

1_1. To what extent do you agree or disagree with the following statements: - I am concerned that rising interest rates could move me towards bankruptcy

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	1500	144	164	109	580	375	128	386	257	433	297	541	959
Base: All Respondents (wtd)	1500	201	159	98	575	360	107	502	305	374	193	420	1080
Top 2 Box (Net)	530	40	62	29	224	126	49	222	125	117	40	180	350
	35%	20%	39%	30%	39%	35%	46%	44%	41%	31%	21%	43%	32%
		*	A	*	A	A	AC*	IJ	IJ	J		L	
Strongly agree (4)	178	10	31	10	65	45	16	76	41	34	16	57	121
	12%	5%	20%	10%	11%	12%	15%	15%	13%	9%	8%	13%	11%
		*	AD	*		A	A*	IJ					
Somewhat agree (3)	353	30	31	19	159	81	33	146	84	83	24	123	229
	24%	15%	19%	20%	28%	22%	31%	29%	27%	22%	13%	29%	21%
		*		*	A		A*	J	J	J		L	
Bottom 2 Box (Net)	970	161	97	68	351	235	58	280	180	257	153	240	730
	65%	80%	61%	70%	61%	65%	54%	56%	59%	69%	79%	57%	68%
		BDEF*		F*			*			GH	GHI		K
Somewhat disagree (2)	439	54	46	34	178	105	22	143	74	109	62	125	314
	29%	27%	29%	35%	31%	29%	20%	28%	24%	29%	32%	30%	29%
		*		F*			*						
Strongly disagree (1)	531	108	51	34	173	130	36	137	106	148	91	115	416
	35%	53%	32%	35%	30%	36%	34%	27%	35%	40%	47%	27%	38%
		BCDEF*		*			*			G	GH		K
Sigma	1500	201	159	98	575	360	107	502	305	374	193	420	1080
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	2.1	1.7	2.3	2.1	2.2	2.1	2.3	2.3	2.2	2	1.8	2.3	2.1
		*	A	A*	A	A	A*	IJ	J	J		L	
Std. Dev.	1.02	0.9	1.11	0.98	1	1.04	1.09	1.03	1.06	0.99	0.95	1.01	1.02
Std. Err.	0.03	0.06	0.09	0.1	0.04	0.05	0.11	0.05	0.06	0.05	0.07	0.05	0.03

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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1_2. To what extent do you agree or disagree with the following statements: - If interest rates rise, I'll be more concerned about my ability to repay my debts than I am now

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	1500	144	164	109	580	375	128	386	257	433	297	541	959
Base: All Respondents (wtd)	1500	201	159	98	575	360	107	502	305	374	193	420	1080
Top 2 Box (Net)	780	76	87	42	338	172	65	300	164	180	85	259	521
	52%	38%	55%	43%	59%	48%	61%	60%	54%	48%	44%	62%	48%
		*	A	*	ACE		ACE*	IJ				L	
Strongly agree (4)	313	22	46	17	143	55	30	139	71	61	24	103	210
	21%	11%	29%	17%	25%	15%	28%	28%	23%	16%	13%	25%	19%
		*	AE	*	AE		AE*	IJ	J				
Somewhat agree (3)	467	54	42	25	195	116	35	161	93	119	61	156	310
	31%	27%	26%	25%	34%	32%	33%	32%	31%	32%	32%	37%	29%
		*		*			*					L	
Bottom 2 Box (Net)	720	125	72	56	237	189	41	202	141	195	108	161	559
	48%	62%	45%	57%	41%	52%	39%	40%	46%	52%	56%	38%	52%
		BDF*		DF*		DF	*			G	G		K
Somewhat disagree (2)	352	38	42	26	129	100	18	106	57	95	52	95	257
	23%	19%	27%	26%	22%	28%	17%	21%	19%	25%	27%	23%	24%
		*		*		F	*						
Strongly disagree (1)	368	88	29	30	108	89	23	96	83	99	55	66	302
	25%	44%	19%	31%	19%	25%	22%	19%	27%	27%	29%	16%	28%
		BDEF*		D*			*		G	G	G		K
Sigma	1500	201	159	98	575	360	107	502	305	374	193	420	1080
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	2.5	2.1	2.7	2.3	2.6	2.4	2.7	2.7	2.5	2.4	2.3	2.7	2.4
		*	ACE	*	ACE	A	ACE*	IJ				L	
Std. Dev.	1.08	1.07	1.09	1.09	1.05	1.02	1.11	1.07	1.12	1.05	1.02	1.01	1.09
Std. Err.	0.03	0.08	0.09	0.11	0.04	0.05	0.11	0.05	0.06	0.05	0.07	0.05	0.03

