



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..... 96%
Do not manage any of the financial matters associated with your life..... 3%
Not sure 1%

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 17%
Moderate amount..... 31%
Small amount..... 38%
None at all..... 13%

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..... 13%
Tax issues..... 25%
Monthly bills or expenses..... 25%
Saving for retirement..... 25%
Saving for your children's future..... 8%
Not sure 4%

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 18%
Multiple times per month..... 23%
About once per month..... 22%
Rarely 22%
Never 15%

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..... 13%
Not sure 8%

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..... 56%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance..... 32%
Not sure 12%





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* 36%
- Do not believe financial stress has impacted your ability to do your job at any time during your career*..... 60%
- Not sure* 4%

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* 41%
- Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to personal financial questions*..... 52%
- 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*..... 18%
- Monthly bills or expenses*..... 12%
- Saving for retirement*..... 36%
- Saving for your children's future*..... 5%
- Something else* 11%

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* 20%
- 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*..... 58%

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* 37%
- Somewhat stressful* 29%
- Minimally stressful* 24%
- Not stressful at all* 10%

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* 15%
- At least one time* 30%
- Never* 55%





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 33%

You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member 60%

Not sure 7%

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..... 32%

One full workday..... 29%

4 or more hours 19%

Between 1 and 4 hours..... 19%

Less than 1 hour..... 1%

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..... 16%

You have not ever had to deal with a legal situation during the workday without notifying your employer..... 79%

Not sure 5%

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..... 37%

One full workday..... 24%

4 or more hours 7%

Between 1 and 4 hours..... 16%

Less than 1 hour..... 11%

Not sure..... 5%

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..... 64%

Not sure..... 12%

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 29 years old, press 1. If 30 to 45, press 2. If 46 to 65, press 3. If older than 65, press 4.

18 to 29..... 10%

30 to 45..... 26%

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>	20%
<i>Retail or wholesale trade</i>	10%
<i>Finance, insurance, or real estate</i>	10%
<i>Construction or minerals industry</i>	5%
<i>Manufacturing business</i>	8%
<i>Transportation, communication, or utilities</i>	5%
<i>Education</i>	12%
<i>Health care</i>	9%
<i>Government employee</i>	7%
<i>Other</i>	13%

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>	20%
<i>Between \$25,000 and \$50,000</i>	30%
<i>Between \$50,000 and \$75,000</i>	20%
<i>Between \$75,000 and \$100,000</i>	8%
<i>More than \$100,000</i>	14%
<i>Don't Care To Say</i>	7%





	Base	Gender	
		Wom...	Man
Manage Financial Matters Yes/No			
Do manage any of the financial matters associated with your life	96%	98%	94%
Do not manage any of the financial matters associated with your life	3%	1%	5%
Not sure	1%	0%	1%

	Base	Gender	
		Wom...	Man
Financial Situation Stress Level			
Significant amount	17%	19%	16%
Moderate amount	31%	32%	31%
Small amount	38%	37%	39%
None at all	13%	12%	14%





	Base	Gender	
		Wom...	Man
Most Stressful Aspect of Finances			
Managing debt	13%	15%	10%
Tax issues	25%	19%	31%
Monthly bills or expenses	25%	28%	21%
Saving for retirement	25%	28%	23%
Saving for your children's future	8%	7%	10%
Not sure	4%	3%	5%

	Base	Gender	
		Wom...	Man
Finances During Work Day Frequency			
Multiple times per week	18%	18%	18%
Multiple times per month	23%	20%	27%
About once per month	22%	23%	21%
Rarely	22%	23%	21%
Never	15%	16%	13%





	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%	78%	81%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	13%	14%	12%
Not sure	8%	8%	8%

	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	56%	58%	54%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance	32%	33%	32%
Not sure	12%	9%	14%





	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	36%	36%	36%
Do not believe financial stress has impacted your ability to do your job at any time during your career	60%	62%	59%
Not sure	4%	2%	5%

