

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
1 - 100	214 11%	28 10%	15 7%	15 12%	89 12%	50 11%	16 12%	100 16%	40 11%	34 7%	17 6%	29 9%	185 11%
101 - 200	206 10%	26 10%	27 12%	15 12%	74 10%	51 11%	13 10%	85 13%	29 8%	56 12%	22 8%	38 11%	169 10%
201 - 300	140 7%	18 7%	13 6%	12 9%	53 7%	34 7%	10 7%	55 9%	33 9%	40 8%	7 2%	22 6%	118 7%
301 - 400	85 4%	7 3%	2 1%	4 3%	35 5%	28 6%	8 6%	33 5%	18 5%	23 5%	7 2%	11 3%	75 4%
401 - 500	217 11%	34 12%	24 11%	12 9%	73 10%	57 12%	17 12%	51 8%	46 13%	56 12%	32 11%	36 11%	181 11%
501 - 600	41 2%	8 3%	8 4%	4 3%	16 2%	3 1%	1 1%	5 1%	12 4%	13 3%	8 3%	3 1%	38 2%
601 - 700	12 1%	2 1%	2 1%	1 *	4 1%	3 1%	1 *	3 *	2 1%	3 1%	3 1%	4 1%	8 *
701 - 800	32 2%	7 3%	4 2%	3 3%	11 1%	5 2%	3 2%	5 1%	4 1%	8 2%	9 3%	6 2%	26 2%
801 - 900	9 *	5 2%	- -	- -	1 *	2 1%	- -	3 *	3 1%	1 *	- -	2 1%	6 *
901 - 1000	175 9%	22 8%	28 12%	7 6%	60 8%	49 10%	9 7%	20 3%	30 9%	69 14%	37 13%	38 11%	137 8%
1001 - 2000	167 8%	25 9%	21 9%	13 10%	61 8%	31 7%	16 12%	21 3%	22 6%	61 13%	49 17%	33 10%	134 8%
2001 - 3000	58 3%	7 3%	6 3%	2 2%	24 3%	16 3%	2 1%	5 1%	8 2%	14 3%	28 10%	15 4%	43 3%
3001 - 4000	25 1%	3 1%	6 3%	2 1%	7 1%	7 1%	* *	- *	1 *	7 1%	12 4%	3 1%	22 1%
4001 - 5000	24 1%	3 1%	4 2%	1 1%	9 1%	5 1%	2 1%	5 1%	- -	6 1%	12 4%	6 2%	19 1%
5001 - 6000	6 *	1 1%	- -	- -	3 *	2 *	- -	3 1%	- -	- -	2 1%	5 1%	2 *
6001 - 7000	1 *	- -	- -	* *	1 *	- -	- -	- -	- -	- -	1 *	- -	1 *
7001 - 8000	3 *	- -	- -	- -	3 *	- -	- -	- -	- -	- -	3 1%	1 *	2 *
8001 - 9000	* *	* *	- -	- -	- -	- -	- -	- -	- -	- -	* *	* *	- -
9001 - 10000	7 *	3 1%	- -	1 1%	1 *	1 *	2 1%	2 *	2 1%	* *	2 1%	3 1%	3 *
Insolvent (\$0/None)	577 29%	70 26%	63 28%	37 29%	243 32%	127 27%	36 27%	233 37%	105 30%	85 18%	39 13%	85 25%	492 30%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	629 100%	356 100%	476 100%	290 100%	338 100%	1662 100%
<b>Summary</b>													
\$200 or less (Net)	420 21%	55 20%	42 19%	30 23%	163 21%	101 21%	30 22%	185 29%	69 19%	90 14%	40 20%	67 20%	354 21%
\$100 or less (Net)	214 11%	28 10%	15 7%	15 12%	89 12%	50 11%	16 12%	100 16%	40 11%	34 7%	17 6%	29 9%	185 11%
Mean (Incl. 0)	632.4	741.3	697	620	598	599.3	628.9	350.9	490.7	733.6	1417.1	853	587.6
Std. Dev.	1120.48	1358.56	1018.85	1242.37	1082.14	979.71	1291.02	891.86	941.78	932.24	1717.62	1490.54	1023.84
Std. Err.	25.05	82.38	68.07	108.96	39.05	45.19	110.7	35.57	49.9	42.72	100.84	81.07	25.11
Mean (Excl. 0)	889.1	997.8	971.8	870.3	875.6	820.9	859.3	556.8	696.2	893.6	1635.6	1140.3	834.9
Std. Dev.	1239.78	1493.45	1086.8	1397.56	1213.29	1064.6	1443.4	1071.63	1056.52	956.97	1745.9	1626.02	1132.79
Std. Err.	32.87	105.06	85.74	145.22	52.98	57.47	144.67	53.83	66.68	48.4	110.12	102.25	33.12
Median	250	300	300	200	200	300	300	100	250	441.1	1000	300	200
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 (**)													

