

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	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post.Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 3 Box (Net)	464	226	238	99	111	254	32	160	179	94	47	56	361	21	120	322	37	81	102	243
	23%	23%	23%	18%	16%	33%	18%	22%	23%	30%	10%	14%	32%	7%	13%	40%	21%	15%	18%	33%
						CD	*			FGH			JK		M	MN	*			PQR
10 - Extremely confident (10)	227	107	120	39	58	131	17	75	91	44	25	25	177	10	50	167	14	33	53	127
	11%	11%	12%	7%	9%	17%	10%	10%	12%	14%	5%	6%	16%	3%	6%	21%	8%	6%	9%	17%
						CD	*						JK			MN	*			PQR
9	86	47	39	15	14	56	5	32	33	15	4	11	71	3	15	67	4	15	13	53
	4%	5%	4%	3%	2%	7%	3%	4%	4%	5%	1%	3%	6%	1%	2%	8%	2%	3%	2%	7%
						CD	*						JK			MN	*			QR
8	151	72	79	45	38	68	9	53	54	34	18	20	113	8	54	88	19	34	37	62
	8%	7%	8%	8%	6%	9%	5%	7%	7%	11%	4%	5%	10%	3%	6%	11%	10%	6%	7%	8%
						D	*			GH			JK			MN	*			
7	193	113	80	46	61	85	11	51	91	40	32	40	121	13	89	92	9	52	54	79
	10%	12%	8%	9%	9%	11%	6%	7%	12%	13%	7%	10%	11%	4%	10%	11%	5%	10%	10%	11%
						B	*		G	G			M		M	M	*			
6	245	117	128	76	82	86	10	116	80	38	35	54	156	14	132	98	26	74	61	84
	12%	12%	12%	14%	12%	11%	6%	16%	10%	12%	7%	13%	14%	5%	15%	12%	14%	14%	11%	11%
						*		FH				J	J		M	M	*			
5	327	164	162	85	111	130	41	118	131	37	95	61	171	36	192	99	34	70	104	119
	16%	17%	16%	16%	16%	17%	24%	16%	17%	12%	20%	15%	15%	12%	21%	12%	18%	13%	19%	16%
						I*			I				L			MO	*			Q
4	177	80	96	47	74	56	11	64	74	27	34	47	96	34	101	43	9	53	61	53
	9%	8%	9%	9%	11%	7%	6%	9%	9%	9%	7%	12%	8%	11%	11%	5%	5%	10%	11%	7%
					E	*							O		O		*			S
Bottom 3 Box (Net)	595	271	323	193	240	162	68	226	229	71	226	140	229	186	262	147	67	200	175	152
	30%	28%	31%	35%	35%	21%	40%	31%	29%	23%	48%	35%	20%	61%	29%	18%	37%	38%	31%	21%
				E	E	I*	I	I		KL	L		NO	O		S*	S	S		
3	184	97	87	49	86	49	22	68	65	29	47	59	78	34	97	54	29	48	59	48
	9%	10%	8%	9%	13%	6%	12%	9%	8%	9%	10%	15%	7%	11%	11%	7%	16%	9%	11%	7%
				E	*							L		O	O		S*			S
2	116	48	67	29	46	40	13	50	41	12	41	11	63	35	53	27	8	35	35	37
	6%	5%	7%	5%	7%	5%	8%	7%	5%	4%	9%	3%	6%	12%	6%	3%	5%	7%	6%	5%
					*					K			NO	O		*				
1 - Not at all confident (1)	295	125	170	115	107	73	33	108	123	31	137	70	88	117	112	66	30	116	82	67
	15%	13%	17%	21%	16%	9%	19%	15%	16%	10%	29%	18%	8%	38%	13%	8%	16%	22%	15%	9%
				E	E	I*	I	I		KL	L		NO	O		S*	RS	S		
Sigma	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.2	5.4	5.1	4.8	4.8	6	4.6	5.1	5.3	5.8	3.9	4.7	6	3.2	4.9	6.4	4.9	4.6	5	6
						CD	*			FGH		J	JK		M	MN	*		Q	PQR
Std. Dev.	2.83	2.77	2.88	2.77	2.68	2.83	2.83	2.78	2.85	2.78	2.64	2.59	2.74	2.44	2.42	2.83	2.71	2.74	2.7	2.84
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.1	0.22	0.1	0.1	0.16	0.12	0.13	0.08	0.14	0.08	0.1	0.2	0.12	0.11	0.11
Median	5	5	5	5	5	6	5	5	5	6	4	5	6	2.2	5	7	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 3 Box (Net)	588	272	316	138	165	286	43	212	226	107	75	97	416	42	181	365	53	123	143	269
	29%	28%	31%	25%	24%	37%	25%	29%	29%	35%	16%	24%	37%	14%	20%	45%	29%	23%	26%	37%
						CD	*			H		J	JK		M	MN	*			QR
10 - Extremely confident (10)	342	165	177	84	102	156	35	122	130	55	51	50	240	25	94	223	32	70	91	149
	17%	17%	17%	15%	15%	20%	20%	17%	17%	18%	11%	13%	21%	8%	11%	28%	18%	13%	16%	20%
						D	*						JK			MN	*			Q
9	92	46	46	21	19	52	5	35	36	15	3	16	72	5	27	59	10	20	12	50
	5%	5%	4%	4%	3%	7%	3%	5%	5%	5%	1%	4%	6%	2%	3%	7%	5%	4%	2%	7%
						D	*					J	J			MN	*			R
8	155	61	93	32	44	79	4	55	60	36	21	31	103	12	60	82	11	33	40	70
	8%	6%	9%	6%	6%	10%	2%	7%	8%	12%	4%	8%	9%	4%	7%	10%	6%	6%	7%	10%
						CD	*			FGH			J			MN	*			
7	189	107	81	52	64	72	8	62	77	41	26	30	132	7	81	100	18	51	48	71
	9%	11%	8%	10%	9%	9%	5%	8%	10%	13%	6%	8%	12%	2%	9%	13%	10%	10%	9%	10%
						B	*			FGH			J		M	M	*			
6	208	114	93	51	77	80	17	72	84	35	37	40	131	20	106	81	21	51	65	71
	10%	12%	9%	9%	11%	10%	10%	10%	11%	11%	8%	10%	12%	7%	12%	10%	12%	10%	12%	10%
						*									M		*			
5	371	174	198	94	145	133	33	145	151	42	115	72	184	54	206	111	31	95	122	124
	19%	18%	19%	17%	21%	17%	19%	20%	19%	14%	25%	18%	16%	18%	23%	14%	17%	18%	22%	17%
						*	I	I			L				O		*			
4	145	68	78	45	44	56	15	47	57	26	34	32	79	25	81	40	20	39	31	56
	7%	7%	8%	8%	6%	7%	9%	6%	7%	8%	7%	8%	7%	8%	9%	5%	11%	7%	5%	8%
						*									O		*			
Bottom 3 Box (Net)	499	237	262	166	186	146	56	196	189	57	181	126	192	155	239	105	39	172	150	139
	25%	24%	25%	30%	27%	19%	32%	27%	24%	19%	39%	32%	17%	51%	27%	13%	21%	32%	27%	19%
				E	E		I*	I	I		L	L		NO	O		*	PS	S	
3	138	65	73	34	50	54	7	60	50	22	30	50	59	30	76	33	7	42	38	51
	7%	7%	7%	6%	7%	7%	4%	8%	6%	7%	6%	12%	5%	10%	8%	4%	4%	8%	7%	7%
						*							JL	O	O		*			
2	114	56	57	39	42	32	18	47	37	12	48	31	35	26	58	29	15	37	31	30
	6%	6%	6%	7%	6%	4%	11%	6%	5%	4%	10%	8%	3%	9%	6%	4%	9%	7%	6%	4%
						HI*					L	L		O	O		*			
1 - Not at all confident (1)	247	116	131	93	94	59	31	89	103	24	102	46	99	98	106	43	16	93	80	57
	12%	12%	13%	17%	14%	8%	18%	12%	13%	8%	22%	12%	9%	32%	12%	5%	9%	17%	14%	8%
				E	E		I*	I	I		KL			NO	O		*	PS	S	
Sigma	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.7	5.7	5.7	5.3	5.4	6.2	5.2	5.6	5.7	6.2	4.5	5.3	6.3	3.9	5.2	6.9	5.8	5.1	5.5	6.2
						CD	*			FGH		J	JK		M	MN	*			QR
Std. Dev.	2.92	2.9	2.95	3.02	2.87	2.82	3.17	2.93	2.91	2.76	2.84	2.83	2.81	2.84	2.66	2.74	2.87	2.96	2.91	2.84
Std. Err.	0.07	0.09	0.09	0.13	0.11	0.1	0.24	0.11	0.1	0.16	0.13	0.14	0.08	0.16	0.09	0.1	0.21	0.13	0.12	0.11
Median	5	6	5	5	5	6	5	5	5	6	5	5	6	3	5	7	6	5	5	6

