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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
	222	16	23	11	91	63	19	98	52	47	7	42	180
1 - 100	11%	6%	10%	8%	11%	13%	13%	15%	13%	9%	2%	10%	11%
					A	A	A	IJ	J	J			
	224	24	26	15	91	53	15	88	45	58	11	47	177
101 - 200	11%	9%	11%	11%	11%	11%	11%	13%	11%	11%	4%	11%	11%
								J	J	J			
	133	13	14	6	64	27	9	39	28	33	20	32	101
201 - 300	6%	5%	6%	5%	8%	6%	6%	6%	7%	6%	7%	8%	6%
	83	10	6	5	25	33	4	29	19	25	10	11	72
301 - 400	4%	4%	2%	4%	3%	7%	3%	4%	5%	5%	4%	3%	4%
						BD							
	188	30	21	17	69	34	16	47	42	49	35	34	154
401 - 500	9%	11%	9%	13%	9%	7%	11%	7%	11%	9%	13%	8%	9%
				E							G		
	47	7	4	4	20	11	2	12	11	15	2	3	44
501 - 600	2%	2%	2%	3%	3%	2%	1%	2%	3%	3%	1%	1%	3%
													K
	32	2	6	1	13	8	3	6	4	12	8	4	28
601 - 700	2%	1%	3%	1%	2%	2%	2%	1%	1%	2%	3%	1%	2%
	59	9	5	4	25	12	4	7	13	23	12	6	53
701 - 800	3%	3%	2%	3%	3%	3%	3%	1%	3%	4%	4%	1%	3%
									G	G	G		
	17	6	-	1	3	7	-	4	2	6	4	2	15
801 - 900	1%	2%	-	1%	*	1%	-	1%	1%	1%	1%	1%	1%
		BD											
	171	26	22	9	60	47	6	26	31	57	45	36	135
901 - 1000	8%	9%	9%	7%	8%	10%	4%	4%	8%	10%	16%	9%	8%
			F			F			G	G	GHI		
	188	27	26	10	83	32	9	16	30	78	45	39	149
1001 - 2000	9%	10%	11%	7%	11%	7%	7%	2%	8%	14%	16%	9%	9%
									G	GH	GH		
	73	14	6	9	19	17	7	2	13	33	24	22	51
2001 - 3000	4%	5%	3%	7%	2%	4%	5%	*	3%	6%	9%	5%	3%
				BD					G	G	GH		
	46	19	3	3	16	4	2	-	7	27	12	23	23
3001 - 4000	2%	7%	1%	2%	2%	1%	1%	-	2%	5%	4%	6%	1%
		BCDEF							G	GH	G	L	
	18	*	3	1	11	1	1	5	1	2	8	7	11
4001 - 5000	1%	*	1%	1%	1%	*	1%	1%	*	*	3%	2%	1%
											GHI		
	4	3	1	-	1	-	-	-	-	4	*	2	3
5001 - 6000	*	1%	*	-	*	-	-	-	-	1%	*	*	*
	2	1	*	-	1	-	*	1	-	1	1	*	2
6001 - 7000	*	*	*	-	*	-	*	*	-	*	*	*	*
	2	*	-	1	-	-	-	-	-	2	-	2	-
7001 - 8000	*	*	-	1%	-	-	-	-	-	*	-	*	-
				DE								L	
	3	-	-	-	-	3	-	-	-	3	-	-	3
8001 - 9000	*	-	-	-	-	1%	-	-	-	1%	-	-	*
	10	4	1	1	1	3	1	-	3	2	4	2	7
9001 - 10000	*	1%	1%	1%	*	1%	*	-	1%	*	1%	1%	*
		D									G		
	546	70	64	36	202	130	44	275	87	72	30	100	446
Insolvent ($0/None)	26%	25%	27%	27%	25%	27%	31%	42%	22%	13%	11%	24%	27%
								HIJ	IJ				
	2070	282	232	135	795	486	141	655	388	549	277	415	1655
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
	447	40	49	26	182	117	34	186	97	106	18	89	358
$200 or less (Net)	22%	14%	21%	19%	23%	24%	24%	28%	25%	19%	6%	21%	22%
					A	A	A	IJ	J	J			
	222	16	23	11	91	63	19	98	52	47	7	42	180
$100 or less (Net)	11%	6%	10%	8%	11%	13%	13%	15%	13%	9%	2%	10%	11%
					A	A	A	IJ	J	J			
Mean (Incl. 0)	698.6	1009.6	687.4	796.7	647.3	618.7	567.5	264.6	617.5	1048.1	1304.9	908.9	645.9
		BDEF							G	GH	GHI	L	

