

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 CHARACTERISTICS	
		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)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
1 - 100	201 10%	18 7%	26 12%	18 14%	68 9%	48 10%	22 16%	82 16%	49 13%	36 6%	14 4%	40 9%	162 10%
101 - 200	223 11%	38 14%	15 7%	130 7%	81 11%	60 13%	20 14%	81 16%	39 10%	56 10%	27 8%	46 11%	177 11%
201 - 300	158 8%	18 7%	26 11%	13 10%	49 6%	43 9%	10 7%	43 8%	37 10%	58 10%	10 3%	34 8%	124 8%
301 - 400	78 4%	13 5%	9 4%	7 5%	19 3%	25 5%	6 4%	17 3%	26 7%	24 4%	8 2%	8 2%	70 4%
401 - 500	253 13%	27 10%	22 10%	14 11%	101 13%	69 15%	19 14%	47 9%	46 12%	95 17%	44 14%	76 18%	177 11%
501 - 600	55 3%	7 3%	4 2%	2 2%	15 2%	19 4%	7 5%	14 3%	10 3%	21 4%	8 3%	13 3%	42 3%
601 - 700	21 1%	3 1%	3 1%	2 1%	8 1%	3 1%	1 1%	4 1%	10 3%	1 *	5 2%	3 1%	18 1%
701 - 800	51 3%	4 1%	9 4%	5 4%	22 3%	10 2%	1 1%	6 1%	14 4%	17 3%	13 4%	6 1%	45 3%
801 - 900	20 1%	3 1%	4 2%	2 1%	9 1%	- 2%	3 2%	10 2%	- 1%	6 *	1 *	4 1%	16 1%
901 - 1000	156 8%	28 10%	13 6%	11 9%	59 8%	36 8%	9 7%	9 2%	24 6%	62 11%	46 14%	25 6%	131 8%
1001 - 2000	198 10%	30 11%	28 12%	7 6%	88 11%	36 8%	9 7%	19 4%	48 13%	66 12%	57 18%	43 10%	155 10%
2001 - 3000	66 3%	12 4%	9 4%	1 1%	24 3%	18 4%	2 2%	12 2%	3 1%	32 6%	18 5%	15 4%	51 3%
3001 - 4000	29 1%	1 *	8 4%	* *	11 1%	8 2%	1 *	2 *	6 2%	13 2%	9 3%	6 1%	24 1%
4001 - 5000	25 1%	6 2%	1 *	* *	12 2%	5 1%	1 *	5 1%	3 1%	6 1%	9 3%	5 1%	20 1%
5001 - 6000	4 *	- -	- -	- -	3 *	* -	- -	- -	- -	1 *	3 1%	* *	3 *
6001 - 7000	6 *	1 *	- -	- -	5 1%	* -	- *	1 1%	3 1%	1 *	2 1%	1 *	5 *
7001 - 8000	2 *	2 1%	- -	- -	* *	- *	- *	- -	- -	2 *	* *	1 *	1 *
9001 - 10000	16 1%	3 1%	2 1%	- -	4 *	5 1%	2 2%	3 1%	5 1%	- -	7 2%	5 1%	11 1%
Insolvent (\$0/None)	438 22%	60 22%	44 20%	39 30%	188 24%	85 18%	23 17%	168 32%	61 16%	69 12%	39 12%	91 21%	347 22%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	523 100%	385 100%	565 100%	319 100%	422 100%	1579 100%
Summary													
\$200 or less (Net)	424 21%	56 21%	42 19%	27 21%	150 19%	108 23%	41 30%	163 31%	89 23%	92 16%	41 13%	85 20%	339 21%
\$100 or less (Net)	201 10%	18 7%	26 12%	18 14%	68 9%	48 10%	22 16%	82 16%	49 13%	36 6%	14 4%	40 9%	162 10%
Mean (incl. 0)	749.7	863.4	813.1	407.4	781.6	729.5	634.1	413.9	761.6	844.1	1344.1	797	737
Std. Dev.	1309.57	1522.77	1313.28	569.06	1286.68	1319.35	1400.57	984.47	1406.58	1073.53	1853.41	1452.03	1269.01
