

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)?

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
1 - 100	202	31	24	11	66	50	22	82	54	39	12	34	169
	10%	11%	11%	8%	9%	11%	16%	14%	15%	8%	4%	8%	11%
101 - 200			*	*			D	IJ	IJ				
	181	22	10	11	65	57	16	62	40	53	18	37	144
	9%	8%	4%	9%	8%	12%	12%	10%	11%	10%	6%	9%	9%
201 - 300			*	*		B	B						
	159	14	29	5	69	32	11	41	33	53	21	20	140
	8%	5%	13%	4%	9%	7%	8%	7%	9%	10%	7%	5%	9%
301 - 400			AC*	*									
	114	15	17	2	37	35	7	42	19	37	5	29	85
	6%	6%	8%	2%	5%	7%	5%	7%	5%	7%	2%	7%	5%
401 - 500			*	*		C		J		J			
	207	26	24	19	92	37	10	40	32	70	46	52	155
	10%	9%	11%	14%	12%	8%	7%	7%	9%	14%	15%	13%	10%
501 - 600			*	*					G	GH			
	53	7	3	2	18	19	3	12	12	20	8	22	31
	3%	3%	1%	2%	2%	4%	2%	2%	3%	4%	3%	5%	2%
601 - 700			*	*								L	
	24	7	2	3	11	1	*	5	9	6	4	2	22
	1%	3%	1%	2%	1%	*	*	1%	3%	1%	1%	1%	1%
701 - 800		E	*	*									
	75	15	4	2	25	23	6	20	12	25	14	21	54
	4%	6%	2%	2%	3%	5%	5%	3%	3%	5%	4%	5%	3%
801 - 900			*	*									
	9	1	2	1	3	1	*	5	1	1	2	1	8
	*	1%	1%	1%	*	*	*	1%	*	*	1%	*	1%
901 - 1000			*	*									
	157	30	13	13	63	30	8	21	27	65	33	24	133
	8%	11%	6%	10%	8%	6%	6%	4%	7%	13%	11%	6%	8%
1001 - 2000			*	*					G	GH	G		
	157	26	16	12	72	25	6	18	20	49	63	46	111
	8%	10%	7%	9%	9%	5%	4%	3%	5%	10%	20%	11%	7%
			*	*					G	GHI	L		

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						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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	807	130	81	51	305	191	50	213	142	224	141	128	679
	40%	48%	36%	39%	40%	41%	36%	36%	38%	43%	46%	31%	43%
			*	*						G	G		K
10 - Excellent (10)	365	59	33	29	157	73	15	107	60	91	70	45	320
	18%	22%	15%	22%	20%	16%	11%	18%	16%	18%	22%	11%	20%
		F	*	F*	F								K
9	175	29	20	11	60	45	9	34	31	63	29	30	145
	9%	11%	9%	9%	8%	10%	6%	6%	8%	12%	9%	7%	9%
			*	*						G			
8	267	42	28	11	88	72	26	72	51	70	43	53	214
	13%	15%	13%	8%	11%	15%	19%	12%	14%	14%	14%	13%	13%
			*	*			CD						
7	227	29	13	15	88	73	10	47	43	69	50	56	171
	11%	11%	6%	11%	11%	15%	7%	8%	12%	13%	16%	14%	11%
			*	*		BF				G	G		
6	184	17	28	8	69	43	18	48	38	53	33	48	136
	9%	6%	13%	6%	9%	9%	13%	8%	10%	10%	11%	12%	9%
			*	*									
5	331	40	40	29	127	74	21	116	48	79	44	82	249
	17%	15%	18%	23%	17%	16%	15%	19%	13%	15%	14%	20%	16%
			*	*			H						
4	139	18	16	7	59	28	11	44	35	27	15	35	103
	7%	6%	7%	5%	8%	6%	8%	7%	10%	5%	5%	9%	6%
			*	*									
Bottom 3 Box (Net)	315	38	47	20	120	62	28	129	62	63	27	56	258
	16%	14%	21%	15%	16%	13%	20%	22%	17%	12%	9%	14%	16%
			*	*			IJ	J					
3	153	16	23	11	48	35	19	52	38	39	14	30	123
	8%	6%	10%	8%	6%	7%	14%	9%	10%	7%	5%	7%	8%
			*	*		ADE	J						
2	74	9	10	3	32	17	1	34	7	13	8	13	60
	4%	3%	5%	3%	4%	4%	1%	6%	2%	3%	3%	3%	4%
			*	*			HI						
	88	13	13	6	39	10	7	43	18	11	5	13	75