	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	41%	43%	39%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to personal questions	52%	51%	52%
Not sure	7%	5%	10%





	Base	Gender	
		Wom...	Man
Most Useful Resource from Employer			
Managing debt	18%	24%	12%
Tax issues	18%	15%	21%
Monthly bills or expenses	12%	10%	13%
Saving for retirement	36%	36%	37%
Saving for your children's future	5%	4%	7%
Something else	11%	12%	9%

	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	20%	22%	19%
You've been impacted by the legal situations of others	22%	22%	22%
You've not been affected by any legal matters in the last three years	58%	57%	59%





	Base	Gender	
		Wom...	Man
Legal Situations Stress Level			
Very stressful	37%	44%	29%
Somewhat stressful	29%	22%	37%
Minimally stressful	24%	26%	23%
Not stressful at all	10%	8%	12%

	Base	Gender	
		Wom...	Man
Legal Situation During Work Day Frequency			
Multiple incidents	15%	15%	16%
At least one time	30%	34%	26%
Never	55%	51%	59%





	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	33%	37%	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	60%	57%	64%
Not sure	7%	7%	6%

	Base	Gender	
		Wom...	Man
How Much Time for Legal Matters			
Multiple full workdays	32%	32%	32%
One full workday	29%	33%	23%
4 or more hours	19%	15%	24%
Between 1 and 4 hours	19%	19%	19%
Less than 1 hour	1%	2%	1%





	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	16%	17%	16%
You have not ever had to deal with a legal situation during the workday without notifying your employer	79%	78%	81%
Not sure	5%	6%	4%

	Base	Gender	
		Wom...	Man
Handle Legal Situation Without Notifying Employer Time Spent			
Multiple full workdays	37%	46%	27%
One full workday	24%	31%	17%
4 or more hours	7%	5%	10%
Between 1 and 4 hours	16%	8%	25%
Less than 1 hour	11%	9%	12%
Not sure	5%	1%	9%





	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%	25%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	64%	62%	66%
Not sure	12%	14%	9%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Manage Financial Matters Yes/No					
Do manage any of the financial matters associated with your life	96%	100%	97%	92%	91%
Do not manage any of the financial matters associated with your life	3%	-	3%	8%	8%
Not sure	1%	-	1%	-	1%





	Base	Race			
		Hispani- c	White	African Americ...	Other
Financial Situation Stress Level					
Significant amount	17%	27%	16%	15%	21%
Moderate amount	31%	29%	29%	47%	32%
Small amount	38%	27%	41%	30%	45%
None at all	13%	17%	15%	7%	3%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Most Stressful Aspect of Finances					
Managing debt	13%	21%	11%	14%	13%
Tax issues	25%	23%	26%	23%	29%
Monthly bills or expenses	25%	9%	25%	40%	20%
Saving for retirement	25%	44%	24%	17%	19%
Saving for your children's future	8%	4%	9%	-	18%
Not sure	4%	-	5%	6%	1%





	Base	Race			
		Hispani- c	White	African Americ...	Other
Finances During Work Day Frequency					
Multiple times per week	18%	24%	18%	12%	13%
Multiple times per month	23%	4%	24%	35%	25%
About once per month	22%	33%	20%	29%	11%
Rarely	22%	27%	23%	18%	20%
Never	15%	12%	15%	6%	31%

	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%	75%	81%	76%	75%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	13%	16%	13%	9%	14%
Not sure	8%	9%	6%	15%	11%





	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	56%	60%	57%	51%	49%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance	32%	20%	33%	38%	31%
Not sure	12%	20%	10%	11%	20%

	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	36%	40%	35%	42%	21%
Do not believe financial stress has impacted your ability to do your job at any time during your career	60%	57%	61%	48%	77%
Not sure	4%	3%	3%	10%	2%