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	469	73	53	32	163	118	30	127	87	113	76	89	380
	23%	27%	24%	25%	21%	25%	22%	20%	24%	24%	26%	26%	23%
10 - Much better (10)	234	39	25	16	77	62	14	61	37	60	45	38	195
	12%	14%	11%	12%	10%	13%	10%	10%	10%	13%	16%	11%	12%
											G		
9	77	10	11	3	28	20	4	20	14	15	8	10	67
	4%	4%	5%	3%	4%	4%	3%	3%	4%	3%	3%	3%	4%
8	158	23	17	13	58	35	12	46	36	39	23	40	118
	8%	8%	8%	10%	8%	8%	9%	7%	10%	8%	8%	12%	7%
												L	
7	217	22	20	12	84	65	14	55	38	68	40	56	161
	11%	8%	9%	9%	11%	14%	10%	9%	11%	14%	14%	17%	10%
						A				G	G	L	
6	216	26	22	14	65	67	23	63	29	75	24	38	179
	11%	9%	10%	11%	8%	14%	17%	10%	8%	16%	8%	11%	11%
						D	AD			GHJ			
5	607	89	52	33	256	137	40	178	112	138	95	76	531
	30%	33%	23%	26%	33%	29%	29%	28%	32%	29%	33%	23%	32%
					B								K
4	184	19	40	14	73	28	10	75	26	37	25	29	155
	9%	7%	18%	11%	10%	6%	7%	12%	7%	8%	9%	9%	9%
			ADEF										
Bottom 3 Box (Net)	306	43	37	24	127	56	19	130	64	44	30	51	255
	15%	16%	16%	18%	17%	12%	14%	21%	18%	9%	10%	15%	15%
								IJ	IJ				
3	110	13	8	11	50	24	5	53	27	15	6	17	93
	6%	5%	3%	8%	6%	5%	4%	8%	7%	3%	2%	5%	6%
								IJ	IJ				
2	64	4	6	7	32	10	6	22	22	5	11	12	52
	3%	1%	3%	5%	4%	2%	4%	3%	6%	1%	4%	4%	3%
				A				I	I		I		
1 - Much worse (1)	132	26	23	6	46	22	8	55	15	24	13	21	111
	7%	10%	10%	5%	6%	5%	6%	9%	4%	5%	4%	6%	7%
		E	E					HU					
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.7	5.8	5.5	5.7	5.6	6.1	5.8	5.4	5.7	6.1	6.1	5.9	5.7
						BD				G	G		
Std. Dev.	2.43	2.6	2.59	2.47	2.37	2.33	2.34	2.47	2.4	2.25	2.41	2.43	2.43
Std. Err.	0.05	0.16	0.17	0.22	0.09	0.11	0.2	0.1	0.13	0.1	0.14	0.13	0.06
Median	5	5	5	5	5	6	5	5	5	6	5	6	5

**Statistics:**

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	646	98	71	47	206	174	50	172	107	166	117	115	532
	32%	36%	32%	36%	27%	37%	37%	27%	30%	35%	40%	34%	32%
		D		D		D			G		GH		
10 - Much better (10)	320	47	36	24	104	87	23	86	49	82	61	56	265
	16%	17%	16%	19%	14%	18%	17%	14%	14%	17%	21%	17%	16%
											GH		
9	134	18	17	6	44	39	11	33	32	33	16	27	107
	7%	6%	8%	4%	6%	8%	8%	5%	9%	7%	5%	8%	6%
8	192	34	19	17	58	48	15	52	26	51	39	32	160
	10%	13%	8%	13%	8%	10%	11%	8%	7%	11%	14%	10%	10%
		D		D							GH		
7	183	19	18	13	76	46	11	56	33	60	21	41	142
	9%	7%	8%	10%	10%	10%	8%	9%	9%	13%	7%	12%	9%
										J			
6	173	22	17	10	65	49	11	44	39	48	26	29	144
	9%	8%	8%	8%	8%	10%	8%	7%	11%	10%	9%	9%	9%
5	436	51	38	19	195	107	26	122	76	103	70	67	369
	22%	19%	17%	15%	25%	23%	19%	19%	21%	22%	24%	20%	22%
				BC									
4	120	18	18	6	46	22	10	53	9	29	15	10	110
	6%	6%	8%	5%	6%	5%	7%	8%	3%	6%	5%	3%	7%
								H					K
Bottom 3 Box (Net)	441	64	63	35	180	71	28	182	92	70	43	76	365
	22%	24%	28%	27%	23%	15%	21%	29%	26%	15%	15%	23%	22%
		E	E	E	E			IJ	IJ				
3	132	15	17	10	61	16	13	52	28	22	15	26	106
	7%	6%	8%	7%	8%	3%	9%	8%	8%	5%	5%	8%	6%
				E	E		E	I					
2	84	6	14	9	25	24	7	38	24	10	7	16	68
	4%	2%	6%	7%	3%	5%	5%	6%	7%	2%	2%	5%	4%
				A				IJ	IJ				
1 - Much worse (1)	225	43	32	16	94	31	9	91	40	37	21	34	191
	11%	16%	14%	12%	12%	7%	7%	15%	11%	8%	7%	10%	11%
		EF	E	E	E			IJ					
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.9	5.8	5.6	5.9	5.6	6.3	6.1	5.4	5.7	6.3	6.4	6	5.8
						ABD				GH	GH		
Std. Dev.	2.86	3.02	3.04	3.04	2.78	2.71	2.8	2.93	2.87	2.66	2.73	2.86	2.86
Std. Err.	0.06	0.18	0.2	0.27	0.1	0.12	0.24	0.12	0.15	0.12	0.16	0.16	0.07
Median	6	6	5	6	5	6	6	5	6	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 (\*)

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	719	111	79	46	268	164	51	203	120	189	125	137	582
	36%	41%	35%	35%	35%	35%	38%	32%	34%	40%	43%	41%	35%
										G	GH		
10 - Much better (10)	320	52	39	25	117	73	15	88	51	80	56	57	264
	16%	19%	17%	19%	15%	16%	11%	14%	14%	17%	19%	17%	16%
9	145	18	14	9	59	29	15	35	25	44	24	29	116
	7%	7%	6%	7%	8%	6%	11%	6%	7%	9%	8%	9%	7%
							E						
8	254	41	26	12	92	63	21	80	43	65	46	52	203
	13%	15%	12%	9%	12%	13%	15%	13%	12%	14%	16%	15%	12%
7	215	19	21	15	79	69	11	76	39	56	28	36	179
	11%	7%	9%	11%	10%	15%	8%	12%	11%	12%	10%	11%	11%
							A						
6	214	37	15	20	65	56	20	60	32	61	36	37	176
	11%	14%	7%	15%	8%	12%	15%	10%	9%	13%	13%	11%	11%
		BD		BD			BD						
5	519	64	61	28	222	112	33	145	109	115	67	74	446
	26%	24%	27%	21%	29%	24%	24%	23%	30%	24%	23%	22%	27%
									G				
4	114	14	20	6	42	28	3	43	23	26	13	23	91
	6%	5%	9%	5%	6%	6%	2%	7%	6%	5%	5%	7%	5%
			F										
Bottom 3 Box (Net)	219	27	27	16	91	40	17	102	34	30	20	31	187
	11%	10%	12%	12%	12%	9%	13%	16%	9%	6%	7%	9%	11%
								HU					
3	81	7	11	8	37	12	6	38	14	11	7	13	68
	4%	3%	5%	6%	5%	3%	5%	6%	4%	2%	2%	4%	4%
								I					
2	56	10	5	3	20	12	7	24	9	9	7	10	46
	3%	4%	2%	3%	3%	3%	5%	4%	2%	2%	2%	3%	3%
1 - Much worse (1)	82	11	12	4	34	16	4	40	11	9	5	9	73
	4%	4%	5%	3%	4%	3%	3%	6%	3%	2%	2%	3%	4%
								J					
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	6.4	6.6	6.3	6.5	6.3	6.5	6.4	6.1	6.3	6.7	6.8	6.6	6.4
										GH	GH		
Std. Dev.	2.45	2.49	2.57	2.49	2.47	2.33	2.38	2.57	2.35	2.26	2.32	2.4	2.46
Std. Err.	0.05	0.15	0.17	0.22	0.09	0.11	0.2	0.1	0.12	0.1	0.14	0.13	0.06
Median	6	6	6	6	6	6	6	6	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 (\*)

