

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	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 3 Box (Net)	464	59	46	24	201	104	29	93	87	142	100	72	392
	23%	22%	20%	18%	26%	22%	21%	15%	24%	29%	32%	17%	25%
									G	G	GH		K
10 - Extremely confident (10)	227	36	20	8	100	48	15	46	40	76	49	30	197
	11%	13%	9%	6%	13%	10%	11%	7%	11%	15%	16%	7%	13%
					C					G	G		K
9	86	7	9	6	40	18	5	16	25	21	14	10	76
	4%	2%	4%	5%	5%	4%	4%	2%	7%	4%	4%	2%	5%
									G				
8	151	17	17	10	60	38	9	32	22	45	37	32	119
	8%	6%	8%	8%	8%	8%	6%	5%	6%	9%	12%	7%	8%
									G	GH			
7	193	19	20	10	70	64	11	54	31	68	28	44	149
	10%	7%	9%	7%	9%	14%	8%	8%	8%	14%	9%	10%	9%
						AD				GH			
6	245	32	39	16	78	68	11	75	46	64	49	50	194
	12%	12%	18%	13%	10%	14%	8%	12%	12%	13%	16%	12%	12%
					DF								
5	327	43	41	25	119	77	22	111	58	68	44	61	266
	16%	16%	18%	19%	15%	16%	16%	17%	16%	14%	14%	14%	17%
4	177	26	16	12	68	40	15	53	44	44	24	35	142
	9%	10%	7%	9%	9%	8%	11%	8%	12%	9%	8%	8%	9%
Bottom 3 Box (Net)	595	91	62	44	232	118	48	251	103	110	69	162	432
	30%	34%	28%	34%	30%	25%	35%	39%	28%	22%	22%	38%	27%
		E				E	HU					L	
3	184	33	10	13	63	54	11	62	33	38	29	54	130
	9%	12%	4%	10%	8%	12%	8%	10%	9%	8%	9%	13%	8%
		B			B	B						L	
2	116	22	15	10	42	17	11	54	21	21	7	34	81
	6%	8%	7%	8%	5%	4%	8%	8%	6%	4%	2%	8%	5%
		E			E			E	IJ	J			
1 - Not at all confident (1)	295	36	37	20	127	47	27	135	49	52	33	74	221
	15%	13%	17%	15%	17%	10%	20%	21%	13%	10%	10%	18%	14%
			E		E			E	HU				
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.2	5.1	5.2	4.9	5.3	5.5	4.8	4.5	5.3	5.8	5.9	4.7	5.4
						CF			G	GH	GH		K
Std. Dev.	2.83	2.84	2.75	2.67	2.96	2.61	2.95	2.74	2.8	2.78	2.78	2.72	2.84
Std. Err.	0.06	0.17	0.18	0.23	0.11	0.12	0.25	0.11	0.15	0.12	0.16	0.13	0.07
Median	5	5	5	5	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 '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	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 3 Box (Net)	588	92	61	32	241	127	36	158	117	160	96	87	502
	29%	34%	27%	25%	31%	27%	27%	25%			31%	20%	32%
									G	G			K
10 - Extremely confident (10)	342	58	31	20	131	80	21	95	70	85	52	47	295
	17%	21%	14%	16%	17%	17%	15%	15%	19%	17%	17%	11%	19%
													K
9	92	11	10	5	45	14	7	25	24	26	10	15	77
	5%	4%	4%	4%	6%	3%	5%	4%	6%	5%	3%	3%	5%
8	155	23	20	7	64	32	9	37	24	49	34	25	129
	8%	8%	9%	5%	8%	7%	6%	6%	6%	10%	11%	6%	8%
										G	G		
7	189	25	18	9	70	56	10	42	36	47	46	36	152
	9%	9%	8%	7%	9%	12%	7%	7%	10%	10%	15%	9%	10%
													GI
6	208	27	25	15	61	67	12	72	28	57	36	40	168
	10%	10%	11%	12%	8%	14%	9%	11%	8%	12%	11%	9%	11%