	Base	Race			
		Hispani- c	White	African Americ...	Other
Employer Provide Financial Support Yes/No					
Employer does provide support, assistance, or benefits to employees who are seeking financial information or answers to persona...	41%	38%	43%	46%	21%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to ...	52%	59%	51%	38%	68%
Not sure	7%	3%	6%	16%	11%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Most Useful Resource from Employer					
Managing debt	18%	43%	11%	31%	15%
Tax issues	18%	13%	18%	22%	19%
Monthly bills or expenses	12%	-	14%	13%	10%
Saving for retirement	36%	29%	40%	26%	25%
Saving for your children's future	5%	-	6%	-	22%
Something else	11%	15%	11%	7%	10%





	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	20%	40%	19%	13%	18%
You've been impacted by the legal situations of others	22%	19%	22%	24%	19%
You've not been affected by any legal matters in the last three years	58%	41%	59%	63%	63%

	Base	Race			
		Hispani- c	White	African Americ...	Other
Legal Situations Stress Level					
Very stressful	37%	67%	32%	29%	25%
Somewhat stressful	29%	-	31%	48%	45%
Minimally stressful	24%	33%	23%	16%	30%
Not stressful at all	10%	-	14%	7%	-





	Base	Race			
		Hispani- c	White	African Americ...	Other
Legal Situation During Work Day Frequency					
Multiple incidents	15%	30%	14%	10%	12%
At least one time	30%	26%	27%	47%	25%
Never	55%	44%	58%	43%	63%

	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	33%	58%	29%	44%	16%
You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member	60%	38%	66%	40%	71%
Not sure	7%	4%	5%	16%	13%





	Base	Race			
		Hispani- c	White	African Americ...	Other
How Much Time for Legal Matters					
Multiple full workdays	32%	42%	29%	31%	29%
One full workday	29%	23%	28%	36%	42%
4 or more hours	19%	-	25%	22%	17%
Between 1 and 4 hours	19%	35%	17%	11%	12%
Less than 1 hour	1%	-	2%	-	-

	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	16%	34%	13%	23%	7%
You have not ever had to deal with a legal situation during the workday without notifying your employer	79%	64%	84%	65%	87%
Not sure	5%	3%	3%	12%	6%





	Base	Race			
		Hispani- c	White	African Americ...	Other
Handle Legal Situation Without Notifying Employer Time Spent					
Multiple full workdays	37%	64%	30%	18%	40%
One full workday	24%	28%	20%	39%	-
4 or more hours	7%	8%	8%	-	30%
Between 1 and 4 hours	16%	-	14%	42%	30%
Less than 1 hour	11%	-	19%	-	-
Not sure	5%	-	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%	34%	24%	26%	13%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	64%	43%	68%	51%	81%
Not sure	12%	23%	8%	23%	6%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
Manage Financial Matters Yes/No					
Do manage any of the financial matters associated with your life	96%	100%	95%	96%	96%
Do not manage any of the financial matters associated with your life	3%	-	5%	3%	3%
Not sure	1%	-	-	1%	1%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
Financial Situation Stress Level					
Significant amount	17%	35%	13%	17%	15%
Moderate amount	31%	23%	40%	30%	26%
Small amount	38%	30%	38%	39%	39%
None at all	13%	12%	9%	14%	20%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
Most Stressful Aspect of Finances					
Managing debt	13%	41%	7%	10%	11%
Tax issues	25%	5%	21%	29%	33%
Monthly bills or expenses	25%	18%	36%	18%	31%
Saving for retirement	25%	32%	21%	29%	14%
Saving for your children's future	8%	-	12%	9%	5%
Not sure	4%	3%	3%	4%	6%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
Finances During Work Day Frequency					
Multiple times per week	18%	38%	16%	14%	18%
Multiple times per month	23%	6%	29%	24%	22%
About once per month	22%	11%	27%	21%	27%
Rarely	22%	31%	18%	24%	19%
Never	15%	13%	11%	17%	14%





	Base	Age			
		18 to 29	30 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%	81%	81%	80%	71%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	13%	11%	11%	13%	16%
Not sure	8%	8%	8%	6%	12%

