

1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and deb have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolven

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
1 - 100	163	23	20	18	69
	8%	9%	9%	14%	9%
101 - 200	144	21	14	3	53
	7%	8%	6%	2%	7%
201 - 300	119	17	11	7	51
	6%	6%	5%	5%	7%
301 - 400	71	10	10	5	20
	4%	4%	5%	4%	3%
401 - 500	211	32	22	13	88
	11%	12%	10%	10%	11%
501 - 600	41	7	2	4	18
	2%	3%	1%	3%	2%
601 - 700	24	3	1	1	11
	1%	1%	1%	1%	1%
701 - 800	66	10	5	2	21
	3%	4%	2%	2%	3%
801 - 900	16	2	4	1	4
	1%	1%	2%	*	*
901 - 1000	180	24	22	13	74
	9%	9%	10%	10%	10%
1001 - 2000	203	28	25	15	79
	10%	10%	11%	11%	10%
2001 - 3000	57	15	13	3	15
	3%	6%	6%	3%	2%

		DEF	DEF		
3001 - 4000	20	4	3	4	5
	1%	1%	1%	3%	1%
				DE	
4001 - 5000	10	1	2	*	6
	1%	1%	1%	*	1%
5001 - 6000	2	-	-	-	1
	*	-	-	-	*
6001 - 7000	1	1	-	-	-
	*	*	-	-	-
7001 - 8000	3	-	1	-	2
	*	-	1%	-	*
9001 - 10000	11	3	*	-	3
	1%	1%	*	-	*
Insolvent (\$0/None)	660	69	69	41	249
	33%	25%	31%	32%	32%
Sigma	2001	272	224	130	768
	100%	100%	100%	100%	100%
Summary					
\$200 or less (Net)	306	44	34	21	122
	15%	16%	15%	16%	16%
\$100 or less (Net)	163	23	20	18	69
	8%	9%	9%	14%	9%
				E	E
Mean (Incl. 0)	630.7	801.5	741.1	634.4	595
		DE			
Std. Dev.	1112.63	1359.05	1162.03	918.47	1027.32
Std. Err.	24.87	82.38	77.62	80.53	37.06
Mean (Excl. 0)	940.9	1074.9	1072.3	928.7	879.8
			*	*	
Std. Dev.	1247.05	1478.09	1265.03	981.3	1144.81
Std. Err.	34.05	103.76	101.65	104.1	50.22
Median	300	400	300	294.4	300

t obligations each month, how much is left over? In other words, how much wiggle room do you cy)?

		HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
E	F	G	H	I	J	K	L
451	190	526	369	560	365	426	1575
470	136	633	385	496	288	389	1612
24	10	78	24	35	11	26	136
5%	7%	12%	6%	7%	4%	7%	8%
		HIJ					
42	11	57	32	33	14	36	107
9%	8%	9%	8%	7%	5%	9%	7%
C	C						
27	5	41	35	30	6	16	102
6%	4%	6%	9%	6%	2%	4%	6%
		J	J	J			
20	7	24	20	12	7	5	66
4%	5%	4%	5%	3%	3%	1%	4%
							K
44	11	43	38	79	32	49	162
9%	8%	7%	10%	16%	11%	13%	10%
				GH			
8	2	12	7	15	8	13	28
2%	2%	2%	2%	3%	3%	3%	2%
7	*	12	5	3	5	1	24
2%	*	2%	1%	1%	2%	*	1%
18	9	19	12	19	5	9	57
4%	7%	3%	3%	4%	2%	2%	4%
	CD						
3	3	6	6	2	2	1	14
1%	2%	1%	2%	*	1%	*	1%
33	13	13	37	65	51	26	154
7%	10%	2%	10%	13%	18%	7%	10%
			G	G	GH		
44	13	23	47	64	59	48	155
9%	9%	4%	12%	13%	21%	12%	10%
			G	G	GHI		
9	1	9	6	23	14	10	47
2%	1%	1%	2%	5%	5%	3%	3%

