

Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt o wiggles room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is call

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
1 - 100	209	31	18	16	86
	10%	11%	7%	12%	11%
101 - 200	183	26	27	10	74
	9%	9%	11%	7%	9%
201 - 300	157	15	13	15	64
	7%	5%	5%	11%	8%
301 - 400	92	11	8	3	31
	4%	4%	3%	2%	4%
401 - 500	250	31	27	18	108
	12%	11%	11%	13%	13%
501 - 600	60	9	4	4	17
	3%	3%	2%	3%	2%
601 - 700	21	2	6	1	7
	1%	1%	3%	*	1%
701 - 800	66	17	5	3	21
	3%	6%	2%	2%	3%
801 - 900	16	2	5	*	4
	1%	1%	2%	*	*
901 - 1000	171	16	32	9	67
	8%	5%	13%	7%	8%
1001 - 2000	227	38	18	23	85
	11%	13%	8%	17%	10%
2001 - 3000	66	12	10	3	24
	3%	4%	4%	2%	3%

3001 - 4000	25	2	4	1	13
	1%	1%	2%	1%	2%
4001 - 5000	20	5	2	-	9
	1%	2%	1%	-	1%
5001 - 6000	8	2	-	1	3
	*	1%	-	1%	*
6001 - 7000	4	1	-	-	2
	*	*	-	-	*
7001 - 8000	2	-	-	-	1
	*	-	-	-	*
8001 - 9000	3	-	1	-	*
	*	-	*	-	*
9001 - 10000	7	-	-	1	2
	*	-	-	1%	*
Insolvent (\$0/None)	522	69	58	29	192
	25%	24%	25%	21%	24%
Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%
Summary					
\$200 or less (Net)	393	56	44	26	160
	19%	20%	19%	19%	20%
\$100 or less (Net)	209	31	18	16	86
	10%	11%	7%	12%	11%
Mean (Incl. 0)	699.4	729.7	667.5	743.9	706
Std. Dev.	1161.43	1039.59	956.22	1283.14	1149.35
Std. Err.	25.28	61.36	62.19	109.54	40.37
Mean (Excl. 0)	929.2	959.7	886	941.1	925
Std. Dev.	1256.45	1095.99	1010.3	1378.25	1236.3
Std. Err.	31.52	74.18	75.7	132.33	49.7

Median	300	400	400	300	300

bligations each month, how much is left over? In other words, how much ed financial insolvency)?

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
44	15	93	41	42	17
9%	10%	15%	11%	8%	5%
		IJ	J		
28	19	77	41	45	10
6%	13%	12%	11%	8%	3%
	E	J	J	J	
41	9	59	25	37	18
8%	6%	9%	7%	7%	6%
28	10	34	16	18	14
6%	7%	5%	4%	3%	4%
	C				
53	14	53	60	79	39
11%	9%	8%	16%	14%	12%
			G	G	
23	3	17	17	15	9
5%	2%	3%	5%	3%	3%
D					
3	2	7	3	6	3
1%	1%	1%	1%	1%	1%
16	5	19	10	25	8
3%	3%	3%	3%	5%	3%
3	2	6	-	6	3
1%	1%	1%	-	1%	1%
35	13	25	22	58	49
7%	9%	4%	6%	11%	15%
				GH	GH
51	12	19	39	102	60
10%	8%	3%	10%	19%	19%
			G	GH	GH
13	4	2	11	20	26
3%	3%	*	3%	4%	8%

			G	G	GHI
5	*	-	4	9	12
1%	*	-	1%	2%	4%
			G	G	GH
1	2	1	3	5	9
*	1%	*	1%	1%	3%
					GI
2	-	-	1	5	3
*	-	-	*	1%	1%
				G	G
1	*	-	-	3	1
*	*	-	-	*	*
1	*	-	-	1	2
*	*	-	-	*	1%
2	-	-	-	2	1
*	-	-	-	*	*
4	*	2	2	-	3
1%	*	*	*	-	1%
					I
141	34	221	83	72	30
28%	23%	35%	22%	13%	9%
		HIJ	IJ		
496	144	636	379	548	318
100%	100%	100%	100%	100%	100%
73	33	170	82	87	26
15%	23%	27%	22%	16%	8%
	E	IJ	J	J	
44	15	93	41	42	17
9%	10%	15%	11%	8%	5%
		IJ	J		
701.4	604.9	313.3	641.6	924.6	1406.2
			G	GH	GHI
1334.76	1004.44	696.63	1052.34	1216.48	1687.74
59.93	83.83	27.63	54.08	51.94	94.66
979	789.7	480.7	822.2	1064.8	1550.7
			G	GH	GHI
1488.65	1082.89	815.18	1127.48	1247.03	1708.03
78.96	103.27	40.05	65.59	57.14	100.6

