

2013

2013 Assessment Survey

Results for
Community Action Partnership of MID-Nebraska



Community Action Partnership of MID-Nebraska

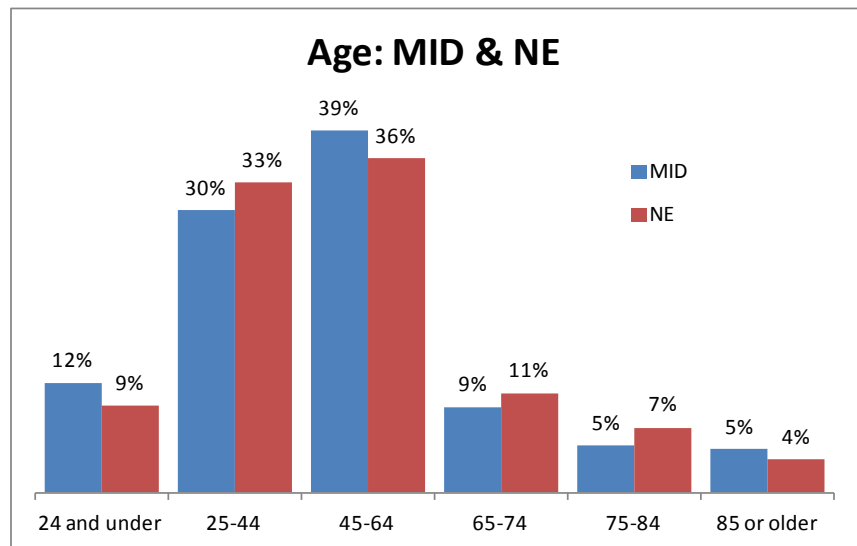
The Project & This Report

This report is based on the results of the 2013 Community Assessment Survey conducted by Community Action of Nebraska in the fall of 2013. The Assessment was mailed to a sample of Nebraska residents asking for feedback on the most pressing challenges facing Nebraskans. The range of topics in the questionnaire included: choices and access to health care, issues related to raising, educating, and caring for children; home ownership and household expenses; employment, income, and debt; problems faced in meeting basic needs; access to employment and education services, to health and community services, safe activities for teens, and independent living.

This report focuses on the responses of residents in the area served by the Community Action Partnership of MID-Nebraska (MID). These results are presented in the context of the responses across the state, noting differences where they occur. Tables are included in the Appendix; however, some are also displayed in the report section for additional clarity.

Demographics

In the report, results were weighted by gender, education, and age. For the state, the respondents were 47% male and 53% female (weighted). Throughout most of the agency regions, the split between male/female respondents is within the range of 40-60%. In three agency regions the percent of male respondents was greater than female (CNCS, ENCAP, MID); in two regions the split is 40% Male, 60% female (SENCA, CAPWN). Of the respondents from MID, 59% were male.



The weighted results for age produced a profile that (as expected) parallels the census demographics for the state. For both the state and MID, the age group with the largest proportion is 45-64. Overall, the respondents from MID are younger than those for the state, with the comparatively higher proportions in the categories under 65 years, and lower in those after 65. Two of five of the MID respondents are under 45 (42%), equal to the 42% of the respondents throughout the state.

Among MID respondents, 40% said they are raising children. This is close to the overall response for the state (38%). The 2013 range by agency for this question was 24% to 48% of households that are raising children.

Because education was used as a factor to weight the responses, statewide responses also parallel Census data for the state. In the weighted results, high school graduates comprise the largest group (34%; NE, 23%), followed by those with Some College (22%), and a Bachelor's degree (20%). Of all survey respondents in Nebraska, one in three (34%) earned a BA degree or higher, with a range of 19% to 65% across the agency regions. For MID, 28% of respondents earned a BA degree or higher.

Table 1. MID Education

		Frequency	Percent	Valid Percent	Cumulative Percent	Nebraska Valid Pct.
Valid	8th grade or less	9	3.8	4.1	4.1	3.5
	9th-11th	8	3.5	3.8	7.9	4.2
	High school/GED	75	32.0	34.2	42.1	23
	Some college/no degree	49	21.0	22.4	64.5	25.2
	Tech school/Associates	16	6.8	7.3	71.7	10.6
	Bachelor's	44	18.8	20.1	91.8	22.5
	Master's	16	6.7	7.2	99.0	8.7
	Doctorate/professional degree	2	1.0	1.0	100.0	2.3
	Total	220	93.6	100.0		
Missing	-1	15	6.4			
Total		235	100.0			

Across all survey respondents the 'average' number of persons per household was 2.6. For MID, the average was 2.8.¹