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S
 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	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post.Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 3 Box (Net)	505	252	253	89	109	307	29	202	192	82	50	79	376	23	126	357	37	75	98	296
	25%	26%	25%	16%	16%	40%	17%	27%	24%	27%	11%	20%	33%	7%	14%	45%	20%	14%	17%	41%
						CD	*	F		F		J	JK		M	MN	*			PQR
10 - Extremely confident (10)	253	124	129	29	48	176	16	92	104	41	30	35	188	9	53	191	9	30	43	172
	13%	13%	13%	5%	7%	23%	10%	12%	13%	13%	6%	9%	17%	3%	6%	24%	5%	6%	8%	24%
						CD	*						JK			MN	*			PQR
9	95	50	45	20	16	60	5	48	30	12	6	17	72	2	21	71	13	11	13	59
	5%	5%	4%	4%	2%	8%	3%	7%	4%	4%	1%	4%	6%	1%	2%	9%	7%	2%	2%	8%
						CD	*					J	J			MN	QR*			QR
8	157	78	79	40	45	71	8	62	58	29	14	27	115	11	52	94	15	35	42	65
	8%	8%	8%	7%	7%	9%	5%	8%	7%	9%	3%	7%	10%	4%	6%	12%	8%	7%	8%	9%
						*						J	J			MN	*			
7	186	100	87	51	61	74	17	59	74	37	36	28	122	9	76	101	14	46	58	69
	9%	10%	8%	9%	9%	10%	10%	8%	9%	12%	8%	7%	11%	3%	9%	13%	8%	9%	10%	9%
						*				G					M	MN	*			
6	219	115	104	68	64	87	16	81	82	40	41	46	132	12	111	95	30	58	48	83
	11%	12%	10%	12%	9%	11%	10%	11%	10%	13%	9%	11%	12%	4%	12%	12%	16%	11%	9%	11%
						*									M	M	R*			
5	327	158	169	92	126	109	39	119	125	44	90	71	167	39	195	93	32	94	101	100
	16%	16%	16%	17%	19%	14%	23%	16%	16%	14%	19%	18%	15%	13%	22%	12%	18%	18%	14%	14%
						E	*								MO		*			
4	192	86	106	65	82	44	17	72	72	31	45	44	102	33	117	41	18	75	56	42
	10%	9%	10%	12%	12%	6%	10%	10%	9%	10%	10%	11%	9%	11%	13%	5%	10%	14%	10%	6%
						E	*								O	O	*	S	S	
Bottom 3 Box (Net)	571	261	309	180	238	153	54	203	240	73	206	130	235	187	270	114	52	182	198	139
	29%	27%	30%	33%	35%	20%	31%	28%	31%	24%	44%	33%	21%	62%	30%	14%	29%	34%	35%	19%
						E	E			I	KL	L		NO	O		S*	S	S	
3	149	66	84	34	60	56	10	50	64	26	39	42	69	29	86	35	11	34	52	52
	7%	7%	8%	6%	9%	7%	6%	7%	8%	8%	8%	10%	6%	9%	10%	4%	6%	6%	9%	7%
						*							L		O	O	*			
2	109	46	63	36	49	24	11	46	36	15	43	22	44	28	59	22	10	39	40	20
	5%	5%	6%	7%	7%	3%	6%	6%	5%	5%	9%	6%	4%	9%	7%	3%	6%	7%	7%	3%
						E	E				L			O	O		*	S	S	
1 - Not at all confident (1)	312	150	162	110	129	73	33	107	140	32	124	66	122	130	125	57	31	110	105	67
	16%	15%	16%	20%	19%	9%	19%	15%	18%	11%	27%	17%	11%	43%	14%	7%	17%	21%	19%	9%
						E	E		I		KL	L		NO	O		S*	S	S	
Sigma	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	5.3	5.4	5.2	4.7	4.6	6.4	4.8	5.4	5.2	5.6	4.1	4.9	6	3.1	4.8	6.8	5	4.5	4.7	6.4
						CD	*			FH		J	JK		M	MN	*			PQR
Std. Dev.	2.9	2.89	2.9	2.68	2.69	2.92	2.78	2.91	2.95	2.76	2.68	2.76	2.85	2.44	2.48	2.75	2.67	2.63	2.75	2.92
Std. Err.	0.06	0.09	0.09	0.11	0.1	0.11	0.21	0.11	0.11	0.16	0.12	0.14	0.08	0.14	0.08	0.1	0.2	0.11	0.12	0.11
Median	5	5	5	5	5	6	5	5	5	6	4	5	6	2	5	7	5	5	5	6.3