													D
5	371	39	53	22	145	91	22	150	67	73	50	85	287
	19%	14%	23%	17%	19%	19%	16%	23%	18%	15%	16%	20%	18%
													IJ
4	145	22	11	16	57	25	14	43	24	38	28	48	97
	7%	8%	5%	13%	7%	5%	10%	7%	7%	8%	9%	11%	6%
													L
				BE									
Bottom 3 Box (Net)	499	66	57	36	193	105	42	173	96	122	57	128	371
	25%	24%	25%	28%	25%	22%	31%	27%	26%	24%	18%	30%	24%
													E
													J
3	138	21	13	10	53	26	15	36	34	33	22	40	98
	7%	8%	6%	8%	7%	6%	11%	6%	9%	7%	7%	9%	6%
													E
													L
2	114	19	18	9	43	18	7	39	18	32	7	32	82
	6%	7%	8%	7%	6%	4%	5%	6%	5%	6%	2%	7%	5%
													J
													J
1 - Not at all confident (1)	247	26	26	17	98	61	20	98	45	57	28	56	191
	12%	10%	11%	13%	13%	13%	15%	15%	12%	11%	9%	13%	12%
													J
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.7	5.9	5.5	5.3	5.7	5.8	5.3	5.3	5.8	5.8	6	5.1	5.9
										G	G		K
Std. Dev.	2.92	2.98	2.82	2.91	2.97	2.85	2.99	2.91	3	2.94	2.71	2.75	2.95
Std. Err.	0.07	0.18	0.19	0.26	0.11	0.13	0.26	0.12	0.16	0.13	0.15	0.13	0.07
Median	5	6	5	5	5	6	5	5	5	6	6	5	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 '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	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 3 Box (Net)	505	72	57	35	199	111	31	119	104	144	92	67	439
	25%	27%	25%	27%	26%	24%	23%	19%	28%	29%	29%	16%	28%
									G	G	G		K
10 - Extremely confident (10)	253	40	23	17	109	52	12	65	48	73	45	25	228
	13%	15%	10%	13%	14%	11%	9%	10%	13%	15%	14%	6%	14%
													K
9	95	15	13	4	37	18	8	16	27	29	11	13	82
	5%	5%	6%	3%	5%	4%	6%	3%	7%	6%	4%	3%	5%
									G	G			
8	157	17	21	14	54	41	10	38	29	42	35	28	129
	8%	6%	9%	11%	7%	9%	8%	6%	8%	8%	11%	7%	8%
											G		
7	186	18	15	9	86	48	9	43	36	56	42	44	142
	9%	7%	7%	7%	11%	10%	7%	7%	10%	11%	13%	10%	9%
										G	G		
6	219	32	36	13	65	64	9	73	37	43	44	48	171
	11%	12%	16%	10%	8%	14%	6%	11%	10%	9%	14%	11%	11%
			DF			DF							I
5	327	37	29	19	144	75	24	119	63	72	38	69	258
	16%	14%	13%	15%	19%	16%	17%	19%	17%	15%	12%	16%	16%
								J					
4	192	28	23	11	63	51	15	63	33	47	25	52	140
	10%	10%	10%	9%	8%	11%	11%	10%	9%	9%	8%	12%	9%
Bottom 3 Box (Net)	571	85	64	43	211	120	49	219	95	135	71	145	426
	29%	31%	28%	33%	27%	26%	36%	34%	26%	27%	23%	34%	27%
							DE	HIJ				L	
3	149	26	10	12	57	35	10	63	19	31	24	41	108
	7%	10%	4%	9%	7%	7%	8%	10%	5%	6%	8%	10%	7%
								H					
2	109	20	9	8	36	27	9	47	16	19	10	29	80
	5%	7%	4%	6%	5%	6%	7%	7%	4%	4%	3%	7%	5%
								IJ					
1 - Not at all confident (1)	312	39	45	23	118	58	30	109	60	85	37	74	238
	16%	14%	20%	17%	15%	12%	22%	17%	16%	17%	12%	18%	15%
			E				E						
