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)	**2000**	**300**	**190**	**190**	**680**	**450**	**190**	**543**	**351**	**559**	**393**	**464**	**1536**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**359**	**533**	**297**	**429**	**1571**
	258	31	30	21	92	68	16	126	53	48	15	55	203
1 - 100	13%	12%	13%	16%	12%	14%	12%	19%	15%	9%	5%	13%	13%
								IJ	IJ				
	225	29	26	13	84	60	12	95	44	48	24	39	186
101 - 200	11%	11%	12%	10%	11%	13%	9%	15%	12%	9%	8%	9%	12%
								IJ					
	131	18	15	14	48	26	10	44	27	36	16	29	102
201 - 300	7%	6%	7%	11%	6%	6%	8%	7%	8%	7%	5%	7%	6%
				E									
	100	14	4	3	33	37	8	34	17	30	13	21	79
301 - 400	5%	5%	2%	3%	4%	8%	6%	5%	5%	6%	4%	5%	5%
						BCD	B						
	217	26	21	14	92	51	13	32	55	71	47	49	167
401 - 500	11%	9%	9%	11%	12%	11%	10%	5%	15%	13%	16%	11%	11%
									G	G	G		
	49	8	5	2	13	13	8	19	5	14	7	7	42
501 - 600	2%	3%	2%	2%	2%	3%	6%	3%	1%	3%	2%	2%	3%
							D						
	17	4	3	1	7	*	2	4	4	6	2	3	14
601 - 700	1%	2%	1%	*	1%	*	1%	1%	1%	1%	1%	1%	1%
		E					E						
	46	10	7	4	15	5	5	14	8	10	12	6	40
701 - 800	2%	4%	3%	3%	2%	1%	4%	2%	2%	2%	4%	2%	3%
		E					E						
	13	-	-	1	10	1	2	2	4	3	2	2	12
801 - 900	1%	-	-	*	1%	*	1%	*	1%	1%	1%	*	1%
	161	31	22	14	49	30	15	20	27	68	34	33	128
901 - 1000	8%	11%	10%	11%	6%	6%	11%	3%	7%	13%	11%	8%	8%
		DE							G	GH	G		
	183	34	14	9	73	42	10	27	21	70	57	35	149
1001 - 2000	9%	12%	6%	7%	10%	9%	8%	4%	6%	13%	19%	8%	9%
										GH	GHI		
	48	11	3	2	20	11	1	6	7	20	14	11	37
2001 - 3000	2%	4%	1%	1%	3%	2%	1%	1%	2%	4%	5%	3%	2%
										G	G		
	24	5	1	2	16	*	1	1	1	14	7	9	15
3001 - 4000	1%	2%	*	1%	2%	*	1%	*	*	3%	2%	2%	1%
		E		E	E					GH	GH		
	16	1	-	*	7	6	1	-	3	7	7	6	10
4001 - 5000	1%	*	-	*	1%	1%	1%	-	1%	1%	2%	1%	1%
										G	G		
	3	2	-	-	1	-	-	-	-	-	3	2	1
5001 - 6000	*	1%	-	-	*	-	-	-	-	-	1%	*	*
											GI		
	1	-	-	-	1	-	-	-	-	-	1	*	1
6001 - 7000	*	-	-	-	*	-	-	-	-	-	*	*	*
	1	-	-	-	1	-	-	-	-	*	1	*	1
7001 - 8000	*	-	-	-	*	-	-	-	-	*	*	*	*
	1	-	-	-	1	-	-	-	-	-	1	-	1
8001 - 9000	*	-	-	-	*	-	-	-	-	-	*	-	*
	6	-	*	-	5	*	-	-	-	1	5	3	3
9001 - 10000	*	-	*	-	1%	*	-	-	-	*	2%	1%	*
											GHI		
	499	49	73	29	200	118	31	227	84	86	29	117	382
Insolvent ($0/None)	25%	18%	33%	22%	26%	25%	23%	35%	24%	16%	10%	27%	24%
			AC		A	A		HIJ	IJ	J			
	2000	272	224	130	768	470	136	650	359	533	297	429	1571
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
	484	60	56	35	176	128	28	221	96	96	39	95	389
$200 or less (Net)	24%	22%	25%	27%	23%	27%	21%	34%	27%	18%	13%	22%	25%
								IJ	IJ				
	258	31	30	21	92	68	16	126	53	48	15	55	203
$100 or less (Net)	13%	12%	13%	16%	12%	14%	12%	19%	15%	9%	5%	13%	13%
								IJ	IJ				
Mean (Incl. 0)	601.7	734.9	426	504.7	684.3	512	561	271.7	456.7	806.8	1274.3	700.7	574.6
		BCE			BE				G	GH	GHI		
Std. Dev.	1024.82	979.85	725	706.98	1259.21	845.12	790	448.1	666.41	1058.82	1753.49	1313.51	929.24
Std. Err.	22.92	59.41	48.44	62.01	45.44	38.98	67.74	17.57	35.19	45.86	101.81	63.42	23.44
Mean (Excl. 0)	801.8	894.4	632.6	646.5	926	683	725.1	417.1	597.4	962	1409.9	964.4	759.1
		BCE	*		BCE				G	GH	GHI	L	
Std. Dev.	1113.19	1013	806.63	741.01	1386.52	914.5	829.6	497.68	705.05	1089.78	1791.97	1456.52	1000.38
