



## **Budgeting**

**Fieldwork Dates: 5th - 6th October 2017**

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**Conducted by YouGov  
On behalf of YouGov NY**

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## **BACKGROUND**

This spreadsheet contains survey data collected and analysed by YouGov plc. No information contained within this spreadsheet may be published without the consent of YouGov Plc and the client named on the front cover.

Methodology: This survey has been conducted using an online interview administered to members of the YouGov Plc panel of 1.2 million individuals who have agreed to take part in surveys. Emails are sent to panellists selected at random from the base sample. The e-mail invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be "US adult population" or a subset such as "US adult females"). Invitations to surveys don't expire and respondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry accepted data.

YouGov plc make every effort to provide representative information. All results are based on a sample and are therefore subject to statistical errors normally associated with sample-based information.

For further information about the results in this spreadsheet, please contact YouGov Plc +1 888.729.0773 or email [omnibus.us@yougov.com](mailto:omnibus.us@yougov.com) quoting the survey details

## **EDITOR'S NOTES - all press releases should contain the following information**

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1117 adults. Fieldwork was undertaken between 5th - 6th October 2017. The survey was carried out online. The figures have been weighted and are representative of all US adults (aged 18+).

NOTE: All press releases or other publications must be checked by YouGov Plc before use. YouGov requires 48hours to check a press release unless otherwise agreed.

- YouGov is registered with the Information Commissioner
- YouGov is a member of the British Polling Council

Any percentages calculated on bases fewer than 50 respondents must not be reported as they do not represent a wide enough cross-section of the target population to be considered statistically reliable. These figures will be italicised.

# YouGov US

## Budgeting

US\_nat Sample: 28th - 29th September 2016



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	

### marstat. Marital Status

Unweighted base	2156	926	1230	496	766	894	397	511	787	461	1673	180	160	143	637
<b>Base: All US adults</b>	<b>2156</b>	<b>1049</b>	<b>1107</b>	<b>659</b>	<b>738</b>	<b>759</b>	<b>388</b>	<b>457</b>	<b>807</b>	<b>504</b>	<b>1463</b>	<b>252</b>	<b>310</b>	<b>131</b>	<b>934</b>
Married	49%	50%	48%	27%	54%	63%	45%	52%	50%	47%	54%	26%	42%	44%	43%
Separated	2%	2%	3%	3%	3%	2%	3%	1%	2%	3%	2%	3%	4%	2%	3%
Divorced	11%	9%	13%	3%	13%	15%	8%	12%	11%	11%	12%	7%	5%	9%	
Widowed	4%	2%	6%	1%	2%	9%	2%	4%	4%	6%	5%	3%	1%	2%	4%
Single	30%	34%	25%	61%	24%	8%	36%	28%	29%	28%	23%	50%	38%	45%	36%
Domestic partnership	4%	3%	4%	5%	4%	3%	5%	3%	3%	5%	3%	6%	7%	1%	5%

### ZYB\_q1\_1. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.

#### - Yourself

Unweighted base	2156	926	1230	496	766	894	397	511	787	461	1673	180	160	143	637
<b>Base: All US adults</b>	<b>2156</b>	<b>1049</b>	<b>1107</b>	<b>659</b>	<b>738</b>	<b>759</b>	<b>388</b>	<b>457</b>	<b>807</b>	<b>504</b>	<b>1463</b>	<b>252</b>	<b>310</b>	<b>131</b>	<b>934</b>
Very good	37%	38%	36%	36%	33%	41%	35%	35%	39%	36%	36%	44%	40%	29%	38%
Somewhat good	46%	45%	47%	43%	47%	48%	44%	48%	44%	48%	48%	35%	39%	55%	43%
Somewhat bad	12%	13%	11%	14%	14%	8%	14%	12%	11%	13%	12%	13%	16%	7%	13%
Very bad	3%	2%	3%	1%	4%	2%	3%	3%	3%	1%	3%	3%	0%	3%	3%
Don't know	3%	2%	3%	6%	2%	0%	4%	2%	3%	2%	1%	5%	5%	5%	4%

### ZYB\_q1\_2. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.

#### - Your partner / spouse

Unweighted base	1229	572	657	187	450	592	216	297	456	260	1007	64	84	74	331
<b>Base: All US adults with a partner / spouse</b>	<b>1137</b>	<b>559</b>	<b>578</b>	<b>211</b>	<b>428</b>	<b>498</b>	<b>196</b>	<b>252</b>	<b>428</b>	<b>261</b>	<b>844</b>	<b>80</b>	<b>153</b>	<b>59</b>	<b>449</b>
Very good	35%	36%	34%	32%	28%	41%	32%	32%	37%	35%	37%	28%	28%	36%	32%
Somewhat good	36%	38%	34%	39%	35%	36%	36%	39%	33%	38%	35%	35%	42%	35%	35%
Somewhat bad	18%	18%	19%	18%	22%	16%	18%	20%	18%	18%	19%	10%	18%	16%	19%
Very bad	8%	6%	9%	8%	10%	6%	10%	6%	10%	5%	8%	14%	3%	6%	8%
Don't know	3%	2%	4%	3%	5%	1%	3%	3%	2%	3%	1%	5%	8%	7%	6%

### ZYB\_q1\_3. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.

#### - Your local government (i.e., city government, county government)

Unweighted base	2156	926	1230	496	766	894	397	511	787	461	1673	180	160	143	637
<b>Base: All US adults</b>	<b>2156</b>	<b>1049</b>	<b>1107</b>	<b>659</b>	<b>738</b>	<b>759</b>	<b>388</b>	<b>457</b>	<b>807</b>	<b>504</b>	<b>1463</b>	<b>252</b>	<b>310</b>	<b>131</b>	<b>934</b>
Very good	6%	6%	6%	9%	5%	4%	6%	3%	6%	9%	4%	11%	10%	8%	7%
Somewhat good	33%	36%	30%	35%	30%	34%	29%	29%	37%	32%	33%	37%	34%	26%	31%
Somewhat bad	30%	29%	31%	27%	30%	32%	31%	34%	28%	29%	34%	17%	25%	25%	27%
Very bad	21%	22%	20%	15%	24%	22%	20%	26%	18%	21%	22%	14%	21%	24%	21%
Don't know	11%	8%	13%	13%	11%	7%	14%	9%	10%	9%	8%	22%	10%	17%	15%

### ZYB\_q1\_4. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.

#### - The federal government

Unweighted base	2156	926	1230	496	766	894	397	511	787	461	1673	180	160	143	637
<b>Base: All US adults</b>	<b>2156</b>	<b>1049</b>	<b>1107</b>	<b>659</b>	<b>738</b>	<b>759</b>	<b>388</b>	<b>457</b>	<b>807</b>	<b>504</b>	<b>1463</b>	<b>252</b>	<b>310</b>	<b>131</b>	<b>934</b>
Very good	5%	5%	5%	10%	4%	1%	6%	2%	5%	6%	3%	10%	14%	1%	8%
Somewhat good	18%	19%	17%	23%	17%	15%	16%	13%	19%	21%	14%	25%	28%	24%	17%
Somewhat bad	22%	19%	24%	28%	20%	18%	24%	23%	20%	21%	22%	22%	21%	18%	21%

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2 year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Single	Domestic partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+

**marstat. Marital Status**

Unweighted base	2156	802	450	267	1151	48	262	93	524	78	584	1512	713	654	484
<b>Base: All US adults</b>	2156	668	356	197	1051	52	235	90	642	86	616	1478	797	632	427
Married	49%	48%	58%	62%	100%	-	-	-	-	-	62%	44%	29%	58%	76%
Separated	2%	2%	1%	2%	-	100%	-	-	-	-	5%	1%	4%	2%	1%
Divorced	11%	14%	11%	11%	-	-	100%	-	-	-	9%	11%	17%	8%	5%
Widowed	4%	5%	3%	3%	-	-	-	100%	-	-	2%	5%	6%	4%	1%
Single	30%	27%	26%	17%	-	-	-	-	100%	-	16%	35%	40%	24%	15%
Domestic partnership	4%	4%	1%	5%	-	-	-	-	-	100%	6%	3%	5%	4%	3%

**ZYB\_q1\_1. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Yourself**

Unweighted base	2156	802	450	267	1151	48	262	93	524	78	584	1512	713	654	484
<b>Base: All US adults</b>	2156	668	356	197	1051	52	235	90	642	86	616	1478	797	632	427
Very good	37%	35%	35%	42%	40%	39%	35%	36%	34%	25%	38%	36%	37%	39%	39%
Somewhat good	46%	48%	49%	48%	47%	45%	44%	48%	44%	53%	43%	48%	44%	47%	49%
Somewhat bad	12%	12%	13%	7%	9%	14%	15%	11%	15%	20%	14%	11%	13%	12%	10%
Very bad	3%	3%	2%	2%	3%	2%	4%	4%	3%	-	3%	2%	4%	3%	1%
Don't know	3%	1%	1%	0%	2%	-	3%	1%	5%	1%	2%	3%	3%	1%	-

**ZYB\_q1\_2. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your partner / spouse**

Unweighted base	1229	446	273	179	1151	-	-	-	-	78	407	795	245	428	400
<b>Base: All US adults with a partner / spouse</b>	1137	347	209	133	1051	-	-	-	-	86	421	690	269	393	338
Very good	35%	35%	35%	43%	36%	-	-	-	-	17%	28%	39%	25%	32%	42%
Somewhat good	36%	38%	38%	35%	36%	-	-	-	-	38%	37%	36%	39%	38%	35%
Somewhat bad	18%	18%	19%	15%	18%	-	-	-	-	24%	20%	17%	18%	22%	16%
Very bad	8%	8%	7%	6%	8%	-	-	-	-	11%	10%	7%	11%	6%	8%
Don't know	3%	1%	1%	-	2%	-	-	-	-	10%	5%	1%	7%	2%	-

**ZYB\_q1\_3. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your local government (i.e., city government, county government)**

Unweighted base	2156	802	450	267	1151	48	262	93	524	78	584	1512	713	654	484
<b>Base: All US adults</b>	2156	668	356	197	1051	52	235	90	642	86	616	1478	797	632	427
Very good	6%	5%	6%	6%	6%	11%	5%	4%	7%	2%	10%	5%	7%	4%	5%
Somewhat good	33%	31%	40%	37%	32%	35%	29%	36%	37%	23%	30%	34%	31%	35%	37%
Somewhat bad	30%	33%	30%	35%	31%	30%	32%	35%	27%	31%	28%	31%	26%	32%	32%
Very bad	21%	23%	17%	19%	23%	15%	25%	13%	17%	32%	24%	20%	23%	19%	20%
Don't know	11%	9%	7%	4%	9%	10%	10%	11%	13%	11%	9%	11%	12%	10%	6%