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B,C/D,E,F,G/H/I,J/K/L,M/N/O,P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B,C/D,E,F,G/H/I,J/K/L,M/N/O,P/Q/R/S
 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	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 3 Box (Net)	378 19%	178 18%	200 19%	119 22%	159 23%	100 13%	38 22%	155 21%	141 18%	44 14%	151 32%	88 22%	139 12%	180 59%	143 16%	55 7%	35 19%	120 23%	132 24%	91 12%
10 - Strongly agree (10)	186 9%	82 8%	104 10%	68 12%	79 12%	40 5%	19 11%	73 10%	75 10%	19 6%	92 20%	36 9%	58 5%	122 40%	45 5%	19 2%	14 8%	72 14%	63 11%	37 5%
9	52 3%	24 2%	28 3%	15 3%	14 2%	23 3%	2 1%	23 3%	18 2%	9 3%	10 2%	21 5%	21 2%	14 5%	24 3%	14 2%	6 3%	13 2%	14 2%	20 3%
8	140 7%	72 7%	67 7%	37 7%	66 10%	37 5%	17 10%	58 8%	49 6%	16 5%	48 10%	31 8%	60 5%	44 14%	74 8%	22 3%	16 9%	35 7%	55 10%	34 5%
7	205 10%	129 13%	76 7%	65 12%	92 13%	48 6%	18 10%	74 10%	80 10%	33 11%	53 11%	43 11%	109 10%	28 9%	153 17%	23 3%	16 9%	80 15%	61 11%	48 7%
6	259 13%	132 14%	127 12%	93 17%	93 14%	73 9%	12 7%	100 14%	104 13%	44 14%	55 12%	69 17%	136 12%	29 10%	180 20%	50 6%	25 14%	91 17%	74 13%	69 10%
5	312 16%	138 14%	174 17%	88 16%	113 17%	111 14%	32 19%	110 15%	135 17%	35 11%	94 20%	74 19%	144 13%	25 8%	204 23%	84 10%	37 20%	71 13%	103 18%	102 14%
4	162 8%	84 9%	78 8%	52 10%	48 7%	62 8%	15 9%	54 7%	68 9%	24 8%	37 8%	30 7%	95 8%	12 4%	104 12%	46 6%	20 11%	40 8%	42 8%	59 8%
Bottom 3 Box (Net)	684 34%	311 32%	373 36%	130 24%	176 26%	379 49%	57 33%	243 33%	256 33%	128 41%	78 17%	95 24%	511 45%	29 9%	112 12%	543 68%	48 27%	128 24%	147 26%	360 49%
3	150 7%	76 8%	74 7%	32 6%	48 7%	70 9%	4 3%	47 6%	64 8%	35 11%	17 4%	21 5%	112 10%	7 2%	52 6%	91 11%	8 4%	36 7%	39 7%	67 9%
2	163 8%	83 9%	79 8%	23 4%	46 7%	94 12%	8 5%	71 10%	59 8%	24 8%	14 3%	25 6%	124 11%	10 3%	21 2%	132 16%	7 4%	26 5%	39 7%	92 13%
1 - Strongly disagree (1)	371 19%	152 16%	219 21%	75 14%	82 12%	214 28%	45 26%	125 17%	133 17%	69 22%	47 10%	50 12%	275 24%	12 4%	39 4%	321 40%	34 19%	67 13%	69 12%	202 28%
Sigma	2000 100%	972 100%	1028 100%	546 100%	680 100%	774 100%	173 100%	735 100%	784 100%	308 100%	468 100%	398 100%	1134 100%	303 100%	895 100%	802 100%	181 100%	531 100%	558 100%	729 100%
Summary	4.9	5	4.8	5.4	5.5	4	4.8	5	4.9	4.5	6.1	5.4	4.2	7.6	5.7	3	5	5.6	5.4	4
Mean				E	E		*	I	I		KL	L		NO	O		S*	S	S	
Std. Dev.	2.83	2.74	2.9	2.74	2.73	2.74	3.02	2.86	2.77	2.76	2.78	2.66	2.7	2.65	2.03	2.4	2.71	2.76	2.74	2.73
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.1	0.23	0.11	0.1	0.16	0.13	0.13	0.08	0.15	0.07	0.08	0.2	0.12	0.12	0.1
Median	5	5	5	6	6	4	5	5	5	5	6	5.9	4	8	6	2	5	6	5	4

