

1. How confident are you in your ability to do the following: - Your understanding of credit scores - including knowing what yours is

	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)	1056	140	114	51	394	287	70	318	205	282	156	303	753
	70%	70%	71%	53%	68%	80%	66%	63%	67%	75%	81%	72%	70%
		C*	C	*	C	ACDF	*			G	GH		
Very confident (4)	449	45	49	14	166	142	32	133	79	125	76	128	321
	30%	23%	31%	15%	29%	39%	30%	26%	26%	33%	39%	31%	30%
		*	C	*	C	ACD	C*				GH		
Somewhat confident (3)	607	94	65	37	228	145	37	185	127	157	80	174	433
	40%	47%	41%	38%	40%	40%	35%	37%	42%	42%	41%	41%	40%
		*		*			*						
Bottom 2 Box (Net)	444	61	46	46	181	73	37	184	99	93	37	117	327
	30%	30%	29%	47%	32%	20%	34%	37%	33%	25%	19%	28%	30%
		E*		ABDE*	E		E*	IJ	J				
Not very confident (2)	348	46	35	36	146	58	27	135	80	82	29	87	262
	23%	23%	22%	37%	25%	16%	26%	27%	26%	22%	15%	21%	24%
		*		BE*	E		E*	J	J				
Not at all confident (1)	96	16	10	10	36	15	9	49	19	10	8	31	65
	6%	8%	7%	11%	6%	4%	9%	10%	6%	3%	4%	7%	6%
		*		E*			*	IJ					
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%
<b>Summary</b>													
Mean	2.9	2.8	3	2.6	2.9	3.2	2.9	2.8	2.9	3.1	3.2	3	2.9
		C*	C	*	C	ABCDF	C*			GH	GH		
Std. Dev.	0.89	0.86	0.89	0.87	0.88	0.84	0.95	0.94	0.87	0.81	0.83	0.9	0.88
Std. Err.	0.02	0.06	0.07	0.09	0.04	0.04	0.09	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 (\*)

[Table of Contents](#)

2. How confident are you in your ability to do the following: - Your understanding of the impact of interest rates on debt payments

	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)	1218	166	132	74	466	301	80	383	244	321	169	335	883
	81%	82%	83%	75%	81%	84%	75%	76%	80%	86%	87%	80%	82%
		*		*			*			G	G		
Very confident (4)	582	93	54	21	205	161	48	157	115	161	97	142	439
	39%	46%	34%	21%	36%	45%	45%	31%	38%	43%	50%	34%	41%
		C*		*	C	CD	C*			G	GH		K
Somewhat confident (3)	636	73	78	53	260	141	32	225	129	159	72	193	444
	42%	36%	49%	54%	45%	39%	30%	45%	42%	43%	37%	46%	41%
		*	F	AEF*	F		*						
Bottom 2 Box (Net)	282	35	27	24	109	59	27	119	60	54	24	85	197
	19%	18%	17%	25%	19%	16%	25%	24%	20%	14%	13%	20%	18%
		*		*			*	IJ					
Not very confident (2)	217	26	21	21	88	41	21	88	50	40	19	67	151
	14%	13%	13%	21%	15%	11%	20%	18%	17%	11%	10%	16%	14%
		*		E*			*	IJ					
Not at all confident (1)	64	9	6	3	22	18	6	31	10	14	5	18	46
	4%	5%	4%	3%	4%	5%	5%	6%	3%	4%	3%	4%	4%
		*		*			*						
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	3.2	3.2	3.1	2.9	3.1	3.2	3.1	3	3.1	3.3	3.4	3.1	3.2
		C*		*		C	*			G	GH		
Std. Dev.	0.82	0.85	0.79	0.75	0.8	0.84	0.92	0.86	0.81	0.79	0.76	0.82	0.83
Std. Err.	0.02	0.06	0.06	0.08	0.03	0.04	0.09	0.04	0.05	0.04	0.05	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 (\*)

[Table of Contents](#)

3. How confident are you in your ability to do the following: - Your understanding of the concepts of bankruptcy and insolvency