2_1. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree v

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 3 Box (Net)	337	51	33	25	132
	17%	19%	15%	19%	17%
10 - Strongly agree (10)	153	21	15	13	64
	8%	8%	7%	10%	8%
9	70	8	8	4	27
	3%	3%	4%	3%	3%
8	115	22	10	8	42
	6%	8%	4%	6%	5%
7	164	26	17	16	59
	8%	10%	7%	12%	8%
6	171	11	15	13	65
	9%	4%	6%	10%	8%
5	363	41	43	21	159
	18%	15%	19%	16%	21%
4	152	19	12	9	67
	8%	7%	5%	7%	9%
Bottom 3 Box (Net)	814	124	105	46	287
	41%	46%	47%	36%	37%
3	186	24	27	12	55
	9%	9%	12%	9%	7%
2	147	26	25	5	51
	7%	10%	11%	4%	7%
1 - Strongly disagree (1)	480	74	53	29	181
	24%	27%	24%	23%	24%

Sigma	2001	272	224	130	768
	100%	100%	100%	100%	100%
Summary					
Mean	4.5	4.3	4.3	4.9	4.6
Std. Dev.	2.85	2.96	2.8	2.92	2.84
Std. Err.	0.06	0.18	0.19	0.26	0.1
Median	5	4	4	5	5

with the following: - I am concerned about my current level of debt

		HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
E	F	G	H	I	J	K	L
451	190	526	369	560	365	426	1575
470	136	633	385	496	288	389	1612
73	24	116	71	86	37	78	259
15%	18%	18%	18%	17%	13%	20%	16%
30	11	63	33	33	13	37	116
6%	8%	10%	9%	7%	5%	10%	7%
		J					
16	7	17	12	24	8	15	55
3%	5%	3%	3%	5%	3%	4%	3%
27	6	36	25	30	16	26	89
6%	5%	6%	7%	6%	6%	7%	6%
38	8	44	35	44	29	46	118
8%	6%	7%	9%	9%	10%	12%	7%
						L	
51	17	64	24	45	23	35	137
11%	13%	10%	6%	9%	8%	9%	8%
A	A						
80	19	120	63	89	42	74	288
17%	14%	19%	16%	18%	15%	19%	18%
37	7	56	31	36	24	24	128
8%	6%	9%	8%	7%	8%	6%	8%
191	61	233	162	196	133	133	681
41%	45%	37%	42%	40%	46%	34%	42%
					G		K
51	18	55	39	47	30	38	148
11%	13%	9%	10%	10%	11%	10%	9%
	D						
31	10	38	33	38	18	20	127
6%	8%	6%	8%	8%	6%	5%	8%
110	33	140	90	111	85	74	406
23%	24%	22%	23%	22%	29%	19%	25%

					GI		K
470	136	633	385	496	288	389	1612
100%	100%	100%	100%	100%	100%	100%	100%
4.5	4.5	4.7	4.5	4.6	4.1	5	4.4
		J		J		L	
2.77	2.91	2.87	2.91	2.82	2.75	2.86	2.83
0.13	0.25	0.11	0.15	0.13	0.16	0.14	0.07
5	4	5	5	5	4	5	4

2_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 v

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 3 Box (Net)	427	61	47	37	162
	21%	22%	21%	29%	21%
10 - Strongly agree (10)	220	28	29	19	86
	11%	10%	13%	15%	11%
9	93	17	10	6	37
	5%	6%	4%	5%	5%
8	115	16	8	12	39
	6%	6%	4%	9%	5%
7	162	19	12	8	69
	8%	7%	6%	6%	9%
6	154	28	8	13	58
	8%	10%	4%	10%	8%
5	310	35	30	22	126
	15%	13%	14%	17%	16%
4	144	20	18	6	60
	7%	7%	8%	4%	8%
Bottom 3 Box (Net)	804	109	108	44	294
	40%	40%	48%	34%	38%
3	184	19	31	15	66
	9%	7%	14%	12%	9%
2	157	24	25	9	46
	8%	9%	11%	7%	6%
1 - Strongly disagree (1)	464	66	52	19	181
	23%	24%	23%	15%	24%