300	300	128.2	300.1	500	1000

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

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 3 Box (Net)	820 39%	112 39%	84 35%	46 34%	315 39%
10 - Excellent (10)	385 18%	50 17%	38 16%	27 20%	142 17%
9	161 8%	19 7%	18 8%	6 5%	71 9%
8	274 13%	43 15%	27 12%	12 9%	103 13%
7	243 12%	18 6%	31 13%	17 12%	91 11%
6	209 10%	44 15%	13 6%	16 12%	76 9%
5	340 16%	39 14%	34 14%	23 17%	126 15%
4	173 8%	25 9%	22 9%	14 10%	70 9%
Bottom 3 Box (Net)	326 15%	49 17%	53 22%	21 15%	133 16%
3	161 8%	24 8%	27 11%	13 10%	63 8%
2	60 3%	9 3%	7 3%	4 3%	28 3%
1 - Terrible (1)	106 5%	16 6%	20 8%	4 3%	42 5%

Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%
Summary					
Mean	6.4	6.3	6	6.3	6.4
Std. Dev.	2.64	2.67	2.83	2.57	2.67
Std. Err.	0.06	0.16	0.18	0.22	0.09
Median	7	6	6	6	7

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
212	51	203	141	224	160
43%	36%	32%	37%	41%	50%
				G	GHI
103	25	95	69	105	72
21%	17%	15%	18%	19%	23%
					G
36	11	34	27	48	33
7%	8%	5%	7%	9%	10%
					G
73	16	74	45	71	56
15%	11%	12%	12%	13%	18%
					G
72	15	49	50	79	44
15%	10%	8%	13%	14%	14%
A			G	G	G
43	17	65	37	53	36
9%	12%	10%	10%	10%	11%
91	26	121	67	77	36
18%	18%	19%	18%	14%	11%
		J	J		
30	12	60	35	45	14
6%	8%	9%	9%	8%	4%
		J	J	J	
48	22	139	48	70	29
10%	15%	22%	13%	13%	9%
		HIJ			
22	11	58	25	38	17
4%	8%	9%	7%	7%	5%
10	3	28	7	16	3
2%	2%	4%	2%	3%	1%
		J			
16	8	53	16	16	9
3%	6%	8%	4%	3%	3%
		HIJ			

496	144	636	379	548	318
100%	100%	100%	100%	100%	100%
6.8	6.3	5.8	6.5	6.7	7.2
ABDF			G	G	GHI
2.46	2.63	2.75	2.54	2.53	2.38
0.11	0.22	0.11	0.13	0.11	0.13
7	6	5	7	7	8

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 t

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 3 Box (Net)	404	55	46	20	168
	19%	19%	19%	14%	21%
10 - Strongly agree (10)	192	28	28	6	83
	9%	10%	12%	5%	10%
			CE		CE
9	78	12	9	1	30
	4%	4%	4%	1%	4%
8	133	15	9	12	55
	6%	5%	4%	9%	7%
7	180	27	17	12	74
	9%	9%	7%	9%	9%
6	223	40	27	11	84
	11%	14%	11%	8%	10%
		E			
5	340	45	48	24	122
	16%	16%	20%	18%	15%
4	164	21	18	15	61
	8%	7%	7%	11%	8%
Bottom 3 Box (Net)	800	99	81	56	300
	38%	34%	34%	40%	37%
3	199	30	30	13	73
	9%	10%	13%	10%	9%
2	180	17	17	13	76
	9%	6%	7%	9%	9%
1 - Strongly disagree (1)	421	51	34	30	151
	20%	18%	14%	22%	19%

Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%
Summary					
Mean	4.8	5	5	4.3	4.9
		CE	CE		CE
Std. Dev.	2.87	2.83	2.8	2.63	2.91
Std. Err.	0.06	0.17	0.18	0.22	0.1
Median	5	5	5	4	5

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

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
86	29	124	80	102	53
17%	20%	19%	21%	19%	17%
31	17	59	45	46	20
6%	12%	9%	12%	8%	6%
	CE		J		
21	5	22	11	24	10
4%	3%	4%	3%	4%	3%
34	7	43	24	32	23
7%	5%	7%	6%	6%	7%
36	15	54	33	46	33
7%	10%	8%	9%	8%	10%
42	20	59	46	65	28
8%	14%	9%	12%	12%	9%
74	27	110	71	79	29
15%	19%	17%	19%	14%	9%
		J	J	J	
40	9	56	22	41	24
8%	6%	9%	6%	8%	8%
219	45	233	126	215	151
44%	31%	37%	33%	39%	47%
ABDF					GHI
42	11	60	26	51	44
8%	8%	9%	7%	9%	14%
					H
49	7	49	30	51	37
10%	5%	8%	8%	9%	12%
128	27	124	71	113	69
26%	19%	20%	19%	21%	22%