	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)	1045	145	100	62	390	278	69	331	220	267	148	286	759
	70%	72%	63%	64%	68%	77%	65%	66%	72%	71%	77%	68%	70%
		*		*		BCDF	*				G		
Very confident (4)	442	55	45	19	146	145	33	154	79	120	67	99	343
	29%	27%	28%	19%	25%	40%	31%	31%	26%	32%	35%	24%	32%
		*		*		ABCD	*						K
Somewhat confident (3)	603	91	55	43	244	133	37	177	141	147	81	187	416
	40%	45%	35%	45%	43%	37%	34%	35%	46%	39%	42%	44%	39%
		*		*			*		G				
Bottom 2 Box (Net)	455	56	59	35	185	83	37	170	85	107	45	134	321
	30%	28%	37%	36%	32%	23%	35%	34%	28%	29%	23%	32%	30%
		*	E	E*	E		E*	J					
Not very confident (2)	341	46	49	25	137	58	27	120	67	85	36	99	242
	23%	23%	31%	25%	24%	16%	25%	24%	22%	23%	18%	24%	22%
		*	E	*	E		*						
Not at all confident (1)	114	10	11	11	48	24	10	50	18	22	9	35	79
	8%	5%	7%	11%	8%	7%	9%	10%	6%	6%	5%	8%	7%
		*		*			*	J					
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%
<b>Summary</b>													
Mean	2.9	2.9	2.8	2.7	2.8	3.1	2.9	2.9	2.9	3	3.1	2.8	2.9
		*		*		BCDF	*				G		
Std. Dev.	0.9	0.84	0.91	0.9	0.9	0.91	0.97	0.97	0.84	0.89	0.85	0.88	0.91
Std. Err.	0.02	0.06	0.07	0.09	0.04	0.05	0.09	0.04	0.05	0.05	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 (\*)

[Table of Contents](#)

4. How confident are you in your ability to do the following: - Your ability to create a rainy-day or emergency fund

	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)	1071	147	100	67	393	296	67	318	198	293	155	279	791
	71%	73%	63%	69%	68%	82%	63%	63%	65%	78%	80%	67%	73%
		*		*		BCDF	*			GH	GH		K
Very confident (4)	503	74	50	25	172	150	33	126	107	141	90	121	382
	34%	37%	32%	25%	30%	42%	31%	25%	35%	38%	47%	29%	35%
		*		*		CD	*		G	G	GH		K
Somewhat confident (3)	567	73	50	43	221	146	35	192	91	152	65	158	409
	38%	36%	31%	44%	38%	40%	32%	38%	30%	41%	34%	38%	38%
		*		*			*			H			
Bottom 2 Box (Net)	429	54	59	30	183	64	39	183	106	81	38	141	289
	29%	27%	37%	31%	32%	18%	37%	37%	35%	22%	20%	33%	27%
		*	E	E*	E		E*	IJ	IJ			L	
Not very confident (2)	302	41	43	18	130	40	31	130	71	58	29	97	205
	20%	20%	27%	18%	23%	11%	29%	26%	23%	16%	15%	23%	19%
		E*	E	*	E		E*	IJ	I				
Not at all confident (1)	128	13	16	13	53	25	8	53	35	23	8	44	84
	9%	7%	10%	13%	9%	7%	8%	11%	12%	6%	4%	10%	8%
		*		*			*	J	IJ				
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%
<b>Summary</b>													
Mean	3	3	2.8	2.8	2.9	3.2	2.9	2.8	2.9	3.1	3.2	2.8	3
		*		*		BCDF	*			GH	GH		K
Std. Dev.	0.94	0.91	0.99	0.96	0.94	0.88	0.95	0.94	1.02	0.87	0.86	0.96	0.92
Std. Err.	0.02	0.06	0.08	0.1	0.04	0.05	0.09	0.04	0.06	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 (\*)

[Table of Contents](#)