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 3 Box (Net)	478 24%	251 26%	227 22%	155 28%	184 27%	138 18%	62 36%	164 22%	201 26%	51 17%	156 33%	108 27%	214 19%	173 57%	207 23%	98 12%	50 28%	154 29%	147 26%	126 17%
10 - Strongly agree (10)	235 12%	109 11%	125 12%	74 13%	99 15%	62 8%	31 18%	72 10%	113 14%	19 6%	98 21%	55 14%	81 7%	122 40%	72 8%	40 5%	12 7%	86 16%	78 14%	59 8%
9	93 5%	51 5%	42 4%	39 7%	26 4%	28 4%	15 9%	42 6%	24 3%	12 4%	24 5%	22 6%	48 4%	15 5%	60 7%	18 2%	19 11%	28 5%	24 4%	22 3%
8	150 7%	91 9%	59 6%	43 8%	60 9%	47 6%	17 10%	50 7%	63 8%	20 6%	34 7%	31 8%	85 7%	35 12%	76 8%	39 5%	19 11%	40 8%	45 8%	45 6%
7	204 10%	98 10%	106 10%	58 11%	78 11%	68 9%	13 7%	77 10%	84 11%	30 10%	59 12%	44 11%	102 9%	26 9%	126 14%	52 7%	19 10%	58 11%	62 11%	66 9%
6	221 11%	116 12%	105 10%	76 14%	74 11%	70 9%	21 12%	95 13%	74 9%	30 10%	42 9%	56 14%	123 11%	34 11%	139 15%	48 6%	12 7%	88 17%	54 10%	66 9%
5	310 16%	150 15%	160 15%	82 15%	119 17%	109 14%	20 12%	142 19%	112 14%	36 12%	97 19%	76 19%	137 12%	27 9%	192 21%	91 11%	39 22%	69 13%	96 17%	106 15%
4	161 8%	82 8%	79 8%	46 8%	50 7%	66 9%	16 10%	35 5%	77 10%	32 11%	31 7%	25 6%	105 9%	17 6%	86 10%	59 7%	16 9%	38 7%	48 9%	59 8%
Bottom 3 Box (Net)	626 31%	275 28%	351 34%	128 23%	175 26%	323 42%	40 23%	223 30%	235 30%	128 42%	83 18%	89 22%	454 40%	27 9%	146 16%	454 57%	45 25%	124 23%	151 27%	306 42%
3	152 8%	75 8%	76 7%	43 8%	51 7%	58 7%	10 6%	61 8%	46 6%	11 11%	34 4%	21 6%	105 9%	11 4%	72 8%	68 9%	10 6%	48 9%	37 7%	57 8%
2	121 6%	58 6%	63 6%	12 2%	39 6%	70 9%	7 4%	44 6%	48 6%	22 7%	12 3%	14 3%	95 3%	5 2%	14 2%	102 13%	4 2%	16 3%	33 6%	68 9%
1 - Strongly disagree (1)	354 18%	142 15%	212 21%	73 13%	86 13%	196 25%	23 14%	117 16%	141 18%	73 24%	50 11%	50 13%	254 22%	11 3%	60 7%	284 35%	31 17%	60 11%	81 14%	182 25%
Sigma	2000 100%	972 100%	1028 100%	546 100%	680 100%	774 100%	173 100%	735 100%	784 100%	308 100%	468 100%	398 100%	1134 100%	303 100%	895 100%	802 100%	181 100%	531 100%	558 100%	729 100%
Summary	5.2	5.4	5	5.7	5.6	4.5	5.9	5.2	5.3	4.5	6.1	5.7	4.6	7.5	5.8	3.6	5.4	5.8	5.5	4.5
Mean		B		E	E		I*	I	I		L	L		NO	O		S*	S	S	
Std. Dev.	2.93	2.86	2.99	2.83	2.86	2.93	3.03	2.82	3.01	2.82	2.86	2.79	2.88	2.63	2.36	2.79	2.8	2.83	2.91	2.91
Std. Err.	0.07	0.09	0.09	0.12	0.11	0.11	0.23	0.1	0.11	0.16	0.13	0.14	0.09	0.15	0.08	0.1	0.21	0.12	0.12	0.11
Median	5	5	5	6	5	4	6	5	5	4	6	6	5	8	6	3	5	6	5	4