**ZYB\_q1\_4. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- The federal government**

Unweighted base	2156	802	450	267	1151	48	262	93	524	78	584	1512	713	654	484
<b>Base: All US adults</b>	2156	668	356	197	1051	52	235	90	642	86	616	1478	797	632	427
Very good	5%	2%	2%	5%	4%	12%	3%	-	7%	4%	9%	4%	7%	3%	3%
Somewhat good	18%	15%	22%	25%	17%	16%	13%	13%	22%	14%	18%	17%	18%	18%	19%
Somewhat bad	22%	21%	22%	24%	19%	32%	23%	19%	25%	21%	23%	21%	21%	21%	24%

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



Total	Social networks membership													
	Prefer not to say	Facebook	Twitter	LinkedIn	Google+	MySpace	Pinterest	Tumblr	Instagram	Vine	Snapchat	Periscope	Other	Don't know

**marstat. Marital Status**

Unweighted base	2156	305	1736	827	659	751	130	551	152	577	44	315	10	120	27
<b>Base: All US adults</b>	2156	301	1752	863	570	824	137	486	152	648	56	376	11	120	31
Married	49%	44%	49%	46%	57%	44%	42%	56%	32%	43%	37%	38%	54%	37%	39%
Separated	2%	2%	2%	3%	2%	3%	3%	2%	3%	2%	-	2%	-	2%	8%
Divorced	11%	10%	11%	9%	14%	10%	11%	11%	4%	7%	7%	3%	11%	14%	8%
Widowed	4%	5%	4%	3%	3%	3%	3%	3%	3%	3%	5%	1%	-	5%	3%
Single	30%	37%	30%	36%	21%	34%	35%	25%	53%	40%	50%	52%	36%	40%	39%
Domestic partnership	4%	2%	4%	3%	4%	4%	6%	3%	4%	5%	-	4%	-	2%	4%

**ZYB\_q1\_1. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Yourself**

Unweighted base	2156	305	1736	827	659	751	130	551	152	577	44	315	10	120	27
<b>Base: All US adults</b>	2156	301	1752	863	570	824	137	486	152	648	56	376	11	120	31
Very good	37%	34%	37%	39%	36%	40%	40%	34%	36%	40%	34%	43%	43%	27%	26%
Somewhat good	46%	45%	45%	44%	48%	43%	43%	48%	47%	42%	35%	40%	31%	49%	42%
Somewhat bad	12%	11%	13%	13%	13%	12%	11%	12%	14%	13%	14%	10%	25%	20%	14%
Very bad	3%	2%	3%	3%	3%	3%	5%	5%	3%	3%	2%	3%	-	1%	-
Don't know	3%	7%	3%	2%	0%	2%	1%	1%	0%	3%	15%	4%	-	4%	18%

**ZYB\_q1\_2. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your partner / spouse**

Unweighted base	1229	156	996	452	409	397	67	336	59	304	24	144	7	52	12
<b>Base: All US adults with a partner / spouse</b>	1137	136	929	425	347	402	66	286	56	311	21	154	6	47	13
Very good	35%	45%	34%	35%	37%	34%	38%	36%	38%	37%	48%	33%	60%	23%	27%
Somewhat good	36%	29%	36%	38%	38%	36%	36%	33%	37%	35%	43%	43%	13%	38%	45%
Somewhat bad	18%	16%	18%	16%	19%	18%	15%	22%	16%	18%	9%	13%	27%	27%	-
Very bad	8%	5%	8%	8%	6%	9%	8%	8%	8%	7%	-	8%	-	6%	8%
Don't know	3%	5%	3%	2%	0%	3%	4%	1%	1%	3%	-	4%	-	7%	21%

**ZYB\_q1\_3. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your local government (i.e., city government, county government)**

Unweighted base	2156	305	1736	827	659	751	130	551	152	577	44	315	10	120	27
<b>Base: All US adults</b>	2156	301	1752	863	570	824	137	486	152	648	56	376	11	120	31
Very good	6%	7%	7%	9%	5%	8%	11%	5%	11%	11%	11%	12%	11%	7%	-
Somewhat good	33%	28%	34%	38%	37%	38%	35%	32%	40%	36%	42%	35%	7%	28%	23%
Somewhat bad	30%	31%	29%	28%	31%	27%	28%	35%	22%	26%	18%	28%	41%	30%	37%
Very bad	21%	19%	20%	18%	21%	18%	21%	20%	19%	17%	12%	16%	31%	21%	10%
Don't know	11%	14%	10%	8%	6%	8%	6%	9%	9%	9%	17%	9%	11%	14%	30%

**ZYB\_q1\_4. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- The federal government**

Unweighted base	2156	305	1736	827	659	751	130	551	152	577	44	315	10	120	27
<b>Base: All US adults</b>	2156	301	1752	863	570	824	137	486	152	648	56	376	11	120	31
Very good	5%	5%	5%	7%	4%	9%	9%	3%	9%	9%	10%	10%	11%	3%	-
Somewhat good	18%	16%	18%	21%	18%	21%	20%	17%	25%	24%	23%	26%	-	17%	8%
Somewhat bad	22%	20%	22%	25%	25%	24%	29%	26%	31%	26%	26%	27%	50%	29%	24%

# YouGov US

## Budgeting

US\_nat Sample: 28th - 29th September 2016



Total	
	None

### marstat. Marital Status

Unweighted base	2156	349
<b>Base: All US adults</b>	2156	352
Married	49%	49%
Separated	2%	2%
Divorced	11%	10%
Widowed	4%	6%
Single	30%	28%
Domestic partnership	4%	4%

ZYB\_q1\_1. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.

#### - Yourself

Unweighted base	2156	349
<b>Base: All US adults</b>	2156	352
Very good	37%	37%
Somewhat good	46%	46%
Somewhat bad	12%	9%
Very bad	3%	3%
Don't know	3%	5%

ZYB\_q1\_2. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.

#### - Your partner / spouse

Unweighted base	1229	200
<b>Base: All US adults with a partner / spouse</b>	1137	188
Very good	35%	35%
Somewhat good	36%	34%
Somewhat bad	18%	16%
Very bad	8%	10%
Don't know	3%	5%

ZYB\_q1\_3. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.

#### - Your local government (i.e., city government, county government)

Unweighted base	2156	349
<b>Base: All US adults</b>	2156	352
Very good	6%	4%
Somewhat good	33%	23%
Somewhat bad	30%	31%
Very bad	21%	26%
Don't know	11%	16%

ZYB\_q1\_4. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.

#### - The federal government

Unweighted base	2156	349
<b>Base: All US adults</b>	2156	352
Very good	5%	4%
Somewhat good	18%	11%
Somewhat bad	22%	17%

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



Total	Gender		Age			Region				Race				No HS, High school graduate	
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)		
Very bad	47%	50%	44%	28%	51%	61%	42%	57%	46%	44%	56%	21%	27%	45%	41%
Don't know	8%	6%	11%	12%	9%	5%	11%	6%	9%	8%	5%	22%	11%	12%	13%

**ZYB\_q2. Which ONE of the following statements best applies to you when it comes to tracking what you spend?**

Unweighted base	2156	926	1230	496	766	894	397	511	787	461	1673	180	160	143	637
<b>Base: All US adults</b>	2156	1049	1107	659	738	759	388	457	807	504	1463	252	310	131	934
I keep a very close eye on what I spend each month and can account for every penny	39%	39%	38%	39%	37%	41%	36%	37%	40%	41%	38%	46%	41%	35%	41%
I know roughly how much I spend each month	51%	51%	50%	46%	51%	54%	52%	55%	50%	47%	55%	41%	37%	53%	45%
I don't keep a track of what I spend each month at all	10%	9%	11%	14%	11%	6%	13%	8%	10%	11%	7%	13%	22%	12%	14%

**ZYB\_q3. A budget is defined as a plan for your future income and expenditures that you can use as a guideline for saving and spending. With this definition in mind, do you or does someone in your household have a budget that concerns your spending and saving?**

Unweighted base	2156	926	1230	496	766	894	397	511	787	461	1673	180	160	143	637
<b>Base: All US adults</b>	2156	1049	1107	659	738	759	388	457	807	504	1463	252	310	131	934
Yes, I have a budget	50%	50%	50%	45%	50%	55%	50%	56%	47%	50%	52%	49%	42%	53%	45%
Yes, someone else in my household has a budget that concerns me and my saving / spending too	15%	16%	15%	20%	13%	13%	15%	14%	16%	15%	14%	10%	20%	22%	15%
No, I / they don't	29%	29%	29%	25%	31%	31%	29%	27%	30%	30%	30%	32%	27%	18%	31%
Don't know	6%	6%	6%	10%	6%	1%	6%	3%	7%	5%	4%	8%	11%	6%	10%

**ZYB\_q4. In which, if any, of the following ways do you / the person in your household keep and update the budget? Please select all that apply.**

Unweighted base	1436	611	825	331	496	609	263	358	508	307	1113	114	101	108	383
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	687	718	425	468	512	252	319	505	330	965	150	191	99	557
They save pieces of paper / receipts in a file / folder	34%	30%	39%	30%	33%	39%	34%	35%	36%	31%	37%	36%	21%	32%	32%
Using a spreadsheet	23%	26%	20%	22%	22%	24%	18%	21%	24%	26%	24%	15%	22%	26%	17%
Using a smartphone app from my bank or financial institution	17%	17%	17%	26%	18%	8%	18%	14%	17%	18%	15%	18%	24%	18%	17%
Using a smartphone app (not from my bank or financial institution)	10%	11%	9%	18%	11%	3%	10%	8%	10%	14%	8%	11%	21%	7%	13%
Using a website associated with my bank or financial institution	27%	28%	26%	21%	27%	31%	29%	28%	25%	27%	29%	25%	15%	26%	21%
Using a website not associated with my bank or financial institution	7%	9%	6%	12%	6%	6%	8%	4%	9%	9%	8%	4%	8%	4%	7%
Literally balance a checkbook	36%	33%	38%	16%	36%	51%	38%	41%	34%	31%	40%	28%	21%	28%	31%
Some other way	8%	8%	9%	5%	8%	12%	7%	6%	9%	11%	9%	4%	6%	10%	5%
Don't know	8%	9%	7%	10%	9%	4%	9%	8%	7%	8%	5%	12%	14%	13%	12%

