

National Survey Results

Q1 Many working Americans manage personal finances along with their professional responsibilities. Do you manage any of the financial matters associated with your life – for example, paying bills, budgeting, setting financial goals, managing bank accounts, or discussing financial matters with a spouse or others, or not?

Do manage any of the financial matters associated with your life..... 94%
Do not manage any of the financial matters associated with your life..... 4%
Not sure..... 2%

Q2 How much stress or anxiety does your personal financial situation cause you: a significant amount, a moderate amount, a small amount, or none at all?

Significant amount..... 18%
Moderate amount..... 30%
Small amount..... 35%
None at all..... 17%

Q3 What aspect of personal finance is the most stressful for you: managing debt, tax issues, monthly bills or expenses, saving for retirement, or saving for your children's future?

Managing debt..... 17%
Tax issues..... 27%
Monthly bills or expenses..... 20%
Saving for retirement..... 22%
Saving for your children's future..... 8%
Not sure..... 5%

Q4 How often do you use time during your work day to manage or deal with your personal finances such as managing credit cards, bank accounts, meetings with financial advisors, researching information related to finances, and other activities: multiple times per week, multiple times per month, about once per month, rarely, or never?

Multiple times per week..... 14%
Multiple times per month..... 28%
About once per month..... 18%
Rarely..... 23%
Never..... 17%

Q5 Do you believe stress or anxiety caused by a financial situation can impact a person's ability to do their job, or not?

Do believe stress or anxiety caused by a financial situation can impact a person's ability to do their job..... 79%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job..... 17%
Not sure..... 4%

Q6 Have you worked with colleagues or co-workers whose financial stress has impacted their job performance?

Have worked with colleagues or co-workers whose financial stress has impacted their job performance..... 54%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance..... 38%
Not sure..... 8%



Q7 At any time during your career, do you believe financial stress has impacted your ability to do your job, or not?

Believe financial stress has impacted your ability to do your job at any time during your career 32%

Do not believe financial stress has impacted your ability to do your job at any time during your career..... 62%

Not sure 7%

Q8 Does your employer provide any support, assistance, or benefits to employees who are seeking financial information or answers to personal financial questions, or not?

Employer does provide support, assistance, or benefits to employees who are seeking financial information or answers to personal financial questions 38%

Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to personal financial questions..... 54%

Not sure 7%

Q9 From the following list of choices, what type of information, support or resources would be the most useful or practical for you if they were offered through your employer: managing debt, tax issues, monthly bills or expenses, saving for retirement, saving for your children's future, or something else?

Managing debt..... 18%

Tax issues..... 19%

Monthly bills or expenses..... 11%

Saving for retirement..... 33%

Saving for your children's future..... 7%

Something else 13%

Q10 Every year, millions of Americans must deal with legal matters, including common traffic citations, vehicle registration issues, estate planning or executor situations, and criminal offenses committed by themselves, friends, or family members. In the past three years, have you been personally with any such legal matters, impacted by the legal situations of others, or have you not been affected by any legal matters in the last three years?

You've personally been involved in a legal situation in the last three years 22%

You've been impacted by the legal situations of others..... 22%

You've not been affected by any legal matters in the last three years..... 55%

Q11 (Among those who have been personally involved in legal matters in the last 3 years) How stressful did you consider these legal situations while dealing with them: very stressful, somewhat stressful, minimally stressful, or not stressful at all?

Very stressful 42%

Somewhat stressful 31%

Minimally stressful 20%

Not stressful at all 7%

Q12 How often have you ever had to deal with a legal situation involving either yourself, a friend, or family member during the work day, either with phone calls, email correspondence, text communication, and actual legal meetings or appearances or other activities: have you had multiple incidents you needed to deal with during the work day, at least one incident, or never?

Multiple incidents 16%

At least one time 30%

Never 53%





Q13 Have you ever taken time off of work to deal with your own legal matters or those of a friend or family member, or not?

You have ever taken time off of work to deal with your own legal matters or those of a friend or family member 37%

You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member 58%

Not sure 5%

Q14 (Among those who have had to take off work to handle a legal matter) How much time of your time and attention did these legal matters require: multiple full workdays, one full workday, 4 or more hours, between 1 and 4 hours, or less than 1 hour?

Multiple full workdays 33%

One full workday 28%

4 or more hours 22%

Between 1 and 4 hours 14%

Less than 1 hour 2%

Q15 Have you ever had to deal with a legal situation during the work day, either with phone calls, email correspondence, text communication, and actual legal meetings or appearances or other activities without notifying your employer, or not?

