)	693
2020 Vote: Other	52%	(43)	23%	(19)	5%	(4)	20%	(16)	82
2020 Vote: Didn't Vote	42%	(206)	18%	(90)	9%	(44)	31%	(155)	495
2018 House Vote: Democrat	36%	(290)	29%	(235)	16%	(124)	19%	(149)	798
2018 House Vote: Republican	63%	(363)	25%	(142)	4%	(23)	8%	(48)	577
2018 House Vote: Someone else	50%	(28)	30%	(16)	5%	(3)	15%	(8)	55
2018 House Vote: Didnt Vote	44%	(340)	21%	(167)	8%	(65)	26%	(205)	777
4-Region: Northeast	44%	(169)	28%	(109)	12%	(45)	16%	(62)	386
4-Region: Midwest	49%	(225)	26%	(116)	10%	(46)	15%	(69)	456
4-Region: South	43%	(361)	24%	(206)	11%	(93)	22%	(181)	841
4-Region: West	51%	(265)	25%	(129)	6%	(31)	19%	(98)	522
2023 Finance Goals Yes	50%	(675)	27%	(365)	9%	(119)	14%	(188)	1346
2023 Finance Goals No	40%	(346)	23%	(196)	11%	(96)	26%	(223)	860

Table MCFI12: Are you taking any steps to prepare for a possible recession or economic downturn?

					No, beca	ause I don't	
Demographic	Ye	es	No, but I	wish I could	want	/ need to	Total N
Adults	31%	(689)	50%	(1098)	19%	(419)	2206
Gender: Male	36%	(386)	41%	(444)	23%	(244)	1074
Gender: Female	27%	(303)	58%	(652)	15%	(175)	1130
Age: 18-34	26%	(165)	55%	(351)	18%	(117)	633
Age: 35-44	37%	(136)	50%	(186)	13%	(50)	372
Age: 45-64	33%	(236)	49%	(349)	18%	(127)	713
Age: 65+	31%	(152)	43%	(212)	25%	(124)	488
GenZers: 1997-2012	18%	(49)	59%	(157)	23%	(62)	268
Millennials: 1981-1996	35%	(226)	51%	(338)	14%	(92)	656
GenXers: 1965-1980	33%	(170)	53%	(276)	15%	(78)	524
Baby Boomers: 1946-1964	32%	(226)	43%	(303)	25%	(175)	704
PID: Dem (no lean)	28%	(249)	52%	(471)	20%	(182)	902
PID: Ind (no lean)	27%	(178)	50%	(324)	23%	(150)	651
PID: Rep (no lean)	40%	(262)	46%	(304)	13%	(87)	653
PID/Gender: Dem Men	31%	(130)	41%	(171)	28%	(115)	417
PID/Gender: Dem Women	25%	(119)	62%	(298)	14%	(67)	484
PID/Gender: Ind Men	31%	(104)	45%	(151)	23%	(78)	333
PID/Gender: Ind Women	23%	(73)	54%	(172)	23%	(72)	317
PID/Gender: Rep Men	47%	(151)	37%	(121)	16%	(51)	323
PID/Gender: Rep Women	34%	(111)	55%	(183)	11%	(36)	330
Ideo: Liberal (1-3)	27%	(173)	52%	(328)	21%	(135)	637
Ideo: Moderate (4)	31%	(208)	49%	(330)	20%	(137)	674
Ideo: Conservative (5-7)	39%	(278)	47%	(336)	14%	(100)	714
Educ: < College	26%	(376)	55%	(791)	19%	(275)	1442
Educ: Bachelors degree	38%	(183)	44%	(214)	18%	(89)	486
Educ: Post-grad	47%	(130)	34%	(94)	20%	(55)	279
Income: Under 50k	24%	(280)	57%	(671)	19%	(219)	1171
Income: 50k-100k	39%	(274)	44%	(309)	18%	(124)	707
Income: 100k+	41%	(135)	36%	(118)	23%	(75)	328
Ethnicity: White	31%	(531)	50%	(859)	18%	(312)	1702
Ethnicity: Hispanic	29%	(111)	53%	(202)	18%	(67)	380
Ethnicity: Black	33%	(92)	45%	(127)	23%	(64)	284

Table MCFI12: Are you taking any steps to prepare for a possible recession or economic downturn?