Std. Err.	29.28	92.31	87.73	49.9	46.42	60.84	120.06	43.03	71.65	45.14	103.77	70.69	31.93
Mean (Excl. 0)	959.6	1106.7	1011.7	580.1	1034.3	890.2	760.2	609.5	905.7	962	1529.2	1015	944.7
Std. Dev.	1412.07	1644.59	1395.11	601.13	1389.2	1407.73	1502.85	1144.14	1490.99	1095.51	1904.14	1569.99	1366.8
Std. Err.	35.71	112.87	103.95	62.9	57.65	71.71	141.06	60.69	82.83	49.18	113.71	86.26	38.94
Median	300	391.7	350	200	300	304.2	250	150	400	500	800	400	300

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
Top 3 Box (Net)	868	117	89	42	340	231	49	165	171	277	166	149	719
	43%	43%	40%	33%	44%	49%	36%	32%	44%	49%	52%	35%	46%
10 - Excellent (10)	409	55	41	16	171	103	22	94	82	117	75	53	355
	20%	20%	18%	12%	22%	22%	16%	18%	21%	21%	23%	13%	22%
9	201	24	28	10	67	56	15	29	29	78	48	36	165
	10%	9%	13%	8%	9%	12%	11%	6%	7%	14%	15%	9%	10%
8	259	38	19	16	101	71	12	42	60	83	43	60	199
	13%	14%	9%	12%	13%	15%	9%	8%	16%	15%	13%	14%	13%
7	266	34	33	19	99	59	22	71	50	75	41	71	194
	13%	13%	15%	15%	13%	13%	16%	13%	13%	13%	13%	17%	12%
6	173	20	22	12	69	40	10	45	31	60	23	40	133
	9%	7%	10%	10%	9%	8%	8%	9%	8%	11%	7%	9%	8%
5	294	29	29	21	121	71	22	86	59	80	36	72	221
	15%	11%	13%	16%	16%	15%	17%	16%	15%	14%	11%	17%	14%
4	160	32	19	12	61	24	13	50	34	29	30	46	114
	8%	12%	9%	9%	8%	5%	10%	10%	9%	5%	10%	11%	7%
Bottom 3 Box (Net)	240	40	32	24	79	46	19	106	41	44	23	44	197
	12%	15%	14%	18%	10%	10%	14%	20%	11%	8%	7%	10%	12%
3	127	22	16	13	45	21	10	53	22	21	14	21	107
	6%	8%	7%	10%	6%	4%	7%	10%	6%	4%	4%	5%	7%
2	52	10	8	3	20	10	3	23	12	7	7	12	40
	3%	4%	3%	2%	3%	2%	2%	4%	3%	1%	2%	3%	3%
1 - Terrible (1)	60	9	8	8	14	15	7	30	8	15	2	11	50
	3%	3%	4%	6%	2%	3%	5%	6%	2%	3%	1%	3%	3%
Sigma	2001	272	224	130	768	470	136	523	385	565	319	422	1579
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.8	6.6	6.6	6.1	6.9	7	6.4	6.1	6.8	7.1	7.2	6.4	6.8
Std. Dev.	2.54	2.65	2.62	2.58	2.48	2.48	2.59	2.73	2.49	2.36	2.39	2.34	2.59
Std. Err.	0.06	0.16	0.17	0.23	0.09	0.11	0.22	0.12	0.13	0.1	0.13	0.11	0.07
Median	7	7	7	6	7	7	7	6	7	7	8	7	7

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
Top 3 Box (Net)	549	62	59	28	199	159	42	111	98	185	97	121	427
	27%	23%	26%	22%	26%	34%	30%	21%	25%	33%	30%	29%	27%
10 - Much better (10)	251	25	24	9	105	71	17	47	34	79	53	42	209
	13%	9%	11%	7%	14%	15%	13%	9%	9%	14%	17%	10%	13%