Std. Dev.	1198.82	1574.29	1193.24	1392.04	1003.89	1197.11	1066.28	581.91	1095.55	1402.19	1570.83	1426.94	1128.87
Std. Err.	26.35	93.83	78.37	120.01	35.61	54.28	89.87	22.74	55.6	59.84	94.41	70.06	27.75
Mean (Excl. 0)	949	1342	947.7	1092.4	868.4	843.8	827	456	795.9	1206.7	1464.6	1196.7	884.5
		BDEF							G	GH	GH	L	
Std. Dev.	1309.52	1688.23	1310.72	1529.06	1077.17	1328.76	1202.21	704.82	1185.66	1439.61	1592.43	1528.88	1238.64
Std. Err.	33.55	116.01	101.07	154.35	44.25	70.36	122.32	36.16	68.31	65.92	101.4	86.14	35.63
Median	300	500	300	300	300	200	200	100	300	500	949.2	300	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 '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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 3 Box (Net)	814	121	82	56	314	194	47	187	151	249	148	145	669
	39%	43%	35%	42%	39%	40%	33%	28%	39%	45%	53%	35%	40%
		F							G	G	GH		
10 - Excellent (10)	363	43	23	24	166	89	19	101	70	88	61	51	312
	18%	15%	10%	18%	21%	18%	14%	15%	18%	16%	22%	12%	19%
				B	BF	B					G		K
9	146	21	14	13	47	42	8	36	25	49	30	31	114
	7%	8%	6%	10%	6%	9%	6%	5%	6%	9%	11%	8%	7%
											G		
8	305	57	45	20	101	63	19	50	56	112	57	62	243
	15%	20%	19%	15%	13%	13%	14%	8%	14%	20%	21%	15%	15%
		DE	DE						G	G	G		
7	257	35	23	13	91	73	22	48	45	93	48	67	190
	12%	12%	10%	10%	11%	15%	16%	7%	11%	17%	17%	16%	11%
										G	G	L	
6	156	18	21	11	63	34	9	56	26	44	15	29	127
	8%	6%	9%	8%	8%	7%	6%	9%	7%	8%	5%	7%	8%
5	313	43	24	23	125	70	27	127	62	63	27	60	252
	15%	15%	10%	17%	16%	14%	19%	19%	16%	11%	10%	15%	15%
				B			B	IJ	J				
4	173	23	23	12	65	39	10	67	42	38	13	34	139
	8%	8%	10%	9%	8%	8%	7%	10%	11%	7%	5%	8%	8%
								J	J				
Bottom 3 Box (Net)	357	41	58	18	137	76	26	170	64	62	26	79	278
	17%	15%	25%	14%	17%	16%	18%	26%	16%	11%	9%	19%	17%
			ACDE					HIJ	J				
3	157	18	30	7	69	23	10	76	25	30	14	34	123
	8%	6%	13%	5%	9%	5%	7%	12%	6%	5%	5%	8%	7%
			ACE					HIJ					
2	67	9	14	5	22	15	4	23	21	15	5	21	47
	3%	3%	6%	4%	3%	3%	3%	3%	5%	3%	2%	5%	3%
			D						J				
1 - Terrible (1)	133	15	15	7	46	38	12	71	18	17	8	25	108
	6%	5%	6%	5%	6%	8%	9%	11%	5%	3%	3%	6%	7%
								HIJ					
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.3	6.5	5.8	6.5	6.4	6.4	6.1	5.6	6.3	6.8	7.2	6.1	6.4
		B		B	B	B			G	GH	GHI		
Std. Dev.	2.71	2.59	2.69	2.64	2.74	2.75	2.68	2.84	2.69	2.41	2.38	2.63	2.73
Std. Err.	0.06	0.15	0.18	0.23	0.1	0.12	0.23	0.11	0.14	0.1	0.14	0.13	0.07
Median	7	7	6	7	7	7	6	5	7	7	8	7	7

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. 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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 3 Box (Net)	488	65	37	34	185	138	29	129	96	140	79	118	370
	24%	23%	16%	25%	23%	28%	20%	20%	25%	25%	29%	29%	22%
				B	B	B					G	L	
10 - Much better (10)	201	28	13	14	81	53	12	74	34	41	37	42	159
	10%	10%	6%	10%	10%	11%	9%	11%	9%	7%	13%	10%	10%
											I		
9	89	13	6	7	43	18	4	22	15	25	13	18	71
	4%	5%	2%	5%	5%	4%	3%	3%	4%	4%	5%	4%	4%
8	198	24	18	13	62	67	13	33	47	74	30	58	140
	10%	9%	8%	10%	8%	14%	9%	5%	12%	14%	11%	14%	8%
						BD			G	G	G	L	
7	237	36	31	11	88	58	13	58	44	70	48	57	180
	11%	13%	14%	8%	11%	12%	9%	9%	11%	13%	17%	14%	11%
											G		
6	231	30	20	21	88	53	20	68	23	86	37	41	190
	11%	11%	8%	15%	11%	11%	14%	10%	6%	16%	14%	10%	12%
				B						GH	H		
5	588	75	64	44	218	143	44	187	120	137	68	89	499
	28%	26%	28%	32%	27%	29%	32%	29%	31%	25%	25%	21%	30%
													K
4	188	26	21	10	89	32	10	56	39	57	18	36	152
	9%	9%	9%	8%	11%	7%	7%	9%	10%	10%	7%	9%	9%
					E								
Bottom 3 Box (Net)	337	49	59	15	126	64	25	159	67	59	26	73	264
	16%	18%	25%	11%	16%	13%	18%	24%	17%	11%	9%	18%	16%
			ACDE					HIJ	IJ				
3	152	27	29	5	49	31	10	67	27	29	19	37	115
	7%	10%	12%	4%	6%	6%	7%	10%	7%	5%	7%	9%	7%
		C	CDE					I					
2	55	1	8	3	31	9	3	22	14	15	1	14	41
	3%	*	3%	2%	4%	2%	2%	3%	4%	3%	*	3%	2%
			A		A		A	J	J	J			
1 - Much worse (1)	131	21	22	7	46	23	12	69	27	15	6	23	108
	6%	8%	9%	5%	6%	5%	8%	11%	7%	3%	2%	6%	7%
			E					IJ	IJ				
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.7	5.7	5.2	5.9	5.7	6	5.5	5.3	5.6	6	6.4	5.9	5.7
		B		B	B	BF				G	GHI		
Std. Dev.	2.38	2.42	2.36	2.29	2.41	2.32	2.35	2.58	2.41	2.13	2.18	2.45	2.36
Std. Err.	0.05	0.14	0.15	0.2	0.09	0.11	0.2	0.1	0.12	0.09	0.13	0.12	0.06
Median	5	5	5	5	5	6	5	5	5	6	6	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 (*)