**ZYB\_q5. How often do you / does someone in your household stray from the budget (i.e., overspend)?**

Unweighted base	1436	611	825	331	496	609	263	358	508	307	1113	114	101	108	383
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	687	718	425	468	512	252	319	505	330	965	150	191	99	557
Daily	6%	7%	5%	11%	6%	2%	6%	7%	5%	8%	5%	8%	12%	6%	10%
Weekly	17%	20%	15%	26%	18%	9%	20%	12%	18%	19%	15%	24%	26%	10%	21%
Monthly	21%	19%	23%	23%	27%	15%	17%	21%	24%	20%	21%	17%	29%	20%	25%
A few times a year	34%	32%	36%	23%	29%	48%	38%	41%	31%	30%	38%	29%	16%	36%	25%
Once a year or less often	14%	14%	13%	7%	12%	20%	12%	11%	14%	17%	14%	11%	12%	19%	11%
Don't know	8%	8%	7%	10%	7%	6%	9%	9%	8%	5%	7%	11%	6%	9%	9%

**ZYB\_q6. In which, if any, of the following ways do you / does someone in your household keep a budget? Please select all that apply.**

Unweighted base	1436	611	825	331	496	609	263	358	508	307	1113	114	101	108	383
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	687	718	425	468	512	252	319	505	330	965	150	191	99	557

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



Total	Education			Marital Status						Children under the age of 18		Income			
	Some college, 2 year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Single	Domestic partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+	
Very bad	47%	55%	50%	45%	53%	29%	56%	58%	34%	51%	43%	49%	42%	51%	51%
Don't know	8%	6%	4%	1%	7%	10%	5%	10%	12%	10%	7%	9%	11%	7%	3%

**ZYB\_q2. Which ONE of the following statements best applies to you when it comes to tracking what you spend?**

Unweighted base	2156	802	450	267	1151	48	262	93	524	78	584	1512	713	654	484
<b>Base: All US adults</b>	2156	668	356	197	1051	52	235	90	642	86	616	1478	797	632	427
I keep a very close eye on what I spend each month and can account for every penny	39%	39%	35%	39%	41%	45%	39%	42%	35%	31%	41%	38%	42%	39%	36%
I know roughly how much I spend each month	51%	53%	59%	56%	51%	43%	54%	50%	50%	48%	47%	52%	46%	53%	57%
I don't keep a track of what I spend each month at all	10%	8%	6%	6%	8%	11%	7%	7%	15%	21%	12%	10%	12%	9%	7%

**ZYB\_q3. A budget is defined as a plan for your future income and expenditures that you can use as a guideline for saving and spending. With this definition in mind, do you or does someone in your household have a budget that concerns your spending and saving?**

Unweighted base	2156	802	450	267	1151	48	262	93	524	78	584	1512	713	654	484
<b>Base: All US adults</b>	2156	668	356	197	1051	52	235	90	642	86	616	1478	797	632	427
Yes, I have a budget	50%	52%	54%	60%	52%	52%	60%	60%	43%	44%	53%	49%	50%	52%	52%
Yes, someone else in my household has a budget that concerns me and my saving / spending too	15%	17%	13%	12%	16%	11%	8%	8%	16%	19%	15%	15%	14%	15%	17%
No, I / they don't	29%	27%	30%	27%	28%	33%	28%	31%	30%	32%	26%	30%	28%	31%	29%
Don't know	6%	3%	2%	0%	4%	4%	4%	1%	10%	4%	6%	6%	7%	2%	2%

**ZYB\_q4. In which, if any, of the following ways do you / the person in your household keep and update the budget? Please select all that apply.**

Unweighted base	1436	557	303	193	794	29	175	64	320	54	406	995	474	449	335
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	464	240	144	715	33	160	61	381	54	421	947	517	424	296
They save pieces of paper / receipts in a file / folder	34%	37%	37%	30%	36%	27%	35%	42%	31%	34%	33%	35%	34%	36%	33%
Using a spreadsheet	23%	20%	34%	35%	27%	16%	21%	4%	20%	8%	22%	22%	16%	24%	33%
Using a smartphone app from my bank or financial institution	17%	17%	19%	13%	16%	11%	11%	4%	22%	23%	25%	14%	16%	16%	18%
Using a smartphone app (not from my bank or financial institution)	10%	9%	9%	10%	9%	20%	12%	2%	12%	11%	18%	7%	13%	10%	10%
Using a website associated with my bank or financial institution	27%	28%	34%	34%	27%	29%	36%	30%	21%	33%	26%	27%	23%	27%	33%
Using a website not associated with my bank or financial institution	7%	6%	9%	9%	7%	9%	4%	8%	10%	8%	8%	7%	6%	10%	9%
Literally balance a checkbook	36%	38%	39%	42%	41%	22%	37%	44%	24%	36%	28%	39%	30%	37%	41%
Some other way	8%	10%	9%	13%	8%	14%	11%	13%	7%	6%	7%	9%	10%	6%	9%
Don't know	8%	6%	3%	4%	6%	11%	5%	7%	11%	15%	8%	8%	11%	4%	5%

**ZYB\_q5. How often do you / does someone in your household stray from the budget (i.e., overspend)?**

Unweighted base	1436	557	303	193	794	29	175	64	320	54	406	995	474	449	335
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	464	240	144	715	33	160	61	381	54	421	947	517	424	296
Daily	6%	5%	1%	3%	6%	9%	5%	-	8%	3%	11%	4%	7%	6%	7%
Weekly	17%	14%	14%	17%	24%	13%	9%	18%	14%	14%	25%	13%	21%	17%	13%
Monthly	21%	20%	17%	19%	20%	23%	22%	14%	25%	25%	25%	19%	21%	25%	19%
A few times a year	34%	39%	44%	40%	36%	23%	41%	46%	25%	38%	26%	38%	30%	34%	40%
Once a year or less often	14%	16%	15%	15%	13%	17%	15%	20%	12%	19%	8%	16%	12%	13%	16%
Don't know	8%	6%	8%	6%	6%	5%	4%	10%	12%	2%	5%	9%	9%	6%	6%

**ZYB\_q6. In which, if any, of the following ways do you / does someone in your household keep a budget? Please select all that apply.**

Unweighted base	1436	557	303	193	794	29	175	64	320	54	406	995	474	449	335
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	464	240	144	715	33	160	61	381	54	421	947	517	424	296



**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



	Total	Social networks membership													
		Prefer not to say	Facebook	Twitter	LinkedIn	Google+	MySpace	Pinterest	Tumblr	Instagram	Vine	Snapchat	Periscope	Other	Don't know
Very bad	47%	47%	46%	40%	49%	38%	36%	49%	28%	34%	23%	30%	39%	44%	41%
Don't know	8%	12%	8%	6%	4%	8%	6%	5%	7%	7%	18%	7%	-	6%	27%

**ZYB\_q2. Which ONE of the following statements best applies to you when it comes to tracking what you spend?**

	Unweighted base	305	1736	827	659	751	130	551	152	577	44	315	10	120	27
<b>Base: All US adults</b>	2156	301	1752	863	570	824	137	486	152	648	56	376	11	120	31
I keep a very close eye on what I spend each month and can account for every penny	39%	36%	40%	42%	40%	42%	52%	38%	43%	42%	41%	41%	16%	43%	15%
I know roughly how much I spend each month	51%	51%	50%	49%	53%	47%	37%	53%	49%	48%	46%	47%	84%	47%	66%
I don't keep a track of what I spend each month at all	10%	13%	10%	9%	7%	10%	11%	9%	8%	10%	13%	12%	-	10%	19%

**ZYB\_q3. A budget is defined as a plan for your future income and expenditures that you can use as a guideline for saving and spending. With this definition in mind, do you or does someone in your household have a budget that concerns your spending and saving?**

	Unweighted base	305	1736	827	659	751	130	551	152	577	44	315	10	120	27
<b>Base: All US adults</b>	2156	301	1752	863	570	824	137	486	152	648	56	376	11	120	31
Yes, I have a budget	50%	42%	51%	52%	55%	52%	66%	51%	44%	52%	34%	52%	31%	46%	21%
Yes, someone else in my household has a budget that concerns me and my saving / spending too	15%	13%	15%	16%	14%	15%	10%	17%	28%	16%	22%	17%	33%	19%	11%
No, I / they don't	29%	30%	29%	27%	29%	28%	23%	29%	22%	25%	37%	26%	36%	25%	29%
Don't know	6%	14%	5%	5%	2%	5%	2%	4%	6%	6%	7%	5%	-	10%	40%

**ZYB\_q4. In which, if any, of the following ways do you / the person in your household keep and update the budget? Please select all that apply.**

	Unweighted base	178	1176	569	452	523	100	371	107	399	30	220	7	82	11
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	167	1164	588	395	554	103	326	109	442	31	259	7	78	10
They save pieces of paper / receipts in a file / folder	34%	32%	35%	34%	32%	33%	39%	38%	40%	29%	44%	26%	41%	37%	12%
Using a spreadsheet	23%	22%	23%	25%	30%	22%	22%	22%	19%	22%	11%	23%	72%	28%	7%
Using a smartphone app from my bank or financial institution	17%	18%	19%	25%	20%	24%	19%	22%	33%	28%	30%	31%	26%	22%	17%
Using a smartphone app (not from my bank or financial institution)	10%	4%	11%	14%	10%	16%	9%	10%	22%	19%	20%	22%	30%	12%	-
Using a website associated with my bank or financial institution	27%	26%	27%	29%	33%	27%	27%	29%	24%	25%	31%	29%	28%	31%	33%
Using a website not associated with my bank or financial institution	7%	3%	7%	10%	9%	10%	7%	7%	14%	10%	17%	10%	38%	8%	7%
Literally balance a checkbook	36%	37%	34%	28%	38%	30%	30%	38%	22%	26%	30%	23%	20%	34%	29%
Some other way	8%	9%	8%	8%	9%	8%	14%	10%	9%	7%	10%	5%	23%	14%	8%
Don't know	8%	13%	8%	5%	5%	6%	6%	4%	4%	6%	2%	5%	-	5%	32%

**ZYB\_q5. How often do you / does someone in your household stray from the budget (i.e., overspend)?**

	Unweighted base	178	1176	569	452	523	100	371	107	399	30	220	7	82	11
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	167	1164	588	395	554	103	326	109	442	31	259	7	78	10
Daily	6%	3%	7%	9%	6%	8%	8%	7%	11%	11%	9%	11%	26%	5%	-
Weekly	17%	12%	18%	21%	15%	21%	30%	16%	16%	22%	18%	28%	16%	10%	30%
Monthly	21%	18%	21%	23%	21%	25%	14%	27%	27%	27%	31%	23%	13%	19%	9%
A few times a year	34%	38%	33%	31%	40%	30%	32%	34%	33%	26%	27%	24%	31%	48%	17%
Once a year or less often	14%	19%	13%	11%	13%	11%	12%	10%	9%	9%	14%	9%	13%	7%	27%
Don't know	8%	10%	7%	5%	5%	5%	5%	7%	4%	6%	-	5%	-	10%	17%

**ZYB\_q6. In which, if any, of the following ways do you / does someone in your household keep a budget? Please select all that apply.**

	Unweighted base	178	1176	569	452	523	100	371	107	399	30	220	7	82	11
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	167	1164	588	395	554	103	326	109	442	31	259	7	78	10

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



	Total	None
Very bad	47%	55%
Don't know	8%	13%

ZYB\_q2. Which ONE of the following statements best applies to you when it comes to tracking what you spend?