9	93	16	11	7	32	15	13	20	21	32	8	19	74
	5%	6%	5%	5%	4%	3%	9%	4%	5%	6%	2%	4%	5%
8	205	21	25	13	63	72	11	43	43	74	36	60	144
	10%	8%	11%	10%	8%	15%	8%	8%	11%	13%	11%	14%	9%
7	265	30	33	12	115	60	15	74	50	69	45	55	210
	13%	11%	15%	9%	15%	13%	11%	14%	13%	12%	14%	13%	13%
6	281	37	30	22	98	78	15	75	52	83	42	57	224
	14%	14%	14%	17%	13%	17%	11%	14%	14%	15%	13%	13%	14%
5	509	77	57	36	206	97	36	128	101	139	88	103	407
	25%	28%	25%	27%	27%	21%	27%	25%	26%	25%	28%	24%	26%
4	185	32	19	17	70	32	16	64	54	38	18	40	145
	9%	12%	9%	13%	9%	7%	12%	12%	14%	7%	6%	9%	9%
Bottom 3 Box (Net)	212	34	26	16	80	44	12	72	30	52	28	46	166
	11%	12%	12%	12%	10%	9%	9%	14%	8%	9%	9%	11%	11%
3	102	14	9	7	42	25	5	35	18	20	18	27	75
	5%	5%	4%	6%	5%	5%	4%	7%	5%	4%	6%	7%	5%
2	45	7	9	3	19	6	1	11	7	12	5	10	35
	2%	2%	4%	2%	2%	1%	1%	2%	2%	2%	2%	2%	2%
1 - Much worse (1)	65	13	9	5	20	12	6	26	6	19	5	8	57
	3%	5%	4%	4%	3%	3%	4%	5%	2%	3%	2%	2%	4%
Sigma	2001	272	224	130	768	470	136	523	385	565	319	422	1579
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.1	5.8	6	5.7	6.1	6.5	6.2	5.8	6	6.4	6.4	6.1	6.1
Std. Dev.	2.28	2.28	2.3	2.17	2.27	2.26	2.37	2.26	2.1	2.3	2.24	2.19	2.31
Std. Err.	0.05	0.14	0.15	0.19	0.08	0.1	0.2	0.1	0.11	0.1	0.13	0.11	0.06
Median	6	5	6	5	6	6	6	5	6	6	6	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 (*)

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)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
Top 3 Box (Net)	694 35%	82 30%	81 36%	33 25%	264 34%	189 40%	45 33%	138 26%	130 34%	221 39%	132 41%	145 34%	549 35%
10 - Much better (10)	344 17%	35 13%	36 16%	17 13%	134 17%	96 20%	25 19%	65 12%	59 15%	110 19%	65 20%	62 15%	282 18%
9	123 6%	17 6%	20 9%	5 4%	41 5%	28 6%	12 9%	18 3%	29 7%	41 7%	24 8%	26 6%	97 6%
8	228 11%	30 11%	24 11%	11 8%	90 12%	65 14%	8 6%	55 10%	42 11%	71 13%	42 13%	57 14%	170 11%
7	253 13%	29 11%	22 10%	19 15%	102 13%	62 13%	18 13%	61 12%	49 13%	73 13%	44 14%	67 16%	186 12%
6	209 10%	29 11%	15 7%	11 8%	75 10%	67 14%	12 9%	43 8%	55 14%	62 11%	32 10%	45 11%	164 10%
5	368 18%	52 19%	43 19%	23 17%	153 20%	71 15%	27 20%	106 20%	73 19%	89 16%	59 18%	55 13%	313 20%
4	166 8%	18 7%	19 9%	16 12%	69 9%	33 7%	11 8%	54 10%	35 9%	54 10%	16 5%	44 11%	122 8%
Bottom 3 Box (Net)	311 16%	62 23%	43 19%	29 22%	105 14%	49 10%	23 17%	121 23%	42 11%	65 12%	36 11%	65 15%	246 16%
3	127 6%	25 9%	13 6%	11 9%	48 6%	20 4%	9 7%	45 9%	19 5%	26 5%	16 5%	26 6%	101 6%