D 11		**	N 1 . 1		-	ause I don't	m . 137
Demographic		Yes	No, but I	wish I could	want	/ need to	Total N
Adults	31%	(689)	50%	(1098)	19%	(419)	2206
Ethnicity: Other	30%	(66)	51%	(112)	19%	(42)	220
All Christian	36%	(356)	48%	(479)	16%	(162)	997
All Non-Christian	33%	(40)	46%	(56)	20%	(25)	121
Atheist	37%	(38)	41%	(43)	22%	(23)	104
Agnostic/Nothing in particular	24%	(160)	53%	(346)	23%	(149)	655
Something Else	29%	(95)	53%	(174)	18%	(61)	330
Religious Non-Protestant/Catholic	34%	(52)	48%	(75)	18%	(27)	155
Evangelical	37%	(196)	45%	(240)	19%	(101)	537
Non-Evangelical	32%	(239)	52%	(382)	16%	(118)	740
Community: Urban	32%	(200)	48%	(298)	19%	(120)	618
Community: Suburban	32%	(332)	48%	(504)	20%	(203)	1039
Community: Rural	29%	(157)	54%	(297)	17%	(96)	549
Employ: Private Sector	37%	(274)	45%	(332)	18%	(136)	742
Employ: Government	28%	(39)	47%	(64)	24%	(33)	136
Employ: Self-Employed	36%	(75)	51%	(108)	13%	(27)	209
Employ: Homemaker	30%	(39)	59%	(76)	11%	(14)	128
Employ: Student	15%	(10)	56%	(39)	29%	(20)	70
Employ: Retired	32%	(171)	45%	(242)	24%	(128)	541
Employ: Unemployed	20%	(48)	65%	(157)	15%	(37)	242
Employ: Other	24%	(34)	59%	(81)	17%	(24)	138
Military HH: Yes	37%	(101)	40%	(109)	23%	(63)	272
Military HH: No	30%	(589)	51%	(989)	18%	(356)	1934
RD/WT: Right Direction	31%	(229)	44%	(321)	25%	(187)	737
RD/WT: Wrong Track	31%	(461)	53%	(777)	16%	(231)	1469
Biden Job Approve	30%	(294)	46%	(460)	24%	(243)	997
Biden Job Disapprove	34%	(372)	53%	(585)	14%	(151)	1108
Biden Job Strongly Approve	35%	(139)	39%	(152)	26%	(100)	392
Biden Job Somewhat Approve	26%	(156)	51%	(307)	24%	(142)	605
Biden Job Somewhat Disapprove	25%	(75)	61%	(188)	14%	(44)	307
Biden Job Strongly Disapprove	37%	(296)	50%	(397)	13%	(107)	800

Table MCFI12: Are you taking any steps to prepare for a possible recession or economic downturn?

			_		-	ause I don't	
Demographic		Yes	No, but 1	I wish I could	want	/ need to	Total N
Adults	31%	(689)	50%	(1098)	19%	(419)	2206
Favorable of Biden	29%	(288)	48%	(476)	22%	(217)	982
Unfavorable of Biden	34%	(376)	52%	(571)	14%	(158)	1105
Very Favorable of Biden	33%	(138)	44%	(185)	23%	(96)	419
Somewhat Favorable of Biden	27%	(151)	52%	(291)	22%	(121)	562
Somewhat Unfavorable of Biden	28%	(76)	58%	(161)	14%	(39)	276
Very Unfavorable of Biden	36%	(300)	49%	(410)	14%	(118)	828
#1 Issue: Economy	35%	(312)	52%	(458)	13%	(113)	883
#1 Issue: Security	40%	(101)	44%	(111)	15%	(38)	250
#1 Issue: Health Care	26%	(48)	46%	(83)	28%	(50)	181
#1 Issue: Medicare / Social Security	31%	(87)	46%	(128)	23%	(64)	280
#1 Issue: Women's Issues	21%	(56)	51%	(138)	28%	(77)	271
#1 Issue: Education	17%	(11)	59%	(37)	24%	(15)	63
#1 Issue: Energy	31%	(47)	52%	(80)	17%	(27)	154
#1 Issue: Other	22%	(28)	50%	(63)	28%	(34)	124
2022 House Vote: Democrat	31%	(276)	48%	(423)	21%	(191)	891
2022 House Vote: Republican	41%	(271)	44%	(297)	15%	(100)	669
2022 House Vote: Someone else	36%	(24)	38%	(25)	26%	(18)	67
2022 House Vote: Didnt Vote	20%	(117)	61%	(353)	19%	(110)	580
2020 Vote: Joe Biden	32%	(296)	48%	(453)	20%	(187)	936
2020 Vote: Donald Trump	40%	(274)	46%	(316)	15%	(102)	693
2020 Vote: Other	31%	(25)	53%	(43)	17%	(14)	82
2020 Vote: Didn't Vote	19%	(93)	58%	(286)	23%	(115)	495
2018 House Vote: Democrat	31%	(244)	46%	(367)	23%	(187)	798
2018 House Vote: Republican	43%	(247)	43%	(251)	14%	(79)	577
2018 House Vote: Someone else	28%	(16)	56%	(31)	16%	(9)	55
2018 House Vote: Didnt Vote	23%	(182)	58%	(450)	19%	(144)	777
4-Region: Northeast	35%	(136)	47%	(180)	18%	(70)	386
4-Region: Midwest	30%	(135)	52%	(236)	19%	(85)	456
4-Region: South	30%	(254)	51%	(432)	18%	(155)	841
4-Region: West	31%	(164)	48%	(250)	21%	(108)	522