5. How confident are you in your ability to do the following: - Your ability to set and follow a budget

	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)	1244	166	122	79	476	315	85	394	255	319	165	340	904
	83%	83%	77%	81%	83%	87%	80%	79%	84%	85%	85%	81%	84%
		*		*		B	*			G			
Very confident (4)	603	72	55	33	217	189	37	199	114	156	83	149	454
	40%	36%	35%	33%	38%	52%	35%	40%	37%	42%	43%	35%	42%
		*		*		ABCDF	*						K
Somewhat confident (3)	642	95	67	47	258	127	48	195	141	162	81	191	450
	43%	47%	42%	48%	45%	35%	45%	39%	46%	43%	42%	46%	42%
		E*		*	E		*						
Bottom 2 Box (Net)	256	35	37	18	99	45	21	107	50	56	29	80	176
	17%	17%	23%	19%	17%	13%	20%	21%	16%	15%	15%	19%	16%
		*	E	*			*	I					
Not very confident (2)	204	31	29	17	74	36	16	88	32	45	26	66	138
	14%	16%	18%	17%	13%	10%	15%	18%	10%	12%	13%	16%	13%
		*	E	*			*	H					
Not at all confident (1)	52	3	8	1	25	9	5	19	18	10	3	14	38
	3%	2%	5%	1%	4%	2%	5%	4%	6%	3%	2%	3%	4%
		*		*			*		J				
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%
<b>Summary</b>													
Mean	3.2	3.2	3.1	3.1	3.2	3.4	3.1	3.1	3.2	3.2	3.3	3.1	3.2
		*		*		ABCDF	*						
Std. Dev.	0.8	0.74	0.86	0.75	0.81	0.76	0.83	0.84	0.83	0.77	0.75	0.79	0.8
Std. Err.	0.02	0.05	0.07	0.08	0.03	0.04	0.08	0.04	0.05	0.04	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 (\*)

[Table of Contents](#)

6. How confident are you in your ability to do the following: - Your ability to pay down debt

	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)	1211	161	124	75	441	321	88	362	245	320	167	328	882
	81%	80%	78%	77%	77%	89%	82%	72%	81%	86%	86%	78%	82%
		*		*		ABCD	*		G	G	G		
Very confident (4)	672	108	58	36	216	211	43	186	145	181	96	157	514
	45%	54%	36%	36%	38%	58%	40%	37%	48%	49%	50%	37%	48%
		BCD*		*		BCDF	*		G	G	G		K
Somewhat confident (3)	539	53	66	39	225	111	45	176	100	139	71	171	368
	36%	26%	41%	40%	39%	31%	42%	35%	33%	37%	37%	41%	34%
		*	A	*	AE		A*					L	
Bottom 2 Box (Net)	289	40	36	23	134	39	19	140	59	54	26	92	198
	19%	20%	22%	23%	23%	11%	18%	28%	19%	14%	14%	22%	18%
		E*	E	E*	E		*	HIJ					
Not very confident (2)	225	36	24	15	103	31	16	108	42	42	24	77	148
	15%	18%	15%	15%	18%	9%	15%	22%	14%	11%	13%	18%	14%
		E*		*	E		*	HIJ					
Not at all confident (1)	65	4	12	8	31	8	3	32	17	12	2	15	49
	4%	2%	7%	8%	5%	2%	3%	6%	6%	3%	1%	4%	5%
		*	AE	AE*			*	J	J				
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%
<b>Summary</b>													
Mean	3.2	3.3	3.1	3.1	3.1	3.5	3.2	3	3.2	3.3	3.3	3.1	3.2
		BCD*		*		BCDF	*		G	G	G		K
Std. Dev.	0.85	0.83	0.9	0.92	0.87	0.74	0.8	0.92	0.89	0.8	0.74	0.83	0.86
Std. Err.	0.02	0.06	0.07	0.09	0.04	0.04	0.08	0.04	0.05	0.04	0.05	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 (\*)

[Table of Contents](#)

7. To what extent do you agree or disagree with the following statements: - I am concerned about my current level of debt