2	45 2%	9 3%	11 5%	1 1%	12 2%	8 2%	3 2%	16 3%	6 1%	8 1%	4 1%	13 3%	31 2%
1 - Much worse (1)	139 7%	28 10%	19 8%	16 13%	44 6%	20 4%	11 8%	60 12%	18 5%	31 6%	16 5%	25 6%	114 7%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	523 100%	385 100%	565 100%	319 100%	422 100%	1579 100%
Summary													
Mean	6.2	5.8	6.1	5.6	6.3	6.7	6.2	5.6	6.4	6.6	6.7	6.3	6.2
Std. Dev.	2.65	2.74	2.81	2.76	2.57	2.48	2.78	2.72	2.44	2.58	2.54	2.58	2.66
Std. Err.	0.06	0.17	0.19	0.24	0.09	0.11	0.24	0.12	0.12	0.11	0.14	0.13	0.07
Median	6	6	6	5	6	7	6	5	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 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)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
Top 3 Box (Net)	670 33%	95 35%	69 31%	34 26%	253 33%	173 37%	46 34%	137 26%	138 36%	208 37%	118 37%	137 33%	533 34%
10 - Much better (10)	293 15%	30 11%	29 13%	17 13%	125 16%	73 16%	19 14%	60 11%	52 14%	96 17%	51 16%	51 12%	243 15%
9	128 6%	23 9%	16 7%	4 3%	38 5%	36 8%	10 8%	21 4%	30 8%	43 8%	20 6%	31 7%	98 6%
8	248 12%	41 15%	24 11%	13 10%	89 12%	64 14%	17 12%	56 11%	56 15%	69 12%	47 15%	56 13%	192 12%
7	288 14%	25 9%	41 19%	19 15%	107 14%	79 17%	16 12%	81 15%	48 12%	84 15%	48 15%	69 16%	219 14%
6	286 14%	35 13%	24 11%	20 15%	118 15%	70 15%	20 15%	67 13%	65 17%	90 16%	45 14%	71 17%	216 14%
5	400 20%	66 24%	44 20%	27 21%	161 21%	77 16%	24 18%	106 20%	81 21%	101 18%	65 20%	75 18%	325 21%
4	146 7%	22 8%	11 5%	10 8%	61 8%	28 6%	13 9%	45 9%	23 6%	44 8%	18 6%	33 8%	114 7%
Bottom 3 Box (Net)	211 11%	29 11%	34 15%	20 15%	68 9%	43 9%	17 12%	88 17%	31 8%	38 7%	26 8%	38 9%	173 11%
3	93 5%	12 4%	16 7%	10 8%	30 4%	18 4%	7 5%	41 8%	11 3%	21 4%	10 3%	15 4%	78 5%
2	56 3%	11 4%	10 4%	2 2%	24 3%	6 1%	3 2%	25 5%	8 2%	7 1%	8 2%	16 4%	40 3%
1 - Much worse (1)	61 3%	6 2%	8 4%	7 6%	14 2%	19 4%	7 5%	22 4%	11 3%	10 2%	8 3%	6 2%	54 3%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	523 100%	385 100%	565 100%	319 100%	422 100%	1579 100%
Summary													
Mean	6.4	6.3	6.3	6	6.5	6.6	6.3	5.9	6.5	6.7	6.6	6.5	6.4
Std. Dev.	2.35	2.31	2.43	2.42	2.3	2.33	2.48	2.42	2.25	2.24	2.28	2.21	2.38
Std. Err.	0.05	0.14	0.16	0.21	0.08	0.11	0.21	0.11	0.11	0.09	0.13	0.11	0.06
Median	6	6	6	6	6	7	6	6	6	7	7	6	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