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	538	77	57	33	205	140	26	163	75	159	94	112	426
	27%	28%	25%	25%	27%	30%	19%	27%	20%	31%	30%	28%	27%
			*	*		F				H	H		
10 - Much better (10)	233	34	22	17	91	57	11	81	32	60	41	49	184
	12%	12%	10%	13%	12%	12%	8%	14%	9%	12%	13%	12%	12%
			*	*									
9	112	10	12	9	49	28	3	31	17	36	13	11	101
	6%	4%	5%	7%	6%	6%	2%	5%	5%	7%	4%	3%	6%
			*	*									K
8	193	34	22	7	65	54	12	51	26	62	40	52	141
	10%	12%	10%	5%	8%	12%	9%	9%	7%	12%	13%	13%	9%
			*	*							H		
7	223	23	27	12	91	45	25	43	49	69	45	64	159
	11%	8%	12%	9%	12%	10%	19%	7%	13%	13%	14%	16%	10%
			*	*			ACE		G	G	G	L	
6	212	27	22	18	85	50	10	57	38	56	33	40	172
	11%	10%	10%	14%	11%	11%	7%	10%	10%	11%	11%	10%	11%
			*	*									
5	610	91	68	38	224	144	44	187	123	145	83	111	499
	30%	34%	31%	29%	29%	31%	32%	31%	33%	28%	27%	27%	31%
			*	*									
4	156	19	17	9	57	43	11	53	30	38	25	39	118
	8%	7%	7%	7%	7%	9%	8%	9%	8%	7%	8%	10%	7%
			*	*									
Bottom 3 Box (Net)	263	35	34	21	106	48	20	93	54	48	30	39	224
	13%	13%	15%	16%	14%	10%	15%	16%	15%	9%	10%	10%	14%
			*	*				I					
3	130	18	16	9	50	25	11	42	37	26	16	16	113
	6%	6%	7%	7%	7%	5%	8%	7%	10%	5%	5%	4%	7%
			*	*					I				
2	38	4	6	4	17	7	-	12	7	8	4	11	26
	2%	1%	3%	3%	2%	1%	-	2%	2%	2%	1%	3%	2%
			*	*									
	96	13	11	7	39	16	9	39	10	13	10	12	84

