

## Four in 10 Americans Worry About Debt

A new national poll from Bankrate by GFK Roper Public Affairs & Media conducted from Feb 8 2008 through Feb 10, 2008 determined that 61% of Americans carry non-mortgage debt. Sixty-four percent of the respondents who carry debt admitted that debt is a cause of worry for them.

Key poll findings from the national random-digit-dialed phone study of 1,014 adults 18 or older include:

- + Americans have conflicting attitudes about debt. While 91 percent believe debt can be controlled by disciplined saving and spending, 72 percent also believe that debt is a part of modern life and difficult to avoid.
- + 66 percent of Americans say debt is often the result of unfortunate circumstances beyond a person's control, while 60 percent say it is usually the result of bad decisions.
- + Credit cards are the most frequently cited form of debt (45 percent)
- + Higher income levels tend to carry debt month-to-month. For example 75 percent of those with annual incomes of at least \$75,000 regularly carry debt month-to-month as opposed to only 36 percent of those with annual incomes under \$20,000
- + Men worry less than women about the debt they carry (40 percent vs. 30 percent )

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