	Unweighted base	2156	349
<b>Base: All US adults</b>	2156	352	
I keep a very close eye on what I spend each month and can account for every penny	39%	41%	
I know roughly how much I spend each month	51%	46%	
I don't keep a track of what I spend each month at all	10%	13%	

ZYB\_q3. A budget is defined as a plan for your future income and expenditures that you can use as a guideline for saving and spending. With this definition in mind, do you or does someone in your household have a budget that concerns your spending and saving?

	Unweighted base	2156	349
<b>Base: All US adults</b>	2156	352	
Yes, I have a budget	50%	48%	
Yes, someone else in my household has a budget that concerns me and my saving / spending too	15%	8%	
No, I / they don't	29%	34%	
Don't know	6%	9%	

ZYB\_q4. In which, if any, of the following ways do you / the person in your household keep and update the budget? Please select all that apply.

	Unweighted base	1436	213
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	199	
They save pieces of paper / receipts in a file / folder	34%	36%	
Using a spreadsheet	23%	23%	
Using a smartphone app from my bank or financial institution	17%	6%	
Using a smartphone app (not from my bank or financial institution)	10%	4%	
Using a website associated with my bank or financial institution	27%	23%	
Using a website not associated with my bank or financial institution	7%	3%	
Literally balance a checkbook	36%	49%	
Some other way	8%	9%	
Don't know	8%	9%	

ZYB\_q5. How often do you / does someone in your household stray from the budget (i.e., overspend)?

	Unweighted base	1436	213
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	199	
Daily	6%	3%	
Weekly	17%	11%	
Monthly	21%	13%	
A few times a year	34%	44%	
Once a year or less often	14%	16%	
Don't know	8%	12%	

ZYB\_q6. In which, if any, of the following ways do you / does someone in your household keep a budget? Please select all that apply.

	Unweighted base	1436	213
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	199	

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



	Total	Gender		Age			Region				Race				No HS, High school graduate
		Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	
To make sure we have enough money to cover everything we want to spend	60%	56%	63%	57%	59%	63%	55%	63%	60%	60%	61%	63%	53%	51%	56%
We would be in financial difficulty if we didn't budget	35%	34%	36%	38%	35%	33%	36%	34%	35%	35%	36%	32%	30%	37%	37%
Out of habit	32%	34%	30%	30%	28%	36%	32%	29%	33%	32%	33%	28%	30%	32%	27%
To have money left over to pay off existing debts	28%	27%	28%	28%	30%	25%	26%	27%	28%	28%	28%	20%	32%	24%	22%
Something else	4%	4%	4%	2%	5%	5%	4%	5%	3%	4%	5%	3%	1%	6%	2%
<b>ZYB_q7. Which, if any, of the following do you / does someone in your household keep a budget in order to save for? Please select all that apply.</b>															
	Unweighted base	611	825	331	496	609	263	358	508	307	1113	114	101	108	383
<b>Base: All US adults who have a household budget that concerns their spending</b>		687	718	425	468	512	252	319	505	330	965	150	191	99	557
Children / grandchildren's future	22%	22%	22%	27%	23%	16%	22%	21%	21%	24%	21%	21%	25%	22%	21%
Unforeseen future healthcare bills	34%	34%	34%	29%	32%	40%	34%	34%	35%	32%	36%	25%	29%	42%	28%
My / our retirement	37%	42%	33%	29%	39%	43%	35%	38%	37%	39%	40%	26%	30%	42%	25%
Vacations / travel	43%	44%	42%	38%	42%	47%	45%	45%	41%	42%	44%	39%	40%	41%	33%
A new house / place to live	14%	12%	16%	28%	14%	4%	16%	13%	15%	14%	13%	13%	19%	20%	15%
Improvements to my existing house / apartment	33%	32%	34%	25%	35%	38%	31%	34%	33%	34%	36%	25%	29%	27%	29%
A car vehicle that's new to me	17%	17%	17%	17%	17%	17%	19%	20%	14%	17%	18%	13%	17%	15%	14%
Holiday gifts	33%	28%	37%	33%	33%	33%	32%	34%	35%	29%	34%	31%	31%	29%	36%
Other gifts (i.e., birthdays)	18%	18%	19%	21%	13%	21%	21%	22%	18%	15%	19%	21%	17%	14%	19%
Something else	6%	5%	7%	4%	7%	7%	5%	6%	6%	8%	7%	6%	2%	6%	3%
Not applicable – I / someone else does not keep a budget in order to save	11%	10%	11%	10%	11%	11%	9%	11%	12%	10%	11%	15%	8%	8%	13%

Cell Contents (Column Percentages)

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



Total	Education			Marital Status						Children under the age of 18		Income			
	Some college, 2 year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Single	Domestic partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+	
To make sure we have enough money to cover everything we want to spend	60%	60%	67%	63%	61%	53%	66%	45%	58%	64%	60%	59%	54%	63%	64%
We would be in financial difficulty if we didn't budget	35%	35%	34%	27%	35%	42%	37%	44%	30%	53%	42%	31%	46%	34%	25%
Out of habit	32%	33%	34%	41%	32%	28%	33%	37%	31%	26%	24%	36%	27%	34%	36%
To have money left over to pay off existing debts	28%	31%	32%	30%	28%	18%	33%	23%	26%	27%	30%	27%	25%	30%	30%
Something else	4%	4%	5%	11%	4%	2%	6%	2%	4%	-	3%	5%	2%	5%	6%
<b>ZYB_q7. Which, if any, of the following do you / does someone in your household keep a budget in order to save for? Please select all that apply.</b>															
Unweighted base	1436	557	303	193	794	29	175	64	320	54	406	995	474	449	335
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	464	240	144	715	33	160	61	381	54	421	947	517	424	296
Children / grandchildren's future	22%	21%	23%	25%	25%	30%	23%	7%	16%	22%	40%	13%	20%	20%	26%
Unforeseen future healthcare bills	34%	38%	38%	38%	38%	32%	33%	22%	30%	32%	29%	36%	26%	38%	40%
My / our retirement	37%	40%	49%	56%	45%	19%	30%	23%	32%	26%	32%	40%	23%	36%	60%
Vacations / travel	43%	44%	55%	55%	50%	30%	34%	25%	38%	39%	43%	43%	31%	44%	60%
A new house / place to live	14%	13%	16%	11%	12%	29%	10%	6%	20%	22%	22%	11%	17%	14%	12%
Improvements to my existing house / apartment	33%	31%	40%	41%	39%	22%	29%	28%	25%	33%	34%	33%	26%	34%	44%
A car vehicle that's new to me	17%	19%	19%	19%	18%	13%	14%	9%	17%	29%	17%	17%	16%	17%	18%
Holiday gifts	33%	32%	32%	27%	37%	30%	25%	30%	28%	36%	40%	30%	31%	37%	33%
Other gifts (i.e., birthdays)	18%	18%	22%	13%	18%	7%	21%	17%	20%	19%	18%	19%	17%	18%	19%
Something else	6%	8%	8%	9%	4%	4%	12%	13%	8%	4%	2%	8%	7%	7%	5%
Not applicable – I / someone else does not keep a budget in order to save	11%	10%	8%	7%	8%	6%	18%	17%	12%	12%	8%	11%	15%	10%	5%

Cell Contents (Col

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



	Total	Social networks membership														
		Prefer not to say	Facebook	Twitter	LinkedIn	Google+	MySpace	Pinterest	Tumblr	Instagram	Vine	Snapchat	Periscope	Other	Don't know	
To make sure we have enough money to cover everything we want to spend	60%	61%	60%	61%	66%	60%	61%	67%	66%	60%	26%	55%	33%	60%	47%	
We would be in financial difficulty if we didn't budget	35%	23%	35%	34%	37%	38%	48%	37%	35%	35%	29%	36%	22%	33%	34%	
Out of habit	32%	33%	30%	31%	33%	28%	28%	30%	31%	28%	32%	29%	26%	33%	30%	
To have money left over to pay off existing debts	28%	24%	28%	28%	29%	30%	28%	30%	28%	28%	27%	31%	30%	30%	27%	
Something else	4%	4%	4%	5%	5%	4%	6%	5%	5%	3%	18%	3%	25%	16%	18%	
<b>ZYB_q7. Which, if any, of the following do you / does someone in your household keep a budget in order to save for? Please select all that apply.</b>																
	Unweighted base	1436	178	1176	569	452	523	100	371	107	399	30	220	7	82	11
<b>Base: All US adults who have a household budget that concerns their spending</b>		1404	167	1164	588	395	554	103	326	109	442	31	259	7	78	10
Children / grandchildren's future	22%	23%	23%	23%	23%	20%	18%	23%	25%	23%	28%	50%	30%	18%		
Unforeseen future healthcare bills	34%	36%	34%	32%	39%	32%	30%	35%	38%	28%	34%	25%	20%	37%	29%	
My / our retirement	37%	45%	36%	37%	50%	32%	27%	37%	33%	35%	43%	34%	59%	31%	37%	
Vacations / travel	43%	46%	44%	43%	53%	43%	39%	48%	47%	45%	44%	41%	37%	39%	27%	
A new house / place to live	14%	14%	16%	21%	16%	19%	27%	20%	29%	23%	26%	26%	-	20%	7%	
Improvements to my existing house / apartment	33%	33%	32%	32%	37%	35%	34%	35%	34%	31%	47%	31%	50%	32%	39%	
A car vehicle that's new to me	17%	19%	17%	20%	21%	19%	26%	21%	20%	19%	22%	21%	16%	15%	15%	
Holiday gifts	33%	30%	34%	32%	32%	33%	38%	41%	32%	33%	36%	30%	25%	35%	7%	
Other gifts (i.e., birthdays)	18%	23%	19%	20%	20%	18%	27%	23%	21%	20%	18%	18%	-	34%	-	
Something else	6%	5%	5%	7%	7%	4%	5%	9%	9%	5%	12%	4%	-	17%	-	
Not applicable – I / someone else does not keep a budget in order to save	11%	8%	10%	9%	7%	9%	7%	10%	12%	10%	8%	7%	24%	10%	29%	