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	705	98	73	46	282	162	45	188	113	199	141	174	531
	35%	36%	32%	35%	37%	34%	33%	32%	31%	39%	46%	43%	33%
			*	*							GH	L	
10 - Much better (10)	336	51	38	25	129	72	21	101	53	89	61	83	253
	17%	19%	17%	20%	17%	15%	15%	17%	14%	17%	20%	20%	16%
			*	*									
9	148	14	22	7	63	36	6	39	22	42	30	31	118
	7%	5%	10%	6%	8%	8%	4%	7%	6%	8%	10%	8%	7%
			*	*									
8	221	33	13	13	90	53	19	49	38	69	50	61	160
	11%	12%	6%	10%	12%	11%	14%	8%	10%	13%	16%	15%	10%
			*	*			B			G	G	L	
7	208	18	25	15	82	54	13	52	37	67	32	50	158
	10%	7%	11%	12%	11%	11%	10%	9%	10%	13%	10%	12%	10%
			*	*									
6	167	17	12	13	63	53	9	55	30	42	25	32	135
	8%	6%	5%	10%	8%	11%	6%	9%	8%	8%	8%	8%	8%
			*	*									
5	395	77	39	18	137	98	25	131	71	93	46	61	334
	20%	28%	18%	14%	18%	21%	18%	22%	19%	18%	15%	15%	21%
		CD	*	*				J					
4	147	15	24	10	58	28	12	41	26	42	20	22	125
	7%	6%	11%	8%	8%	6%	9%	7%	7%	8%	6%	5%	8%
			*	*									
Bottom 3 Box (Net)	380	47	52	27	147	76	32	129	90	71	45	67	314
	19%	17%	23%	21%	19%	16%	23%	22%	24%	14%	15%	16%	20%
			*	*				IJ	IJ				
3	136	15	24	12	43	27	15	35	45	26	23	25	111
	7%	6%	11%	9%	6%	6%	11%	6%	12%	5%	7%	6%	7%
			*	*			D		GI				
2	84	4	11	5	36	25	4	34	14	21	7	13	71
	4%	2%	5%	4%	5%	5%	3%	6%	4%	4%	2%	3%	4%
			*	*		A							
	161	28	18	10	68	24	13	61	31	24	15	28	132

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	787	105	98	44	306	183	52	212	121	229	150	173	614
	39%	39%	44%	34%	40%	39%	38%	36%	33%	44%	48%	43%	38%
			*	*						GH	GH		
10 - Much better (10)	314	50	42	14	124	64	21	90	43	94	54	68	247
	16%	18%	19%	10%	16%	14%	16%	15%	12%	18%	17%	17%	15%
			*	*						H			
9	206	25	28	12	83	42	15	42	31	61	51	42	163
	10%	9%	13%	10%	11%	9%	11%	7%	8%	12%	17%	10%	10%
			*	*						G	GH		
8	268	30	27	18	99	77	16	80	46	74	45	63	204
	13%	11%	12%	14%	13%	16%	12%	13%	12%	14%	14%	16%	13%
			*	*									
7	230	32	23	17	96	49	13	52	46	77	32	56	174
	11%	12%	10%	13%	12%	10%	9%	9%	13%	15%	10%	14%	11%
			*	*						G			
6	208	27	22	15	79	53	13	72	31	49	37	44	165
	10%	10%	10%	11%	10%	11%	10%	12%	8%	10%	12%	11%	10%
			*	*									
5	470	73	43	34	174	115	31	150	94	111	60	80	389
	23%	27%	19%	26%	23%	24%	23%	25%	25%	22%	19%	20%	24%
			*	*									
4	125	20	20	3	48	26	8	47	32	23	13	25	100
	6%	7%	9%	2%	6%	5%	6%	8%	9%	4%	4%	6%	6%
			*	*					I				
Bottom 3 Box (Net)	182	15	20	17	67	44	19	64	45	27	16	28	154
	9%	6%	9%	13%	9%	9%	14%	11%	12%	5%	5%	7%	10%
			*	A*			A	IJ	IJ				
3	82	7	5	6	30	26	8	27	26	14	5	12	70
	4%	3%	2%	4%	4%	5%	6%	5%	7%	3%	2%	3%	4%
			*	*					IJ				
2	46	5	8	4	12	12	4	16	12	7	2	10	35
	2%	2%	4%	3%	2%	3%	3%	3%	3%	1%	1%	3%	2%
			*	*					J				
	55	4	6	7	25	7	6	21	6	6	9	5	49

