

1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial 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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
1 - 100	145	21	23	16	35	42	8	59	31	29	12	40	105
	7%	8%	10%	12%	5%	9%	6%	9%	9%	6%	3%	9%	7%
101 - 200	205	20	21	14	79	51	19	74	40	55	14	47	158
	10%	7%	9%	11%	10%	11%	14%	12%	11%	11%	4%	10%	10%
201 - 300	141	23	15	10	64	20	9	34	34	35	27	38	103
	7%	9%	7%	7%	8%	4%	7%	5%	10%	7%	8%	8%	7%
301 - 400	103	15	5	7	46	21	10	38	23	25	9	19	84
	5%	5%	2%	5%	6%	4%	7%	6%	6%	5%	3%	4%	5%
401 - 500	213	36	26	13	75	49	14	47	46	70	36	53	160
	11%	13%	11%	10%	10%	10%	10%	8%	13%	14%	10%	11%	10%
501 - 600	52	2	4	6	20	16	4	21	10	13	5	10	42
	3%	1%	2%	5%	3%	3%	3%	3%	3%	3%	1%	2%	3%
601 - 700	36	8	6	4	5	13	-	9	14	7	6	6	30
	2%	3%	3%	3%	1%	3%	-	1%	4%	1%	2%	1%	2%
701 - 800	60	12	9	3	18	15	4	15	12	24	6	10	50
	3%	4%	4%	3%	2%	3%	3%	2%	3%	5%	2%	2%	3%
801 - 900	10	1	2	1	3	2	2	2	6	1	1	2	9
	1%	*	1%	1%	*	*	1%	*	2%	*	*	*	1%
901 - 1000	154	21	18	9	56	40	11	31	29	43	44	33	122
	8%	8%	8%	7%	7%	9%	8%	5%	8%	9%	13%	7%	8%
1001 - 2000	241	31	29	12	109	50	11	27	24	92	80	55	186
	12%	11%	13%	9%	14%	11%	8%	4%	7%	18%	23%	12%	12%
2001 - 3000	73	9	7	4	33	16	3	3	9	23	36	20	53
	4%	3%	3%	3%	4%	3%	2%	1%	3%	5%	10%	4%	3%
3001 - 4000	23	4	1	1	11	4	1	-	1	9	12	5	18
	1%	2%	*	1%	1%	1%	1%	-	*	2%	4%	1%	1%
4001 - 5000	18	2	3	2	11	-	*	1	1	7	6	4	14
	1%	1%	1%	1%	1%	-	*	*	*	1%	2%	1%	1%
5001 - 6000	6	*	-	*	3	3	-	-	-	3	4	3	3
	*	*	-	*	*	1%	-	-	-	1%	1%	1%	*
6001 - 7000	3	-	1	-	1	2	-	-	1	-	2	1	2
	*	-	*	-	*	*	-	-	*	-	1%	*	*
7001 - 8000	1	*	-	-	1	-	-	-	-	-	1	-	1
	*	*	-	-	*	-	-	-	-	-	*	-	*

9001 - 10000	14 1%	2 1%	2 1%	* *	6 1%	1 *	2 1%	- -	- -	4 1%	8 2%	4 1%	10 1%
Insolvent (\$0/None)	506 25%	63 23%	54 24%	28 21%	194 25%	127 27%	40 29%	265 42%	73 21%	64 13%	38 11%	112 24%	394 26%
Sigma	2005 100%	273 100%	225 100%	130 100%	770 100%	471 100%	136 100%	628 100%	354 100%	503 100%	348 100%	460 100%	1545 100%
Summary													
\$200 or less (Net)	349 17%	41 15%	43 19%	31 24%	114 15%	93 20%	27 20%	134 21%	71 20%	84 17%	26 7%	87 19%	262 17%
\$100 or less (Net)	145 7%	21 8%	23 10%	16 12%	35 5%	42 9%	8 6%	59 9%	31 9%	29 6%	12 3%	40 9%	105 7%
Mean (Incl. 0)	742.8	776.4	750.5	623.1	834.9	645.9	591.7	297.5	540.3	953.2	1537.6	772.9	733.8
Std. Dev.	1235.66	1291.25	1289.59	965.21	1345.21	1040.5	1209.06	476.07	729.88	1291.51	1878.38	1339.52	1203.35
Std. Err.	27.6	78.2	86.06	84.55	48.48	47.93	103.55	18.99	38.82	57.61	100.74	62.48	30.61
Mean (Excl. 0)	993.6	1009.5	989.5	792.4	1116.3	885.2	834.4	514.1	680.8	1091.5	1728.2	1021.8	985.1
Std. Dev.	1339.2	1390.68	1399.23	1025.55	1451.19	1128.04	1364.98	529.56	758.79	1326.37	1907.01	1455.61	1302.55
Std. Err.	34.59	96.04	107.21	101.3	60.48	60.84	138.82	27.77	45.3	63.31	108.43	78.07	38.39
Median	345.4	400	311.5	300	400	300	300	100	300	500	1000	300	400

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_1. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current ability to absorb an interest rate increase of 1 percentage point