You have ever had to deal with a legal situation during the workday without notifying your employer 17%

You have not ever had to deal with a legal situation during the workday without notifying your employer 76%

Not sure 7%

Q16 (Among those who have had to handle a legal situation without notifying an employer) How much time of your time and attention did these legal matters require: multiple full workdays, one full workday, 4 or more hours, between 1 and 4 hours, or less than 1 hour?

Multiple full workdays 40%

One full workday 18%

4 or more hours 19%

Between 1 and 4 hours 12%

Less than 1 hour 9%

Not sure 1%

Q17 Do you know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer, or not?

You do know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer 25%

You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer 65%

Not sure 10%

Q18 If you are a woman, press 1. If a man, press 2.

Woman 50%

Man 50%

Q19 If you are Hispanic, press 1. If white, press 2. If African American, press 3. If other, press 4.

Hispanic 11%

White 69%

African American 13%

Other 7%

Q20 If you are 18 to 45 years old, press 1. If 46 to 65, press 2. If older than 65, press 3.

18 to 45 36%

46 to 65 49%

Older than 65 15%



Q21 What kind of industry do you work in? - Service industry, Retail or wholesale trade, Finance, insurance, or real estate, Construction or minerals industry, Manufacturing business, Transportation, communication, or utilities, Education, Health care, Government employee, or other?

<i>Service industry</i>	19%
<i>Retail or wholesale trade</i>	10%
<i>Finance, insurance, or real estate</i>	8%
<i>Construction or minerals industry</i>	4%
<i>Manufacturing business</i>	7%
<i>Transportation, communication, or utilities</i>	4%
<i>Education</i>	14%
<i>Health care</i>	9%
<i>Government employee</i>	8%
<i>Other</i>	16%

Q22 If you make less than \$25,000 a year, press 1. If you make between \$25,000 and \$50,000 a year, press 2. If you make between \$50,000 and \$75,000 a year, press 3. If you make between \$75,000 and \$100,000 a year, press 4. If you make more than \$100,000 a year, press 5.

<i>Less than \$25,000</i>	22%
<i>Between \$25,000 and \$50,000</i>	24%
<i>Between \$50,000 and \$75,000</i>	15%
<i>Between \$75,000 and \$100,000</i>	8%
<i>More than \$100,000</i>	11%
<i>Don't Care To Say</i>	19%

	Base	Gender	
		Wom...	Man
Manage Financial Matters Yes/No			
Do manage any of the financial matters associated with your life	94%	95%	94%
Do not manage any of the financial matters associated with your life	4%	3%	5%
Not sure	2%	2%	1%

	Base	Gender	
		Wom...	Man
Financial Situation Stress Level			
Significant amount	18%	23%	14%
Moderate amount	30%	31%	29%
Small amount	35%	33%	37%
None at all	17%	13%	20%

	Base	Gender	
		Wom...	Man
Most Stressful Aspect of Finances			
Managing debt	17%	19%	14%
Tax issues	27%	25%	29%
Monthly bills or expenses	20%	21%	20%
Saving for retirement	22%	21%	23%
Saving for your children's future	8%	8%	8%
Not sure	5%	6%	5%

	Base	Gender	
		Wom...	Man
Finances During Work Day Frequency			
Multiple times per week	14%	16%	12%
Multiple times per month	28%	24%	31%
About once per month	18%	20%	17%
Rarely	23%	23%	22%
Never	17%	17%	17%



	Base	Gender	
		Wom...	Man
Financial Stress Impact Job Yes/No			
Do believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	79%	79%	80%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	17%	16%	18%
Not sure	4%	5%	2%

	Base	Gender	
		Wom...	Man
Coworkers Financial Stress Impact Job Yes/No			
Have worked with colleagues or co-workers whose financial stress has impacted their job performance	54%	53%	55%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance	38%	39%	38%
Not sure	8%	8%	7%





	Base	Gender	
		Wom...	Man
Financial Stress Impact Career Yes/No			
Believe financial stress has impacted your ability to do your job at any time during your career	32%	32%	32%
Do not believe financial stress has impacted your ability to do your job at any time during your career	62%	61%	63%
Not sure	7%	8%	6%

	Base	Gender	
		Wom...	Man
Employer Provide Financial Support Yes/No			
Employer does provide support, assistance, or benefits to employees who are seeking financial information or answers to personal questions	38%	31%	46%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to personal questions	54%	60%	49%
Not sure	7%	9%	5%





	Base	Gender	
		Wom...	Man
Most Useful Resource from Employer			
Managing debt	18%	18%	17%
Tax issues	19%	19%	19%
Monthly bills or expenses	11%	13%	10%
Saving for retirement	33%	32%	34%
Saving for your children's future	7%	8%	6%
Something else	13%	10%	15%