Table MCFI12: Are you taking any steps to prepare for a possible recession or economic downturn?

			No, because I don't	
Demographic	Yes	No, but I wish I could	want / need to	Total N
Adults	31% (689)	50% (1098)	19% (419)	2206
2023 Finance Goals Yes	38% (518)	49% (664)	12% (164)	1346
2023 Finance Goals No	20% (171)	50% (434)	30% (255)	860

Table invest: Do you have money invested in the stock market and mutual funds, including IRAs (Individual Retirement Account) and 401(K)s?

Demographic	of	d the value these tments is e \$50,000	of inves	Yes, and the value of these investments is below \$50,000		No, no money invested		Know / No pinion	Total N
Adults	26%	(563)	19%	(420)	48%	(1053)	8%	(170)	2206
Gender: Male	31%	(335)	21%	(227)	42%	(455)	5%	(56)	1074
Gender: Female	20%	(228)	17%	(192)	53%	(597)	10%	(114)	1130
Age: 18-34	12%	(79)	26%	(166)	51%	(325)	10%	(63)	633
Age: 35-44	23%	(86)	19%	(73)	52%	(193)	6%	(21)	372
Age: 45-64	31%	(219)	16%	(117)	47%	(335)	6%	(42)	713
Age: 65+	37%	(179)	13%	(65)	41%	(200)	9%	(44)	488
GenZers: 1997-2012	7%	(18)	19%	(52)	62%	(167)	12%	(32)	268
Millennials: 1981-1996	21%	(136)	26%	(169)	46%	(301)	8%	(50)	656
GenXers: 1965-1980	27%	(141)	18%	(97)	49%	(258)	5%	(28)	524
Baby Boomers: 1946-1964	35%	(249)	14%	(97)	43%	(303)	8%	(55)	704
PID: Dem (no lean)	24%	(219)	19%	(171)	49%	(440)	8%	(71)	902
PID: Ind (no lean)	22%	(145)	16%	(103)	52%	(342)	9%	(61)	651
PID: Rep (no lean)	30%	(198)	22%	(147)	42%	(271)	6%	(37)	653
PID/Gender: Dem Men	31%	(128)	21%	(87)	44%	(185)	4%	(17)	417
PID/Gender: Dem Women	19%	(91)	17%	(84)	53%	(254)	11%	(54)	484
PID/Gender: Ind Men	28%	(92)	18%	(60)	48%	(159)	7%	(23)	333
PID/Gender: Ind Women	17%	(53)	13%	(43)	58%	(182)	12%	(39)	317
PID/Gender: Rep Men	36%	(116)	25%	(80)	34%	(111)	5%	(16)	323
PID/Gender: Rep Women	25%	(83)	20%	(66)	49%	(160)	6%	(21)	330
Ideo: Liberal (1-3)	27%	(169)	24%	(152)	43%	(273)	7%	(42)	637
Ideo: Moderate (4)	23%	(153)	16%	(110)	54%	(366)	7%	(45)	674
Ideo: Conservative (5-7)	33%	(236)	20%	(144)	40%	(285)	7%	(50)	714
Educ: < College	14%	(200)	17%	(242)	61%	(876)	9%	(124)	1442
Educ: Bachelors degree	41%	(199)	26%	(128)	27%	(129)	6%	(30)	486
Educ: Post-grad	59%	(164)	18%	(51)	17%	(48)	6%	(15)	279
Income: Under 50k	10%	(113)	14%	(159)	68%	(795)	9%	(104)	1171
Income: 50k-100k	35%	(245)	29%	(203)	29%	(207)	7%	(52)	707
Income: 100k+	62%	(205)	18%	(58)	16%	(51)	4%	(14)	328
Ethnicity: White	28%	(470)	19%	(316)	46%	(789)	7%	(127)	1702

Table invest: Do you have money invested in the stock market and mutual funds, including IRAs (Individual Retirement Account) and 401(K)s?