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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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 3 Box (Net)	635	80	52	41	265	154	43	164	107	184	123	146	489
	31%	28%	22%	31%	33%	32%	31%	25%	28%	33%	44%	35%	30%
					B	B	B			G	GHI		
10 - Much better (10)	317	36	23	23	145	71	19	106	57	73	58	60	256
	15%	13%	10%	17%	18%	15%	13%	16%	15%	13%	21%	15%	15%
				B	B						I		
9	134	20	10	12	47	34	11	26	21	46	23	38	96
	6%	7%	4%	9%	6%	7%	8%	4%	5%	8%	8%	9%	6%
				B						G	G	L	
8	185	24	19	6	73	49	14	32	29	65	42	48	136
	9%	9%	8%	5%	9%	10%	10%	5%	7%	12%	15%	12%	8%
						C				G	GH		
7	213	27	16	13	76	65	16	51	43	63	35	42	171
	10%	9%	7%	10%	10%	13%	12%	8%	11%	11%	13%	10%	10%
						B					G		
6	180	24	24	11	53	57	10	45	34	64	22	39	141
	9%	9%	10%	8%	7%	12%	7%	7%	9%	12%	8%	9%	8%
						D				G			
5	396	59	40	25	148	96	27	119	91	87	46	51	346
	19%	21%	17%	19%	19%	20%	19%	18%	23%	16%	17%	12%	21%
									I				K
4	181	28	22	12	73	39	7	70	28	55	12	50	131
	9%	10%	9%	9%	9%	8%	5%	11%	7%	10%	4%	12%	8%
								J		J		L	
Bottom 3 Box (Net)	465	63	78	31	180	76	37	206	85	97	39	87	378
	22%	23%	33%	23%	23%	16%	26%	31%	22%	18%	14%	21%	23%
			ACDE	E	E		E	HIJ	J				
3	132	16	19	13	43	28	12	47	15	36	18	24	108
	6%	6%	8%	9%	5%	6%	9%	7%	4%	6%	6%	6%	6%
2	110	13	16	6	48	18	9	47	23	30	8	27	83
	5%	5%	7%	4%	6%	4%	7%	7%	6%	6%	3%	7%	5%
								J					
1 - Much worse (1)	223	34	43	12	89	30	15	112	48	31	13	35	188
	11%	12%	19%	9%	11%	6%	11%	17%	12%	6%	5%	8%	11%
		E	ACDEF		E			IJ	IJ				
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.8	5.6	5	5.9	5.9	6.1	5.7	5.2	5.7	6.1	6.7	6	5.7
		B		B	B	AB	B		G	G	GHI		
Std. Dev.	2.85	2.81	2.89	2.86	2.95	2.58	2.87	3.04	2.83	2.63	2.63	2.83	2.85
Std. Err.	0.06	0.17	0.19	0.25	0.1	0.12	0.24	0.12	0.14	0.11	0.16	0.14	0.07
Median	5	5	5	5	5	6	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 (*)

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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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 3 Box (Net)	530	77	43	40	212	129	28	121	80	180	97	113	417
	26%	27%	19%	30%	27%	27%	20%	18%	20%	33%	35%	27%	25%
		B		BF	B	B				GH	GH		
10 - Much better (10)	228	28	13	16	106	52	13	71	39	59	41	33	195
	11%	10%	6%	12%	13%	11%	9%	11%	10%	11%	15%	8%	12%
				B	B								
9	102	17	9	10	38	23	6	19	13	46	15	31	71
	5%	6%	4%	7%	5%	5%	4%	3%	3%	8%	5%	8%	4%
										GH		L	
8	200	31	21	14	68	54	10	31	27	74	41	49	151
	10%	11%	9%	11%	9%	11%	7%	5%	7%	14%	15%	12%	9%
										GH	GH		
7	241	28	35	14	107	40	17	41	51	67	66	58	183
	12%	10%	15%	10%	13%	8%	12%	6%	13%	12%	24%	14%	11%
			E		E				G	G	GHI		
6	222	33	17	11	69	73	20	59	35	82	26	37	185
	11%	12%	7%	8%	9%	15%	14%	9%	9%	15%	10%	9%	11%
						BCD	BD			GH			
5	453	65	53	28	180	100	27	146	103	93	50	71	382
	22%	23%	23%	21%	23%	21%	19%	22%	27%	17%	18%	17%	23%
									IJ				K
4	186	23	15	13	69	50	15	65	46	51	15	56	129
	9%	8%	7%	10%	9%	10%	10%	10%	12%	9%	5%	14%	8%
									J			L	
Bottom 3 Box (Net)	439	57	69	28	158	94	35	222	74	77	23	80	359
	21%	20%	30%	21%	20%	19%	25%	34%	19%	14%	8%	19%	22%
			ACDE					HIJ	J	J			
3	150	25	22	12	39	42	10	71	19	30	13	27	123
	7%	9%	10%	9%	5%	9%	7%	11%	5%	6%	5%	6%	7%
		D	D					HIJ					
2	95	10	15	3	41	20	6	43	19	23	3	14	81
	5%	4%	6%	2%	5%	4%	4%	7%	5%	4%	1%	3%	5%
			C					J	J	J			
1 - Much worse (1)	195	22	32	14	77	32	19	109	36	24	7	39	156
	9%	8%	14%	10%	10%	6%	13%	17%	9%	4%	3%	9%	9%
			AE				AE	HIJ	IJ				
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.6	5.7	5.1	5.8	5.7	5.7	5.3	4.8	5.5	6.2	6.7	5.7	5.6
		B		B	B	B			G	GH	GHI		
Std. Dev.	2.62	2.54	2.6	2.7	2.69	2.51	2.65	2.78	2.52	2.43	2.2	2.58	2.64
Std. Err.	0.06	0.15	0.17	0.23	0.1	0.11	0.22	0.11	0.13	0.1	0.13	0.13	0.06
Median	5	5	5	5	5	5	5	5	5	6	7	5.9	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 (*)