ABD					
496	144	636	379	548	318
100%	100%	100%	100%	100%	100%
4.3	5.1	4.8	5	4.7	4.4
	CE		J		
2.87	2.89	2.86	2.92	2.88	2.83
0.13	0.24	0.11	0.15	0.12	0.16
4	5	5	5	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 t next 12 months without going into further debt

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 3 Box (Net)	737	91	66	47	291
	35%	32%	28%	34%	36%
10 - Strongly agree (10)	410	52	36	35	146
	19%	18%	15%	25%	18%
9	118	9	10	7	60
	6%	3%	4%	5%	7%
8	208	31	20	5	85
	10%	11%	8%	4%	10%
7	209	25	25	11	89
	10%	9%	10%	8%	11%
6	217	40	28	11	71
	10%	14%	12%	8%	9%
5	328	45	36	23	116
	16%	16%	15%	17%	14%
4	134	17	24	12	43
	6%	6%	10%	9%	5%
Bottom 3 Box (Net)	485	69	58	33	201
	23%	24%	24%	24%	25%
3	148	19	20	8	61
	7%	7%	8%	6%	8%
2	94	12	8	10	41
	4%	4%	3%	7%	5%
1 - Strongly disagree (1)	243	38	30	15	99
	12%	13%	13%	11%	12%

Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%
Summary					
Mean	6	5.8	5.6	6	6
Std. Dev.	2.96	2.93	2.86	3.12	2.99
Std. Err.	0.06	0.17	0.19	0.27	0.11
Median	6	6	6	6	6

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

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
188	54	184	133	212	149
38%	37%	29%	35%	39%	47%
B				G	GHI
112	30	109	84	108	81
22%	21%	17%	22%	20%	25%
					G
26	6	27	19	36	24
5%	4%	4%	5%	7%	8%
50	17	48	30	68	45
10%	12%	8%	8%	12%	14%
C	C			G	GH
49	10	60	37	54	37
10%	7%	9%	10%	10%	12%
52	15	69	46	53	28
11%	11%	11%	12%	10%	9%
84	23	104	54	83	32
17%	16%	16%	14%	15%	10%
		J			
30	9	43	25	34	15
6%	6%	7%	7%	6%	5%
93	32	174	84	111	57
19%	22%	27%	22%	20%	18%
		IJ			
32	7	56	22	38	16
6%	5%	9%	6%	7%	5%
16	7	36	20	21	8
3%	5%	6%	5%	4%	2%
45	18	82	41	51	33
9%	12%	13%	11%	9%	10%

496	144	636	379	548	318
100%	100%	100%	100%	100%	100%
6.3	6	5.6	6.1	6.2	6.7
B			G	G	GHI
2.88	3.02	2.96	2.99	2.88	2.95
0.13	0.25	0.12	0.15	0.12	0.17
6	6	5	6	6	7

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I don't know

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 2 Box (Net)	626	74	75	41	248
	30%	26%	32%	30%	31%
Strongly agree	131	19	28	8	40
	6%	6%	12%	6%	5%
Somewhat agree	494	55	47	33	208
	23%	19%	20%	24%	26%
Bottom 2 Box (Net)	1485	213	161	96	563
	70%	74%	68%	70%	69%
Somewhat disagree	868	124	99	45	326
	41%	43%	42%	33%	40%
Strongly disagree	618	89	62	51	236
	29%	31%	26%	37%	29%
Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%

how to get out of debt or where to turn for help

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
140	47	223	116	146	72
28%	32%	35%	31%	27%	23%
		IJ	J		
27	9	48	24	26	14
5%	6%	7%	6%	5%	4%
113	38	176	91	120	58
23%	26%	28%	24%	22%	18%
		J			
356	97	412	263	403	246
72%	68%	65%	69%	73%	77%
				G	GH
212	60	260	145	247	124
43%	42%	41%	38%	45%	39%
C					
143	37	153	118	156	122
29%	26%	24%	31%	28%	38%
			G		GI
496	144	636	379	548	318
100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I have difficul