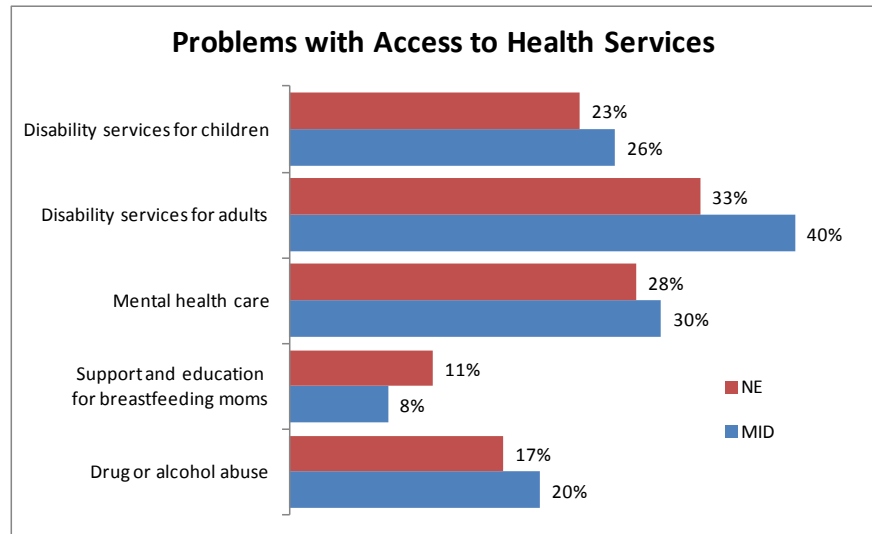
Across all respondents, the most frequent racial/ethnic minority was Hispanic (2%), with about 1% each for African American and Native American. Across all agencies, percentages for White respondents ranged from 88-98%. For MID respondents, 98% were White alone and 2% were Hispanic.

Health Care

Meeting health care needs caused difficulties for two-thirds of the Nebraskans in this survey. Access to health care and the cost of health care continue to be pressing issues. More than half of all respondents reported difficulties finding affordable medical, eye, and dental care. In a number of households, individuals chose not to seek medical care because of the costs. In the responses statewide, two-thirds (State, 60%; MID, 53%) of respondents delayed medical care because of cost, with one-third (35%) saying that they “sometimes” delay care, and one in five (State, 17%; MID, 18%) saying they

¹ (Note that the question uses response categories that ended at 7, and this last category was used at its face value, meaning that those with more than 7 were excluded from the average.)

“always” delay care because of costs. Typically, delays in medical care range from routine checkups, to visiting a doctor for cold or flu symptoms, or to critically needed medical treatments.



Other health services. In addition, respondents also described difficulties with access to other types of

health services. Their greatest concern overall was about access to disability services, including those for adults (40%) and for children (26%). One-third (30%) of respondents reported difficulties accessing mental health care, and one-fifth (20%) treatment for drug or alcohol abuse.

Table 2. Where do you go for healthcare?

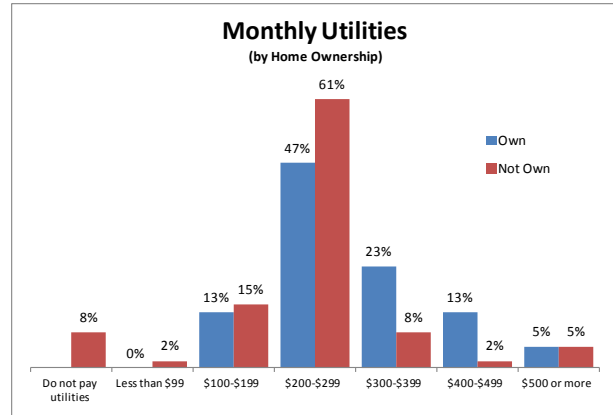
	Frequency	Percent	Valid Percent	Cumulative Percent	NE	NE CUM
Valid Regular family doctor	192	81.5	82.4	82.4	81.5	81.5
Walk-in clinic	16	6.9	7.0	89.4	9.0	90.4
Emergency room	7	2.8	2.8	92.3	.9	91.3
Other	6	2.5	2.5	94.7	4.4	95.7
I do not seek healthcare	12	5.2	5.3	100.0	4.3	100.0
Total	233	98.8	100.0		100.0	
Missing -1	3	1.2				
Total	235	100.0				

Routine care. Overall, MID respondents reported access to healthcare similar to that of respondents throughout Nebraska (MID, 82%; NE, 82%).

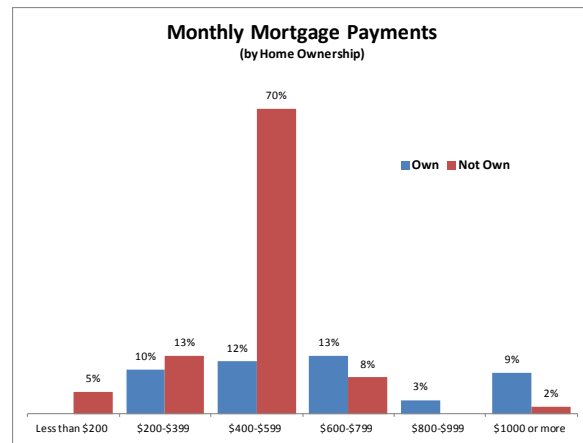
Housing

In the 2013 survey, 72% of MID described themselves as homeowners, below the state response overall (78%). Across the agency regions, home ownership ranged from 67% to 84%. Census data for Nebraska show that home ownership is directly related to the age of the householder, with lower level of ownerships in younger age groups, and the peak ownership among householders 65-74 (MID, 90%). For this survey, none of the 24 and under MID respondents were homeowners.