Cell Contents (Col

**YouGov US**  
**Budgeting**

US\_nat Sample: 28th - 29th September 2016



	Total	None
To make sure we have enough money to cover everything we want to spend	60%	54%
We would be in financial difficulty if we didn't budget	35%	30%
Out of habit	32%	44%
To have money left over to pay off existing debts	28%	26%
Something else	4%	4%

**ZYB\_q7. Which, if any, of the following do you / does someone in your household keep a budget in order to save for? Please select all that apply.**

	Unweighted base	
	1436	213
<b>Base: All US adults who have a household budget that concerns their spending</b>	1404	199
Children / grandchildren's future	22%	17%
Unforeseen future healthcare bills	34%	35%
My / our retirement	37%	46%
Vacations / travel	43%	38%
A new house / place to live	14%	6%
Improvements to my existing house / apartment	33%	36%
A car vehicle that's new to me	17%	14%
Holiday gifts	33%	30%
Other gifts (i.e., birthdays)	18%	19%
Something else	6%	11%
Not applicable – I / someone else does not keep a budget in order to save	11%	10%

Cell Contents (Col

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	

**marstat. Marital Status**

Unweighted base	1117	486	631	233	398	486	187	261	400	269	815	109	116	77	415
<b>Base: All US adults</b>	1098	545	554	324	366	409	191	248	389	271	723	138	161	77	460
Married	50%	49%	51%	33%	54%	60%	44%	50%	54%	48%	54%	32%	46%	50%	49%
Separated	2%	1%	2%	2%	2%	1%	2%	2%	2%	1%	1%	1%	4%	6%	2%
Divorced	11%	10%	13%	4%	11%	18%	10%	11%	12%	13%	12%	9%	8%	8%	10%
Widowed	4%	1%	6%	0%	1%	9%	4%	4%	5%	3%	5%	4%	-	3%	5%
Never married	30%	36%	24%	56%	29%	10%	36%	32%	26%	31%	25%	44%	40%	31%	29%
Domestic / civil partnership	3%	3%	3%	5%	2%	2%	4%	2%	2%	5%	3%	4%	2%	2%	5%

**ZYB\_q1\_1. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Yourself**

Unweighted base	1117	486	631	233	398	486	187	261	400	269	815	109	116	77	415
<b>Base: All US adults</b>	1098	545	554	324	366	409	191	248	389	271	723	138	161	77	460
Very good	36%	36%	36%	35%	33%	39%	33%	37%	36%	37%	35%	41%	39%	34%	36%
Somewhat good	42%	44%	40%	38%	40%	48%	43%	40%	43%	42%	43%	33%	47%	44%	42%
Somewhat bad	14%	14%	14%	19%	17%	7%	15%	15%	11%	16%	15%	15%	6%	17%	12%
Very bad	4%	2%	6%	5%	4%	4%	6%	4%	4%	3%	5%	6%	2%	-	5%
Don't know	4%	4%	4%	4%	6%	2%	4%	5%	5%	2%	3%	5%	6%	5%	5%

**ZYB\_q1\_2. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your partner / spouse**

Unweighted base	626	278	348	105	225	296	97	148	227	154	489	35	61	41	232
<b>Base: All US adults</b>	583	284	299	123	207	253	92	130	220	141	416	50	77	40	248
Very good	40%	40%	32%	35%	36%	36%	38%	31%	38%	37%	35%	34%	50%	23%	36%
Somewhat good	36%	37%	34%	31%	31%	42%	36%	38%	35%	35%	36%	45%	25%	42%	37%
Somewhat bad	18%	15%	20%	21%	19%	16%	18%	19%	17%	17%	18%	15%	26%	13%	
Very bad	8%	7%	10%	10%	12%	5%	6%	11%	7%	10%	10%	3%	7%	7%	9%
Don't know	2%	2%	3%	4%	3%	2%	2%	1%	4%	2%	3%	1%	2%	2%	4%

**ZYB\_q1\_3. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your local government (i.e., city government, county government)**

Unweighted base	1117	486	631	233	398	486	187	261	400	269	815	109	116	77	415
<b>Base: All US adults</b>	1098	545	554	324	366	409	191	248	389	271	723	138	161	77	460
Very good	7%	9%	4%	7%	8%	5%	7%	3%	8%	8%	4%	3%	18%	11%	8%
Somewhat good	31%	32%	29%	28%	27%	36%	22%	34%	31%	33%	32%	25%	34%	16%	30%
Somewhat bad	30%	28%	31%	28%	30%	31%	32%	29%	30%	28%	32%	20%	24%	31%	26%
Very bad	20%	21%	19%	21%	20%	19%	22%	20%	16%	25%	19%	27%	11%	30%	19%
Don't know	13%	9%	17%	16%	15%	9%	17%	14%	16%	7%	11%	24%	13%	12%	17%

**ZYB\_q1\_4. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- The federal government**

Unweighted base	1117	486	631	233	398	486	187	261	400	269	815	109	116	77	415
<b>Base: All US adults</b>	1098	545	554	324	366	409	191	248	389	271	723	138	161	77	460
Very good	3%	5%	2%	3%	5%	2%	1%	1%	5%	5%	3%	1%	10%	1%	5%
Somewhat good	15%	16%	14%	19%	15%	12%	13%	12%	15%	18%	11%	20%	30%	12%	18%
Somewhat bad	25%	22%	27%	28%	21%	25%	27%	25%	26%	22%	27%	18%	19%	24%	24%
Very bad	47%	50%	44%	37%	45%	56%	48%	47%	44%	50%	51%	43%	27%	56%	39%

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2 year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+

**marstat. Marital Status**

Unweighted base	1117	376	206	120	594	18	150	51	272	32	341	776	406	322	231
<b>Base: All US adults</b>	1098	350	190	98	549	19	126	41	330	34	360	738	428	305	207
Married	50%	43%	57%	64%	100%	-	-	-	-	-	63%	44%	32%	58%	78%
Separated	2%	2%	1%	1%	-	100%	-	-	-	-	2%	2%	2%	3%	1%
Divorced	11%	13%	12%	10%	-	-	100%	-	-	-	8%	13%	16%	13%	5%
Widowed	4%	3%	3%	3%	-	-	-	100%	-	-	0%	5%	6%	2%	1%
Never married	30%	36%	26%	22%	-	-	-	-	100%	-	23%	33%	42%	22%	14%
Domestic / civil partnership	3%	2%	1%	1%	-	-	-	-	-	100%	4%	3%	3%	3%	2%

**ZYB\_q1\_1. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Yourself**

Unweighted base	1117	376	206	120	594	18	150	51	272	32	341	776	406	322	231
<b>Base: All US adults</b>	1098	350	190	98	549	19	126	41	330	34	360	738	428	305	207
Very good	36%	33%	38%	44%	42%	27%	35%	49%	27%	22%	40%	34%	34%	38%	44%
Somewhat good	42%	42%	41%	44%	41%	32%	46%	42%	44%	35%	40%	43%	42%	41%	40%
Somewhat bad	14%	15%	18%	10%	12%	14%	10%	2%	19%	21%	14%	14%	14%	13%	
Very bad	4%	4%	3%	2%	3%	9%	7%	4%	3%	17%	3%	4%	5%	4%	3%
Don't know	4%	5%	0%	0%	2%	17%	2%	4%	6%	5%	2%	4%	5%	2%	-

**ZYB\_q1\_2. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your partner / spouse**

Unweighted base	626	192	123	79	594	-	-	-	-	32	239	387	151	199	189
<b>Base: All US adults</b>	583	160	110	64	549	-	-	-	-	34	240	343	150	185	166
Very good	32%	32%	36%	42%	37%	-	-	-	-	20%	34%	37%	33%	35%	40%
Somewhat good	36%	35%	34%	33%	35%	-	-	-	-	41%	32%	38%	36%	36%	34%
Somewhat bad	18%	24%	19%	19%	17%	-	-	-	-	23%	20%	16%	18%	16%	19%
Very bad	8%	7%	10%	6%	8%	-	-	-	-	11%	11%	7%	10%	10%	7%
Don't know	2%	2%	1%	0%	2%	-	-	-	-	5%	3%	2%	3%	3%	-

**ZYB\_q1\_3. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your local government (i.e., city government, county government)**

Unweighted base	1117	376	206	120	594	18	150	51	272	32	341	776	406	322	231
<b>Base: All US adults</b>	1098	350	190	98	549	19	126	41	330	34	360	738	428	305	207
Very good	7%	4%	7%	9%	7%	18%	5%	2%	6%	8%	9%	6%	6%	6%	11%
Somewhat good	31%	28%	35%	35%	32%	22%	33%	30%	29%	25%	34%	29%	33%	29%	35%
Somewhat bad	30%	32%	31%	34%	29%	28%	29%	39%	30%	25%	24%	32%	28%	29%	33%
Very bad	20%	22%	21%	16%	19%	13%	25%	20%	20%	14%	18%	21%	19%	22%	17%
Don't know	13%	14%	6%	5%	12%	17%	8%	9%	15%	29%	15%	12%	14%	13%	4%

**ZYB\_q1\_4. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- The federal government**

Unweighted base	1117	376	206	120	594	18	150	51	272	32	341	776	406	322	231
<b>Base: All US adults</b>	1098	350	190	98	549	19	126	41	330	34	360	738	428	305	207
Very good	3%	2%	2%	3%	4%	12%	1%	-	4%	6%	6%	2%	3%	4%	5%
Somewhat good	15%	9%	17%	14%	17%	-	11%	10%	16%	3%	23%	11%	17%	11%	20%
Somewhat bad	25%	26%	22%	28%	22%	36%	27%	28%	25%	38%	22%	26%	26%	25%	25%
Very bad	47%	52%	54%	51%	48%	31%	53%	55%	44%	41%	37%	52%	41%	49%	49%