	Base	Age			
		18 to 29	30 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	56%	70%	60%	54%	48%
Have not worked with colleagues or co-workers whose financial stress has impacted their job performance	32%	22%	24%	35%	43%
Not sure	12%	8%	15%	11%	9%





	Base	Age			
		18 to 29	30 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	36%	45%	44%	31%	31%
Do not believe financial stress has impacted your ability to do your job at any time during your career	60%	55%	53%	65%	62%
Not sure	4%	-	4%	4%	7%

	Base	Age			
		18 to 29	30 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 persona...	41%	58%	45%	40%	25%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to ...	52%	42%	50%	51%	63%
Not sure	7%	-	5%	9%	11%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
Most Useful Resource from Employer					
Managing debt	18%	34%	21%	15%	10%
Tax issues	18%	9%	16%	21%	21%
Monthly bills or expenses	12%	11%	18%	8%	15%
Saving for retirement	36%	31%	31%	41%	33%
Saving for your children's future	5%	7%	10%	4%	3%
Something else	11%	8%	4%	12%	19%

	Base	Age			
		18 to 29	30 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	20%	42%	12%	22%	14%
You've been impacted by the legal situations of others	22%	21%	18%	23%	26%
You've not been affected by any legal matters in the last three years	58%	37%	70%	55%	60%





	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
Legal Situations Stress Level					
Very stressful	37%	62%	35%	28%	44%
Somewhat stressful	29%	29%	27%	28%	37%
Minimally stressful	24%	4%	15%	35%	14%
Not stressful at all	10%	4%	23%	9%	5%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
Legal Situation During Work Day Frequency					
Multiple incidents	15%	35%	13%	14%	12%
At least one time	30%	15%	26%	32%	38%
Never	55%	51%	62%	54%	50%





	Base	Age			
		18 to 29	30 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	33%	37%	32%	35%	28%
You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member	60%	58%	61%	59%	62%
Not sure	7%	5%	6%	6%	10%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
How Much Time for Legal Matters					
Multiple full workdays	32%	68%	19%	29%	35%
One full workday	29%	9%	34%	32%	20%
4 or more hours	19%	9%	30%	16%	20%
Between 1 and 4 hours	19%	14%	17%	20%	25%
Less than 1 hour	1%	-	-	3%	-





	Base	Age			
		18 to 29	30 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	16%	32%	11%	16%	15%
You have not ever had to deal with a legal situation during the workday without notifying your employer	79%	63%	87%	80%	75%
Not sure	5%	5%	1%	4%	10%

	Base	Age			
		18 to 29	30 to 45	46 to 65	Older than ...
Handle Legal Situation Without Notifying Employer Time Spent					
Multiple full workdays	37%	79%	28%	26%	25%
One full workday	24%	-	72%	23%	3%
4 or more hours	7%	-	-	10%	18%
Between 1 and 4 hours	16%	-	-	23%	38%
Less than 1 hour	11%	-	-	18%	12%
Not sure	5%	21%	-	-	3%





	Base	Age			
		18 to 29	30 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%	46%	24%	23%	17%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	64%	35%	65%	67%	70%
Not sure	12%	19%	10%	10%	13%

	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	96%	95%	94%	99%	100%	100%	97%	98%	100%	88%	92%
Do not manage any of the financial matters associated with your life	3%	3%	6%	1%	-	-	3%	1%	-	12%	6%
Not sure	1%	2%	-	-	-	-	-	1%	-	-	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	17%	22%	15%	26%	11%	12%	10%	10%	20%	21%	17%	
Moderate amount	31%	32%	23%	32%	23%	29%	42%	41%	34%	23%	31%	
Small amount	38%	33%	43%	28%	57%	46%	33%	36%	36%	43%	41%	
None at all	13%	13%	18%	15%	9%	13%	15%	13%	10%	13%	11%	