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	569	77	46	33	238	137	38	134	89	155	137	101	467
	28%	28%	21%	25%	31%	29%	28%	21%	25%	31%	39%	22%	30%
					B	B				G	GHI		K
10 - Much better (10)	280	28	26	12	138	62	13	77	43	65	70	43	237
	14%	10%	12%	9%	18%	13%	10%	12%	12%	13%	20%	9%	15%
					ACF						GHI		K
9	109	23	9	7	36	27	8	10	9	41	35	18	91
	5%	8%	4%	6%	5%	6%	6%	2%	3%	8%	10%	4%	6%
										GH	GH		
8	179	25	11	13	63	48	17	48	36	49	32	40	139
	9%	9%	5%	10%	8%	10%	13%	8%	10%	10%	9%	9%	9%
					B	B	B						
7	201	42	29	12	63	41	14	38	32	62	52	55	146
	10%	16%	13%	9%	8%	9%	10%	6%	9%	12%	15%	12%	9%
										G	G		
6	236	28	20	13	101	65	9	62	55	63	43	52	184
	12%	10%	9%	10%	13%	14%	7%	10%	16%	12%	12%	11%	12%
					F	F							
5	543	67	64	35	216	119	43	211	98	117	77	127	416
	27%	24%	29%	27%	28%	25%	31%	34%	28%	23%	22%	28%	27%
								IJ					
4	143	20	19	11	56	25	12	44	30	42	13	43	99
	7%	7%	9%	8%	7%	5%	9%	7%	8%	8%	4%	9%	6%
									J	J			
Bottom 3 Box (Net)	314	39	45	27	98	85	20	138	50	65	25	81	233
	16%	14%	20%	21%	13%	18%	15%	22%	14%	13%	7%	18%	15%
			D	D				HIJ	J	J			
3	121	19	11	11	33	40	8	48	23	34	6	32	89
	6%	7%	5%	8%	4%	9%	6%	8%	6%	7%	2%	7%	6%
						D		J	J	J			
2	70	12	6	8	18	24	3	32	11	14	7	21	49
	4%	4%	3%	6%	2%	5%	2%	5%	3%	3%	2%	5%	3%
				D									
1 - Much worse (1)	122	8	29	9	46	21	9	59	16	16	12	28	94
	6%	3%	13%	7%	6%	4%	7%	9%	5%	3%	3%	6%	6%
			ADE					IJ					
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6	6.1	5.5	5.6	6.2	5.9	5.8	5.4	5.9	6.2	6.8	5.6	6.1
		BC			BC				G	G	GHI		K
Std. Dev.	2.52	2.36	2.64	2.51	2.55	2.5	2.43	2.55	2.35	2.39	2.38	2.39	2.55
Std. Err.	0.06	0.14	0.18	0.22	0.09	0.12	0.21	0.1	0.12	0.11	0.13	0.11	0.06
Median	6	6	5	5	6	6	5	5	5	6	7	5	6

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_2. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current ability to absorb an additional \$130 in interest payments on debt

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	496	63	42	24	218	120	30	103	80	130	136	92	404
	25%	23%	18%	18%	28%	26%	22%	16%	23%	26%	39%	20%	26%
					BC					G	GHI		K
10 - Much better (10)	241	24	21	9	121	54	11	59	41	58	59	36	204
	12%	9%	9%	7%	16%	12%	8%	9%	12%	12%	17%	8%	13%
					ABCF						G		K
9	111	16	8	6	49	25	6	8	13	36	41	27	85
	6%	6%	4%	5%	6%	5%	5%	1%	4%	7%	12%	6%	5%
										G	GH		
8	144	22	13	8	48	41	12	35	26	36	36	29	115
	7%	8%	6%	6%	6%	9%	9%	6%	7%	7%	10%	6%	7%
										G			
7	159	34	16	7	48	40	13	40	30	41	39	40	119
	8%	13%	7%	6%	6%	8%	10%	6%	8%	8%	11%	9%	8%
										G			
6	209	31	22	15	73	58	10	63	31	67	38	43	166
	10%	11%	10%	12%	9%	12%	8%	10%	9%	13%	11%	9%	11%
5	428	54	51	29	168	95	31	144	83	101	60	109	319
	21%	20%	23%	22%	22%	20%	23%	23%	23%	20%	17%	24%	21%
4	173	23	22	15	70	32	12	40	37	60	23	59	114
	9%	8%	10%	12%	9%	7%	8%	6%	11%	12%	7%	13%	7%
										GJ		L	
Bottom 3 Box (Net)	540	68	72	40	194	127	40	239	92	104	52	117	423
	27%	25%	32%	31%	25%	27%	30%	38%	26%	21%	15%	25%	27%
								HIJ	J				
3	176	22	21	11	74	37	11	64	37	41	18	30	145
	9%	8%	9%	9%	10%	8%	8%	10%	10%	8%	5%	7%	9%
								J	J				
2	130	20	16	12	39	33	11	61	18	30	12	33	97
	6%	7%	7%	9%	5%	7%	8%	10%	5%	6%	3%	7%	6%
								J					
1 - Much worse (1)	234	26	34	17	80	57	19	114	38	33	22	53	181
	12%	10%	15%	13%	10%	12%	14%	18%	11%	7%	6%	12%	12%
								HIJ					
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.4	5.5	4.9	4.9	5.6	5.4	5.1	4.6	5.3	5.7	6.4	5.1	5.4
		BC			BC	C			G	G	GHI		
Std. Dev.	2.78	2.64	2.72	2.62	2.85	2.78	2.72	2.75	2.68	2.6	2.68	2.61	2.82
Std. Err.	0.06	0.16	0.18	0.23	0.1	0.13	0.23	0.11	0.14	0.12	0.14	0.12	0.07
Median	5	5	5	5	5	5	5	5	5	5	7	5	5

