

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	
<b>Base: All Respondents (unwtd)</b>	<b>2154</b>	<b>302</b>	<b>325</b>	<b>250</b>	<b>599</b>	<b>428</b>	<b>250</b>	<b>559</b>	<b>373</b>	<b>613</b>	<b>349</b>	<b>483</b>	<b>1671</b>
<b>Base: All Respondents (wtd)</b>	<b>2154</b>	<b>293</b>	<b>241</b>	<b>140</b>	<b>827</b>	<b>506</b>	<b>146</b>	<b>658</b>	<b>362</b>	<b>614</b>	<b>268</b>	<b>504</b>	<b>1650</b>
1 - 100	156 7%	15 5%	11 5%	15 11%	69 8%	37 7%	7 5%	54 8%	32 9%	36 6%	14 5%	28 6%	127 8%
101 - 200	163 8%	26 9%	14 6%	13 9%	68 8%	28 5%	13 9%	63 10%	31 8%	44 7%	8 3%	27 5%	136 8%
201 - 300	111 5%	13 5%	11 4%	7 5%	41 5%	32 6%	7 5%	44 7%	28 8%	24 4%	11 4%	24 5%	87 5%
301 - 400	93 4%	9 3%	7 3%	8 6%	33 4%	27 5%	9 6%	32 5%	17 5%	26 4%	8 3%	22 4%	71 4%
401 - 500	219 10%	29 10%	28 12%	14 10%	64 8%	70 14%	14 10%	40 6%	51 14%	65 11%	35 13%	37 7%	182 11%
501 - 600	54 3%	9 3%	6 3%	3 2%	19 2%	11 2%	6 4%	15 2%	13 3%	16 3%	5 2%	12 2%	42 3%
601 - 700	37 2%	10 3%	5 2%	1 *	16 2%	3 1%	2 1%	10 1%	9 2%	8 1%	5 2%	10 2%	27 2%
701 - 800	112 5%	18 6%	2 1%	3 2%	67 8%	14 3%	8 6%	16 2%	8 2%	81 13%	3 1%	63 13%	49 3%
801 - 900	50 2%	10 3%	4 2%	2 2%	23 3%	9 2%	2 2%	6 1%	3 1%	39 6%	2 1%	27 5%	22 1%
901 - 1000	189 9%	22 8%	18 7%	9 6%	72 9%	52 10%	16 11%	15 2%	27 7%	67 11%	53 20%	40 8%	149 9%
1001 - 2000	179 8%	25 9%	28 11%	11 8%	70 8%	38 7%	7 5%	28 4%	24 7%	72 12%	45 17%	39 8%	139 8%
2001 - 3000	59 3%	11 4%	8 3%	4 3%	27 3%	7 1%	3 2%	2 *	6 2%	26 4%	19 7%	16 3%	44 3%
3001 - 4000	25 1%	11 4%	3 1%	1 *	4 1%	5 1%	1 1%	4 1%	6 2%	4 1%	8 3%	6 1%	20 1%
4001 - 5000	14 1%	* *	3 1%	- -	5 1%	4 1%	1 1%	* *	2 1%	2 *	8 3%	5 1%	9 1%
5001 - 6000	4 *	- -	1 *	- -	2 *	1 *	- -	- -	- -	* *	3 1%	1 *	2 *
6001 - 7000	3 *	* *	- -	- -	2 *	1 *	- -	- -	- -	- -	3 1%	1 *	1 *
7001 - 8000	2 *	- -	- -	- -	1 *	- -	1 *	1 *	- -	- -	1 1%	- -	2 *
8001 - 9000	1 *	- -	1 *	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 *
9001 - 10000	10 *	3 1%	1 1%	* *	4 *	1 *	1 1%	4 1%	- -	- -	5 2%	4 1%	6 *
Insolvent (\$0/None)	674 31%	80 27%	90 37%	50 36%	239 29%	169 33%	46 31%	324 49%	107 29%	105 17%	30 11%	143 28%	531 32%
Sigma	2154 100%	293 100%	241 100%	140 100%	827 100%	506 100%	146 100%	658 100%	362 100%	614 100%	268 100%	504 100%	1650 100%
<b>Summary</b>													
\$200 or less (Net)	318 15%	42 14%	26 11%	28 20%	137 17%	65 13%	20 14%	117 18%	63 17%	79 13%	22 8%	55 11%	263 16%
\$100 or less (Net)	156 7%	15 5%	11 5%	15 11%	69 8%	37 7%	7 5%	54 8%	32 9%	36 6%	14 5%	28 6%	127 8%
Mean (Incl. 0)	640.9 CE	791.5 CE	728.8 CE	458.6 ABF	657.7 C	540.5	621.7	339.9	510.8 G	729.5 GH	1461.4 GHI	723.3	615.7