**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



Total	Social networks membership													
	Prefer not to say	Facebook	Twitter	LinkedIn	Google+	MySpace	Pinterest	Tumblr	Instagram	nosquare	Snapchat	Periscope	Other	Don't know

**marstat. Marital Status**

Unweighted base	1117	158	888	393	300	291	66	331	76	317	2	173	19	20	9
<b>Base: All US adults</b>	1098	158	875	377	271	291	68	293	78	338	2	195	27	32	8
Married	50%	48%	51%	54%	58%	48%	44%	58%	38%	48%	-	49%	59%	26%	58%
Separated	2%	2%	2%	2%	2%	3%	3%	1%	-	2%	-	2%	-	-	-
Divorced	11%	6%	11%	11%	12%	11%	18%	11%	9%	7%	48%	5%	3%	6%	12%
Widowed	4%	5%	4%	4%	4%	4%	1%	4%	1%	2%	-	1%	6%	-	10%
Never married	30%	35%	29%	27%	22%	29%	30%	23%	48%	37%	52%	39%	31%	64%	20%
Domestic / civil partnership	3%	4%	3%	2%	3%	5%	5%	2%	4%	4%	-	5%	1%	4%	-

**ZYB\_q1\_1. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Yourself**

Unweighted base	1117	158	888	393	300	291	66	331	76	317	2	173	19	20	9
<b>Base: All US adults</b>	1098	158	875	377	271	291	68	293	78	338	2	195	27	32	8
Very good	36%	27%	34%	38%	38%	37%	44%	34%	30%	32%	100%	31%	35%	14%	58%
Somewhat good	42%	49%	44%	41%	40%	38%	32%	40%	47%	41%	-	38%	26%	77%	31%
Somewhat bad	14%	13%	14%	15%	17%	17%	15%	17%	19%	17%	-	19%	28%	2%	-
Very bad	4%	4%	4%	5%	4%	6%	1%	6%	1%	7%	-	8%	7%	6%	-
Don't know	4%	8%	3%	1%	2%	3%	8%	3%	4%	3%	-	4%	3%	1%	11%

**ZYB\_q1\_2. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your partner / spouse**

Unweighted base	626	87	511	228	184	164	32	202	34	181	-	103	12	12	5
<b>Base: All US adults</b>	583	82	477	211	164	154	33	177	33	176	-	104	16	10	5
Very good	36%	33%	36%	41%	36%	35%	40%	35%	33%	37%	-	41%	19%	15%	23%
Somewhat good	36%	37%	34%	30%	31%	35%	32%	31%	48%	29%	-	28%	62%	51%	58%
Somewhat bad	18%	18%	18%	19%	20%	17%	10%	21%	15%	20%	-	17%	19%	26%	-
Very bad	8%	6%	9%	9%	12%	11%	9%	13%	4%	12%	-	11%	-	7%	19%
Don't know	2%	5%	2%	1%	1%	2%	10%	1%	-	2%	-	3%	-	-	-

**ZYB\_q1\_3. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your local government (i.e., city government, county government)**

Unweighted base	1117	158	888	393	300	291	66	331	76	317	2	173	19	20	9
<b>Base: All US adults</b>	1098	158	875	377	271	291	68	293	78	338	2	195	27	32	8
Very good	7%	3%	7%	7%	6%	8%	16%	4%	8%	7%	52%	9%	14%	2%	14%
Somewhat good	31%	22%	31%	32%	33%	31%	22%	30%	36%	33%	-	25%	8%	68%	10%
Somewhat bad	30%	31%	31%	33%	35%	33%	30%	33%	39%	28%	48%	30%	42%	17%	10%
Very bad	20%	22%	20%	19%	20%	17%	17%	19%	9%	19%	-	20%	16%	6%	14%
Don't know	13%	22%	12%	9%	5%	11%	15%	14%	9%	14%	-	16%	20%	7%	53%

**ZYB\_q1\_4. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- The federal government**

Unweighted base	1117	158	888	393	300	291	66	331	76	317	2	173	19	20	9
<b>Base: All US adults</b>	1098	158	875	377	271	291	68	293	78	338	2	195	27	32	8
Very good	3%	2%	3%	4%	2%	4%	11%	2%	3%	3%	52%	5%	5%	-	14%
Somewhat good	15%	11%	16%	18%	15%	16%	19%	13%	19%	23%	-	19%	13%	57%	10%
Somewhat bad	25%	20%	25%	26%	22%	27%	9%	23%	24%	22%	-	25%	26%	4%	-
Very bad	47%	55%	47%	46%	56%	45%	42%	50%	46%	41%	48%	38%	49%	32%	24%

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



<b>Total</b>	
	<b>None</b>

**marstat. Marital Status**

Unweighted base	1117	126
<b>Base</b>	1098	115
Married	50%	46%
Separated	2%	1%
Divorced	11%	12%
Widowed	4%	5%
Never married	30%	35%
Domestic / civil partnership	3%	1%

**ZYB\_q1\_1. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Yourself**

Unweighted base	1117	126
<b>Base: All US adults</b>	1098	115
Very good	36%	41%
Somewhat good	42%	41%
Somewhat bad	14%	9%
Very bad	4%	1%
Don't know	4%	9%

**ZYB\_q1\_2. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your partner / spouse**

Unweighted base	626	64
<b>Base: All US adults</b>	583	54
Very good	36%	39%
Somewhat good	36%	39%
Somewhat bad	18%	11%
Very bad	8%	5%
Don't know	2%	6%

**ZYB\_q1\_3. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- Your local government (i.e., city government, county government)**

Unweighted base	1117	126
<b>Base: All US adults</b>	1098	115
Very good	7%	6%
Somewhat good	31%	23%
Somewhat bad	30%	29%
Very bad	20%	25%
Don't know	13%	17%

**ZYB\_q1\_4. How good or bad do you feel each the following people or institutions are at budgeting? Please select one option on each row.**

**- The federal government**

Unweighted base	1117	126
<b>Base: All US adults</b>	1098	115
Very good	3%	2%
Somewhat good	15%	11%
Somewhat bad	25%	20%
Very bad	47%	54%

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	

ZYB\_q2. Which ONE of the following statements best applies to you when it comes to tracking what you spend?

Don't know	10%	7%	13%	12%	13%	5%	11%	14%	10%	5%	8%	18%	14%	7%	13%
Unweighted base	1117	486	631	233	398	486	187	261	400	269	815	109	116	77	415
<b>Base: All US adults</b>	1098	545	554	324	366	409	191	248	389	271	723	138	161	77	460
I keep a very close eye on what I spend each month and can account for every penny	41%	41%	41%	38%	39%	46%	39%	43%	43%	38%	41%	42%	40%	41%	40%
I know roughly how much I spend each month	50%	50%	50%	51%	50%	50%	51%	49%	49%	53%	50%	51%	49%	54%	49%
I don't keep a track of what I spend each month at all	9%	8%	9%	11%	11%	5%	10%	8%	8%	9%	9%	7%	11%	5%	11%

ZYB\_q3. A budget is defined as a plan for your future income and expenditures that you can use as a guideline for saving and spending. With this definition in mind, do you or does someone in your household have a budget that concerns your spending and saving?

Unweighted base	1117	486	631	233	398	486	187	261	400	269	815	109	116	77	415
<b>Base: All US adults</b>	1098	545	554	324	366	409	191	248	389	271	723	138	161	77	460
Yes, I have a budget	55%	54%	56%	54%	52%	58%	52%	58%	52%	57%	53%	58%	59%	53%	53%
Yes, someone else in my household has a budget that concerns me and my saving / spending too	15%	15%	15%	19%	14%	13%	16%	13%	15%	17%	15%	9%	18%	19%	14%
No, I / they don't	25%	26%	24%	21%	28%	26%	25%	23%	28%	23%	27%	27%	14%	25%	27%
Don't know	5%	5%	6%	7%	7%	3%	7%	6%	5%	3%	5%	6%	8%	3%	7%

ZYB\_q4. In which, if any, of the following ways do you / the person in your household keep and update the budget? Please select all that apply.

Unweighted base	773	326	447	166	261	346	127	183	267	196	557	71	89	56	265
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	373	390	235	239	289	129	175	259	200	491	92	125	55	305
They save pieces of paper / receipts in a file / folder	35%	31%	38%	24%	35%	43%	41%	32%	36%	32%	35%	38%	28%	39%	29%
Using a spreadsheet	22%	25%	19%	15%	31%	20%	27%	16%	21%	24%	21%	20%	27%	17%	15%
Using a smartphone app from my bank or financial institution	18%	18%	18%	28%	17%	12%	16%	15%	21%	19%	18%	14%	18%	32%	14%
Using a smartphone app (not from my bank or financial institution)	12%	14%	10%	18%	13%	6%	9%	13%	13%	11%	9%	20%	15%	14%	12%
Using a website associated with my bank or financial institution	27%	30%	25%	30%	27%	26%	26%	22%	29%	30%	29%	12%	34%	23%	24%
Using a website not associated with my bank or financial institution	8%	8%	8%	12%	7%	6%	6%	7%	8%	9%	8%	5%	9%	9%	4%
Literally balance a checkbook	32%	30%	34%	12%	30%	50%	31%	30%	32%	33%	36%	24%	22%	30%	34%
Some other way	9%	8%	10%	8%	12%	6%	11%	6%	12%	12%	9%	8%	10%	9%	10%
Don't know	5%	4%	5%	5%	6%	4%	7%	2%	5%	5%	5%	2%	4%	3%	7%

ZYB\_q5. How often do you / does someone in your household stray from the budget (i.e., overspend)?

Unweighted base	773	326	447	166	261	346	127	183	267	196	557	71	89	56	265
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	373	390	235	239	289	129	175	259	200	491	92	125	55	305
Daily	6%	9%	4%	8%	8%	4%	2%	10%	7%	6%	5%	12%	8%	4%	7%
Weekly	17%	18%	15%	22%	22%	7%	24%	14%	15%	15%	15%	19%	19%	24%	13%
Monthly	21%	19%	23%	23%	21%	21%	16%	24%	23%	20%	22%	24%	17%	21%	16%
A few times a year	33%	32%	34%	26%	30%	41%	36%	27%	34%	36%	34%	26%	37%	26%	35%
Once a year or less often	13%	11%	15%	7%	11%	19%	10%	12%	14%	15%	14%	8%	12%	16%	15%
Don't know	10%	11%	8%	14%	8%	8%	12%	13%	8%	8%	10%	10%	7%	9%	14%

ZYB\_q6. In which, if any, of the following ways do you / does someone in your household keep a budget? Please select all that apply.