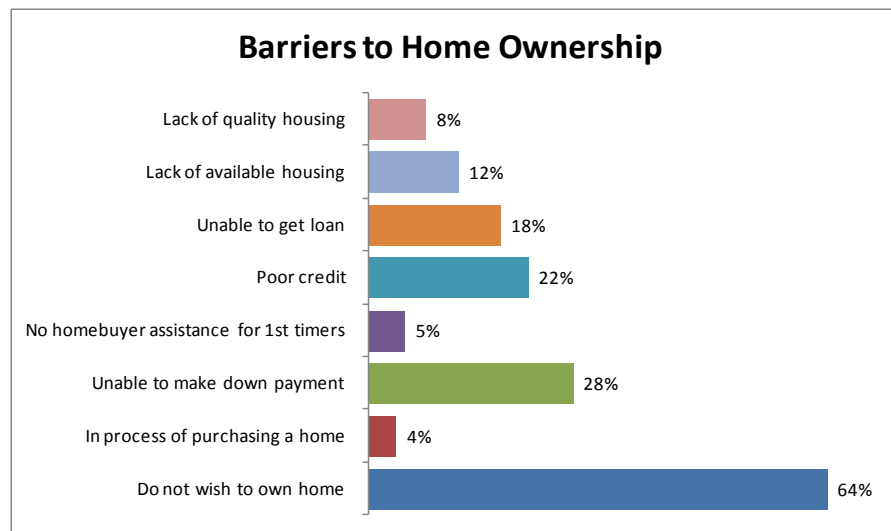
Monthly Utilities. Three of four MID homeowners (70%) pay between \$200-\$400 each month in utilities, compared to 69% of those who do not own their own homes. Statewide, 40% of home owners pay between \$200-\$299 in utilities each month, while 28% of non-owners pay between \$200-\$299 and 34% of non-owners pay between \$100-\$199 per month.



Mortgage/Rent Payments. Census data for Nebraska show that 37% of owner-occupied housing units were owned free and clear. About one-third (30%) of home owners in the survey have paid off their mortgage (MID, 52%). Statewide, more than half (56%) of non-home owners pay between \$200 and \$600 each month for rent (MID, 45%). At the lower income levels, results from the survey suggest that on average payments for utilities and mortgage/rent consume as much as half of their annual household income.



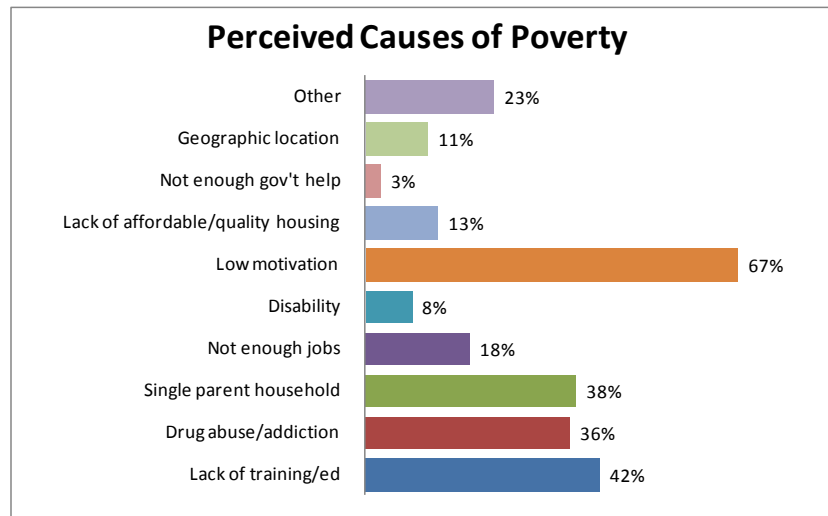
Non-owners. For those statewide who were not home owners, the most frequent explanation was that they were “Unable to make a down payment” (NE, 43%; MID, 28%). Related factors selected were a “Poor credit rating’ (NE, 23%; MID, 22%), “Unable to get a loan” (NE, 23%; MID, 18%), and “Lack of available housing” (NE, 7%; MID, 12%). The proportion of MID respondents who said they did not want to own a home at this time was larger than for the state (NE, 48%; MID, 64%).



Perceptions about Poverty

This survey asked respondents to identify the top three causes of poverty. Overall, the respondent viewpoint was that poverty is caused by: low motivation (NE, 56%; MID, 67%); lack of training and education (NE, 51%; MID, 42%); drug abuse and addiction (NE, 43%; MID, 36%); single parent households (NE, 38%; MID, 38%); and not enough jobs (NE, 26%; MID, 18%). The ranking of Causes for MID respondents were the same as the state for #1 and #2, and Single parents were #3 (#4 in the state).

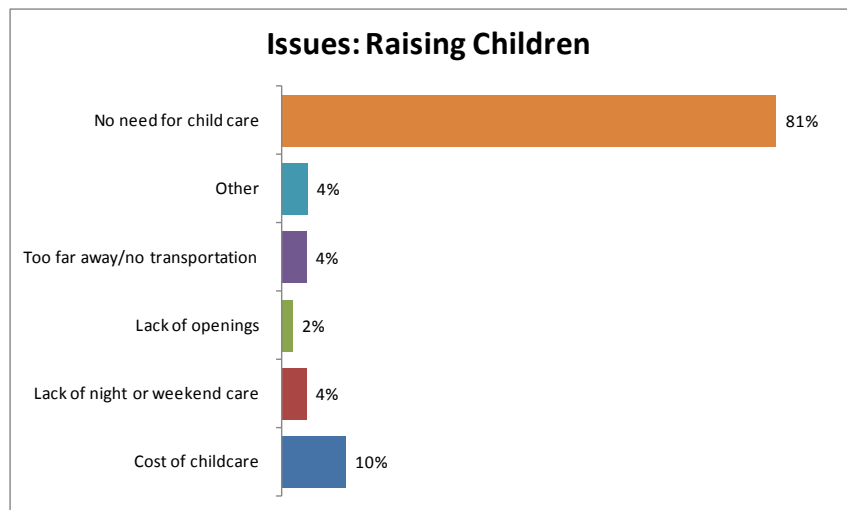
In the statewide analysis, perceptions about poverty vary by income; in particular, those in higher income levels are more likely to say that poverty is the result of low motivation. *Other surveys with questions about poverty find the public divided about the causes of poverty, with about half saying the poor are not doing enough to help themselves out of poverty, and the other half attributing poverty to circumstances beyond the control of the poor. In the results of this survey, that difference appears across different levels of income.*



Childcare

The 2013 Community Assessment Survey elicited information about child care, educational services for children birth through 5 years of age, problems related to raising children and access to safe activities for teenagers. The context of issues related to childcare must be considered within the context of the age of child and by the proportion of children who spend time in non-parental childcare. Families with older children, for example, are less likely to need child care.