Std. Dev.	1101.61	1345.25	1307	789.41	1102.04	856.05	1158.79	963.27	759.73	727.85	1856.64	1181.09	1075.26
Std. Err.	23.74	78.6	84.15	66.71	38.32	38.05	95.75	37.56	39.93	29.37	113.46	52.59	26.47
Mean (Excl. 0)	932.8	1090.1	1165.6	712.6	924.8	810.5	905.5	669.4	723.9	879.5	1649.1	1008.6	908.3
		CE	CDE						GH	GHI			
Std. Dev.	1222.35	1472.62	1492.09	888.33	1208.77	938.38	1304.73	1268.38	814.91	711.83	1892.3	1287.72	1200.02
Std. Err.	31.77	100.98	121.49	93.58	49.84	51.08	130.1	69.4	50.98	31.54	122.84	67.71	35.88
Median	300	500	300	198.7	300	300	347.9	20	300	600	1000	500	300

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 (\*)

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	
<b>Base: All Respondents (unwtd)</b>	<b>2154</b>	<b>302</b>	<b>325</b>	<b>250</b>	<b>599</b>	<b>428</b>	<b>250</b>	<b>559</b>	<b>373</b>	<b>613</b>	<b>349</b>	<b>483</b>	<b>1671</b>
<b>Base: All Respondents (wtd)</b>	<b>2154</b>	<b>293</b>	<b>241</b>	<b>140</b>	<b>827</b>	<b>506</b>	<b>146</b>	<b>658</b>	<b>362</b>	<b>614</b>	<b>268</b>	<b>504</b>	<b>1650</b>
Top 5 Box (Net)	1193	179	111	74	474	275	82	273	189	415	171	313	881
	55%	61%	46%	53%	57%	54%	56%	42%	52%	68%	64%	62%	53%
Top 3 Box (Subnet)	808	132	70	46	324	177	58	154	128	301	128	225	584
	38%	45%	29%	33%	39%	35%	40%	23%	35%	49%	48%	45%	35%
10 - Strongly agree (10)	386	70	33	27	140	90	27	69	65	132	65	87	299
	18%	24%	14%	19%	17%	18%	18%	10%	18%	22%	24%	17%	18%
9	199	32	18	9	82	44	15	41	21	81	33	68	132
	9%	11%	7%	6%	10%	9%	10%	6%	6%	13%	12%	13%	8%
8	223	30	20	11	103	44	16	44	42	88	30	70	153
	10%	10%	8%	8%	12%	9%	11%	7%	12%	14%	11%	14%	9%
7	230	27	26	18	80	64	15	76	37	66	18	51	179
	11%	9%	11%	13%	10%	13%	10%	12%	10%	11%	7%	10%	11%
6	155	20	15	9	69	33	9	43	24	47	26	37	118
	7%	7%	6%	7%	8%	7%	6%	6%	7%	8%	10%	7%	7%
Bottom 5 Box (Net)	961	114	131	66	354	232	65	385	173	199	96	192	769
	45%	39%	54%	47%	43%	46%	44%	58%	48%	32%	36%	38%	47%
5	315	39	42	22	94	90	28	134	43	71	29	59	256
	15%	13%	17%	16%	11%	18%	19%	20%	12%	12%	11%	12%	16%
4	146	19	19	7	56	34	11	49	31	41	14	28	118
	7%	7%	8%	5%	7%	7%	7%	7%	9%	7%	5%	6%	7%
Bottom 3 Box (Subnet)	499	55	70	37	204	107	26	202	98	87	54	104	395
	23%	19%	29%	27%	25%	21%	18%	31%	27%	14%	20%	21%	24%
3	163	16	22	8	75	35	6	58	38	35	19	39	124
	8%	5%	9%	6%	9%	7%	4%	9%	10%	6%	7%	8%	7%
2	91	7	11	5	43	20	5	39	20	17	6	15	76
	4%	2%	4%	4%	5%	4%	3%	6%	6%	3%	2%	3%	5%
1 - Strongly disagree (1)	246	33	37	24	86	52	15	105	41	36	29	51	195
	11%	11%	15%	17%	10%	10%	10%	16%	11%	6%	11%	10%	12%
Sigma	2154	293	241	140	827	506	146	658	362	614	268	504	1650
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	6.1	6.5	5.5	5.8	6.1	6.1	6.3	5.2	5.8	6.8	6.6	6.4	6
Std. Dev.	2.97	3.02	2.98	3.13	2.97	2.89	2.88	2.87	3.01	2.72	3.04	2.92	2.99
Std. Err.	0.06	0.18	0.19	0.26	0.1	0.13	0.24	0.11	0.16	0.11	0.19	0.13	0.07
Median	6	7	5	6	6	6	6.4	5	6	7	7	7	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 (\*)