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. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Paying for your own or someone else's education

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	515	71	36	27	213	142	26	115	81	136	138	107	409
	26%	26%	16%	21%	28%	30%	19%	18%	23%	27%	40%	23%	26%
		B			BF	BCF			G	GHI			
10 - Extremely confident (10)	289	39	21	14	120	84	11	68	47	72	75	46	244
	14%	14%	9%	11%	16%	18%	8%	11%	13%	14%	21%	10%	16%
					F	BCF				GHI			K
9	89	16	5	5	41	18	3	19	11	23	30	27	62
	4%	6%	2%	4%	5%	4%	3%	3%	3%	5%	9%	6%	4%
										GH			
8	137	17	10	8	52	40	11	28	22	41	34	34	103
	7%	6%	5%	6%	7%	8%	8%	5%	6%	8%	10%	7%	7%
										G			
7	156	26	12	15	54	38	11	20	31	49	36	47	108
	8%	9%	5%	12%	7%	8%	8%	3%	9%	10%	10%	10%	7%
				B					G	G	G		
6	156	20	20	9	47	49	11	36	38	46	25	54	102
	8%	7%	9%	7%	6%	10%	8%	6%	11%	9%	7%	12%	7%
									G			L	
5	366	48	46	22	121	99	29	120	63	101	52	71	295
	18%	18%	21%	17%	16%	21%	22%	19%	18%	20%	15%	15%	19%
4	151	19	15	12	64	28	12	41	28	49	24	46	105
	8%	7%	7%	9%	8%	6%	9%	7%	8%	10%	7%	10%	7%
Bottom 3 Box (Net)	661	88	95	46	271	114	47	296	114	121	73	134	527
	33%	32%	42%	36%	35%	24%	34%	47%	32%	24%	21%	29%	34%
			AE	E	E		E	HIJ	IJ				
3	133	21	15	14	53	20	10	45	21	36	16	38	95
	7%	8%	7%	11%	7%	4%	7%	7%	6%	7%	4%	8%	6%
				E									
2	121	21	17	10	37	26	9	52	21	28	15	25	96
	6%	8%	8%	8%	5%	6%	7%	8%	6%	6%	4%	5%	6%
1 - Not at all confident (1)	408	46	63	22	181	68	28	200	72	57	42	71	337
	20%	17%	28%	17%	24%	14%	20%	32%	20%	11%	12%	15%	22%
			ACE		E			HIJ	IJ				K
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.1	5.3	4.3	5	5.1	5.7	4.8	4.2	5.1	5.6	6.2	5.2	5.1
		B		B	B	BCDF			G	G	GHI		
Std. Dev.	3.07	3.04	2.91	2.89	3.2	2.98	2.8	3.05	2.99	2.82	3.04	2.82	3.14
Std. Err.	0.07	0.18	0.19	0.25	0.12	0.14	0.24	0.12	0.16	0.13	0.16	0.13	0.08
Median	5	5	5	5	5	5	5	4	5	5	6.6	5	5

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. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Having an illness and being unable to work for three months

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	595	90	40	31	258	141	36	164	86	158	138	94	501
	30%	33%	18%	24%	34%	30%	26%	26%	24%	32%	40%	20%	32%
		B			BC	B				GHI			K
10 - Extremely confident (10)	306	48	17	15	141	68	18	100	34	76	69	36	271
	15%	17%	8%	11%	18%	14%	13%	16%	10%	15%	20%	8%	18%
		B			B	B				H			K
9	95	15	10	5	42	17	7	16	15	25	31	12	83
	5%	5%	5%	4%	5%	4%	5%	3%	4%	5%	9%	3%	5%
										G			
8	194	28	12	11	76	56	10	47	36	58	37	46	148
	10%	10%	5%	8%	10%	12%	8%	8%	10%	11%	11%	10%	10%
						B							
7	201	32	20	12	77	46	14	53	34	57	41	37	164
	10%	12%	9%	9%	10%	10%	10%	9%	10%	11%	12%	8%	11%
6	193	27	23	12	70	53	8	59	32	49	39	49	144
	10%	10%	10%	10%	9%	11%	6%	9%	9%	10%	11%	11%	9%
5	353	43	38	25	136	86	26	124	62	83	50	90	263
	18%	16%	17%	19%	18%	18%	19%	20%	18%	17%	14%	20%	17%
4	153	10	26	11	47	44	14	41	43	35	26	47	106
	8%	4%	11%	9%	6%	9%	10%	7%	12%	7%	8%	10%	7%
			AD	A		A	A		GI				
Bottom 3 Box (Net)	510	71	78	39	182	101	39	187	96	120	54	142	368
	25%	26%	35%	30%	24%	21%	28%	30%	27%	24%	16%	31%	24%
			DE	E				J	J	J		L	
3	135	26	16	11	49	23	9	28	26	45	15	44	91
	7%	9%	7%	9%	6%	5%	7%	4%	7%	9%	4%	10%	6%
										GJ		L	
2	96	13	13	7	26	28	10	36	16	24	15	43	53
	5%	5%	6%	5%	3%	6%	7%	6%	4%	5%	4%	9%	3%
							D					L	
1 - Not at all confident (1)	279	32	49	21	107	50	19	123	54	51	25	55	224
	14%	12%	22%	16%	14%	11%	14%	20%	15%	10%	7%	12%	14%
			ADE					IJ	J				
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.6	5.9	4.7	5.2	5.9	5.7	5.3	5.3	5.2	5.8	6.5	5	5.8
		BC			BC	B	B			GH	GHI		K
Std. Dev.	2.92	2.95	2.82	2.86	2.98	2.78	2.92	3.06	2.78	2.82	2.76	2.63	2.98
Std. Err.	0.07	0.18	0.19	0.25	0.11	0.13	0.25	0.12	0.15	0.13	0.15	0.12	0.08
Median	5	6	5	5	6	6	5	5	5	6	7	5	6

