S1_1. Please respond yes or not to each of the following: - Do you own a home

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Yes | 1309 | 168 | 139 | 91 | 525 | 301 | 85 | 199 | 236 | 446 | 281 | 418 | 891 |
| | 65% | 62% | 62% | 70% | 68% | 64% | 63% | 38% | 66% | 79% | 85% | 74% | 62% |
| | | | | | | | | | G | GH | GH | L | |
| No | 694 | 104 | 85 | 40 | 245 | 170 | 51 | 328 | 124 | 115 | 48 | 143 | 551 |
| | 35% | 38% | 38% | 30% | 32% | 36% | 37% | 62% | 34% | 21% | 15% | 26% | 38% |
| | | | | | | | | HIJ | IJ | | | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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

S1_2. Please respond yes or not to each of the following: - Do you have a mortgage on your home

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Yes | 715 | 91 | 77 | 56 | 273 | 166 | 53 | 84 | 116 | 263 | 181 | 290 | 425 |
| | 36% | 33% | 34% | 43% | 36% | 35% | 39% | 16% | 32% | 47% | 55% | 52% | 30% |
| | | | | | | | | | G | GH | GH | L | |
| No | 1288 | 182 | 148 | 74 | 496 | 304 | 84 | 443 | 244 | 298 | 148 | 271 | 1016 |
| | 64% | 67% | 66% | 57% | 64% | 65% | 61% | 84% | 68% | 53% | 45% | 48% | 70% |
| | | | | | | | | HIJ | IJ | | | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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

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)?

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| 1 - 100 | 144 | 24 | 17 | 8 | 51 | 26 | 19 | 59 | 24 | 32 | 8 | 27 | 117 |
| | 7% | 9% | 8% | 6% | 7% | 5% | 14% | 11% | 7% | 6% | 2% | 5% | 8% |
| | | | | | | | BCDE | IJ | J | | | | |
| 101 - 200 | 182 | 17 | 23 | 10 | 85 | 34 | 13 | 74 | 40 | 40 | 14 | 46 | 136 |
| | 9% | 6% | 10% | 7% | 11% | 7% | 10% | 14% | 11% | 7% | 4% | 8% | 9% |
| | | | | | | | | IJ | J | | | | |
| 201 - 300 | 127 | 20 | 13 | 11 | 55 | 21 | 7 | 43 | 28 | 23 | 18 | 31 | 96 |
| | 6% | 8% | 6% | 9% | 7% | 4% | 5% | 8% | 8% | 4% | 5% | 5% | 7% |
| | | | | | | | | I | | | | | |
| 301 - 400 | 88 | 13 | 9 | 6 | 33 | 24 | 4 | 32 | 21 | 26 | 7 | 28 | 60 |
| | 4% | 5% | 4% | 5% | 4% | 5% | 3% | 6% | 6% | 5% | 2% | 5% | 4% |
| | | | | | | | | J | J | | | | |
| 401 - 500 | 215 | 32 | 24 | 18 | 83 | 45 | 14 | 43 | 46 | 55 | 46 | 59 | 156 |
| | 11% | 12% | 11% | 13% | 11% | 10% | 10% | 8% | 13% | 10% | 14% | 11% | 11% |
| | | | | | | | | | | | G | | |
| 501 - 600 | 67 | 8 | 11 | 6 | 18 | 20 | 5 | 14 | 20 | 18 | 7 | 15 | 52 |
| | 3% | 3% | 5% | 5% | 2% | 4% | 4% | 3% | 6% | 3% | 2% | 3% | 4% |
| | | | | | | | | | | | | | |
| 601 - 700 | 25 | 1 | 3 | * | 5 | 15 | 1 | 12 | * | 7 | 6 | * | 25 |
| | 1% | * | 1% | * | 1% | 3% | 1% | 2% | * | 1% | 2% | * | 2% |
| | | | | | | AD | | | | | | | K |
| 701 - 800 | 62 | 9 | 4 | 4 | 28 | 13 | 3 | 6 | 16 | 23 | 8 | 21 | 41 |
| | 3% | 3% | 2% | 3% | 4% | 3% | 2% | 1% | 5% | 4% | 2% | 4% | 3% |
| | | | | | | | | | G | G | | | |
| 801 - 900 | 36 | 6 | 10 | 1 | 13 | 5 | 2 | 3 | * | 27 | 5 | 25 | 11 |
| | 2% | 2% | 4% | * | 2% | 1% | 1% | 1% | * | 5% | 1% | 4% | 1% |
| | | | CDE | | | | | | | GHJ | | L | |
| 901 - 1000 | 197 | 25 | 23 | 7 | 79 | 50 | 13 | 15 | 36 | 90 | 36 | 71 | 126 |
| | 10% | 9% | 10% | 5% | 10% | 11% | 10% | 3% | 10% | 16% | 11% | 13% | 9% |
| | | | | | | | | | G | G | G | L | |
| 1001 - 2000 | 239 | 45 | 23 | 16 | 83 | 62 | 11 | 20 | 34 | 96 | 80 | 81 | 158 |
| | 12% | 16% | 10% | 12% | 11% | 13% | 8% | 4% | 9% | 17% | 24% | 15% | 11% |
| | | F | | | | | | | G | GH | GHI | | |
| 2001 - 3000 | 60 | 10 | 4 | 5 | 24 | 15 | 3 | 9 | 3 | 8 | 30 | 12 | 48 |
| | 3% | 4% | 2% | 3% | 3% | 3% | 2% | 2% | 1% | 1% | 9% | 2% | 3% |
| | | | | | | | | | | | GHI | | |
| 3001 - 4000 | 29 | 8 | 3 | 1 | 9 | 6 | 2 | * | 9 | 7 | 13 | 2 | 27 |
| | 1% | 3% | 1% | 1% | 1% | 1% | 1% | * | 2% | 1% | 4% | * | 2% |
| | | | | | | | | | G | | GI | | |
| 4001 - 5000 | 27 | 1 | 4 | - | 19 | 2 | 1 | 3 | 4 | 5 | 11 | 10 | 17 |
| | 1% | 1% | 2% | - | 3% | * | * | 1% | 1% | 1% | 3% | 2% | 1% |
| | | | | | E | | | | | | GI | | |
| 5001 - 6000 | 8 | - | 2 | * | 3 | * | 2 | 2 | - | 4 | 3 | 3 | 5 |
| | * | - | 1% | * | * | * | 1% | * | - | 1% | 1% | 1% | * |
| | | | | | | | AE | | | | | | |
| 6001 - 7000 | 6 | * | 1 | * | 3 | 1 | - | - | - | 1 | 5 | 1 | 5 |
| | * | * | 1% | * | * | * | - | - | - | * | 2% | * | * |
| | | | | | | | | | | | G | | |
| 7001 - 8000 | 3 | * | * | * | 2 | - | - | - | - | 1 | 2 | 1 | 2 |
| | * | * | * | * | * | - | - | - | - | * | 1% | * | * |
| | | | | | | | | | | | | | |
| 8001 - 9000 | 1 | - | - | - | 1 | - | - | - | - | - | 1 | 1 | - |
| | * | - | - | - | * | - | - | - | - | - | * | * | - |
| | | | | | | | | | | | | | |
| 9001 - 10000 | 6 | - | * | - | 2 | * | 3 | - | - | 1 | 4 | 4 | 2 |
| | * | - | * | - | * | * | 2% | - | - | * | 1% | 1% | * |
| | | | | | | | ABDE | | | | G | | |
| Insolvent ($0/None) | 480 | 54 | 50 | 38 | 172 | 131 | 35 | 191 | 78 | 97 | 25 | 122 | 358 |
| | 24% | 20% | 22% | 29% | 22% | 28% | 26% | 36% | 22% | 17% | 8% | 22% | 25% |
| | | | | A | | A | | HIJ | J | J | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| $200 or less (Net) | 326 | 41 | 40 | 17 | 136 | 60 | 32 | 133 | 64 | 72 | 22 | 73 | 253 |
| | 16% | 15% | 18% | 13% | 18% | 13% | 23% | 25% | 18% | 13% | 7% | 13% | 18% |
| | | | | | | | ACE | IJ | J | J | | | |
| $100 or less (Net) | 144 | 24 | 17 | 8 | 51 | 26 | 19 | 59 | 24 | 32 | 8 | 27 | 117 |
| | 7% | 9% | 8% | 6% | 7% | 5% | 14% | 11% | 7% | 6% | 2% | 5% | 8% |
| | | | | | | | BCDE | IJ | J | | | | |
| Mean (Incl. 0) | 761.8 | 809 | 777.9 | 615.4 | 825.5 | 652.4 | 799.4 | 342.9 | 610.6 | 844.7 | 1608.8 | 842.1 | 730.6 |
| | | | | | | | | | G | GH | GHI | | |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Std. Dev. | 1178.88 | 1006.13 | 1225.6 | 922.73 | 1295.72 | 897.51 | 1680.16 | 660.98 | 840.92 | 1088.56 | 1826.16 | 1308.14 | 1123.51 |
| | | | | | | | | | | | | | |
| Std. Err. | 26.34 | 60.96 | 81.83 | 80.87 | 46.72 | 41.37 | 143.96 | 28.79 | 44.32 | 45.95 | 100.64 | 55.22 | 29.59 |
| | | | | | | | | | | | | | |
| Mean (Excl. 0) | 1001.6 | 1007.9 | 998.7 | 870.6 | 1062.5 | 904.6 | 1078.2 | 538.3 | 779.9 | 1021.5 | 1741.9 | 1075 | 971.9 |
| | | | | | | | | | G | GH | GHI | | |
| Std. Dev. | 1259.83 | 1030.02 | 1307.36 | 991.84 | 1381.84 | 942.9 | 1874.51 | 762.3 | 878.28 | 1119.15 | 1838.23 | 1390.9 | 1202.03 |
| | | | | | | | | | | | | | |
| Std. Err. | 32.28 | 69.66 | 98.91 | 103.39 | 56.53 | 51.18 | 186.53 | 41.6 | 52.32 | 51.95 | 105.41 | 66.34 | 36.51 |
| | | | | | | | | | | | | | |
| Median | 400 | 500 | 460.4 | 300 | 400 | 400 | 286.6 | 200 | 400 | 600 | 1000 | 500 | 400 |
| | | | | | | | | | | | | | |

Statistics:
Overlap formulae 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. On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | 801 | 123 | 75 | 44 | 293 | 228 | 38 | 155 | 140 | 260 | 166 | 219 | 582 |
| Top 3 Box (Net) | 40% | 45% | 33% | 34% | 38% | 49% | 28% | 29% | 39% | 46% | 50% | 39% | 40% |
| | | BCF | | | F | BCDF | | | G | G | GH | | |
| | 365 | 55 | 32 | 21 | 153 | 91 | 13 | 69 | 76 | 88 | 86 | 54 | 310 |
| 10 - Excellent (10) | 18% | 20% | 14% | 16% | 20% | 19% | 9% | 13% | 21% | 16% | 26% | 10% | 22% |
| | | F | | | F | F | | | G | | GI | | K |
| | 193 | 21 | 26 | 11 | 54 | 72 | 9 | 32 | 22 | 89 | 34 | 83 | 110 |
| 9 | 10% | 8% | 11% | 8% | 7% | 15% | 7% | 6% | 6% | 16% | 10% | 15% | 8% |
| | | | | | | ACDF | | | | GH | | L | |
| | 243 | 46 | 18 | 12 | 86 | 66 | 16 | 53 | 42 | 83 | 46 | 81 | 162 |
| 8 | 12% | 17% | 8% | 9% | 11% | 14% | 12% | 10% | 12% | 15% | 14% | 14% | 11% |
| | | BC | | | | | | | | | | | |
| | 269 | 33 | 27 | 14 | 118 | 56 | 21 | 60 | 34 | 93 | 45 | 90 | 179 |
| 7 | 13% | 12% | 12% | 10% | 15% | 12% | 15% | 11% | 10% | 17% | 14% | 16% | 12% |
| | | | | | | | | | | H | | | |
| | 182 | 22 | 21 | 11 | 74 | 40 | 14 | 35 | 43 | 52 | 35 | 45 | 137 |
| 6 | 9% | 8% | 9% | 8% | 10% | 9% | 10% | 7% | 12% | 9% | 11% | 8% | 10% |
| | | | | | | | | | G | | | | |
| | 292 | 40 | 30 | 19 | 123 | 53 | 28 | 115 | 38 | 61 | 35 | 92 | 200 |
| 5 | 15% | 15% | 13% | 14% | 16% | 11% | 21% | 22% | 11% | 11% | 11% | 16% | 14% |
| | | | | | | | E | HIJ | | | | | |
| | 161 | 24 | 30 | 13 | 45 | 38 | 11 | 54 | 30 | 31 | 23 | 46 | 115 |
| 4 | 8% | 9% | 14% | 10% | 6% | 8% | 8% | 10% | 8% | 6% | 7% | 8% | 8% |
| | | | D | | | | | I | | | | | |
| | 297 | 31 | 41 | 30 | 117 | 54 | 25 | 108 | 74 | 64 | 26 | 69 | 229 |
| Bottom 3 Box (Net) | 15% | 11% | 18% | 23% | 15% | 12% | 18% | 20% | 21% | 11% | 8% | 12% | 16% |
| | | | E | ADE | | | | IJ | IJ | | | | |
| | 132 | 20 | 21 | 10 | 47 | 23 | 12 | 41 | 28 | 37 | 17 | 32 | 100 |
| 3 | 7% | 7% | 9% | 8% | 6% | 5% | 9% | 8% | 8% | 7% | 5% | 6% | 7% |
| | | | E | | | | | | | | | | |
| | 62 | 4 | 7 | 9 | 32 | 5 | 5 | 29 | 16 | 8 | 2 | 9 | 53 |
| 2 | 3% | 2% | 3% | 7% | 4% | 1% | 4% | 5% | 4% | 1% | 1% | 2% | 4% |
| | | | | AE | E | | E | IJ | IJ | | | | |
| | 104 | 7 | 13 | 11 | 38 | 27 | 8 | 38 | 31 | 19 | 7 | 28 | 76 |
| 1 - Terrible (1) | 5% | 3% | 6% | 8% | 5% | 6% | 6% | 7% | 9% | 3% | 2% | 5% | 5% |
| | | | | A | | | | IJ | IJ | | | | |
| | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| Sigma | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 6.5 | 6.8 | 6.1 | 5.9 | 6.5 | 6.9 | 5.9 | 5.8 | 6.3 | 6.9 | 7.2 | 6.5 | 6.5 |
| | | BCF | | | CF | BCF | | | | GH | GH | | |
| Std. Dev. | 2.64 | 2.49 | 2.68 | 2.88 | 2.65 | 2.62 | 2.47 | 2.67 | 2.9 | 2.42 | 2.39 | 2.43 | 2.72 |
| Std. Err. | 0.06 | 0.15 | 0.18 | 0.25 | 0.1 | 0.12 | 0.21 | 0.12 | 0.15 | 0.1 | 0.13 | 0.1 | 0.07 |
| Median | 7 | 7 | 6 | 6 | 7 | 7 | 6 | 5 | 6 | 7 | 8 | 7 | 7 |
| | 504 | 92 | 34 | 14 | 176 | 174 | 13 | 47 | 66 | 196 | 140 | 150 | 354 |
| T3B - B3B | 25% | 34% | 15% | 11% | 23% | 37% | 10% | 9% | 18% | 35% | 42% | 27% | 25% |

Statistics:
Overlap formulae 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_1. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current debt situation compared to a year ago

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 559 | 67 | 48 | 33 | 233 | 153 | 26 | 110 | 93 | 194 | 117 | 196 | 363 |
| | 28% | 24% | 22% | 25% | 30% | 33% | 19% | 21% | 26% | 35% | 35% | 35% | 25% |
| | | | | | BF | BF | | | | GH | GH | L | |
| 10 - Much better (10) | 214 | 36 | 12 | 12 | 99 | 47 | 8 | 50 | 38 | 62 | 44 | 58 | 156 |
| | 11% | 13% | 5% | 9% | 13% | 10% | 6% | 9% | 11% | 11% | 13% | 10% | 11% |
| | | BF | | | BF | | | | | | | | |
| 9 | 121 | 7 | 19 | 8 | 37 | 46 | 5 | 23 | 12 | 55 | 24 | 53 | 69 |
| | 6% | 2% | 8% | 6% | 5% | 10% | 4% | 4% | 3% | 10% | 7% | 9% | 5% |
| | | | A | | | ADF | | | | GH | H | L | |
| 8 | 224 | 23 | 18 | 13 | 97 | 60 | 13 | 38 | 44 | 77 | 49 | 85 | 139 |
| | 11% | 9% | 8% | 10% | 13% | 13% | 9% | 7% | 12% | 14% | 15% | 15% | 10% |
| | | | | | | | | | | G | G | L | |
| 7 | 226 | 36 | 28 | 16 | 77 | 61 | 9 | 40 | 48 | 82 | 31 | 70 | 156 |
| | 11% | 13% | 12% | 12% | 10% | 13% | 6% | 8% | 13% | 15% | 9% | 12% | 11% |
| | | F | | | | F | | | G | G | | | |
| 6 | 208 | 35 | 24 | 11 | 70 | 53 | 15 | 47 | 35 | 61 | 43 | 60 | 147 |
| | 10% | 13% | 11% | 8% | 9% | 11% | 11% | 9% | 10% | 11% | 13% | 11% | 10% |
| | | | | | | | | | | | | | |
| 5 | 593 | 93 | 61 | 41 | 224 | 126 | 48 | 187 | 111 | 130 | 93 | 121 | 471 |
| | 30% | 34% | 27% | 31% | 29% | 27% | 36% | 36% | 31% | 23% | 28% | 22% | 33% |
| | | | | | | | | I | | | | | K |
| 4 | 158 | 19 | 19 | 11 | 63 | 30 | 16 | 52 | 21 | 31 | 20 | 32 | 126 |
| | 8% | 7% | 9% | 8% | 8% | 6% | 12% | 10% | 6% | 6% | 6% | 6% | 9% |
| | | | | | | | E | | | | | | |
| Bottom 3 Box (Net) | 259 | 23 | 44 | 20 | 103 | 47 | 23 | 91 | 52 | 63 | 25 | 81 | 178 |
| | 13% | 8% | 20% | 15% | 13% | 10% | 17% | 17% | 15% | 11% | 8% | 14% | 12% |
| | | | ADE | A | | | AE | IJ | J | | | | |
| 3 | 130 | 14 | 17 | 7 | 58 | 23 | 10 | 40 | 20 | 36 | 16 | 48 | 81 |
| | 6% | 5% | 8% | 5% | 8% | 5% | 7% | 8% | 6% | 6% | 5% | 9% | 6% |
| | | | | | | | | | | | | | |
| 2 | 34 | 1 | 12 | 2 | 10 | 6 | 3 | 18 | 8 | 6 | 2 | 6 | 29 |
| | 2% | * | 5% | 2% | 1% | 1% | 2% | 3% | 2% | 1% | 1% | 1% | 2% |
| | | | ADE | | | | | IJ | | | | | |
| 1 - Much worse (1) | 95 | 8 | 15 | 11 | 34 | 18 | 10 | 33 | 25 | 21 | 7 | 27 | 68 |
| | 5% | 3% | 7% | 8% | 4% | 4% | 7% | 6% | 7% | 4% | 2% | 5% | 5% |
| | | | | AE | | | A | J | J | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 6 | 6.1 | 5.5 | 5.7 | 6.1 | 6.3 | 5.3 | 5.5 | 5.9 | 6.4 | 6.5 | 6.3 | 5.9 |
| | | BF | | | BF | BCF | | | | GH | GH | L | |
| Std. Dev. | 2.34 | 2.16 | 2.37 | 2.44 | 2.39 | 2.28 | 2.22 | 2.36 | 2.39 | 2.31 | 2.21 | 2.4 | 2.31 |
| Std. Err. | 0.05 | 0.13 | 0.16 | 0.21 | 0.09 | 0.1 | 0.19 | 0.1 | 0.13 | 0.1 | 0.12 | 0.1 | 0.06 |
| Median | 5 | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 | 6 | 6 | 5 |
| T3B - B3B | 300 | 44 | 4 | 13 | 131 | 106 | 3 | 19 | 41 | 132 | 91 | 115 | 185 |
| | 15% | 16% | 2% | 10% | 17% | 23% | 2% | 4% | 11% | 23% | 28% | 20% | 13% |

Statistics:
Overlap formulae 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_2. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your current debt situation compared to 5 years ago