	Base	Gender	
		Wom...	Man
Involved in Legal Matters Last 3 Years Yes/No			
You've personally been involved in a legal situation in the last three years	22%	23%	22%
You've been impacted by the legal situations of others	22%	23%	22%
You've not been affected by any legal matters in the last three years	55%	54%	57%



		Gender	
	Base	Wom...	Man
Legal Situations Stress Level			
Very stressful	42%	48%	37%
Somewhat stressful	31%	29%	33%
Minimally stressful	20%	20%	20%
Not stressful at all	7%	3%	11%

		Gender	
	Base	Wom...	Man
Legal Situation During Work Day Frequency			
Multiple incidents	16%	19%	14%
At least one time	30%	30%	31%
Never	53%	51%	55%



	Base	Gender	
		Wom...	Man
Time Off Work for Legal Matters Yes/No			
You have ever taken time off of work to deal with your own legal matters or those of a friend or family member	37%	38%	35%
You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member	58%	55%	60%
Not sure	5%	6%	4%

	Base	Gender	
		Wom...	Man
How Much Time for Legal Matters			
Multiple full workdays	33%	30%	36%
One full workday	28%	32%	24%
4 or more hours	22%	26%	19%
Between 1 and 4 hours	14%	13%	16%
Less than 1 hour	2%	-	5%





	Base	Gender	
		Wom...	Man
Handle Legal Situation Without Notifying Employer Yes/No			
You have ever had to deal with a legal situation during the workday without notifying your employer	17%	20%	15%
You have not ever had to deal with a legal situation during the workday without notifying your employer	76%	70%	82%
Not sure	7%	11%	3%

	Base	Gender	
		Wom...	Man
Handle Legal Situation Without Notifying Employer Time Spent			
Multiple full workdays	40%	50%	28%
One full workday	18%	16%	21%
4 or more hours	19%	20%	19%
Between 1 and 4 hours	12%	8%	18%
Less than 1 hour	9%	6%	14%
Not sure	1%	1%	1%





	Base	Gender	
		Wom...	Man
Co-workers Handle Legal Matters Without Notifying Employer Yes/No			
You do know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer	25%	24%	26%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	65%	65%	66%
Not sure	10%	11%	8%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Manage Financial Matters Yes/No					
Do manage any of the financial matters associated with your life	94%	81%	96%	98%	93%
Do not manage any of the financial matters associated with your life	4%	14%	3%	-	7%
Not sure	2%	5%	1%	2%	-





	Base	Race			
		Hispani- c	White	African Americ...	Other
Financial Situation Stress Level					
Significant amount	18%	39%	18%	7%	9%
Moderate amount	30%	25%	32%	31%	18%
Small amount	35%	19%	34%	48%	49%
None at all	17%	18%	16%	14%	24%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Most Stressful Aspect of Finances					
Managing debt	17%	32%	17%	5%	9%
Tax issues	27%	39%	25%	34%	22%
Monthly bills or expenses	20%	14%	22%	18%	20%
Saving for retirement	22%	9%	23%	29%	26%
Saving for your children's future	8%	2%	9%	8%	15%
Not sure	5%	5%	5%	5%	8%



	Base	Race			
		Hispani- c	White	African Americ...	Other
Finances During Work Day Frequency					
Multiple times per week	14%	33%	14%	5%	7%
Multiple times per month	28%	16%	29%	32%	31%
About once per month	18%	14%	18%	24%	17%
Rarely	23%	20%	21%	36%	13%
Never	17%	17%	19%	3%	33%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Financial Stress Impact Job Yes/No					
Do believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	79%	76%	78%	87%	81%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	17%	17%	18%	13%	17%
Not sure	4%	7%	4%	-	3%



	Base	Race			
		Hispani- c	White	African Americ...	Other
Coworkers Financial Stress Impact Job Yes/No					
Have worked with colleagues or co-workers whose financial stress has impacted their job performance	54%	60%	52%	57%	58%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance	38%	33%	40%	38%	24%
Not sure	8%	7%	7%	5%	18%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Financial Stress Impact Career Yes/No					
Believe financial stress has impacted your ability to do your job at any time during your career	32%	36%	33%	19%	37%
Do not believe financial stress has impacted your ability to do your job at any time during your career	62%	59%	62%	62%	58%
Not sure	7%	5%	5%	19%	5%