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. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Unexpected auto repairs or purchase

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	620	78	49	40	262	153	38	155	78	163	176	118	502
	31%	29%	22%	30%	34%	33%	28%	25%	22%	32%	51%	26%	33%
					B	B				GH	GHI		K
10 - Extremely confident (10)	307	39	20	19	145	69	14	108	30	74	70	41	266
	15%	14%	9%	15%	19%	15%	10%	17%	9%	15%	20%	9%	17%
					BF			H		H	H		K
9	129	9	9	8	54	39	10	14	19	35	52	16	113
	6%	3%	4%	6%	7%	8%	7%	2%	5%	7%	15%	3%	7%
						A				G	GHI		K
8	185	30	20	13	63	45	14	33	29	54	54	61	124
	9%	11%	9%	10%	8%	10%	10%	5%	8%	11%	16%	13%	8%
										G	GH	L	
7	201	35	19	12	68	49	17	39	42	52	46	51	150
	10%	13%	9%	9%	9%	10%	13%	6%	12%	10%	13%	11%	10%
										G	G		
6	201	30	20	11	83	46	10	55	42	54	27	52	149
	10%	11%	9%	9%	11%	10%	8%	9%	12%	11%	8%	11%	10%
5	341	47	40	24	125	75	30	114	71	88	44	81	259
	17%	17%	18%	18%	16%	16%	22%	18%	20%	17%	13%	18%	17%
										J			
4	144	19	21	11	42	40	11	47	19	49	17	39	105
	7%	7%	9%	9%	5%	8%	8%	7%	6%	10%	5%	8%	7%
										J			
Bottom 3 Box (Net)	498	63	76	32	190	108	29	218	100	97	38	118	380
	25%	23%	34%	25%	25%	23%	22%	35%	28%	19%	11%	26%	25%
			ADEF					IJ	IJ	J			
3	136	17	19	11	49	30	10	51	30	29	12	34	102
	7%	6%	8%	8%	6%	6%	8%	8%	9%	6%	3%	7%	7%
								J	J				
2	116	18	17	7	43	25	6	46	26	25	13	34	82
	6%	7%	7%	6%	6%	5%	4%	7%	7%	5%	4%	7%	5%
1 - Not at all confident (1)	246	28	40	14	98	52	13	121	44	44	13	51	196
	12%	10%	18%	11%	13%	11%	10%	19%	13%	9%	4%	11%	13%
			AEF					IJ	J	J			
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.7	5.8	4.9	5.7	5.9	5.8	5.7	5.1	5.3	5.9	7	5.4	5.8
		B		B	B	B	B			GH	GHI		
Std. Dev.	2.91	2.79	2.84	2.86	3.02	2.88	2.67	3.1	2.71	2.75	2.53	2.68	2.98
Std. Err.	0.07	0.17	0.19	0.25	0.11	0.13	0.23	0.12	0.14	0.12	0.14	0.12	0.08
Median	6	6	5	5	6	6	5	5	5	6	8	5	6

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. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - The death of an immediate family member