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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 $130 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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 3 Box (Net)	463	73	32	35	183	117	23	97	71	165	98	102	361
	22%	26%	14%	26%	23%	24%	17%	15%	18%	30%	36%	25%	22%
		BF		BF	B	B				GH	GH		
10 - Much better (10)	206	24	15	14	91	52	11	63	36	52	39	33	173
	10%	8%	6%	10%	11%	11%	8%	10%	9%	9%	14%	8%	10%
					B								
9	100	18	7	9	32	31	4	12	18	45	21	27	72
	5%	6%	3%	7%	4%	6%	3%	2%	5%	8%	8%	7%	4%
									G	G	G		
8	157	32	10	12	60	34	9	23	17	68	38	42	116
	8%	11%	4%	9%	8%	7%	6%	3%	4%	12%	14%	10%	7%
		B		B						GH	GH		
7	190	20	22	15	82	38	13	35	27	66	48	44	146
	9%	7%	9%	11%	10%	8%	9%	5%	7%	12%	17%	11%	9%
										GH	GH		
6	172	21	21	9	59	46	16	42	29	55	34	36	137
	8%	7%	9%	7%	7%	9%	11%	6%	7%	10%	12%	9%	8%
											G		
5	393	63	41	24	156	87	22	99	87	95	51	74	318
	19%	22%	18%	18%	20%	18%	16%	15%	22%	17%	18%	18%	19%
									G				
4	185	20	24	7	77	44	14	58	41	51	12	34	151
	9%	7%	10%	5%	10%	9%	10%	9%	11%	9%	4%	8%	9%
								J	J	J			
Bottom 3 Box (Net)	666	85	92	45	238	154	52	323	134	116	34	124	543
	32%	30%	40%	33%	30%	32%	37%	49%	34%	21%	12%	30%	33%
			AD					HIJ	IJ	J			
3	174	29	25	10	47	47	15	56	40	50	20	39	135
	8%	10%	11%	8%	6%	10%	11%	8%	10%	9%	7%	9%	8%
		D	D				D						
2	170	18	21	14	66	43	8	90	27	29	5	27	143
	8%	6%	9%	11%	8%	9%	6%	14%	7%	5%	2%	6%	9%
								HIJ	J	J			
1 - Much worse (1)	323	38	47	20	125	64	28	177	66	37	10	58	264
	16%	13%	20%	15%	16%	13%	20%	27%	17%	7%	4%	14%	16%
			E				E	HIJ	IJ				
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.1	5.2	4.5	5.2	5.1	5.2	4.7	4.1	4.8	5.8	6.5	5.2	5
		BF		B	B	B			G	GH	GHI		
Std. Dev.	2.84	2.77	2.68	2.96	2.87	2.84	2.77	2.9	2.77	2.6	2.36	2.78	2.85
Std. Err.	0.06	0.17	0.18	0.25	0.1	0.13	0.23	0.11	0.14	0.11	0.14	0.14	0.07
Median	5	5	4.1	5	5	5	5	4	5	6	7	5	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 (*)

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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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
	718	99	57	49	303	156	54	191	133	208	126	142	576
Top 3 Box (Net)	35%	35%	25%	36%	38%	32%	38%	29%	34%	38%	45%	34%	35%
		B		B	B		B			G	GH		
	307	34	18	24	145	69	17	109	63	64	48	49	258
10 - Much better (10)	15%	12%	8%	18%	18%	14%	12%	17%	16%	12%	18%	12%	16%
				B	B	B		I			I		
	160	26	14	14	57	37	12	28	32	55	31	43	117
9	8%	9%	6%	10%	7%	8%	8%	4%	8%	10%	11%	10%	7%
									G	G	G		
	251	38	25	11	102	50	25	54	38	89	47	51	200
8	12%	14%	11%	8%	13%	10%	18%	8%	10%	16%	17%	12%	12%
							BCE			GH	GH		
	265	38	35	16	101	56	18	52	54	92	41	56	208
7	13%	14%	15%	12%	13%	12%	13%	8%	14%	17%	15%	14%	13%
									G	G	G		
	233	33	28	13	77	71	12	83	26	74	35	54	179
6	11%	12%	12%	9%	10%	15%	9%	13%	7%	14%	13%	13%	11%
						D		H		H	H		
	430	56	50	30	158	108	28	139	86	97	49	73	358
5	21%	20%	22%	22%	20%	22%	20%	21%	22%	18%	18%	18%	22%
	164	23	21	12	63	35	9	62	45	36	5	36	127
4	8%	8%	9%	9%	8%	7%	7%	9%	12%	7%	2%	9%	8%
								J	IJ	J			
	260	32	40	15	93	60	20	128	44	42	21	53	208
Bottom 3 Box (Net)	13%	11%	17%	11%	12%	12%	14%	20%	11%	8%	7%	13%	13%
			D					HIJ					
	94	13	5	6	38	22	9	49	13	16	10	17	76
3	5%	5%	2%	4%	5%	5%	7%	8%	3%	3%	3%	4%	5%
							B	HIJ					
	74	9	15	4	27	16	3	34	13	15	8	15	60
2	4%	3%	6%	3%	3%	3%	2%	5%	3%	3%	3%	4%	4%
			F										
	93	10	20	5	27	22	8	45	18	11	3	21	72
1 - Much worse (1)	4%	4%	9%	4%	3%	4%	6%	7%	5%	2%	1%	5%	4%
			ACDE					IJ	J				
	2070	282	232	135	795	486	141	655	388	549	277	415	1655
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.3	6.4	5.7	6.5	6.5	6.3	6.3	5.9	6.3	6.7	7	6.3	6.3
		B		B	B	B	B		G	G	GHI		
Std. Dev.	2.49	2.39	2.52	2.54	2.51	2.45	2.5	2.69	2.55	2.19	2.21	2.47	2.5
Std. Err.	0.05	0.14	0.17	0.22	0.09	0.11	0.21	0.11	0.13	0.09	0.13	0.12	0.06
Median	6	6	6	6	7	6	7	5	6	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 (*)