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 2 Box (Net)	1098	144	134	60	443
	52%	50%	57%	43%	55%
Strongly agree			C		C
	242	43	31	13	97
	11%	15%	13%	9%	12%
Somewhat agree		F			
	856	100	103	47	346
	41%	35%	43%	34%	43%
Bottom 2 Box (Net)	1013	143	103	78	367
	48%	50%	43%	57%	45%
				BD	
Somewhat disagree	713	101	72	56	264
	34%	35%	30%	41%	33%
Strongly disagree	300	42	31	22	104
	14%	15%	13%	16%	13%
Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%

ity trusting professional companies to help me get out of debt

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
245	72	356	198	272	153
49%	50%	56%	52%	50%	48%
		J			
49	9	88	39	46	36
10%	6%	14%	10%	8%	11%
		I			
196	63	268	159	227	117
40%	44%	42%	42%	41%	37%
251	71	280	181	276	165
51%	50%	44%	48%	50%	52%
					G
177	44	204	113	208	110
36%	30%	32%	30%	38%	35%
				H	
74	28	76	67	68	55
15%	19%	12%	18%	12%	17%
	D		G		G
496	144	636	379	548	318
100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - The stigma of

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 2 Box (Net)	650	80	86	45	260
	31%	28%	36%	33%	32%
Strongly agree	120	19	26	8	41
	6%	7%	11%	6%	5%
			DEF		
Somewhat agree	530	60	61	37	219
	25%	21%	26%	27%	27%
Bottom 2 Box (Net)	1461	208	150	92	551
	69%	72%	64%	67%	68%
Somewhat disagree	812	119	84	48	292
	38%	41%	35%	35%	36%
Strongly disagree	650	89	67	45	259
	31%	31%	28%	33%	32%
Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%

f bankruptcy prevents me from seeking help with my debt

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
139	40	202	139	165	84
28%	28%	32%	37%	30%	26%
			J		
21	6	28	30	31	23
4%	4%	4%	8%	6%	7%
118	35	174	109	134	61
24%	24%	27%	29%	24%	19%
		J	J		
357	104	433	240	383	234
72%	72%	68%	63%	70%	74%
					H
218	51	257	121	213	119
44%	36%	40%	32%	39%	37%
D		H			
139	52	176	119	171	115
28%	36%	28%	31%	31%	36%
					G
496	144	636	379	548	318
100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I think those problems

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 2 Box (Net)	789	109	80	51	323
	37%	38%	34%	37%	40%
Strongly agree		F		F	F
	131	18	9	8	60
	6%	6%	4%	6%	7%
Somewhat agree	658	92	71	44	264
	31%	32%	30%	32%	33%
		F		F	F
Bottom 2 Box (Net)	1322	178	156	86	487
	63%	62%	66%	63%	60%
Somewhat disagree	895	122	108	53	328
	42%	42%	46%	38%	40%
Strongly disagree	427	56	48	33	160
	20%	20%	20%	24%	20%
				E	
Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%

who declare bankruptcy are looking for the easy way out of their financial

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
188	37	227	147	224	114
38%	26%	36%	39%	41%	36%
F					
31	6	39	27	35	16
6%	4%	6%	7%	6%	5%
157	31	188	120	188	98
32%	21%	30%	32%	34%	31%
F					
308	107	409	232	325	204
62%	74%	64%	61%	59%	64%
	ACDE				
228	57	281	152	217	143
46%	39%	44%	40%	39%	45%
80	50	128	79	108	60
16%	35%	20%	21%	20%	19%
	ABCDE				
496	144	636	379	548	318
100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I would be er consider bankruptcy

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 2 Box (Net)	962	141	127	62	364
	46%	49%	54%	45%	45%
Strongly agree			E		
	242	32	32	18	94
	11%	11%	13%	13%	12%
Somewhat agree	720	109	95	44	270
	34%	38%	40%	32%	33%
			E		
Bottom 2 Box (Net)	1149	147	110	75	446
	54%	51%	46%	55%	55%
Somewhat disagree	666	82	52	41	266
	32%	29%	22%	30%	33%
					BF
Strongly disagree	483	64	58	34	180
	23%	22%	24%	25%	22%
Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%

embarrassed to seek help if my financial situation was bad enough to

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
202	67	305	175	244	142
41%	47%	48%	46%	44%	45%
53	13	78	46	57	34
11%	9%	12%	12%	10%	11%
149	54	226	129	187	108
30%	37%	36%	34%	34%	34%
294	77	331	204	305	176
59%	53%	52%	54%	56%	55%
B					
192	32	180	110	194	103
39%	22%	28%	29%	35%	32%
ABF				G	
102	45	150	94	111	73
21%	31%	24%	25%	20%	23%
	DE				
496	144	636	379	548	318
100%	100%	100%	100%	100%	100%