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	925	134	107	65	330	219	71	271	145	247	152	174	751
	46%	49%	48%	50%	43%	47%	52%	43%	41%	52%	52%	52%	45%
10 - Much better (10)	485	77	50	35	170	120	33	136	82	124	83	95	391
	24%	28%	22%	27%	22%	26%	24%	22%	23%	26%	29%	28%	23%
9	208	34	24	15	72	44	19	69	26	60	36	36	172
	10%	13%	11%	11%	9%	9%	14%	11%	7%	13%	12%	11%	10%
8	232	23	32	15	88	56	19	66	38	64	33	44	188
	12%	9%	14%	11%	11%	12%	14%	10%	11%	13%	11%	13%	11%
7	173	13	21	6	68	54	11	45	33	47	33	31	143
	9%	5%	9%	5%	9%	12%	8%	7%	9%	10%	11%	9%	9%
6	147	21	14	14	45	40	13	51	30	27	24	32	115
	7%	8%	6%	11%	6%	8%	10%	8%	8%	6%	8%	9%	7%
5	458	59	40	27	207	100	26	128	104	99	61	65	393
	23%	22%	18%	20%	27%	21%	19%	20%	29%	21%	21%	19%	24%
4	97	19	12	5	39	17	5	45	19	16	5	13	84
	5%	7%	5%	4%	5%	4%	3%	7%	5%	3%	2%	4%	5%
Bottom 3 Box (Net)	200	26	30	14	79	40	11	89	26	40	15	24	176
	10%	10%	13%	10%	10%	9%	8%	14%	7%	8%	5%	7%	11%
3	60	4	10	6	20	16	4	24	7	17	6	7	53
	3%	1%	4%	4%	3%	3%	3%	4%	2%	4%	2%	2%	3%
2	49	13	5	1	21	7	2	19	8	12	3	8	41
	2%	5%	2%	1%	3%	2%	2%	3%	2%	2%	1%	2%	2%
1 - Much worse (1)	91	10	15	6	38	17	5	46	10	12	6	9	82
	5%	4%	7%	5%	5%	4%	3%	7%	3%	2%	2%	3%	5%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	6.9	7	6.8	7	6.7	7	7.2	6.5	6.7	7.2	7.4	7.2	6.8
Std. Dev.	2.62	2.72	2.75	2.66	2.62	2.5	2.47	2.8	2.47	2.49	2.33	2.47	2.64
Std. Err.	0.06	0.17	0.18	0.23	0.09	0.12	0.21	0.11	0.13	0.11	0.14	0.13	0.06
Median	7	7	7	7.3	7	7	8	7	6.9	8	8	8	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 (\*)

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	471	56	56	27	160	146	26	115	70	126	106	97	374
	24%	21%	25%	21%	21%	31%	19%	18%	20%	26%	36%	29%	23%
10 - Extremely confident (10)	255	27	36	14	93	70	15	72	30	66	58	39	216
	13%	10%	16%	11%	12%	15%	11%	11%	9%	14%	20%	12%	13%
9	95	9	12	4	36	28	6	15	19	27	21	19	76
	5%	3%	5%	3%	5%	6%	4%	2%	5%	6%	7%	6%	5%
8	120	20	8	9	32	47	5	28	21	33	27	38	82
	6%	7%	3%	7%	4%	10%	4%	4%	6%	7%	9%	11%	5%
7	156	22	9	12	58	45	10	40	28	39	29	35	120
	8%	8%	4%	9%	8%	10%	7%	6%	8%	8%	10%	10%	7%
6	151	12	16	6	59	43	15	37	23	48	25	36	116
	8%	5%	7%	5%	8%	9%	11%	6%	7%	10%	9%	11%	7%
5	375	57	39	21	149	86	23	113	73	92	52	60	315
	19%	21%	17%	16%	19%	18%	17%	18%	21%	19%	18%	18%	19%
4	144	20	15	9	50	38	13	41	44	27	18	24	120
	7%	7%	7%	7%	6%	8%	10%	7%	12%	6%	6%	7%	7%
Bottom 3 Box (Net)	703	105	89	55	292	113	49	282	119	143	61	87	616
	35%	39%	40%	42%	38%	24%	36%	45%	33%	30%	21%	26%	37%
3	128	19	18	13	51	15	13	36	16	35	25	28	100
	6%	7%	8%	10%	7%	3%	9%	6%	4%	7%	8%	8%	6%
2	125	20	15	13	59	11	7	56	22	24	12	19	106
	6%	7%	7%	10%	8%	2%	5%	9%	6%	5%	4%	6%	6%
1 - Not at all confident (1)	450	66	56	30	183	87	29	189	81	84	25	40	410
	23%	24%	25%	23%	24%	18%	21%	30%	23%	18%	9%	12%	25%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5	4.7	4.9	4.6	4.8	5.6	4.8	4.3	4.7	5.3	6.1	5.6	4.8
Std. Dev.	3.06	2.97	3.23	3.03	3.05	3.02	2.93	3.08	2.88	2.99	2.88	2.8	3.1
	0.07	0.18	0.22	0.27	0.11	0.14	0.25	0.12	0.15	0.14	0.17	0.15	0.08
Median	5	5	5	5	5	5	5	4	5	5	6	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 (\*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Having an illness and being unable to work for three months