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	534	89	39	32	215	131	28	153	67	138	134	85	448
	27%	33%	17%	24%	28%	28%	20%	24%	19%	28%	38%	19%	29%
		BF	B	B	B	B	B	H	H	H	GHI	K	K
10 - Extremely confident (10)	273	38	20	17	126	62	10	95	30	61	66	28	246
	14%	14%	9%	13%	16%	13%	7%	15%	8%	12%	19%	6%	16%
					BF			H			HI		K
9	88	15	7	4	38	16	7	16	13	21	29	23	65
	4%	6%	3%	3%	5%	4%	5%	3%	4%	4%	8%	5%	4%
											GI		
8	172	36	12	10	52	53	10	42	24	56	39	34	138
	9%	13%	5%	8%	7%	11%	8%	7%	7%	11%	11%	7%	9%
		BD				B				G			
7	185	26	23	9	82	36	9	32	37	46	53	46	139
	9%	9%	10%	7%	11%	8%	6%	5%	10%	9%	15%	10%	9%
									G	G	GI		
6	155	28	19	8	38	51	11	44	31	51	16	41	114
	8%	10%	9%	6%	5%	11%	8%	7%	9%	10%	5%	9%	7%
		D				D				J			
5	370	48	44	25	127	100	26	121	77	81	58	87	283
	18%	18%	20%	19%	17%	21%	19%	19%	22%	16%	17%	19%	18%
4	130	10	19	10	41	41	9	38	28	42	14	34	95
	6%	4%	8%	8%	5%	9%	7%	6%	8%	8%	4%	7%	6%
						A				J			
Bottom 3 Box (Net)	632	72	80	47	267	112	55	241	113	144	73	166	466
	32%	26%	36%	36%	35%	24%	40%	38%	32%	29%	21%	36%	30%
			AE	AE	AE	AE	AE	IJ	J	J			
3	161	28	10	11	61	36	16	46	32	51	12	41	119
	8%	10%	4%	8%	8%	8%	11%	7%	9%	10%	4%	9%	8%
		B					B		J	J			
2	114	9	17	9	50	18	12	37	24	30	17	35	80
	6%	3%	8%	7%	6%	4%	9%	6%	7%	6%	5%	8%	5%
							AE						
1 - Not at all confident (1)	357	35	53	27	156	58	27	158	58	64	44	90	267
	18%	13%	24%	21%	20%	12%	20%	25%	16%	13%	13%	20%	17%
			AE	AE	AE		E	HIJ					
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.3	5.7	4.7	4.9	5.3	5.6	4.7	4.8	5	5.4	6.2	4.8	5.4
		BCF			BF	BCF				G	GHI		K
Std. Dev.	3	2.88	2.89	3.05	3.18	2.78	2.85	3.16	2.74	2.84	2.99	2.77	3.05
Std. Err.	0.07	0.17	0.19	0.27	0.11	0.13	0.24	0.13	0.15	0.13	0.16	0.13	0.08
Median	5	6	5	5	5	5	5	5	5	5	7	5	5

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_5. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	665	106	62	41	248	168	41	226	106	158	130	123	542
	33%	39%	28%	31%	32%	36%	30%	36%	30%	31%	37%	27%	35%
		B											K
10 - Extremely confident (10)	384	48	38	23	157	97	20	145	62	84	66	56	327
	19%	18%	17%	18%	20%	21%	15%	23%	18%	17%	19%	12%	21%
								I					K
9	99	17	9	8	38	18	10	30	14	25	24	21	78
	5%	6%	4%	6%	5%	4%	7%	5%	4%	5%	7%	5%	5%
8	182	41	15	9	53	52	11	51	30	49	41	46	136
	9%	15%	7%	7%	7%	11%	8%	8%	8%	10%	12%	10%	9%
		BCDF											
7	185	28	13	11	80	43	10	49	32	52	37	45	140
	9%	10%	6%	9%	10%	9%	7%	8%	9%	10%	11%	10%	9%
6	135	23	19	5	45	40	3	30	26	43	23	23	112
	7%	9%	8%	4%	6%	8%	2%	5%	7%	9%	7%	5%	7%
		F	F			F							
5	378	42	50	29	138	92	26	133	78	72	54	73	305
	19%	16%	22%	23%	18%	20%	19%	21%	22%	14%	16%	16%	20%
								I	I				
4	124	14	13	12	53	24	8	36	20	37	23	34	90
	6%	5%	6%	9%	7%	5%	6%	6%	6%	7%	7%	7%	6%
Bottom 3 Box (Net)	517	58	68	32	205	105	49	154	92	141	79	161	356
	26%	21%	30%	24%	27%	22%	36%	25%	26%	28%	23%	35%	23%
			A				ACDE					L	
3	133	18	9	10	54	32	12	21	27	46	24	46	87
	7%	6%	4%	8%	7%	7%	9%	3%	8%	9%	7%	10%	6%
							B		G	G		L	
2	85	13	15	4	29	10	12	19	15	30	12	30	55
	4%	5%	7%	3%	4%	2%	9%	3%	4%	6%	3%	7%	4%
			E				CDE					L	
1 - Not at all confident (1)	299	27	44	18	122	63	25	114	50	64	44	85	215
	15%	10%	20%	13%	16%	13%	18%	18%	14%	13%	13%	18%	14%
			A				A						
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.8	6.1	5.3	5.7	5.7	6	5.2	5.9	5.6	5.7	6	5.1	5.9
		BF				BF							K
Std. Dev.	3.06	2.88	3.12	2.99	3.11	2.98	3.16	3.21	2.97	2.99	3	3.03	3.04
Std. Err.	0.07	0.17	0.21	0.26	0.11	0.14	0.27	0.13	0.16	0.13	0.16	0.14	0.08
Median	5	6	5	5	5	6	5	5	5	6	6	5	6

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_6. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Loss of employment / change in wage or seasonal work