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.3	5.3	5.2	5.2	5.4	5.4	4.8	4.8	5.5	5.5	5.8	4.7	5.5
					F	F			G	G	G		K
Std. Dev.	2.9	2.98	2.93	2.98	2.92	2.74	2.96	2.79	2.95	3.01	2.8	2.64	2.94
Std. Err.	0.06	0.18	0.2	0.26	0.11	0.13	0.25	0.11	0.15	0.14	0.16	0.13	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 '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	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 3 Box (Net)	378	48	42	32	146	84	27	130	79	90	44	89	289
	19%	18%	19%	24%	19%	18%	20%	20%	21%	18%	14%	21%	18%
10 - Strongly agree (10)	186	22	19	16	78	33	18	70	38	38	16	55	131
	9%	8%	9%	12%	10%	7%	13%	11%	10%	8%	5%	13%	8%
9	52	5	7	4	19	16	1	16	14	9	10	10	42
	3%	2%	3%	3%	2%	3%	1%	3%	4%	2%	3%	2%	3%
8	140	21	16	12	49	35	7	44	28	43	18	25	115
	7%	8%	7%	9%	6%	7%	5%	7%	8%	9%	6%	6%	7%
7	205	32	22	8	68	60	15	88	31	52	23	79	126
	10%	12%	10%	6%	9%	13%	11%	14%	8%	11%	7%	19%	8%
6	259	35	33	13	93	70	15	66	53	66	47	63	197
	13%	13%	15%	10%	12%	15%	11%	10%	14%	13%	15%	15%	12%
5	312	41	37	27	121	60	27	110	58	67	45	66	247
	16%	15%	16%	21%	16%	13%	20%	17%	16%	13%	14%	15%	16%
4	162	23	16	12	65	36	9	61	20	33	31	28	134
	8%	9%	7%	10%	9%	8%	7%	10%	5%	7%	10%	7%	9%
Bottom 3 Box (Net)	684	92	74	39	275	160	44	182	127	189	123	100	584
	34%	34%	33%	30%	36%	34%	32%	29%	34%	38%	39%	24%	37%
3	150	22	16	10	54	36	12	38	32	46	24	30	120
	7%	8%	7%	8%	7%	8%	9%	6%	9%	9%	8%	7%	8%
2	163	18	21	9	77	24	14	34	39	39	37	33	130
	8%	7%	9%	7%	10%	5%	10%	5%	11%	8%	12%	8%	8%
1 - Strongly disagree (1)	371	52	38	19	144	100	18	110	56	104	62	37	334
	19%	19%	17%	15%	19%	21%	14%	17%	15%	21%	20%	9%	21%
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	4.9	4.9	4.9	5.2	4.8	4.9	5.1	5.2	5	4.7	4.5	5.6	4.7
								IJ	J			L	
Std. Dev.	2.83	2.78	2.78	2.85	2.87	2.81	2.83	2.83	2.85	2.82	2.67	2.66	2.84
Std. Err.	0.06	0.17	0.19	0.25	0.1	0.13	0.24	0.11	0.15	0.13	0.15	0.13	0.07
Median	5	5	5	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 regret the amount of debt that I've taken on in my life

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 3 Box (Net)	478	73	47	31	185	106	36	166	80	127	69	133	344
	24%	27%	21%	24%	24%	23%	27%	26%	22%	26%	22%	31%	22%
10 - Strongly agree (10)	235	45	19	16	81	53	22	90	34	52	31	72	163
	12%	17%	8%	12%	11%	11%	16%	14%	9%	10%	10%	17%	10%
		BD					B					L	
9	93	15	12	8	39	18	2	36	23	21	12	25	68
	5%	5%	5%	6%	5%	4%	1%	6%	6%	4%	4%	6%	4%
				F									
8	150	13	17	7	65	35	13	40	23	55	27	36	114
	7%	5%	8%	6%	8%	7%	10%	6%	6%	11%	9%	9%	7%
										GH			
7	204	32	12	13	82	57	9	72	46	38	31	46	158
	10%	12%	5%	10%	11%	12%	7%	11%	12%	8%	10%	11%	10%