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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2. Over the last year, have the following decreased, increased or stayed the same: - The amount of borrowing capacity that you have (i.e. your credit limit on credit cards, lines of credit, home-equity line of credit, etc.)

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	1500	144	164	109	580	375	128	386	257	433	297	541	959
Base: All Respondents (wtd)	1500	201	159	98	575	360	107	502	305	374	193	420	1080
Top 2 Box (Net)	443	57	41	28	175	113	28	113	107	116	79	144	299
	30%	28%	26%	29%	31%	31%	27%	22%	35%	31%	41%	34%	28%
		*		*			*		G	G	GI	L	
Increased significantly (5)	86	5	8	7	30	30	6	29	20	22	13	24	62
	6%	2%	5%	7%	5%	8%	6%	6%	7%	6%	7%	6%	6%
		*		*		A	*						
Increased (4)	357	52	33	22	145	83	22	84	86	94	66	120	237
	24%	26%	21%	22%	25%	23%	21%	17%	28%	25%	34%	29%	22%
		*		*			*		G	G	GI	L	
Stayed the same (3)	873	120	95	58	329	203	68	300	157	225	100	225	648
	58%	60%	60%	59%	57%	56%	64%	60%	52%	60%	52%	54%	60%
		*		*			*						
Bottom 2 Box (Net)	184	25	23	11	71	44	10	89	41	33	14	51	133
	12%	12%	15%	12%	12%	12%	9%	18%	13%	9%	7%	12%	12%
		*		*			*	IJ					
Decreased (2)	105	10	15	8	45	23	4	42	23	25	8	35	70
	7%	5%	9%	8%	8%	6%	4%	8%	7%	7%	4%	8%	7%
		*		*			*						
Decreased significantly (1)	79	14	8	3	26	22	6	47	18	8	6	16	63
	5%	7%	5%	3%	5%	6%	5%	9%	6%	2%	3%	4%	6%
		*		*			*	IJ	I				
Sigma	1500	201	159	98	575	360	107	502	305	374	193	420	1080
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3	3.2	3.2	3.3	3.2	3.1
		*		*			*		G	G	G		
Std. Dev.	0.75	0.78	0.75	0.7	0.74	0.78	0.71	0.82	0.8	0.65	0.7	0.74	0.75
Std. Err.	0.02	0.06	0.06	0.07	0.03	0.04	0.07	0.04	0.05	0.03	0.05	0.04	0.02

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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3_1. To what extent do you agree or disagree with the following statements: - I am more free with my spending now that my borrowing capacity has increased .