	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	13%	15%	5%	16%	-	8%	15%	17%	14%	14%	14%
Tax issues	25%	25%	39%	20%	41%	39%	14%	18%	14%	13%	31%
Monthly bills or expenses	25%	20%	29%	18%	23%	32%	13%	34%	31%	24%	23%
Saving for retirement	25%	25%	16%	37%	17%	14%	46%	14%	37%	28%	25%
Saving for your children's future	8%	11%	-	7%	19%	2%	7%	13%	3%	15%	5%
Not sure	4%	5%	12%	1%	-	4%	5%	4%	2%	4%	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
Finances During Work Day Frequency											
Multiple times per week	18%	24%	16%	34%	4%	13%	20%	10%	15%	5%	20%
Multiple times per month	23%	17%	15%	10%	27%	46%	21%	22%	38%	23%	25%
About once per month	22%	21%	39%	34%	32%	8%	31%	18%	15%	11%	19%
Rarely	22%	16%	17%	12%	35%	28%	15%	34%	20%	33%	23%
Never	15%	22%	13%	11%	2%	6%	14%	16%	12%	29%	12%





	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%	82%	68%	80%	58%	83%	89%	85%	83%	76%	80%	
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	13%	14%	26%	16%	2%	14%	3%	9%	10%	16%	10%	
Not sure	8%	4%	6%	4%	40%	2%	8%	7%	6%	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
Coworkers Financial Stress Impact Job Yes/No											
Have worked with colleagues or coworkers whose financial stress has impacted their job performance	56%	64%	61%	60%	59%	62%	56%	51%	54%	42%	47%
Have not worked with colleagues or coworkers whose financial stress has impacted their job performance	32%	27%	33%	24%	39%	29%	24%	34%	36%	43%	39%
Not sure	12%	9%	6%	16%	2%	9%	21%	15%	10%	15%	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 Career Yes/No												
Believe financial stress has impacted your ability to do your job at any time during your career	36%	40%	33%	34%	20%	50%		56%	26%	37%	25%	38%
Do not believe financial stress has impacted your ability to do your job at any time during your career	60%	60%	65%	59%	71%	50%		40%	74%	63%	62%	53%
Not sure	4%	1%	2%	7%	9%	-		3%	-	-	14%	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	
Employer Provide Financial Support Yes/No												
Employer does provide support, assistance, or benefits to employees who are seeking financial information or answers to persona...	41%	42%	25%	42%	25%	54%		49%	41%	52%	48%	34%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to ...	52%	55%	71%	49%	69%	35%		32%	57%	44%	46%	48%
Not sure	7%	3%	4%	9%	6%	11%		19%	2%	4%	6%	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	
Most Useful Resource from Employer												
Managing debt	18%	21%	10%	23%	20%	9%	23%	20%	12%	22%	16%	
Tax issues	18%	13%	32%	13%	18%	31%	17%	12%	13%	9%	27%	
Monthly bills or expenses	12%	21%	13%	4%	14%	6%	9%	11%	12%	14%	7%	
Saving for retirement	36%	34%	37%	43%	23%	42%	32%	28%	58%	42%	26%	
Saving for your children's future	5%	5%	-	8%	2%	4%	12%	13%	2%	8%	2%	
Something else	11%	7%	7%	10%	23%	8%	7%	17%	3%	4%	22%	

	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	20%	29%	13%	25%	5%	19%	7%	17%	24%	24%	20%
You've been impacted by the legal situations of others	22%	24%	16%	25%	22%	25%	17%	20%	22%	9%	31%
You've not been affected by any legal matters in the last three years	58%	48%	71%	50%	73%	56%	75%	64%	54%	67%	49%

	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	37%	51%	48%	19%	76%	15%	75%	36%	35%	20%	30%
Somewhat stressful	29%	20%	29%	68%	-	16%	9%	5%	26%	50%	41%
Minimally stressful	24%	25%	19%	5%	24%	39%	16%	46%	22%	19%	20%
Not stressful at all	10%	4%	3%	7%	-	31%	-	13%	18%	10%	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	Educational	Health care	Government employee	Other	
Legal Situation During Work Day Frequency												
Multiple incidents	15%	28%	3%	17%	5%	16%		7%	13%	9%	18%	18%
At least one time	30%	23%	34%	31%	38%	28%		29%	32%	41%	17%	29%
Never	55%	49%	63%	52%	57%	56%		64%	55%	50%	66%	53%