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 705 | 81 | 67 | 42 | 298 | 183 | 33 | 127 | 140 | 230 | 144 | 217 | 488 |
| | 35% | 30% | 30% | 32% | 39% | 39% | 24% | 24% | 39% | 41% | 44% | 39% | 34% |
| | | | | | ABF | ABF | | | G | G | G | | |
| 10 - Much better (10) | 322 | 41 | 32 | 19 | 133 | 83 | 14 | 69 | 73 | 83 | 69 | 87 | 235 |
| | 16% | 15% | 14% | 14% | 17% | 18% | 10% | 13% | 20% | 15% | 21% | 16% | 16% |
| | | | | | F | F | | | G | | G | | |
| 9 | 158 | 17 | 21 | 8 | 65 | 40 | 7 | 31 | 25 | 60 | 34 | 67 | 91 |
| | 8% | 6% | 10% | 6% | 8% | 8% | 5% | 6% | 7% | 11% | 10% | 12% | 6% |
| | | | | | | | | | | G | | L | |
| 8 | 226 | 23 | 14 | 15 | 100 | 60 | 13 | 26 | 42 | 87 | 41 | 63 | 162 |
| | 11% | 8% | 6% | 12% | 13% | 13% | 9% | 5% | 12% | 16% | 13% | 11% | 11% |
| | | | | | B | B | | | G | G | G | | |
| 7 | 230 | 46 | 21 | 14 | 64 | 70 | 16 | 66 | 35 | 69 | 38 | 72 | 158 |
| | 11% | 17% | 9% | 10% | 8% | 15% | 12% | 13% | 10% | 12% | 11% | 13% | 11% |
| | | BD | | | | D | | | | | | | |
| 6 | 207 | 23 | 24 | 10 | 81 | 54 | 15 | 49 | 29 | 70 | 37 | 70 | 137 |
| | 10% | 8% | 11% | 8% | 11% | 12% | 11% | 9% | 8% | 13% | 11% | 13% | 9% |
| | | | | | | | | | | | | | |
| 5 | 339 | 54 | 33 | 22 | 140 | 65 | 25 | 110 | 63 | 69 | 47 | 73 | 266 |
| | 17% | 20% | 15% | 17% | 18% | 14% | 19% | 21% | 18% | 12% | 14% | 13% | 18% |
| | | | | | | | | I | | | | | K |
| 4 | 158 | 21 | 19 | 15 | 53 | 41 | 10 | 41 | 23 | 42 | 25 | 39 | 119 |
| | 8% | 8% | 8% | 12% | 7% | 9% | 7% | 8% | 7% | 7% | 8% | 7% | 8% |
| | | | | | | | | | | | | | |
| Bottom 3 Box (Net) | 364 | 47 | 61 | 27 | 134 | 58 | 37 | 134 | 69 | 81 | 39 | 90 | 274 |
| | 18% | 17% | 27% | 21% | 17% | 12% | 27% | 25% | 19% | 15% | 12% | 16% | 19% |
| | | | ADE | E | | | ADE | IJ | J | | | | |
| 3 | 101 | 24 | 12 | 5 | 28 | 22 | 10 | 27 | 17 | 26 | 16 | 26 | 75 |
| | 5% | 9% | 5% | 4% | 4% | 5% | 7% | 5% | 5% | 5% | 5% | 5% | 5% |
| | | D | | | | | | | | | | | |
| 2 | 70 | 5 | 16 | 5 | 30 | 6 | 9 | 23 | 17 | 12 | 6 | 11 | 60 |
| | 4% | 2% | 7% | 4% | 4% | 1% | 6% | 4% | 5% | 2% | 2% | 2% | 4% |
| | | | AE | E | | | AE | | | | | | |
| 1 - Much worse (1) | 193 | 18 | 33 | 17 | 75 | 30 | 19 | 84 | 35 | 43 | 16 | 53 | 140 |
| | 10% | 7% | 14% | 13% | 10% | 6% | 14% | 16% | 10% | 8% | 5% | 9% | 10% |
| | | | AE | AE | | | AE | IJ | | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 6.1 | 6.1 | 5.6 | 5.8 | 6.2 | 6.5 | 5.4 | 5.4 | 6.2 | 6.5 | 6.7 | 6.4 | 6 |
| | | F | | | BF | BCF | | | G | G | GH | | |
| Std. Dev. | 2.78 | 2.6 | 3.01 | 2.89 | 2.82 | 2.58 | 2.79 | 2.88 | 2.9 | 2.64 | 2.6 | 2.74 | 2.79 |
| Std. Err. | 0.06 | 0.16 | 0.2 | 0.25 | 0.1 | 0.12 | 0.24 | 0.13 | 0.15 | 0.11 | 0.14 | 0.12 | 0.07 |
| Median | 6 | 6 | 5.6 | 6 | 6 | 7 | 5 | 5 | 6 | 7 | 7 | 7 | 6 |
| T3B - B3B | 341 | 34 | 6 | 15 | 165 | 125 | -4 | -8 | 71 | 149 | 105 | 127 | 214 |
| | 17% | 13% | 3% | 11% | 21% | 27% | -3% | -1% | 20% | 27% | 32% | 23% | 15% |

Statistics:
Overlap formulae 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_3. 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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 599 | 84 | 53 | 39 | 241 | 153 | 28 | 108 | 102 | 197 | 141 | 172 | 427 |
| | 30% | 31% | 24% | 30% | 31% | 32% | 20% | 20% | 28% | 35% | 43% | 31% | 30% |
| | | F | | F | F | BF | | | G | G | GH | | |
| 10 - Much better (10) | 233 | 30 | 13 | 15 | 114 | 52 | 10 | 35 | 35 | 64 | 73 | 50 | 183 |
| | 12% | 11% | 6% | 12% | 15% | 11% | 7% | 7% | 10% | 11% | 22% | 9% | 13% |
| | | | | B | BF | | | | | G | GHI | | |
| 9 | 132 | 17 | 21 | 7 | 37 | 42 | 7 | 25 | 18 | 51 | 26 | 52 | 80 |
| | 7% | 6% | 9% | 6% | 5% | 9% | 5% | 5% | 5% | 9% | 8% | 9% | 6% |
| | | | D | | | D | | | | G | | L | |
| 8 | 235 | 37 | 20 | 17 | 90 | 60 | 12 | 48 | 49 | 81 | 42 | 70 | 164 |
| | 12% | 14% | 9% | 13% | 12% | 13% | 8% | 9% | 14% | 14% | 13% | 13% | 11% |
| 7 | 225 | 25 | 27 | 8 | 90 | 58 | 17 | 43 | 31 | 80 | 47 | 83 | 143 |
| | 11% | 9% | 12% | 6% | 12% | 12% | 13% | 8% | 9% | 14% | 14% | 15% | 10% |
| | | | | | | C | C | | | G | G | L | |
| 6 | 236 | 33 | 23 | 11 | 81 | 72 | 16 | 67 | 39 | 69 | 36 | 78 | 158 |
| | 12% | 12% | 10% | 8% | 10% | 15% | 12% | 13% | 11% | 12% | 11% | 14% | 11% |
| | | | | | | C | | | | | | | |
| 5 | 451 | 67 | 51 | 38 | 173 | 87 | 35 | 140 | 83 | 100 | 57 | 104 | 347 |
| | 23% | 25% | 23% | 30% | 22% | 18% | 26% | 27% | 23% | 18% | 17% | 19% | 24% |
| | | | | E | | | | IJ | | | | | |
| 4 | 148 | 27 | 18 | 10 | 49 | 36 | 9 | 46 | 27 | 36 | 16 | 39 | 109 |
| | 7% | 10% | 8% | 7% | 6% | 8% | 6% | 9% | 7% | 6% | 5% | 7% | 8% |
| Bottom 3 Box (Net) | 344 | 36 | 53 | 24 | 135 | 65 | 30 | 123 | 79 | 79 | 33 | 86 | 258 |
| | 17% | 13% | 24% | 19% | 18% | 14% | 22% | 23% | 22% | 14% | 10% | 15% | 18% |
| | | | AE | | | | AE | IJ | IJ | | | | |
| 3 | 126 | 13 | 19 | 6 | 58 | 19 | 10 | 34 | 23 | 41 | 21 | 40 | 87 |
| | 6% | 5% | 9% | 5% | 8% | 4% | 7% | 7% | 6% | 7% | 6% | 7% | 6% |
| | | | E | | | | | | | | | | |
| 2 | 65 | 5 | 10 | 5 | 19 | 19 | 8 | 30 | 16 | 13 | 3 | 9 | 57 |
| | 3% | 2% | 5% | 4% | 2% | 4% | 6% | 6% | 4% | 2% | 1% | 2% | 4% |
| | | | | | | | AD | IJ | J | | | | K |
| 1 - Much worse (1) | 152 | 18 | 24 | 13 | 58 | 26 | 12 | 59 | 40 | 25 | 9 | 37 | 115 |
| | 8% | 7% | 11% | 10% | 8% | 6% | 9% | 11% | 11% | 4% | 3% | 7% | 8% |
| | | | E | | | | | IJ | IJ | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.9 | 6 | 5.5 | 5.7 | 6 | 6.2 | 5.4 | 5.2 | 5.6 | 6.3 | 6.9 | 6.1 | 5.9 |
| | | BF | | | BF | BF | | | | GH | GHI | | |
| Std. Dev. | 2.56 | 2.45 | 2.58 | 2.65 | 2.61 | 2.47 | 2.48 | 2.51 | 2.66 | 2.42 | 2.43 | 2.43 | 2.6 |
| Std. Err. | 0.06 | 0.15 | 0.17 | 0.23 | 0.09 | 0.11 | 0.21 | 0.11 | 0.14 | 0.1 | 0.13 | 0.1 | 0.07 |
| Median | 6 | 6 | 5 | 5 | 6 | 6 | 5 | 5 | 5 | 6 | 7 | 6 | 6 |
| T3B - B3B | 255 | 48 | * | 15 | 107 | 88 | -3 | -15 | 24 | 118 | 108 | 86 | 169 |
| | 13% | 18% | * | 11% | 14% | 19% | -2% | -3% | 7% | 21% | 33% | 15% | 12% |

Statistics:
Overlap formulae 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_4. 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 $100 in interest payments on debt

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 563 | 65 | 53 | 36 | 226 | 155 | 28 | 91 | 93 | 190 | 137 | 173 | 390 |
| | 28% | 24% | 23% | 28% | 29% | 33% | 21% | 17% | 26% | 34% | 42% | 31% | 27% |
| | | | | | | ABF | | | G | G | GH | | |
| 10 - Much better (10) | 230 | 29 | 16 | 15 | 104 | 55 | 11 | 40 | 37 | 55 | 73 | 53 | 178 |
| | 11% | 11% | 7% | 11% | 14% | 12% | 8% | 8% | 10% | 10% | 22% | 9% | 12% |
| | | | | | B | | | | | | GHI | | |
| 9 | 110 | 14 | 16 | 8 | 41 | 27 | 4 | 20 | 18 | 32 | 32 | 39 | 71 |
| | 5% | 5% | 7% | 6% | 5% | 6% | 3% | 4% | 5% | 6% | 10% | 7% | 5% |
| | | | | | | | | | | | G | | |
| 8 | 223 | 22 | 21 | 13 | 81 | 74 | 13 | 31 | 39 | 103 | 32 | 82 | 142 |
| | 11% | 8% | 9% | 10% | 10% | 16% | 10% | 6% | 11% | 18% | 10% | 15% | 10% |
| | | | | | | AB | | | | GHJ | | L | |
| 7 | 212 | 38 | 21 | 11 | 68 | 59 | 15 | 39 | 38 | 68 | 48 | 87 | 125 |
| | 11% | 14% | 9% | 9% | 9% | 13% | 11% | 7% | 10% | 12% | 15% | 16% | 9% |
| | | | | | | | | | | | G | L | |
| 6 | 171 | 28 | 15 | 10 | 66 | 42 | 10 | 35 | 31 | 55 | 32 | 48 | 123 |
| | 9% | 10% | 7% | 8% | 9% | 9% | 7% | 7% | 9% | 10% | 10% | 9% | 9% |
| 5 | 365 | 59 | 38 | 24 | 138 | 77 | 29 | 126 | 49 | 81 | 47 | 71 | 294 |
| | 18% | 22% | 17% | 19% | 18% | 16% | 21% | 24% | 14% | 14% | 14% | 13% | 20% |
| | | | | | | | | HIJ | | | | | K |
| 4 | 178 | 28 | 18 | 14 | 69 | 35 | 14 | 43 | 42 | 44 | 27 | 50 | 128 |
| | 9% | 10% | 8% | 11% | 9% | 7% | 10% | 8% | 12% | 8% | 8% | 9% | 9% |
| Bottom 3 Box (Net) | 514 | 53 | 80 | 35 | 203 | 103 | 40 | 193 | 107 | 124 | 39 | 132 | 382 |
| | 26% | 20% | 36% | 27% | 26% | 22% | 29% | 37% | 30% | 22% | 12% | 23% | 26% |
| | | | ADE | | | | A | IJ | IJ | J | | | |
| 3 | 155 | 21 | 23 | 6 | 62 | 31 | 11 | 62 | 23 | 44 | 14 | 46 | 109 |
| | 8% | 8% | 10% | 5% | 8% | 6% | 8% | 12% | 6% | 8% | 4% | 8% | 8% |
| | | | | | | | | J | | | | | |
| 2 | 130 | 9 | 18 | 7 | 59 | 28 | 9 | 44 | 23 | 41 | 8 | 31 | 99 |
| | 7% | 3% | 8% | 5% | 8% | 6% | 7% | 8% | 6% | 7% | 2% | 5% | 7% |
| | | | A | | | | | J | J | J | | | |
| 1 - Much worse (1) | 229 | 23 | 39 | 21 | 82 | 44 | 19 | 87 | 61 | 38 | 17 | 55 | 173 |
| | 11% | 8% | 17% | 16% | 11% | 9% | 14% | 17% | 17% | 7% | 5% | 10% | 12% |
| | | | ADE | AE | | | | IJ | IJ | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.5 | 5.7 | 4.9 | 5.3 | 5.6 | 5.9 | 5.1 | 4.7 | 5.2 | 5.9 | 6.7 | 5.8 | 5.4 |
| | | BF | | | B | BF | | | G | GH | GHI | | |
| Std. Dev. | 2.79 | 2.55 | 2.87 | 2.92 | 2.85 | 2.73 | 2.7 | 2.69 | 2.91 | 2.64 | 2.63 | 2.71 | 2.82 |
| Std. Err. | 0.06 | 0.15 | 0.19 | 0.26 | 0.1 | 0.13 | 0.23 | 0.12 | 0.15 | 0.11 | 0.15 | 0.11 | 0.07 |
| Median | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 | 7 | 6 | 5 |
| T3B - B3B | 49 | 12 | -28 | 2 | 23 | 53 | -12 | -102 | -14 | 66 | 98 | 41 | 8 |
| | 2% | 4% | -12% | 1% | 3% | 11% | -8% | -19% | -4% | 12% | 30% | 7% | 1% |

Statistics:
Overlap formulae 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_5. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your expected debt situation one year from now

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 775 | 104 | 79 | 55 | 322 | 173 | 42 | 155 | 148 | 237 | 162 | 250 | 525 |
| | 39% | 38% | 35% | 42% | 42% | 37% | 31% | 29% | 41% | 42% | 49% | 45% | 36% |
| | | | | F | F | | | | G | G | G | L | |
| 10 - Much better (10) | 294 | 37 | 28 | 22 | 136 | 60 | 11 | 61 | 60 | 69 | 79 | 75 | 219 |
| | 15% | 14% | 13% | 17% | 18% | 13% | 8% | 12% | 17% | 12% | 24% | 13% | 15% |
| | | | | F | F | | | | | | GHI | | |
| 9 | 198 | 22 | 16 | 13 | 84 | 51 | 11 | 29 | 31 | 77 | 43 | 74 | 124 |
| | 10% | 8% | 7% | 10% | 11% | 11% | 8% | 5% | 9% | 14% | 13% | 13% | 9% |
| | | | | | | | | | | G | G | L | |
| 8 | 282 | 45 | 34 | 20 | 101 | 62 | 20 | 65 | 57 | 92 | 40 | 100 | 183 |
| | 14% | 16% | 15% | 15% | 13% | 13% | 15% | 12% | 16% | 16% | 12% | 18% | 13% |
| | | | | | | | | | | | | L | |
| 7 | 274 | 44 | 31 | 18 | 90 | 73 | 18 | 58 | 37 | 99 | 49 | 92 | 183 |
| | 14% | 16% | 14% | 14% | 12% | 15% | 13% | 11% | 10% | 18% | 15% | 16% | 13% |
| | | | | | | | | | | GH | | | |
| 6 | 224 | 32 | 23 | 13 | 80 | 58 | 18 | 57 | 41 | 75 | 30 | 60 | 164 |
| | 11% | 12% | 10% | 10% | 10% | 12% | 13% | 11% | 11% | 13% | 9% | 11% | 11% |
| | | | | | | | | | | | | | |
| 5 | 427 | 57 | 49 | 24 | 163 | 101 | 35 | 140 | 77 | 96 | 61 | 84 | 343 |
| | 21% | 21% | 22% | 18% | 21% | 21% | 25% | 27% | 21% | 17% | 19% | 15% | 24% |
| | | | | | | | | IJ | | | | | K |
| 4 | 139 | 14 | 19 | 5 | 57 | 33 | 12 | 50 | 24 | 26 | 16 | 36 | 103 |
| | 7% | 5% | 8% | 4% | 7% | 7% | 9% | 10% | 7% | 5% | 5% | 6% | 7% |
| | | | | | | | | IJ | | | | | |
| Bottom 3 Box (Net) | 163 | 21 | 24 | 16 | 58 | 33 | 11 | 66 | 33 | 28 | 11 | 39 | 124 |
| | 8% | 8% | 11% | 12% | 7% | 7% | 8% | 12% | 9% | 5% | 3% | 7% | 9% |
| | | | | | | | | IJ | J | | | | |
| 3 | 61 | 10 | 10 | 5 | 20 | 14 | 3 | 23 | 11 | 17 | 4 | 18 | 43 |
| | 3% | 4% | 4% | 4% | 3% | 3% | 2% | 4% | 3% | 3% | 1% | 3% | 3% |
| | | | | | | | | J | | | | | |
| 2 | 41 | 3 | 8 | 4 | 14 | 10 | 2 | 22 | 5 | 4 | 4 | 9 | 32 |
| | 2% | 1% | 4% | 3% | 2% | 2% | 2% | 4% | 1% | 1% | 1% | 2% | 2% |
| | | | | | | | | I | | | | | |
| 1 - Much worse (1) | 61 | 9 | 7 | 7 | 24 | 9 | 6 | 20 | 17 | 7 | 2 | 12 | 49 |
| | 3% | 3% | 3% | 5% | 3% | 2% | 5% | 4% | 5% | 1% | 1% | 2% | 3% |
| | | | | E | | | | J | IJ | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 6.6 | 6.7 | 6.4 | 6.7 | 6.8 | 6.6 | 6.2 | 6 | 6.6 | 7 | 7.3 | 6.9 | 6.5 |
| | | F | | | F | | | | G | G | GHI | L | |
| Std. Dev. | 2.33 | 2.24 | 2.36 | 2.53 | 2.39 | 2.21 | 2.21 | 2.37 | 2.44 | 2.04 | 2.18 | 2.22 | 2.36 |
| Std. Err. | 0.05 | 0.14 | 0.16 | 0.22 | 0.09 | 0.1 | 0.19 | 0.1 | 0.13 | 0.09 | 0.12 | 0.09 | 0.06 |
| Median | 7 | 7 | 6 | 7 | 7 | 7 | 6 | 6 | 7 | 7 | 7 | 7 | 6 |
| T3B - B3B | 612 | 83 | 54 | 39 | 264 | 140 | 31 | 89 | 115 | 209 | 151 | 210 | 401 |
| | 31% | 31% | 24% | 30% | 34% | 30% | 23% | 17% | 32% | 37% | 46% | 37% | 28% |

Statistics:
Overlap formulae 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_6. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Your expected debt situation 5 years from now

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | 1005 | 126 | 102 | 73 | 414 | 225 | 64 | 217 | 182 | 315 | 202 | 331 | 674 |
| Top 3 Box (Net) | 50% | 46% | 46% | 56% | 54% | 48% | 47% | 41% | 51% | 56% | 61% | 59% | 47% |
| | | | | B | | | | | G | G | GH | L | |
| | 471 | 56 | 49 | 45 | 200 | 89 | 32 | 92 | 96 | 136 | 105 | 125 | 346 |
| 10 - Much better (10) | 23% | 21% | 22% | 34% | 26% | 19% | 23% | 18% | 27% | 24% | 32% | 22% | 24% |
| | | | | ABDEF | E | | | | G | G | GI | | |
| | 232 | 31 | 25 | 16 | 83 | 66 | 12 | 56 | 28 | 82 | 44 | 107 | 125 |
| 9 | 12% | 11% | 11% | 12% | 11% | 14% | 9% | 11% | 8% | 15% | 13% | 19% | 9% |
| | | | | | | | | | | H | H | L | |
| | 303 | 40 | 29 | 13 | 131 | 70 | 21 | 69 | 59 | 97 | 53 | 99 | 204 |
| 8 | 15% | 15% | 13% | 10% | 17% | 15% | 15% | 13% | 16% | 17% | 16% | 18% | 14% |
| | | | | | C | | | | | | | | |
| | 208 | 43 | 30 | 12 | 54 | 51 | 18 | 47 | 31 | 75 | 30 | 66 | 143 |
| 7 | 10% | 16% | 13% | 9% | 7% | 11% | 13% | 9% | 9% | 13% | 9% | 12% | 10% |
| | | D | D | | | | D | | | | | | |
| | 205 | 21 | 20 | 13 | 90 | 46 | 15 | 48 | 45 | 57 | 30 | 57 | 148 |
| 6 | 10% | 8% | 9% | 10% | 12% | 10% | 11% | 9% | 12% | 10% | 9% | 10% | 10% |
| | | | | | | | | | | | | | |
| | 347 | 52 | 36 | 14 | 139 | 83 | 23 | 118 | 61 | 70 | 47 | 65 | 282 |
| 5 | 17% | 19% | 16% | 11% | 18% | 18% | 17% | 22% | 17% | 13% | 14% | 12% | 20% |
| | | C | | | C | | | IJ | | | | | K |
| | 89 | 7 | 12 | 4 | 26 | 35 | 6 | 32 | 13 | 20 | 6 | 12 | 77 |
| 4 | 4% | 3% | 5% | 3% | 3% | 7% | 4% | 6% | 4% | 3% | 2% | 2% | 5% |
| | | | | | | AD | | J | | | | | K |
| | 148 | 23 | 24 | 14 | 46 | 30 | 11 | 64 | 27 | 24 | 14 | 31 | 118 |
| Bottom 3 Box (Net) | 7% | 9% | 11% | 11% | 6% | 6% | 8% | 12% | 8% | 4% | 4% | 5% | 8% |
| | | | D | D | | | | IJ | | | | | |
| | 50 | 12 | 9 | 5 | 12 | 10 | 2 | 27 | 6 | 10 | 3 | 9 | 40 |
| 3 | 2% | 4% | 4% | 4% | 2% | 2% | 2% | 5% | 2% | 2% | 1% | 2% | 3% |
| | | D | | | | | | HIJ | | | | | |
| | 43 | 5 | 11 | 3 | 10 | 13 | 2 | 19 | 6 | 8 | 7 | 10 | 33 |
| 2 | 2% | 2% | 5% | 2% | 1% | 3% | 1% | 4% | 2% | 1% | 2% | 2% | 2% |
| | | | D | | | | | | | | | | |
| | 56 | 7 | 5 | 6 | 24 | 7 | 7 | 18 | 16 | 6 | 4 | 12 | 44 |
| 1 - Much worse (1) | 3% | 2% | 2% | 5% | 3% | 2% | 5% | 3% | 4% | 1% | 1% | 2% | 3% |
| | | | | E | | | E | | IJ | | | | |
| | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| Sigma | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 7.1 | 7 | 6.9 | 7.4 | 7.3 | 7 | 7 | 6.6 | 7.1 | 7.5 | 7.7 | 7.6 | 7 |
| | | | | | | | | | G | G | GH | L | |
| Std. Dev. | 2.42 | 2.36 | 2.51 | 2.69 | 2.39 | 2.34 | 2.48 | 2.54 | 2.5 | 2.16 | 2.23 | 2.2 | 2.48 |
| Std. Err. | 0.05 | 0.14 | 0.17 | 0.24 | 0.09 | 0.11 | 0.21 | 0.11 | 0.13 | 0.09 | 0.12 | 0.09 | 0.07 |
| Median | 8 | 7 | 7 | 8 | 8 | 7 | 7 | 7 | 8 | 8 | 8 | 8 | 7 |
| | 857 | 103 | 79 | 59 | 368 | 195 | 53 | 153 | 155 | 291 | 188 | 300 | 557 |
| T3B - B3B | 43% | 38% | 35% | 45% | 48% | 42% | 39% | 29% | 43% | 52% | 57% | 54% | 39% |