	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)	725	60	89	44	316	154	62	287	140	171	75	232	494
	48%	30%	56%	45%	55%	43%	58%	57%	46%	46%	39%	55%	46%
		*	AE	A*	AE	A	AE*	HIJ				L	
Strongly agree (4)	254	15	37	16	110	57	20	103	64	54	20	87	168
	17%	7%	23%	17%	19%	16%	19%	21%	21%	14%	10%	21%	16%
		*	A	*	A	A	A*	J	J			L	
Somewhat agree (3)	471	46	53	28	206	97	42	185	76	116	55	145	326
	31%	23%	33%	28%	36%	27%	40%	37%	25%	31%	28%	35%	30%
		*		*	AE		AE*	H					
Bottom 2 Box (Net)	775	141	70	54	259	206	45	214	165	203	118	188	586
	52%	70%	44%	55%	45%	57%	42%	43%	54%	54%	61%	45%	54%
		BCDEF*		*		BDF	*		G	G	G		K
Somewhat disagree (2)	325	39	31	18	112	101	23	99	74	74	48	102	224
	22%	20%	20%	19%	19%	28%	22%	20%	24%	20%	25%	24%	21%
		*		*		D	*						
Strongly disagree (1)	449	101	39	35	147	105	21	115	91	129	71	87	363
	30%	50%	24%	36%	26%	29%	20%	23%	30%	34%	37%	21%	34%
		BDEF*		F*			*			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%
<b>Summary</b>													
Mean	2.4	1.9	2.5	2.3	2.5	2.3	2.6	2.5	2.4	2.3	2.1	2.6	2.3
		*	AE	A*	AE	A	AE*	IJ	J			L	
Std. Dev.	1.08	1.01	1.1	1.12	1.07	1.05	1.01	1.06	1.12	1.08	1.03	1.04	1.09
Std. Err.	0.03	0.07	0.09	0.11	0.04	0.06	0.1	0.05	0.06	0.06	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 (\*)

[Table of Contents](#)

8. To what extent do you agree or disagree with the following statements: - I regret the amount of debt that I've taken on in my life

	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)	742	73	76	48	319	159	67	270	163	177	77	238	505
	49%	36%	48%	50%	55%	44%	63%	54%	53%	47%	40%	57%	47%
		*		*	AE		ABE*	J	J			L	
Strongly agree (4)	331	29	38	19	145	71	29	151	64	71	29	117	213
	22%	14%	24%	19%	25%	20%	27%	30%	21%	19%	15%	28%	20%
		*		*	A		A*	HIJ				L	
Somewhat agree (3)	412	44	38	29	174	88	38	119	99	107	47	121	291
	27%	22%	24%	30%	30%	25%	36%	24%	33%	28%	25%	29%	27%
		*		*			AE*		G				
Bottom 2 Box (Net)	758	128	83	49	256	201	40	231	142	197	116	182	575
	51%	64%	52%	50%	45%	56%	37%	46%	47%	53%	60%	43%	53%
		DF*	F	*		DF	*				GH		K
Somewhat disagree (2)	308	38	33	20	113	87	16	108	46	82	42	92	216
	21%	19%	21%	20%	20%	24%	15%	21%	15%	22%	22%	22%	20%
		*		*			*						
Strongly disagree (1)	449	90	50	29	143	115	23	124	95	115	74	90	360
	30%	45%	31%	30%	25%	32%	22%	25%	31%	31%	38%	21%	33%
		DEF*		*			*				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%
<b>Summary</b>													
Mean	2.4	2.1	2.4	2.4	2.6	2.3	2.7	2.6	2.4	2.4	2.2	2.6	2.3
		*	A	*	AE		AE*	IJ	J			L	
Std. Dev.	1.13	1.12	1.16	1.11	1.12	1.12	1.1	1.16	1.14	1.11	1.1	1.11	1.13
Std. Err.	0.03	0.08	0.09	0.11	0.05	0.06	0.11	0.05	0.07	0.06	0.08	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 (\*)

[Table of Contents](#)



9. To what extent do you agree or disagree with the following statements: - I have sought professional help for my debt situation