	Base	Industry										
		Service indust...	Retail or whole-sale trade	Finance, insurance, or real estate	Construction or minerals indus...	Manufacturing business	Transportation, communication, or utilities	Educational	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	33%	41%	20%	44%	17%	33%		27%	23%	43%	36%	33%
You have not ever taken time off of work to deal with your own legal matters or those of a friend or family member	60%	52%	72%	44%	83%	57%		70%	76%	57%	59%	53%
Not sure	7%	7%	7%	12%	-	10%		3%	1%	-	5%	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	Educational	Health care	Government employee	Other	
How Much Time for Legal Matters												
Multiple full workdays	32%	35%	21%	37%	48%	23%		30%	52%	14%	31%	32%
One full workday	29%	42%	44%	9%	-	41%		40%	19%	19%	28%	26%
4 or more hours	19%	16%	7%	17%	13%	28%		24%	-	40%	38%	9%
Between 1 and 4 hours	19%	5%	15%	37%	39%	9%		7%	29%	26%	4%	33%
Less than 1 hour	1%	2%	13%	-	-	-		-	-	-	-	-





	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	16%	29%	4%	21%	4%	16%	17%	8%	11%	19%	19%	
You have not ever had to deal with a legal situation during the workday without notifying your employer	79%	71%	91%	66%	90%	80%	78%	90%	86%	81%	72%	
Not sure	5%	1%	6%	13%	6%	4%	5%	2%	3%	-	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
Handle Legal Situation Without Notifying Employer Time Spent											
Multiple full workdays	37%	44%	73%	42%	100%	14%	37%	36%	28%	22%	30%
One full workday	24%	35%	-	29%	-	-	20%	-	43%	30%	16%
4 or more hours	7%	-	-	5%	-	14%	-	14%	14%	-	25%
Between 1 and 4 hours	16%	7%	-	5%	-	46%	43%	24%	-	38%	16%
Less than 1 hour	11%	1%	27%	20%	-	25%	-	19%	14%	10%	13%
Not sure	5%	13%	-	-	-	-	-	7%	-	-	-





	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%	40%	22%	23%	7%	32%		29%	17%	22%	10%	21%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	64%	50%	57%	64%	84%	57%		58%	73%	73%	70%	70%
Not sure	12%	10%	21%	13%	8%	11%		13%	10%	5%	19%	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,...	Don't Care To Say
Manage Financial Matters Yes/No							
Do manage any of the financial matters associated with your life	96%	94%	96%	94%	100%	99%	96%
Do not manage any of the financial matters associated with your life	3%	4%	4%	6%	-	-	1%
Not sure	1%	2%	-	-	-	1%	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 \$100,000	Don't Care To Say
Financial Situation Stress Level							
Significant amount	17%	29%	22%	7%	8%	11%	15%
Moderate amount	31%	30%	35%	33%	19%	32%	30%
Small amount	38%	33%	26%	51%	52%	45%	39%
None at all	13%	8%	17%	9%	22%	12%	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
Most Stressful Aspect of Finances							
Managing debt	13%	12%	13%	12%	10%	13%	17%
Tax issues	25%	16%	25%	29%	26%	34%	24%
Monthly bills or expenses	25%	40%	26%	20%	25%	7%	23%
Saving for retirement	25%	22%	28%	25%	26%	27%	20%
Saving for your children's future	8%	4%	7%	13%	7%	8%	13%
Not sure	4%	5%	1%	2%	6%	11%	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	18%	25%	18%	9%	11%	23%	18%
Multiple times per month	23%	18%	29%	23%	30%	15%	22%
About once per month	22%	22%	22%	27%	21%	22%	10%
Rarely	22%	15%	19%	22%	27%	31%	34%
Never	15%	20%	12%	19%	12%	8%	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%	77%	77%	83%	71%	80%	92%
Do not believe stress or anxiety caused by a financial situation can impact a person's ability to do their job	13%	14%	16%	13%	15%	8%	4%
Not sure	8%	9%	7%	4%	14%	12%	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 coworkers whose financial stress has impacted their job performance	56%	52%	57%	56%	54%	63%	57%
Have not worked with colleagues or coworkers whose financial stress has impacted their job performance	32%	33%	30%	36%	29%	30%	32%
Not sure	12%	15%	13%	8%	17%	7%	11%