When asked to identify issues for families with children, one-third statewide cited the cost of childcare (NE, 34%; MID, 10%). The responses for MID did not parallel those from the state for

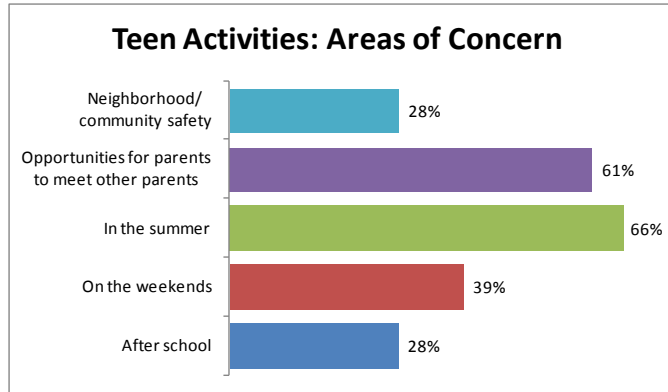


the child care issues, even though 40% said they were raising children. For example, three of four (81%; NE, 57%) said they had “no need for childcare.”

Children Birth to 5. Statewide, respondents were asked what type of educational services they would favor for children 5 and under. Half (53%) identified Preschool for ages three through five. Also, 28% favored early childhood care for birth to age three, and one in five (22%) favored part-day educational services.

For MID households with children birth through five years:

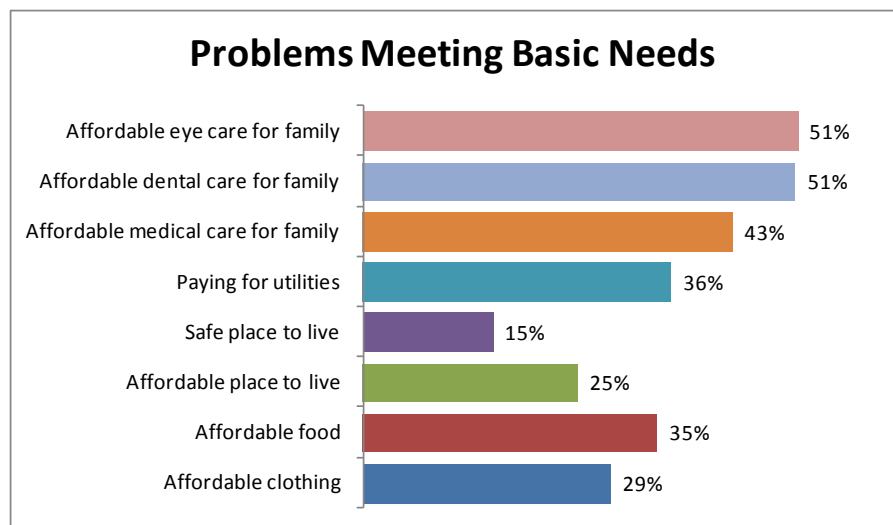
- Two of five (40%) identified preschool education for 3-5 years as greatest need for education.
- Over half (54%) said no services were needed.
- No respondents selected a need for early childhood education services (birth to 3; 28% statewide).
- 7% identified a need for part-day educational services.



Teens. Over half of the respondents also expressed concern about safe teenage activities, including activities in the summer (NE, 52%; MID, 66%), on the weekends (NE, 48%; MID, 39%), and after school (NE, 42%; MID, 28%).

Meeting Basic Needs

Respondents were asked about the difficulties they have experienced meeting basic “Basic Needs” which encompassed health related items, along with essentials such as food, clothing, and housing. *Meeting health care needs* included medical, dental, and eye care, each presenting problems for more than half of respondents statewide and for MID respondents.