Statistics:
Overlap formulae 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. On a scale of 1 to 10, where 1 is "much worse" and 10 is "much better", how would you rate... - Top 3 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Your expected debt situation 5 years from now | 1005 | 126 | 102 | 73 | 414 | 225 | 64 | 217 | 182 | 315 | 202 | 331 | 674 |
| | 50% | 46% | 46% | 56% | 54% | 48% | 47% | 41% | 51% | 56% | 61% | 59% | 47% |
| | | | | B | | | | | G | G | GH | L | |
| Your expected debt situation one year from now | 775 | 104 | 79 | 55 | 322 | 173 | 42 | 155 | 148 | 237 | 162 | 250 | 525 |
| | 39% | 38% | 35% | 42% | 42% | 37% | 31% | 29% | 41% | 42% | 49% | 45% | 36% |
| | | | | F | F | | | | G | G | G | L | |
| Your current debt situation compared to 5 years ago | 705 | 81 | 67 | 42 | 298 | 183 | 33 | 127 | 140 | 230 | 144 | 217 | 488 |
| | 35% | 30% | 30% | 32% | 39% | 39% | 24% | 24% | 39% | 41% | 44% | 39% | 34% |
| | | | | | ABF | ABF | | | G | G | G | | |
| Your current ability to absorb an interest rate increase of 1 percentage point | 599 | 84 | 53 | 39 | 241 | 153 | 28 | 108 | 102 | 197 | 141 | 172 | 427 |
| | 30% | 31% | 24% | 30% | 31% | 32% | 20% | 20% | 28% | 35% | 43% | 31% | 30% |
| | | F | | F | F | BF | | | G | G | GH | | |
| Your current ability to absorb an additional $100 in interest payments on debt | 563 | 65 | 53 | 36 | 226 | 155 | 28 | 91 | 93 | 190 | 137 | 173 | 390 |
| | 28% | 24% | 23% | 28% | 29% | 33% | 21% | 17% | 26% | 34% | 42% | 31% | 27% |
| | | | | | | ABF | | | G | G | GH | | |
| Your current debt situation compared to a year ago | 559 | 67 | 48 | 33 | 233 | 153 | 26 | 110 | 93 | 194 | 117 | 196 | 363 |
| | 28% | 24% | 22% | 25% | 30% | 33% | 19% | 21% | 26% | 35% | 35% | 35% | 25% |
| | | | | | BF | BF | | | | GH | GH | L | |

Statistics:
Overlap formulae 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. On a scale of 1 to 10, where 1 is "much worse" and 10 is "much better", how would you rate... - Bottom 3 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Your current ability to absorb an additional $100 in interest payments on debt | 514 | 53 | 80 | 35 | 203 | 103 | 40 | 193 | 107 | 124 | 39 | 132 | 382 |
| | 26% | 20% | 36% | 27% | 26% | 22% | 29% | 37% | 30% | 22% | 12% | 23% | 26% |
| | | | ADE | | | | A | IJ | IJ | J | | | |
| Your current debt situation compared to 5 years ago | 364 | 47 | 61 | 27 | 134 | 58 | 37 | 134 | 69 | 81 | 39 | 90 | 274 |
| | 18% | 17% | 27% | 21% | 17% | 12% | 27% | 25% | 19% | 15% | 12% | 16% | 19% |
| | | | ADE | E | | | ADE | IJ | J | | | | |
| Your current ability to absorb an interest rate increase of 1 percentage point | 344 | 36 | 53 | 24 | 135 | 65 | 30 | 123 | 79 | 79 | 33 | 86 | 258 |
| | 17% | 13% | 24% | 19% | 18% | 14% | 22% | 23% | 22% | 14% | 10% | 15% | 18% |
| | | | AE | | | | AE | IJ | IJ | | | | |
| Your current debt situation compared to a year ago | 259 | 23 | 44 | 20 | 103 | 47 | 23 | 91 | 52 | 63 | 25 | 81 | 178 |
| | 13% | 8% | 20% | 15% | 13% | 10% | 17% | 17% | 15% | 11% | 8% | 14% | 12% |
| | | | ADE | A | | | AE | IJ | J | | | | |
| Your expected debt situation one year from now | 163 | 21 | 24 | 16 | 58 | 33 | 11 | 66 | 33 | 28 | 11 | 39 | 124 |
| | 8% | 8% | 11% | 12% | 7% | 7% | 8% | 12% | 9% | 5% | 3% | 7% | 9% |
| | | | | | | | | IJ | J | | | | |
| Your expected debt situation 5 years from now | 148 | 23 | 24 | 14 | 46 | 30 | 11 | 64 | 27 | 24 | 14 | 31 | 118 |
| | 7% | 9% | 11% | 11% | 6% | 6% | 8% | 12% | 8% | 4% | 4% | 5% | 8% |
| | | | D | D | | | | IJ | | | | | |

Statistics:
Overlap formulae 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. On a scale of 1 to 10, where 1 is "much worse" and 10 is "much better", how would you rate... - (T3B - B3B) Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Your current debt situation compared to a year ago | 300 | 44 | 4 | 13 | 131 | 106 | 3 | 19 | 41 | 132 | 91 | 115 | 185 |
| | 15% | 16% | 2% | 10% | 17% | 23% | 2% | 4% | 11% | 23% | 28% | 20% | 13% |
| Your current debt situation compared to 5 years ago | 341 | 34 | 6 | 15 | 165 | 125 | -4 | -8 | 71 | 149 | 105 | 127 | 214 |
| | 17% | 13% | 3% | 11% | 21% | 27% | -3% | -1% | 20% | 27% | 32% | 23% | 15% |
| Your current ability to absorb an interest rate increase of 1 percentage point | 255 | 48 | * | 15 | 107 | 88 | -3 | -15 | 24 | 118 | 108 | 86 | 169 |
| | 13% | 18% | * | 11% | 14% | 19% | -2% | -3% | 7% | 21% | 33% | 15% | 12% |
| Your current ability to absorb an additional $100 in interest payments on debt | 49 | 12 | -28 | 2 | 23 | 53 | -12 | -102 | -14 | 66 | 98 | 41 | 8 |
| | 2% | 4% | -12% | 1% | 3% | 11% | -8% | -19% | -4% | 12% | 30% | 7% | 1% |
| Your expected debt situation one year from now | 612 | 83 | 54 | 39 | 264 | 140 | 31 | 89 | 115 | 209 | 151 | 210 | 401 |
| | 31% | 31% | 24% | 30% | 34% | 30% | 23% | 17% | 32% | 37% | 46% | 37% | 28% |
| Your expected debt situation 5 years from now | 857 | 103 | 79 | 59 | 368 | 195 | 53 | 153 | 155 | 291 | 188 | 300 | 557 |
| | 43% | 38% | 35% | 45% | 48% | 42% | 39% | 29% | 43% | 52% | 57% | 54% | 39% |

Statistics:
Overlap formulae 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_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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 537 | 63 | 48 | 22 | 206 | 173 | 24 | 80 | 74 | 210 | 134 | 182 | 354 |
| | 27% | 23% | 22% | 17% | 27% | 37% | 18% | 15% | 20% | 37% | 41% | 32% | 25% |
| | | | | | CF | ABCDF | | | | GH | GH | L | |
| 10 - Extremely confident (10) | 249 | 33 | 18 | 10 | 95 | 83 | 10 | 43 | 46 | 71 | 70 | 37 | 211 |
| | 12% | 12% | 8% | 8% | 12% | 18% | 7% | 8% | 13% | 13% | 21% | 7% | 15% |
| | | | | | | BCF | | | | | GHI | | K |
| 9 | 114 | 9 | 10 | 4 | 43 | 43 | 6 | 16 | 9 | 57 | 26 | 67 | 47 |
| | 6% | 3% | 4% | 3% | 6% | 9% | 4% | 3% | 2% | 10% | 8% | 12% | 3% |
| | | | | | | AC | | | | GH | GH | L | |
| 8 | 174 | 22 | 20 | 8 | 68 | 47 | 9 | 21 | 19 | 82 | 38 | 78 | 96 |
| | 9% | 8% | 9% | 6% | 9% | 10% | 6% | 4% | 5% | 15% | 12% | 14% | 7% |
| | | | | | | | | | | GH | GH | L | |
| 7 | 170 | 25 | 20 | 11 | 62 | 43 | 8 | 27 | 21 | 62 | 41 | 69 | 101 |
| | 8% | 9% | 9% | 9% | 8% | 9% | 6% | 5% | 6% | 11% | 13% | 12% | 7% |
| | | | | | | | | | | G | GH | L | |
| 6 | 155 | 18 | 18 | 12 | 62 | 36 | 10 | 35 | 17 | 47 | 35 | 56 | 100 |
| | 8% | 6% | 8% | 9% | 8% | 8% | 8% | 7% | 5% | 8% | 11% | 10% | 7% |
| | | | | | | | | | | | H | | |
| 5 | 305 | 29 | 37 | 19 | 120 | 66 | 34 | 97 | 55 | 70 | 32 | 71 | 234 |
| | 15% | 11% | 16% | 14% | 16% | 14% | 25% | 18% | 15% | 12% | 10% | 13% | 16% |
| | | | | | | | ABCDE | IJ | | | | | |
| 4 | 127 | 20 | 12 | 8 | 41 | 36 | 9 | 37 | 25 | 25 | 27 | 30 | 97 |
| | 6% | 7% | 6% | 6% | 5% | 8% | 7% | 7% | 7% | 4% | 8% | 5% | 7% |
| Bottom 3 Box (Net) | 709 | 117 | 88 | 59 | 279 | 116 | 50 | 250 | 168 | 148 | 60 | 153 | 556 |
| | 35% | 43% | 39% | 45% | 36% | 25% | 37% | 47% | 47% | 26% | 18% | 27% | 39% |
| | | E | E | E | E | | E | IJ | IJ | J | | | K |
| 3 | 162 | 36 | 20 | 13 | 56 | 28 | 9 | 51 | 40 | 41 | 13 | 41 | 121 |
| | 8% | 13% | 9% | 10% | 7% | 6% | 7% | 10% | 11% | 7% | 4% | 7% | 8% |
| | | DE | | | | | | J | J | | | | |
| 2 | 131 | 26 | 14 | 9 | 53 | 19 | 10 | 37 | 31 | 34 | 14 | 35 | 96 |
| | 7% | 10% | 6% | 7% | 7% | 4% | 7% | 7% | 9% | 6% | 4% | 6% | 7% |
| | | E | | | | | | | | | | | |
| 1 - Not at all confident (1) | 416 | 55 | 55 | 37 | 169 | 69 | 31 | 162 | 97 | 73 | 33 | 77 | 339 |
| | 21% | 20% | 24% | 28% | 22% | 15% | 23% | 31% | 27% | 13% | 10% | 14% | 23% |
| | | | E | E | E | | E | IJ | IJ | | | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.1 | 4.8 | 4.7 | 4.3 | 5.1 | 5.9 | 4.6 | 4.1 | 4.4 | 5.9 | 6.4 | 5.6 | 4.9 |
| | | | | | C | ABCDF | | | | GH | GHI | L | |
| Std. Dev. | 3.08 | 3.06 | 2.97 | 2.94 | 3.11 | 3.07 | 2.8 | 2.9 | 3.11 | 2.97 | 2.92 | 2.85 | 3.14 |
| Std. Err. | 0.07 | 0.19 | 0.2 | 0.26 | 0.11 | 0.14 | 0.24 | 0.13 | 0.16 | 0.13 | 0.16 | 0.12 | 0.08 |
| Median | 5 | 4 | 5 | 4 | 5 | 6 | 5 | 4 | 4 | 6 | 7 | 6 | 5 |
| T3B - B3B | -173 | -54 | -40 | -37 | -73 | 58 | -26 | -170 | -95 | 62 | 73 | 29 | -201 |
| | -9% | -20% | -18% | -28% | -10% | 12% | -19% | -32% | -26% | 11% | 22% | 5% | -14% |

Statistics:
Overlap formulae 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_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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 611 | 76 | 66 | 29 | 239 | 173 | 29 | 107 | 114 | 195 | 144 | 167 | 445 |
| | 31% | 28% | 29% | 23% | 31% | 37% | 21% | 20% | 32% | 35% | 44% | 30% | 31% |
| | | | | | F | ACF | | | G | G | GHI | | |
| 10 - Extremely confident (10) | 272 | 42 | 27 | 13 | 119 | 59 | 12 | 47 | 56 | 68 | 77 | 45 | 227 |
| | 14% | 15% | 12% | 10% | 15% | 13% | 9% | 9% | 16% | 12% | 23% | 8% | 16% |
| | | | | | F | | | | G | | GHI | | K |
| 9 | 123 | 10 | 15 | 3 | 50 | 39 | 6 | 21 | 17 | 52 | 26 | 47 | 77 |
| | 6% | 4% | 7% | 2% | 7% | 8% | 5% | 4% | 5% | 9% | 8% | 8% | 5% |
| | | | C | | C | C | | | | G | | | |
| 8 | 216 | 24 | 24 | 14 | 70 | 75 | 10 | 38 | 40 | 75 | 41 | 75 | 141 |
| | 11% | 9% | 11% | 10% | 9% | 16% | 8% | 7% | 11% | 13% | 13% | 13% | 10% |
| | | | | | | ADF | | | | G | G | | |
| 7 | 211 | 25 | 24 | 16 | 73 | 60 | 13 | 44 | 25 | 80 | 51 | 88 | 123 |
| | 11% | 9% | 11% | 12% | 9% | 13% | 10% | 8% | 7% | 14% | 16% | 16% | 9% |
| | | | | | | | | | | GH | GH | L | |
| 6 | 147 | 28 | 12 | 7 | 52 | 35 | 12 | 25 | 24 | 47 | 28 | 41 | 106 |
| | 7% | 10% | 5% | 5% | 7% | 7% | 9% | 5% | 7% | 8% | 9% | 7% | 7% |
| | | | | | | | | | | | | | |
| 5 | 287 | 37 | 38 | 21 | 97 | 67 | 28 | 92 | 41 | 72 | 31 | 78 | 210 |
| | 14% | 13% | 17% | 16% | 13% | 14% | 21% | 17% | 11% | 13% | 9% | 14% | 15% |
| | | | | | | | D | J | | | | | |
| 4 | 163 | 24 | 23 | 12 | 61 | 29 | 14 | 50 | 19 | 45 | 27 | 46 | 117 |
| | 8% | 9% | 10% | 10% | 8% | 6% | 10% | 10% | 5% | 8% | 8% | 8% | 8% |
| | | | | | | | | | | | | | |
| Bottom 3 Box (Net) | 584 | 84 | 61 | 45 | 248 | 107 | 39 | 208 | 137 | 122 | 47 | 143 | 441 |
| | 29% | 31% | 27% | 34% | 32% | 23% | 29% | 40% | 38% | 22% | 14% | 25% | 31% |
| | | E | | E | E | | | IJ | IJ | J | | | |
| 3 | 148 | 29 | 12 | 9 | 55 | 34 | 11 | 49 | 33 | 41 | 10 | 38 | 110 |
| | 7% | 11% | 5% | 7% | 7% | 7% | 8% | 9% | 9% | 7% | 3% | 7% | 8% |
| | | B | | | | | | J | J | J | | | |
| 2 | 97 | 7 | 14 | 12 | 40 | 16 | 8 | 34 | 20 | 22 | 10 | 31 | 66 |
| | 5% | 3% | 6% | 9% | 5% | 3% | 6% | 6% | 5% | 4% | 3% | 6% | 5% |
| | | | | AE | | | | | | | | | |
| 1 - Not at all confident (1) | 339 | 48 | 36 | 24 | 153 | 57 | 21 | 125 | 84 | 59 | 27 | 74 | 265 |
| | 17% | 18% | 16% | 19% | 20% | 12% | 15% | 24% | 23% | 11% | 8% | 13% | 18% |
| | | | | | E | | | IJ | IJ | | | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.5 | 5.4 | 5.4 | 4.9 | 5.4 | 6 | 5.1 | 4.6 | 5.2 | 6 | 6.7 | 5.6 | 5.4 |
| | | | | | | ABCDF | | | | GH | GHI | | |
| Std. Dev. | 3.02 | 3.02 | 2.97 | 2.93 | 3.17 | 2.85 | 2.75 | 2.94 | 3.27 | 2.8 | 2.81 | 2.8 | 3.1 |
| Std. Err. | 0.07 | 0.18 | 0.2 | 0.26 | 0.11 | 0.13 | 0.24 | 0.13 | 0.17 | 0.12 | 0.15 | 0.12 | 0.08 |
| Median | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 | 7 | 6 | 5 |
| T3B - B3B | 28 | -8 | 5 | -15 | -9 | 66 | -11 | -101 | -23 | 73 | 97 | 24 | 4 |
| | 1% | -3% | 2% | -12% | -1% | 14% | -8% | -19% | -6% | 13% | 29% | 4% | * |

Statistics:
Overlap formulae 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_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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | 652 | 79 | 62 | 31 | 271 | 174 | 35 | 120 | 101 | 235 | 146 | 208 | 444 |
| Top 3 Box (Net) | 33% | 29% | 28% | 24% | 35% | 37% | 25% | 23% | 28% | 42% | 44% | 37% | 31% |
| | | | | | CF | BCF | | | | GH | GH | L | |
| | 276 | 43 | 19 | 15 | 121 | 66 | 12 | 65 | 46 | 65 | 79 | 60 | 216 |
| 10 - Extremely confident (10) | 14% | 16% | 9% | 11% | 16% | 14% | 9% | 12% | 13% | 12% | 24% | 11% | 15% |
| | | BF | | | BF | | | | | | GHI | | |
| | 100 | 8 | 13 | 8 | 29 | 31 | 11 | 12 | 16 | 48 | 16 | 46 | 54 |
| 9 | 5% | 3% | 6% | 6% | 4% | 7% | 8% | 2% | 4% | 9% | 5% | 8% | 4% |
| | | | | | | | AD | | | G | | L | |
| | 276 | 29 | 30 | 8 | 120 | 77 | 12 | 42 | 40 | 121 | 51 | 102 | 174 |
| 8 | 14% | 11% | 14% | 6% | 16% | 16% | 9% | 8% | 11% | 22% | 15% | 18% | 12% |
| | | | C | | C | CF | | | | GH | G | L | |
| | 231 | 41 | 28 | 14 | 61 | 70 | 17 | 50 | 38 | 76 | 52 | 78 | 153 |
| 7 | 12% | 15% | 13% | 11% | 8% | 15% | 12% | 10% | 11% | 14% | 16% | 14% | 11% |
| | | D | | | | D | | | | | G | | |
| | 185 | 24 | 15 | 11 | 75 | 45 | 14 | 37 | 40 | 37 | 31 | 48 | 137 |
| 6 | 9% | 9% | 7% | 9% | 10% | 10% | 10% | 7% | 11% | 7% | 9% | 9% | 9% |
| | | | | | | | | | | | | | |
| | 310 | 44 | 31 | 19 | 131 | 57 | 27 | 95 | 52 | 79 | 40 | 73 | 236 |
| 5 | 15% | 16% | 14% | 15% | 17% | 12% | 20% | 18% | 14% | 14% | 12% | 13% | 16% |
| | | | | | | | E | | | | | | |
| | 143 | 21 | 17 | 14 | 36 | 44 | 11 | 41 | 19 | 45 | 22 | 49 | 93 |
| 4 | 7% | 8% | 7% | 11% | 5% | 9% | 8% | 8% | 5% | 8% | 7% | 9% | 6% |
| | | | | D | | D | | | | | | | |
| | 483 | 62 | 72 | 41 | 196 | 80 | 32 | 184 | 110 | 90 | 38 | 104 | 379 |
| Bottom 3 Box (Net) | 24% | 23% | 32% | 31% | 25% | 17% | 24% | 35% | 31% | 16% | 12% | 19% | 26% |
| | | | AE | E | E | | | IJ | IJ | | | | K |
| | 155 | 22 | 18 | 11 | 72 | 23 | 8 | 58 | 31 | 34 | 18 | 28 | 127 |
| 3 | 8% | 8% | 8% | 9% | 9% | 5% | 6% | 11% | 9% | 6% | 6% | 5% | 9% |
| | | | | | | | | IJ | | | | | K |
| | 101 | 17 | 15 | 8 | 39 | 11 | 10 | 30 | 25 | 27 | 8 | 36 | 65 |
| 2 | 5% | 6% | 7% | 6% | 5% | 2% | 7% | 6% | 7% | 5% | 2% | 6% | 5% |
| | | E | E | E | | | E | | J | | | | |
| | 226 | 23 | 38 | 21 | 85 | 45 | 14 | 96 | 54 | 29 | 12 | 40 | 186 |
| 1 - Not at all confident (1) | 11% | 9% | 17% | 16% | 11% | 10% | 10% | 18% | 15% | 5% | 4% | 7% | 13% |
| | | | AE | AE | | | | IJ | IJ | | | | K |
| | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| Sigma | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.8 | 5.8 | 5.3 | 5.2 | 5.8 | 6.2 | 5.5 | 5 | 5.4 | 6.4 | 6.9 | 6.1 | 5.7 |
| | | BC | | | BC | BCF | | | | GH | GHI | L | |
| Std. Dev. | 2.84 | 2.77 | 2.92 | 2.93 | 2.89 | 2.71 | 2.68 | 2.93 | 2.95 | 2.56 | 2.55 | 2.65 | 2.9 |
| Std. Err. | 0.06 | 0.17 | 0.19 | 0.26 | 0.1 | 0.12 | 0.23 | 0.13 | 0.16 | 0.11 | 0.14 | 0.11 | 0.08 |
| Median | 6 | 6 | 5 | 5 | 6 | 7 | 5 | 5 | 5 | 7 | 7 | 7 | 6 |
| | 169 | 17 | -10 | -10 | 75 | 94 | 2 | -64 | -9 | 145 | 108 | 104 | 65 |
| T3B - B3B | 8% | 6% | -4% | -7% | 10% | 20% | 2% | -12% | -2% | 26% | 33% | 19% | 5% |