Demographic	Yes, and the value of these investments is c above \$50,000		of inves	Yes, and the value of these investments is below \$50,000		No, no money invested		Know / No pinion	Total N
Adults	26%	(563)	19%	(420)	48%	(1053)	8%	(170)	2206
Ethnicity: Hispanic	15%	(59)	15%	(57)	61%	(231)	9%	(34)	380
Ethnicity: Black	14%	(40)	21%	(58)	59%	(167)	6%	(18)	284
Ethnicity: Other	24%	(53)	21%	(45)	44%	(98)	11%	(25)	220
All Christian	35%	(345)	19%	(190)	39%	(386)	8%	(76)	997
All Non-Christian	35%	(42)	22%	(27)	26%	(31)	17%	(21)	12:
Atheist	32%	(33)	25%	(26)	37%	(38)	7%	(7)	104
Agnostic/Nothing in particular	15%	(101)	18%	(121)	60%	(391)	7%	(43)	655
Something Else	13%	(42)	18%	(58)	63%	(206)	7%	(24)	330
Religious Non-Protestant/Catholic	30%	(47)	25%	(39)	25%	(38)	20%	(31)	155
Evangelical	25%	(135)	18%	(96)	50%	(270)	7%	(36)	537
Non-Evangelical	33%	(244)	18%	(137)	41%	(307)	7%	(53)	740
Community: Urban	25%	(155)	19%	(120)	48%	(294)	8%	(50)	618
Community: Suburban	28%	(292)	20%	(211)	43%	(451)	8%	(86)	1039
Community: Rural	21%	(117)	16%	(90)	56%	(308)	6%	(34)	549
Employ: Private Sector	36%	(265)	27%	(197)	34%	(250)	4%	(30)	742
Employ: Government	28%	(37)	25%	(34)	43%	(58)	4%	(6)	130
Employ: Self-Employed	19%	(41)	22%	(45)	50%	(104)	9%	(19)	209
Employ: Homemaker	12%	(15)	12%	(15)	59%	(75)	18%	(23)	128
Employ: Student	6%	(4)	14%	(10)	63%	(44)	16%	(11)	70
Employ: Retired	34%	(182)	13%	(70)	46%	(247)	8%	(42)	54
Employ: Unemployed	5%	(11)	11%	(26)	76%	(184)	8%	(20)	242
Employ: Other	5%	(7)	17%	(23)	65%	(90)	13%	(18)	138
Military HH: Yes	31%	(84)	20%	(55)	39%	(106)	10%	(27)	272
Military HH: No	25%	(478)	19%	(366)	49%	(947)	7%	(143)	1934
RD/WT: Right Direction	27%	(200)	19%	(137)	47%	(345)	7%	(55)	733
RD/WT: Wrong Track	25%	(363)	19%	(283)	48%	(708)	8%	(115)	1469
Biden Job Approve	26%	(255)	19%	(185)	49%	(489)	7%	(68)	997
Biden Job Disapprove	27%	(301)	20%	(217)	45%	(502)	8%	(88)	1108

Table invest: Do you have money invested in the stock market and mutual funds, including IRAs (Individual Retirement Account) and 401(K)s?

