In the past 12 months, have you...

- Cut back spending on non-essential items (e.g., entertainment, holidays)
- Cut back spending on essentials
- Delayed a major expense or purchase of an expensive item
- Dipped into savings to cover the gap until payday
- Lived off a credit card to cover the gap until payday
- Borrowed money from friends or family
- Deliberately missed paying a bill by the due date
- Deliberately missed a rent or mortgage payment
- None of the above

% answering yes

- 2018
- 2016