	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>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	550	64	70	35	217	119	44	140	82	148	107	86	464
	27%	24%	31%	27%	28%	25%	32%	22%	23%	31%	37%	25%	28%
10 - Extremely confident (10)	298	34	45	19	126	53	21	71	43	77	58	40	258
	15%	13%	20%	14%	16%	11%	15%	11%	12%	16%	20%	12%	16%
			E		E							GH	
9	98	18	10	7	33	21	9	20	16	30	22	16	82
	5%	7%	5%	5%	4%	4%	7%	3%	5%	6%	8%	5%	5%
										G	G		
8	153	11	15	10	58	45	14	49	22	41	27	30	123
	8%	4%	7%	8%	8%	10%	10%	8%	6%	9%	9%	9%	7%
						A	A						
7	165	17	18	10	60	45	15	34	24	47	32	33	132
	8%	6%	8%	8%	8%	10%	11%	5%	7%	10%	11%	10%	8%
										G	G		
6	170	21	12	6	76	45	9	49	26	42	28	39	132
	9%	8%	5%	5%	10%	10%	7%	8%	7%	9%	10%	11%	8%
5	377	61	26	22	142	101	25	109	83	87	53	60	317
	19%	23%	12%	17%	19%	21%	18%	17%	23%	18%	18%	18%	19%
		B				B							
4	137	19	15	9	53	32	9	48	28	29	18	29	108
	7%	7%	7%	7%	7%	7%	7%	8%	8%	6%	6%	9%	7%
Bottom 3 Box (Net)	600	89	83	47	219	128	34	249	114	124	52	91	509
	30%	33%	37%	36%	29%	27%	25%	40%	32%	26%	18%	27%	31%
			EF	F				IJ	J	J			
3	147	22	21	12	44	39	8	48	25	44	18	27	120
	7%	8%	10%	9%	6%	8%	6%	8%	7%	9%	6%	8%	7%
2	106	12	20	8	33	28	5	52	16	22	10	11	95
	5%	4%	9%	6%	4%	6%	4%	8%	5%	5%	3%	3%	6%
			D					IJ					
1 - Not at all confident (1)	348	54	42	27	143	61	21	149	72	57	24	53	295
	17%	20%	19%	21%	19%	13%	15%	24%	20%	12%	8%	16%	18%
		E		E	E			IJ	IJ				
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.4	5.1	5.3	5.1	5.4	5.4	5.7	4.7	5	5.7	6.3	5.4	5.3
							A			GH	GHI		
Std. Dev.	3.02	2.99	3.3	3.14	3.06	2.79	2.99	3.03	2.95	2.92	2.82	2.85	3.05
Std. Err.	0.07	0.18	0.22	0.28	0.11	0.13	0.26	0.12	0.16	0.13	0.17	0.16	0.07
Median	5	5	5	5	5	5	5.9	5	5	5	6	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 (\*)

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	572	73	71	32	208	147	40	131	93	153	125	100	472
	29%	27%	32%	24%	27%	31%	30%	21%	26%	32%	43%	30%	28%
10 - Extremely confident (10)	280	34	42	19	107	62	16	65	38	78	60	48	232
	14%	12%	19%	15%	14%	13%	11%	10%	11%	16%	21%	14%	14%
9	128	17	16	6	43	38	8	38	31	22	20	25	104
	6%	6%	7%	5%	6%	8%	6%	6%	9%	5%	7%	7%	6%
8	164	23	13	7	58	47	17	27	24	53	45	28	135
	8%	8%	6%	5%	8%	10%	12%	4%	7%	11%	15%	8%	8%
7	185	24	13	18	65	52	12	32	36	64	32	43	142
	9%	9%	6%	14%	9%	11%	9%	5%	10%	14%	11%	13%	9%
6	189	19	24	17	75	43	10	47	31	67	26	32	157
	9%	7%	11%	13%	10%	9%	8%	7%	9%	14%	9%	9%	9%
5	381	64	36	18	145	96	23	118	77	70	53	61	320
	19%	24%	16%	14%	19%	20%	17%	19%	22%	15%	18%	18%	19%
4	171	25	22	10	62	35	18	58	31	40	22	34	138
	9%	9%	10%	8%	8%	7%	13%	9%	9%	8%	8%	10%	8%
Bottom 3 Box (Net)	502	66	59	34	212	97	33	244	87	82	32	68	434
	25%	24%	26%	27%	28%	21%	24%	39%	24%	17%	11%	20%	26%
3	148	18	21	11	55	33	10	64	30	30	14	22	126
	7%	7%	10%	9%	7%	7%	7%	10%	8%	6%	5%	7%	8%
2	85	13	6	8	39	14	5	52	14	9	5	16	69
	4%	5%	3%	6%	5%	3%	3%	8%	4%	2%	2%	5%	4%
1 - Not at all confident (1)	269	36	32	16	118	49	18	128	43	43	14	30	239
	13%	13%	14%	12%	15%	10%	13%	20%	12%	9%	5%	9%	14%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.6	5.5	5.7	5.6	5.4	5.9	5.5	4.7	5.5	6.1	6.7	5.9	5.5
Std. Dev.	2.88	2.82	3.04	2.86	2.94	2.76	2.83	2.94	2.76	2.69	2.56	2.74	2.91
Std. Err.	0.06	0.17	0.2	0.25	0.11	0.13	0.24	0.12	0.15	0.12	0.15	0.15	0.07
Median	5	5	5	6	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 (\*)