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
<b>Base: All Respondents (unwtd)</b>	<b>2154</b>	<b>302</b>	<b>325</b>	<b>250</b>	<b>599</b>	<b>428</b>	<b>250</b>	<b>559</b>	<b>373</b>	<b>613</b>	<b>349</b>	<b>483</b>	<b>1671</b>
<b>Base: All Respondents (wtd)</b>	<b>2154</b>	<b>293</b>	<b>241</b>	<b>140</b>	<b>827</b>	<b>506</b>	<b>146</b>	<b>658</b>	<b>362</b>	<b>614</b>	<b>268</b>	<b>504</b>	<b>1650</b>
Top 2 Box (Net)	841	97	116	48	367	165	48	277	151	274	66	280	560
	39%	33%	48%	35%	44%	33%	33%	42%	42%	45%	24%	56%	34%
			ACEF		ACEF			J	J	J		L	
Strongly agree	288	40	34	23	124	47	20	90	50	109	16	100	187
	13%	14%	14%	16%	15%	9%	14%	14%	14%	18%	6%	20%	11%
				E	E			J	J	J		L	
Somewhat agree	553	57	81	26	243	118	28	187	100	165	49	180	373
	26%	20%	34%	18%	29%	23%	19%	28%	28%	27%	18%	36%	23%
			ACEF		ACF			J	J	J		L	
Bottom 2 Box (Net)	1313	196	126	92	460	341	99	381	212	341	202	224	1089
	61%	67%	52%	65%	56%	67%	67%	58%	58%	55%	76%	44%	66%
		BD		BD		BD	BD					GHI	K
Somewhat disagree	635	84	63	45	210	182	51	222	98	165	78	122	513
	29%	29%	26%	32%	25%	36%	35%	34%	27%	27%	29%	24%	31%
						BD	BD	I					K
Strongly disagree	678	112	63	47	250	159	48	159	113	175	124	102	576
	31%	38%	26%	33%	30%	31%	32%	24%	31%	29%	46%	20%	35%
		BD							G			GHI	K
Sigma	2154	293	241	140	827	506	146	658	362	614	268	504	1650
	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 (\*)

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
<b>Base: All Respondents (unwtd)</b>	<b>2154</b>	<b>302</b>	<b>325</b>	<b>250</b>	<b>599</b>	<b>428</b>	<b>250</b>	<b>559</b>	<b>373</b>	<b>613</b>	<b>349</b>	<b>483</b>	<b>1671</b>
<b>Base: All Respondents (wtd)</b>	<b>2154</b>	<b>293</b>	<b>241</b>	<b>140</b>	<b>827</b>	<b>506</b>	<b>146</b>	<b>658</b>	<b>362</b>	<b>614</b>	<b>268</b>	<b>504</b>	<b>1650</b>
Top 2 Box (Net)	1227	169	153	72	489	261	84	403	212	370	117	346	880
	57%	58%	63%	51%	59%	52%	57%	61%	58%	60%	44%	69%	53%
Strongly agree	488	75	62	26	210	86	29	153	92	166	38	154	335
	23%	26%	26%	19%	25%	17%	20%	23%	25%	27%	14%	30%	20%
Somewhat agree	739	94	91	46	279	175	54	251	120	204	79	193	546
	34%	32%	38%	33%	34%	35%	37%	38%	33%	33%	30%	38%	33%
Bottom 2 Box (Net)	927	124	88	68	338	245	63	255	150	244	151	158	769
	43%	42%	37%	49%	41%	48%	43%	39%	42%	40%	56%	31%	47%
Somewhat disagree	554	65	61	41	206	146	34	162	85	156	87	116	438
	26%	22%	25%	29%	25%	29%	23%	25%	23%	25%	32%	23%	27%
Strongly disagree	373	59	27	27	132	100	28	92	65	89	64	42	331
	17%	20%	11%	19%	16%	20%	19%	14%	18%	14%	24%	8%	20%
Sigma	2154	293	241	140	827	506	146	658	362	614	268	504	1650
	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 (\*)