	Base	Race			
		Hispani- c	White	African Americ...	Other
Employer Provide Financial Support Yes/No					
Employer does provid- e support, assistance, or benefits to employ- ees who are seeking f- inancial information or answers to persona...	38%	37%	39%	42%	29%
Employer does not pr- ovide support, assist- ance, or benefits to e- mployees who are se- eking financial inform- ation or answers to ...	54%	47%	55%	49%	67%
Not sure	7%	16%	6%	9%	4%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Most Useful Resource from Employer					
Managing debt	18%	37%	16%	9%	17%
Tax issues	19%	25%	17%	20%	20%
Monthly bills or expenses	11%	12%	12%	10%	5%
Saving for retirement	33%	7%	32%	52%	44%
Saving for your children's future	7%	14%	7%	5%	1%
Something else	13%	4%	16%	4%	12%



	Base	Race			
		Hispani- c	White	African Americ...	Other
Involved in Legal Matters Last 3 Years Yes/No					
You've personally been involved in a legal situation in the last three years	22%	30%	20%	26%	29%
You've been impacted by the legal situations of others	22%	34%	22%	9%	30%
You've not been affected by any legal matters in the last three years	55%	36%	58%	66%	41%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Legal Situations Stress Level					
Very stressful	42%	55%	38%	56%	40%
Somewhat stressful	31%	26%	32%	29%	31%
Minimally stressful	20%	11%	22%	15%	23%
Not stressful at all	7%	8%	8%	-	6%





	Base	Race			
		Hispani- c	White	African Americ...	Other
Legal Situation During Work Day Frequency					
Multiple incidents	16%	35%	14%	9%	24%
At least one time	30%	26%	28%	46%	35%
Never	53%	39%	58%	45%	41%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Time Off Work for Legal Matters Yes/No					
You have ever taken time off of work to deal with your own legal matters or those of a friend or family member	37%	40%	33%	50%	42%
You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member	58%	42%	63%	48%	50%
Not sure	5%	17%	4%	2%	9%



	Base	Race			
		Hispani- c	White	African Americ...	Other
How Much Time for Legal Matters					
Multiple full workdays	33%	77%	27%	34%	5%
One full workday	28%	23%	22%	53%	33%
4 or more hours	22%	-	29%	6%	43%
Between 1 and 4 hours	14%	-	21%	-	19%
Less than 1 hour	2%	-	2%	7%	-

	Base	Race			
		Hispani- c	White	African Americ...	Other
Handle Legal Situation Without Notifying Employer Yes/No					
You have ever had to deal with a legal situation during the workday without notifying your employer	17%	40%	13%	20%	15%
You have not ever had to deal with a legal situation during the workday without notifying your employer	76%	44%	82%	70%	78%
Not sure	7%	16%	5%	10%	7%



	Base	Race			
		Hispani- c	White	African Americ...	Other
Handle Legal Situation Without Notifying Employer Time Spent					
Multiple full workdays	40%	77%	23%	46%	33%
One full workday	18%	12%	16%	27%	33%
4 or more hours	19%	12%	24%	17%	13%
Between 1 and 4 hours	12%	-	21%	-	13%
Less than 1 hour	9%	-	14%	11%	-
Not sure	1%	-	1%	-	9%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Co-workers Handle Legal Matters Without Notifying Employer Yes/No					
You do know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer	25%	54%	22%	15%	30%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	65%	36%	68%	77%	55%
Not sure	10%	10%	9%	9%	15%





	Base	Age		
		18 to 45	46 to 65	Older than ...
Manage Financial Matters Yes/No				
Do manage any of the financial matters associated with your life	94%	90%	97%	95%
Do not manage any of the financial matters associated with your life	4%	9%	1%	2%
Not sure	2%	1%	1%	3%

	Base	Age		
		18 to 45	46 to 65	Older than ...
Financial Situation Stress Level				
Significant amount	18%	24%	15%	16%
Moderate amount	30%	29%	32%	27%
Small amount	35%	31%	39%	33%
None at all	17%	16%	15%	24%





	Base	Age		
		18 to 45	46 to 65	Older than ...
Most Stressful Aspect of Finances				
Managing debt	17%	22%	13%	17%
Tax issues	27%	22%	29%	34%
Monthly bills or expenses	20%	18%	23%	16%
Saving for retirement	22%	16%	29%	15%
Saving for your children's future	8%	16%	4%	5%
Not sure	5%	6%	3%	14%

	Base	Age		
		18 to 45	46 to 65	Older than ...
Finances During Work Day Frequency				
Multiple times per week	14%	19%	10%	18%
Multiple times per month	28%	31%	28%	22%
About once per month	18%	10%	21%	30%
Rarely	23%	24%	23%	18%
Never	17%	17%	19%	12%