Unweighted base	773	326	447	166	261	346	127	183	267	196	557	71	89	56	265
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	373	390	235	239	289	129	175	259	200	491	92	125	55	305
To make sure we have enough money to cover everything we want to spend	57%	51%	63%	55%	51%	63%	58%	57%	58%	55%	62%	57%	36%	60%	47%

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2 year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+

ZYB\_q2. Which ONE of the following statements best applies to you when it comes to tracking what you spend?

Don't know	10%	10%	5%	4%	9%	21%	8%	7%	11%	13%	13%	8%	12%	10%	2%
Unweighted base	1117	376	206	120	594	18	150	51	272	32	341	776	406	322	231
<b>Base: All US adults</b>	1098	350	190	98	549	19	126	41	330	34	360	738	428	305	207
I keep a very close eye on what I spend each month and can account for every penny	41%	40%	43%	43%	42%	20%	53%	47%	36%	31%	41%	41%	43%	43%	40%
I know roughly how much I spend each month	50%	53%	50%	52%	50%	75%	42%	50%	53%	47%	50%	51%	48%	52%	53%
I don't keep a track of what I spend each month at all	9%	7%	7%	5%	7%	5%	5%	3%	11%	22%	9%	8%	10%	5%	7%

ZYB\_q3. A budget is defined as a plan for your future income and expenditures that you can use as a guideline for saving and spending. With this definition in mind, do you or does someone in your household have a budget that concerns your spending and saving?

Unweighted base	1117	376	206	120	594	18	150	51	272	32	341	776	406	322	231
<b>Base: All US adults</b>	1098	350	190	98	549	19	126	41	330	34	360	738	428	305	207
Yes, I have a budget	55%	50%	59%	70%	53%	31%	67%	66%	54%	42%	54%	55%	54%	55%	60%
Yes, someone else in my household has a budget that concerns me and my saving / spending too	15%	17%	16%	11%	19%	19%	8%	6%	13%	5%	19%	13%	14%	17%	16%
No, I / they don't	25%	26%	23%	17%	25%	32%	22%	26%	24%	47%	22%	27%	23%	27%	24%
Don't know	5%	7%	2%	2%	4%	17%	3%	1%	9%	6%	5%	5%	8%	2%	1%

ZYB\_q4. In which, if any, of the following ways do you / the person in your household keep and update the budget? Please select all that apply.

Unweighted base	773	259	156	93	420	10	114	37	176	16	242	531	272	229	171
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	236	143	80	392	9	95	30	221	16	263	501	293	217	157
They save pieces of paper / receipts in a file / folder	35%	43%	30%	41%	36%	53%	37%	33%	31%	29%	31%	37%	35%	35%	34%
Using a spreadsheet	22%	24%	26%	33%	24%	15%	17%	19%	19%	27%	21%	22%	20%	18%	28%
Using a smartphone app from my bank or financial institution	18%	22%	20%	18%	21%	21%	10%	21%	15%	33%	25%	14%	16%	17%	23%
Using a smartphone app (not from my bank or financial institution)	12%	10%	11%	14%	12%	9%	8%	12%	12%	25%	17%	9%	10%	12%	18%
Using a website associated with my bank or financial institution	27%	26%	30%	38%	26%	53%	22%	40%	30%	25%	31%	26%	24%	25%	37%
Using a website not associated with my bank or financial institution	8%	6%	13%	18%	10%	15%	1%	2%	8%	6%	12%	6%	5%	8%	12%
Literally balance a checkbook	32%	31%	33%	25%	34%	49%	41%	54%	21%	22%	20%	38%	28%	35%	31%
Some other way	9%	10%	9%	3%	9%	-	8%	11%	9%	6%	9%	9%	10%	9%	7%
Don't know	5%	4%	3%	-	4%	-	4%	5%	6%	8%	5%	4%	6%	4%	3%

ZYB\_q5. How often do you / does someone in your household stray from the budget (i.e., overspend)?

Unweighted base	773	259	156	93	420	10	114	37	176	16	242	531	272	229	171
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	236	143	80	392	9	95	30	221	16	263	501	293	217	157
Daily	6%	7%	4%	5%	6%	-	1%	3%	10%	6%	10%	4%	9%	3%	10%
Weekly	17%	16%	22%	21%	19%	9%	9%	9%	17%	21%	22%	14%	15%	17%	23%
Monthly	21%	25%	27%	23%	23%	67%	20%	7%	18%	37%	25%	20%	21%	22%	21%
A few times a year	33%	39%	35%	33%	33%	24%	35%	40%	30%	31%	29%	35%	31%	38%	29%
Once a year or less often	13%	13%	7%	16%	12%	-	24%	29%	9%	-	5%	17%	13%	13%	13%
Don't know	10%	10%	5%	2%	6%	-	10%	13%	16%	6%	8%	11%	10%	8%	4%

ZYB\_q6. In which, if any, of the following ways do you / does someone in your household keep a budget? Please select all that apply.

Unweighted base	773	259	156	93	420	10	114	37	176	16	242	531	272	229	171
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	236	143	80	392	9	95	30	221	16	263	501	293	217	157
To make sure we have enough money to cover everything we want to spend	57%	63%	64%	62%	60%	69%	64%	54%	47%	57%	54%	58%	52%	61%	57%

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



	Total	Social networks membership														
		Prefer not to say	Facebook	Twitter	LinkedIn	Google+	MySpace	Pinterest	Tumblr	Instagram	nosquare	Snapchat	Periscope	Other	Don't know	
Don't know	10%	12%	10%	7%	5%	8%	19%	11%	8%	11%	-	13%	7%	7%	53%	
<b>ZYB_q2. Which ONE of the following statements best applies to you when it comes to tracking what you spend?</b>																
Unweighted base	1117	158	888	393	300	291	66	331	76	317	2	173	19	20	9	
<b>Base: All US adults</b>	1098	158	875	377	271	291	68	293	78	338	2	195	27	32	8	
I keep a very close eye on what I spend each month and can account for every penny	41%	35%	41%	42%	41%	42%	50%	41%	52%	35%	100%	35%	59%	18%	29%	
I know roughly how much I spend each month	50%	52%	52%	51%	51%	50%	36%	51%	39%	55%	-	53%	27%	76%	71%	
I don't keep a track of what I spend each month at all	9%	14%	8%	7%	8%	8%	13%	8%	8%	10%	-	12%	14%	7%	-	
<b>ZYB_q3. A budget is defined as a plan for your future income and expenditures that you can use as a guideline for saving and spending. With this definition in mind, do you or does someone in your household have a budget that concerns your spending and saving?</b>																
Unweighted base	1117	158	888	393	300	291	66	331	76	317	2	173	19	20	9	
<b>Base: All US adults</b>	1098	158	875	377	271	291	68	293	78	338	2	195	27	32	8	
Yes, I have a budget	55%	49%	56%	56%	60%	54%	54%	56%	66%	55%	48%	50%	66%	75%	57%	
Yes, someone else in my household has a budget that concerns me and my saving / spending too	15%	11%	15%	20%	14%	17%	18%	15%	11%	18%	-	20%	9%	5%	10%	
No, I / they don't	25%	29%	25%	23%	24%	25%	19%	25%	19%	25%	52%	27%	22%	19%	-	
Don't know	5%	11%	4%	2%	2%	4%	10%	4%	4%	2%	-	3%	3%	1%	34%	
<b>ZYB_q4. In which, if any, of the following ways do you / the person in your household keep and update the budget? Please select all that apply.</b>																
Unweighted base	773	101	622	296	224	206	48	238	60	230	1	124	13	12	6	
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	96	619	284	200	205	48	210	60	247	1	138	20	25	5	
They save pieces of paper / receipts in a file / folder	35%	34%	33%	36%	36%	39%	30%	39%	36%	29%	-	31%	14%	13%	36%	
Using a spreadsheet	22%	26%	21%	26%	29%	28%	18%	20%	20%	22%	-	23%	18%	10%	-	
Using a smartphone app from my bank or financial institution	18%	18%	20%	22%	26%	27%	31%	24%	26%	29%	-	28%	47%	7%	-	
Using a smartphone app (not from my bank or financial institution)	12%	7%	13%	16%	15%	21%	24%	11%	29%	17%	-	18%	38%	9%	33%	
Using a website associated with my bank or financial institution	27%	27%	29%	29%	30%	24%	15%	25%	38%	32%	-	26%	34%	71%	20%	
Using a website not associated with my bank or financial institution	8%	10%	9%	11%	10%	15%	16%	9%	17%	12%	-	13%	25%	7%	-	
Literally balance a checkbook	32%	39%	31%	27%	30%	26%	27%	27%	18%	17%	-	15%	19%	8%	51%	
Some other way	9%	10%	9%	6%	8%	6%	9%	9%	7%	6%	100%	3%	17%	3%	-	
Don't know	5%	6%	4%	4%	2%	3%	9%	4%	-	4%	-	6%	-	-	16%	
<b>ZYB_q5. How often do you / does someone in your household stray from the budget (i.e., overspend)?</b>																
Unweighted base	773	101	622	296	224	206	48	238	60	230	1	124	13	12	6	
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	96	619	284	200	205	48	210	60	247	1	138	20	25	5	
Daily	6%	1%	6%	5%	3%	8%	6%	6%	6%	5%	-	5%	11%	-	49%	
Weekly	17%	11%	18%	23%	25%	24%	25%	23%	22%	22%	-	23%	35%	3%	-	
Monthly	21%	21%	22%	25%	24%	23%	35%	26%	27%	28%	-	31%	11%	8%	-	
A few times a year	33%	32%	32%	29%	27%	29%	9%	29%	30%	29%	100%	21%	34%	87%	51%	
Once a year or less often	13%	14%	12%	9%	12%	8%	12%	9%	9%	8%	-	6%	4%	-	-	
Don't know	10%	22%	9%	8%	8%	8%	14%	7%	6%	9%	-	13%	4%	3%	-	
<b>ZYB_q6. In which, if any, of the following ways do you / does someone in your household keep a budget? Please select all that apply.</b>																
Unweighted base	773	101	622	296	224	206	48	238	60	230	1	124	13	12	6	
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	96	619	284	200	205	48	210	60	247	1	138	20	25	5	
To make sure we have enough money to cover everything we want to spend	57%	61%	55%	57%	62%	58%	51%	62%	61%	55%	100%	54%	71%	25%	51%	

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



Total		
		None
Don't know	10%	12%

ZYB\_q2. Which ONE of the following statements best applies to you when it comes to tracking what you spend?