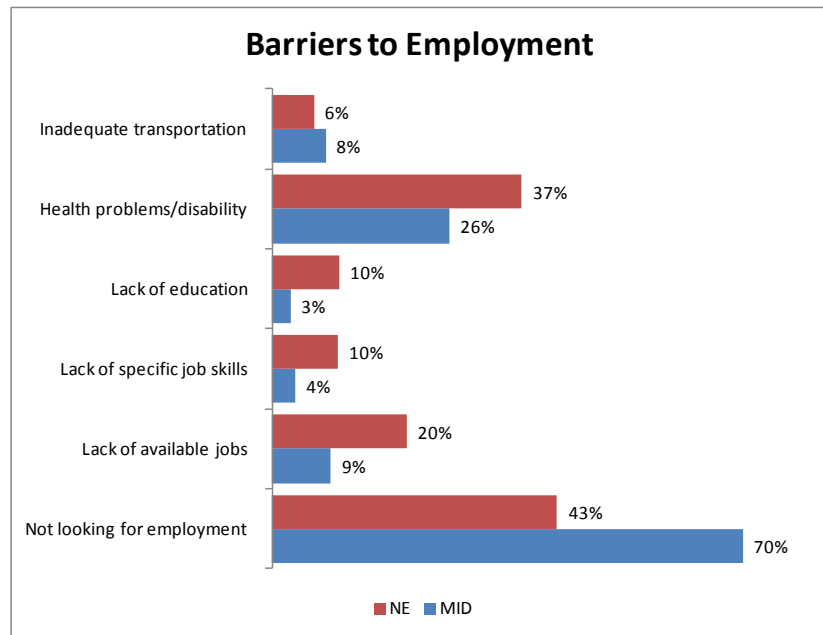


Basic household expenses were a problem for over one-third of respondents: Affordable food (NE, 37%; MID, 35%); Affordable clothing (NE 33%, MID, 29%); and an Affordable place to live (NE, 27%; MID, 25%). Nearly half (NE, 42%; MID, 36%) reported problems keeping up with utility costs, while a lower proportion (NE, 15%; MID, 15%) reported difficulty finding a “Safe place to live.”

Employment

Responses in this survey indicated that one-third of the households (NE, 30%; MID, 24%) have at least one adult who is unemployed.

As a follow-up, respondents were asked what is preventing their unemployed person from finding employment. One-third (MID, 30%; NE, 70%) are not currently looking for employment; one-third (MID, 36%; NE, 9%) cited “Lack of available jobs,” and one-third (MID, 36%; NE, 27%) cited “Health problems/disability.”



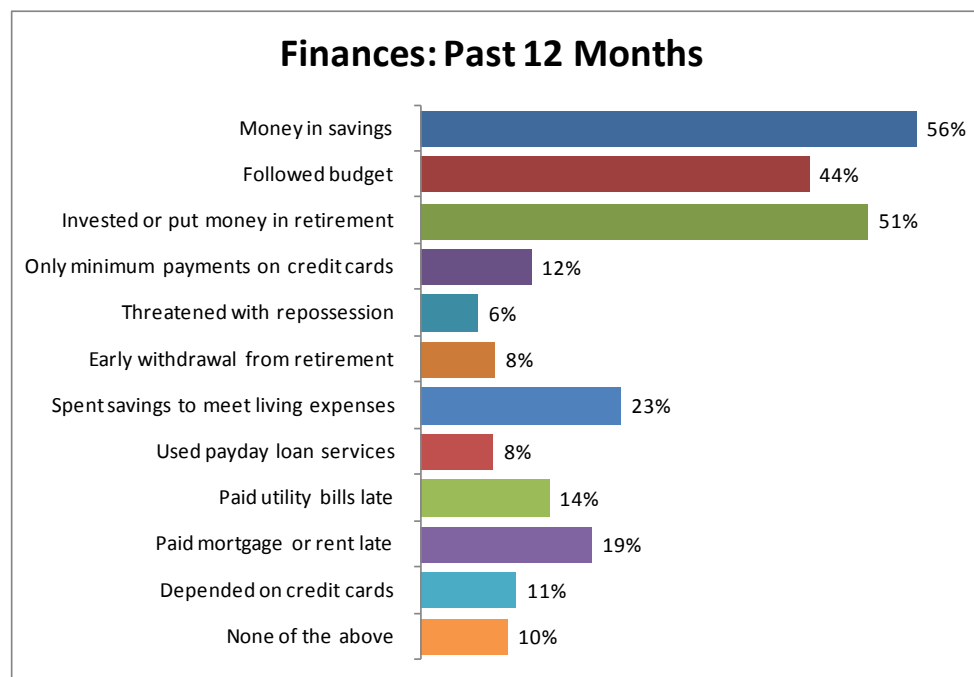
Income and Finances

When asked to describe their current financial status compared to last year,

- one in four (MID, 25% ;NE, 28%) thought they were worse off,
- and one in four (MID, 25%;NE, 19%) thought they were better off than a year ago.

Spending and Saving

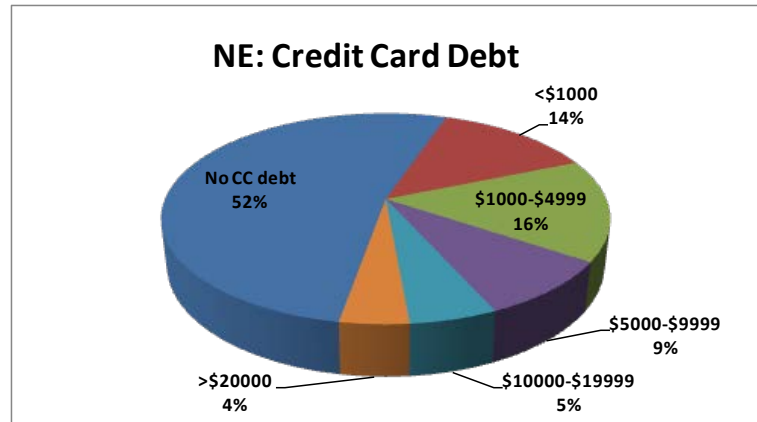
In behaviors related to spending and saving, the most frequent responses reflected ‘positive’ behaviors on the part of respondents. Half (MID, 56%; NE, 47%) put money into savings; nearly half (MID, 44%; NE, 43%) reported following a budget, while half (MID, 51%; NE, 44%) invested in retirement accounts. On the other hand, one