	Base	Age		
		18 to 45	46 to 65	Older than ...
Financial Stress Impact Job Yes/No				
Do believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	79%	75%	83%	77%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	17%	22%	13%	18%
Not sure	4%	3%	4%	5%

	Base	Age		
		18 to 45	46 to 65	Older than ...
Coworkers Financial Stress Impact Job Yes/No				
Have worked with colleagues or co-workers whose financial stress has impacted their job performance	54%	56%	56%	45%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance	38%	37%	37%	43%
Not sure	8%	7%	7%	12%





	Base	Age		
		18 to 45	46 to 65	Older than ...
Financial Stress Impact Career Yes/No				
Believe financial stress has impacted your ability to do your job at any time during your career	32%	35%	31%	26%
Do not believe financial stress has impacted your ability to do your job at any time during your career	62%	57%	63%	66%
Not sure	7%	8%	6%	7%

	Base	Age		
		18 to 45	46 to 65	Older than ...
Employer Provide Financial Support Yes/No				
Employer does provide support, assistance, or benefits to employees who are seeking financial information or answers to personal questions	38%	40%	40%	29%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to ...	54%	55%	52%	61%
Not sure	7%	5%	8%	10%





	Base	Age		
		18 to 45	46 to 65	Older than ...
Most Useful Resource from Employer				
Managing debt	18%	23%	14%	16%
Tax issues	19%	22%	16%	18%
Monthly bills or expenses	11%	9%	13%	9%
Saving for retirement	33%	25%	43%	21%
Saving for your children's future	7%	12%	4%	5%
Something else	13%	9%	10%	29%

	Base	Age		
		18 to 45	46 to 65	Older than ...
Involved in Legal Matters Last 3 Years Yes/No				
You've personally been involved in a legal situation in the last three years	22%	28%	19%	18%
You've been impacted by the legal situations of others	22%	27%	20%	18%
You've not been affected by any legal matters in the last three years	55%	45%	60%	64%





	Base	Age		
		18 to 45	46 to 65	Older than ...
Legal Situations Stress Level				
Very stressful	42%	54%	31%	40%
Somewhat stressful	31%	27%	36%	26%
Minimally stressful	20%	14%	25%	21%
Not stressful at all	7%	5%	7%	13%

	Base	Age		
		18 to 45	46 to 65	Older than ...
Legal Situation During Work Day Frequency				
Multiple incidents	16%	22%	13%	14%
At least one time	30%	35%	29%	24%
Never	53%	44%	58%	62%





	Base	Age		
		18 to 45	46 to 65	Older than ...
Time Off Work for Legal Matters Yes/No				
You have ever taken time off of work to deal with your own legal matters or those of a friend or family member	37%	41%	37%	26%
You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member	58%	53%	59%	67%
Not sure	5%	6%	4%	7%

	Base	Age		
		18 to 45	46 to 65	Older than ...
How Much Time for Legal Matters				
Multiple full workdays	33%	43%	24%	38%
One full workday	28%	30%	30%	15%
4 or more hours	22%	21%	21%	31%
Between 1 and 4 hours	14%	3%	23%	16%
Less than 1 hour	2%	3%	2%	-





	Base	Age		
		18 to 45	46 to 65	Older than ...
Handle Legal Situation Without Notifying Employer Yes/No				
You have ever had to deal with a legal situation during the workday without notifying your employer	17%	22%	14%	18%
You have not ever had to deal with a legal situation during the workday without notifying your employer	76%	72%	79%	76%
Not sure	7%	6%	8%	6%

	Base	Age		
		18 to 45	46 to 65	Older than ...
Handle Legal Situation Without Notifying Employer Time Spent				
Multiple full workdays	40%	47%	38%	27%
One full workday	18%	26%	11%	10%
4 or more hours	19%	17%	23%	19%
Between 1 and 4 hours	12%	5%	16%	23%
Less than 1 hour	9%	5%	12%	14%
Not sure	1%	-	-	7%



	Base	Age		
		18 to 45	46 to 65	Older than ...
Co-workers Handle Legal Matters Without Notifying Employer Yes/No				
You do know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer	25%	33%	22%	16%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	65%	56%	69%	76%
Not sure	10%	11%	9%	8%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Manage Financial Matters Yes/No											
Do manage any of the financial matters associated with your life	94%	90%	91%	91%	94%	91%	96%	99%	100%	92%	98%
Do not manage any of the financial matters associated with your life	4%	7%	7%	7%	-	9%	-	1%	-	5%	1%
Not sure	2%	3%	1%	2%	6%	-	4%	-	-	3%	1%