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	1004	138	131	62	396	210	67	256	172	294	183	231	773
	50%	51%	58%	47%	52%	45%	50%	43%	47%	57%	59%	57%	48%
			E*	*						GH	GH	L	
10 - Much better (10)	480	74	74	25	187	90	30	137	74	124	97	114	366
	24%	27%	33%	19%	24%	19%	22%	23%	20%	24%	31%	28%	23%
		E	CE*	*							GH		
9	225	31	28	11	87	46	22	45	46	77	36	53	172
	11%	11%	12%	9%	11%	10%	16%	8%	12%	15%	12%	13%	11%
			*	*						G			
8	299	33	29	26	121	74	16	74	52	93	50	64	235
	15%	12%	13%	20%	16%	16%	12%	12%	14%	18%	16%	16%	15%
			*	*									
7	211	25	16	16	88	53	13	58	52	53	31	43	168
	11%	9%	7%	12%	11%	11%	10%	10%	14%	10%	10%	11%	10%
			*	*									
6	159	21	6	9	62	57	4	61	18	36	23	24	135
	8%	8%	3%	7%	8%	12%	3%	10%	5%	7%	7%	6%	8%
			*	*		BF		H					
5	364	52	41	22	140	83	26	125	66	87	46	65	300
	18%	19%	18%	17%	18%	18%	19%	21%	18%	17%	15%	16%	19%
			*	*									
4	100	13	15	4	26	30	12	40	23	21	9	18	82
	5%	5%	7%	3%	3%	6%	9%	7%	6%	4%	3%	4%	5%
			*	*			D						
Bottom 3 Box (Net)	165	23	16	18	57	38	14	58	37	24	17	25	140
	8%	8%	7%	14%	7%	8%	10%	10%	10%	5%	6%	6%	9%
			*	D*				I	I				
3	70	13	8	5	18	24	3	18	23	11	8	13	57
	4%	5%	4%	4%	2%	5%	2%	3%	6%	2%	3%	3%	4%
			*	*		D			I				
2	34	5	4	6	8	6	4	16	6	6	2	5	29
	2%	2%	2%	5%	1%	1%	3%	3%	2%	1%	*	1%	2%
			*	DE*									
	61	5	3	7	31	8	6	23	8	7	8	7	53

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	483	64	43	29	182	137	28	105	76	139	123	104	379
	24%	23%	19%	22%	24%	29%	21%	18%	21%	27%	40%	26%	24%
			*	*						G	GHI		
10 - Extremely confident (10)	251	29	19	13	99	77	13	57	43	77	48	34	216
	13%	11%	9%	10%	13%	16%	10%	10%	12%	15%	16%	8%	14%
			*	*						G	G		K
9	89	8	20	4	30	22	6	13	13	26	31	25	64
	4%	3%	9%	3%	4%	5%	4%	2%	3%	5%	10%	6%	4%
			AD*	*								GHI	
8	143	28	5	11	53	37	9	35	20	35	43	45	98
	7%	10%	2%	9%	7%	8%	7%	6%	5%	7%	14%	11%	6%
		B	*	B*		B					GHI	L	
7	175	24	24	7	67	39	15	29	33	58	35	52	123
	9%	9%	11%	5%	9%	8%	11%	5%	9%	11%	11%	13%	8%
			*	*					G	G	G	L	
6	142	12	19	6	54	47	4	35	14	52	30	42	100
	7%	4%	9%	4%	7%	10%	3%	6%	4%	10%	10%	10%	6%
			*	*		AF				GH	H	L	
5	346	52	37	18	124	90	24	122	69	90	37	81	265
	17%	19%	17%	14%	16%	19%	18%	20%	19%	17%	12%	20%	17%
			*	*				J	J				
4	141	15	11	12	57	32	14	47	28	37	14	19	122
	7%	5%	5%	9%	7%	7%	10%	8%	8%	7%	4%	5%	8%
			*	*									
Bottom 3 Box (Net)	714	106	89	59	285	124	50	259	147	139	71	107	607
	36%	39%	40%	45%	37%	26%	37%	43%	40%	27%	23%	26%	38%
		E	E*	E*	E		E	IJ	IJ				K
3	145	21	21	16	49	26	11	42	31	42	19	29	116
	7%	8%	10%	12%	6%	6%	8%	7%	8%	8%	6%	7%	7%
			*	DE*									
2	123	17	22	10	53	11	10	49	21	24	9	16	107
	6%	6%	10%	8%	7%	2%	8%	8%	6%	5%	3%	4%	7%
		E	E*	E*	E		E	J					

