

1 in 2 Americans Indicate They are Living Paycheck to Paycheck

2012 NetCredit Survey



Table
Express Online - 212228262-020101
Personal Finances
TNS
Weighted Tables
September - 2012

Q. Are you living paycheck to paycheck at this time?

Base: Total Respondents

Total	Gender	Presence of Children <18	Geographic Divisions	Income	Age													
	Male	Female	Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59	60+	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Unweighted Base	1000	507	493	315	685	330	205	221	244	172	153	185	490	217	171	184	180	248
Weighted Base	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%
Effective Base	926.6	469.5	457.3	290.9	636.2	307.8	191.7	206.3	227.4	168.3	149.4	181.1	481.5	203.0	157.5	170.4	166.9	229.0
Yes	479 47.9%	224 44.7%	256 51.1% b	184 56.8% E	295 43.7%	194 52.8% G	75 40.7%	103 47.4%	108 46.5%	162 66.6% KLM	99 54.2% M	89 47.0% M	130 33.7%	122 55.2% R	106 62.0% pqR	95 51.7% R	92 51.0% R	64 26.4%
No	450 45.0%	249 49.7% C	201 40.2%	122 37.8%	327 48.4% D	148 40.3%	92 50.0% F	104 47.8%	106 45.7%	53 21.7%	74 40.5% J	86 45.6% J	237 61.4% JKL	67 30.3%	60 35.3%	79 42.7% N	82 45.7% No	162 66.2% NOPQ
Don't know/Does Not Apply	71 7.1%	28 5.6%	43 8.6% b	17 5.4%	54 7.9%	25 6.9%	17 9.4%	10 4.8%	18 7.8%	28 11.7% kM	10 5.3%	14 7.4%	19 4.9%	32 14.5% OPQR	5 2.7%	10 5.6%	6 3.3%	18 7.4% o
TOTAL MENTIONS	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r
Minimum Base: 30 (**), Small Base: 100 (*)

Q. With today's economic situation, which is your currently your primary financial goal?

Base: Total Respondents

	Gender	Presence of Children <18	Geographic Divisions	Income	Age													
					South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59	60+	
Total	Male	Female	Children <18	No Children <18	F	G	H	I	J	K	L	M	N	O	P	Q	R	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Unweighted Base	1000	507	493	315	685	330	205	221	244	172	153	185	490	217	171	184	180	248
Weighted Base	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%
Effective Base	926.6	469.5	457.3	290.9	636.2	307.8	191.7	206.3	227.4	168.3	149.4	181.1	481.5	203.0	157.5	170.4	166.9	229.0
Save for retirement	232 23.2%	127 25.3%	105 21.0%	59 18.3%	173 25.5% D	83 22.7%	50 27.3% I	56 25.7% i	42 18.2%	23 9.6%	29 16.0%	50 26.5% JK	129 33.5% JK	35 15.9%	24 14.2%	51 27.7% NO	70 38.8% NOPR	52 21.1%
Be able to pay toward kid's education	57 5.7%	28 5.5%	30 5.9%	46 14.4% E	11 1.6%	25 6.7% i	12 6.4%	14 6.5%	7 2.8%	12 5.0%	12 6.7%	6 3.2%	27 6.9% I	11 4.9% R	21 12.3% NQR	16 8.8% R	7 3.9% r	2 0.9%
Save for rainy day fund	120 12.0%	55 10.9%	65 13.0%	32 9.8%	88 13.0%	42 11.4%	25 13.4%	21 9.8%	32 13.7%	28 11.6%	26 14.3%	24 12.5%	42 10.8%	47 21.4% oPQR	23 13.2% Q	19 10.2%	11 5.9%	20 8.4%
Remain current on expense bills	241 24.1%	112 22.4%	129 25.8%	70 21.7%	171 25.2%	87 23.7%	34 18.7%	54 25.0%	65 28.1% G	86 35.2% LM	49 27.1% M	40 21.3%	66 17.0%	44 19.8%	47 27.3%	36 19.4%	50 27.5%	65 26.8%
Keep my home payments current	60 6.0%	24 4.7%	36 7.2%	30 9.4% E	30 4.4%	21 5.7%	12 6.3%	10 4.4%	18 7.7%	11 4.7%	12 6.7%	19 10.2% jM	17 4.4%	6 2.9%	11 6.4%	20 11.1% NR	12 6.8%	10 4.0%
Prevent excessive debt or bankruptcy	138 13.8%	72 14.4%	66 13.2%	52 16.1%	86 12.7%	55 15.0%	22 12.1%	30 13.9%	31 13.2%	33 13.7%	33 18.1% m	26 13.5%	46 11.9%	39 17.9% q	28 16.5%	21 11.7%	19 10.6%	30 12.1%
Don't know/Does Not Apply	153 15.3%	84 16.7%	69 13.8%	33 10.3%	119 17.6% D	54 14.7%	29 15.8%	32 14.8%	38 16.2%	49 20.1% KI	20 11.1%	24 12.7%	60 15.5%	38 17.2% oQ	17 10.1%	21 11.1%	12 6.4%	65 26.7% NOPQ
TOTAL MENTIONS	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Proportions:

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Minimum Base: 30 (**), Small Base: 100 (*)

Q440. Where do you turn to for cash to manage financial emergencies today?