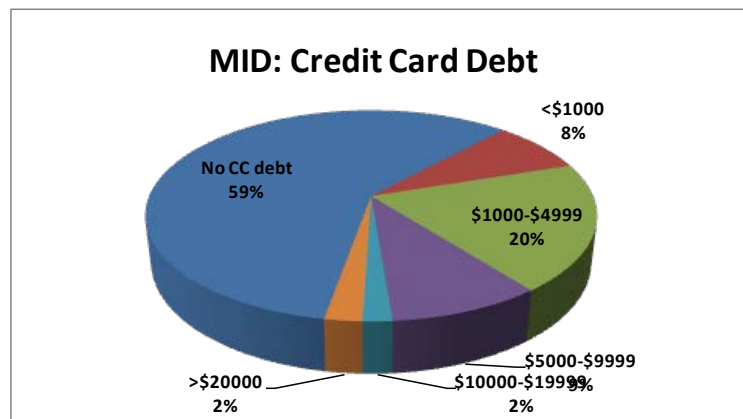
fourth (MID, 23%; NE, 31%) spent savings to meet day to day living expenses during the past 12 months. Between 10-20% reported actions that could be characterized as negative during the past 12 months: paying utility bills late (MID, 14%; NE, 15%); paying only the minimum on credit card bills (MID, 12%; NE, 15%); making late payments for housing (mortgage or rent: MID, 19%; NE, 11%); and 11% depended on credit cards (NE, 19%).

Credit Card Debt

Reports on the percentages of households that hold credit card debt vary depending on: how many cards are owned; how many are used; categories of debt and the definitions of balances; whether or not interest is paid... and so on. One survey report might exclude from its proportions respondents who have no debt, while others exclude those who do not have credit cards.



In the Consumer Federation of America survey² (which includes all categories), about half of households carry some credit card debt. In their national survey, 14% percent of "decision makers" reported their credit card debt at less than \$1,000, 17% between \$1,000 and \$4,999, while 16% at \$5,000 or more. In this survey, 43% of respondents report that they have no credit card debt.



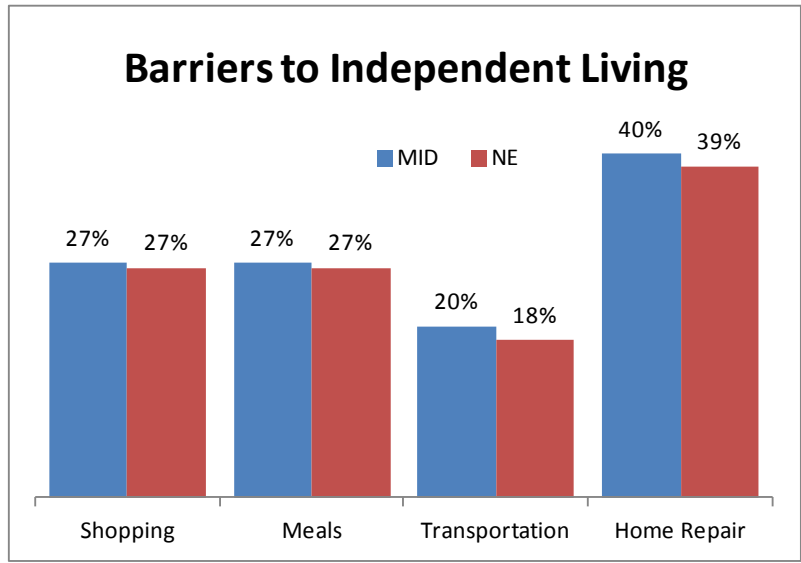
Of the respondents to the 2013 CAN survey, 53% reported no credit card debt; 14% reported less than \$1,000 debt; 16%, \$1,000-5,000; 18% \$5,000 or more.

Of those who reported no credit card debt on this survey, the range is from 43% (SENCA) to 68% (CNCS). For MID, 59% reported no credit card debt, and 13% reported debt of more than \$5000.

² Consumer Federation of America, *2012 Household Financial Planning Survey* (by Princeton Survey Research Associates International).

Independent Living

Questions about Basic Needs included a series that addressed *Barriers* to independent living. In some contexts, *independent living* refers to persons with disabilities, while in others it refers to senior citizens.



Appendix: MID Tables

Table 1. Gender	2
Table 2. Age.....	2
Table 3. Are you raising children.....	2
Table 4. Education	2
Table 5. How many people in HH?.....	3
Table 6. Counties: Urban Rural.....	3
Table 7. Race	3
Table 8. Where do you go for healthcare?	3
Table 9. How often do you delay health care?.....	3
Table 10. How often do you delay seeing a dentist?	4
Table 11. Pct. with problems of access to healthcare	4
Table 12. Home ownership by age.....	4
Table 13. Monthly rent mortgage payments by home ownership.....	5
Table 14. Monthly utilities by home ownership	5
Table 15. Barriers to home ownership	5
Table 16. Are you raising children?.....	6
Table 17. Issues related to raising children	6
Table 18. Teen Activities: Areas of Concern.....	6
Table 19. Services for Children 0-5 years	6
Table 20. Basic Needs: How serious a problem	6
Table 21. Financial Status	7
Table 22. Causes of Poverty.....	7
Table 23. Behaviors related to finances.....	7
Table 24. Barriers to Employment	7
Table 25. Credit Card Debt	8

Table 1. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	129	54.9	59.2	59.2
	Female	89	37.9	40.8	100.0
	Total	219	92.8	100.0	
Missing	-1	17	7.2		
Total		235	100.0		