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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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
	926	125	83	61	386	199	73	263	167	263	152	177	750
Top 3 Box (Net)	45%	44%	36%	45%	49%	41%	52%	40%	43%	48%	55%	43%	45%
				B	B		BE			G	GH		
	486	54	40	40	220	103	29	162	95	109	80	88	399
10 - Much better (10)	24%	19%	17%	30%	28%	21%	20%	25%	24%	20%	29%	21%	24%
				ABEF	AB						I		
	191	30	19	9	77	35	21	43	27	60	38	29	162
9	9%	11%	8%	7%	10%	7%	15%	7%	7%	11%	14%	7%	10%
							BCDE			G	GH		
	249	41	24	11	88	61	22	57	46	94	34	60	189
8	12%	15%	10%	8%	11%	13%	16%	9%	12%	17%	12%	14%	11%
							C			G			
	234	30	39	10	83	61	11	54	50	74	39	58	176
7	11%	11%	17%	8%	10%	13%	8%	8%	13%	14%	14%	14%	11%
			CDF							G	G		
	176	30	24	12	52	52	7	53	23	60	27	36	140
6	9%	11%	10%	9%	7%	11%	5%	8%	6%	11%	10%	9%	8%
						D				H			
	362	52	39	28	130	88	25	113	81	84	35	66	296
5	17%	18%	17%	21%	16%	18%	17%	17%	21%	15%	13%	16%	18%
									J				
	129	14	12	11	52	33	7	57	28	26	7	32	97
4	6%	5%	5%	8%	7%	7%	5%	9%	7%	5%	3%	8%	6%
								IJ	J				
	242	31	36	13	92	53	18	115	39	41	17	46	196
Bottom 3 Box (Net)	12%	11%	15%	10%	12%	11%	13%	18%	10%	7%	6%	11%	12%
								HIJ					
	81	13	12	4	31	15	6	32	14	18	9	16	65
3	4%	5%	5%	3%	4%	3%	4%	5%	4%	3%	3%	4%	4%
	57	1	5	5	25	15	5	33	3	12	4	6	52
2	3%	*	2%	4%	3%	3%	4%	5%	1%	2%	1%	1%	3%
				A	A	A	A	HIJ					
	103	16	18	4	36	22	7	50	22	11	4	24	80
1 - Much worse (1)	5%	6%	8%	3%	4%	4%	5%	8%	6%	2%	1%	6%	5%
			C					IJ	IJ				
	2070	282	232	135	795	486	141	655	388	549	277	415	1655
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.8	6.8	6.4	6.9	7	6.7	6.9	6.4	6.8	7.1	7.5	6.7	6.8
					B					G	GHI		
Std. Dev.	2.65	2.54	2.67	2.69	2.71	2.57	2.7	2.92	2.63	2.31	2.29	2.59	2.67
Std. Err.	0.06	0.15	0.18	0.23	0.1	0.12	0.23	0.11	0.13	0.1	0.14	0.13	0.07
Median	7	7	7	7	7	7	8	6	7	7	8	7	7

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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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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
	592	88	80	36	215	131	43	211	108	160	59	141	451
Top 4 Box (Net)	29%	31%	34%	26%	27%	27%	31%	32%	28%	29%	21%	34%	27%
			D					J		J		L	
	417	58	63	26	157	83	31	157	71	112	36	112	305
Top 3 Box (Subnet)	20%	20%	27%	19%	20%	17%	22%	24%	18%	20%	13%	27%	18%
			DE					J		J		L	
	188	27	29	13	68	38	13	74	34	45	14	52	136
10 - Strongly agree (10)	9%	10%	13%	9%	9%	8%	9%	11%	9%	8%	5%	12%	8%
								J				L	
	91	13	13	9	25	26	5	32	18	32	6	31	60
9	4%	5%	6%	7%	3%	5%	4%	5%	5%	6%	2%	7%	4%
				D						J		L	
	138	17	20	5	65	18	12	51	20	35	16	29	109
8	7%	6%	9%	3%	8%	4%	9%	8%	5%	6%	6%	7%	7%
			CE		CE		CE						
	176	30	17	9	58	48	13	54	36	48	23	29	147
7	8%	11%	8%	7%	7%	10%	9%	8%	9%	9%	8%	7%	9%
	196	25	27	13	84	38	9	60	32	62	30	46	150
6	9%	9%	12%	10%	11%	8%	6%	9%	8%	11%	11%	11%	9%
	273	36	38	23	108	48	20	82	54	71	30	50	224
5	13%	13%	16%	17%	14%	10%	14%	13%	14%	13%	11%	12%	14%
			E	E									
	228	31	19	10	97	52	19	72	42	69	31	47	182
4	11%	11%	8%	7%	12%	11%	13%	11%	11%	13%	11%	11%	11%
	780	102	68	52	290	217	51	229	153	187	128	132	649
Bottom 3 Box (Net)	38%	36%	29%	39%	37%	45%	36%	35%	39%	34%	46%	32%	39%
				B		BD					GI		K
	180	21	19	10	70	41	19	50	41	46	26	39	141
3	9%	8%	8%	7%	9%	8%	13%	8%	11%	8%	10%	10%	9%
	158	26	15	14	53	46	6	44	26	40	33	33	126
2	8%	9%	6%	10%	7%	9%	4%	7%	7%	7%	12%	8%	8%
				F							GH		
	441	55	34	28	168	130	26	136	86	101	68	59	382
1 - Strongly disagree (1)	21%	20%	15%	21%	21%	27%	19%	21%	22%	18%	25%	14%	23%
					B	BF							K
	2070	282	232	135	795	486	141	655	388	549	277	415	1655
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	4.7	4.8	5.4	4.7	4.7	4.4	4.9	5	4.6	4.9	4.1	5.3	4.6
			CDE					J		J		L	
Std. Dev.	2.91	2.93	2.91	2.96	2.85	2.97	2.86	3.01	2.89	2.84	2.71	2.96	2.89
Std. Err.	0.06	0.17	0.19	0.26	0.1	0.13	0.24	0.12	0.15	0.12	0.16	0.15	0.07
Median	5	5	5	5	5	4	5	5	4	5	4	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 (*)