Std. Err.	28.73	67.76	65.67	73.56	58.2	48.72	80.87	24.17	42.59	51.54	109.44	82.5	29.01
Median	250	400	200	250	250	200	300	100	200	500	600	249.2	250

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

		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)	**2000**	**300**	**190**	**190**	**680**	**450**	**190**	**543**	**351**	**559**	**393**	**464**	**1536**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**359**	**533**	**297**	**429**	**1571**
Top 3 Box (Net)	514	98	38	44	170	128	37	129	102	150	89	85	429
	26%	36%	17%	34%	22%	27%	27%	20%	28%	28%	30%	20%	27%
		BDE		BD		B	B		G	G	G		K
10 - Extremely confident (10)	273	55	25	23	78	73	18	73	52	75	48	46	226
	14%	20%	11%	18%	10%	16%	13%	11%	15%	14%	16%	11%	14%
		BD		D		D							
9	86	17	5	5	36	20	4	20	22	32	9	11	75
	4%	6%	2%	4%	5%	4%	3%	3%	6%	6%	3%	3%	5%
										G			
8	155	26	8	16	56	34	15	36	28	44	32	27	128
	8%	10%	3%	12%	7%	7%	11%	6%	8%	8%	11%	6%	8%
		B		B			B				G		
7	179	23	10	7	67	64	9	53	31	59	28	33	146
	9%	8%	4%	5%	9%	14%	6%	8%	9%	11%	9%	8%	9%
						BCDF							
6	194	21	34	15	69	46	9	41	37	67	33	46	148
	10%	8%	15%	12%	9%	10%	7%	6%	10%	12%	11%	11%	9%
			ADF							G	G		
5	354	41	27	24	145	91	26	141	61	77	43	58	295
	18%	15%	12%	19%	19%	19%	19%	22%	17%	15%	14%	14%	19%
								IJ					K
4	165	22	13	13	67	37	13	62	27	38	22	54	111
	8%	8%	6%	10%	9%	8%	10%	9%	8%	7%	7%	13%	7%
												L	
Bottom 3 Box (Net)	595	69	102	27	250	104	43	225	100	143	83	152	442
	30%	25%	46%	21%	33%	22%	31%	35%	28%	27%	28%	36%	28%
			ACDEF		ACE		CE	I				L	
3	177	20	33	6	69	36	13	55	31	48	30	46	131
	9%	8%	15%	4%	9%	8%	10%	9%	9%	9%	10%	11%	8%
			ACDE										
2	109	17	13	6	49	20	4	41	19	28	16	25	84
	5%	6%	6%	5%	6%	4%	3%	6%	5%	5%	5%	6%	5%
1 - Not at all confident (1)	308	32	56	15	132	48	25	128	51	67	37	81	227
	15%	12%	25%	12%	17%	10%	19%	20%	14%	13%	12%	19%	14%
			ACDE		E		E	IJ					
Sigma	2000	272	224	130	768	470	136	650	359	533	297	429	1571
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.3	5.9	4.5	5.8	5	5.8	5.2	4.8	5.5	5.6	5.6	4.8	5.5
		BDF		BD	B	BDF	B		G	G	G		K
Std. Dev.	2.92	3.05	2.96	2.9	2.86	2.78	2.98	2.89	2.95	2.88	2.93	2.86	2.93
Std. Err.	0.07	0.18	0.2	0.25	0.1	0.13	0.26	0.11	0.16	0.12	0.17	0.14	0.07
Median	5	6	4	6	5	6	5	5	5	6	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

		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)	**2000**	**300**	**190**	**190**	**680**	**450**	**190**	**543**	**351**	**559**	**393**	**464**	**1536**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**359**	**533**	**297**	**429**	**1571**
	471	58	66	29	181	114	22	178	85	119	61	135	336
Top 3 Box (Net)	24%	21%	30%	23%	24%	24%	16%	27%	24%	22%	21%	31%	21%
			F					J				L	
	240	26	39	17	93	51	14	110	30	60	27	70	170
10 - Strongly agree (10)	12%	10%	17%	13%	12%	11%	10%	17%	8%	11%	9%	16%	11%
			AE					HIJ				L	
	82	14	6	2	38	18	3	28	15	21	14	27	55
9	4%	5%	3%	2%	5%	4%	2%	4%	4%	4%	5%	6%	3%
												L	
	149	18	21	10	49	45	6	41	40	37	20	38	111
8	7%	6%	9%	8%	6%	10%	4%	6%	11%	7%	7%	9%	7%
						F			G				
	215	28	25	14	91	41	17	70	40	51	37	53	162
7	11%	10%	11%	11%	12%	9%	12%	11%	11%	10%	12%	12%	10%
	246	33	17	13	99	60	24	82	46	67	31	59	187