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S
 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	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 3 Box (Net)	683	332	352	116	172	395	42	244	257	140	49	96	538	25	179	479	39	110	159	375
	34%	34%	34%	21%	25%	51%	24%	33%	33%	45%	10%	24%	47%	8%	20%	60%	22%	21%	29%	51%
						CD	*			FGH		J	JK		M	MN	*		Q	PQR
10 - Strongly agree (10)	361	176	185	74	77	210	27	119	141	74	22	31	308	8	58	295	27	57	72	205
	18%	18%	18%	13%	11%	27%	16%	16%	18%	24%	5%	8%	27%	3%	6%	37%	15%	11%	13%	28%
						CD	*			GH		J	JK		M	MN	*			PQR
9	127	65	62	16	29	81	2	58	45	21	9	30	88	3	43	81	7	14	28	77
	6%	7%	6%	3%	4%	11%	1%	8%	6%	7%	2%	8%	8%	1%	5%	10%	4%	3%	5%	11%
						CD	*	F		F		J	J		M	MN	*			PQR
8	195	91	104	26	66	104	12	67	71	45	18	34	143	14	78	103	5	39	59	92
	10%	9%	10%	5%	10%	13%	7%	9%	9%	15%	4%	9%	13%	5%	9%	13%	3%	7%	11%	13%
						C	C	*		GH		J	J			MN	*		P	PQ
7	243	131	112	68	96	78	15	79	107	41	36	52	155	21	117	105	19	79	71	73
	12%	13%	11%	13%	14%	10%	9%	11%	14%	13%	8%	13%	14%	7%	13%	13%	11%	15%	13%	10%
						E	*			J		J	J		M	M	*		S	
6	225	109	117	61	95	69	17	96	80	32	65	49	111	20	145	60	22	64	76	63
	11%	11%	11%	11%	14%	9%	10%	13%	10%	10%	14%	12%	10%	7%	16%	8%	12%	12%	14%	9%
						E	*								MO		*			S
5	340	166	173	111	124	105	29	138	133	39	95	94	151	43	224	73	34	108	99	98
	17%	17%	17%	20%	18%	14%	17%	19%	17%	13%	20%	24%	13%	14%	25%	9%	19%	20%	18%	13%
						E	E	*	I	I		L	L		O	MO		*		S
4	181	89	92	73	58	50	34	60	67	20	69	50	63	46	97	39	35	52	46	49
	9%	9%	9%	13%	8%	7%	20%	8%	9%	6%	15%	12%	6%	15%	11%	5%	19%	10%	8%	7%
						DE		GHI*				L	L		O	O		QRS*		
Bottom 3 Box (Net)	328	145	183	116	136	76	35	118	139	36	155	58	116	149	134	46	32	118	107	71
	16%	15%	18%	21%	20%	10%	20%	16%	18%	12%	33%	15%	10%	49%	15%	6%	18%	22%	19%	10%
						E	E	I*		I		KL	L		NO	O		S*	S	S
3	111	58	53	33	49	29	10	41	43	17	38	23	50	34	58	19	6	40	38	27
	6%	6%	5%	6%	7%	4%	6%	6%	6%	5%	8%	6%	4%	11%	7%	2%	3%	8%	7%	4%
						E	*				L				NO	O		*	S	S
2	52	17	35	17	17	18	11	9	26	6	29	8	15	24	22	5	1	21	12	17
	3%	2%	3%	3%	2%	2%	7%	1%	3%	2%	6%	2%	1%	8%	2%	1%	1%	4%	2%	2%
							GI*		G		KL				O		*			
1 - Strongly disagree (1)	166	70	95	66	70	29	13	69	70	14	88	28	50	90	53	22	25	57	56	28
	8%	7%	9%	12%	10%	4%	8%	9%	9%	4%	19%	7%	4%	30%	6%	3%	14%	11%	10%	4%
						E	E	*	I	I		KL			NO	O		S*	S	S
Sigma	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																				
Mean	6.2	6.3	6.1	5.5	5.7	7.1	5.5	6.1	6.1	6.9	4.5	5.8	7.1	3.7	5.7	7.7	5.5	5.5	5.9	7.1
						CD	*			FGH		J	JK		M	MN	*		Q	PQR
Std. Dev.	2.73	2.66	2.79	2.7	2.61	2.6	2.7	2.7	2.77	2.59	2.46	2.38	2.58	2.45	2.23	2.38	2.74	2.59	2.66	2.62
Std. Err.	0.06	0.09	0.09	0.12	0.1	0.09	0.21	0.1	0.1	0.15	0.11	0.12	0.08	0.14	0.07	0.08	0.2	0.11	0.11	0.1
Median	6	6	6	5	6	8	5	6	6	7	5	5	7	4	5	8	5	5	6	8

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Total	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 2 Box (Net)	938	457	481	332	367	240	96	373	347	122	323	241	374	257	493	188	120	308	291	219
	47%	47%	47%	61%	54%	31%	56%	51%	44%	40%	69%	61%	33%	85%	55%	23%	66%	58%	52%	30%
				DE	E		HI*	HI			KL	L		NO	O		RS*	S	S	
Strongly agree	253	114	139	101	103	49	19	118	89	27	118	42	94	120	98	35	35	92	82	44
	13%	12%	13%	19%	15%	6%	11%	16%	11%	9%	25%	11%	8%	40%	11%	4%	19%	17%	15%	6%
				E	E		*	HI			KL			NO	O		S*	S	S	
Somewhat agree	685	343	342	231	264	191	77	255	257	95	205	200	280	137	394	153	85	216	209	175
	34%	35%	33%	42%	39%	25%	45%	35%	33%	31%	44%	50%	25%	45%	44%	19%	47%	41%	37%	24%
				E	E		HI*				L	L		O	O		S*	S	S	
Bottom 2 Box (Net)	1062	515	547	214	313	534	76	362	437	186	146	156	760	46	403	613	62	223	267	510
	53%	53%	53%	39%	46%	69%	44%	49%	56%	60%	31%	39%	67%	15%	45%	77%	34%	42%	48%	70%
				C	CD		*		FG	FG		J	JK		M	MN	*		P	PQR
Somewhat disagree	667	321	345	165	220	282	53	225	279	110	111	115	441	34	333	299	51	164	188	263
	33%	33%	34%	30%	32%	36%	31%	31%	36%	36%	24%	29%	39%	11%	37%	37%	28%	31%	34%	36%
							*						JK		M	M	*			
Strongly disagree	395	193	202	49	93	253	23	137	158	76	35	41	319	12	70	314	10	59	79	247
	20%	20%	20%	9%	14%	33%	14%	19%	20%	25%	7%	10%	28%	4%	8%	39%	6%	11%	14%	34%
				C	CD		*			FGH		JK			MN	*		P	PQR	
Sigma	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - Low interest rates provide a good opportunity to buy things I might not otherwise be able to afford