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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	520	64	62	35	198	126	36	142	76	143	97	91	430
	26%	24%	28%	27%	26%	27%	26%	23%	21%	30%	33%	27%	26%
10 - Extremely confident (10)	270	28	37	22	109	58	17	77	38	67	52	38	232
	14%	10%	16%	17%	14%	12%	12%	12%	11%	14%	18%	11%	14%
9	103	11	15	9	40	23	6	30	14	31	19	30	73
	5%	4%	7%	7%	5%	5%	4%	5%	4%	7%	7%	9%	4%
8	147	25	10	4	50	45	13	34	25	45	26	23	124
	7%	9%	5%	3%	6%	10%	10%	5%	7%	9%	9%	7%	7%
7	181	18	23	10	71	51	9	33	29	51	41	45	136
	9%	7%	10%	8%	9%	11%	6%	5%	8%	11%	14%	13%	8%
6	171	22	18	8	65	47	11	58	26	38	28	25	146
	9%	8%	8%	6%	8%	10%	8%	9%	7%	8%	10%	7%	9%
5	400	75	33	18	154	95	26	119	99	91	49	54	347
	20%	28%	15%	14%	20%	20%	19%	19%	28%	19%	17%	16%	21%
4	138	13	23	14	44	37	8	41	29	30	17	30	108
	7%	5%	10%	11%	6%	8%	6%	6%	8%	6%	6%	9%	7%
Bottom 3 Box (Net)	589	80	65	46	236	115	47	236	97	123	58	95	494
	29%	29%	29%	35%	31%	24%	34%	38%	27%	26%	20%	28%	30%
3	134	13	20	7	51	28	16	46	17	42	19	25	109
	7%	5%	9%	6%	7%	6%	11%	7%	5%	9%	7%	7%	7%
2	94	10	8	14	39	19	5	41	17	20	9	10	84
	5%	4%	3%	11%	5%	4%	3%	6%	5%	4%	3%	3%	5%
1 - Not at all confident (1)	361	57	37	25	147	69	26	149	63	62	30	60	302
	18%	21%	17%	19%	19%	15%	19%	24%	18%	13%	10%	18%	18%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.3	5.1	5.5	5.1	5.3	5.5	5.1	4.8	5.1	5.7	6.1	5.4	5.3
Std. Dev.	2.98	2.89	3.05	3.23	3.03	2.83	2.99	3.06	2.8	2.89	2.84	2.96	2.98
	0.07	0.18	0.2	0.28	0.11	0.13	0.26	0.12	0.15	0.13	0.17	0.16	0.07
Median	5	5	5	5	5	5	5	5	5	5	6	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 (\*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

	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>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	658	82	80	39	255	162	39	195	116	155	115	107	552
	33%	30%	36%	30%	33%	35%	29%	31%	33%	32%	40%	32%	33%
10 - Extremely confident (10)	382	49	54	22	140	94	23	122	62	81	71	55	327
	19%	18%	24%	17%	18%	20%	17%	19%	17%	17%	24%	16%	20%
9	112	14	12	8	44	24	9	32	19	27	19	24	87
	6%	5%	5%	6%	6%	5%	7%	5%	5%	6%	7%	7%	5%
8	164	18	15	10	71	44	7	41	35	47	25	28	137
	8%	7%	7%	7%	9%	9%	5%	6%	10%	10%	9%	8%	8%
7	138	15	11	10	53	43	6	41	25	33	28	33	105
	7%	6%	5%	8%	7%	9%	4%	7%	7%	7%	10%	10%	6%
6	152	13	14	7	66	39	11	56	10	39	20	29	122
	8%	5%	6%	6%	9%	8%	8%	9%	3%	8%	7%	9%	7%
5	435	84	47	25	163	86	29	134	96	99	48	62	373
	22%	31%	21%	19%	21%	18%	22%	21%	27%	21%	16%	18%	22%
4	122	14	11	7	47	36	7	35	27	28	18	25	97
	6%	5%	5%	5%	6%	8%	5%	6%	7%	6%	6%	7%	6%
Bottom 3 Box (Net)	496	64	60	42	183	103	43	167	83	122	61	82	413
	25%	23%	27%	32%	24%	22%	32%	26%	23%	26%	21%	24%	25%
3	98	13	10	13	32	21	9	31	12	30	17	18	80
	5%	5%	5%	10%	4%	4%	7%	5%	3%	6%	6%	5%	5%
2	101	12	10	8	42	18	10	36	14	26	15	13	88
	5%	4%	5%	6%	6%	4%	7%	6%	4%	5%	5%	4%	5%
1 - Not at all confident (1)	296	39	39	21	109	64	24	100	57	66	29	50	246
	15%	14%	18%	16%	14%	14%	18%	16%	16%	14%	10%	15%	15%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.7	5.6	5.8	5.4	5.8	5.9	5.3	5.6	5.6	5.7	6.3	5.7	5.7
Std. Dev.	3.05	2.97	3.25	3.11	3.01	3.01	3.13	3.09	3.02	2.99	GHI	2.99	3.06
											3.03		
Std. Err.	0.07	0.18	0.22	0.27	0.11	0.14	0.27	0.12	0.16	0.14	0.18	0.16	0.08
Median	5	5	5	5	5	6	5	5	5	5	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 (\*)

On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Loss of employment / change in wage or seasonal work