Statistics:
Overlap formulae 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_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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 610 | 76 | 59 | 29 | 235 | 185 | 26 | 116 | 119 | 192 | 135 | 175 | 436 |
| | 30% | 28% | 26% | 22% | 31% | 39% | 19% | 22% | 33% | 34% | 41% | 31% | 30% |
| | | | | | F | ABCDF | | | G | G | G | | |
| 10 - Extremely confident (10) | 271 | 36 | 17 | 10 | 119 | 77 | 12 | 61 | 56 | 57 | 77 | 47 | 225 |
| | 14% | 13% | 8% | 8% | 15% | 16% | 9% | 12% | 15% | 10% | 23% | 8% | 16% |
| | | | | | BCF | BCF | | | | | GHI | | K |
| 9 | 105 | 7 | 12 | 5 | 37 | 36 | 8 | 15 | 23 | 41 | 16 | 44 | 61 |
| | 5% | 3% | 5% | 4% | 5% | 8% | 6% | 3% | 6% | 7% | 5% | 8% | 4% |
| | | | | | | A | | | | G | | L | |
| 8 | 234 | 33 | 30 | 14 | 79 | 72 | 6 | 39 | 41 | 94 | 41 | 84 | 150 |
| | 12% | 12% | 14% | 11% | 10% | 15% | 5% | 7% | 11% | 17% | 13% | 15% | 10% |
| | | F | F | F | | F | | | | G | G | L | |
| 7 | 192 | 36 | 23 | 16 | 61 | 45 | 12 | 35 | 24 | 82 | 38 | 62 | 130 |
| | 10% | 13% | 10% | 12% | 8% | 9% | 9% | 7% | 7% | 15% | 12% | 11% | 9% |
| | | D | | | | | | | | GH | G | | |
| 6 | 159 | 18 | 17 | 7 | 67 | 35 | 15 | 38 | 31 | 48 | 24 | 46 | 113 |
| | 8% | 7% | 7% | 6% | 9% | 7% | 11% | 7% | 9% | 8% | 7% | 8% | 8% |
| | | | | | | | | | | | | | |
| 5 | 309 | 41 | 41 | 20 | 103 | 72 | 31 | 106 | 53 | 64 | 43 | 72 | 237 |
| | 15% | 15% | 18% | 15% | 13% | 15% | 23% | 20% | 15% | 11% | 13% | 13% | 16% |
| | | | | | | | ADE | IJ | | | | | |
| 4 | 136 | 12 | 15 | 9 | 53 | 34 | 12 | 29 | 13 | 49 | 30 | 52 | 83 |
| | 7% | 4% | 7% | 7% | 7% | 7% | 9% | 5% | 4% | 9% | 9% | 9% | 6% |
| | | | | | | | | | | H | H | L | |
| Bottom 3 Box (Net) | 597 | 89 | 69 | 50 | 250 | 99 | 40 | 204 | 120 | 128 | 59 | 154 | 443 |
| | 30% | 33% | 31% | 38% | 32% | 21% | 30% | 39% | 33% | 23% | 18% | 27% | 31% |
| | | E | E | E | E | | E | IJ | IJ | | | | |
| 3 | 140 | 29 | 13 | 10 | 50 | 28 | 10 | 46 | 17 | 39 | 17 | 35 | 105 |
| | 7% | 11% | 6% | 8% | 7% | 6% | 7% | 9% | 5% | 7% | 5% | 6% | 7% |
| | | | | | | | | | | | | | |
| 2 | 107 | 15 | 12 | 9 | 45 | 17 | 8 | 22 | 19 | 24 | 18 | 30 | 77 |
| | 5% | 5% | 6% | 7% | 6% | 4% | 6% | 4% | 5% | 4% | 5% | 5% | 5% |
| | | | | | | | | | | | | | |
| 1 - Not at all confident (1) | 351 | 46 | 43 | 31 | 154 | 54 | 22 | 136 | 84 | 64 | 25 | 89 | 261 |
| | 18% | 17% | 19% | 23% | 20% | 12% | 16% | 26% | 23% | 11% | 7% | 16% | 18% |
| | | | E | E | E | | | IJ | IJ | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.4 | 5.4 | 5.2 | 4.8 | 5.3 | 6.1 | 5 | 4.7 | 5.4 | 5.9 | 6.4 | 5.5 | 5.4 |
| | | | | | | ABCDF | | | G | G | GHI | | |
| Std. Dev. | 3.03 | 2.99 | 2.89 | 2.97 | 3.15 | 2.91 | 2.75 | 3.04 | 3.25 | 2.78 | 2.89 | 2.89 | 3.08 |
| Std. Err. | 0.07 | 0.18 | 0.19 | 0.26 | 0.11 | 0.13 | 0.24 | 0.13 | 0.17 | 0.12 | 0.16 | 0.12 | 0.08 |
| Median | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 | 7 | 6 | 5 |
| T3B - B3B | 13 | -14 | -10 | -21 | -14 | 86 | -14 | -89 | * | 64 | 76 | 21 | -8 |
| | 1% | -5% | -4% | -16% | -2% | 18% | -11% | -17% | * | 11% | 23% | 4% | -1% |

Statistics:
Overlap formulae 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_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)

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 633 | 82 | 64 | 34 | 246 | 173 | 35 | 162 | 113 | 194 | 109 | 157 | 476 |
| | 32% | 30% | 29% | 26% | 32% | 37% | 25% | 31% | 32% | 35% | 33% | 28% | 33% |
| | | | | | | CF | | | | | | | |
| 10 - Extremely confident (10) | 337 | 44 | 31 | 17 | 145 | 85 | 15 | 110 | 67 | 70 | 59 | 62 | 275 |
| | 17% | 16% | 14% | 13% | 19% | 18% | 11% | 21% | 19% | 12% | 18% | 11% | 19% |
| | | | | | F | | | I | | | | | K |
| 9 | 121 | 12 | 14 | 7 | 36 | 42 | 11 | 21 | 17 | 58 | 15 | 47 | 74 |
| | 6% | 4% | 6% | 5% | 5% | 9% | 8% | 4% | 5% | 10% | 5% | 8% | 5% |
| | | | | | | D | | | | GHJ | | L | |
| 8 | 175 | 26 | 19 | 10 | 65 | 45 | 9 | 31 | 30 | 67 | 35 | 48 | 127 |
| | 9% | 10% | 8% | 8% | 8% | 10% | 6% | 6% | 8% | 12% | 10% | 9% | 9% |
| | | | | | | | | | | G | G | | |
| 7 | 203 | 36 | 22 | 18 | 69 | 48 | 9 | 47 | 21 | 77 | 33 | 81 | 122 |
| | 10% | 13% | 10% | 14% | 9% | 10% | 7% | 9% | 6% | 14% | 10% | 14% | 8% |
| | | | | F | | | | | | H | | L | |
| 6 | 165 | 20 | 12 | 7 | 68 | 46 | 11 | 37 | 25 | 43 | 36 | 52 | 112 |
| | 8% | 7% | 5% | 6% | 9% | 10% | 8% | 7% | 7% | 8% | 11% | 9% | 8% |
| | | | | | | | | | | | | | |
| 5 | 380 | 49 | 46 | 25 | 141 | 83 | 35 | 107 | 68 | 86 | 61 | 85 | 294 |
| | 19% | 18% | 21% | 20% | 18% | 18% | 26% | 20% | 19% | 15% | 19% | 15% | 20% |
| | | | | | | | E | | | | | | |
| 4 | 118 | 11 | 18 | 7 | 37 | 35 | 9 | 28 | 23 | 41 | 19 | 41 | 77 |
| | 6% | 4% | 8% | 6% | 5% | 8% | 6% | 5% | 6% | 7% | 6% | 7% | 5% |
| | | | | | | | | | | | | | |
| Bottom 3 Box (Net) | 503 | 73 | 62 | 38 | 208 | 85 | 37 | 146 | 109 | 120 | 71 | 144 | 360 |
| | 25% | 27% | 28% | 29% | 27% | 18% | 27% | 28% | 30% | 21% | 22% | 26% | 25% |
| | | E | E | E | E | | E | | IJ | | | | |
| 3 | 115 | 24 | 15 | 8 | 40 | 20 | 8 | 32 | 13 | 40 | 20 | 34 | 81 |
| | 6% | 9% | 6% | 6% | 5% | 4% | 6% | 6% | 4% | 7% | 6% | 6% | 6% |
| | | E | | | | | | | | | | | |
| 2 | 101 | 10 | 15 | 6 | 48 | 16 | 7 | 16 | 31 | 22 | 21 | 25 | 76 |
| | 5% | 3% | 6% | 4% | 6% | 3% | 5% | 3% | 9% | 4% | 6% | 5% | 5% |
| | | | | | | | | | GI | | | | |
| 1 - Not at all confident (1) | 287 | 40 | 33 | 24 | 120 | 49 | 22 | 98 | 65 | 57 | 30 | 84 | 203 |
| | 14% | 15% | 15% | 18% | 16% | 10% | 16% | 19% | 18% | 10% | 9% | 15% | 14% |
| | | | | E | | | | IJ | IJ | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.7 | 5.7 | 5.4 | 5.4 | 5.7 | 6.2 | 5.3 | 5.6 | 5.4 | 6 | 6 | 5.6 | 5.8 |
| | | | | | | BCF | | | | H | | | |
| Std. Dev. | 2.99 | 2.96 | 2.97 | 2.99 | 3.09 | 2.86 | 2.88 | 3.16 | 3.19 | 2.79 | 2.85 | 2.89 | 3.03 |
| Std. Err. | 0.07 | 0.18 | 0.2 | 0.26 | 0.11 | 0.13 | 0.25 | 0.14 | 0.17 | 0.12 | 0.16 | 0.12 | 0.08 |
| Median | 5.8 | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 | 6 | 6 | 5 |
| T3B - B3B | 130 | 9 | 2 | -4 | 38 | 88 | -3 | 16 | 4 | 75 | 38 | 14 | 117 |
| | 7% | 3% | 1% | -3% | 5% | 19% | -2% | 3% | 1% | 13% | 11% | 2% | 8% |

Statistics:
Overlap formulae 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_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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 3 Box (Net) | 580 | 74 | 54 | 30 | 229 | 167 | 26 | 111 | 108 | 185 | 124 | 157 | 423 |
| | 29% | 27% | 24% | 23% | 30% | 35% | 19% | 21% | 30% | 33% | 38% | 28% | 29% |
| | | | | | F | BCF | | | G | G | G | | |
| 10 - Extremely confident (10) | 262 | 42 | 26 | 12 | 106 | 63 | 13 | 45 | 64 | 61 | 65 | 44 | 217 |
| | 13% | 15% | 11% | 9% | 14% | 13% | 10% | 9% | 18% | 11% | 20% | 8% | 15% |
| | | | | | | | | | GI | | GI | | K |
| 9 | 130 | 10 | 9 | 7 | 54 | 43 | 6 | 21 | 15 | 65 | 19 | 54 | 76 |
| | 6% | 4% | 4% | 5% | 7% | 9% | 5% | 4% | 4% | 12% | 6% | 10% | 5% |
| | | | | | | AB | | | | GHJ | | L | |
| 8 | 189 | 22 | 19 | 12 | 69 | 60 | 7 | 45 | 29 | 59 | 39 | 59 | 130 |
| | 9% | 8% | 9% | 9% | 9% | 13% | 5% | 8% | 8% | 11% | 12% | 11% | 9% |
| | | | | | | F | | | | | | | |
| 7 | 178 | 12 | 22 | 13 | 67 | 59 | 6 | 33 | 24 | 64 | 42 | 69 | 109 |
| | 9% | 4% | 10% | 10% | 9% | 12% | 4% | 6% | 7% | 11% | 13% | 12% | 8% |
| | | | AF | AF | | AF | | | | G | GH | L | |
| 6 | 151 | 28 | 20 | 4 | 61 | 26 | 11 | 31 | 24 | 46 | 30 | 47 | 103 |
| | 8% | 10% | 9% | 3% | 8% | 6% | 8% | 6% | 7% | 8% | 9% | 8% | 7% |
| | | C | C | | | | C | | | | | | |
| 5 | 312 | 47 | 32 | 17 | 111 | 74 | 33 | 103 | 47 | 78 | 37 | 75 | 237 |
| | 16% | 17% | 14% | 13% | 14% | 16% | 24% | 19% | 13% | 14% | 11% | 13% | 16% |
| | | | | | | | BCDE | J | | | | | |
| 4 | 134 | 22 | 14 | 11 | 50 | 26 | 11 | 31 | 22 | 46 | 23 | 41 | 93 |
| | 7% | 8% | 6% | 9% | 6% | 5% | 8% | 6% | 6% | 8% | 7% | 7% | 6% |
| Bottom 3 Box (Net) | 648 | 89 | 83 | 56 | 251 | 119 | 49 | 219 | 134 | 142 | 74 | 171 | 477 |
| | 32% | 33% | 37% | 43% | 33% | 25% | 36% | 41% | 37% | 25% | 23% | 31% | 33% |
| | | | E | ADE | | | E | IJ | IJ | | | | |
| 3 | 177 | 35 | 14 | 19 | 59 | 36 | 15 | 60 | 24 | 49 | 29 | 53 | 123 |
| | 9% | 13% | 6% | 14% | 8% | 8% | 11% | 11% | 7% | 9% | 9% | 10% | 9% |
| | | B | | BDE | | | | | | | | | |
| 2 | 112 | 17 | 12 | 11 | 42 | 20 | 10 | 36 | 28 | 21 | 14 | 35 | 77 |
| | 6% | 6% | 5% | 9% | 5% | 4% | 7% | 7% | 8% | 4% | 4% | 6% | 5% |
| | | | | E | | | | | | | | | |
| 1 - Not at all confident (1) | 359 | 37 | 57 | 26 | 151 | 64 | 24 | 123 | 82 | 73 | 31 | 83 | 276 |
| | 18% | 14% | 25% | 20% | 20% | 14% | 18% | 23% | 23% | 13% | 9% | 15% | 19% |
| | | | AE | | | | | IJ | IJ | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.3 | 5.3 | 4.9 | 4.7 | 5.3 | 5.9 | 4.8 | 4.6 | 5.2 | 5.7 | 6.2 | 5.4 | 5.3 |
| | | | | | C | ABCDF | | | | GH | GH | | |
| Std. Dev. | 3.05 | 2.96 | 3.11 | 2.98 | 3.11 | 2.96 | 2.81 | 2.93 | 3.3 | 2.89 | 2.92 | 2.88 | 3.11 |
| Std. Err. | 0.07 | 0.18 | 0.21 | 0.26 | 0.11 | 0.14 | 0.24 | 0.13 | 0.17 | 0.12 | 0.16 | 0.12 | 0.08 |
| Median | 5 | 5 | 5 | 4 | 5 | 6 | 5 | 5 | 5 | 6 | 7 | 5 | 5 |
| T3B - B3B | -67 | -15 | -29 | -26 | -23 | 47 | -23 | -108 | -26 | 42 | 49 | -14 | -53 |
| | -3% | -5% | -13% | -20% | -3% | 10% | -17% | -20% | -7% | 8% | 15% | -3% | -4% |

Statistics:
Overlap formulae 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. 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: - Top 3 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Unexpected auto repairs or purchase | 652 | 79 | 62 | 31 | 271 | 174 | 35 | 120 | 101 | 235 | 146 | 208 | 444 |
| | 33% | 29% | 28% | 24% | 35% | 37% | 25% | 23% | 28% | 42% | 44% | 37% | 31% |
| | | | | | CF | BCF | | | | GH | GH | L | |
| A change in your relationship status (i.e. divorce, separation) | 633 | 82 | 64 | 34 | 246 | 173 | 35 | 162 | 113 | 194 | 109 | 157 | 476 |
| | 32% | 30% | 29% | 26% | 32% | 37% | 25% | 31% | 32% | 35% | 33% | 28% | 33% |
| | | | | | | CF | | | | | | | |
| Having an illness and being unable to work for three months | 611 | 76 | 66 | 29 | 239 | 173 | 29 | 107 | 114 | 195 | 144 | 167 | 445 |
| | 31% | 28% | 29% | 23% | 31% | 37% | 21% | 20% | 32% | 35% | 44% | 30% | 31% |
| | | | | | F | ACF | | | G | G | GHI | | |
| The death of an immediate family member | 610 | 76 | 59 | 29 | 235 | 185 | 26 | 116 | 119 | 192 | 135 | 175 | 436 |
| | 30% | 28% | 26% | 22% | 31% | 39% | 19% | 22% | 33% | 34% | 41% | 31% | 30% |
| | | | | | F | ABCDF | | | G | G | G | | |
| Loss of employment / change in wage or seasonal work | 580 | 74 | 54 | 30 | 229 | 167 | 26 | 111 | 108 | 185 | 124 | 157 | 423 |
| | 29% | 27% | 24% | 23% | 30% | 35% | 19% | 21% | 30% | 33% | 38% | 28% | 29% |
| | | | | | F | BCF | | | G | G | G | | |
| Paying for your own or someone else's education | 537 | 63 | 48 | 22 | 206 | 173 | 24 | 80 | 74 | 210 | 134 | 182 | 354 |
| | 27% | 23% | 22% | 17% | 27% | 37% | 18% | 15% | 20% | 37% | 41% | 32% | 25% |
| | | | | | CF | ABCDF | | | | GH | GH | L | |

Statistics:
Overlap formulae 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. 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: - Bottom 3 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Paying for your own or someone else's education | 709 | 117 | 88 | 59 | 279 | 116 | 50 | 250 | 168 | 148 | 60 | 153 | 556 |
| | 35% | 43% | 39% | 45% | 36% | 25% | 37% | 47% | 47% | 26% | 18% | 27% | 39% |
| | | E | E | E | E | | E | IJ | IJ | J | | | K |
| Loss of employment / change in wage or seasonal work | 648 | 89 | 83 | 56 | 251 | 119 | 49 | 219 | 134 | 142 | 74 | 171 | 477 |
| | 32% | 33% | 37% | 43% | 33% | 25% | 36% | 41% | 37% | 25% | 23% | 31% | 33% |
| | | | E | ADE | | | E | IJ | IJ | | | | |
| The death of an immediate family member | 597 | 89 | 69 | 50 | 250 | 99 | 40 | 204 | 120 | 128 | 59 | 154 | 443 |
| | 30% | 33% | 31% | 38% | 32% | 21% | 30% | 39% | 33% | 23% | 18% | 27% | 31% |
| | | E | E | E | E | | E | IJ | IJ | | | | |
| Having an illness and being unable to work for three months | 584 | 84 | 61 | 45 | 248 | 107 | 39 | 208 | 137 | 122 | 47 | 143 | 441 |
| | 29% | 31% | 27% | 34% | 32% | 23% | 29% | 40% | 38% | 22% | 14% | 25% | 31% |
| | | E | | E | E | | | IJ | IJ | J | | | |
| A change in your relationship status (i.e. divorce, separation) | 503 | 73 | 62 | 38 | 208 | 85 | 37 | 146 | 109 | 120 | 71 | 144 | 360 |
| | 25% | 27% | 28% | 29% | 27% | 18% | 27% | 28% | 30% | 21% | 22% | 26% | 25% |
| | | E | E | E | E | | E | | IJ | | | | |
| Unexpected auto repairs or purchase | 483 | 62 | 72 | 41 | 196 | 80 | 32 | 184 | 110 | 90 | 38 | 104 | 379 |
| | 24% | 23% | 32% | 31% | 25% | 17% | 24% | 35% | 31% | 16% | 12% | 19% | 26% |
| | | | AE | E | E | | | IJ | IJ | | | | K |

Statistics:
Overlap formulae 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. 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: - (T3B - B3B)
Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Paying for your own or someone else's education | -173 | -54 | -40 | -37 | -73 | 58 | -26 | -170 | -95 | 62 | 73 | 29 | -201 |
| | -9% | -20% | -18% | -28% | -10% | 12% | -19% | -32% | -26% | 11% | 22% | 5% | -14% |
| Having an illness and being unable to work for three months | 28 | -8 | 5 | -15 | -9 | 66 | -11 | -101 | -23 | 73 | 97 | 24 | 4 |
| | 1% | -3% | 2% | -12% | -1% | 14% | -8% | -19% | -6% | 13% | 29% | 4% | * |
| Unexpected auto repairs or purchase | 169 | 17 | -10 | -10 | 75 | 94 | 2 | -64 | -9 | 145 | 108 | 104 | 65 |
| | 8% | 6% | -4% | -7% | 10% | 20% | 2% | -12% | -2% | 26% | 33% | 19% | 5% |
| The death of an immediate family member | 13 | -14 | -10 | -21 | -14 | 86 | -14 | -89 | * | 64 | 76 | 21 | -8 |
| | 1% | -5% | -4% | -16% | -2% | 18% | -11% | -17% | * | 11% | 23% | 4% | -1% |
| A change in your relationship status (i.e. divorce, separation) | 130 | 9 | 2 | -4 | 38 | 88 | -3 | 16 | 4 | 75 | 38 | 14 | 117 |
| | 7% | 3% | 1% | -3% | 5% | 19% | -2% | 3% | 1% | 13% | 11% | 2% | 8% |
| Loss of employment / change in wage or seasonal work | -67 | -15 | -29 | -26 | -23 | 47 | -23 | -108 | -26 | 42 | 49 | -14 | -53 |
| | -3% | -5% | -13% | -20% | -3% | 10% | -17% | -20% | -7% | 8% | 15% | -3% | -4% |

Statistics:
Overlap formulae 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_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 with the following: - I am concerned about my current level of debt