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	494	41	47	37	197	131	41	97	94	156	120	195	299
Base: All Answering (wtd)	443	57	41	28	175	113	28	113	107	116	79	144	299
Top 2 Box (Net)	166	20	13	9	52	62	10	56	39	35	26	63	103
	38%	36%	32%	31%	30%	55%	35%	50%	37%	30%	32%	44%	34%
		**	*	**		BD*	**	IJ*	*	*	*		
Strongly agree (4)	51	4	5	1	20	18	2	17	13	12	8	19	33
	12%	8%	13%	4%	12%	16%	8%	15%	12%	11%	10%	13%	11%
		**	*	**		*	**	*	*	*	*		
Somewhat agree (3)	115	16	8	8	32	44	8	39	27	23	17	45	70
	26%	28%	19%	27%	18%	39%	27%	35%	25%	20%	22%	31%	23%
		**	*	**		BD*	**	I*	*	*	*		
Bottom 2 Box (Net)	277	36	28	20	123	51	19	57	67	81	54	80	196
	62%	64%	68%	69%	70%	45%	65%	50%	63%	70%	68%	56%	66%
		**	E*	**	E	*	**	*	*	G*	G*		
Somewhat disagree (2)	168	16	15	13	79	35	10	31	42	44	35	59	110
	38%	29%	37%	45%	45%	31%	35%	28%	40%	38%	44%	41%	37%
		**	*	**	E	*	**	*	*	*	G*		
Strongly disagree (1)	108	20	13	7	44	16	9	26	25	37	19	22	87
	24%	36%	31%	25%	25%	14%	31%	23%	23%	32%	24%	15%	29%
		**	E*	**		*	**	*	*	*	*		K
Sigma	443	57	41	28	175	113	28	113	107	116	79	144	299
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	2.2	2.1	2.1	2.1	2.2	2.6	2.1	2.4	2.3	2.1	2.2	2.4	2.2
		**	*	**		BD*	**	I*	*	*	*	L	
Std. Dev.	0.95	0.98	1.01	0.82	0.93	0.93	0.95	1	0.95	0.97	0.92	0.9	0.97
Std. Err.	0.05	0.13	0.16	0.15	0.07	0.09	0.18	0.09	0.09	0.09	0.1	0.07	0.06

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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3_2. To what extent do you agree or disagree with the following statements: - If interest rates decrease, I'll be more comfortable with my debt load.

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	1500	144	164	109	580	375	128	386	257	433	297	541	959
Base: All Respondents (wtd)	1500	201	159	98	575	360	107	502	305	374	193	420	1080
Top 2 Box (Net)	878	90	89	53	358	212	76	293	182	226	104	272	606
	59%	45%	56%	55%	62%	59%	71%	58%	60%	60%	54%	65%	56%
		*		*	A	A	ABCE*					L	
Strongly agree (4)	237	14	31	11	100	59	22	91	53	48	30	75	163
	16%	7%	19%	11%	17%	16%	21%	18%	18%	13%	15%	18%	15%
		*	A	*	A	A	A*						
Somewhat agree (3)	641	76	58	42	258	153	54	202	129	177	75	197	443
	43%	38%	37%	43%	45%	42%	50%	40%	42%	47%	39%	47%	41%
		*		*			*						
Bottom 2 Box (Net)	622	111	70	44	217	149	31	208	122	149	89	148	474
	41%	55%	44%	45%	38%	41%	29%	42%	40%	40%	46%	35%	44%
		DEF*	F	F*		F	*						K
Somewhat disagree (2)	361	44	45	24	148	82	18	124	77	75	49	98	263
	24%	22%	28%	24%	26%	23%	17%	25%	25%	20%	26%	23%	24%
		*		*			*						
Strongly disagree (1)	260	66	25	21	69	67	13	84	45	74	39	49	211
	17%	33%	16%	21%	12%	19%	12%	17%	15%	20%	20%	12%	20%
		BDEF*		D*		D	*						K
Sigma	1500	201	159	98	575	360	107	502	305	374	193	420	1080
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	2.6	2.2	2.6	2.4	2.7	2.6	2.8	2.6	2.6	2.5	2.5	2.7	2.5
		*	A	*	A	A	AC*					L	
Std. Dev.	0.95	0.98	0.97	0.95	0.9	0.97	0.91	0.97	0.94	0.95	0.98	0.89	0.97
Std. Err.	0.02	0.07	0.08	0.1	0.04	0.05	0.09	0.04	0.05	0.05	0.07	0.04	0.03

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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3_3. To what extent do you agree or disagree with the following statements: - If interest rates decrease, I'll be more comfortable with increasing my debt load.