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	555	81	38	27	241	134	34	149	99	140	120	84	471
	28%	30%	17%	20%	31%	28%	25%	24%	28%	28%	35%	18%	30%
		BC			BC	B				G			K
10 - Extremely confident (10)	297	45	14	14	138	73	13	100	45	69	61	33	264
	15%	17%	6%	11%	18%	15%	9%	16%	13%	14%	17%	7%	17%
		B			BF	B							K
9	98	14	8	5	46	16	9	14	18	26	31	20	78
	5%	5%	3%	4%	6%	3%	6%	2%	5%	5%	9%	4%	5%
										G	G		
8	159	21	17	7	57	45	12	35	36	45	29	30	129
	8%	8%	8%	5%	7%	10%	9%	6%	10%	9%	8%	7%	8%
7	162	25	13	8	69	39	9	29	33	54	32	41	121
	8%	9%	6%	6%	9%	8%	7%	5%	9%	11%	9%	9%	8%
									G	G	G		
6	157	22	20	12	52	43	9	42	28	42	31	35	122
	8%	8%	9%	9%	7%	9%	7%	7%	8%	8%	9%	8%	8%
5	378	53	49	31	122	95	27	158	62	69	51	79	299
	19%	19%	22%	24%	16%	20%	20%	25%	17%	14%	15%	17%	19%
				D				HIJ					
4	138	14	14	9	53	39	9	36	22	46	27	59	80
	7%	5%	6%	7%	7%	8%	6%	6%	6%	9%	8%	13%	5%
												L	
Bottom 3 Box (Net)	615	79	91	44	233	121	48	213	110	152	88	162	453
	31%	29%	41%	33%	30%	26%	35%	34%	31%	30%	25%	35%	29%
			ADE				E	J					
3	158	28	19	11	47	41	12	47	25	45	25	38	120
	8%	10%	8%	8%	6%	9%	9%	7%	7%	9%	7%	8%	8%
2	115	14	13	10	47	19	12	39	19	36	18	38	77
	6%	5%	6%	7%	6%	4%	9%	6%	6%	7%	5%	8%	5%
							E					L	
1 - Not at all confident (1)	342	36	59	23	139	60	24	128	66	70	44	86	256
	17%	13%	26%	18%	18%	13%	17%	20%	19%	14%	13%	19%	17%
			ADEF					IJ					
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.3	5.6	4.4	4.9	5.5	5.6	5	5	5.3	5.4	5.9	4.7	5.5
		BC			BC	BC				G			K
Std. Dev.	3.02	2.98	2.81	2.87	3.17	2.87	2.94	3.04	3.02	2.96	3.03	2.77	3.07
Std. Err.	0.07	0.18	0.19	0.25	0.11	0.13	0.25	0.12	0.16	0.13	0.16	0.13	0.08
Median	5	5	5	5	5	5	5	5	5	5	6	5	5

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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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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4_2. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I will be able to cover all living and family expenses in the next 12 months without going into further debt

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 3 Box (Net)	753	106	65	50	320	166	47	186	118	203	182	142	611
	38%	39%	29%	38%	42%	35%	35%	30%	33%	40%	52%	31%	40%
		B			B					G	GHI		K
10 - Strongly agree (10)	422	54	38	23	183	101	23	125	58	105	99	67	356
	21%	20%	17%	18%	24%	21%	17%	20%	16%	21%	28%	14%	23%
										GHI			K
9	131	22	11	7	64	19	8	13	34	47	29	24	107
	7%	8%	5%	5%	8%	4%	6%	2%	10%	9%	8%	5%	7%
					E				G	G	G		
8	200	30	16	19	73	46	16	48	26	51	55	52	148
	10%	11%	7%	15%	9%	10%	12%	8%	7%	10%	16%	11%	10%
				B							GHI		
7	205	36	19	12	81	42	14	47	40	50	53	73	132
	10%	13%	8%	9%	11%	9%	11%	8%	11%	10%	15%	16%	9%
										G		L	
6	186	31	21	10	77	33	13	66	45	37	26	39	146
	9%	11%	9%	8%	10%	7%	10%	11%	13%	7%	7%	8%	9%
5	329	29	50	23	107	101	20	120	62	86	32	68	261
	16%	11%	22%	18%	14%	21%	15%	19%	18%	17%	9%	15%	17%
			AD	A		AD		J	J	J			
4	144	26	19	7	53	26	13	54	22	39	12	45	98
	7%	10%	8%	5%	7%	5%	10%	9%	6%	8%	3%	10%	6%
								J		J			
Bottom 3 Box (Net)	388	45	51	29	132	104	28	154	67	87	43	91	296
	19%	16%	23%	22%	17%	22%	20%	25%	19%	17%	12%	20%	19%
								IJ					
3	110	13	13	11	32	32	10	48	17	26	10	24	86
	6%	5%	6%	9%	4%	7%	7%	8%	5%	5%	3%	5%	6%
				D				J					
2	71	15	14	7	19	10	7	23	11	24	4	17	54
	4%	5%	6%	5%	2%	2%	5%	4%	3%	5%	1%	4%	4%
			DE							J			
1 - Strongly disagree (1)	207	17	25	11	81	62	11	83	39	37	29	51	156
	10%	6%	11%	8%	11%	13%	8%	13%	11%	7%	8%	11%	10%
						A		I					
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.2	6.4	5.7	6.1	6.5	6	6	5.7	6.1	6.4	7.1	5.9	6.3
		B			B					G	GHI		
Std. Dev.	2.92	2.77	2.88	2.86	2.94	2.99	2.81	2.96	2.83	2.85	2.74	2.79	2.95
Std. Err.	0.07	0.17	0.19	0.25	0.11	0.14	0.24	0.12	0.15	0.13	0.15	0.13	0.08
Median	6	7	5	6	7	6	6	5	6	7	8	6	6