Top 3 Box (Net)	848 42%	115 42%	103 46%	51 39%	324 42%	198 42%	57 42%	173 33%	169 44%	277 49%	143 45%	190 45%	658 42%
10 - Much better (10)	406 20%	51 19%	45 20%	25 19%	163 21%	91 19%	31 22%	81 16%	79 20%	130 23%	72 22%	80 19%	326 21%
9	168 8%	31 11%	31 14%	8 6%	52 7%	35 7%	10 7%	38 7%	26 7%	58 10%	31 10%	43 10%	125 8%
8	274 14%	33 12%	26 12%	19 14%	109 14%	71 15%	17 12%	54 10%	64 17%	89 16%	40 13%	67 16%	207 13%
7	260 13%	32 12%	26 12%	15 12%	108 14%	69 15%	10 7%	68 13%	52 13%	76 14%	44 14%	58 14%	202 13%
6	246 12%	25 9%	19 8%	21 16%	97 13%	65 14%	20 15%	79 15%	42 11%	70 12%	37 12%	58 14%	188 12%
5	356 18%	55 20%	41 18%	14 11%	146 19%	76 16%	23 17%	107 21%	67 17%	78 14%	58 18%	66 16%	291 18%
4	90 5%	11 4%	6 3%	13 10%	28 4%	27 6%	6 4%	19 4%	25 7%	24 4%	16 5%	21 5%	69 4%
Bottom 3 Box (Net)	200 10%	34 12%	30 13%	15 12%	66 9%	36 8%	20 15%	76 15%	30 8%	40 7%	21 7%	28 7%	172 11%
3	103 5%	19 7%	11 5%	8 6%	42 6%	15 3%	9 6%	34 7%	14 4%	26 5%	12 4%	19 4%	85 5%
2	41 2%	10 4%	9 4%	1 1%	8 1%	8 2%	5 3%	19 4%	7 2%	4 1%	5 2%	5 1%	37 2%
1 - Much worse (1)	56 3%	5 2%	10 4%	6 5%	15 2%	13 3%	7 5%	23 4%	10 3%	10 2%	4 1%	5 1%	51 3%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	523 100%	385 100%	565 100%	319 100%	422 100%	1579 100%
Summary													
Mean	6.8	6.7	6.8	6.6	6.9	6.9	6.6	6.3	6.9	7.2	7.1	7	6.8
Std. Dev.	2.42	2.48	2.63	2.52	2.32	2.33	2.69	2.49	2.36	2.28	2.3	2.22	2.47
Std. Err.	0.05	0.15	0.18	0.22	0.08	0.11	0.23	0.11	0.12	0.1	0.13	0.11	0.06
Median	7	7	7	7	7	7	6	6	7	7	7	7	7

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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
Base: All Respondents (unwtd)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
Top 3 Box (Net)	359	60	55	28	115	74	27	111	70	99	50	96	263
	18%	22%	24%	21%	15%	16%	20%	21%	18%	17%	16%	23%	17%
		D	DE									L	
10 - Strongly agree (10)	142	30	25	15	38	25	9	51	29	32	15	36	106
	7%	11%	11%	11%	5%	5%	6%	10%	7%	6%	5%	9%	7%
		DE	DE	DE				IJ					
9	57	8	13	3	16	12	6	16	7	20	10	14	43
	3%	3%	6%	2%	2%	3%	4%	3%	2%	4%	3%	3%	3%
			D										
8	160	22	18	11	60	37	12	44	34	46	25	46	114
	8%	8%	8%	8%	8%	8%	9%	8%	9%	8%	8%	11%	7%
												L	
7	220	24	30	16	77	56	17	66	50	58	26	51	169
	11%	9%	13%	13%	10%	12%	12%	13%	13%	10%	8%	12%	11%
6	215	34	21	19	73	48	19	63	40	55	28	37	178
	11%	13%	9%	15%	10%	10%	14%	12%	10%	10%	9%	9%	11%
5	293	29	27	19	128	72	18	81	56	75	43	73	221