	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	36%	34%	38%	36%	30%	34%	41%
Do not believe financial stress has impacted your ability to do your job at any time during your career	60%	64%	59%	59%	60%	64%	53%
Not sure	4%	2%	3%	5%	9%	2%	7%





	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	41%	35%	35%	37%	59%	56%	42%
Employer does not provide support, assistance, or benefits to employees who are seeking financial information or answers to personal questions	52%	57%	55%	58%	41%	37%	47%
Not sure	7%	8%	10%	5%	-	7%	11%

	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%	15%	18%	19%	7%	27%	15%
Tax issues	18%	12%	14%	19%	28%	24%	26%
Monthly bills or expenses	12%	18%	16%	12%	8%	1%	2%
Saving for retirement	36%	38%	35%	37%	31%	35%	41%
Saving for your children's future	5%	7%	9%	5%	2%	1%	-
Something else	11%	10%	7%	9%	24%	11%	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
Involved in Legal Matters Last 3 Years							
Yes/No							
You've personally been involved in a legal situation in the last three years	20%	22%	21%	17%	19%	23%	17%
You've been impacted by the legal situations of others	22%	23%	18%	24%	18%	17%	43%
You've not been affected by any legal matters in the last three years	58%	55%	61%	59%	63%	60%	40%

	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	37%	48%	55%	18%	12%	29%	25%
Somewhat stressful	29%	37%	20%	30%	19%	44%	24%
Minimally stressful	24%	11%	16%	40%	48%	20%	34%
Not stressful at all	10%	4%	10%	12%	21%	7%	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
Legal Situation During Work Day Frequency							
Multiple incidents	15%	17%	18%	11%	9%	14%	21%
At least one time	30%	34%	26%	26%	24%	41%	26%
Never	55%	48%	56%	63%	67%	45%	53%

	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	33%	29%	43%	28%	19%	36%	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	60%	63%	49%	65%	76%	64%	57%
Not sure	7%	8%	8%	8%	6%	-	8%





	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	32%	39%	27%	24%	49%	43%	20%
One full workday	29%	28%	26%	33%	32%	35%	19%
4 or more hours	19%	24%	15%	30%	18%	11%	22%
Between 1 and 4 hours	19%	6%	30%	11%	-	11%	39%
Less than 1 hour	1%	3%	1%	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
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	16%	19%	17%	11%	17%	21%	10%
You have not ever had to deal with a legal situation during the workday without notifying your employer	79%	76%	77%	86%	83%	74%	88%
Not sure	5%	5%	6%	4%	-	5%	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
Handle Legal Situation Without Notifying Employer Time Spent							
Multiple full workdays	37%	51%	36%	19%	-	44%	60%
One full workday	24%	10%	31%	38%	18%	31%	-
4 or more hours	7%	8%	6%	-	21%	9%	-
Between 1 and 4 hours	16%	16%	8%	28%	61%	-	14%
Less than 1 hour	11%	4%	12%	15%	-	16%	26%
Not sure	5%	11%	7%	-	-	-	-

	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%	30%	25%	14%	25%	31%	26%
You do not know colleagues or co-workers who have dealt with legal matters during the work day without notifying their empl...	64%	57%	62%	69%	74%	62%	66%
Not sure	12%	12%	13%	17%	1%	7%	8%