	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>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	545	67	66	32	209	132	39	148	83	142	105	75	469
	27%	25%	30%	25%	27%	28%	29%	24%	23%	30%	36%	22%	28%
10 - Extremely confident (10)	294	36	39	17	113	68	20	76	45	76	58	28	266
	15%	13%	18%	13%	15%	15%	15%	12%	13%	16%	20%	8%	16%
9	104	9	15	8	42	21	9	32	12	24	22	17	86
	5%	3%	6%	6%	5%	4%	7%	5%	3%	5%	8%	5%	5%
8	148	22	12	7	54	42	10	39	26	41	26	31	117
	7%	8%	5%	5%	7%	9%	7%	6%	7%	9%	9%	9%	7%
7	144	15	9	8	52	52	9	40	28	34	24	26	118
	7%	5%	4%	6%	7%	11%	7%	6%	8%	7%	8%	8%	7%
6	135	18	12	7	48	40	9	36	22	38	20	27	108
	7%	7%	6%	6%	6%	9%	7%	6%	6%	8%	7%	8%	6%
5	401	79	34	18	164	76	29	126	82	87	50	70	331
	20%	29%	15%	14%	21%	16%	21%	20%	23%	18%	17%	21%	20%
4	154	19	22	11	41	49	11	49	37	33	19	29	125
	8%	7%	10%	9%	5%	10%	8%	8%	10%	7%	6%	8%	8%
Bottom 3 Box (Net)	621	74	81	53	255	121	38	230	105	144	72	111	510
	31%	27%	36%	41%	33%	26%	28%	37%	30%	30%	25%	33%	31%
3	137	13	23	12	57	22	9	44	19	38	22	31	105
	7%	5%	10%	9%	7%	5%	7%	7%	5%	8%	8%	9%	6%
2	107	10	8	14	46	27	3	46	15	27	13	17	90
	5%	4%	4%	11%	6%	6%	2%	7%	4%	6%	5%	5%	5%
1 - Not at all confident (1)	377	51	49	27	152	72	27	139	72	79	37	63	315
	19%	19%	22%	21%	20%	15%	20%	22%	20%	16%	13%	18%	19%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.2	5.2	5.1	4.8	5.2	5.5	5.4	4.9	5.1	5.4	5.9	5	5.3
Std. Dev.	3.05	2.91	3.25	3.13	3.09	2.95	3.06	3.05	2.94	3.05	3.05	2.82	3.1
	0.07	0.18	0.22	0.27	0.11	0.14	0.26	0.12	0.16	0.14	0.18	0.15	0.08
Median	5	5	5	5	5	5	5	5	5	5	6	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 (\*)

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

	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>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	373	53	64	23	142	67	24	138	75	69	50	70	303
	19%	19%	29%	17%	19%	14%	18%	22%	21%	15%	17%	21%	18%
10 - Strongly agree (10)	164	17	23	10	62	39	13	63	36	28	20	35	130
	8%	6%	10%	8%	8%	8%	10%	10%	10%	6%	7%	10%	8%
9	76	16	12	4	33	9	3	28	16	16	11	9	67
	4%	6%	5%	3%	4%	2%	2%	5%	4%	3%	4%	3%	4%
8	132	21	30	8	48	18	8	46	24	26	20	26	106
	7%	8%	13%	7%	6%	4%	6%	7%	7%	5%	7%	8%	6%
7	160	22	19	8	63	40	8	55	26	44	18	35	124
	8%	8%	8%	6%	8%	9%	6%	9%	7%	9%	6%	10%	7%
6	172	17	19	17	65	38	16	51	31	51	21	36	135
	9%	6%	8%	13%	8%	8%	12%	8%	9%	11%	7%	11%	8%
5	348	56	21	19	139	90	22	105	76	78	41	63	285
	17%	21%	9%	15%	18%	19%	16%	17%	21%	16%	14%	19%	17%
4	180	18	17	10	64	52	18	69	32	30	26	31	149
	9%	7%	8%	8%	8%	11%	13%	11%	9%	6%	9%	9%	9%
Bottom 3 Box (Net)	768	106	85	53	294	183	48	211	116	204	135	103	666
	38%	39%	38%	40%	38%	39%	35%	34%	33%	43%	46%	30%	40%
3	173	19	24	16	68	36	11	53	29	51	24	35	137
	9%	7%	11%	12%	9%	8%	8%	8%	8%	11%	8%	10%	8%
2	165	24	19	10	62	41	10	40	26	47	23	23	142
	8%	9%	8%	8%	8%	9%	7%	6%	7%	10%	8%	7%	9%
1 - Strongly disagree (1)	431	64	42	27	165	106	28	118	62	105	88	44	386
	22%	23%	19%	21%	21%	22%	20%	19%	17%	22%	30%	13%	23%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	4.6	4.6	5.1	4.6	4.6	4.4	4.7	4.9	4.9	4.4	4.2	5.1	4.5
Std. Dev.	2.86	2.87	3.05	2.81	2.85	2.77	2.83	2.89	2.83	2.75	2.93	2.73	2.87
	0.06	0.17	0.2	0.25	0.1	0.13	0.24	0.12	0.15	0.13	0.17	0.15	0.07
Median	5	5	5	5	5	4.8	5	5	5	5	4	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 (\*)

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	502	58	79	36	197	94	38	180	82	109	64	110	392
	25%	21%	35%	27%	26%	20%	28%	29%	23%	23%	22%	32%	24%
10 - Strongly agree (10)	256	29	41	16	98	53	19	92	42	47	33	45	212
	13%	11%	18%	13%	13%	11%	14%	15%	12%	10%	12%	13%	13%
9	98	11	22	9	36	13	7	41	14	22	13	27	71
	5%	4%	10%	7%	5%	3%	5%	7%	4%	5%	4%	8%	4%
8	147	18	16	11	63	28	13	47	26	40	18	38	109
	7%	6%	7%	8%	8%	6%	9%	7%	7%	8%	6%	11%	7%
7	142	14	18	12	60	28	11	45	21	46	16	26	116
	7%	5%	8%	9%	8%	6%	8%	7%	6%	10%	6%	8%	7%
6	136	26	11	12	50	26	10	40	32	30	23	22	114
	7%	10%	5%	10%	7%	6%	7%	6%	9%	6%	8%	7%	7%
5	356	63	31	15	141	86	21	111	71	66	52	52	304
	18%	23%	14%	12%	18%	18%	15%	18%	20%	14%	18%	15%	18%
4	159	20	14	9	54	50	12	54	31	45	17	30	129
	8%	7%	6%	7%	7%	11%	9%	9%	9%	9%	6%	9%	8%
Bottom 3 Box (Net)	705	91	72	46	267	186	44	199	120	180	118	98	607
	35%	33%	32%	35%	35%	40%	32%	32%	34%	38%	41%	29%	37%
3	146	20	17	4	58	34	12	43	29	40	14	24	122
	7%	8%	8%	3%	7%	7%	9%	7%	8%	8%	5%	7%	7%
2	158	23	17	10	53	44	9	49	27	42	19	27	131
	8%	9%	8%	8%	7%	9%	7%	8%	8%	9%	7%	8%	8%
1 - Strongly disagree (1)	402	47	37	31	156	108	22	108	64	98	84	47	354
	20%	17%	17%	24%	20%	23%	16%	17%	18%	21%	29%	14%	21%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5	4.9	5.6	5.1	5.1	4.6	5.3	5.3	5	4.8	4.6	5.5	4.9
Std. Dev.	3.05	2.86	AE	3.2	3.05	2.97	E	IJ	3.07	2.93	2.99	L	3.05
Std. Err.	0.07	0.17	0.22	0.28	0.11	0.14	0.26	0.12	0.16	0.14	0.18	0.16	0.07
Median	5	5	5	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 (\*)