	15%	11%	12%	14%	17%	15%	13%	15%	15%	13%	13%	17%	14%
4	168	24	14	10	68	42	10	39	41	37	31	39	129
	8%	9%	6%	8%	9%	9%	8%	7%	11%	7%	10%	9%	8%
Bottom 3 Box (Net)	746	100	77	38	308	178	45	163	128	242	142	126	619
	37%	37%	34%	29%	40%	38%	33%	31%	33%	43%	44%	30%	39%
					C					GH	GH	K	
3	196	25	22	8	86	41	14	38	21	67	48	39	157
	10%	9%	10%	6%	11%	9%	11%	7%	5%	12%	15%	9%	10%
										GH	GH		
2	159	23	17	6	64	39	11	39	26	61	21	32	127
	8%	8%	7%	4%	8%	8%	8%	7%	7%	11%	7%	8%	8%
1 - Strongly disagree (1)	391	52	39	25	159	98	20	86	82	114	72	55	336
	20%	19%	17%	19%	21%	21%	15%	16%	21%	20%	23%	13%	21%
												K	
Sigma	2001	272	224	130	768	470	136	523	385	565	319	422	1579
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	4.7	4.9	5.2	5.2	4.5	4.6	5	5.1	4.8	4.5	4.3	5.2	4.6
		D	DE	DE			D	IJ				L	
Std. Dev.	2.78	2.96	2.98	2.88	2.66	2.72	2.71	2.83	2.81	2.79	2.7	2.73	2.79
Std. Err.	0.06	0.18	0.2	0.25	0.1	0.13	0.23	0.12	0.14	0.12	0.15	0.13	0.07
Median	5	5	5	5	5	5	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
Base: All Respondents (unwtd)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
Top 3 Box (Net)	457	78	58	38	150	97	37	138	105	103	72	119	338
	23%	29%	26%	29%	19%	21%	27%	26%	27%	18%	22%	28%	21%
10 - Strongly agree (10)	231	40	31	19	64	55	21	76	57	43	43	62	168
	12%	15%	14%	15%	8%	12%	16%	15%	15%	8%	13%	15%	11%
9	61	8	6	5	25	13	6	20	8	19	5	20	42
	3%	3%	3%	4%	3%	3%	4%	4%	2%	3%	2%	5%	3%
8	165	30	21	14	61	29	10	42	40	41	24	38	127
	8%	11%	9%	11%	8%	6%	7%	8%	10%	7%	7%	9%	8%
7	234	20	24	21	103	51	15	58	42	79	32	54	180
	12%	7%	11%	16%	13%	11%	11%	11%	11%	14%	10%	13%	11%
6	177	23	17	13	71	41	11	56	29	40	29	30	147
	9%	8%	8%	10%	9%	9%	8%	11%	7%	7%	9%	7%	9%
5	249	33	31	18	83	64	21	74	44	69	32	54	195
	12%	12%	14%	14%	11%	14%	15%	14%	11%	12%	10%	13%	12%
4	166	22	13	10	75	38	9	42	29	47	29	39	127
	8%	8%	6%	8%	10%	8%	6%	8%	8%	8%	9%	9%	8%
Bottom 3 Box (Net)	718	97	81	30	286	180	44	155	136	227	126	125	593
	36%	36%	36%	23%	37%	38%	32%	30%	35%	40%	39%	30%	38%
3	188	25	23	10	86	31	13	42	32	56	29	39	149
	9%	9%	10%	7%	11%	7%	10%	8%	8%	10%	9%	9%	9%
2	148	21	22	4	49	41	10	29	25	57	26	31	117
	7%	8%	10%	3%	6%	9%	7%	6%	7%	10%	8%	7%	7%
1 - Strongly disagree (1)	382	50	36	16	151	108	21	84	78	115	71	56	326
	19%	18%	16%	13%	20%	23%	16%	16%	20%	20%	22%	13%	21%
Sigma	2001	272	224	130	768	470	136	523	385	565	319	422	1579