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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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 4 Box (Net)	697	96	91	44	296	120	49	243	125	181	84	172	526
	34%	34%	39%	33%	37%	25%	35%	37%	32%	33%	30%	41%	32%
		E	E		E		E					L	
Top 3 Box (Subnet)	500	70	68	29	209	91	33	188	88	116	57	118	382
	24%	25%	29%	22%	26%	19%	24%	29%	23%	21%	20%	29%	23%
			E		E			IJ					
10 - Strongly agree (10)	262	35	30	19	112	50	16	112	48	56	22	55	207
	13%	12%	13%	14%	14%	10%	11%	17%	12%	10%	8%	13%	13%
								IJ					
9	92	16	14	5	37	16	4	36	13	23	13	24	68
	4%	6%	6%	4%	5%	3%	3%	5%	3%	4%	5%	6%	4%
8	147	19	23	5	60	26	13	40	26	37	22	40	107
	7%	7%	10%	4%	8%	5%	9%	6%	7%	7%	8%	10%	6%
			CE				C						
7	197	26	23	15	87	29	16	55	37	65	27	53	143
	10%	9%	10%	11%	11%	6%	11%	8%	10%	12%	10%	13%	9%
				E	E		E					L	
6	150	24	28	8	47	34	10	48	19	55	20	33	118
	7%	9%	12%	6%	6%	7%	7%	7%	5%	10%	7%	8%	7%
			CDE							H			
5	300	49	22	20	106	80	23	103	56	71	38	57	243
	14%	17%	9%	15%	13%	16%	16%	16%	14%	13%	14%	14%	15%
		B				B	B						
4	172	24	19	11	63	43	11	45	45	50	20	37	135
	8%	9%	8%	8%	8%	9%	8%	7%	12%	9%	7%	9%	8%
									G				
Bottom 3 Box (Net)	750	88	72	51	283	209	47	215	143	191	114	117	633
	36%	31%	31%	38%	36%	43%	33%	33%	37%	35%	41%	28%	38%
						ABF					G		K
3	172	17	19	13	71	40	12	44	34	46	32	30	141
	8%	6%	8%	9%	9%	8%	8%	7%	9%	8%	12%	7%	9%
											G		
2	130	19	15	12	45	29	9	38	21	40	14	28	102
	6%	7%	7%	9%	6%	6%	7%	6%	5%	7%	5%	7%	6%
1 - Strongly disagree (1)	448	51	38	27	168	140	26	133	87	105	68	58	390
	22%	18%	16%	20%	21%	29%	18%	20%	23%	19%	25%	14%	24%
						ABCDF							K
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5	5.2	5.4	4.9	5.1	4.4	5.1	5.3	4.8	5	4.6	5.5	4.8
		E	E		E		E	J				L	
Std. Dev.	3.07	2.99	3.03	3.07	3.12	3.01	2.95	3.19	3.04	2.92	2.95	2.95	3.09
Std. Err.	0.07	0.18	0.2	0.26	0.11	0.14	0.25	0.12	0.15	0.12	0.18	0.14	0.08
Median	5	5	6	5	5	4	5	5	5	5	5	5	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 (*)

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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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 4 Box (Net)	759	110	106	51	296	139	58	254	135	205	87	195	564
	37%	39%	46%	38%	37%	29%	41%	39%	35%	37%	31%	47%	34%
		E	DE	E	E		E					L	
Top 3 Box (Subnet)	512	77	75	37	201	83	39	179	81	147	51	140	373
	25%	27%	32%	28%	25%	17%	27%	27%	21%	27%	18%	34%	23%
		E	E	E	E		E	J		J		L	
10 - Strongly agree (10)	232	35	27	12	97	47	14	98	33	53	21	52	180
	11%	12%	12%	9%	12%	10%	10%	15%	8%	10%	8%	13%	11%
								HIJ					
9	91	16	15	8	35	7	11	23	21	30	6	25	66
	4%	6%	7%	6%	4%	1%	8%	3%	6%	6%	2%	6%	4%
		E	E	E	E		E						
8	189	25	33	18	69	30	14	59	27	64	24	62	127
	9%	9%	14%	13%	9%	6%	10%	9%	7%	12%	9%	15%	8%
			DE	E								L	
7	247	33	31	13	95	55	19	75	53	58	36	55	192
	12%	12%	13%	10%	12%	11%	13%	11%	14%	10%	13%	13%	12%
6	223	30	25	15	84	58	10	53	44	64	41	47	175
	11%	11%	11%	11%	11%	12%	7%	8%	11%	12%	15%	11%	11%
											G		
5	343	48	38	21	130	80	26	100	59	91	51	50	293
	17%	17%	16%	16%	16%	16%	19%	15%	15%	16%	18%	12%	18%
													K
4	179	27	15	9	73	43	12	59	36	57	17	32	146
	9%	9%	7%	6%	9%	9%	9%	9%	9%	10%	6%	8%	9%
Bottom 3 Box (Net)	567	68	47	39	212	167	34	188	114	132	81	90	477
	27%	24%	20%	29%	27%	34%	24%	29%	29%	24%	29%	22%	29%
				B		ABDF							K
3	164	16	13	12	73	43	9	61	35	36	19	31	134
	8%	6%	5%	9%	9%	9%	6%	9%	9%	7%	7%	7%	8%
2	89	11	9	7	34	21	6	23	18	19	20	15	74
	4%	4%	4%	6%	4%	4%	4%	4%	5%	3%	7%	4%	4%
											GI		
1 - Strongly disagree (1)	314	40	26	20	104	103	20	104	61	78	42	45	269
	15%	14%	11%	15%	13%	21%	14%	16%	16%	14%	15%	11%	16%
						ABD							K
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.4	5.6	5.9	5.4	5.5	4.8	5.5	5.5	5.2	5.5	5.1	5.9	5.2
		E	E	E	E		E					L	
Std. Dev.	2.83	2.85	2.74	2.84	2.81	2.82	2.81	2.96	2.77	2.76	2.67	2.77	2.82
Std. Err.	0.06	0.17	0.18	0.24	0.1	0.13	0.24	0.12	0.14	0.12	0.16	0.14	0.07
Median	5	5	6	5	5	5	5	5	5	5	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 (*)