Unweighted base	1117	126
<b>Base: All US adults</b>	1098	115
I keep a very close eye on what I spend each month and can account for every penny	41%	45%
I know roughly how much I spend each month	50%	41%
I don't keep a track of what I spend each month at all	9%	13%

ZYB\_q3. A budget is defined as a plan for your future income and expenditures that you can use as a guideline for saving and spending. With this definition in mind, do you or does someone in your household have a budget that concerns your spending and saving?

Unweighted base	1117	126
<b>Base: All US adults</b>	1098	115
Yes, I have a budget	55%	50%
Yes, someone else in my household has a budget that concerns me and my saving / spending too	15%	13%
No, I / they don't	25%	25%
Don't know	5%	12%

ZYB\_q4. In which, if any, of the following ways do you / the person in your household keep and update the budget? Please select all that apply.

Unweighted base	773	81
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	72
They save pieces of paper / receipts in a file / folder	35%	44%
Using a spreadsheet	22%	26%
Using a smartphone app from my bank or financial institution	18%	11%
Using a smartphone app (not from my bank or financial institution)	12%	4%
Using a website associated with my bank or financial institution	27%	19%
Using a website not associated with my bank or financial institution	8%	2%
Literally balance a checkbook	32%	49%
Some other way	9%	8%
Don't know	5%	8%

ZYB\_q5. How often do you / does someone in your household stray from the budget (i.e., overspend)?

Unweighted base	773	81
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	72
Daily	6%	6%
Weekly	17%	9%
Monthly	21%	12%
A few times a year	33%	38%
Once a year or less often	13%	22%
Don't know	10%	14%

ZYB\_q6. In which, if any, of the following ways do you / does someone in your household keep a budget? Please select all that apply.

Unweighted base	773	81
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	72
To make sure we have enough money to cover everything we want to spend	57%	62%

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



Total	Gender		Age			Region				Race				No HS, High school graduate	
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)		
We would be in financial difficulty if we didn't budget	37%	36%	39%	41%	37%	35%	34%	32%	38%	43%	39%	29%	34%	47%	36%
Out of habit	32%	33%	31%	24%	36%	36%	34%	27%	32%	36%	32%	38%	28%	37%	32%
To have money left over to pay off existing debts	34%	36%	32%	38%	35%	30%	35%	35%	36%	31%	32%	46%	30%	44%	34%
Something else	3%	3%	4%	0%	4%	5%	4%	6%	3%	1%	5%	-	2%	1%	3%
<b>ZYB_q7. Which, if any, of the following do you / does someone in your household keep a budget in order to save for? Please select all that apply.</b>															
Unweighted base	773	326	447	166	261	346	127	183	267	196	557	71	89	56	265
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	373	390	235	239	289	129	175	259	200	491	92	125	55	305
Children / grandchildren's future	23%	21%	25%	28%	29%	14%	29%	19%	23%	24%	23%	17%	24%	36%	16%
Unforeseen future healthcare bills	35%	34%	36%	30%	33%	41%	34%	35%	32%	39%	36%	30%	33%	39%	32%
My / our retirement	35%	35%	35%	20%	38%	45%	30%	32%	36%	40%	38%	24%	32%	37%	26%
Vacations / travel	39%	38%	40%	31%	40%	45%	32%	36%	43%	43%	42%	33%	35%	37%	29%
A new house / place to live	19%	21%	18%	30%	21%	9%	14%	16%	18%	27%	15%	19%	33%	24%	18%
Improvements to my existing house / apartment	34%	35%	34%	25%	35%	41%	37%	34%	35%	32%	35%	45%	22%	37%	32%
A car vehicle that's new to me	22%	24%	19%	22%	22%	21%	24%	23%	19%	22%	22%	26%	14%	27%	20%
Holiday gifts	32%	22%	42%	30%	34%	34%	30%	39%	31%	30%	35%	37%	22%	25%	32%
Other gifts (i.e., birthdays)	19%	14%	23%	16%	15%	23%	19%	18%	16%	21%	21%	12%	16%	12%	18%
Something else	6%	4%	8%	5%	5%	8%	7%	6%	6%	6%	7%	6%	3%	7%	5%
Not applicable - I / someone else does not keep a budget in order to save	10%	9%	10%	8%	10%	10%	12%	12%	10%	5%	10%	9%	7%	6%	12%

Cell Contents (Column Percentages)

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



	Total	Education			Marital Status						Children under the age of 18		Income			
		Some college, 2 year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+	
We would be in financial difficulty if we didn't budget	37%	43%	36%	31%	35%	26%	44%	32%	40%	44%	40%	36%	42%	36%	30%	
Out of habit	32%	34%	30%	32%	34%	25%	38%	31%	27%	34%	29%	34%	28%	33%	39%	
To have money left over to pay off existing debts	34%	31%	40%	34%	37%	33%	35%	17%	30%	56%	39%	32%	30%	38%	38%	
Something else	3%	2%	5%	5%	5%	-	3%	8%	1%	-	2%	4%	3%	3%	5%	
<b>ZYB_q7. Which, if any, of the following do you / does someone in your household keep a budget in order to save for? Please select all that apply.</b>																
	Unweighted base	773	259	156	93	420	10	114	37	176	16	242	531	272	229	171
<b>Base: All US adults who have a household budget that concerns their spending</b>		763	236	143	80	392	9	95	30	221	16	263	501	293	217	157
Children / grandchildren's future		23%	25%	30%	32%	29%	30%	16%	9%	17%	35%	44%	12%	18%	25%	31%
Unforeseen future healthcare bills		35%	32%	40%	45%	38%	52%	38%	26%	29%	27%	28%	38%	27%	39%	42%
My / our retirement		35%	32%	51%	52%	43%	50%	37%	20%	22%	25%	31%	37%	20%	39%	56%
Vacations / travel		39%	35%	57%	58%	48%	30%	34%	32%	29%	33%	44%	37%	23%	44%	64%
A new house / place to live		19%	18%	22%	20%	19%	15%	15%	3%	22%	37%	33%	12%	26%	14%	20%
Improvements to my existing house / apartment		34%	36%	37%	36%	39%	7%	31%	43%	27%	42%	30%	37%	25%	40%	46%
A car vehicle that's new to me		22%	23%	20%	29%	22%	25%	23%	11%	20%	33%	24%	21%	19%	23%	26%
Holiday gifts		32%	37%	30%	26%	34%	26%	31%	37%	30%	28%	39%	29%	33%	34%	33%
Other gifts (i.e., birthdays)		19%	19%	20%	16%	19%	7%	22%	34%	14%	12%	18%	19%	19%	18%	19%
Something else		6%	6%	7%	8%	6%	-	9%	8%	5%	4%	5%	7%	7%	4%	4%
Not applicable - I / someone else does not keep a budget in order to save		10%	12%	7%	1%	8%	16%	8%	20%	12%	-	5%	12%	12%	8%	1%

Cell Contents (Col



**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



	Total	Social networks membership														
		Prefer not to say	Facebook	Twitter	LinkedIn	Google+	MySpace	Pinterest	Tumblr	Instagram	nosquare	Snapchat	Periscope	Other	Don't know	
We would be in financial difficulty if we didn't budget	37%	37%	36%	39%	33%	38%	28%	39%	45%	43%	100%	39%	49%	75%	34%	
Out of habit	32%	33%	31%	36%	33%	27%	34%	29%	33%	28%	-	24%	25%	20%	15%	
To have money left over to pay off existing debts	34%	33%	33%	37%	35%	41%	44%	35%	49%	33%	100%	40%	57%	13%	42%	
Something else	3%	4%	3%	3%	5%	3%	2%	3%	-	2%	-	1%	6%	2%	-	
<b>ZYB_q7. Which, if any, of the following do you / does someone in your household keep a budget in order to save for? Please select all that apply.</b>																
	Unweighted base	773	101	622	296	224	206	48	238	60	230	1	124	13	12	6
<b>Base: All US adults who have a household budget that concerns their spending</b>		763	96	619	284	200	205	48	210	60	247	1	138	20	25	5
Children / grandchildren's future		23%	22%	23%	26%	24%	27%	30%	27%	26%	28%	-	36%	4%	5%	27%
Unforeseen future healthcare bills		35%	37%	35%	41%	36%	35%	28%	37%	43%	29%	100%	23%	50%	10%	51%
My / our retirement		35%	37%	34%	32%	39%	32%	23%	36%	34%	33%	100%	29%	27%	21%	36%
Vacations / travel		39%	35%	39%	41%	47%	35%	30%	43%	29%	38%	-	37%	44%	11%	-
A new house / place to live		19%	9%	20%	18%	19%	18%	13%	20%	23%	26%	-	25%	19%	67%	14%
Improvements to my existing house / apartment		34%	31%	33%	37%	38%	38%	37%	38%	36%	27%	-	26%	48%	12%	21%
A car vehicle that's new to me		22%	19%	20%	23%	23%	20%	12%	19%	24%	20%	-	22%	40%	10%	20%
Holiday gifts		32%	24%	31%	36%	29%	28%	34%	39%	36%	32%	-	36%	29%	13%	50%
Other gifts (i.e., birthdays)		19%	20%	18%	19%	16%	15%	23%	19%	18%	18%	-	21%	13%	8%	14%
Something else		6%	9%	7%	7%	7%	5%	5%	9%	6%	7%	-	3%	-	3%	-
Not applicable – I / someone else does not keep a budget in order to save		10%	18%	10%	7%	5%	6%	10%	10%	3%	8%	-	9%	-	-	16%

Cell Contents (Col

**YouGov NY**  
**Budgeting**

US\_nat Sample: 5th - 6th October 2017



	Total	None
We would be in financial difficulty if we didn't budget	37%	43%
Out of habit	32%	36%
To have money left over to pay off existing debts	34%	28%
Something else	3%	6%

ZYB\_q7. Which, if any, of the following do you / does someone in your household keep a budget in order to save for? Please select all that apply.

	Unweighted base	
	773	81
<b>Base: All US adults who have a household budget that concerns their spending</b>	763	72
Children / grandchildren's future	23%	18%
Unforeseen future healthcare bills	35%	40%
My / our retirement	35%	43%
Vacations / travel	39%	40%
A new house / place to live	19%	8%
Improvements to my existing house / apartment	34%	41%
A car vehicle that's new to me	22%	18%
Holiday gifts	32%	34%
Other gifts (i.e., birthdays)	19%	18%
Something else	6%	8%
Not applicable – I / someone else does not keep a budget in order to save	10%	10%

Cell Contents (Col