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

	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>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	457	70	62	37	176	84	27	180	77	76	60	91	366
	23%	26%	28%	29%	23%	18%	20%	29%	22%	16%	21%	27%	22%
10 - Strongly agree (10)	216	38	28	13	84	43	10	88	40	39	22	40	176
	11%	14%	13%	10%	11%	9%	7%	14%	11%	8%	7%	12%	11%
9	84	10	13	7	32	15	6	32	19	9	9	20	63
	4%	4%	6%	5%	4%	3%	5%	5%	5%	2%	3%	6%	4%
8	157	21	20	17	61	27	11	60	18	27	29	31	127
	8%	8%	9%	13%	8%	6%	8%	10%	5%	6%	10%	9%	8%
7	198	13	33	13	83	42	13	60	44	51	23	38	159
	10%	5%	15%	10%	11%	9%	10%	10%	12%	11%	8%	11%	10%
6	248	37	26	14	95	61	15	61	52	65	38	53	195
	12%	14%	11%	10%	12%	13%	11%	10%	15%	14%	13%	16%	12%
5	411	67	34	26	160	101	24	138	82	95	47	61	351
	21%	24%	15%	20%	21%	21%	17%	22%	23%	20%	16%	18%	21%
4	151	16	14	10	51	44	17	39	24	44	30	26	125
	8%	6%	6%	8%	7%	9%	12%	6%	7%	9%	10%	8%	8%
Bottom 3 Box (Net)	535	69	56	30	202	137	40	151	79	146	92	68	467
	27%	25%	25%	23%	26%	29%	30%	24%	22%	31%	32%	20%	28%
3	141	18	17	6	51	37	13	47	21	41	19	29	112
	7%	6%	7%	4%	7%	8%	10%	7%	6%	9%	7%	9%	7%
2	110	16	8	8	41	31	6	28	19	31	19	13	97
	5%	6%	3%	6%	5%	7%	4%	4%	5%	7%	7%	4%	6%
1 - Strongly disagree (1)	284	35	32	16	110	70	21	76	39	73	54	26	259
	14%	13%	14%	13%	14%	15%	15%	12%	11%	15%	19%	8%	16%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.3	5.4	5.7	5.6	5.4	5	5	5.6	5.5	4.9	4.9	5.8	5.2
Std. Dev.	2.76	2.82	E	2.85	2.77	2.77	2.68	2.69	2.81	2.65	2.64	2.77	2.78
			IJ	IJ									
Std. Err.	0.06	0.17	0.19	0.24	0.1	0.12	0.23	0.11	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 (\*)

On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am worried that me or someone in my household could lose their job

	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>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	278	33	34	24	100	67	20	91	54	58	43	61	217
	14%	12%	15%	18%	13%	14%	15%	14%	15%	12%	15%	18%	13%
10 - Strongly agree (10)	115	16	18	8	38	28	7	39	21	20	16	23	92
	6%	6%	8%	6%	5%	6%	5%	6%	6%	4%	5%	7%	6%
9	55	7	6	6	23	10	3	21	13	8	10	11	44
	3%	3%	3%	5%	3%	2%	2%	3%	4%	2%	3%	3%	3%
8	108	10	10	9	39	29	10	31	20	30	18	27	81
	5%	4%	4%	7%	5%	6%	8%	5%	6%	6%	6%	8%	5%
7	134	10	29	6	43	39	7	42	21	39	17	34	100
	7%	4%	13%	5%	6%	8%	5%	7%	6%	8%	6%	10%	6%
6	128	15	22	8	48	27	9	35	24	34	23	24	103
	6%	5%	10%	6%	6%	6%	7%	6%	7%	7%	8%	7%	6%
5	408	57	42	25	166	88	30	133	72	88	47	72	336
	20%	21%	19%	19%	22%	19%	22%	21%	20%	18%	16%	21%	20%
4	184	24	19	13	67	50	11	62	37	45	20	31	152
	9%	9%	8%	10%	9%	11%	8%	10%	10%	10%	7%	9%	9%
Bottom 3 Box (Net)	868	133	78	55	343	199	59	266	148	213	139	115	753
	43%	49%	35%	42%	45%	42%	43%	42%	42%	45%	48%	34%	45%
3	192	23	17	8	85	47	13	59	30	54	29	32	161
	10%	8%	8%	6%	11%	10%	9%	9%	8%	11%	10%	9%	10%
2	155	29	11	15	51	37	12	47	34	43	23	20	136
	8%	11%	5%	12%	7%	8%	8%	7%	9%	9%	8%	6%	8%
1 - Strongly disagree (1)	521	82	50	32	207	116	34	160	85	115	87	64	457
	26%	30%	22%	24%	27%	25%	25%	25%	24%	24%	30%	19%	27%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	4.2	3.9	4.7	4.3	4.1	4.3	4.2	4.3	4.3	4.1	4.1	4.8	4.1
			AD									L	
Std. Dev.	2.72	2.71	2.79	2.85	2.67	2.72	2.7	2.74	2.73	2.61	2.81	2.72	2.71
Std. Err.	0.06	0.16	0.19	0.25	0.1	0.13	0.23	0.11	0.14	0.12	0.16	0.15	0.07
Median	4	4	5	4	4	4	4	4	4	4	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 (\*)