Demographic	of inves	d the value these tments is e \$50,000	of inves	d the value these tments is v \$50,000		no money vested		Know / No binion	Total N
Adults	26%	(563)	19%	(420)	48%	(1053)	8%	(170)	2206
Biden Job Strongly Approve	32%	(125)	16%	(63)	48%	(187)	4%	(17)	392
Biden Job Somewhat Approve	22%	(130)	20%	(122)	50%	(302)	8%	(51)	605
Biden Job Somewhat Disapprove	18%	(56)	23%	(70)	49%	(150)	10%	(32)	307
Biden Job Strongly Disapprove	31%	(245)	18%	(148)	44%	(352)	7%	(55)	800
Favorable of Biden	25%	(250)	19%	(187)	48%	(473)	7%	(72)	982
Unfavorable of Biden	27%	(301)	20%	(216)	46%	(507)	7%	(81)	1105
Very Favorable of Biden	28%	(116)	16%	(66)	51%	(212)	6%	(25)	419
Somewhat Favorable of Biden	24%	(134)	22%	(121)	46%	(261)	8%	(47)	562
Somewhat Unfavorable of Biden	18%	(50)	23%	(64)	50%	(138)	9%	(25)	276
Very Unfavorable of Biden	30%	(250)	18%	(152)	45%	(369)	7%	(56)	828
#1 Issue: Economy	27%	(236)	22%	(193)	44%	(386)	8%	(67)	883
#1 Issue: Security	34%	(86)	16%	(41)	42%	(105)	7%	(18)	250
#1 Issue: Health Care	21%	(39)	23%	(42)	47%	(85)	8%	(15)	181
#1 Issue: Medicare / Social Security	26%	(73)	16%	(46)	51%	(143)	6%	(18)	280
#1 Issue: Women's Issues	17%	(47)	17%	(45)	54%	(146)	12%	(34)	271
#1 Issue: Education	12%	(7)	30%	(19)	52%	(33)	6%	(4)	63
#1 Issue: Energy	31%	(48)	12%	(19)	52%	(80)	4%	(7)	154
#1 Issue: Other	23%	(28)	12%	(15)	60%	(74)	6%	(7)	124
2022 House Vote: Democrat	30%	(265)	21%	(186)	44%	(391)	5%	(48)	891
2022 House Vote: Republican	37%	(246)	22%	(148)	36%	(239)	5%	(36)	669
2022 House Vote: Someone else	19%	(13)	7%	(5)	63%	(42)	11%	(8)	67
2022 House Vote: Didnt Vote	7%	(39)	14%	(81)	66%	(381)	13%	(78)	580
2020 Vote: Joe Biden	29%	(273)	21%	(199)	42%	(397)	7%	(67)	936
2020 Vote: Donald Trump	33%	(227)	20%	(137)	42%	(290)	6%	(39)	693
2020 Vote: Other	24%	(20)	16%	(14)	50%	(41)	10%	(8)	82
2020 Vote: Didn't Vote	9%	(43)	14%	(71)	66%	(325)	11%	(55)	495

Table invest: Do you have money invested in the stock market and mutual funds, including IRAs (Individual Retirement Account) and 401(K)s?

Demographic	of inves	d the value these tments is e \$50,000	of inves	d the value these tments is v \$50,000	,	no money wested		Know / No pinion	Total N
Adults	26%	(563)	19%	(420)	48%	(1053)	8%	(170)	2206
2018 House Vote: Democrat	30%	(243)	21%	(171)	41%	(329)	7%	(54)	798
2018 House Vote: Republican	38%	(219)	22%	(125)	35%	(201)	5%	(31)	577
2018 House Vote: Someone else	10%	(5)	14%	(8)	73%	(40)	3%	(2)	55
2018 House Vote: Didnt Vote	12%	(96)	15%	(117)	62%	(482)	11%	(82)	777
4-Region: Northeast	34%	(132)	17%	(66)	41%	(159)	7%	(29)	386
4-Region: Midwest	27%	(121)	21%	(94)	46%	(209)	7%	(32)	456
4-Region: South	23%	(192)	19%	(156)	53%	(444)	6%	(50)	841
4-Region: West	22%	(118)	20%	(104)	46%	(242)	11%	(59)	522
2023 Finance Goals Yes	25%	(342)	23%	(311)	44%	(586)	8%	(107)	1346
2023 Finance Goals No	26%	(221)	13%	(110)	54%	(467)	7%	(63)	860