	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Financial Situation Stress Level											
Significant amount	18%	31%	12%	14%	10%	8%	26%	29%	16%	9%	11%
Moderate amount	30%	27%	30%	22%	41%	22%	43%	22%	37%	29%	38%
Small amount	35%	22%	46%	40%	37%	39%	17%	38%	32%	47%	37%
None at all	17%	20%	13%	23%	12%	31%	13%	11%	15%	16%	14%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Most Stressful Aspect of Finances											
Managing debt	17%	26%	12%	27%	6%	11%	11%	19%	7%	23%	11%
Tax issues	27%	24%	30%	24%	54%	18%	39%	30%	26%	24%	26%
Monthly bills or expenses	20%	22%	17%	17%	16%	19%	17%	20%	27%	6%	27%
Saving for retirement	22%	19%	27%	22%	8%	33%	14%	18%	17%	30%	28%
Saving for your children's future	8%	2%	9%	7%	9%	11%	19%	8%	18%	6%	7%
Not sure	5%	7%	6%	3%	7%	8%	-	6%	5%	11%	1%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Finances During Work Day Frequency											
Multiple times per week	14%	27%	13%	16%	23%	7%	19%	7%	5%	8%	15%
Multiple times per month	28%	25%	38%	18%	31%	20%	29%	17%	24%	39%	38%
About once per month	18%	13%	17%	34%	18%	17%	23%	16%	33%	7%	16%
Rarely	23%	18%	18%	18%	22%	30%	22%	42%	15%	27%	16%
Never	17%	18%	14%	14%	6%	27%	8%	18%	24%	19%	15%





	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Financial Stress Impact Job Yes/No											
Do believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	79%	85%	75%	84%	82%	71%	77%	80%	79%	81%	77%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	17%	12%	19%	14%	13%	25%	19%	18%	18%	17%	18%
Not sure	4%	3%	6%	3%	5%	4%	4%	2%	3%	2%	5%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Coworkers Financial Stress Impact Job Yes/No											
Have worked with colleagues or coworkers whose financial stress has impacted their job performance	54%	67%	52%	42%	53%	51%	64%	42%	53%	60%	54%
Have not worked with colleagues or coworkers whose financial stress has impacted their job performance	38%	28%	39%	46%	41%	41%	32%	51%	38%	34%	37%
Not sure	8%	5%	9%	12%	7%	8%	4%	7%	9%	7%	9%





	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Financial Stress Impact Career Yes/No											
Believe financial stress has impacted your ability to do your job at any time during your career	32%	40%	25%	25%	23%	16%	30%	32%	37%	26%	39%
Do not believe financial stress has impacted your ability to do your job at any time during your career	62%	54%	72%	59%	77%	84%	56%	64%	48%	69%	55%
Not sure	7%	6%	2%	15%	-	-	14%	5%	16%	5%	6%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Employer Provide Financial Support Yes/No											
Employer does provide support, assistance, or benefits to employees who are seeking financial information or answers to personal questions	38%	39%	40%	35%	30%	41%	38%	39%	37%	50%	33%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to ...	54%	49%	56%	51%	70%	54%	53%	59%	56%	48%	57%
Not sure	7%	11%	4%	14%	-	4%	10%	2%	8%	2%	10%





	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Most Useful Resource from Employer											
Managing debt	18%	31%	19%	11%	3%	19%	21%	12%	18%	17%	11%
Tax issues	19%	17%	24%	16%	50%	13%	29%	6%	31%	16%	15%
Monthly bills or expenses	11%	17%	11%	25%	4%	1%	4%	16%	2%	4%	11%
Saving for retirement	33%	28%	25%	17%	25%	53%	15%	38%	38%	43%	38%
Saving for your children's future	7%	2%	11%	10%	9%	1%	9%	11%	5%	10%	7%
Something else	13%	4%	10%	21%	10%	13%	22%	18%	6%	11%	18%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Involved in Legal Matters Last 3 Years Yes/No											
You've personally been involved in a legal situation in the last three years	22%	25%	24%	21%	10%	16%	46%	18%	12%	37%	20%
You've been impacted by the legal situations of others	22%	31%	26%	24%	31%	14%	24%	15%	22%	20%	17%
You've not been affected by any legal matters in the last three years	55%	43%	50%	55%	59%	70%	29%	67%	66%	43%	63%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Legal Situations Stress Level											
Very stressful	42%	52%	39%	35%	35%	12%	46%	41%	48%	46%	40%
Somewhat stressful	31%	23%	21%	40%	31%	54%	30%	37%	37%	28%	32%
Minimally stressful	20%	20%	24%	25%	18%	27%	5%	22%	11%	18%	23%
Not stressful at all	7%	5%	15%	-	16%	7%	19%	-	3%	8%	5%