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
<b>Base: All Respondents (unwtd)</b>	<b>2154</b>	<b>302</b>	<b>325</b>	<b>250</b>	<b>599</b>	<b>428</b>	<b>250</b>	<b>559</b>	<b>373</b>	<b>613</b>	<b>349</b>	<b>483</b>	<b>1671</b>
<b>Base: All Respondents (wtd)</b>	<b>2154</b>	<b>293</b>	<b>241</b>	<b>140</b>	<b>827</b>	<b>506</b>	<b>146</b>	<b>658</b>	<b>362</b>	<b>614</b>	<b>268</b>	<b>504</b>	<b>1650</b>
Top 2 Box (Net)	1106	150	154	71	455	203	73	339	191	347	102	328	778
	51%	51%	64%	51%	55%	40%	50%	52%	53%	57%	38%	65%	47%
		E	ACDEF	E	E		E	J	J	J		L	
Strongly agree	378	59	48	32	145	65	29	130	62	130	26	129	249
	18%	20%	20%	23%	18%	13%	20%	20%	17%	21%	10%	26%	15%
		E	E	E			E	J	J	J		L	
Somewhat agree	727	91	106	39	309	138	44	210	130	217	76	199	529
	34%	31%	44%	28%	37%	27%	30%	32%	36%	35%	28%	39%	32%
			ACEF		CE							L	
Bottom 2 Box (Net)	1048	143	87	69	372	303	74	319	171	267	165	176	872
	49%	49%	36%	49%	45%	60%	50%	48%	47%	43%	62%	35%	53%
		B		B	B	ABCDF	B				GHI		K
Somewhat disagree	650	77	60	40	235	191	46	213	100	170	91	124	526
	30%	26%	25%	29%	28%	38%	32%	32%	28%	28%	34%	25%	32%
						ABCD							K
Strongly disagree	399	65	27	29	138	113	27	106	70	97	74	53	346
	19%	22%	11%	20%	17%	22%	19%	16%	19%	16%	28%	10%	21%
		B		B		BD	B				GHI		K
Sigma	2154	293	241	140	827	506	146	658	362	614	268	504	1650
	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 (\*)

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3\_4. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
<b>Base: All Respondents (unwtd)</b>	<b>2154</b>	<b>302</b>	<b>325</b>	<b>250</b>	<b>599</b>	<b>428</b>	<b>250</b>	<b>559</b>	<b>373</b>	<b>613</b>	<b>349</b>	<b>483</b>	<b>1671</b>
<b>Base: All Respondents (wtd)</b>	<b>2154</b>	<b>293</b>	<b>241</b>	<b>140</b>	<b>827</b>	<b>506</b>	<b>146</b>	<b>658</b>	<b>362</b>	<b>614</b>	<b>268</b>	<b>504</b>	<b>1650</b>
Top 2 Box (Net)	1075	145	138	70	423	229	71	363	194	327	85	325	750
	50%	50%	57%	50%	51%	45%	48%	55%	54%	53%	32%	64%	45%
			E					J	J	J		L	
Strongly agree	372	59	44	29	157	59	24	135	64	124	20	119	253
	17%	20%	18%	20%	19%	12%	17%	21%	18%	20%	7%	24%	15%
		E	E	E	E			J	J	J		L	
Somewhat agree	704	86	94	41	266	170	46	228	130	204	66	206	498
	33%	29%	39%	29%	32%	34%	32%	35%	36%	33%	25%	41%	30%
			AC					J	J	J		L	
Bottom 2 Box (Net)	1079	148	103	70	404	277	76	295	168	287	182	179	899
	50%	50%	43%	50%	49%	55%	52%	45%	46%	47%	68%	36%	55%
						B					GHI		K
Somewhat disagree	620	75	64	39	233	165	45	187	84	176	97	121	498
	29%	26%	26%	28%	28%	33%	31%	28%	23%	29%	36%	24%	30%
											GHI		K
Strongly disagree	459	73	39	31	172	112	31	107	84	111	85	58	401
	21%	25%	16%	22%	21%	22%	21%	16%	23%	18%	32%	12%	24%
		B							G		GHI		K
Sigma	2154	293	241	140	827	506	146	658	362	614	268	504	1650
	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 (\*)

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