	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: Insolvent at Q1 (unwtd)	391	29	43	35	157	98	29	162	62	77	47	126	265
Base: Insolvent at Q1 (wtd)	444	40	41	33	198	109	23	216	79	71	31	114	331
Top 2 Box (Net)	159	6	20	6	74	40	12	76	39	25	11	40	119
	36%	16%	49%	20%	38%	37%	52%	35%	49%	35%	36%	35%	36%
		**	**	**		*	**		*	*	*	*	
Strongly agree (4)	56	5	7	2	22	17	3	24	18	7	4	16	40
	13%	14%	17%	6%	11%	16%	11%	11%	22%	10%	14%	14%	12%
		**	**	**		*	**		*	*	*	*	
Somewhat agree (3)	103	1	13	5	53	23	9	53	21	17	7	24	79
	23%	3%	31%	14%	27%	21%	40%	24%	26%	24%	22%	21%	24%
		**	**	**		*	**		*	*	*	*	
Bottom 2 Box (Net)	285	33	21	27	124	69	11	140	41	46	20	73	212
	64%	84%	51%	80%	62%	63%	48%	65%	51%	65%	64%	65%	64%
		**	**	**		*	**		*	*	*	*	
Somewhat disagree (2)	119	12	8	9	55	31	4	63	17	16	4	29	90
	27%	31%	20%	26%	28%	28%	17%	29%	21%	23%	12%	25%	27%
		**	**	**		*	**	J	*	*	*	*	
Strongly disagree (1)	166	21	13	18	69	39	7	77	24	30	16	45	121
	37%	52%	31%	54%	35%	35%	31%	36%	30%	42%	52%	39%	37%
		**	**	**		*	**		*	*	H*	*	
Sigma	444	40	41	33	198	109	23	216	79	71	31	114	331
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	2.1	1.8	2.3	1.7	2.1	2.2	2.3	2.1	2.4	2	2	2.1	2.1
		**	**	**		*	**		*	*	*	*	
Std. Dev.	1.05	1.03	1.11	0.93	1.02	1.09	1.05	1.01	1.14	1.04	1.16	1.09	1.04
Std. Err.	0.05	0.16	0.17	0.16	0.07	0.1	0.22	0.07	0.13	0.12	0.21	0.1	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 (\*)

[Table of Contents](#)

10. To what extent do you agree or disagree with the following statements: - I regret the amount of debt I've taken on in the last year

	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)	561	47	59	35	245	131	44	222	119	128	53	188	373
	37%	23%	37%	36%	43%	36%	41%	44%	39%	34%	27%	45%	35%
		*	A	*	A	A	A*	IJ	J			L	
Strongly agree (4)	202	11	21	16	89	50	14	91	40	43	18	78	124
	13%	5%	13%	17%	16%	14%	14%	18%	13%	11%	9%	19%	12%
		*	A	A*	A	A	A*	IJ				L	
Somewhat agree (3)	358	36	38	18	156	81	29	131	79	85	35	109	249
	24%	18%	24%	19%	27%	22%	27%	26%	26%	23%	18%	26%	23%
		*		*			*						
Bottom 2 Box (Net)	939	155	100	63	330	229	63	280	186	246	140	232	707
	63%	77%	63%	64%	57%	64%	59%	56%	61%	66%	73%	55%	65%
		BDEF*		*			*			G	GH		K
Somewhat disagree (2)	398	43	47	33	141	100	35	125	76	108	54	124	274
	27%	21%	30%	34%	25%	28%	32%	25%	25%	29%	28%	30%	25%
		*		*			*						
Strongly disagree (1)	541	112	53	30	189	130	28	154	109	138	86	108	433
	36%	56%	33%	31%	33%	36%	27%	31%	36%	37%	45%	26%	40%
		BCDEF*		*			*			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	1.7	2.2	2.2	2.3	2.1	2.3	2.3	2.2	2.1	1.9	2.4	2.1
		*	A	A*	A	A	A*	IJ	J			L	
Std. Dev.	1.06	0.94	1.04	1.06	1.08	1.06	1.01	1.09	1.06	1.02	1	1.06	1.04
Std. Err.	0.03	0.07	0.08	0.11	0.04	0.06	0.1	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 (\*)

[Table of Contents](#)