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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 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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 4 Box (Net)	957	138	92	69	371	228	60	262	164	287	164	198	759
	46%	49%	40%	51%	47%	47%	43%	40%	42%	52%	59%	48%	46%
		B		B						GH	GH		
Top 3 Box (Subnet)	767	109	71	54	299	184	49	206	140	227	133	151	615
	37%	39%	31%	40%	38%	38%	35%	31%	36%	41%	48%	36%	37%
										G	GH		
10 - Strongly agree (10)	381	51	32	27	150	97	24	117	66	102	64	57	323
	18%	18%	14%	20%	19%	20%	17%	18%	17%	19%	23%	14%	20%
													K
9	161	27	22	12	55	37	7	32	35	57	26	36	124
	8%	9%	9%	9%	7%	8%	5%	5%	9%	10%	9%	9%	8%
									G	G	G		
8	225	32	18	15	94	50	18	57	39	68	42	58	167
	11%	11%	8%	11%	12%	10%	12%	9%	10%	12%	15%	14%	10%
											G		
7	190	29	20	15	72	43	11	56	24	60	32	47	143
	9%	10%	9%	11%	9%	9%	8%	9%	6%	11%	11%	11%	9%
										H	H		
6	203	20	21	12	84	54	14	61	39	61	26	48	155
	10%	7%	9%	9%	11%	11%	10%	9%	10%	11%	9%	12%	9%
5	295	41	36	20	114	65	19	87	61	65	45	58	237
	14%	14%	15%	15%	14%	13%	13%	13%	16%	12%	16%	14%	14%
4	166	21	16	8	60	47	14	53	50	34	16	27	139
	8%	7%	7%	6%	7%	10%	10%	8%	13%	6%	6%	6%	8%
									GIJ				
Bottom 3 Box (Net)	449	62	67	25	166	93	35	192	75	103	26	84	365
	22%	22%	29%	19%	21%	19%	25%	29%	19%	19%	9%	20%	22%
			CDE					HIJ	J	J			
3	136	20	20	8	48	30	11	58	22	40	8	33	102
	7%	7%	9%	6%	6%	6%	8%	9%	6%	7%	3%	8%	6%
								J		J			
2	78	14	15	5	20	16	7	24	16	19	5	15	62
	4%	5%	7%	4%	3%	3%	5%	4%	4%	3%	2%	4%	4%
			D										
1 - Strongly disagree (1)	235	29	32	13	98	47	17	110	37	44	13	35	200
	11%	10%	14%	10%	12%	10%	12%	17%	9%	8%	5%	8%	12%
								HIJ					
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.1	6.1	5.6	6.3	6.1	6.2	5.8	5.6	6	6.4	7	6.1	6
		B		B	B	B				G	GHI		
Std. Dev.	2.94	2.96	2.99	2.9	2.95	2.9	2.97	3.1	2.87	2.81	2.55	2.74	2.99
Std. Err.	0.06	0.18	0.2	0.25	0.1	0.13	0.25	0.12	0.15	0.12	0.15	0.13	0.07
Median	6	6	5	7	6	6	6	5	6	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 (*)

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6_1. 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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
	718	115	105	48	243	150	57	282	119	191	62	202	516
Top 2 Box (Net)	35%	41%	45%	36%	31%	31%	41%	43%	31%	35%	22%	49%	31%
		DE	CDE				DE	HIJ	J	J		L	
	250	46	35	23	78	45	23	104	46	64	18	88	162
Strongly agree	12%	16%	15%	17%	10%	9%	16%	16%	12%	12%	6%	21%	10%
		DE	DE	DE			DE	J	J	J		L	
	468	69	70	25	165	105	34	178	73	127	44	113	355
Somewhat agree	23%	25%	30%	18%	21%	22%	24%	27%	19%	23%	16%	27%	21%
			CDE					HJ		J		L	
	1352	166	127	87	552	337	83	373	269	358	215	213	1139
Bottom 2 Box (Net)	65%	59%	55%	64%	69%	69%	59%	57%	69%	65%	78%	51%	69%
				B	ABF	ABF			G	G	GHI		K
	595	71	65	39	234	148	39	171	122	157	80	124	471
Somewhat disagree	29%	25%	28%	29%	29%	30%	28%	26%	32%	29%	29%	30%	28%
	757	96	62	48	318	189	44	202	147	201	135	89	668
Strongly disagree	37%	34%	27%	36%	40%	39%	31%	31%	38%	37%	49%	21%	40%
					BF	B					GHI		K
	2070	282	232	135	795	486	141	655	388	549	277	415	1655
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 (*)

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6_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

		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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 2 Box (Net)	1119	158	149	73	418	237	83	390	215	288	115	285	834
	54%	56%	64%	54%	53%	49%	59%	60%	55%	53%	42%	69%	50%
			CDE				E	IJ	J	J		L	
Strongly agree	351	63	49	25	116	68	30	132	61	90	36	102	249
	17%	22%	21%	19%	15%	14%	22%	20%	16%	16%	13%	25%	15%
		DE	DE				DE	J				L	
Somewhat agree	768	96	101	48	302	169	53	258	154	198	80	183	585
	37%	34%	43%	36%	38%	35%	38%	39%	40%	36%	29%	44%	35%
			AE					J	J			L	
Bottom 2 Box (Net)	951	123	82	61	377	250	57	265	174	261	161	130	821
	46%	44%	36%	46%	47%	51%	41%	40%	45%	47%	58%	31%	50%
				B	B	BF				G	GHI		K
Somewhat disagree	541	72	45	31	219	135	38	146	97	154	95	87	454
	26%	26%	19%	23%	28%	28%	27%	22%	25%	28%	34%	21%	27%
					B	B					GH		K
Strongly disagree	410	51	38	30	158	115	19	119	77	107	66	43	368
	20%	18%	16%	22%	20%	24%	14%	18%	20%	19%	24%	10%	22%
				F		BF							K
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	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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6_3. 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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 2 Box (Net)	1616	209	188	104	640	357	118	512	300	420	220	351	1264
	78%	74%	81%	77%	80%	73%	84%	78%	77%	76%	79%	85%	76%
			E		E		AE					L	
Strongly agree	616	83	75	37	241	129	50	222	114	145	74	145	471
	30%	30%	32%	28%	30%	27%	35%	34%	29%	26%	27%	35%	28%
							E	I				L	
Somewhat agree	1000	126	113	66	399	228	69	290	186	275	146	207	793
	48%	45%	49%	49%	50%	47%	49%	44%	48%	50%	53%	50%	48%
											G		
Bottom 2 Box (Net)	454	72	44	31	155	130	22	143	89	130	57	63	391
	22%	26%	19%	23%	20%	27%	16%	22%	23%	24%	21%	15%	24%
		F				BDF							K
Somewhat disagree	274	47	27	20	95	74	10	85	52	84	29	48	226
	13%	17%	12%	15%	12%	15%	7%	13%	13%	15%	11%	12%	14%
		F		F		F							
Strongly disagree	180	25	17	11	60	56	12	58	37	46	28	16	165
	9%	9%	7%	8%	8%	11%	9%	9%	9%	8%	10%	4%	10%
													K
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	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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6_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