To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - There is no st

		REGION			
	Total	BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Respondents (unwtd)	2111	300	208	193	757
Base: All Respondents (wtd)	2111	287	236	137	811
Top 2 Box (Net)	1807	243	209	125	706
	86%	85%	88%	91%	87%
			E	E	E
Strongly agree	838	134	84	58	329
	40%	47%	36%	42%	41%
		BE			E
Somewhat agree	969	109	125	67	378
	46%	38%	53%	48%	47%
			AF		A
Bottom 2 Box (Net)	304	44	28	13	104
	14%	15%	12%	9%	13%
Somewhat disagree	251	38	22	11	83
	12%	13%	9%	8%	10%
Strongly disagree	53	6	5	2	21
	3%	2%	2%	1%	3%
Sigma	2111	287	236	137	811
	100%	100%	100%	100%	100%

name in seeking financial help with one's debt

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
450	203	528	375	583	405
496	144	636	379	548	318
402	123	515	338	477	280
81%	86%	81%	89%	87%	88%
			G	G	G
167	66	216	161	231	142
34%	46%	34%	43%	42%	45%
	E		G	G	G
234	56	299	177	246	137
47%	39%	47%	47%	45%	43%
A					
94	21	121	41	72	38
19%	14%	19%	11%	13%	12%
BCD		HIJ			
79	17	93	31	65	35
16%	12%	15%	8%	12%	11%
CD		H			
15	4	28	10	7	4
3%	3%	4%	3%	1%	1%
		IJ			
496	144	636	379	548	318
100%	100%	100%	100%	100%	100%

Do you have a Home Equity Line of Credit (HELOC)?

		REGION			
	Total	BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Answering (unwtd)	1228	167	143	112	446
Base: All Answering (wtd)	1119	141	150	77	441
Yes	407	52	52	24	173
	36%	37%	35%	31%	39%
				*	F
No	712	89	98	54	267
	64%	63%	65%	69%	61%
				*	
Sigma	1119	141	150	77	441
	100%	100%	100%	100%	100%

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
246	114	160	209	409	330
238	72	179	220	361	245
87	19	47	74	138	108
37%	26%	26%	34%	38%	44%
	*			G	GH
151	53	132	145	224	136
63%	74%	74%	66%	62%	56%
	D*	IJ	J		
238	72	179	220	361	245
100%	100%	100%	100%	100%	100%

What has been the impact of your HELOC on your financial situation and attitudes:

	Total	REGION			
		BC	AB	SK/MB	Ontario
		A	B	C	D
Base: All Answering (unwtd)	444	55	57	34	169
Base: All Answering (wtd)	407	52	52	24	173
I've used my HELOC to pay down other debts	109	12	20	5	56
	27%	23%	39%	20%	32%
		*	E*	**	E
My HELOC has allowed me to do things I otherwise wouldn't have been able to do, such as renovations to my home	146	14	19	13	72
	36%	27%	36%	56%	42%
		*	*	**	E
I've used my HELOC to fund discretionary purchases, such as a vacation or new car	56	11	8	4	25
	14%	21%	16%	16%	14%
		E*	*	**	
I'm concerned about being able to paying off my HELOC	57	7	12	3	27
	14%	14%	22%	14%	15%
		*	E*	**	
A HELOC has allowed me to invest or speculate in other real estate investments	38	5	4	2	15
	9%	10%	8%	10%	9%
		*	*	**	
I regret the amount I've borrowed against my home	56	5	7	3	30
	14%	10%	13%	15%	17%
		*	*	**	
None of the above	116	14	11	5	39
	29%	27%	21%	23%	22%
		*	*	**	
Sigma	576	68	81	36	263
	142%	131%	155%	153%	152%

		HOUSEHOLD INCOME			
Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
E	F	G	H	I	J
97	32	37	62	152	154
87	19	47	74	138	108
13	3	13	20	44	21
15%	15%	29%	27%	32%	19%
*	**	**	*	J	
23	4	18	29	49	37
26%	24%	39%	39%	35%	35%
*	**	**	*		
7	1	5	9	20	17
8%	6%	10%	13%	15%	16%
*	**	**	*		
7	2	6	14	18	17
8%	8%	12%	18%	13%	16%
*	**	**	*		
10	1	4	6	14	13
11%	5%	10%	8%	10%	12%
*	**	**	*		
8	2	5	13	17	17
9%	12%	10%	18%	13%	15%
*	**	**	*		
38	9	8	17	40	34
44%	49%	17%	23%	29%	31%
BD*	**	**	*		
105	23	60	108	203	156
121%	120%	128%	145%	147%	144%