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	1500	144	164	109	580	375	128	386	257	433	297	541	959
Base: All Respondents (wtd)	1500	201	159	98	575	360	107	502	305	374	193	420	1080
Top 2 Box (Net)	463	44	56	32	196	97	37	179	94	97	59	155	307
	31%	22%	35%	33%	34%	27%	35%	36%	31%	26%	30%	37%	28%
		*	A	*	A		A*	I				L	
Strongly agree (4)	116	6	15	5	57	24	9	52	32	20	9	43	73
	8%	3%	10%	5%	10%	7%	9%	10%	11%	5%	5%	10%	7%
		*	A	*	A		*	IJ	IJ			L	
Somewhat agree (3)	347	38	40	27	139	74	28	127	62	77	50	112	235
	23%	19%	25%	28%	24%	20%	26%	25%	20%	21%	26%	27%	22%
		*		*			*						
Bottom 2 Box (Net)	1037	157	103	66	379	263	69	323	210	277	134	265	773
	69%	78%	65%	67%	66%	73%	65%	64%	69%	74%	70%	63%	72%
		BDF*		*			*			G			K
Somewhat disagree (2)	569	77	56	38	218	139	41	178	126	140	71	156	413
	38%	38%	35%	39%	38%	38%	38%	35%	41%	38%	37%	37%	38%
		*		*			*						
Strongly disagree (1)	468	80	48	27	161	124	28	145	85	137	63	108	359
	31%	40%	30%	28%	28%	34%	27%	29%	28%	36%	33%	26%	33%
		D*		*			*						K
Sigma	1500	201	159	98	575	360	107	502	305	374	193	420	1080
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	2.1	1.8	2.1	2.1	2.2	2	2.2	2.2	2.1	1.9	2	2.2	2
		*	A	*	AE		A*	I	I			L	
Std. Dev.	0.92	0.83	0.96	0.87	0.95	0.9	0.93	0.96	0.94	0.89	0.88	0.95	0.91
Std. Err.	0.02	0.06	0.08	0.09	0.04	0.05	0.09	0.04	0.05	0.05	0.06	0.05	0.03

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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3_4. To what extent do you agree or disagree with the following statements: - The current low interest-rate environment has caused me to take on more debt than I otherwise would have if interest rates were higher.

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	1500	144	164	109	580	375	128	386	257	433	297	541	959
Base: All Respondents (wtd)	1500	201	159	98	575	360	107	502	305	374	193	420	1080
Top 2 Box (Net)	423	31	44	33	197	88	29	173	85	88	45	145	278
	28%	16%	27%	34%	34%	24%	27%	35%	28%	23%	23%	34%	26%
		*	A	A*	AE		A*	IJ				L	
Strongly agree (4)	96	7	15	3	39	28	4	56	22	14	5	30	67
	6%	3%	10%	4%	7%	8%	4%	11%	7%	4%	3%	7%	6%
		*		*			*	IJ	J				
Somewhat agree (3)	326	24	28	30	158	60	25	118	63	74	40	115	211
	22%	12%	18%	30%	28%	17%	23%	23%	21%	20%	21%	27%	20%
		*		AE*	ABE		A*					L	
Bottom 2 Box (Net)	1077	170	115	64	378	272	77	328	219	286	149	275	802
	72%	84%	73%	66%	66%	76%	73%	65%	72%	77%	77%	66%	74%
		BCDF*		*		D	*			G	G		K
Somewhat disagree (2)	524	65	69	30	197	123	40	160	106	128	74	160	364
	35%	32%	43%	31%	34%	34%	38%	32%	35%	34%	38%	38%	34%
		*		*			*						
Strongly disagree (1)	554	105	46	34	181	150	37	169	113	158	75	115	438
	37%	52%	29%	35%	31%	42%	35%	34%	37%	42%	39%	27%	41%
		BCDF*		*		BD	*			G			K
Sigma	1500	201	159	98	575	360	107	502	305	374	193	420	1080
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	2	1.7	2.1	2	2.1	1.9	2	2.1	2	1.8	1.9	2.1	1.9
		*	A	A*	AE	A	A*	IJ				L	
Std. Dev.	0.92	0.82	0.92	0.9	0.92	0.94	0.86	1	0.93	0.86	0.82	0.9	0.92
Std. Err.	0.02	0.06	0.07	0.09	0.04	0.05	0.08	0.04	0.05	0.04	0.06	0.04	0.03

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (**), Small Base: 100 (*)

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