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
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	681	111	70	41	255	165	39	194	111	175	127	122	559
	34%	41%	31%	31%	33%	35%	29%	31%	31%	37%	44%	36%	34%
10 - Strongly agree (10)		F									GH		
	363	67	33	23	133	86	20	104	54	91	70	49	314
	18%	25%	15%	18%	17%	18%	15%	17%	15%	19%	24%	14%	19%
9		BDF									GH		
	132	14	20	7	53	33	5	40	26	30	23	26	106
	7%	5%	9%	5%	7%	7%	4%	6%	7%	6%	8%	8%	6%
8	186	30	16	11	69	46	14	49	31	54	35	48	138
	9%	11%	7%	8%	9%	10%	10%	8%	9%	11%	12%	14%	8%
7												L	
	129	25	11	9	43	31	10	30	21	37	26	28	101
	6%	9%	5%	7%	6%	7%	7%	5%	6%	8%	9%	8%	6%
6												G	
	143	8	17	10	64	38	6	40	24	35	24	37	106
	7%	3%	8%	7%	8%	8%	4%	6%	7%	7%	8%	11%	6%
5					A	A						L	
	325	46	34	25	124	74	23	104	67	67	33	61	264
	16%	17%	15%	19%	16%	16%	17%	17%	19%	14%	11%	18%	16%
4									J				
	154	20	17	12	52	43	11	49	25	42	25	30	124
	8%	7%	7%	9%	7%	9%	8%	8%	7%	9%	9%	9%	7%
Bottom 3 Box (Net)	568	62	75	34	230	119	48	211	107	120	55	60	508
	28%	23%	34%	26%	30%	25%	35%	34%	30%	25%	19%	18%	31%
3			A					AE	IJ	J			K
	175	16	21	7	70	49	12	66	34	39	22	25	150
	9%	6%	9%	5%	9%	10%	9%	10%	10%	8%	8%	7%	9%
2	123	16	16	7	54	19	11	39	27	26	12	12	111
	6%	6%	7%	5%	7%	4%	8%	6%	8%	5%	4%	4%	7%
1 - Strongly disagree (1)													K
	270	30	38	21	106	51	24	107	46	55	21	23	246
	13%	11%	17%	16%	14%	11%	18%	17%	13%	12%	7%	7%	15%
Sigma							E	IJ	J				K
	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.7	6.2	5.3	5.6	5.6	5.8	5.2	5.3	5.5	5.9	6.5	6.1	5.6
		BDF				F				G	GHI	L	
Std. Dev.	3.07	3.1	3.14	3.07	3.08	2.97	3.11	3.13	3.01	3.02	2.91	2.67	3.14
Std. Err.	0.07	0.19	0.21	0.27	0.11	0.14	0.27	0.12	0.16	0.14	0.17	0.15	0.08
Median	5	6.7	5	5	5	5	5	5	5	6	7	6	5

**Statistics:**

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L

Minimum Base: 30 (\*\*), Small Base: 100 (\*)



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>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>527</b>	<b>327</b>	<b>518</b>	<b>390</b>	<b>330</b>	<b>1670</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>629</b>	<b>356</b>	<b>476</b>	<b>290</b>	<b>338</b>	<b>1662</b>
Top 3 Box (Net)	681	89	79	45	274	149	45	175	111	176	137	115	566
	34%	33%	35%	35%	36%	32%	33%	28%	31%	37%	47%	34%	34%
10 - Strongly agree (10)	343	51	38	21	135	76	22	85	42	91	83	48	295
	17%	19%	17%	16%	18%	16%	16%	14%	12%	19%	28%	14%	18%
9	137	19	14	11	49	33	11	40	22	31	25	23	114
	7%	7%	6%	9%	6%	7%	8%	6%	6%	7%	9%	7%	7%
8	201	19	26	13	90	40	12	49	47	54	29	43	157
	10%	7%	12%	10%	12%	8%	9%	8%	13%	11%	10%	13%	9%
7	175	21	21	14	61	49	8	34	44	51	27	39	136
	9%	8%	9%	11%	8%	10%	6%	5%	12%	11%	9%	11%	8%
6	161	24	17	12	59	41	8	51	28	43	21	30	131
	8%	9%	8%	9%	8%	9%	6%	8%	8%	9%	7%	9%	8%
5	369	67	28	23	143	80	27	120	79	69	43	59	309
	18%	25%	13%	18%	19%	17%	20%	19%	22%	14%	15%	18%	19%
4	159	11	22	9	65	39	12	57	35	31	16	29	129
	8%	4%	10%	7%	9%	8%	9%	9%	10%	7%	6%	9%	8%
Bottom 3 Box (Net)	456	59	57	27	166	113	36	192	60	106	47	66	390
	23%	22%	25%	20%	22%	24%	26%	31%	17%	22%	16%	20%	23%
3	143	22	17	7	42	39	16	65	13	33	17	20	123
	7%	8%	8%	6%	5%	8%	12%	10%	4%	7%	6%	6%	7%
2	82	12	12	5	33	16	3	30	11	27	7	18	64
	4%	5%	6%	4%	4%	3%	2%	5%	3%	6%	2%	5%	4%
1 - Strongly disagree (1)	231	24	27	14	91	58	16	96	36	46	23	28	203
	12%	9%	12%	11%	12%	12%	12%	15%	10%	10%	8%	8%	12%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.9	6	5.8	6	5.9	5.8	5.7	5.3	5.9	6.1	6.8	6	5.9
Std. Dev.	2.92	2.85	2.99	2.88	2.93	2.92	2.96	2.96	2.66	2.93	2.92	2.75	2.96
	0.07	0.17	0.2	0.25	0.11	0.13	0.25	0.12	0.14	0.13	0.17	0.15	0.07
Median	6	5	6	6	6	6	5	5	6	6	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 (\*)