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| | | | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | | | | | | | | | | | | | |
| | 799 | 101 | 90 | 59 | 291 | 197 | 62 | 221 | 133 | 259 | 122 | 294 | 505 |
| Top 5 Box (Net) | 40% | 37% | 40% | 45% | 38% | 42% | 45% | 42% | 37% | 46% | 37% | 52% | 35% |
| | | | | | | | | | | HJ | | L | |
| | 428 | 46 | 47 | 33 | 170 | 103 | 29 | 123 | 85 | 138 | 45 | 156 | 272 |
| Top 3 Box (Subnet) | 21% | 17% | 21% | 25% | 22% | 22% | 21% | 23% | 24% | 25% | 14% | 28% | 19% |
| | | | | A | | | | J | J | J | | L | |
| | 179 | 19 | 19 | 14 | 82 | 31 | 13 | 53 | 47 | 41 | 16 | 48 | 130 |
| 10 - Strongly agree (10) | 9% | 7% | 8% | 10% | 11% | 7% | 10% | 10% | 13% | 7% | 5% | 9% | 9% |
| | | | | | | | | J | IJ | | | | |
| | 89 | 7 | 13 | 7 | 38 | 15 | 8 | 39 | 8 | 25 | 12 | 28 | 61 |
| 9 | 4% | 3% | 6% | 6% | 5% | 3% | 6% | 7% | 2% | 5% | 4% | 5% | 4% |
| | | | | | | | | H | | | | | |
| | 161 | 19 | 15 | 12 | 50 | 57 | 8 | 31 | 30 | 71 | 16 | 80 | 81 |
| 8 | 8% | 7% | 7% | 9% | 6% | 12% | 6% | 6% | 8% | 13% | 5% | 14% | 6% |
| | | | | | | DF | | | | GJ | | L | |
| | 194 | 35 | 22 | 15 | 69 | 39 | 14 | 45 | 25 | 71 | 43 | 74 | 120 |
| 7 | 10% | 13% | 10% | 11% | 9% | 8% | 10% | 8% | 7% | 13% | 13% | 13% | 8% |
| | | | | | | | | | | H | H | L | |
| | 177 | 21 | 20 | 12 | 52 | 55 | 19 | 53 | 24 | 50 | 34 | 65 | 112 |
| 6 | 9% | 8% | 9% | 9% | 7% | 12% | 14% | 10% | 7% | 9% | 10% | 12% | 8% |
| | | | | | | D | AD | | | | | | |
| | 1204 | 171 | 135 | 71 | 478 | 274 | 74 | 307 | 226 | 302 | 207 | 267 | 937 |
| Bottom 5 Box (Net) | 60% | 63% | 60% | 55% | 62% | 58% | 55% | 58% | 63% | 54% | 63% | 48% | 65% |
| | | | | | | | | | I | | I | | K |
| | 313 | 46 | 29 | 16 | 142 | 53 | 27 | 73 | 63 | 73 | 38 | 80 | 233 |
| 5 | 16% | 17% | 13% | 12% | 18% | 11% | 20% | 14% | 18% | 13% | 11% | 14% | 16% |
| | | | | | E | | CE | | | | | | |
| | 138 | 17 | 20 | 5 | 56 | 27 | 13 | 51 | 18 | 35 | 22 | 37 | 101 |
| 4 | 7% | 6% | 9% | 4% | 7% | 6% | 10% | 10% | 5% | 6% | 7% | 7% | 7% |
| | | | | | | | C | | | | | | |
| | 753 | 108 | 86 | 50 | 280 | 194 | 34 | 182 | 146 | 194 | 148 | 150 | 603 |
| Bottom 3 Box (Subnet) | 38% | 40% | 38% | 39% | 36% | 41% | 25% | 34% | 40% | 35% | 45% | 27% | 42% |
| | | F | F | F | F | F | | | | | GI | | K |
| | 160 | 28 | 19 | 13 | 47 | 41 | 12 | 37 | 31 | 47 | 26 | 42 | 118 |
| 3 | 8% | 10% | 9% | 10% | 6% | 9% | 9% | 7% | 8% | 8% | 8% | 7% | 8% |
| | | | | | | | | | | | | | |
| | 181 | 19 | 28 | 12 | 74 | 38 | 9 | 28 | 35 | 56 | 42 | 52 | 129 |
| 2 | 9% | 7% | 13% | 9% | 10% | 8% | 7% | 5% | 10% | 10% | 13% | 9% | 9% |
| | | | A | | | | | | | G | G | | |
| | 413 | 60 | 39 | 26 | 159 | 116 | 13 | 117 | 80 | 91 | 79 | 56 | 357 |
| 1 - Strongly disagree (1) | 21% | 22% | 17% | 20% | 21% | 25% | 9% | 22% | 22% | 16% | 24% | 10% | 25% |
| | | F | F | F | F | F | | | | | I | | K |
| | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| Sigma | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | | | | |
| Summary | | | | | | | | | | | | | |
| Mean | 4.8 | 4.6 | 4.8 | 5 | 4.9 | 4.6 | 5.4 | 5 | 4.8 | 5.1 | 4.3 | 5.5 | 4.5 |
| | | | | | | | AE | J | | J | | L | |
| Std. Dev. | 2.93 | 2.82 | 2.91 | 3.06 | 3 | 2.94 | 2.63 | 3.01 | 3.09 | 2.86 | 2.8 | 2.72 | 2.97 |
| | | | | | | | | | | | | | |
| Std. Err. | 0.07 | 0.17 | 0.19 | 0.27 | 0.11 | 0.14 | 0.23 | 0.13 | 0.16 | 0.12 | 0.15 | 0.11 | 0.08 |
| | | | | | | | | | | | | | |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 6 | 5 |
| | | | | | | | | | | | | | |

Statistics:
Overlap formulae 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_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 regret the amount of debt that I've taken on in my life

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 5 Box (Net) | 860 | 111 | 106 | 58 | 331 | 187 | 66 | 243 | 159 | 259 | 126 | 302 | 557 |
| | 43% | 41% | 47% | 44% | 43% | 40% | 49% | 46% | 44% | 46% | 38% | 54% | 39% |
| | | | | | | | | | | | | L | |
| Top 3 Box (Subnet) | 525 | 59 | 64 | 44 | 212 | 108 | 38 | 147 | 98 | 167 | 70 | 186 | 339 |
| | 26% | 22% | 29% | 34% | 28% | 23% | 28% | 28% | 27% | 30% | 21% | 33% | 24% |
| | | | | AE | | | | | | J | | L | |
| 10 - Strongly agree (10) | 281 | 30 | 36 | 21 | 109 | 61 | 23 | 82 | 64 | 71 | 34 | 97 | 183 |
| | 14% | 11% | 16% | 16% | 14% | 13% | 17% | 16% | 18% | 13% | 10% | 17% | 13% |
| | | | | | | | | | J | | | L | |
| 9 | 105 | 7 | 8 | 10 | 45 | 27 | 7 | 30 | 15 | 43 | 14 | 43 | 62 |
| | 5% | 3% | 4% | 8% | 6% | 6% | 5% | 6% | 4% | 8% | 4% | 8% | 4% |
| | | | | A | | | | | | | | L | |
| 8 | 139 | 22 | 19 | 12 | 58 | 20 | 8 | 35 | 19 | 53 | 22 | 46 | 94 |
| | 7% | 8% | 9% | 9% | 8% | 4% | 6% | 7% | 5% | 10% | 7% | 8% | 6% |
| | | | E | E | | | | | | | | | |
| 7 | 180 | 24 | 21 | 9 | 74 | 40 | 12 | 51 | 39 | 47 | 27 | 64 | 116 |
| | 9% | 9% | 9% | 7% | 10% | 8% | 9% | 10% | 11% | 8% | 8% | 11% | 8% |
| | | | | | | | | | | | | | |
| 6 | 155 | 28 | 21 | 5 | 46 | 39 | 16 | 45 | 23 | 44 | 29 | 53 | 102 |
| | 8% | 10% | 10% | 4% | 6% | 8% | 12% | 9% | 6% | 8% | 9% | 9% | 7% |
| | | C | C | | | | CD | | | | | | |
| Bottom 5 Box (Net) | 1143 | 161 | 118 | 73 | 438 | 283 | 70 | 284 | 201 | 302 | 203 | 259 | 885 |
| | 57% | 59% | 53% | 56% | 57% | 60% | 51% | 54% | 56% | 54% | 62% | 46% | 61% |
| | | | | | | | | | | | | | K |
| 5 | 297 | 47 | 33 | 13 | 114 | 62 | 29 | 66 | 66 | 71 | 37 | 67 | 230 |
| | 15% | 17% | 15% | 10% | 15% | 13% | 21% | 12% | 18% | 13% | 11% | 12% | 16% |
| | | C | | | | | CE | | J | | | | |
| 4 | 156 | 18 | 13 | 12 | 78 | 26 | 9 | 37 | 20 | 61 | 19 | 46 | 110 |
| | 8% | 7% | 6% | 9% | 10% | 5% | 7% | 7% | 6% | 11% | 6% | 8% | 8% |
| | | | | | E | | | | | HJ | | | |
| Bottom 3 Box (Subnet) | 690 | 96 | 72 | 48 | 246 | 196 | 32 | 181 | 115 | 171 | 147 | 146 | 544 |
| | 34% | 35% | 32% | 37% | 32% | 42% | 24% | 34% | 32% | 30% | 45% | 26% | 38% |
| | | F | | F | | BDF | | | | | GHI | | K |
| 3 | 168 | 25 | 22 | 13 | 59 | 40 | 8 | 39 | 26 | 36 | 46 | 51 | 117 |
| | 8% | 9% | 10% | 10% | 8% | 8% | 6% | 7% | 7% | 6% | 14% | 9% | 8% |
| | | | | | | | | | | | GHI | | |
| 2 | 142 | 19 | 19 | 8 | 44 | 40 | 13 | 32 | 22 | 50 | 27 | 30 | 113 |
| | 7% | 7% | 8% | 6% | 6% | 8% | 10% | 6% | 6% | 9% | 8% | 5% | 8% |
| | | | | | | | | | | | | | |
| 1 - Strongly disagree (1) | 380 | 52 | 31 | 28 | 142 | 117 | 11 | 111 | 67 | 84 | 74 | 66 | 314 |
| | 19% | 19% | 14% | 21% | 19% | 25% | 8% | 21% | 19% | 15% | 23% | 12% | 22% |
| | | F | | F | F | BF | | | | | I | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.2 | 4.9 | 5.4 | 5.3 | 5.3 | 4.8 | 5.7 | 5.2 | 5.4 | 5.4 | 4.6 | 5.8 | 4.9 |
| | | | E | | | | AE | J | J | J | | L | |
| Std. Dev. | 3.08 | 2.91 | 3.02 | 3.31 | 3.07 | 3.18 | 2.83 | 3.18 | 3.13 | 3.02 | 3.02 | 2.99 | 3.07 |
| Std. Err. | 0.07 | 0.18 | 0.2 | 0.29 | 0.11 | 0.15 | 0.24 | 0.14 | 0.17 | 0.13 | 0.17 | 0.13 | 0.08 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 6 | 5 |

Statistics:
Overlap formulae 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_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 with the following: - I am concerned about the impact of rising interest rates on my financial situation

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 5 Box (Net) | 978 | 128 | 108 | 61 | 418 | 197 | 65 | 229 | 182 | 332 | 135 | 340 | 638 |
| | 49% | 47% | 48% | 47% | 54% | 42% | 48% | 43% | 51% | 59% | 41% | 61% | 44% |
| | | | | | E | | | | J | GJ | | L | |
| Top 3 Box (Subnet) | 505 | 64 | 57 | 28 | 224 | 106 | 26 | 113 | 106 | 179 | 53 | 196 | 310 |
| | 25% | 24% | 25% | 22% | 29% | 22% | 19% | 21% | 29% | 32% | 16% | 35% | 21% |
| | | | | | F | | | | GJ | GJ | | L | |
| 10 - Strongly agree (10) | 210 | 26 | 20 | 13 | 103 | 36 | 12 | 51 | 62 | 54 | 18 | 72 | 138 |
| | 10% | 10% | 9% | 10% | 13% | 8% | 9% | 10% | 17% | 10% | 6% | 13% | 10% |
| | | | | | E | | | | GIJ | | | | |
| 9 | 128 | 14 | 16 | 5 | 60 | 27 | 6 | 36 | 10 | 55 | 13 | 58 | 70 |
| | 6% | 5% | 7% | 4% | 8% | 6% | 4% | 7% | 3% | 10% | 4% | 10% | 5% |
| | | | | | | | | | | HJ | | L | |
| 8 | 167 | 24 | 20 | 10 | 61 | 43 | 9 | 26 | 33 | 70 | 21 | 65 | 102 |
| | 8% | 9% | 9% | 8% | 8% | 9% | 7% | 5% | 9% | 12% | 6% | 12% | 7% |
| | | | | | | | | | | GJ | | L | |
| 7 | 244 | 33 | 22 | 19 | 105 | 44 | 22 | 68 | 35 | 75 | 50 | 73 | 171 |
| | 12% | 12% | 10% | 15% | 14% | 9% | 16% | 13% | 10% | 13% | 15% | 13% | 12% |
| | | | | | | | E | | | | | | |
| 6 | 229 | 31 | 30 | 13 | 89 | 48 | 17 | 49 | 42 | 78 | 31 | 71 | 157 |
| | 11% | 12% | 13% | 10% | 12% | 10% | 13% | 9% | 12% | 14% | 10% | 13% | 11% |
| Bottom 5 Box (Net) | 1025 | 144 | 116 | 69 | 351 | 273 | 71 | 298 | 178 | 230 | 195 | 221 | 804 |
| | 51% | 53% | 52% | 53% | 46% | 58% | 52% | 57% | 49% | 41% | 59% | 39% | 56% |
| | | | | | | D | | I | | | HI | | K |
| 5 | 346 | 49 | 40 | 24 | 128 | 73 | 32 | 120 | 61 | 65 | 52 | 85 | 261 |
| | 17% | 18% | 18% | 18% | 17% | 16% | 23% | 23% | 17% | 12% | 16% | 15% | 18% |
| | | | | | | | E | I | | | | | |
| 4 | 162 | 17 | 14 | 12 | 69 | 35 | 15 | 43 | 23 | 35 | 37 | 47 | 116 |
| | 8% | 6% | 6% | 9% | 9% | 7% | 11% | 8% | 7% | 6% | 11% | 8% | 8% |
| | | | | | | | | | | | I | | |
| Bottom 3 Box (Subnet) | 517 | 78 | 62 | 33 | 154 | 165 | 24 | 136 | 94 | 130 | 106 | 90 | 427 |
| | 26% | 29% | 28% | 26% | 20% | 35% | 18% | 26% | 26% | 23% | 32% | 16% | 30% |
| | | DF | DF | | | CDF | | | | | I | | K |
| 3 | 140 | 27 | 13 | 9 | 37 | 47 | 7 | 40 | 18 | 39 | 33 | 26 | 114 |
| | 7% | 10% | 6% | 7% | 5% | 10% | 5% | 8% | 5% | 7% | 10% | 5% | 8% |
| | | D | | | | D | | | | | H | | |
| 2 | 104 | 15 | 17 | 9 | 22 | 31 | 9 | 18 | 16 | 34 | 19 | 26 | 77 |
| | 5% | 6% | 8% | 7% | 3% | 7% | 7% | 3% | 4% | 6% | 6% | 5% | 5% |
| | | | D | D | | D | D | | | | | | |
| 1 - Strongly disagree (1) | 274 | 36 | 31 | 15 | 95 | 88 | 8 | 77 | 60 | 57 | 54 | 37 | 236 |
| | 14% | 13% | 14% | 12% | 12% | 19% | 6% | 15% | 17% | 10% | 16% | 7% | 16% |
| | | F | F | | F | DF | | | I | | I | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.5 | 5.3 | 5.4 | 5.4 | 5.8 | 5 | 5.6 | 5.3 | 5.6 | 5.9 | 4.9 | 6.2 | 5.2 |
| | | | | | AE | | E | | J | GJ | | L | |
| Std. Dev. | 2.79 | 2.76 | 2.8 | 2.71 | 2.79 | 2.86 | 2.39 | 2.74 | 3.01 | 2.75 | 2.64 | 2.62 | 2.8 |
| Std. Err. | 0.06 | 0.17 | 0.19 | 0.24 | 0.1 | 0.13 | 0.2 | 0.12 | 0.16 | 0.12 | 0.15 | 0.11 | 0.07 |
| Median | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 | 6 | 5 | 6 | 5 |

Statistics:
Overlap formulae 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_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 with the following: - I am worried that me or someone in my household could lose their job

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 5 Box (Net) | 659 | 81 | 68 | 33 | 271 | 161 | 45 | 170 | 111 | 238 | 82 | 241 | 418 |
| | 33% | 30% | 30% | 25% | 35% | 34% | 33% | 32% | 31% | 42% | 25% | 43% | 29% |
| | | | | | C | C | | | | GHJ | | L | |
| Top 3 Box (Subnet) | 334 | 45 | 34 | 20 | 133 | 81 | 21 | 75 | 63 | 132 | 33 | 143 | 192 |
| | 17% | 16% | 15% | 16% | 17% | 17% | 16% | 14% | 17% | 24% | 10% | 25% | 13% |
| | | | | | | | | | J | GJ | | L | |
| 10 - Strongly agree (10) | 126 | 19 | 11 | 7 | 60 | 21 | 9 | 23 | 39 | 35 | 7 | 39 | 87 |
| | 6% | 7% | 5% | 5% | 8% | 4% | 6% | 4% | 11% | 6% | 2% | 7% | 6% |
| | | | | | | | | | GJ | J | | | |
| 9 | 70 | 5 | 12 | 3 | 34 | 13 | 3 | 21 | 4 | 36 | 6 | 40 | 30 |
| | 4% | 2% | 5% | 2% | 4% | 3% | 3% | 4% | 1% | 6% | 2% | 7% | 2% |
| | | | | | | | | | | HJ | | L | |
| 8 | 138 | 21 | 11 | 11 | 40 | 47 | 9 | 31 | 20 | 62 | 19 | 64 | 74 |
| | 7% | 8% | 5% | 8% | 5% | 10% | 7% | 6% | 6% | 11% | 6% | 11% | 5% |
| | | | | | | BD | | | | GHJ | | L | |
| 7 | 161 | 21 | 17 | 7 | 68 | 40 | 9 | 47 | 27 | 53 | 24 | 61 | 100 |
| | 8% | 8% | 8% | 5% | 9% | 9% | 6% | 9% | 7% | 9% | 7% | 11% | 7% |
| | | | | | | | | | | | | L | |
| 6 | 163 | 16 | 17 | 6 | 70 | 40 | 15 | 48 | 21 | 53 | 26 | 37 | 126 |
| | 8% | 6% | 8% | 4% | 9% | 8% | 11% | 9% | 6% | 9% | 8% | 7% | 9% |
| | | | | | | | C | | | | | | |
| Bottom 5 Box (Net) | 1344 | 191 | 157 | 98 | 498 | 310 | 91 | 357 | 249 | 323 | 247 | 320 | 1024 |
| | 67% | 70% | 70% | 75% | 65% | 66% | 67% | 68% | 69% | 58% | 75% | 57% | 71% |
| | | | | DE | | | | I | I | | I | | K |
| 5 | 324 | 46 | 37 | 22 | 123 | 65 | 31 | 87 | 62 | 72 | 44 | 101 | 223 |
| | 16% | 17% | 16% | 17% | 16% | 14% | 23% | 16% | 17% | 13% | 13% | 18% | 15% |
| | | | | | | | E | | | | | | |
| 4 | 138 | 24 | 14 | 12 | 57 | 27 | 5 | 33 | 16 | 41 | 27 | 42 | 96 |
| | 7% | 9% | 6% | 9% | 7% | 6% | 4% | 6% | 4% | 7% | 8% | 8% | 7% |
| Bottom 3 Box (Subnet) | 882 | 121 | 106 | 64 | 318 | 218 | 55 | 238 | 171 | 210 | 176 | 176 | 706 |
| | 44% | 44% | 47% | 49% | 41% | 46% | 40% | 45% | 47% | 37% | 53% | 31% | 49% |
| | | | | | | | | | I | | I | | K |
| 3 | 184 | 31 | 15 | 18 | 69 | 37 | 14 | 46 | 26 | 52 | 37 | 41 | 142 |
| | 9% | 11% | 7% | 14% | 9% | 8% | 10% | 9% | 7% | 9% | 11% | 7% | 10% |
| | | | | BE | | | | | | | | | |
| 2 | 179 | 28 | 28 | 9 | 54 | 49 | 11 | 39 | 30 | 51 | 42 | 52 | 127 |
| | 9% | 10% | 12% | 7% | 7% | 10% | 8% | 7% | 8% | 9% | 13% | 9% | 9% |
| | | | D | | | | | | | | G | | |
| 1 - Strongly disagree (1) | 520 | 62 | 63 | 37 | 196 | 132 | 30 | 153 | 116 | 107 | 97 | 83 | 437 |
| | 26% | 23% | 28% | 28% | 25% | 28% | 22% | 29% | 32% | 19% | 29% | 15% | 30% |
| | | | | | | | | I | I | | I | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 4.3 | 4.3 | 4.1 | 4 | 4.5 | 4.2 | 4.5 | 4.2 | 4.2 | 4.9 | 3.7 | 5.2 | 4 |
| | | | | | | | | J | | GHJ | | L | |
| Std. Dev. | 2.85 | 2.79 | 2.85 | 2.75 | 2.91 | 2.85 | 2.73 | 2.79 | 3.06 | 2.89 | 2.55 | 2.82 | 2.8 |
| Std. Err. | 0.06 | 0.17 | 0.19 | 0.24 | 0.1 | 0.13 | 0.23 | 0.12 | 0.16 | 0.12 | 0.14 | 0.12 | 0.07 |
| Median | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | 4 |

Statistics:
Overlap formulae 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_5. 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 am confident I won't have any debt in retirement

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 5 Box (Net) | 1002 | 139 | 98 | 63 | 411 | 234 | 57 | 204 | 171 | 330 | 223 | 312 | 690 |
| | 50% | 51% | 44% | 49% | 53% | 50% | 42% | 39% | 48% | 59% | 68% | 56% | 48% |
| | | | | | BF | | | | | GH | GHI | L | |
| Top 3 Box (Subnet) | 644 | 81 | 59 | 49 | 267 | 154 | 33 | 123 | 111 | 209 | 151 | 201 | 443 |
| | 32% | 30% | 26% | 38% | 35% | 33% | 24% | 23% | 31% | 37% | 46% | 36% | 31% |
| | | | | BF | BF | | | | | G | GHI | | |
| 10 - Strongly agree (10) | 335 | 39 | 27 | 22 | 159 | 69 | 18 | 65 | 67 | 89 | 84 | 80 | 255 |
| | 17% | 14% | 12% | 17% | 21% | 15% | 13% | 12% | 19% | 16% | 25% | 14% | 18% |
| | | | | | B | | | | | | GI | | |
| 9 | 140 | 19 | 15 | 15 | 40 | 48 | 3 | 22 | 15 | 65 | 29 | 67 | 73 |
| | 7% | 7% | 7% | 11% | 5% | 10% | 2% | 4% | 4% | 12% | 9% | 12% | 5% |
| | | | | DF | | DF | | | | GH | GH | L | |
| 8 | 170 | 23 | 18 | 12 | 68 | 38 | 12 | 37 | 30 | 55 | 38 | 55 | 115 |
| | 8% | 8% | 8% | 9% | 9% | 8% | 9% | 7% | 8% | 10% | 12% | 10% | 8% |
| 7 | 194 | 34 | 26 | 7 | 76 | 39 | 12 | 42 | 36 | 61 | 45 | 59 | 135 |
| | 10% | 13% | 11% | 5% | 10% | 8% | 9% | 8% | 10% | 11% | 14% | 10% | 9% |
| | | C | | | | | | | | | G | | |
| 6 | 164 | 23 | 14 | 7 | 68 | 41 | 11 | 39 | 24 | 60 | 27 | 52 | 112 |
| | 8% | 9% | 6% | 6% | 9% | 9% | 8% | 7% | 7% | 11% | 8% | 9% | 8% |
| Bottom 5 Box (Net) | 1001 | 134 | 126 | 67 | 358 | 237 | 80 | 323 | 189 | 231 | 106 | 249 | 752 |
| | 50% | 49% | 56% | 51% | 47% | 50% | 58% | 61% | 52% | 41% | 32% | 44% | 52% |
| | | | D | | | | D | IJ | IJ | J | | | K |
| 5 | 306 | 41 | 38 | 16 | 119 | 61 | 31 | 94 | 58 | 65 | 29 | 101 | 206 |
| | 15% | 15% | 17% | 13% | 16% | 13% | 23% | 18% | 16% | 12% | 9% | 18% | 14% |
| | | | | | | | ACDE | IJ | J | | | | |
| 4 | 154 | 20 | 12 | 10 | 51 | 48 | 13 | 57 | 27 | 32 | 19 | 30 | 124 |
| | 8% | 7% | 5% | 7% | 7% | 10% | 9% | 11% | 8% | 6% | 6% | 5% | 9% |
| | | | | | | | | IJ | | | | | |
| Bottom 3 Box (Subnet) | 540 | 73 | 76 | 41 | 188 | 127 | 36 | 172 | 103 | 134 | 58 | 119 | 422 |
| | 27% | 27% | 34% | 31% | 24% | 27% | 26% | 33% | 29% | 24% | 18% | 21% | 29% |
| | | | D | | | | | IJ | J | | | | K |
| 3 | 154 | 18 | 21 | 12 | 55 | 39 | 9 | 47 | 23 | 43 | 20 | 45 | 109 |
| | 8% | 7% | 9% | 9% | 7% | 8% | 7% | 9% | 6% | 8% | 6% | 8% | 8% |
| 2 | 113 | 19 | 15 | 8 | 39 | 22 | 9 | 27 | 24 | 33 | 19 | 16 | 97 |
| | 6% | 7% | 7% | 6% | 5% | 5% | 7% | 5% | 7% | 6% | 6% | 3% | 7% |
| | | | | | | | | | | | | | K |
| 1 - Strongly disagree (1) | 274 | 36 | 40 | 21 | 94 | 66 | 17 | 98 | 57 | 58 | 20 | 58 | 216 |
| | 14% | 13% | 18% | 16% | 12% | 14% | 13% | 19% | 16% | 10% | 6% | 10% | 15% |
| | | | | | | | | IJ | J | | | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 5.7 | 5.6 | 5.2 | 5.7 | 5.9 | 5.7 | 5.3 | 5 | 5.6 | 6.1 | 6.7 | 6.1 | 5.6 |
| | | | | | BF | | | | | G | GHI | L | |
| Std. Dev. | 3.02 | 2.96 | 3.02 | 3.22 | 3.03 | 3.02 | 2.8 | 2.95 | 3.1 | 2.94 | 2.87 | 2.83 | 3.08 |
| Std. Err. | 0.07 | 0.18 | 0.2 | 0.28 | 0.11 | 0.14 | 0.24 | 0.13 | 0.16 | 0.12 | 0.16 | 0.12 | 0.08 |
| Median | 6 | 6 | 5 | 5 | 6 | 5 | 5 | 5 | 5 | 6 | 7 | 6 | 5 |