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	577	81	55	31	234	147	27	117	92	172	146	109	467
	29%	30%	25%	24%	30%	31%	20%	20%	25%	33%	47%	27%	29%
			*	*	F	F				GH	GHI		
10 - Extremely confident (10)	251	35	23	14	102	63	14	60	40	70	64	39	211
	13%	13%	10%	11%	13%	13%	10%	10%	11%	14%	21%	10%	13%
			*	*							GHI		
9	130	27	16	6	43	31	7	30	15	40	28	23	106
	6%	10%	7%	5%	6%	7%	5%	5%	4%	8%	9%	6%	7%
			*	*								H	
8	196	19	16	11	89	53	7	27	36	62	55	47	150
	10%	7%	7%	8%	12%	11%	5%	4%	10%	12%	18%	12%	9%
			*	*	F				G	G	GH		
7	219	33	14	16	90	44	23	53	36	74	42	49	170
	11%	12%	6%	12%	12%	9%	17%	9%	10%	14%	14%	12%	11%
			*	*			BE			G			
6	180	20	22	8	62	59	9	38	35	54	34	41	139
	9%	7%	10%	6%	8%	13%	7%	6%	9%	10%	11%	10%	9%
			*	*		D							
5	324	45	33	18	116	79	32	127	61	63	30	72	252
	16%	16%	15%	14%	15%	17%	24%	21%	16%	12%	10%	18%	16%
			*	*			D	IJ	J				
4	172	24	37	17	60	26	8	50	29	55	21	35	137
	9%	9%	17%	13%	8%	5%	6%	8%	8%	11%	7%	9%	9%
			DEF*	E*									
Bottom 3 Box (Net)	532	70	62	40	207	115	37	211	116	98	36	100	432
	27%	26%	28%	31%	27%	24%	27%	35%	32%	19%	12%	25%	27%
			*	*				IJ	IJ	J			
3	156	30	16	12	62	29	7	56	32	43	12	38	119
	8%	11%	7%	9%	8%	6%	5%	9%	9%	8%	4%	9%	7%
			*	*				J	J	J			
2	86	13	11	6	25	19	11	39	12	19	6	15	71
	4%	5%	5%	5%	3%	4%	8%	6%	3%	4%	2%	4%	4%
			*	*			D	J					

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	521	73	63	29	199	128	29	125	96	137	129	101	420
	26%	27%	28%	22%	26%	27%	21%	21%	26%	27%	42%	25%	26%
			*	*							GHI		
10 - Extremely confident (10)	210	28	27	12	79	53	12	50	39	53	47	22	188
	10%	10%	12%	9%	10%	11%	9%	8%	11%	10%	15%	5%	12%
			*	*							G		K
9	105	17	15	6	31	29	7	24	26	26	25	20	85
	5%	6%	7%	5%	4%	6%	5%	4%	7%	5%	8%	5%	5%
			*	*							G		
8	206	29	21	11	88	46	10	51	30	58	57	59	147
	10%	11%	10%	9%	11%	10%	8%	9%	8%	11%	18%	15%	9%
			*	*							GHI	L	
7	192	30	16	12	73	47	14	43	24	78	38	46	147
	10%	11%	7%	9%	10%	10%	10%	7%	7%	15%	12%	11%	9%
			*	*						GH	GH		
6	153	13	16	6	54	56	9	59	19	40	18	32	121
	8%	5%	7%	4%	7%	12%	6%	10%	5%	8%	6%	8%	8%
			*	*		ACD							
5	333	41	31	20	127	90	23	124	68	77	33	69	263
	17%	15%	14%	16%	16%	19%	17%	21%	19%	15%	11%	17%	16%
			*	*				J	J				
4	149	19	19	10	63	29	10	37	27	50	23	34	115
	7%	7%	9%	7%	8%	6%	7%	6%	7%	10%	7%	8%	7%
			*	*									
Bottom 3 Box (Net)	654	96	79	53	254	120	52	210	134	133	68	124	530
	33%	35%	35%	41%	33%	26%	38%	35%	36%	26%	22%	31%	33%
		E	*	E*	E		E	IJ	IJ				
3	153	20	31	12	66	10	14	38	30	34	22	17	136
	8%	7%	14%	9%	9%	2%	10%	6%	8%	7%	7%	4%	9%
		E	E*	E*	E		E						K
2	146	34	15	13	49	25	10	55	24	34	10	22	124
	7%	12%	7%	10%	6%	5%	7%	9%	6%	7%	3%	5%	8%
		DE	*	*				J					