Base: Total Respondents

	Gender	Presence of Children <18	Geographic Divisions	Income	Age													
					Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59
Total	Male	Female	Children <18	No Children <18	South	Northeast	North Central	West	Under \$30K	\$30K - \$49K	\$50K - \$74K	\$75K+	Under 30	30 to 39	40 to 49	50 to 59	60+	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Unweighted Base	1000	507	493	315	685	330	205	221	244	172	153	185	490	217	171	184	180	248
Weighted Base	1000 100.0%	500 100.0%	500 100.0%	324 100.0%	676 100.0%	367 100.0%	184 100.0%	217 100.0%	232 100.0%	243 100.0%	182 100.0%	189 100.0%	386 100.0%	221 100.0%	171 100.0%	184 100.0%	180 100.0%	244 100.0%
Effective Base	926.6	469.5	457.3	290.9	636.2	307.8	191.7	206.3	227.4	168.3	149.4	181.1	481.5	203.0	157.5	170.4	166.9	229.0
General savings	608 60.8%	320 64.0% c	288 57.5%	185 57.1%	423 62.5%	203 55.3%	122 66.2% F	133 61.1%	150 64.7% F	110 45.4%	105 57.8% J	120 63.4% J	272 70.5% JK	113 51.2%	98 57.3%	107 58.2%	111 61.5% n	179 73.2% NOPQ
Separate rainy day fund	149 14.9%	77 15.3%	72 14.4%	45 13.8%	104 15.4%	58 15.9%	26 14.1%	29 13.2%	36 15.4%	28 11.4%	32 17.4%	25 13.0%	65 16.8%	33 15.1%	22 13.1%	27 14.4%	29 16.3%	37 15.2%
Bank loans	46 4.6%	32 6.4% C	14 2.8%	15 4.8%	31 4.5%	15 4.2%	9 5.1%	10 4.8%	11 4.6%	14 5.6%	6 3.0%	12 6.2%	15 3.9%	13 6.0%	13 7.5% qR	9 4.9%	5 2.5%	6 2.6%
Credit cards	232 23.2%	133 26.5% C	100 19.9%	71 21.8%	162 23.9%	78 21.3%	47 25.3%	47 21.8%	60 25.9%	44 18.2%	45 24.5%	49 25.7%	95 24.6%	59 26.8% R	51 29.8% R	46 25.0% R	46 25.5% R	30 12.3%
Borrow from family/friends	155 15.5%	68 13.6%	88 17.5%	65 20.2% E	90 13.3%	78 21.2% GI	15 8.3%	34 15.8% G	28 12.0%	74 30.6% KLM	29 15.8% M	28 14.9% M	24 6.3%	56 25.5% QR	39 23.0% QR	33 18.0% QR	15 8.2%	12 5.0%
Short-term cash advances	43 4.3%	26 5.2%	17 3.4%	22 6.7% E	21 3.1%	19 5.2%	7 3.5%	6 2.7%	11 5.0%	18 7.3% LM	13 7.0% LM	3 1.5%	10 2.5%	15 6.7% R	8 4.8%	10 5.2%	6 3.1%	5 1.9%
Installment loans	22 2.2%	11 2.1%	11 2.3%	12 3.8% E	10 1.4%	12 3.4%	2 1.2%	3 1.6%	4 1.8%	10 4.1%	3 1.8%	2 1.1%	7 1.8%	6 2.7%	5 3.1%	4 2.4%	4 2.1%	2 1.0%
Pawn or sell items	68 6.8%	35 7.0%	34 6.7%	25 7.8%	43 6.4%	28 7.6%	8 4.2%	18 8.4%	15 6.3%	33 13.8% LM	16 8.7% M	8 4.2%	11 2.9%	20 8.9% QR	20 11.5% QR	14 7.7% q	5 2.6%	10 4.3%
Don't Know	112 11.2%	60 12.1%	52 10.3%	43 13.3%	69 10.2%	47 12.7%	18 9.5%	25 11.3%	23 9.9%	45 18.7% KM	18 9.6%	23 12.1% M	26 6.7%	36 16.5% QR	23 13.3% R	25 13.4% R	15 8.6%	13 5.2%
TOTAL MENTIONS	1435 143.5%	761 152.2%	674 134.8%	483 149.3%	952 140.8%	539 146.7%	253 137.5%	306 140.9%	338 145.7%	376 154.9%	265 145.8%	269 142.2%	525 136.0%	352 159.4%	279 163.4%	275 149.2%	235 130.4%	294 120.7%

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G/H/I, J/K/L/M, N/O/P/Q/R, (10%): a, b/c, d/e, f/g/h/i, j/k/l/m, n/o/p/q/r
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