Statistics:
Overlap formulae 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_6. 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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 5 Box (Net) | 1166 | 154 | 118 | 67 | 488 | 266 | 73 | 247 | 213 | 380 | 230 | 348 | 818 |
| | 58% | 57% | 53% | 51% | 63% | 57% | 53% | 47% | 59% | 68% | 70% | 62% | 57% |
| | | | | | BCF | | | | G | G | GH | | |
| Top 3 Box (Subnet) | 733 | 101 | 77 | 43 | 299 | 173 | 40 | 133 | 129 | 243 | 164 | 211 | 522 |
| | 37% | 37% | 34% | 33% | 39% | 37% | 29% | 25% | 36% | 43% | 50% | 38% | 36% |
| | | | | | F | | | | G | G | GH | | |
| 10 - Strongly agree (10) | 371 | 51 | 43 | 21 | 159 | 77 | 19 | 66 | 73 | 93 | 102 | 74 | 297 |
| | 18% | 19% | 19% | 16% | 21% | 16% | 14% | 13% | 20% | 17% | 31% | 13% | 21% |
| | | | | | | | | | G | | GHI | | K |
| 9 | 132 | 18 | 12 | 10 | 51 | 31 | 9 | 30 | 19 | 49 | 23 | 49 | 83 |
| | 7% | 7% | 5% | 8% | 7% | 7% | 7% | 6% | 5% | 9% | 7% | 9% | 6% |
| | | | | | | | | | | | | | |
| 8 | 231 | 33 | 22 | 11 | 89 | 65 | 12 | 37 | 37 | 101 | 39 | 88 | 143 |
| | 12% | 12% | 10% | 9% | 12% | 14% | 8% | 7% | 10% | 18% | 12% | 16% | 10% |
| | | | | | | | | | | GHJ | | L | |
| 7 | 227 | 40 | 22 | 13 | 88 | 48 | 17 | 54 | 55 | 65 | 38 | 66 | 161 |
| | 11% | 15% | 10% | 10% | 11% | 10% | 12% | 10% | 15% | 12% | 12% | 12% | 11% |
| | | | | | | | | | | | | | |
| 6 | 206 | 13 | 19 | 11 | 102 | 45 | 16 | 60 | 29 | 71 | 28 | 71 | 135 |
| | 10% | 5% | 9% | 8% | 13% | 10% | 12% | 11% | 8% | 13% | 9% | 13% | 9% |
| | | | | | A | | A | | | | | | |
| Bottom 5 Box (Net) | 837 | 118 | 106 | 64 | 281 | 204 | 64 | 280 | 147 | 181 | 99 | 213 | 624 |
| | 42% | 43% | 47% | 49% | 37% | 43% | 47% | 53% | 41% | 32% | 30% | 38% | 43% |
| | | | D | D | | | D | HIJ | J | | | | |
| 5 | 277 | 43 | 34 | 18 | 94 | 63 | 25 | 91 | 35 | 58 | 37 | 77 | 200 |
| | 14% | 16% | 15% | 14% | 12% | 13% | 18% | 17% | 10% | 10% | 11% | 14% | 14% |
| | | | | | | | | HI | | | | | |
| 4 | 138 | 22 | 15 | 8 | 55 | 25 | 13 | 45 | 23 | 36 | 13 | 29 | 109 |
| | 7% | 8% | 7% | 6% | 7% | 5% | 9% | 8% | 6% | 6% | 4% | 5% | 8% |
| | | | | | | | | J | | | | | |
| Bottom 3 Box (Subnet) | 422 | 52 | 58 | 37 | 132 | 116 | 26 | 144 | 88 | 87 | 49 | 107 | 314 |
| | 21% | 19% | 26% | 29% | 17% | 25% | 19% | 27% | 25% | 16% | 15% | 19% | 22% |
| | | | D | ADF | | D | | IJ | IJ | | | | |
| 3 | 135 | 19 | 24 | 10 | 31 | 43 | 7 | 56 | 28 | 25 | 14 | 29 | 105 |
| | 7% | 7% | 11% | 7% | 4% | 9% | 5% | 11% | 8% | 4% | 4% | 5% | 7% |
| | | | D | | | D | | IJ | | | | | |
| 2 | 77 | 10 | 11 | 9 | 31 | 10 | 5 | 18 | 12 | 22 | 13 | 17 | 60 |
| | 4% | 4% | 5% | 7% | 4% | 2% | 4% | 3% | 3% | 4% | 4% | 3% | 4% |
| | | | | E | | | | | | | | | |
| 1 - Strongly disagree (1) | 210 | 23 | 22 | 19 | 69 | 63 | 14 | 70 | 48 | 40 | 22 | 61 | 149 |
| | 11% | 9% | 10% | 14% | 9% | 13% | 10% | 13% | 13% | 7% | 7% | 11% | 10% |
| | | | | | | | | IJ | IJ | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | |
| Mean | 6.1 | 6.2 | 5.9 | 5.7 | 6.4 | 6 | 5.9 | 5.5 | 6.1 | 6.5 | 7 | 6.2 | 6.1 |
| | | | | | C | | | | G | G | GHI | | |
| Std. Dev. | 2.89 | 2.83 | 2.96 | 3.08 | 2.83 | 2.96 | 2.75 | 2.82 | 3.04 | 2.68 | 2.85 | 2.76 | 2.94 |
| Std. Err. | 0.06 | 0.17 | 0.2 | 0.27 | 0.1 | 0.14 | 0.24 | 0.12 | 0.16 | 0.11 | 0.16 | 0.12 | 0.08 |
| Median | 6 | 7 | 6 | 6 | 7 | 6 | 6 | 5 | 7 | 7 | 7 | 6 | 6 |

Statistics:
Overlap formulae 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. 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: - Top 3 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| I will be able to cover all living and family expenses in the next 12 months without going into further debt | 733 | 101 | 77 | 43 | 299 | 173 | 40 | 133 | 129 | 243 | 164 | 211 | 522 |
| | 37% | 37% | 34% | 33% | 39% | 37% | 29% | 25% | 36% | 43% | 50% | 38% | 36% |
| | | | | | F | | | | G | G | GH | | |
| I am confident I won't have any debt in retirement | 644 | 81 | 59 | 49 | 267 | 154 | 33 | 123 | 111 | 209 | 151 | 201 | 443 |
| | 32% | 30% | 26% | 38% | 35% | 33% | 24% | 23% | 31% | 37% | 46% | 36% | 31% |
| | | | | BF | BF | | | | | G | GHI | | |
| I regret the amount of debt that I've taken on in my life | 525 | 59 | 64 | 44 | 212 | 108 | 38 | 147 | 98 | 167 | 70 | 186 | 339 |
| | 26% | 22% | 29% | 34% | 28% | 23% | 28% | 28% | 27% | 30% | 21% | 33% | 24% |
| | | | | AE | | | | | | J | | L | |
| I am concerned about the impact of rising interest rates on my financial situation | 505 | 64 | 57 | 28 | 224 | 106 | 26 | 113 | 106 | 179 | 53 | 196 | 310 |
| | 25% | 24% | 25% | 22% | 29% | 22% | 19% | 21% | 29% | 32% | 16% | 35% | 21% |
| | | | | | F | | | | GJ | GJ | | L | |
| I am concerned about my current level of debt | 428 | 46 | 47 | 33 | 170 | 103 | 29 | 123 | 85 | 138 | 45 | 156 | 272 |
| | 21% | 17% | 21% | 25% | 22% | 22% | 21% | 23% | 24% | 25% | 14% | 28% | 19% |
| | | | | A | | | | J | J | J | | L | |
| I am worried that me or someone in my household could lose their job | 334 | 45 | 34 | 20 | 133 | 81 | 21 | 75 | 63 | 132 | 33 | 143 | 192 |
| | 17% | 16% | 15% | 16% | 17% | 17% | 16% | 14% | 17% | 24% | 10% | 25% | 13% |
| | | | | | | | | | J | GJ | | L | |

Statistics:
Overlap formulae 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. 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: - Bottom 3 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| I am worried that me or someone in my household could lose their job | 882 | 121 | 106 | 64 | 318 | 218 | 55 | 238 | 171 | 210 | 176 | 176 | 706 |
| | 44% | 44% | 47% | 49% | 41% | 46% | 40% | 45% | 47% | 37% | 53% | 31% | 49% |
| | | | | | | | | | I | | I | | K |
| I am concerned about my current level of debt | 753 | 108 | 86 | 50 | 280 | 194 | 34 | 182 | 146 | 194 | 148 | 150 | 603 |
| | 38% | 40% | 38% | 39% | 36% | 41% | 25% | 34% | 40% | 35% | 45% | 27% | 42% |
| | | F | F | F | F | F | | | | | GI | | K |
| I regret the amount of debt that I've taken on in my life | 690 | 96 | 72 | 48 | 246 | 196 | 32 | 181 | 115 | 171 | 147 | 146 | 544 |
| | 34% | 35% | 32% | 37% | 32% | 42% | 24% | 34% | 32% | 30% | 45% | 26% | 38% |
| | | F | | F | | BDF | | | | | GHI | | K |
| I am confident I won't have any debt in retirement | 540 | 73 | 76 | 41 | 188 | 127 | 36 | 172 | 103 | 134 | 58 | 119 | 422 |
| | 27% | 27% | 34% | 31% | 24% | 27% | 26% | 33% | 29% | 24% | 18% | 21% | 29% |
| | | | D | | | | | IJ | J | | | | K |
| I am concerned about the impact of rising interest rates on my financial situation | 517 | 78 | 62 | 33 | 154 | 165 | 24 | 136 | 94 | 130 | 106 | 90 | 427 |
| | 26% | 29% | 28% | 26% | 20% | 35% | 18% | 26% | 26% | 23% | 32% | 16% | 30% |
| | | DF | DF | | | CDF | | | | | I | | K |
| I will be able to cover all living and family expenses in the next 12 months without going into further debt | 422 | 52 | 58 | 37 | 132 | 116 | 26 | 144 | 88 | 87 | 49 | 107 | 314 |
| | 21% | 19% | 26% | 29% | 17% | 25% | 19% | 27% | 25% | 16% | 15% | 19% | 22% |
| | | | D | ADF | | D | | IJ | IJ | | | | |

Statistics:
Overlap formulae 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. 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: - Top 5 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| I will be able to cover all living and family expenses in the next 12 months without going into further debt | 1166 | 154 | 118 | 67 | 488 | 266 | 73 | 247 | 213 | 380 | 230 | 348 | 818 |
| | 58% | 57% | 53% | 51% | 63% | 57% | 53% | 47% | 59% | 68% | 70% | 62% | 57% |
| | | | | | BCF | | | | G | G | GH | | |
| I am confident I won't have any debt in retirement | 1002 | 139 | 98 | 63 | 411 | 234 | 57 | 204 | 171 | 330 | 223 | 312 | 690 |
| | 50% | 51% | 44% | 49% | 53% | 50% | 42% | 39% | 48% | 59% | 68% | 56% | 48% |
| | | | | | BF | | | | | GH | GHI | L | |
| I am concerned about the impact of rising interest rates on my financial situation | 978 | 128 | 108 | 61 | 418 | 197 | 65 | 229 | 182 | 332 | 135 | 340 | 638 |
| | 49% | 47% | 48% | 47% | 54% | 42% | 48% | 43% | 51% | 59% | 41% | 61% | 44% |
| | | | | | E | | | | J | GJ | | L | |
| I regret the amount of debt that I've taken on in my life | 860 | 111 | 106 | 58 | 331 | 187 | 66 | 243 | 159 | 259 | 126 | 302 | 557 |
| | 43% | 41% | 47% | 44% | 43% | 40% | 49% | 46% | 44% | 46% | 38% | 54% | 39% |
| | | | | | | | | | | | | L | |
| I am concerned about my current level of debt | 799 | 101 | 90 | 59 | 291 | 197 | 62 | 221 | 133 | 259 | 122 | 294 | 505 |
| | 40% | 37% | 40% | 45% | 38% | 42% | 45% | 42% | 37% | 46% | 37% | 52% | 35% |
| | | | | | | | | | | HJ | | L | |
| I am worried that me or someone in my household could lose their job | 659 | 81 | 68 | 33 | 271 | 161 | 45 | 170 | 111 | 238 | 82 | 241 | 418 |
| | 33% | 30% | 30% | 25% | 35% | 34% | 33% | 32% | 31% | 42% | 25% | 43% | 29% |
| | | | | | C | C | | | | GHJ | | L | |

Statistics:
Overlap formulae 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. 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: - Bottom 5 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| I am worried that me or someone in my household could lose their job | 1344 | 191 | 157 | 98 | 498 | 310 | 91 | 357 | 249 | 323 | 247 | 320 | 1024 |
| | 67% | 70% | 70% | 75% | 65% | 66% | 67% | 68% | 69% | 58% | 75% | 57% | 71% |
| | | | | DE | | | | I | I | | I | | K |
| I am concerned about my current level of debt | 1204 | 171 | 135 | 71 | 478 | 274 | 74 | 307 | 226 | 302 | 207 | 267 | 937 |
| | 60% | 63% | 60% | 55% | 62% | 58% | 55% | 58% | 63% | 54% | 63% | 48% | 65% |
| | | | | | | | | | I | | I | | K |
| I regret the amount of debt that I've taken on in my life | 1143 | 161 | 118 | 73 | 438 | 283 | 70 | 284 | 201 | 302 | 203 | 259 | 885 |
| | 57% | 59% | 53% | 56% | 57% | 60% | 51% | 54% | 56% | 54% | 62% | 46% | 61% |
| | | | | | | | | | | | | | K |
| I am concerned about the impact of rising interest rates on my financial situation | 1025 | 144 | 116 | 69 | 351 | 273 | 71 | 298 | 178 | 230 | 195 | 221 | 804 |
| | 51% | 53% | 52% | 53% | 46% | 58% | 52% | 57% | 49% | 41% | 59% | 39% | 56% |
| | | | | | | D | | I | | | HI | | K |
| I am confident I won't have any debt in retirement | 1001 | 134 | 126 | 67 | 358 | 237 | 80 | 323 | 189 | 231 | 106 | 249 | 752 |
| | 50% | 49% | 56% | 51% | 47% | 50% | 58% | 61% | 52% | 41% | 32% | 44% | 52% |
| | | | D | | | | D | IJ | IJ | J | | | K |
| I will be able to cover all living and family expenses in the next 12 months without going into further debt | 837 | 118 | 106 | 64 | 281 | 204 | 64 | 280 | 147 | 181 | 99 | 213 | 624 |
| | 42% | 43% | 47% | 49% | 37% | 43% | 47% | 53% | 41% | 32% | 30% | 38% | 43% |
| | | | D | D | | | D | HIJ | J | | | | |

Statistics:
Overlap formulae 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_4. To what extent do you agree or disagree with the following: - I am concerned that rising interest rates could move me towards bankruptcy

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | 682 | 90 | 77 | 40 | 264 | 159 | 53 | 223 | 126 | 213 | 59 | 256 | 426 |
| Top 2 Box (Net) | 34% | 33% | 34% | 31% | 34% | 34% | 39% | 42% | 35% | 38% | 18% | 46% | 30% |
| | | | | | | | | J | J | J | | L | |
| | 236 | 24 | 22 | 19 | 108 | 52 | 10 | 62 | 53 | 87 | 15 | 98 | 138 |
| Strongly agree | 12% | 9% | 10% | 15% | 14% | 11% | 8% | 12% | 15% | 15% | 5% | 18% | 10% |
| | | | | F | | | | J | J | J | | L | |
| | 446 | 66 | 54 | 21 | 156 | 107 | 42 | 161 | 73 | 126 | 44 | 158 | 288 |
| Somewhat agree | 22% | 24% | 24% | 16% | 20% | 23% | 31% | 31% | 20% | 22% | 13% | 28% | 20% |
| | | | | | | | CD | HIJ | J | J | | L | |
| | 1321 | 183 | 148 | 90 | 505 | 312 | 83 | 304 | 234 | 348 | 270 | 305 | 1016 |
| Bottom 2 Box (Net) | 66% | 67% | 66% | 69% | 66% | 66% | 61% | 58% | 65% | 62% | 82% | 54% | 70% |
| | | | | | | | | | | | GHI | | K |
| | 588 | 76 | 70 | 42 | 205 | 149 | 47 | 166 | 96 | 162 | 87 | 157 | 432 |
| Somewhat disagree | 29% | 28% | 31% | 32% | 27% | 32% | 35% | 31% | 27% | 29% | 26% | 28% | 30% |
| | | | | | | | | | | | | | |
| | 733 | 107 | 77 | 48 | 301 | 163 | 36 | 138 | 138 | 187 | 183 | 148 | 584 |
| Strongly disagree | 37% | 39% | 34% | 37% | 39% | 35% | 27% | 26% | 38% | 33% | 56% | 26% | 41% |
| | | F | | F | F | | | | G | | GHI | | K |
| | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| Sigma | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_5. 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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1038 | 131 | 124 | 68 | 401 | 225 | 88 | 300 | 195 | 319 | 118 | 351 | 687 |
| | 52% | 48% | 55% | 53% | 52% | 48% | 65% | 57% | 54% | 57% | 36% | 63% | 48% |
| | | | | | | | ACDE | J | J | J | | L | |
| Strongly agree | 364 | 46 | 40 | 26 | 161 | 67 | 24 | 95 | 82 | 115 | 35 | 146 | 217 |
| | 18% | 17% | 18% | 20% | 21% | 14% | 18% | 18% | 23% | 21% | 11% | 26% | 15% |
| | | | | | E | | | J | J | J | | L | |
| Somewhat agree | 674 | 85 | 84 | 42 | 241 | 158 | 64 | 205 | 113 | 204 | 83 | 205 | 469 |
| | 34% | 31% | 38% | 32% | 31% | 34% | 47% | 39% | 31% | 36% | 25% | 36% | 33% |
| | | | | | | | ACDE | J | | J | | | |
| Bottom 2 Box (Net) | 965 | 141 | 100 | 62 | 368 | 246 | 48 | 227 | 165 | 242 | 211 | 210 | 755 |
| | 48% | 52% | 45% | 47% | 48% | 52% | 35% | 43% | 46% | 43% | 64% | 37% | 52% |
| | | F | | F | F | F | | | | | GHI | | K |
| Somewhat disagree | 578 | 80 | 60 | 41 | 210 | 150 | 36 | 142 | 80 | 159 | 119 | 157 | 421 |
| | 29% | 30% | 27% | 32% | 27% | 32% | 26% | 27% | 22% | 28% | 36% | 28% | 29% |
| | | | | | | | | | | | GHI | | |
| Strongly disagree | 387 | 61 | 40 | 21 | 157 | 95 | 12 | 85 | 85 | 84 | 92 | 53 | 334 |
| | 19% | 22% | 18% | 16% | 20% | 20% | 9% | 16% | 24% | 15% | 28% | 9% | 23% |
| | | F | F | | F | F | | | GI | | GI | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_6. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest rate increases

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 895 | 123 | 102 | 61 | 345 | 195 | 69 | 250 | 159 | 290 | 102 | 296 | 599 |
| | 45% | 45% | 45% | 47% | 45% | 41% | 51% | 47% | 44% | 52% | 31% | 53% | 42% |
| | | | | | | | | J | J | J | | L | |
| Strongly agree | 234 | 26 | 21 | 23 | 114 | 36 | 14 | 61 | 52 | 73 | 25 | 84 | 150 |
| | 12% | 10% | 10% | 17% | 15% | 8% | 10% | 12% | 14% | 13% | 8% | 15% | 10% |
| | | | | ABE | E | | | | J | J | | L | |
| Somewhat agree | 661 | 96 | 81 | 39 | 231 | 159 | 56 | 189 | 107 | 217 | 77 | 212 | 450 |
| | 33% | 35% | 36% | 30% | 30% | 34% | 41% | 36% | 30% | 39% | 23% | 38% | 31% |
| | | | | | | | CD | J | | HJ | | L | |
| Bottom 2 Box (Net) | 1108 | 150 | 122 | 69 | 424 | 276 | 67 | 277 | 201 | 271 | 227 | 265 | 843 |
| | 55% | 55% | 55% | 53% | 55% | 59% | 49% | 53% | 56% | 48% | 69% | 47% | 58% |
| | | | | | | | | | | | GHI | | K |
| Somewhat disagree | 681 | 99 | 79 | 43 | 256 | 157 | 47 | 186 | 109 | 173 | 124 | 190 | 491 |
| | 34% | 36% | 35% | 33% | 33% | 33% | 34% | 35% | 30% | 31% | 38% | 34% | 34% |
| Strongly disagree | 427 | 51 | 43 | 26 | 168 | 119 | 20 | 91 | 91 | 98 | 103 | 76 | 351 |
| | 21% | 19% | 19% | 20% | 22% | 25% | 15% | 17% | 25% | 17% | 31% | 14% | 24% |
| | | | | | | F | | | GI | | GI | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_7. 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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1544 | 196 | 168 | 96 | 586 | 394 | 103 | 377 | 283 | 447 | 270 | 451 | 1093 |
| | 77% | 72% | 75% | 74% | 76% | 84% | 76% | 71% | 79% | 80% | 82% | 80% | 76% |
| | | | | | | ABCDF | | | | G | G | | |
| Strongly agree | 627 | 87 | 61 | 36 | 262 | 150 | 30 | 114 | 125 | 187 | 139 | 173 | 454 |
| | 31% | 32% | 27% | 28% | 34% | 32% | 22% | 22% | 35% | 33% | 42% | 31% | 31% |
| | | F | | | F | F | | | G | G | GI | | |
| Somewhat agree | 917 | 109 | 107 | 60 | 324 | 243 | 73 | 263 | 158 | 260 | 131 | 278 | 639 |
| | 46% | 40% | 48% | 46% | 42% | 52% | 54% | 50% | 44% | 46% | 40% | 50% | 44% |
| | | | | | | AD | AD | J | | | | | |
| Bottom 2 Box (Net) | 459 | 76 | 56 | 34 | 183 | 77 | 33 | 150 | 77 | 114 | 60 | 110 | 349 |
| | 23% | 28% | 25% | 26% | 24% | 16% | 24% | 29% | 21% | 20% | 18% | 20% | 24% |
| | | E | E | E | E | | E | IJ | | | | | |
| Somewhat disagree | 326 | 63 | 34 | 24 | 122 | 54 | 29 | 100 | 51 | 93 | 43 | 85 | 241 |
| | 16% | 23% | 15% | 18% | 16% | 11% | 21% | 19% | 14% | 17% | 13% | 15% | 17% |
| | | BDE | | E | | | E | | | | | | |
| Strongly disagree | 134 | 13 | 22 | 10 | 61 | 23 | 4 | 51 | 26 | 21 | 17 | 25 | 108 |
| | 7% | 5% | 10% | 8% | 8% | 5% | 3% | 10% | 7% | 4% | 5% | 4% | 8% |
| | | | EF | | F | | | I | | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_8. 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.