	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Legal Situation During Work Day Frequency											
Multiple incidents	16%	35%	13%	24%	13%	9%	11%	10%	8%	5%	13%
At least one time	30%	18%	32%	11%	29%	30%	46%	35%	52%	45%	26%
Never	53%	46%	54%	65%	58%	61%	43%	55%	40%	50%	61%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Time Off Work for Legal Matters Yes/No											
You have ever taken time off of work to deal with your own legal matters or those of a friend or family member	37%	47%	23%	25%	35%	27%	61%	39%	27%	50%	35%
You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member	58%	49%	71%	60%	63%	63%	39%	58%	67%	50%	59%
Not sure	5%	4%	6%	15%	3%	10%	-	3%	6%	-	6%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
How Much Time for Legal Matters											
Multiple full workdays	33%	57%	18%	31%	52%	16%	7%	20%	14%	41%	26%
One full workday	28%	17%	50%	31%	-	29%	60%	41%	31%	8%	32%
4 or more hours	22%	11%	25%	5%	36%	30%	18%	19%	43%	30%	29%
Between 1 and 4 hours	14%	15%	6%	33%	12%	24%	14%	11%	12%	12%	13%
Less than 1 hour	2%	-	-	-	-	-	-	8%	-	10%	-



	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Handle Legal Situation Without Notifying Employer Yes/No											
You have ever had to deal with a legal situation during the workday without notifying your employer	17%	28%	17%	20%	16%	6%	10%	9%	17%	6%	24%
You have not ever had to deal with a legal situation during the workday without notifying your employer	76%	65%	75%	71%	82%	88%	80%	81%	73%	89%	73%
Not sure	7%	7%	8%	9%	2%	7%	10%	10%	10%	5%	3%

	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Handle Legal Situation Without Notifying Employer Time Spent											
Multiple full workdays	40%	72%	36%	20%	60%	-	100%	36%	21%	-	14%
One full workday	18%	-	49%	-	-	-	-	23%	38%	-	36%
4 or more hours	19%	22%	-	61%	-	-	-	13%	10%	19%	21%
Between 1 and 4 hours	12%	7%	15%	9%	-	62%	-	27%	13%	-	15%
Less than 1 hour	9%	-	-	10%	40%	38%	-	-	18%	81%	8%
Not sure	1%	-	-	-	-	-	-	-	-	-	5%





	Base	Industry									
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Education	Health care	Government employee	Other
Co-workers Handle Legal Matters Without Notifying Employer Yes/No											
You do know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer	25%	36%	28%	13%	40%	23%	14%	16%	26%	18%	27%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer	65%	57%	62%	70%	60%	64%	76%	75%	67%	71%	63%
Not sure	10%	7%	11%	17%	-	13%	10%	9%	8%	12%	10%

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Manage Financial Matters Yes/No							
Do manage any of the financial matters associated with your life	94%	92%	90%	98%	93%	99%	98%
Do not manage any of the financial matters associated with your life	4%	5%	8%	-	7%	1%	1%
Not sure	2%	3%	2%	2%	-	-	1%





	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Financial Situation Stress Level							
Significant amount	18%	32%	21%	12%	17%	4%	12%
Moderate amount	30%	28%	29%	29%	36%	23%	36%
Small amount	35%	29%	34%	44%	27%	41%	38%
None at all	17%	10%	17%	15%	20%	32%	14%

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Most Stressful Aspect of Finances							
Managing debt	17%	22%	15%	11%	26%	14%	15%
Tax issues	27%	24%	31%	30%	24%	29%	24%
Monthly bills or expenses	20%	24%	19%	15%	7%	19%	27%
Saving for retirement	22%	20%	20%	25%	31%	17%	25%
Saving for your children's future	8%	3%	11%	15%	-	11%	8%
Not sure	5%	6%	3%	5%	12%	10%	2%





	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Finances During Work Day Frequency							
Multiple times per week	14%	19%	11%	8%	11%	19%	16%
Multiple times per month	28%	23%	31%	27%	24%	24%	33%
About once per month	18%	16%	21%	10%	31%	21%	16%
Rarely	23%	19%	24%	33%	25%	19%	19%
Never	17%	23%	14%	22%	9%	17%	16%

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Financial Stress Impact Job Yes/No							
Do believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	79%	81%	76%	79%	86%	79%	79%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	17%	17%	20%	16%	11%	20%	17%
Not sure	4%	2%	5%	6%	3%	1%	4%