		C			C
Sigma	2001	272	224	130	768
	100%	100%	100%	100%	100%
Summary					
Mean	4.7	4.7	4.5	5.3	4.8
				BE	
Std. Dev.	3.03	3.08	3.11	3.02	3.03
Std. Err.	0.07	0.19	0.21	0.26	0.11
Median	5	5	4	5	5

with the following: - I regret the amount of debt that I've taken on in my life

		HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
E	F	G	H	I	J	K	L
451	190	526	369	560	365	426	1575
470	136	633	385	496	288	389	1612
85	35	148	87	107	57	96	331
18%	26%	23%	22%	22%	20%	25%	21%
	E						
42	15	82	54	45	28	54	166
9%	11%	13%	14%	9%	10%	14%	10%
			I				
14	9	31	11	30	15	15	78
3%	7%	5%	3%	6%	5%	4%	5%
28	12	36	22	32	14	27	88
6%	8%	6%	6%	7%	5%	7%	5%
40	14	60	30	30	27	50	112
9%	10%	9%	8%	6%	9%	13%	7%
						L	
37	10	40	32	50	23	20	134
8%	7%	6%	8%	10%	8%	5%	8%
83	13	105	58	75	36	55	255
18%	10%	17%	15%	15%	13%	14%	16%
	F						
30	11	47	23	41	18	29	115
6%	8%	7%	6%	8%	6%	7%	7%
196	53	233	156	193	127	140	665
42%	39%	37%	41%	39%	44%	36%	41%
42	11	52	30	57	24	42	142
9%	8%	8%	8%	12%	8%	11%	9%
40	13	41	37	36	25	27	130
8%	9%	6%	10%	7%	9%	7%	8%
115	30	139	90	99	78	71	393
24%	22%	22%	23%	20%	27%	18%	24%

C					I		K
470	136	633	385	496	288	389	1612
100%	100%	100%	100%	100%	100%	100%	100%
4.5	4.9	4.9	4.8	4.8	4.5	5.1	4.6
						L	
2.93	3.14	3.08	3.13	2.92	3.07	3.06	3.02
0.13	0.27	0.12	0.16	0.13	0.18	0.15	0.08
5	5	5	5	5	4	5	5

2_3. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree v

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 3 Box (Net)	601	87	79	43	221
	30%	32%	35%	33%	29%
10 - Strongly agree (10)	317	46	37	26	118
	16%	17%	17%	20%	15%
9	120	16	20	7	39
	6%	6%	9%	6%	5%
8	164	24	22	10	64
	8%	9%	10%	8%	8%
7	162	12	17	14	64
	8%	5%	8%	10%	8%
6	148	11	11	7	60
	7%	4%	5%	6%	8%
5	374	45	38	25	142
	19%	16%	17%	20%	19%
4	153	22	17	7	61
	8%	8%	7%	5%	8%
Bottom 3 Box (Net)	563	95	64	34	220
	28%	35%	29%	26%	29%
3	151	20	21	13	60
	8%	7%	10%	10%	8%
2	121	19	20	7	47
	6%	7%	9%	6%	6%
1 - Strongly disagree (1)	292	56	23	13	113
	15%	20%	10%	10%	15%

		BCE			
Sigma	2001	272	224	130	768
	100%	100%	100%	100%	100%
Summary					
Mean	5.5	5.2	5.7	5.9	5.5
Std. Dev.	3.01	3.24	3.03	2.98	2.99
Std. Err.	0.07	0.2	0.2	0.26	0.11
Median	5	5	5	5	5

with the following: - I am confident I won't have any debt in retirement

		HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
E	F	G	H	I	J	K	L
451	190	526	369	560	365	426	1575
470	136	633	385	496	288	389	1612
136	36	135	123	164	115	114	487
29%	26%	21%	32%	33%	40%	29%	30%
			G	G	G		
70	21	70	63	80	63	51	266
15%	15%	11%	16%	16%	22%	13%	16%
				G	G		
29	8	23	22	39	26	30	90
6%	6%	4%	6%	8%	9%	8%	6%
				G	G		
37	6	42	38	45	26	32	131
8%	5%	7%	10%	9%	9%	8%	8%
47	9	49	27	44	29	32	130
10%	6%	8%	7%	9%	10%	8%	8%
A							
49	9	40	27	46	14	36	112
11%	7%	6%	7%	9%	5%	9%	7%
AB				J			
95	29	131	63	90	51	74	299
20%	21%	21%	16%	18%	18%	19%	19%
37	10	61	27	34	18	32	122
8%	7%	10%	7%	7%	6%	8%	8%
106	43	216	119	118	62	101	462
23%	32%	34%	31%	24%	21%	26%	29%
	E	IJ	IJ				
24	12	52	29	37	19	27	124
5%	9%	8%	7%	7%	7%	7%	8%
20	8	46	26	23	17	21	100
4%	6%	7%	7%	5%	6%	5%	6%
63	24	119	64	58	25	53	239
13%	17%	19%	17%	12%	9%	14%	15%