1 - Not at all confident (1)	381	48	30	32	161	75	35	119	98	73	42	77	304
	19%	18%	14%	25%	21%	16%	26%	20%	27%	14%	14%	19%	19%
			*	BE*			BE		IJ				
Sigma	2002	272	224	130	769	470	136	597	368	515	310	405	1597
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	491	52	50	34	222	88	45	171	88	114	67	124	366
	25%	19%	23%	26%	29%	19%	33%	29%	24%	22%	22%	31%	23%
			*	*	AE		AE					L	
10 - Strongly agree (10)	260	31	35	12	101	53	27	85	48	52	41	62	199
	13%	12%	16%	9%	13%	11%	20%	14%	13%	10%	13%	15%	12%
			*	*			CE						
9	89	6	2	9	50	13	10	18	20	35	10	25	64
	4%	2%	1%	7%	6%	3%	7%	3%	5%	7%	3%	6%	4%
			*	B*	ABE		ABE			G			
8	141	14	13	13	71	22	8	68	20	27	16	37	104
	7%	5%	6%	10%	9%	5%	6%	11%	5%	5%	5%	9%	6%
			*	E*	E			HIJ					
7	172	22	27	5	52	51	14	53	22	54	37	51	121
	9%	8%	12%	4%	7%	11%	10%	9%	6%	10%	12%	13%	8%
			*	*		C					H	L	
6	159	14	19	9	59	40	16	46	32	48	21	29	130
	8%	5%	9%	7%	8%	9%	12%	8%	9%	9%	7%	7%	8%
			*	*			A						
5	300	45	30	19	110	73	24	110	60	71	26	65	235
	15%	16%	13%	14%	14%	15%	18%	18%	16%	14%	8%	16%	15%
			*	*				J	J				
4	132	16	14	12	58	21	11	38	23	22	27	20	112
	7%	6%	6%	9%	7%	4%	8%	6%	6%	4%	9%	5%	7%
			*	*							I		
Bottom 3 Box (Net)	750	123	84	51	268	197	27	179	144	207	132	117	633
	37%	45%	37%	39%	35%	42%	20%	30%	39%	40%	43%	29%	40%
		DF	F*	F*	F	F			G	G	G		K
3	154	19	12	8	68	39	8	33	37	43	28	33	121
	8%	7%	5%	6%	9%	8%	6%	6%	10%	8%	9%	8%	8%
			*	*					G				
2	185	25	36	13	64	41	6	38	34	60	34	33	151
	9%	9%	16%	10%	8%	9%	4%	6%	9%	12%	11%	8%	9%
			DF*	*						G	G		