	Total	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 2 Box (Net)	1228	616	612	367	425	436	111	487	455	176	275	233	721	171	581	476	133	338	344	413
	61%	63%	60%	67%	63%	56%	64%	66%	58%	57%	59%	59%	64%	56%	65%	59%	73%	64%	62%	57%
Strongly agree	208	123	85	80	75	53	19	68	88	33	43	39	126	31	88	90	27	74	61	46
	10%	13%	8%	15%	11%	7%	11%	9%	11%	11%	9%	10%	11%	10%	10%	11%	15%	14%	11%	6%
Somewhat agree	1020	493	527	286	350	383	91	419	367	143	232	194	594	140	493	386	106	264	283	367
	51%	51%	51%	52%	51%	49%	53%	57%	47%	46%	50%	49%	52%	46%	55%	48%	58%	50%	51%	50%
Bottom 2 Box (Net)	772	356	416	179	255	338	62	249	329	132	193	165	413	132	314	325	48	193	214	317
	39%	37%	40%	33%	37%	44%	36%	34%	42%	43%	41%	41%	36%	44%	35%	41%	27%	36%	38%	43%
Somewhat disagree	576	279	297	130	208	238	48	187	246	96	140	116	321	87	268	222	30	153	174	219
	29%	29%	29%	24%	31%	31%	28%	25%	31%	31%	30%	29%	28%	29%	30%	28%	17%	29%	31%	30%
Strongly disagree	195	76	119	49	47	99	14	62	83	36	54	49	92	45	47	103	18	40	40	98
	10%	8%	12%	9%	7%	13%	8%	8%	11%	12%	11%	12%	8%	15%	5%	13%	10%	7%	7%	13%
Sigma	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

To what extent do you agree or disagree with the following: - With interest rates so low, I'm more relaxed about carrying debt than I usually am

	Total	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Top 2 Box (Net)	941	491	450	289	318	334	92	340	362	147	211	174	556	105	463	373	102	262	263	314
	47%	51%	44%	53%	47%	43%	54%	46%	46%	48%	45%	44%	49%	35%	52%	47%	56%	49%	47%	43%
		B	E				*								M	M	S*			
Strongly agree	157	94	63	58	48	52	13	68	46	31	35	30	92	25	56	77	17	59	33	49
	8%	10%	6%	11%	7%	7%	7%	9%	6%	10%	7%	8%	8%	8%	6%	10%	9%	11%	6%	7%
		B	E				*	H		H						N	*	RS		
Somewhat agree	784	397	387	232	270	282	80	272	316	116	176	144	464	80	408	296	85	203	230	265
	39%	41%	38%	42%	40%	36%	46%	37%	40%	38%	38%	36%	41%	26%	46%	37%	47%	38%	41%	36%
							*									MO	M	*		
Bottom 2 Box (Net)	1059	481	578	257	362	440	80	396	422	161	258	223	578	198	432	429	79	269	295	416
	53%	49%	56%	47%	53%	57%	46%	54%	54%	52%	55%	56%	51%	65%	48%	53%	44%	51%	53%	57%
			A				C	*							NO		*		P	
Somewhat disagree	744	348	396	184	270	290	53	278	296	116	181	159	403	119	358	266	55	197	221	271
	37%	36%	39%	34%	40%	37%	31%	38%	38%	38%	39%	40%	36%	39%	40%	33%	30%	37%	40%	37%
							*								O		*			
Strongly disagree	315	133	182	73	93	150	27	117	126	45	77	64	174	79	74	162	24	72	74	144
	16%	14%	18%	13%	14%	19%	16%	16%	16%	15%	16%	16%	15%	26%	8%	20%	13%	14%	13%	20%
			A			CD	*								N	N	*		QR	
Sigma	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I,J/K/L,M/N/O,P/Q/R/S

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

Do any of the following financial concerns keep you up at night?