Respondent Demographics Summary

Summary Statistics of Survey Respondent Demographics

Demographic	Group	Frequency	Percentage
xdemAll	Adults	2206	100%
xdemGender	Gender: Male Gender: Female N	1074 1130 2204	49% 51%
age	Age: 18-34 Age: 35-44 Age: 45-64 Age: 65+	633 372 713 488 2206	29% 17% 32% 22%
demAgeGeneration	GenZers: 1997-2012 Millennials: 1981-1996 GenXers: 1965-1980 Baby Boomers: 1946-1964 N	268 656 524 704 2153	12% 30% 24% 32%
xpid3	PID: Dem (no lean) PID: Ind (no lean) PID: Rep (no lean) N	902 651 653 2206	41% 30% 30%
xpidGender	PID/Gender: Dem Men PID/Gender: Dem Women PID/Gender: Ind Men PID/Gender: Ind Women PID/Gender: Rep Men PID/Gender: Rep Women N	417 484 333 317 323 330 2204	19% 22% 15% 14% 15% 15%
xdemIdeo3	Ideo: Liberal (1-3) Ideo: Moderate (4) Ideo: Conservative (5-7) N	637 674 714 2025	29% 31% 32%
xeduc3	Educ: $<$ College Educ: Bachelors degree Educ: Post-grad N	1442 486 279 2206	65% 22% 13%

Summary Statistics of Survey Respondent Demographics

Demographic	Group	Frequency	Percentage
xdemInc3	Income: Under 50k Income: 50k-100k Income: 100k+ N	1171 707 328 2206	53% 32% 15%
xdemWhite	Ethnicity: White	1702	77%
xdemHispBin	Ethnicity: Hispanic	380	17%
demBlackBin	Ethnicity: Black	284	13%
demRaceOther	Ethnicity: Other	220	10%
xdemReligion	All Christian All Non-Christian Atheist Agnostic/Nothing in particular Something Else N	997 121 104 655 330 2206	45% 5% 5% 30% 15%
xdemReligOther	Religious Non-Protestant/Catholic	155	7%
xdemEvang	Evangelical Non-Evangelical N	537 740 1277	24% 34%
xdemUsr	Community: Urban Community: Suburban Community: Rural N	618 1039 549 2206	28% 47% 25%
xdemEmploy	Employ: Private Sector Employ: Government Employ: Self-Employed Employ: Homemaker Employ: Student Employ: Retired Employ: Unemployed Employ: Other N	742 136 209 128 70 541 242 138 2206	34% 6% 9% 6% 3% 25% 11% 6%
xdemMilHH1	Military HH: Yes Military HH: No <i>N</i>	272 1934 2206	12% 88%

Summary Statistics of Survey Respondent Demographics

Demographic	Group	Frequency	Percentage
xnr1	RD/WT: Right Direction RD/WT: Wrong Track N	737 1469 2206	33% 67%
xdemBidenApprove	Biden Job Approve Biden Job Disapprove N	997 1108 2104	45% 50%
xdemBidenApprove2	Biden Job Strongly Approve Biden Job Somewhat Approve Biden Job Somewhat Disapprove Biden Job Strongly Disapprove N	392 605 307 800 2104	18% 27% 14% 36%
xdemBidenFav	Favorable of Biden Unfavorable of Biden N	982 1105 2087	44% 50%
xdemBidenFavFull	Very Favorable of Biden Somewhat Favorable of Biden Somewhat Unfavorable of Biden Very Unfavorable of Biden N	419 562 276 828 2087	19% 25% 13% 38%
xnr3	#1 Issue: Economy #1 Issue: Security #1 Issue: Health Care #1 Issue: Medicare / Social Security #1 Issue: Women's Issues #1 Issue: Education #1 Issue: Energy #1 Issue: Other N	883 250 181 280 271 63 154 124 2206	40% 11% 8% 13% 12% 3% 7% 6%
xsubVote22O	2022 House Vote: Democrat 2022 House Vote: Republican 2022 House Vote: Someone else 2022 House Vote: Didnt Vote <i>N</i>	891 669 67 580 2206	40% 30% 3% 26%
xsubVote20O	2020 Vote: Joe Biden 2020 Vote: Donald Trump 2020 Vote: Other 2020 Vote: Didn't Vote N	936 693 82 495 2206	42% 31% 4% 22%

Summary Statistics of Survey Respondent Demographics

Demographic	Group	Frequency	Percentage	
xsubVote18O	2018 House Vote: Democrat	798	36%	
	2018 House Vote: Republican	577	26%	
	2018 House Vote: Someone else	55	2%	
	2018 House Vote: Didnt Vote	777	35%	
	N	2206		
xreg4	4-Region: Northeast	386	18%	
	4-Region: Midwest	456	21%	
	4-Region: South	841	38%	
	4-Region: West	522	24%	
	N	2206		
MCFIxdem1	2023 Finance Goals Yes 2023 Finance Goals No N	1346 860 2206	61% 39%	

Note: Group proportions may total to larger than one-hundred percent due to rounding. All statistics are calculated with demographic post-stratification weights applied.