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

	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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	655	90	67	46	246	170	35	175	97	183	146	136	518
	33%	33%	30%	35%	32%	36%	26%	29%	26%	36%	47%	34%	32%
			*	*						H	GHI		
10 - Strongly agree (10)	320	38	38	26	124	75	19	82	57	89	69	54	265
	16%	14%	17%	20%	16%	16%	14%	14%	15%	17%	22%	13%	17%
			*	*							G		
9	145	19	18	10	54	38	7	41	21	41	27	33	113
	7%	7%	8%	7%	7%	8%	5%	7%	6%	8%	9%	8%	7%
			*	*									
8	189	34	11	10	69	57	9	51	18	54	50	49	140
	9%	12%	5%	8%	9%	12%	7%	9%	5%	10%	16%	12%	9%
		B	*	*		B				H	GH		
7	175	24	18	10	70	38	15	39	31	60	33	38	138
	9%	9%	8%	8%	9%	8%	11%	7%	8%	12%	11%	9%	9%
			*	*						G			
6	131	11	24	5	52	30	9	34	21	38	34	36	95
	7%	4%	11%	4%	7%	6%	6%	6%	6%	7%	11%	9%	6%
			A*	*							G		
5	332	40	44	24	126	74	25	124	62	82	26	74	258
	17%	15%	20%	19%	16%	16%	18%	21%	17%	16%	8%	18%	16%
			*	*				J	J	J			
4	159	20	14	13	58	46	8	46	36	36	14	25	134
	8%	7%	6%	10%	8%	10%	6%	8%	10%	7%	4%	6%	8%
			*	*					J				
Bottom 3 Box (Net)	550	88	58	32	216	112	45	179	121	117	57	96	454
	27%	32%	26%	25%	28%	24%	33%	30%	33%	23%	18%	24%	28%
			*	*				IJ	IJ				
3	164	20	18	5	71	35	15	61	28	39	19	37	127
	8%	7%	8%	4%	9%	7%	11%	10%	8%	8%	6%	9%	8%
			*	*			C						
2	113	20	11	12	42	21	8	36	34	31	6	19	93
	6%	7%	5%	9%	5%	5%	6%	6%	9%	6%	2%	5%	6%
			*	*				J	J	J			

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
Base: All Respondents (unwtd)	2002	293	193	168	692	463	193	503	375	554	388	362	1640
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	597	368	515	310	405	1597
Top 3 Box (Net)	743	104	72	54	301	160	53	190	123	204	161	117	626
	37%	38%	32%	41%	39%	34%	39%	32%	33%	40%	52%	29%	39%
			*	*						G	GHI		K
10 - Strongly agree (10)	370	50	40	26	148	77	28	83	63	104	89	47	323
	18%	18%	18%	20%	19%	16%	21%	14%	17%	20%	29%	11%	20%
			*	*						G	GHI		K
9	166	25	12	12	63	45	9	39	30	51	27	21	145
	8%	9%	5%	9%	8%	10%	7%	6%	8%	10%	9%	5%	9%
			*	*									
8	207	29	20	16	90	38	15	69	30	49	45	50	157
	10%	11%	9%	12%	12%	8%	11%	11%	8%	10%	14%	12%	10%
			*	*							H		
7	180	21	28	7	64	50	10	46	25	66	33	51	129
	9%	8%	12%	5%	8%	11%	7%	8%	7%	13%	11%	13%	8%
			*	*							GH		L
6	163	24	19	10	63	29	19	51	29	43	27	39	124
	8%	9%	8%	8%	8%	6%	14%	9%	8%	8%	9%	10%	8%
			*	*			DE						
5	322	35	38	24	125	82	18	120	68	67	28	75	247
	16%	13%	17%	19%	16%	17%	13%	20%	19%	13%	9%	18%	15%
			*	*				IJ	J				
4	125	17	11	9	41	40	7	44	29	34	11	19	106
	6%	6%	5%	7%	5%	8%	5%	7%	8%	7%	3%	5%	7%
			*	*					J				
Bottom 3 Box (Net)	469	71	57	26	175	111	29	146	94	100	50	104	365
	23%	26%	25%	20%	23%	24%	21%	24%	26%	19%	16%	26%	23%
			*	*				J	J				
3	150	19	16	8	60	30	16	45	25	41	19	43	107
	7%	7%	7%	6%	8%	6%	12%	7%	7%	8%	6%	11%	7%
			*	*									
2	96	19	13	3	31	27	3	45	17	18	5	19	76
	5%	7%	6%	2%	4%	6%	2%	8%	5%	4%	2%	5%	5%
			*	*				IJ					