		IJ	J				
470	136	633	385	496	288	389	1612
100%	100%	100%	100%	100%	100%	100%	100%
5.7	5.2	4.9	5.5	5.8	6.2	5.6	5.5
			G	G	GH		
2.87	3.05	2.9	3.11	2.92	2.99	2.91	3.03
0.13	0.26	0.12	0.16	0.13	0.18	0.15	0.08
5	5	5	5	6	6.1	5	5

2_4. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree without going into further debt

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 3 Box (Net)	704	98	87	52	278
	35%	36%	39%	40%	36%
10 - Strongly agree (10)			E	E	E
	373	49	44	30	151
	19%	18%	20%	23%	20%
9				E	
	130	22	18	8	47
	7%	8%	8%	6%	6%
8	201	27	25	14	80
	10%	10%	11%	11%	10%
7	191	28	15	13	69
	10%	10%	7%	10%	9%
6	168	13	12	10	72
	8%	5%	6%	7%	9%
5					A
	378	50	38	25	155
	19%	18%	17%	19%	20%
4					F
	139	15	17	10	49
	7%	6%	7%	8%	6%
Bottom 3 Box (Net)	421	68	55	21	145
	21%	25%	24%	16%	19%
3		C			
	133	23	21	8	35
	7%	8%	9%	6%	5%
2		D	D		
	56	9	5	2	27
	3%	3%	2%	1%	3%
1 - Strongly disagree (1)	231	36	28	12	83
	12%	13%	13%	9%	11%

Sigma	2001	272	224	130	768
	100%	100%	100%	100%	100%
Summary					
Mean	6	5.9	6	6.4	6.1
				E	
Std. Dev.	2.91	3.03	3.05	2.85	2.88
Std. Err.	0.07	0.18	0.2	0.25	0.1
Median	6	6	6	6.5	6

with the following: - I will be able to cover all living and family expenses in the next 12 months

		HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
E	F	G	H	I	J	K	L
451	190	526	369	560	365	426	1575
470	136	633	385	496	288	389	1612
137	52	145	130	205	151	127	577
29%	38%	23%	34%	41%	52%	33%	36%
			G	GH	GHI		
72	27	72	71	106	81	51	321
15%	20%	11%	18%	21%	28%	13%	20%
			G	G	GH		K
21	13	25	20	45	23	22	108
4%	10%	4%	5%	9%	8%	6%	7%
	E			G	G		
44	11	49	39	55	47	54	147
9%	8%	8%	10%	11%	16%	14%	9%
					GH	L	
52	14	47	52	44	33	33	158
11%	10%	7%	13%	9%	12%	8%	10%
			G				
50	12	52	27	47	26	35	133
11%	9%	8%	7%	9%	9%	9%	8%
A							
94	16	156	67	82	32	67	311
20%	12%	25%	17%	16%	11%	17%	19%
F		HIJ	J				
36	11	57	14	44	15	24	114
8%	8%	9%	4%	9%	5%	6%	7%
		H		H			
101	31	176	96	74	31	102	319
22%	23%	28%	25%	15%	11%	26%	20%
		IJ	IJ			L	
33	14	59	26	30	9	30	103
7%	10%	9%	7%	6%	3%	8%	6%
	D	J					
12	2	27	16	5	5	14	42
2%	2%	4%	4%	1%	2%	4%	3%
		I	I				
57	15	91	53	38	17	57	174
12%	11%	14%	14%	8%	6%	15%	11%