Table 2. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	24 and under	26	11.0	11.8	11.8
	25-44	66	28.2	30.3	42.2
	45-64	85	36.1	39.0	81.1
	65-74	20	8.5	9.2	90.3
	75-84	11	4.7	5.0	95.4
	85 or older	10	4.3	4.6	100.0
	Total	218	92.8	100.0	
Missing	-1	17	7.2		
Total		235	100.0		

Table 3. Are you raising children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	94	39.7	39.9	39.9
	No	141	59.7	60.1	100.0
	Total	234	99.5	100.0	
Missing	-1	1	.5		
Total		235	100.0		

Table 4. Education

		Frequency	Percent	Valid Percent	Cumulative Percent	Nebraska Valid Pct.
Valid	8th grade or less	9	3.8	4.1	4.1	3.5
	9th-11th	8	3.5	3.8	7.9	4.2
	High school/GED	75	32.0	34.2	42.1	23
	Some college/no degree	49	21.0	22.4	64.5	25.2
	Tech school/Associates	16	6.8	7.3	71.7	10.6
	Bachelor's	44	18.8	20.1	91.8	22.5
	Master's	16	6.7	7.2	99.0	8.7
	Doctorate/professional degree	2	1.0	1.0	100.0	2.3
	Total	220	93.6	100.0		
Missing	-1	15	6.4			
Total		235	100.0			

Table 5. How many people in HH?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	39	16.4	17.4	17.4
2	98	41.5	43.9	61.3
3	21	8.8	9.3	70.6
4	19	7.9	8.4	79.0
5	39	16.6	17.6	96.6
6	2	1.0	1.1	97.7
7 or more	5	2.2	2.3	100.0
Total	222	94.5	100.0	
Missing -1	13	5.5		
Total	235	100.0		

Table 6. Counties: Urban Rural

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Urban	75	32.1	32.1	32.1
Rural	160	67.9	67.9	100.0
Total	235	100.0	100.0	

Table 7. Race

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Caucasian w/o Hispanic	214	91.0	97.5	97.5
Hispanic	4	1.8	1.9	99.4
Multi w/o Hispanic	1	.5	.6	100.0
Total	220	93.3	100.0	
Missing System	16	6.7		
Total	235	100.0		

Table 8. Where do you go for healthcare?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Regular family doctor	192	81.5	82.4	82.4
Walk-in clinic	16	6.9	7.0	89.4
Emergency room	7	2.8	2.8	92.3
Other	6	2.5	2.5	94.7
I do not seek healthcare	12	5.2	5.3	100.0
Total	233	98.8	100.0	
Missing -1	3	1.2		
Total	235	100.0		

Table 9. How often do you delay health care?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Always	42	17.8	18.0	18.0
Sometimes	81	34.6	34.9	52.9
Never	110	46.6	47.1	100.0
Total	233	99.0	100.0	
Missing -1	2	1.0		
Total	235	100.0		

Table 10. How often do you delay seeing a dentist?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	63	26.8	27.1	27.1
	Sometimes	58	24.5	24.8	51.9
	Never	112	47.5	48.1	100.0
	Total	233	98.9	100.0	
Missing	-1	3	1.1		
Total		235	100.0		

Table 11. Pct. with problems of access to healthcare

	MID	NE
Drug or alcohol abuse	20%	17%
Support and education for breastfeeding moms	8%	11%
Mental health care	30%	28%
Disability services for adults	40%	33%
Disability services for children	26%	23%

Table 12. Home ownership by age

			9-Own your home?		Total
			Yes	No	
29-Age	24 and under	Count	0	26	26
		% within 29-Age	.0%	100.0%	100.0%
	25-44	Count	47	20	67
		% within 29-Age	70.1%	29.9%	100.0%
	45-64	Count	71	13	84
		% within 29-Age	84.5%	15.5%	100.0%
	65-74	Count	18	2	20
		% within 29-Age	90.0%	10.0%	100.0%
	75-84	Count	8	2	10
		% within 29-Age	80.0%	20.0%	100.0%
	85 or older	Count	8	2	10
		% within 29-Age	80.0%	20.0%	100.0%
Total	Count		152	65	217
	% within 29-Age		70.0%	30.0%	100.0%

Table 13. Monthly rent mortgage payments by home ownership

11-Monthly rent or mortgage payment?		9-Own your home?		Total
		Yes	No	
No monthly payment	Count	82	1	83
	% within 9-Own your home?	51.9%	1.7%	38.1%
Less than \$200	Count	0	3	3
	% within 9-Own your home?	.0%	5.0%	1.4%
\$200-\$399	Count	16	8	24
	% within 9-Own your home?	10.1%	13.3%	11.0%
\$400-\$599	Count	19	42	61
	% within 9-Own your home?	12.0%	70.0%	28.0%
\$600-\$799	Count	21	5	26
	% within 9-Own your home?	13.3%	8.3%	11.9%
\$800-\$999	Count	5	0	5
	% within 9-Own your home?	3.2%	.0%	2.3%
\$1000 or more	Count	15	1	16
	% within 9-Own your home?	9.5%	1.7%	7.3%
Total	Count	158	60	218
	% within 9-Own your home?	100.0%	100.0%	100.0%