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1586 | 206 | 173 | 112 | 638 | 339 | 118 | 418 | 295 | 445 | 246 | 456 | 1130 |
| | 79% | 76% | 77% | 86% | 83% | 72% | 87% | 79% | 82% | 79% | 75% | 81% | 78% |
| | | | | ABE | AE | | ABE | | | | | | |
| Strongly agree | 598 | 71 | 56 | 47 | 267 | 111 | 47 | 156 | 120 | 176 | 88 | 196 | 403 |
| | 30% | 26% | 25% | 36% | 35% | 24% | 34% | 30% | 33% | 31% | 27% | 35% | 28% |
| | | | | ABE | ABE | | BE | | | | | L | |
| Somewhat agree | 987 | 136 | 117 | 64 | 371 | 228 | 71 | 262 | 175 | 269 | 158 | 260 | 727 |
| | 49% | 50% | 52% | 49% | 48% | 48% | 52% | 50% | 49% | 48% | 48% | 46% | 50% |
| Bottom 2 Box (Net) | 417 | 66 | 52 | 19 | 131 | 132 | 18 | 109 | 65 | 116 | 83 | 105 | 312 |
| | 21% | 24% | 23% | 14% | 17% | 28% | 13% | 21% | 18% | 21% | 25% | 19% | 22% |
| | | CDF | CF | | | CDF | | | | | | | |
| Somewhat disagree | 280 | 41 | 35 | 11 | 81 | 98 | 15 | 66 | 41 | 92 | 50 | 78 | 202 |
| | 14% | 15% | 16% | 8% | 10% | 21% | 11% | 12% | 11% | 16% | 15% | 14% | 14% |
| | | | C | | | CDF | | | | | | | |
| Strongly disagree | 137 | 25 | 17 | 8 | 51 | 34 | 3 | 43 | 25 | 24 | 33 | 28 | 110 |
| | 7% | 9% | 8% | 6% | 7% | 7% | 2% | 8% | 7% | 4% | 10% | 5% | 8% |
| | | F | F | | | F | | I | | | I | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_9. 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

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 897 | 110 | 110 | 54 | 335 | 213 | 76 | 283 | 157 | 282 | 90 | 329 | 568 |
| | 45% | 41% | 49% | 41% | 44% | 45% | 56% | 54% | 44% | 50% | 27% | 59% | 39% |
| | | | | | | | ACDE | HJ | J | J | | L | |
| Strongly agree | 312 | 32 | 36 | 25 | 146 | 59 | 15 | 79 | 67 | 109 | 34 | 122 | 191 |
| | 16% | 12% | 16% | 19% | 19% | 12% | 11% | 15% | 19% | 19% | 10% | 22% | 13% |
| | | | | AEF | AEF | | | | J | J | | L | |
| Somewhat agree | 585 | 79 | 74 | 29 | 189 | 154 | 62 | 204 | 90 | 173 | 57 | 208 | 377 |
| | 29% | 29% | 33% | 22% | 25% | 33% | 45% | 39% | 25% | 31% | 17% | 37% | 26% |
| | | | CD | | | CD | ABCDE | HJ | J | J | | L | |
| Bottom 2 Box (Net) | 1106 | 162 | 115 | 77 | 434 | 258 | 60 | 245 | 203 | 279 | 239 | 232 | 874 |
| | 55% | 59% | 51% | 59% | 56% | 55% | 44% | 46% | 56% | 50% | 73% | 41% | 61% |
| | | F | | F | F | F | | | G | | GHI | | K |
| Somewhat disagree | 662 | 97 | 69 | 52 | 256 | 148 | 41 | 146 | 117 | 181 | 118 | 166 | 496 |
| | 33% | 36% | 31% | 40% | 33% | 31% | 30% | 28% | 33% | 32% | 36% | 30% | 34% |
| Strongly disagree | 444 | 65 | 46 | 25 | 178 | 110 | 19 | 98 | 86 | 98 | 121 | 66 | 378 |
| | 22% | 24% | 21% | 19% | 23% | 23% | 14% | 19% | 24% | 17% | 37% | 12% | 26% |
| | | F | | | F | F | | | | | GHI | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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. To what extent do you agree or disagree with the following: - Top 2 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| With interest rates rising, I will be more careful with how I spend my money. | 1586 | 206 | 173 | 112 | 638 | 339 | 118 | 418 | 295 | 445 | 246 | 456 | 1130 |
| | 79% | 76% | 77% | 86% | 83% | 72% | 87% | 79% | 82% | 79% | 75% | 81% | 78% |
| | | | | ABE | AE | | ABE | | | | | | |
| I have a solid understanding of how interest rate increases impact my financial situation | 1544 | 196 | 168 | 96 | 586 | 394 | 103 | 377 | 283 | 447 | 270 | 451 | 1093 |
| | 77% | 72% | 75% | 74% | 76% | 84% | 76% | 71% | 79% | 80% | 82% | 80% | 76% |
| | | | | | | ABCDF | | | | G | G | | |
| As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be | 1038 | 131 | 124 | 68 | 401 | 225 | 88 | 300 | 195 | 319 | 118 | 351 | 687 |
| | 52% | 48% | 55% | 53% | 52% | 48% | 65% | 57% | 54% | 57% | 36% | 63% | 48% |
| | | | | | | | ACDE | J | J | J | | L | |
| If interest rates go up much more, I'm afraid that I will be in financial trouble | 897 | 110 | 110 | 54 | 335 | 213 | 76 | 283 | 157 | 282 | 90 | 329 | 568 |
| | 45% | 41% | 49% | 41% | 44% | 45% | 56% | 54% | 44% | 50% | 27% | 59% | 39% |
| | | | | | | | ACDE | HJ | J | J | | L | |
| I'm already beginning to feel the effects of interest rate increases | 895 | 123 | 102 | 61 | 345 | 195 | 69 | 250 | 159 | 290 | 102 | 296 | 599 |
| | 45% | 45% | 45% | 47% | 45% | 41% | 51% | 47% | 44% | 52% | 31% | 53% | 42% |
| | | | | | | | | J | J | J | | L | |
| I am concerned that rising interest rates could move me towards bankruptcy | 682 | 90 | 77 | 40 | 264 | 159 | 53 | 223 | 126 | 213 | 59 | 256 | 426 |
| | 34% | 33% | 34% | 31% | 34% | 34% | 39% | 42% | 35% | 38% | 18% | 46% | 30% |
| | | | | | | | | J | J | J | | L | |

Statistics:
Overlap formulae 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. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| I am concerned that rising interest rates could move me towards bankruptcy | 1321 | 183 | 148 | 90 | 505 | 312 | 83 | 304 | 234 | 348 | 270 | 305 | 1016 |
| | 66% | 67% | 66% | 69% | 66% | 66% | 61% | 58% | 65% | 62% | 82% | 54% | 70% |
| | | | | | | | | | | | GHI | | K |
| I'm already beginning to feel the effects of interest rate increases | 1108 | 150 | 122 | 69 | 424 | 276 | 67 | 277 | 201 | 271 | 227 | 265 | 843 |
| | 55% | 55% | 55% | 53% | 55% | 59% | 49% | 53% | 56% | 48% | 69% | 47% | 58% |
| | | | | | | | | | | | GHI | | K |
| If interest rates go up much more, I'm afraid that I will be in financial trouble | 1106 | 162 | 115 | 77 | 434 | 258 | 60 | 245 | 203 | 279 | 239 | 232 | 874 |
| | 55% | 59% | 51% | 59% | 56% | 55% | 44% | 46% | 56% | 50% | 73% | 41% | 61% |
| | | F | | F | F | F | | | G | | GHI | | K |
| As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be | 965 | 141 | 100 | 62 | 368 | 246 | 48 | 227 | 165 | 242 | 211 | 210 | 755 |
| | 48% | 52% | 45% | 47% | 48% | 52% | 35% | 43% | 46% | 43% | 64% | 37% | 52% |
| | | F | | F | F | F | | | | | GHI | | K |
| I have a solid understanding of how interest rate increases impact my financial situation | 459 | 76 | 56 | 34 | 183 | 77 | 33 | 150 | 77 | 114 | 60 | 110 | 349 |
| | 23% | 28% | 25% | 26% | 24% | 16% | 24% | 29% | 21% | 20% | 18% | 20% | 24% |
| | | E | E | E | E | | E | IJ | | | | | |
| With interest rates rising, I will be more careful with how I spend my money. | 417 | 66 | 52 | 19 | 131 | 132 | 18 | 109 | 65 | 116 | 83 | 105 | 312 |
| | 21% | 24% | 23% | 14% | 17% | 28% | 13% | 21% | 18% | 21% | 25% | 19% | 22% |
| | | CDF | CF | | | CDF | | | | | | | |

Statistics:
Overlap formulae 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_1. To what extent do you agree or disagree with the following statements: - I have a solid understanding of how inflation impacts my financial situation

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1616 | 209 | 168 | 97 | 651 | 393 | 99 | 389 | 298 | 474 | 284 | 438 | 1179 |
| | 81% | 77% | 75% | 74% | 85% | 84% | 73% | 74% | 83% | 85% | 86% | 78% | 82% |
| | | | | | ABCF | BCF | | | G | G | G | | |
| Strongly agree | 529 | 84 | 47 | 31 | 214 | 130 | 23 | 123 | 104 | 153 | 111 | 142 | 387 |
| | 26% | 31% | 21% | 24% | 28% | 28% | 17% | 23% | 29% | 27% | 34% | 25% | 27% |
| | | BF | | | F | F | | | | | G | | |
| Somewhat agree | 1088 | 124 | 121 | 65 | 437 | 264 | 76 | 266 | 194 | 322 | 173 | 295 | 792 |
| | 54% | 46% | 54% | 50% | 57% | 56% | 56% | 50% | 54% | 57% | 53% | 53% | 55% |
| | | | | | A | A | A | | | | | | |
| Bottom 2 Box (Net) | 387 | 64 | 57 | 34 | 118 | 78 | 37 | 139 | 62 | 87 | 45 | 124 | 263 |
| | 19% | 23% | 25% | 26% | 15% | 16% | 27% | 26% | 17% | 15% | 14% | 22% | 18% |
| | | D | DE | | | | DE | HIJ | | | | | |
| Somewhat disagree | 287 | 51 | 49 | 27 | 70 | 60 | 29 | 96 | 41 | 69 | 36 | 89 | 197 |
| | 14% | 19% | 22% | 21% | 9% | 13% | 22% | 18% | 11% | 12% | 11% | 16% | 14% |
| | | D | DE | DE | | | DE | HIJ | | | | | |
| Strongly disagree | 100 | 13 | 7 | 6 | 48 | 18 | 8 | 42 | 21 | 18 | 9 | 34 | 66 |
| | 5% | 5% | 3% | 5% | 6% | 4% | 6% | 8% | 6% | 3% | 3% | 6% | 5% |
| | | | | | | | | IJ | | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_2. To what extent do you agree or disagree with the following statements: - I have a solid understand of how inflation impacts my savings

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| | | | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | | | | | | | | | | | | | |
| | 1586 | 206 | 149 | 95 | 638 | 400 | 99 | 389 | 290 | 458 | 278 | 432 | 1154 |
| Top 2 Box (Net) | 79% | 76% | 66% | 73% | 83% | 85% | 73% | 74% | 81% | 82% | 85% | 77% | 80% |
| | | B | | | ABCF | ABCF | | | | G | G | | |
| | 548 | 82 | 52 | 34 | 227 | 127 | 25 | 138 | 103 | 165 | 103 | 148 | 400 |
| Strongly agree | 27% | 30% | 23% | 26% | 30% | 27% | 18% | 26% | 29% | 29% | 31% | 26% | 28% |
| | | F | | | F | F | | | | | | | |
| | 1038 | 124 | 96 | 61 | 411 | 272 | 74 | 251 | 188 | 293 | 176 | 284 | 754 |
| Somewhat agree | 52% | 45% | 43% | 47% | 53% | 58% | 54% | 48% | 52% | 52% | 53% | 51% | 52% |
| | | | | | B | ABC | B | | | | | | |
| | 417 | 67 | 76 | 36 | 131 | 71 | 37 | 138 | 70 | 104 | 51 | 129 | 288 |
| Bottom 2 Box (Net) | 21% | 24% | 34% | 27% | 17% | 15% | 27% | 26% | 19% | 18% | 15% | 23% | 20% |
| | | DE | ADE | | | | DE | IJ | | | | | |
| | 323 | 59 | 64 | 31 | 89 | 52 | 28 | 100 | 49 | 90 | 41 | 97 | 226 |
| Somewhat disagree | 16% | 22% | 29% | 24% | 12% | 11% | 20% | 19% | 14% | 16% | 13% | 17% | 16% |
| | | DE | DE | DE | | | DE | J | | | | | |
| | 94 | 8 | 11 | 5 | 42 | 19 | 9 | 38 | 21 | 14 | 10 | 32 | 62 |
| Strongly disagree | 5% | 3% | 5% | 4% | 5% | 4% | 7% | 7% | 6% | 2% | 3% | 6% | 4% |
| | | | | | | | | IJ | | | | | |
| | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| Sigma | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | | | | |

Statistics:
Overlap formulae 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_3. To what extent do you agree or disagree with the following statements: - I have a solid understanding of how inflation impacts cost of living, wage growth

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1635 | 219 | 173 | 99 | 634 | 409 | 102 | 410 | 298 | 469 | 284 | 447 | 1189 |
| | 82% | 80% | 77% | 76% | 82% | 87% | 75% | 78% | 83% | 84% | 86% | 80% | 82% |
| | | | | | F | BCF | | | | | G | | |
| Strongly agree | 598 | 85 | 49 | 35 | 225 | 170 | 34 | 160 | 112 | 175 | 112 | 184 | 414 |
| | 30% | 31% | 22% | 27% | 29% | 36% | 25% | 30% | 31% | 31% | 34% | 33% | 29% |
| | | B | | | | BCF | | | | | | | |
| Somewhat agree | 1038 | 134 | 124 | 64 | 409 | 239 | 68 | 250 | 185 | 294 | 172 | 263 | 775 |
| | 52% | 49% | 55% | 49% | 53% | 51% | 50% | 47% | 52% | 52% | 52% | 47% | 54% |
| | | | | | | | | | | | | | K |
| Bottom 2 Box (Net) | 368 | 54 | 51 | 31 | 136 | 62 | 34 | 117 | 62 | 93 | 46 | 114 | 253 |
| | 18% | 20% | 23% | 24% | 18% | 13% | 25% | 22% | 17% | 16% | 14% | 20% | 18% |
| | | | E | E | | | DE | J | | | | | |
| Somewhat disagree | 272 | 49 | 39 | 25 | 92 | 41 | 26 | 84 | 37 | 69 | 37 | 87 | 185 |
| | 14% | 18% | 17% | 20% | 12% | 9% | 19% | 16% | 10% | 12% | 11% | 16% | 13% |
| | | E | E | DE | | | DE | | | | | | |
| Strongly disagree | 95 | 5 | 12 | 6 | 43 | 21 | 8 | 32 | 26 | 23 | 8 | 27 | 68 |
| | 5% | 2% | 5% | 4% | 6% | 4% | 6% | 6% | 7% | 4% | 3% | 5% | 5% |
| | | | A | | A | | A | | J | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_4. To what extent do you agree or disagree with the following statements: - I have considered inflation when planning future expenses / financial planning

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| | | | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | | | | | | | | | | | | | |
| | 1211 | 164 | 121 | 76 | 472 | 295 | 82 | 297 | 204 | 363 | 214 | 353 | 858 |
| Top 2 Box (Net) | 60% | 60% | 54% | 59% | 61% | 63% | 61% | 56% | 57% | 65% | 65% | 63% | 60% |
| | | | | | | | | | | G | G | | |
| | 330 | 48 | 27 | 24 | 142 | 72 | 18 | 75 | 48 | 110 | 72 | 105 | 225 |
| Strongly agree | 16% | 17% | 12% | 18% | 18% | 15% | 13% | 14% | 13% | 20% | 22% | 19% | 16% |
| | | | | | B | | | | | | GH | | |
| | 881 | 116 | 95 | 53 | 330 | 223 | 65 | 222 | 157 | 252 | 142 | 247 | 634 |
| Somewhat agree | 44% | 43% | 42% | 40% | 43% | 47% | 47% | 42% | 44% | 45% | 43% | 44% | 44% |
| | | | | | | | | | | | | | |
| | 792 | 109 | 103 | 54 | 297 | 176 | 54 | 230 | 156 | 199 | 115 | 208 | 584 |
| Bottom 2 Box (Net) | 40% | 40% | 46% | 41% | 39% | 37% | 39% | 44% | 43% | 35% | 35% | 37% | 40% |
| | | | | | | | | IJ | | | | | |
| | 592 | 96 | 84 | 38 | 204 | 128 | 41 | 161 | 108 | 161 | 95 | 158 | 433 |
| Somewhat disagree | 30% | 35% | 38% | 29% | 27% | 27% | 30% | 30% | 30% | 29% | 29% | 28% | 30% |
| | | D | DE | | | | | | | | | | |
| | 200 | 12 | 19 | 16 | 93 | 48 | 12 | 70 | 47 | 38 | 20 | 50 | 150 |
| Strongly disagree | 10% | 5% | 8% | 12% | 12% | 10% | 9% | 13% | 13% | 7% | 6% | 9% | 10% |
| | | | | A | A | A | | IJ | IJ | | | | |
| | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| Sigma | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | | | | |

Statistics:
Overlap formulae 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_5. To what extent do you agree or disagree with the following statements: - I am concerned about inflation’s impact on my financial situation

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1404 | 191 | 162 | 87 | 554 | 311 | 98 | 389 | 258 | 406 | 185 | 405 | 999 |
| | 70% | 70% | 72% | 67% | 72% | 66% | 72% | 74% | 72% | 72% | 56% | 72% | 69% |
| | | | | | | | | J | J | J | | | |
| Strongly agree | 430 | 62 | 46 | 30 | 185 | 84 | 24 | 139 | 86 | 132 | 42 | 145 | 285 |
| | 21% | 23% | 20% | 23% | 24% | 18% | 17% | 26% | 24% | 23% | 13% | 26% | 20% |
| | | | | | | | | J | J | J | | L | |
| Somewhat agree | 974 | 129 | 117 | 57 | 369 | 227 | 75 | 250 | 172 | 275 | 143 | 261 | 713 |
| | 49% | 47% | 52% | 44% | 48% | 48% | 55% | 47% | 48% | 49% | 43% | 46% | 49% |
| | | | | | | | C | | | | | | |
| Bottom 2 Box (Net) | 599 | 81 | 62 | 43 | 215 | 160 | 38 | 138 | 102 | 155 | 144 | 156 | 443 |
| | 30% | 30% | 28% | 33% | 28% | 34% | 28% | 26% | 28% | 28% | 44% | 28% | 31% |
| | | | | | | | | | | | GHI | | |
| Somewhat disagree | 455 | 68 | 54 | 35 | 155 | 114 | 30 | 99 | 81 | 119 | 111 | 128 | 327 |
| | 23% | 25% | 24% | 27% | 20% | 24% | 22% | 19% | 22% | 21% | 34% | 23% | 23% |
| | | | | | | | | | | | GHI | | |
| Strongly disagree | 143 | 13 | 8 | 8 | 60 | 46 | 8 | 40 | 21 | 36 | 34 | 28 | 116 |
| | 7% | 5% | 4% | 6% | 8% | 10% | 6% | 8% | 6% | 6% | 10% | 5% | 8% |
| | | | | | | AB | | | | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_6. To what extent do you agree or disagree with the following statements: - I'm feeling the effects of rising inflation