		IJ	IJ				
470	136	633	385	496	288	389	1612
100%	100%	100%	100%	100%	100%	100%	100%
5.8	6.2	5.2	5.9	6.5	7.1	5.6	6.1
			G	GH	GHI		K
2.8	2.99	2.76	3.01	2.78	2.66	2.92	2.9
0.13	0.26	0.11	0.15	0.12	0.16	0.15	0.07
6	6	5	6	7	8	6	6

3_1. To what extent do you agree or disagree with the following: - I am concerned that rising interest rates could move

		REGION			
	Total	BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 2 Box (Net)	633 32%	70 26%	71 32%	43 33%	252 33%
Strongly agree	200 10%	27 10%	21 10%	16 13%	70 9%
Somewhat agree	433 22%	43 16%	50 22%	26 20%	182 24%
Bottom 2 Box (Net)	1368 68%	202 74%	153 68%	87 67%	516 67%
Somewhat disagree	660 33%	77 28%	79 35%	39 30%	257 33%
Strongly disagree	708 35%	125 46%	74 33%	48 37%	259 34%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%

3_2. To what extent do you agree or disagree with the following: - As interest rates rise, I'm more concerned about my

		REGION			
	Total	BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 2 Box (Net)	980 49%	134 49%	112 50%	66 51%	386 50%
Strongly agree	282 14%	46 17%	21 9%	22 17%	112 15%
		B			
Somewhat agree	698 35%	88 32%	91 40%	45 34%	273 36%
Bottom 2 Box (Net)	1021 51%	139 51%	112 50%	64 49%	383 50%
Somewhat disagree	591 30%	68 25%	60 27%	38 30%	221 29%
Strongly disagree	429 21%	71 26%	52 23%	25 19%	161 21%
		E			
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%

3_3. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest r

		REGION			
	Total	BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 2 Box (Net)	769 38%	103 38%	86 38%	55 43%	308 40%
Strongly agree	190 9%	18 7%	16 7%	20 16%	83 11%
				ABE	
Somewhat agree	579 29%	85 31%	70 31%	35 27%	224 29%
Bottom 2 Box (Net)	1232 62%	169 62%	138 62%	75 57%	461 60%
Somewhat disagree	773 39%	86 32%	78 35%	49 37%	306 40%
					A
Strongly disagree	459 23%	83 30%	60 27%	26 20%	155 20%
		CDE			
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%

3_4. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate inc

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 2 Box (Net)	1488 74%	212 78%	162 72%	96 74%	542 71%
Strongly agree	536 27%	83 31%	47 21%	39 30%	207 27%
Somewhat agree	952 48%	129 47%	115 51%	57 44%	336 44%
Bottom 2 Box (Net)	513 26%	60 22%	62 28%	34 26%	226 29%
Somewhat disagree	360 18%	36 13%	46 21%	20 15%	171 22%
Strongly disagree	153 8%	24 9%	16 7%	14 11%	55 7%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%

3_5. To what extent do you agree or disagree with the following: - With interest rates rising, I will be more careful with

		REGION			
	Total	BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 2 Box (Net)	1537 77%	210 77%	179 80%	98 75%	603 78%
Strongly agree	483 24%	68 25%	51 23%	34 26%	222 29%
		E		E	E
Somewhat agree	1053 53%	142 52%	128 57%	64 49%	381 50%
Bottom 2 Box (Net)	464 23%	62 23%	45 20%	32 25%	165 22%
Somewhat disagree	298 15%	36 13%	26 11%	19 15%	111 15%
Strongly disagree	167 8%	26 10%	19 9%	13 10%	54 7%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%

3_6. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I w

		REGION			
	Total	BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2001	301	188	190	681
Base: All Respondents (wtd)	2001	272	224	130	768
Top 2 Box (Net)	846 42%	97 36%	100 45%	62 48%	316 41%
Strongly agree	261 13%	40 15%	26 12%	19 15%	98 13%
Somewhat agree	585 29%	57 21%	74 33%	43 33%	217 28%
Bottom 2 Box (Net)	1155 58%	175 64%	124 55%	68 52%	453 59%
Somewhat disagree	653 33%	85 31%	61 27%	35 27%	275 36%
Strongly disagree	502 25%	90 33%	64 28%	33 26%	178 23%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%