	Total	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Respondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
My debt	472	227	245	147	199	126	38	169	208	57	172	124	176	195	236	41	40	164	151	118
	24%	23%	24%	27%	29%	16%	22%	23%	27%	18%	37%	31%	16%	64%	26%	5%	22%	31%	27%	16%
Worry about potentially losing my job				E	E		*		I		L	L		NO	O		*	S	S	
	248	119	129	104	97	48	14	82	105	48	59	54	136	51	128	70	33	89	86	41
The amount I've saved for retirement	12%	12%	13%	19%	14%	6%	8%	11%	13%	16%	13%	13%	12%	17%	14%	9%	18%	17%	15%	6%
				E	E		*		G		O	O		O	O		5*	S	S	
My children's financial future	362	166	197	90	131	142	20	95	184	64	85	90	188	71	159	133	27	91	111	133
	18%	17%	19%	16%	19%	18%	12%	13%	23%	21%	18%	23%	17%	23%	18%	17%	15%	17%	20%	18%
Financial markets				E			*		FG	FG	L			O			*			
	282	136	145	89	103	89	22	105	111	43	78	58	145	55	134	93	35	83	80	83
The economic recession	14%	14%	14%	16%	15%	11%	13%	14%	14%	14%	17%	15%	13%	18%	15%	12%	20%	16%	14%	11%
				E			*		D					O			5*			
How I'll pay my bills	196	96	100	50	55	91	19	57	76	44	42	35	119	30	88	77	16	49	41	90
	10%	10%	10%	9%	8%	12%	11%	8%	10%	14%	9%	9%	11%	10%	10%	10%	9%	9%	7%	12%
My ability to afford the things I need for my family (i.e. food, clothing, medicine, etc.)				E			*		GH								*			
	399	174	225	111	143	145	24	148	158	69	99	83	217	78	180	142	33	107	127	132
How I'll pay my bills	20%	22%	20%	20%	21%	19%	14%	20%	20%	23%	21%	21%	19%	26%	20%	18%	18%	20%	23%	18%
				E			*		I	I	KL	L		NO	O		5*	S	S	
The rising cost of housing	393	183	211	141	162	90	38	145	166	44	174	86	133	155	185	54	45	132	135	81
	20%	19%	20%	26%	24%	12%	22%	20%	21%	14%	37%	22%	12%	51%	21%	7%	25%	25%	24%	11%
That I may no longer be able to afford my home				E			*		I		KL	L		NO	O		5*	S	S	
	375	159	217	135	150	90	37	136	161	42	157	85	133	131	168	76	36	140	119	80
That I may never be able to afford a home				E			*		I	I	KL	L		NO	O		5*	S	S	
	19%	16%	21%	25%	22%	12%	21%	19%	21%	14%	34%	21%	12%	43%	19%	9%	20%	26%	21%	11%
How inflation will impact my savings	346	146	201	139	130	77	31	112	145	59	112	90	145	92	164	90	44	141	89	73
	17%	15%	20%	26%	19%	10%	18%	15%	18%	19%	24%	23%	13%	30%	18%	11%	24%	26%	16%	10%
How interest rates will impact my debt payments				A	DE	E	*		L	L				NO	O		5*	RS	S	
	170	59	111	51	66	53	15	55	73	27	65	37	68	66	74	29	8	63	49	50
How interest rates will impact my savings/investments				A			*		L					NO	O		*	PS		
	8%	6%	11%	9%	10%	7%	9%	7%	9%	9%	14%	9%	6%	22%	8%	4%	4%	12%	9%	7%
The current state of the Canadian economy	257	107	150	151	88	18	24	81	109	43	77	57	123	90	117	50	42	139	59	17
	13%	11%	15%	28%	13%	2%	14%	11%	14%	14%	16%	14%	11%	30%	13%	6%	23%	26%	11%	2%
Some other financial concern				A	DE	E	*		L					NO	O		RS*	RS	S	
	259	114	145	72	81	106	18	81	115	45	68	57	133	56	100	103	18	80	60	101
Economic concerns as a result of COVID-19 (coronavirus)	13%	12%	14%	13%	12%	14%	10%	11%	15%	15%	15%	14%	12%	18%	11%	13%	10%	15%	11%	14%
				E			*		N								*			
No financial concerns keep me awake at night	228	101	127	73	83	73	17	78	103	30	84	56	88	87	113	29	19	79	64	67
				E			*		I		L	L		NO	O		*	S		
Sigma	256	101	155	74	71	110	9	95	107	45	54	52	150	45	107	104	21	73	58	104
	13%	10%	15%	14%	11%	14%	5%	13%	14%	15%	12%	13%	13%	15%	12%	13%	12%	14%	10%	14%
Some other financial concern				A			*		F	F							*			
	408	185	222	110	135	163	29	140	171	68	94	85	229	81	180	147	34	101	117	156
Some other financial concern				A			*		F	F							*			
	20%	19%	22%	20%	20%	21%	17%	19%	22%	22%	20%	21%	20%	27%	20%	18%	19%	19%	21%	21%
Some other financial concern				E			*							O			*			
	447	198	249	143	154	150	35	146	190	75	109	96	241	95	221	131	45	134	131	137
Some other financial concern				E			*							O	O		*	S		
	156	49	107	53	62	41	25	49	64	19	63	27	66	50	64	43	31	35	51	39
Some other financial concern				A	E	E	GI*				KL			NO			QRS*		S	
	8%	5%	10%	10%	9%	5%	14%	7%	8%	6%	13%	7%	6%	16%	7%	5%	17%	7%	9%	5%
Some other financial concern				A			*										*			
	752	384	368	138	227	386	60	305	273	114	129	127	496	36	286	430	45	138	197	371
Some other financial concern				A			*		H					M	MN		*		Q	PQR
	38%	39%	36%	25%	33%	50%	35%	41%	35%	37%	28%	32%	44%	12%	32%	54%	25%	26%	35%	51%
Some other financial concern				C	CD		*							JK			*			
	6007	2704	3303	1871	2140	1997	474	2079	2518	936	1723	1297	2988	1462	2704	1841	572	1837	1724	1874
Some other financial concern				E			*										*			
	300%	278%	321%	343%	315%	258%	275%	283%	321%	304%	368%	326%	263%	482%	302%	230%	315%	346%	309%	257%

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)

As a result of the COVID-19 pandemic, which of the following have you done?