		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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
Top 2 Box (Net)	974	139	133	61	356	209	76	357	185	238	88	246	729
	47%	50%	57%	46%	45%	43%	54%	54%	48%	43%	32%	59%	44%
			CDE				DE	IJ	J	J		L	
Strongly agree	321	52	53	24	113	51	29	130	54	92	25	90	231
	15%	18%	23%	18%	14%	10%	20%	20%	14%	17%	9%	22%	14%
		E	DE	E			DE	J		J		L	
Somewhat agree	654	88	80	38	243	158	47	227	131	146	63	156	498
	32%	31%	34%	28%	31%	33%	33%	35%	34%	27%	23%	38%	30%
								IJ	J			L	
Bottom 2 Box (Net)	1096	142	99	73	439	277	65	298	203	311	189	169	927
	53%	50%	43%	54%	55%	57%	46%	46%	52%	57%	68%	41%	56%
				B	BF	BF				G	GHI		K
Somewhat disagree	612	83	56	43	246	144	39	159	116	192	98	123	489
	30%	29%	24%	32%	31%	30%	28%	24%	30%	35%	35%	30%	30%
										G	G		
Strongly disagree	484	59	43	31	193	133	26	139	87	118	91	46	438
	23%	21%	18%	23%	24%	27%	18%	21%	22%	22%	33%	11%	26%
						BF					GHI		K
Sigma	2070	282	232	135	795	486	141	655	388	549	277	415	1655
	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:
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  Minimum Base: 30 (**), Small Base: 100 (*)

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7. Who do you blame for the amount of consumer (non-mortgage) debt that you currently have?

		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)	**2070**	**309**	**310**	**252**	**581**	**361**	**257**	**551**	**379**	**601**	**342**	**457**	**1613**
Base: All Respondents (wtd)	**2070**	**282**	**232**	**135**	**795**	**486**	**141**	**655**	**388**	**549**	**277**	**415**	**1655**
I don't have any consumer debt	675	97	54	46	253	187	37	186	130	166	112	111	564
	33%	34%	23%	34%	32%	38%	26%	28%	33%	30%	40%	27%	34%
		B		B	B	BF					GI		K
Myself	853	117	122	54	316	171	72	286	173	224	94	188	665
	41%	42%	53%	40%	40%	35%	51%	44%	45%	41%	34%	45%	40%
			ACDE				CDE	J	J				
Government taxation	355	45	52	22	139	71	27	107	68	116	42	97	259
	17%	16%	22%	17%	17%	15%	19%	16%	18%	21%	15%	23%	16%
			E									L	
Bank of Canada interest rates	164	22	28	17	72	17	8	45	30	66	13	53	111
	8%	8%	12%	13%	9%	3%	6%	7%	8%	12%	5%	13%	7%
		E	EF	EF	E					GJ		L	
My bank or credit union	81	10	12	5	33	13	8	26	23	19	10	23	58
	4%	3%	5%	4%	4%	3%	6%	4%	6%	3%	4%	6%	4%
Payday lenders	51	9	3	*	25	8	5	18	11	12	4	21	30
	2%	3%	1%	*	3%	2%	4%	3%	3%	2%	2%	5%	2%
		C			C		C					L	
A failed business I lost	53	6	19	3	20	3	2	11	11	22	6	14	38
	3%	2%	8%	2%	3%	1%	1%	2%	3%	4%	2%	3%	2%
			ACDEF							G			
My spouse	165	22	20	16	58	34	15	41	30	56	23	41	124
	8%	8%	9%	12%	7%	7%	11%	6%	8%	10%	8%	10%	7%
										G			
Bad advice from a financial advisor	74	14	5	4	41	3	7	28	10	19	11	18	56
	4%	5%	2%	3%	5%	1%	5%	4%	3%	4%	4%	4%	3%
		E		E	E		E						
My poor investment decisions	152	25	27	11	60	20	10	50	23	44	25	44	108
	7%	9%	11%	8%	8%	4%	7%	8%	6%	8%	9%	11%	7%
		E	E	E								L	
My friends	59	7	6	5	22	15	3	21	13	21	1	12	47
	3%	2%	3%	4%	3%	3%	2%	3%	3%	4%	*	3%	3%
								J	J	J			
My parents	39	6	7	5	10	10	2	20	7	8	3	9	30
	2%	2%	3%	3%	1%	2%	2%	3%	2%	1%	1%	2%	2%
				D									
My kids	48	1	8	5	19	11	4	10	5	19	10	48	-
	2%	*	4%	4%	2%	2%	3%	2%	1%	3%	4%	12%	-
			A	A			A					L	
Get-rich-quick schemes	40	8	7	6	14	3	3	13	6	14	5	8	32
	2%	3%	3%	4%	2%	1%	2%	2%	2%	3%	2%	2%	2%
		E	E	E			E						
Everyday living costs	555	70	70	34	224	113	44	185	112	139	60	119	437
	27%	25%	30%	26%	28%	23%	31%	28%	29%	25%	22%	29%	26%
Other	157	13	19	9	59	48	9	57	32	42	11	21	136
	8%	5%	8%	6%	7%	10%	6%	9%	8%	8%	4%	5%	8%
						A		J					
Sigma	3521	473	459	242	1364	727	256	1104	683	988	430	827	2694
	170%	168%	198%	180%	172%	150%	182%	169%	176%	180%	155%	199%	163%

Statistics:
Overlap formulae used
- Column Proportions:
  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
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