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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5_1. To what extent do you agree or disagree with the following: - I am concerned that rising interest rates could move me towards bankruptcy

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 2 Box (Net)	553	61	82	30	178	160	43	191	99	156	68	182	371
	28%	22%	37%	23%	23%	34%	32%	30%	28%	31%	20%	40%	24%
			ACD			ACD	AD	J	J	J		L	
Strongly agree	164	15	26	10	47	55	11	67	25	42	24	61	103
	8%	6%	11%	8%	6%	12%	8%	11%	7%	8%	7%	13%	7%
			AD			AD						L	
Somewhat agree	389	46	56	20	131	105	32	124	74	115	45	121	268
	19%	17%	25%	15%	17%	22%	23%	20%	21%	23%	13%	26%	17%
			ACD					J	J	J		L	
Bottom 2 Box (Net)	1452	212	143	101	592	311	93	438	255	346	279	277	1174
	72%	78%	63%	77%	77%	66%	68%	70%	72%	69%	80%	60%	76%
		BEF		BE	BEF						GHI		K
Somewhat disagree	603	88	60	48	240	129	38	219	132	123	80	136	468
	30%	32%	27%	37%	31%	27%	28%	35%	37%	24%	23%	29%	30%
				BE				IJ	IJ				
Strongly disagree	848	124	82	52	352	183	55	219	123	224	200	142	706
	42%	46%	37%	40%	46%	39%	41%	35%	35%	44%	57%	31%	46%
				B						GH	GHI		K
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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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5_2. To what extent do you agree or disagree with the following: - As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 2 Box (Net)	930	128	124	59	335	224	61	300	194	242	126	270	660
	46%	47%	55%	45%	44%	47%	45%	48%	55%	48%	36%	59%	43%
			DF					J	J	J		L	
Strongly agree	234	25	41	18	66	67	17	99	39	57	21	74	160
	12%	9%	18%	14%	9%	14%	13%	16%	11%	11%	6%	16%	10%
			AD	D		D		J		J		L	
Somewhat agree	696	102	83	41	269	156	44	201	155	185	105	196	500
	35%	38%	37%	31%	35%	33%	32%	32%	44%	37%	30%	43%	32%
									GJ			L	
Bottom 2 Box (Net)	1075	145	101	71	435	247	76	328	159	261	222	190	886
	54%	53%	45%	55%	56%	53%	55%	52%	45%	52%	64%	41%	57%
					B		B				GHI		K
Somewhat disagree	574	78	54	48	226	119	48	182	98	133	105	129	445
	29%	29%	24%	37%	29%	25%	35%	29%	28%	27%	30%	28%	29%
				BE			BE						
Strongly disagree	501	67	46	23	209	128	28	146	62	127	117	61	440
	25%	24%	21%	18%	27%	27%	21%	23%	17%	25%	34%	13%	28%
					C	C				H	GHI		K
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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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5_3. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest rate increases

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 2 Box (Net)	703	98	90	47	264	152	52	244	139	173	85	197	506
	35%	36%	40%	36%	34%	32%	38%	39%	39%	34%	25%	43%	33%
								J	J	J		L	
Strongly agree	171	20	27	13	60	38	12	66	26	40	24	42	129
	9%	7%	12%	10%	8%	8%	9%	11%	7%	8%	7%	9%	8%
Somewhat agree	532	78	62	34	204	114	41	178	113	133	61	155	377
	27%	28%	28%	26%	26%	24%	30%	28%	32%	26%	18%	34%	24%
								J	J	J		L	
Bottom 2 Box (Net)	1302	175	135	83	506	319	84	384	214	330	262	262	1040
	65%	64%	60%	64%	66%	68%	62%	61%	61%	66%	75%	57%	67%
											GHI		K
Somewhat disagree	703	87	82	53	265	163	54	221	132	177	120	163	540
	35%	32%	36%	40%	34%	34%	40%	35%	37%	35%	34%	35%	35%
Strongly disagree	599	88	53	30	241	156	30	163	82	152	143	99	500
	30%	32%	24%	23%	31%	33%	22%	26%	23%	30%	41%	22%	32%
		F			F	BCF					GHI		K
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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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5_4. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate increases impact my financial situation