11. Over the last year, have the following decreased, increased or stayed the same: - The amount of debt 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)	410	49	53	26	169	88	26	157	82	96	45	132	278
	27%	24%	33%	27%	29%	24%	24%	31%	27%	26%	23%	31%	26%
		*		*			*					L	
Increased significantly (5)	94	9	11	10	37	22	5	38	18	22	11	33	60
	6%	5%	7%	10%	6%	6%	5%	8%	6%	6%	5%	8%	6%
		*		*			*						
Increased (4)	316	40	41	17	132	66	21	120	64	74	34	99	217
	21%	20%	26%	17%	23%	18%	19%	24%	21%	20%	18%	24%	20%
		*		*			*						
Stayed the same (3)	723	104	73	45	286	158	58	240	144	171	86	205	519
	48%	52%	46%	46%	50%	44%	55%	48%	47%	46%	44%	49%	48%
		*		*			*						
Bottom 2 Box (Net)	367	48	34	27	121	115	23	104	78	107	63	83	284
	24%	24%	21%	28%	21%	32%	21%	21%	26%	29%	33%	20%	26%
		*		*		BD	*			G	G		K
Decreased (2)	267	35	17	24	98	75	18	60	61	86	50	67	200
	18%	18%	11%	24%	17%	21%	17%	12%	20%	23%	26%	16%	19%
		*		B*		B	*		G	G	G		
Decreased significantly (1)	100	13	17	3	23	40	5	44	17	21	13	16	83
	7%	6%	10%	3%	4%	11%	4%	9%	6%	6%	7%	4%	8%
		*	D	*		CD	*						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%
<b>Summary</b>													
Mean	3	2.9	3	3	3	2.8	3	3	3	2.9	2.8	3.1	2.9
		*		*	E		*	J				L	
Std. Dev.	0.85	0.82	0.93	0.8	0.79	0.93	0.77	0.89	0.83	0.84	0.86	0.79	0.86
Std. Err.	0.02	0.06	0.07	0.08	0.03	0.05	0.07	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 (\*)

[Table of Contents](#)

12. To what extent do you agree or disagree with the following statements: - When it comes to my debt situation, if I could go back and do things differently, I would.

	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)	871	80	96	65	367	196	67	334	181	195	86	271	600
	58%	40%	60%	67%	64%	54%	63%	67%	60%	52%	45%	64%	56%
		*	A	A*	AE	A	A*	IJ	J			L	
Strongly agree (4)	372	43	44	22	148	83	33	163	76	85	27	127	245
	25%	21%	28%	22%	26%	23%	31%	32%	25%	23%	14%	30%	23%
		*		*			*	IJ	J	J		L	
Somewhat agree (3)	499	38	52	43	219	113	34	172	105	110	60	144	356
	33%	19%	33%	44%	38%	31%	32%	34%	34%	29%	31%	34%	33%
		*	A	AE*	A	A	A*						
Bottom 2 Box (Net)	629	121	63	33	209	165	39	167	123	179	107	149	480
	42%	60%	40%	33%	36%	46%	37%	33%	40%	48%	55%	36%	44%
		BCDEF*		*		D	*			G	GH		K
Somewhat disagree (2)	352	53	39	19	129	92	20	91	66	102	60	96	256
	23%	26%	24%	20%	22%	25%	19%	18%	22%	27%	31%	23%	24%
		*		*			*			G	GH		
Strongly disagree (1)	277	68	24	13	79	73	19	76	57	78	47	54	224
	18%	34%	15%	13%	14%	20%	18%	15%	19%	21%	24%	13%	21%
		BCDEF*		*		D	*			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%
<b>Summary</b>													
Mean	2.6	2.3	2.7	2.8	2.8	2.6	2.8	2.8	2.7	2.5	2.3	2.8	2.6
		*	A	A*	AE	A	A*	IJ	J	J		L	
Std. Dev.	1.05	1.14	1.03	0.95	0.99	1.05	1.08	1.04	1.05	1.06	1	1	1.05
Std. Err.	0.03	0.08	0.08	0.1	0.04	0.06	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 (\*)

[Table of Contents](#)