6	12%	12%	8%	10%	13%	13%	17%	13%	13%	12%	10%	14%	12%
							B						
	280	36	26	19	111	64	23	87	59	69	44	67	213
5	14%	13%	12%	15%	14%	14%	17%	13%	17%	13%	15%	16%	14%
	162	17	28	6	65	33	13	40	27	55	23	31	131
4	8%	6%	12%	5%	9%	7%	10%	6%	7%	10%	8%	7%	8%
			AC							G			
	626	100	61	48	221	158	37	193	102	173	101	83	542
Bottom 3 Box (Net)	31%	37%	27%	37%	29%	34%	28%	30%	28%	32%	34%	19%	35%
		D											K
	148	18	18	15	42	45	10	46	32	40	19	30	118
3	7%	7%	8%	12%	5%	10%	8%	7%	9%	7%	6%	7%	8%
				D		D							
	114	23	8	9	40	29	5	42	17	26	23	16	98
2	6%	8%	4%	7%	5%	6%	4%	7%	5%	5%	8%	4%	6%
	364	60	36	24	139	84	22	104	53	107	58	37	326
1 - Strongly disagree (1)	18%	22%	16%	18%	18%	18%	16%	16%	15%	20%	20%	9%	21%
													K
	2000	272	224	130	768	470	136	650	359	533	297	429	1571
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.2	4.9	5.5	5.1	5.3	5.1	5.1	5.5	5.3	5	5	6	5
			A					IJ				L	
Std. Dev.	2.94	2.99	3.04	2.99	2.93	2.92	2.7	3.05	2.74	2.94	2.91	2.74	2.95
Std. Err.	0.07	0.18	0.2	0.26	0.11	0.13	0.23	0.12	0.14	0.13	0.17	0.13	0.07
Median	5	5	5	5	5	5	5	6	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

		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)	**2000**	**300**	**190**	**190**	**680**	**450**	**190**	**543**	**351**	**559**	**393**	**464**	**1536**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**359**	**533**	**297**	**429**	**1571**
Top 3 Box (Net)	311	30	53	16	128	68	16	116	54	74	42	97	214
	16%	11%	24%	12%	17%	14%	12%	18%	15%	14%	14%	23%	14%
			ACEF									L	
10 - Strongly agree (10)	159	16	27	10	70	28	9	77	15	36	17	57	102
	8%	6%	12%	7%	9%	6%	6%	12%	4%	7%	6%	13%	7%
			AE					HIJ				L	
9	30	3	5	1	10	10	1	4	10	9	4	7	23
	1%	1%	2%	1%	1%	2%	*	1%	3%	2%	1%	2%	1%
									G				
8	122	12	22	5	48	30	7	35	29	29	21	33	89
	6%	4%	10%	4%	6%	6%	5%	5%	8%	5%	7%	8%	6%
			A										
7	177	25	31	11	63	41	7	45	44	48	32	51	126
	9%	9%	14%	8%	8%	9%	5%	7%	12%	9%	11%	12%	8%
			DF						G			L	
6	197	22	18	9	88	50	10	63	35	58	29	47	149
	10%	8%	8%	7%	11%	11%	8%	10%	10%	11%	10%	11%	10%
5	320	38	28	25	132	75	22	111	58	83	42	65	256
	16%	14%	12%	20%	17%	16%	16%	17%	16%	16%	14%	15%	16%
4	171	13	17	10	78	37	17	43	40	45	27	42	130
	9%	5%	8%	8%	10%	8%	12%	7%	11%	8%	9%	10%	8%
					A		A		G				
Bottom 3 Box (Net)	823	144	77	59	279	200	64	273	128	226	124	127	696
	41%	53%	35%	45%	36%	43%	47%	42%	36%	42%	42%	30%	44%
		BDE					BD						K
3	186	29	14	7	69	51	16	44	28	59	35	46	140
	9%	11%	6%	6%	9%	11%	12%	7%	8%	11%	12%	11%	9%
										G	G		
2	137	18	14	14	46	33	12	40	17	36	31	28	110
	7%	7%	6%	11%	6%	7%	8%	6%	5%	7%	11%	6%	7%
				D							GH		
1 - Strongly disagree (1)	500	97	50	37	164	116	36	189	83	131	58	53	447
	25%	36%	22%	29%	21%	25%	27%	29%	23%	25%	20%	12%	28%
		BDE						J					K
Sigma	2000	272	224	130	768	470	136	650	359	533	297	429	1571
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	4.4	3.8	5.1	4.1	4.7	4.4	4	4.5	4.6	4.4	4.4	5.3	4.2
			ACEF		ACF	A						L	
Std. Dev.	2.83	2.81	3.05	2.81	2.79	2.75	2.66	3.03	2.68	2.75	2.68	2.81	2.79
Std. Err.	0.06	0.17	0.2	0.25	0.1	0.13	0.23	0.12	0.14	0.12	0.16	0.14	0.07
Median	5	3	5	4	5	4	4	5	5	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 (*)