	Total	Gender		AGE			EDUCATION				Q1			Q2			AGE GROUP			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Insolvent	\$1-\$200	\$201+	Poor	Neutral	Excellent	Gen Z	Millennial	Gen X	Boomer
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Rspondents (unwtd)	2000	914	1086	458	783	759	84	360	874	682	405	383	1212	274	866	860	114	538	634	714
Base: All Rspondents (wtd)	2000	972	1028	546	680	774	173	735	784	308	468	398	1134	303	895	802	181	531	558	729
Take On More Debt (Net)	550 28%	272 28%	278 27%	212 39%	208 31%	130 17%	33 19%	210 29%	229 29%	79 26%	177 38%	133 34%	240 21%	176 58%	294 33%	81 10%	71 39%	195 37%	163 29%	120 17%
Use a payday loan service	65 3%	39 4%	26 3%	29 5%	25 4%	10 1%	7 4%	29 4%	20 3%	9 3%	17 4%	14 3%	35 3%	26 9%	34 4%	5 1%	11 6%	24 4%	20 4%	10 1%
Take out a bank loan	52 3%	36 4%	16 2%	28 5%	13 2%	11 1%	6 4%	21 3%	16 2%	9 3%	9 2%	16 4%	26 2%	13 4%	32 4%	8 1%	15 8%	18 3%	9 2%	10 1%
Use line of credit to pay bills	159 8%	83 9%	75 7%	40 7%	69 10%	49 6%	8 5%	42 6%	80 10%	29 10%	48 10%	44 11%	67 6%	54 18%	85 9%	20 2%	11 6%	45 9%	59 11%	43 6%
Borrow from friends or family	194 10%	90 9%	104 10%	100 18%	71 10%	22 3%	22 13%	79 11%	74 9%	19 6%	93 20%	42 11%	58 5%	86 28%	97 11%	11 1%	35 19%	80 15%	59 11%	20 3%
Use my credit cards to pay bills	299 15%	133 14%	167 16%	97 18%	121 18%	82 11%	10 6%	100 14%	138 18%	51 16%	94 20%	56 14%	149 13%	90 30%	159 18%	51 6%	29 16%	101 19%	92 16%	77 11%
Declare bankruptcy	17 1%	7 1%	10 1%	6 1%	8 1%	2 *	4 2%	5 1%	5 1%	3 1%	7 2%	3 1%	7 1%	9 3%	5 1%	2 *	2 1%	7 1%	6 1%	1 *
Use my savings to pay bills	445 22%	209 21%	236 23%	168 31%	157 23%	120 16%	32 18%	166 23%	194 25%	53 17%	156 33%	113 28%	177 16%	133 44%	222 25%	89 11%	48 27%	160 30%	123 22%	114 16%
Submit a consumer proposal to address my debt	35 2%	29 3%	6 1%	15 3%	17 2%	3 *	- 2%	16 2%	14 2%	4 1%	8 2%	6 1%	22 2%	13 4%	18 2%	5 1%	7 4%	13 2%	12 2%	3 *
Sell my home	20 1%	14 1%	6 1%	12 2%	6 1%	2 *	4 2%	4 1%	7 1%	4 1%	10 2%	3 1%	8 1%	3 1%	14 2%	3 *	6 3%	8 1%	4 1%	2 *
Sell my assets (car, rental property, investments, etc.)	74 4%	48 5%	27 3%	26 5%	34 5%	14 2%	8 4%	24 3%	34 4%	9 3%	28 6%	11 3%	36 3%	30 10%	27 3%	17 2%	17 5%	8 5%	28 5%	12 2%
Reduce my consumer spending or expenses (i.e. cell phone, cable, travel, discretionary spending, etc.)	593 30%	270 28%	323 31%	153 28%	228 33%	212 27%	37 21%	194 26%	263 34%	99 32%	164 35%	142 36%	287 25%	132 43%	278 31%	184 23%	39 21%	170 32%	185 33%	199 27%
Defer my mortgage payments	67 3%	33 3%	35 3%	16 3%	32 5%	19 3%	4 2%	27 4%	26 3%	10 3%	20 4%	22 5%	26 2%	17 6%	42 5%	8 1%	2 1%	20 4%	31 6%	15 2%
Apply for government assistance as a result of a job loss	270 14%	131 13%	140 14%	119 22%	103 15%	48 6%	26 15%	87 12%	124 16%	34 11%	91 19%	57 14%	122 11%	71 23%	128 14%	72 9%	44 24%	98 18%	89 16%	39 5%
Close my business	25 1%	17 2%	8 1%	10 2%	10 1%	5 1%	2 1%	4 1%	12 2%	7 2%	7 1%	5 1%	13 1%	8 3%	8 1%	8 1%	2 1%	14 3%	5 1%	4 1%
Defer payments on bills, credit cards, or taxes	155 8%	70 7%	85 8%	57 10%	75 11%	23 3%	13 8%	54 7%	68 9%	20 7%	49 11%	34 8%	72 6%	66 22%	78 9%	11 1%	12 6%	63 12%	61 11%	19 3%
None of the above	894 45%	422 43%	471 46%	274 33%	274 40%	441 57%	84 48%	338 46%	328 42%	144 47%	162 35%	133 33%	599 53%	57 19%	335 37%	501 63%	57 32%	178 33%	244 44%	415 57%
Sigma	3365 168%	1629 168%	1736 169%	1056 193%	1243 183%	1066 138%	266 154%	1192 162%	1403 179%	504 164%	963 206%	699 176%	1704 150%	808 267%	1562 174%	995 124%	328 181%	1026 193%	1028 184%	983 135%

Statistics:
 Overlap formulae used
 - Column Proportions:
 Columns Tested (5%): A/B,C/D/E,F/G/H,I/J/K/L/M/N/O,P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B,C/D/E,F/G/H,I/J/K/L/M/N/O,P/Q/R/S
 Minimum Base: 30 (**), Small Base: 100 (*)