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 2 Box (Net)	1466	200	157	87	543	383	96	401	255	402	276	343	1123
	73%	73%	70%	67%	71%	81%	70%	64%	72%	80%	79%	75%	73%
						ABCDF				GH	G		
Strongly agree	589	70	65	27	229	169	28	148	82	158	139	106	483
	29%	26%	29%	21%	30%	36%	20%	24%	23%	31%	40%	23%	31%
					CF	ACF				G	GHI		K
Somewhat agree	878	131	91	59	314	214	69	253	173	244	137	238	640
	44%	48%	41%	46%	41%	45%	50%	40%	49%	49%	39%	52%	41%
						D			J	GJ		L	
Bottom 2 Box (Net)	539	72	68	43	226	88	40	227	98	101	72	116	422
	27%	27%	30%	33%	29%	19%	30%	36%	28%	20%	21%	25%	27%
		E	E	E	E	E	E	IJ	I				
Somewhat disagree	368	56	47	26	151	58	29	143	81	63	56	96	272
	18%	20%	21%	20%	20%	12%	22%	23%	23%	13%	16%	21%	18%
		E	E	E	E	E	E	I	I				
Strongly disagree	171	17	21	17	76	30	11	84	17	38	16	21	150
	9%	6%	9%	13%	10%	6%	8%	13%	5%	8%	5%	4%	10%
				AE				HIJ					K
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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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5_5. To what extent do you agree or disagree with the following: - With interest rates rising, I will be more careful with how I spend my money.

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 2 Box (Net)	1446	198	173	94	564	319	98	459	285	350	230	357	1089
	72%	73%	77%	72%	73%	68%	72%	73%	81%	70%	66%	78%	70%
			E						IJ			L	
Strongly agree	513	65	57	25	206	126	35	180	93	126	66	145	369
	26%	24%	25%	19%	27%	27%	25%	29%	26%	25%	19%	31%	24%
								J				L	
Somewhat agree	933	133	116	69	359	192	63	279	192	224	164	213	720
	47%	49%	52%	53%	47%	41%	46%	44%	54%	45%	47%	46%	47%
			E	E					GI				
Bottom 2 Box (Net)	559	74	51	37	206	152	38	169	69	152	118	102	456
	28%	27%	23%	28%	27%	32%	28%	27%	19%	30%	34%	22%	30%
						B				H	H		K
Somewhat disagree	327	49	37	24	105	82	30	106	43	82	67	67	260
	16%	18%	16%	18%	14%	17%	22%	17%	12%	16%	19%	15%	17%
							D				H		
Strongly disagree	231	26	15	13	100	70	8	64	25	71	50	35	196
	12%	9%	7%	10%	13%	15%	6%	10%	7%	14%	14%	8%	13%
					BF	BF				H	H		K
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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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5_6. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 2 Box (Net)	802	97	103	57	302	193	50	282	168	192	96	241	561
	40%	36%	46%	43%	39%	41%	37%	45%	47%	38%	28%	52%	36%
			A					J	IJ	J		L	
Strongly agree	209	17	32	14	68	58	19	78	34	47	36	68	141
	10%	6%	14%	11%	9%	12%	14%	12%	10%	9%	10%	15%	9%
			A			A	A					L	
Somewhat agree	593	80	71	42	234	135	31	204	134	145	60	173	420
	30%	29%	32%	32%	30%	29%	23%	32%	38%	29%	17%	38%	27%
			F					J	IJ	J		L	
Bottom 2 Box (Net)	1203	176	121	74	468	278	86	346	186	311	251	219	984
	60%	64%	54%	57%	61%	59%	63%	55%	53%	62%	72%	48%	64%
		B								H	GHI		K
Somewhat disagree	623	101	66	41	220	145	50	188	108	162	115	132	491
	31%	37%	29%	32%	29%	31%	37%	30%	31%	32%	33%	29%	32%
		D											
Strongly disagree	581	75	55	32	248	134	36	159	77	149	136	87	494
	29%	27%	25%	25%	32%	28%	26%	25%	22%	30%	39%	19%	32%
											GHI		K
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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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6. To what extent do you agree or disagree with the following: - My financial situation is the worst around the holidays more than any other time of year

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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)	2005	304	300	250	501	400	250	490	322	552	455	486	1519
Base: All Respondents (wtd)	2005	273	225	130	770	471	136	628	354	503	348	460	1545
Top 2 Box (Net)	900	124	103	63	357	177	77	291	182	212	139	247	654
	45%	45%	46%	49%	46%	38%	56%	46%	52%	42%	40%	54%	42%
				E	E		ABDE		IJ			L	
Strongly agree	311	36	41	17	121	72	23	116	53	75	39	103	208
	16%	13%	18%	13%	16%	15%	17%	19%	15%	15%	11%	22%	13%
								J				L	
Somewhat agree	589	87	61	46	236	105	54	174	130	136	100	144	445
	29%	32%	27%	35%	31%	22%	40%	28%	37%	27%	29%	31%	29%
				E	E		BDE		GI				
Bottom 2 Box (Net)	1105	149	122	67	413	294	60	338	171	291	208	213	892
	55%	55%	54%	51%	54%	62%	44%	54%	48%	58%	60%	46%	58%
				F	F		CDF		H		H		K
Somewhat disagree	603	87	69	31	221	162	33	176	104	159	116	132	471
	30%	32%	31%	24%	29%	34%	24%	28%	29%	32%	33%	29%	30%
						CF							
Strongly disagree	502	62	53	36	193	132	26	162	67	132	92	81	421
	25%	23%	24%	27%	25%	28%	19%	26%	19%	26%	26%	18%	27%
						F							K
Sigma	2005	273	225	130	770	471	136	628	354	503	348	460	1545
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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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