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1323 | 187 | 156 | 78 | 528 | 283 | 91 | 366 | 229 | 396 | 174 | 390 | 933 |
| | 66% | 69% | 69% | 60% | 69% | 60% | 67% | 69% | 64% | 70% | 53% | 70% | 65% |
| | | | E | | E | | | J | J | J | | | |
| Strongly agree | 401 | 55 | 47 | 27 | 168 | 78 | 26 | 127 | 81 | 117 | 45 | 145 | 257 |
| | 20% | 20% | 21% | 21% | 22% | 17% | 19% | 24% | 23% | 21% | 14% | 26% | 18% |
| | | | | | | | | J | J | J | | L | |
| Somewhat agree | 922 | 132 | 108 | 51 | 361 | 205 | 65 | 239 | 148 | 278 | 129 | 245 | 677 |
| | 46% | 49% | 48% | 39% | 47% | 44% | 47% | 45% | 41% | 50% | 39% | 44% | 47% |
| | | | | | | | | | | J | | | |
| Bottom 2 Box (Net) | 680 | 85 | 69 | 52 | 241 | 187 | 46 | 162 | 131 | 166 | 155 | 171 | 509 |
| | 34% | 31% | 31% | 40% | 31% | 40% | 33% | 31% | 36% | 30% | 47% | 30% | 35% |
| | | | | | | BD | | | | | GHI | | |
| Somewhat disagree | 520 | 77 | 58 | 45 | 177 | 128 | 36 | 121 | 99 | 136 | 111 | 144 | 376 |
| | 26% | 28% | 26% | 34% | 23% | 27% | 26% | 23% | 27% | 24% | 34% | 26% | 26% |
| | | | | D | | | | | | | GI | | |
| Strongly disagree | 159 | 9 | 11 | 7 | 63 | 60 | 10 | 41 | 33 | 30 | 44 | 27 | 133 |
| | 8% | 3% | 5% | 5% | 8% | 13% | 7% | 8% | 9% | 5% | 13% | 5% | 9% |
| | | | | | A | ABC | | | | | GI | | K |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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: - Top 2 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| I have a solid understanding of how inflation impacts cost of living, wage growth | 1635 | 219 | 173 | 99 | 634 | 409 | 102 | 410 | 298 | 469 | 284 | 447 | 1189 |
| | 82% | 80% | 77% | 76% | 82% | 87% | 75% | 78% | 83% | 84% | 86% | 80% | 82% |
| | | | | | F | BCF | | | | | G | | |
| I have a solid understanding of how inflation impacts my financial situation | 1616 | 209 | 168 | 97 | 651 | 393 | 99 | 389 | 298 | 474 | 284 | 438 | 1179 |
| | 81% | 77% | 75% | 74% | 85% | 84% | 73% | 74% | 83% | 85% | 86% | 78% | 82% |
| | | | | | ABCF | BCF | | | G | G | G | | |
| I have a solid understand of how inflation impacts my savings | 1586 | 206 | 149 | 95 | 638 | 400 | 99 | 389 | 290 | 458 | 278 | 432 | 1154 |
| | 79% | 76% | 66% | 73% | 83% | 85% | 73% | 74% | 81% | 82% | 85% | 77% | 80% |
| | | B | | | ABCF | ABCF | | | | G | G | | |
| I am concerned about inflation's impact on my financial situation | 1404 | 191 | 162 | 87 | 554 | 311 | 98 | 389 | 258 | 406 | 185 | 405 | 999 |
| | 70% | 70% | 72% | 67% | 72% | 66% | 72% | 74% | 72% | 72% | 56% | 72% | 69% |
| | | | | | | | | J | J | J | | | |
| I'm feeling the effects of rising inflation | 1323 | 187 | 156 | 78 | 528 | 283 | 91 | 366 | 229 | 396 | 174 | 390 | 933 |
| | 66% | 69% | 69% | 60% | 69% | 60% | 67% | 69% | 64% | 70% | 53% | 70% | 65% |
| | | | E | | E | | | J | J | J | | | |
| I have considered inflation when planning future expenses / financial planning | 1211 | 164 | 121 | 76 | 472 | 295 | 82 | 297 | 204 | 363 | 214 | 353 | 858 |
| | 60% | 60% | 54% | 59% | 61% | 63% | 61% | 56% | 57% | 65% | 65% | 63% | 60% |
| | | | | | | | | | | G | G | | |

Statistics:
Overlap formulae 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: - Bottom 2 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| I have considered inflation when planning future expenses / financial planning | 792 | 109 | 103 | 54 | 297 | 176 | 54 | 230 | 156 | 199 | 115 | 208 | 584 |
| | 40% | 40% | 46% | 41% | 39% | 37% | 39% | 44% | 43% | 35% | 35% | 37% | 40% |
| | | | | | | | | IJ | | | | | |
| I'm feeling the effects of rising inflation | 680 | 85 | 69 | 52 | 241 | 187 | 46 | 162 | 131 | 166 | 155 | 171 | 509 |
| | 34% | 31% | 31% | 40% | 31% | 40% | 33% | 31% | 36% | 30% | 47% | 30% | 35% |
| | | | | | | BD | | | | | GHI | | |
| I am concerned about inflation's impact on my financial situation | 599 | 81 | 62 | 43 | 215 | 160 | 38 | 138 | 102 | 155 | 144 | 156 | 443 |
| | 30% | 30% | 28% | 33% | 28% | 34% | 28% | 26% | 28% | 28% | 44% | 28% | 31% |
| | | | | | | | | | | | GHI | | |
| I have a solid understand of how inflation impacts my savings | 417 | 67 | 76 | 36 | 131 | 71 | 37 | 138 | 70 | 104 | 51 | 129 | 288 |
| | 21% | 24% | 34% | 27% | 17% | 15% | 27% | 26% | 19% | 18% | 15% | 23% | 20% |
| | | DE | ADE | DE | | | DE | IJ | | | | | |
| I have a solid understanding of how inflation impacts my financial situation | 387 | 64 | 57 | 34 | 118 | 78 | 37 | 139 | 62 | 87 | 45 | 124 | 263 |
| | 19% | 23% | 25% | 26% | 15% | 16% | 27% | 26% | 17% | 15% | 14% | 22% | 18% |
| | | D | DE | DE | | | DE | HIJ | | | | | |
| I have a solid understanding of how inflation impacts cost of living, wage growth | 368 | 54 | 51 | 31 | 136 | 62 | 34 | 117 | 62 | 93 | 46 | 114 | 253 |
| | 18% | 20% | 23% | 24% | 18% | 13% | 25% | 22% | 17% | 16% | 14% | 20% | 18% |
| | | | E | E | | | DE | J | | | | | |

Statistics:
Overlap formulae 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_1. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - Canadians have strong financial literacy skills

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| | | | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | | | | | | | | | | | | | |
| | 703 | 86 | 64 | 44 | 297 | 156 | 55 | 199 | 108 | 224 | 101 | 252 | 451 |
| Top 2 Box (Net) | 35% | 32% | 29% | 34% | 39% | 33% | 41% | 38% | 30% | 40% | 31% | 45% | 31% |
| | | | | | B | | B | | | HJ | | L | |
| | 123 | 14 | 3 | 9 | 56 | 32 | 9 | 41 | 13 | 58 | 8 | 71 | 53 |
| Strongly agree | 6% | 5% | 1% | 7% | 7% | 7% | 6% | 8% | 4% | 10% | 2% | 13% | 4% |
| | | B | | B | B | B | B | J | | HJ | | L | |
| | 579 | 72 | 61 | 35 | 241 | 124 | 47 | 158 | 94 | 166 | 92 | 181 | 398 |
| Somewhat agree | 29% | 27% | 27% | 27% | 31% | 26% | 34% | 30% | 26% | 30% | 28% | 32% | 28% |
| | | | | | | | | | | | | | |
| | 1300 | 186 | 160 | 86 | 472 | 315 | 81 | 328 | 252 | 338 | 229 | 309 | 991 |
| Bottom 2 Box (Net) | 65% | 68% | 71% | 66% | 61% | 67% | 59% | 62% | 70% | 60% | 69% | 55% | 69% |
| | | | DF | | | | | | I | | I | | K |
| | 1018 | 146 | 127 | 61 | 366 | 252 | 65 | 259 | 202 | 255 | 175 | 234 | 783 |
| Somewhat disagree | 51% | 54% | 57% | 47% | 48% | 54% | 48% | 49% | 56% | 45% | 53% | 42% | 54% |
| | | | D | | | | | | I | | | | K |
| | 283 | 40 | 33 | 24 | 106 | 63 | 16 | 69 | 50 | 82 | 53 | 75 | 208 |
| Strongly disagree | 14% | 15% | 15% | 19% | 14% | 13% | 12% | 13% | 14% | 15% | 16% | 13% | 14% |
| | | | | | | | | | | | | | |
| | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| Sigma | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | | | | |

Statistics:
Overlap formulae 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_2. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - I personally have strong financial literacy skills

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| | | | | | | | | | | | | | |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| | | | | | | | | | | | | | |
| Top 2 Box (Net) | 1222 | 190 | 128 | 73 | 514 | 251 | 65 | 270 | 214 | 362 | 239 | 346 | 876 |
| | 61% | 70% | 57% | 56% | 67% | 53% | 48% | 51% | 59% | 64% | 73% | 62% | 61% |
| | | BCEF | | | BCEF | | | | | G | GHI | | |
| Strongly agree | 317 | 52 | 25 | 17 | 161 | 48 | 13 | 42 | 48 | 119 | 78 | 103 | 214 |
| | 16% | 19% | 11% | 13% | 21% | 10% | 10% | 8% | 13% | 21% | 24% | 18% | 15% |
| | | BEF | | | BCEF | | | | | GH | GH | | |
| Somewhat agree | 905 | 138 | 103 | 56 | 352 | 203 | 52 | 228 | 166 | 243 | 161 | 243 | 662 |
| | 45% | 51% | 46% | 43% | 46% | 43% | 38% | 43% | 46% | 43% | 49% | 43% | 46% |
| | | F | | | | | | | | | | | |
| Bottom 2 Box (Net) | 781 | 82 | 96 | 57 | 256 | 219 | 71 | 257 | 146 | 200 | 91 | 215 | 566 |
| | 39% | 30% | 43% | 44% | 33% | 47% | 52% | 49% | 41% | 36% | 27% | 38% | 39% |
| | | | AD | AD | | AD | AD | IJ | J | J | | | |
| Somewhat disagree | 614 | 67 | 74 | 46 | 204 | 160 | 63 | 202 | 102 | 177 | 71 | 176 | 438 |
| | 31% | 25% | 33% | 36% | 27% | 34% | 46% | 38% | 28% | 32% | 22% | 31% | 30% |
| | | | | AD | | AD | ABDE | HJ | | J | | | |
| Strongly disagree | 167 | 15 | 23 | 11 | 51 | 59 | 8 | 55 | 44 | 23 | 20 | 39 | 128 |
| | 8% | 6% | 10% | 8% | 7% | 13% | 6% | 10% | 12% | 4% | 6% | 7% | 9% |
| | | | | | | ADF | | I | IJ | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_3. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - There is a lack of financial literacy skills among Canadians

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1699 | 236 | 202 | 111 | 641 | 401 | 108 | 451 | 313 | 489 | 271 | 475 | 1224 |
| | 85% | 87% | 90% | 86% | 83% | 85% | 80% | 85% | 87% | 87% | 82% | 85% | 85% |
| | | | DF | | | | | | | | | | |
| Strongly agree | 705 | 88 | 72 | 58 | 274 | 172 | 42 | 188 | 120 | 199 | 134 | 206 | 498 |
| | 35% | 32% | 32% | 44% | 36% | 36% | 31% | 36% | 33% | 35% | 41% | 37% | 35% |
| | | | | ABF | | | | | | | | | |
| Somewhat agree | 994 | 148 | 129 | 54 | 367 | 229 | 67 | 262 | 193 | 290 | 137 | 269 | 726 |
| | 50% | 54% | 58% | 41% | 48% | 49% | 49% | 50% | 54% | 52% | 42% | 48% | 50% |
| | | C | CD | | | | | | J | J | | | |
| Bottom 2 Box (Net) | 304 | 37 | 23 | 19 | 128 | 70 | 28 | 77 | 47 | 72 | 58 | 86 | 218 |
| | 15% | 13% | 10% | 14% | 17% | 15% | 20% | 15% | 13% | 13% | 18% | 15% | 15% |
| | | | | | B | | B | | | | | | |
| Somewhat disagree | 279 | 31 | 20 | 19 | 124 | 63 | 22 | 68 | 42 | 65 | 55 | 77 | 202 |
| | 14% | 12% | 9% | 14% | 16% | 13% | 16% | 13% | 12% | 12% | 17% | 14% | 14% |
| | | | | | B | | B | | | | | | |
| Strongly disagree | 26 | 5 | 3 | * | 4 | 7 | 6 | 9 | 5 | 7 | 2 | 9 | 16 |
| | 1% | 2% | 1% | * | 1% | 2% | 4% | 2% | 1% | 1% | 1% | 2% | 1% |
| | | | | | | | CD | | | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_4. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - A lack of financial literacy skills contributes to Canada's consumer debt problem

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1736 | 243 | 195 | 115 | 666 | 407 | 109 | 461 | 316 | 487 | 280 | 469 | 1267 |
| | 87% | 89% | 87% | 89% | 87% | 86% | 80% | 88% | 88% | 87% | 85% | 84% | 88% |
| | | F | | F | | | | | | | | | |
| Strongly agree | 800 | 114 | 80 | 55 | 331 | 174 | 46 | 199 | 148 | 225 | 153 | 230 | 570 |
| | 40% | 42% | 36% | 42% | 43% | 37% | 34% | 38% | 41% | 40% | 46% | 41% | 40% |
| | | | | | | | | | | | G | | |
| Somewhat agree | 936 | 129 | 115 | 60 | 335 | 233 | 63 | 262 | 168 | 263 | 127 | 239 | 697 |
| | 47% | 47% | 51% | 46% | 44% | 49% | 46% | 50% | 47% | 47% | 38% | 43% | 48% |
| | | | | | | | | J | | J | | | |
| Bottom 2 Box (Net) | 267 | 29 | 29 | 15 | 103 | 64 | 27 | 66 | 44 | 74 | 50 | 92 | 175 |
| | 13% | 11% | 13% | 11% | 13% | 14% | 20% | 12% | 12% | 13% | 15% | 16% | 12% |
| | | | | | | | AC | | | | | | |
| Somewhat disagree | 237 | 27 | 26 | 14 | 95 | 52 | 24 | 59 | 39 | 61 | 46 | 82 | 155 |
| | 12% | 10% | 12% | 11% | 12% | 11% | 17% | 11% | 11% | 11% | 14% | 15% | 11% |
| | | | | | | | A | | | | | | |
| Strongly disagree | 29 | 3 | 3 | * | 8 | 12 | 3 | 7 | 5 | 13 | 4 | 10 | 19 |
| | 1% | 1% | 1% | * | 1% | 3% | 3% | 1% | 2% | 2% | 1% | 2% | 1% |
| | | | | | | | | | | | | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_5. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - I wish I learned more about financial literacy, personal finance and the economy in school

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1698 | 241 | 192 | 111 | 638 | 400 | 115 | 442 | 307 | 486 | 277 | 473 | 1225 |
| | 85% | 88% | 86% | 85% | 83% | 85% | 85% | 84% | 85% | 87% | 84% | 84% | 85% |
| Strongly agree | 906 | 133 | 104 | 64 | 358 | 188 | 59 | 236 | 166 | 263 | 151 | 255 | 651 |
| | 45% | 49% | 46% | 49% | 47% | 40% | 43% | 45% | 46% | 47% | 46% | 46% | 45% |
| Somewhat agree | 792 | 108 | 88 | 47 | 281 | 212 | 57 | 206 | 141 | 224 | 126 | 217 | 574 |
| | 40% | 39% | 39% | 36% | 36% | 45% | 42% | 39% | 39% | 40% | 38% | 39% | 40% |
| | | | | | | D | | | | | | | |
| Bottom 2 Box (Net) | 305 | 32 | 32 | 19 | 131 | 70 | 21 | 85 | 53 | 75 | 53 | 88 | 217 |
| | 15% | 12% | 14% | 15% | 17% | 15% | 15% | 16% | 15% | 13% | 16% | 16% | 15% |
| Somewhat disagree | 251 | 25 | 30 | 15 | 108 | 56 | 18 | 64 | 44 | 69 | 40 | 76 | 175 |
| | 13% | 9% | 13% | 12% | 14% | 12% | 13% | 12% | 12% | 12% | 12% | 14% | 12% |
| Strongly disagree | 54 | 6 | 2 | 4 | 23 | 15 | 3 | 21 | 10 | 6 | 13 | 12 | 42 |
| | 3% | 2% | 1% | 3% | 3% | 3% | 2% | 4% | 3% | 1% | 4% | 2% | 3% |
| | | | | | | | | I | | | I | | |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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_6. To what extent do you agree or disagree with the following statements about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - Canada’s schools need to do a better job at teaching financial literacy skills to children

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Top 2 Box (Net) | 1885 | 253 | 216 | 120 | 730 | 444 | 123 | 490 | 351 | 527 | 312 | 515 | 1370 |
| | 94% | 93% | 96% | 92% | 95% | 94% | 90% | 93% | 98% | 94% | 95% | 92% | 95% |
| | | | F | | F | | | | G | | | | K |
| Strongly agree | 1084 | 151 | 123 | 81 | 434 | 223 | 71 | 271 | 193 | 307 | 201 | 294 | 790 |
| | 54% | 55% | 55% | 63% | 56% | 47% | 52% | 51% | 54% | 55% | 61% | 52% | 55% |
| | | | | E | E | | | | | | G | | |
| Somewhat agree | 801 | 102 | 93 | 39 | 296 | 220 | 51 | 219 | 158 | 220 | 111 | 221 | 580 |
| | 40% | 38% | 41% | 30% | 38% | 47% | 38% | 42% | 44% | 39% | 34% | 39% | 40% |
| | | | C | | | ACD | | | J | | | | |
| Bottom 2 Box (Net) | 118 | 19 | 9 | 10 | 39 | 27 | 13 | 37 | 9 | 34 | 17 | 46 | 71 |
| | 6% | 7% | 4% | 8% | 5% | 6% | 10% | 7% | 2% | 6% | 5% | 8% | 5% |
| | | | | | | | BD | H | | | | L | |
| Somewhat disagree | 95 | 18 | 7 | 7 | 31 | 20 | 13 | 28 | 8 | 29 | 15 | 40 | 55 |
| | 5% | 7% | 3% | 5% | 4% | 4% | 9% | 5% | 2% | 5% | 5% | 7% | 4% |
| | | | | | | | BDE | | | | | L | |
| Strongly disagree | 23 | 2 | 2 | 4 | 8 | 7 | * | 9 | 1 | 6 | 2 | 6 | 17 |
| | 1% | 1% | 1% | 3% | 1% | 2% | * | 2% | * | 1% | 1% | 1% | 1% |
| Sigma | 2003 | 272 | 224 | 130 | 769 | 471 | 136 | 527 | 360 | 561 | 329 | 561 | 1442 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Statistics:
Overlap formulae 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 about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - Top 2 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Canada’s schools need to do a better job at teaching financial literacy skills to children | 1885 | 253 | 216 | 120 | 730 | 444 | 123 | 490 | 351 | 527 | 312 | 515 | 1370 |
| | 94% | 93% | 96% | 92% | 95% | 94% | 90% | 93% | 98% | 94% | 95% | 92% | 95% |
| | | | F | | F | | | | G | | | | K |
| A lack of financial literacy skills contributes to Canada's consumer debt problem | 1736 | 243 | 195 | 115 | 666 | 407 | 109 | 461 | 316 | 487 | 280 | 469 | 1267 |
| | 87% | 89% | 87% | 89% | 87% | 86% | 80% | 88% | 88% | 87% | 85% | 84% | 88% |
| | | F | | F | | | | | | | | | |
| There is a lack of financial literacy skills among Canadians | 1699 | 236 | 202 | 111 | 641 | 401 | 108 | 451 | 313 | 489 | 271 | 475 | 1224 |
| | 85% | 87% | 90% | 86% | 83% | 85% | 80% | 85% | 87% | 87% | 82% | 85% | 85% |
| | | | DF | | | | | | | | | | |
| I wish I learned more about financial literacy, personal finance and the economy in school | 1698 | 241 | 192 | 111 | 638 | 400 | 115 | 442 | 307 | 486 | 277 | 473 | 1225 |
| | 85% | 88% | 86% | 85% | 83% | 85% | 85% | 84% | 85% | 87% | 84% | 84% | 85% |
| | | | | | | | | | | | | | |
| I personally have strong financial literacy skills | 1222 | 190 | 128 | 73 | 514 | 251 | 65 | 270 | 214 | 362 | 239 | 346 | 876 |
| | 61% | 70% | 57% | 56% | 67% | 53% | 48% | 51% | 59% | 64% | 73% | 62% | 61% |
| | | BCEF | | | BCEF | | | | | G | GHI | | |
| Canadians have strong financial literacy skills | 703 | 86 | 64 | 44 | 297 | 156 | 55 | 199 | 108 | 224 | 101 | 252 | 451 |
| | 35% | 32% | 29% | 34% | 39% | 33% | 41% | 38% | 30% | 40% | 31% | 45% | 31% |
| | | | | | B | | B | | | HJ | | L | |

Statistics:
Overlap formulae 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 about financial literacy which is having the necessary skills and knowledge to allow an individual to make informed and effective financial decisions. - Bottom 2 Box Summary

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD COMPOSITION | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | 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)** | **2003** | **300** | **300** | **249** | **502** | **402** | **250** | **435** | **347** | **557** | **432** | **536** | **1467** |
| **Base: All Respondents (wtd)** | **2003** | **272** | **224** | **130** | **769** | **471** | **136** | **527** | **360** | **561** | **329** | **561** | **1442** |
| Canadians have strong financial literacy skills | 1300 | 186 | 160 | 86 | 472 | 315 | 81 | 328 | 252 | 338 | 229 | 309 | 991 |
| | 65% | 68% | 71% | 66% | 61% | 67% | 59% | 62% | 70% | 60% | 69% | 55% | 69% |
| | | | DF | | | | | | I | | I | | K |
| I personally have strong financial literacy skills | 781 | 82 | 96 | 57 | 256 | 219 | 71 | 257 | 146 | 200 | 91 | 215 | 566 |
| | 39% | 30% | 43% | 44% | 33% | 47% | 52% | 49% | 41% | 36% | 27% | 38% | 39% |
| | | | AD | AD | | AD | AD | IJ | J | J | | | |
| I wish I learned more about financial literacy, personal finance and the economy in school | 305 | 32 | 32 | 19 | 131 | 70 | 21 | 85 | 53 | 75 | 53 | 88 | 217 |
| | 15% | 12% | 14% | 15% | 17% | 15% | 15% | 16% | 15% | 13% | 16% | 16% | 15% |
| | | | | | | | | | | | | | |
| There is a lack of financial literacy skills among Canadians | 304 | 37 | 23 | 19 | 128 | 70 | 28 | 77 | 47 | 72 | 58 | 86 | 218 |
| | 15% | 13% | 10% | 14% | 17% | 15% | 20% | 15% | 13% | 13% | 18% | 15% | 15% |
| | | | | | B | | B | | | | | | |
| A lack of financial literacy skills contributes to Canada's consumer debt problem | 267 | 29 | 29 | 15 | 103 | 64 | 27 | 66 | 44 | 74 | 50 | 92 | 175 |
| | 13% | 11% | 13% | 11% | 13% | 14% | 20% | 12% | 12% | 13% | 15% | 16% | 12% |
| | | | | | | | AC | | | | | | |
| Canada's schools need to do a better job at teaching financial literacy skills to children | 118 | 19 | 9 | 10 | 39 | 27 | 13 | 37 | 9 | 34 | 17 | 46 | 71 |
| | 6% | 7% | 4% | 8% | 5% | 6% | 10% | 7% | 2% | 6% | 5% | 8% | 5% |
| | | | | | | | BD | H | | | | L | |

Statistics:
Overlap formulae 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