Table 14. Monthly utilities by home ownership

12-How much to you pay each month for utilities?		9-Own your home?		Total
		Yes	No	
Do not pay utilities	Count	0	5	5
	% within 9-Own your home?	.0%	8.1%	2.2%
Less than \$99	Count	0	1	1
	% within 9-Own your home?	.0%	1.6%	.4%
\$100-\$199	Count	21	9	30
	% within 9-Own your home?	12.7%	14.5%	13.2%
\$200-\$299	Count	77	38	115
	% within 9-Own your home?	46.7%	61.3%	50.7%
\$300-\$399	Count	38	5	43
	% within 9-Own your home?	23.0%	8.1%	18.9%
\$400-\$499	Count	21	1	22
	% within 9-Own your home?	12.7%	1.6%	9.7%
\$500 or more	Count	8	3	11
	% within 9-Own your home?	4.8%	4.8%	4.8%
Total	Count	165	62	227
	% within 9-Own your home?	100.0%	100.0%	100.0%

Table 15. Barriers to home ownership

Barriers to owning a home ^a	Responses		Percent of Cases
	N	Percent	
Do not wish to own home	40	39.7%	63.9%
In process of purchasing a home	2	2.2%	3.6%
Unable to make down payment	18	17.6%	28.4%
No homebuyer assistance for 1st timers	3	3.0%	4.8%
Poor credit	14	13.7%	22.1%
Unable to get loan	11	11.3%	18.2%
Lack of available housing	8	7.7%	12.4%
Lack of quality housing	5	4.8%	7.7%
Total	101	100.0%	161.1%

Table 16. Are you raising children?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	94	39.7	39.9
	No	141	59.7	60.1
	Total	234	99.5	100.0
Missing	-1	1	.5	
Total	235	100.0		

Table 17. Issues related to raising children

Issues related to raising children. ^a	Responses		Percent of Cases
	N	Percent	
Cost of childcare	11	9.8%	10.2%
Lack of night or weekend care	4	3.6%	3.8%
Lack of openings	2	1.5%	1.6%
Too far away/no transportation	4	3.6%	3.8%
Other	4	3.8%	4.0%
No need for child care	84	77.6%	81.1%
Total	108	100.0%	104.5%

Table 18. Teen Activities: Areas of Concern

	MID	Nebraska
After school	28%	28%
On the weekends	39%	39%
In the summer	66%	66%
Opportunities for parents to meet other parents	61%	61%
Neighborhood/community safety	28%	28%

Table 19. Services for Children 0-5 years

Services to children 0-5 years ^a	Responses		Percent of Cases
	N	Percent	
No services	30	49.0%	54.1%
Preschool-3 to 5	22	36.0%	39.8%
Part day ed services	4	6.5%	7.1%
Full day ed services	2	3.0%	3.3%
Ed services in home	3	5.6%	6.1%
Total	61	100.0%	110.5%

Table 20. Basic Needs: How serious a problem

	MID	NE
Affordable clothing	29%	33%
Affordable food	35%	37%
Affordable place to live	25%	27%
Safe place to live	15%	15%
Paying for utilities	36%	42%
Affordable medical care for family	43%	54%
Affordable dental care for family	51%	55%
Affordable eye care for family	51%	55%

Table 21. Financial Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Better off than one year ago	59	25.0	25.3	25.3
About the same	116	49.5	49.9	75.2
Worse off	58	24.6	24.8	100.0
Total	233	99.1	100.0	
Missing -1	2	.9		
Total	235	100.0		

Table 22. Causes of Poverty

Causes of Poverty ^a	Responses		Percent of Cases
	N	Percent	
Lack of training/ed	91	16.2%	41.7%
Drug abuse/addiction	79	14.1%	36.4%
Single parent household	82	14.5%	37.5%
Not enough jobs	40	7.1%	18.4%
Disability	18	3.2%	8.2%
Low motivation	144	25.8%	66.5%
Lack of affordable/quality housing	28	5.0%	12.8%
Not enough gov't help	6	1.0%	2.6%
Geographic location	24	4.3%	11.0%
Other	50	8.8%	22.8%
Total	560	100.0%	258.0%

Table 23. Behaviors related to finances

Finance behaviors 12 mths ^a	Responses		Percent of Cases
	N	Percent	
Money in savings	129	21.4%	56.0%
Followed budget	101	16.8%	43.8%
Invested or put money in retirement	116	19.3%	50.6%
Only minimum payments on credit cards	28	4.7%	12.3%
Threatened with repossession	14	2.4%	6.2%
Early withdrawal from retirement	19	3.1%	8.1%
Spent savings to meet living expenses	52	8.6%	22.5%
Used payday loan services	18	3.0%	7.9%
Paid utility bills late	33	5.5%	14.3%
Paid mortgage or rent late	44	7.3%	19.2%
Depended on credit cards	25	4.1%	10.7%
None of the above	22	3.7%	9.6%
Total	601	100.0%	261.4%

Table 24. Barriers to Employment

Barriers to Employment ^a	Responses		Percent of Cases	
	N	Percent	MID	NE
Not looking for employment	50	58.6%	70.3%	43%
Lack of available jobs	6	7.4%	8.8%	20%
Lack of specific job skills	3	3.0%	3.5%	10%
Lack of education	2	2.3%	2.8%	10%
Health problems/disability	19	22.1%	26.5%	37%
Inadequate transportation	6	6.7%	8.0%	6%
Total	86	100.0%	119.9%	135%

Table 25. Credit Card Debt

Community Action Agency			Year	
			2010	2013
MID	18-How much credit card debt?	No credit card debt	46.8%	59.1%
		Less than \$1000	19.4%	8.0%
		\$1000-\$4999	14.4%	19.6%
		\$5000-\$9999	7.2%	9.3%
		\$10000-\$19999	7.7%	1.8%
		\$20000 or more	4.5%	2.2%
		Total	100.0%	100.0%