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5	5.2	5.2	5.8	4.8	4.8	5.4	5.4	5.2	4.7	4.8	5.5	4.9
Std. Dev.	2.98	3.1	3.03	2.84	2.86	3.03	3.04	2.97	3.12	2.88	3.09	2.97	2.96
Std. Err.	0.07	0.19	0.2	0.25	0.1	0.14	0.26	0.13	0.16	0.12	0.17	0.14	0.07
Median	5	5	5	6	5	5	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 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)	2001	300	190	190	680	450	191	438	348	578	452	484	1517
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	523	385	565	319	422	1579
Top 3 Box (Net)	746	102	94	39	296	175	40	156	151	253	146	141	606
	37%	38%	42%	30%	39%	37%	29%	30%	39%	45%	46%	33%	38%
			F						G	G	G		
10 - Strongly agree (10)	371	47	43	21	163	78	19	75	77	119	83	53	318
	19%	17%	19%	16%	21%	17%	14%	14%	20%	21%	26%	12%	20%
										G	G		K
9	156	28	19	8	56	37	8	42	21	60	27	40	116
	8%	10%	9%	6%	7%	8%	6%	8%	5%	11%	8%	9%	7%
										H			
8	219	28	32	10	77	60	13	39	53	75	36	48	171
	11%	10%	14%	7%	10%	13%	9%	7%	14%	13%	11%	11%	11%
									G	G			
7	232	26	24	19	84	56	23	59	35	69	40	62	170
	12%	9%	11%	15%	11%	12%	17%	11%	9%	12%	13%	15%	11%
							A						
6	237	25	18	21	91	64	18	48	49	67	40	41	196
	12%	9%	8%	16%	12%	14%	13%	9%	13%	12%	13%	10%	12%
				AB									
5	255	44	29	13	103	47	19	85	64	52	25	73	182
	13%	16%	13%	10%	13%	10%	14%	16%	17%	9%	8%	17%	12%
		E						U	U				L
4	157	22	19	3	66	38	8	40	32	38	20	33	124
	8%	8%	8%	2%	9%	8%	6%	8%	8%	7%	6%	8%	8%
		C	C		C	C							
Bottom 3 Box (Net)	374	53	39	35	128	90	29	135	54	86	48	73	301
	19%	19%	18%	27%	17%	19%	21%	26%	14%	15%	15%	17%	19%
				D				HU					
3	136	14	15	13	61	24	10	44	14	30	23	23	114
	7%	5%	7%	10%	8%	5%	7%	8%	4%	5%	7%	5%	7%
								H					
2	60	15	7	6	19	10	3	27	11	8	9	22	38
	3%	5%	3%	5%	3%	2%	3%	5%	3%	1%	3%	5%	2%
		E						I				L	
1 - Strongly disagree (1)	177	24	18	16	48	56	16	64	29	47	16	29	149
	9%	9%	8%	12%	6%	12%	11%	12%	7%	8%	5%	7%	9%
				D		D	D	J					
Sigma	2001	272	224	130	768	470	136	523	385	565	319	422	1579
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.3	6.2	6.4	5.9	6.4	6.2	6	5.7	6.4	6.7	6.9	6.1	6.3
									G	G	G		
Std. Dev.	2.81	2.86	2.82	2.92	2.75	2.86	2.77	2.91	2.71	2.77	2.73	2.64	2.86
Std. Err.	0.06	0.17	0.19	0.26	0.1	0.13	0.24	0.13	0.14	0.12	0.15	0.13	0.07
Median	6	6	7	6	6	6	6	6	6	7	7	6	6

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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