	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Coworkers Financial Stress Impact Job Yes/No							
Have worked with colleagues or co-workers whose financial stress has impacted their job performance	54%	59%	54%	50%	48%	57%	53%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance	38%	38%	37%	38%	41%	39%	37%
Not sure	8%	3%	9%	11%	11%	4%	10%

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Financial Stress Impact Career Yes/No							
Believe financial stress has impacted your ability to do your job at any time during your career	32%	39%	32%	23%	27%	30%	33%
Do not believe financial stress has impacted your ability to do your job at any time during your career	62%	54%	58%	73%	70%	65%	60%
Not sure	7%	7%	10%	4%	3%	5%	6%





	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Employer Provide Financial Support Yes/No							
Employer does provide support, assistance, or benefits to employees who are seeking financial information or answers to personal questions	38%	44%	31%	39%	48%	42%	35%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to personal questions	54%	47%	63%	59%	43%	52%	56%
Not sure	7%	9%	7%	2%	9%	6%	9%

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Most Useful Resource from Employer							
Managing debt	18%	29%	19%	12%	21%	9%	10%
Tax issues	19%	7%	24%	30%	10%	31%	13%
Monthly bills or expenses	11%	16%	11%	3%	11%	6%	15%
Saving for retirement	33%	27%	35%	33%	34%	35%	36%
Saving for your children's future	7%	9%	5%	9%	5%	6%	8%
Something else	13%	13%	5%	14%	19%	12%	17%





	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Involved in Legal Matters Last 3 Years Yes/No							
You've personally been involved in a legal situation in the last three years	22%	35%	19%	15%	16%	23%	20%
You've been impacted by the legal situations of others	22%	27%	23%	27%	12%	21%	18%
You've not been affected by any legal matters in the last three years	55%	39%	58%	58%	72%	56%	62%

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Legal Situations Stress Level							
Very stressful	42%	59%	51%	14%	19%	31%	37%
Somewhat stressful	31%	21%	27%	47%	38%	27%	40%
Minimally stressful	20%	13%	13%	26%	44%	36%	19%
Not stressful at all	7%	6%	10%	12%	-	5%	4%





	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Legal Situation During Work Day Frequency							
Multiple incidents	16%	25%	14%	8%	9%	23%	15%
At least one time	30%	35%	39%	28%	27%	19%	24%
Never	53%	40%	47%	64%	64%	59%	61%

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Time Off Work for Legal Matters Yes/No							
You have ever taken time off of work to deal with your own legal matters or those of a friend or family member	37%	52%	38%	32%	32%	26%	30%
You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member	58%	42%	58%	60%	67%	68%	65%
Not sure	5%	6%	4%	8%	2%	6%	5%





	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
How Much Time for Legal Matters							
Multiple full workdays	33%	50%	30%	13%	12%	37%	29%
One full workday	28%	26%	28%	33%	40%	17%	31%
4 or more hours	22%	7%	27%	27%	37%	30%	28%
Between 1 and 4 hours	14%	14%	15%	18%	11%	17%	12%
Less than 1 hour	2%	4%	-	9%	-	-	-

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Handle Legal Situation Without Notifying Employer Yes/No							
You have ever had to deal with a legal situation during the workday without notifying your employer	17%	16%	18%	9%	16%	20%	24%
You have not ever had to deal with a legal situation during the workday without notifying your employer	76%	73%	78%	79%	74%	77%	74%
Not sure	7%	11%	4%	12%	10%	3%	3%





	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,...	Don't Care To Say
Handle Legal Situation Without Notifying Employer Time Spent							
Multiple full workdays	40%	81%	29%	21%	68%	21%	28%
One full workday	18%	7%	12%	30%	12%	15%	31%
4 or more hours	19%	-	41%	-	8%	30%	18%
Between 1 and 4 hours	12%	4%	18%	7%	12%	16%	13%
Less than 1 hour	9%	7%	-	41%	-	19%	7%
Not sure	1%	-	-	-	-	-	4%

	Base	Income					
		Less than \$25,000	Between \$25,000 and \$50,000	Between \$50,000 and \$75,000	Between \$75,000 and \$100,000	More than \$100,000	Don't Care To Say
Co-workers Handle Legal Matters Without Notifying Employer Yes/No							
You do know colleagues or co-workers who have dealt with legal matters during the work day without notifying their employer	25%	21%	28%	24%	21%	26%	29%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	65%	67%	64%	65%	70%	69%	62%
Not sure	10%	12%	9%	11%	9%	4%	9%