		B					B			I			
6	221	34	31	9	82	52	11	85	40	59	24	60	161
	11%	13%	14%	7%	11%	11%	8%	13%	11%	12%	8%	14%	10%
								J					
5	310	31	52	19	118	64	26	96	70	61	38	58	252
	16%	12%	23%	15%	15%	14%	19%	15%	19%	12%	12%	14%	16%
			ADE							IJ			
4	161	19	17	19	60	36	10	55	25	40	31	36	126
	8%	7%	7%	15%	8%	8%	7%	9%	7%	8%	10%	8%	8%
				ABDEF									
Bottom 3 Box (Net)	626	82	66	39	242	155	43	163	109	172	119	91	535
	31%	30%	29%	30%	31%	33%	32%	26%	30%	35%	38%	21%	34%
										G	GH		K
3	152	27	11	14	50	36	14	51	25	37	28	34	117
	8%	10%	5%	11%	6%	8%	10%	8%	7%	7%	9%	8%	7%
2	121	13	16	6	48	24	14	22	26	37	24	15	106
	6%	5%	7%	5%	6%	5%	10%	3%	7%	7%	8%	4%	7%
							AE		G	G	G		K
1 - Strongly disagree (1)	354	42	39	18	145	95	15	90	58	98	66	42	312
	18%	15%	17%	14%	19%	20%	11%	14%	16%	20%	21%	10%	20%
				F	F				G	G			K
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	5.2	5.5	5	5.2	5.2	5.1	5.3	5.6	5.2	5	4.8	6	5
								IJ				L	
Std. Dev.	2.93	3.03	2.76	2.87	2.94	2.96	2.93	2.88	2.82	2.99	2.98	2.82	2.93
Std. Err.	0.07	0.18	0.18	0.25	0.11	0.14	0.25	0.11	0.15	0.13	0.17	0.14	0.07
Median	5	6	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 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	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 3 Box (Net)	683	83	69	45	300	152	34	165	120	202	137	108	575
	34%	31%	31%	35%	39%	32%	25%	26%	33%	41%	44%	26%	36%
					AF					GH	GH		K
10 - Strongly agree (10)	361	47	37	29	155	75	19	83	62	109	83	51	310
	18%	17%	17%	22%	20%	16%	14%	13%	17%	22%	26%	12%	20%
										G	GH		K
9	127	12	15	10	58	29	3	28	20	49	16	23	104
	6%	4%	7%	7%	8%	6%	2%	4%	6%	10%	5%	5%	7%
				F	F					GHJ			
8	195	24	17	6	87	49	12	54	38	44	38	35	161
	10%	9%	8%	5%	11%	10%	9%	8%	10%	9%	12%	8%	10%
					C								
7	243	39	30	18	84	52	21	66	48	68	41	73	169
	12%	14%	13%	13%	11%	11%	16%	10%	13%	14%	13%	17%	11%
												L	
6	225	27	24	14	86	58	17	68	50	63	32	44	181
	11%	10%	11%	11%	11%	12%	12%	11%	13%	13%	10%	10%	12%
5	340	53	45	19	124	79	20	114	64	78	49	80	260
	17%	20%	20%	14%	16%	17%	14%	18%	17%	16%	16%	19%	16%
4	181	32	16	11	54	53	15	76	36	25	24	33	148
	9%	12%	7%	9%	7%	11%	11%	12%	10%	5%	8%	8%	9%
		D				D		I	I				
Bottom 3 Box (Net)	328	38	41	24	121	76	29	149	52	62	29	85	243
	16%	14%	18%	18%	16%	16%	22%	23%	14%	12%	9%	20%	15%
								HUJ				L	
3	111	11	17	15	27	32	9	62	13	17	12	30	81
	6%	4%	7%	12%	4%	7%	7%	10%	4%	3%	4%	7%	5%
			D	AD		D		HUJ					
2	52	2	3	3	23	15	5	31	11	4	1	16	36
	3%	1%	1%	2%	3%	3%	4%	5%	3%	1%	*	4%	2%
							A	IJ	IJ				
1 - Strongly disagree (1)	166	25	21	6	70	29	15	56	28	41	16	40	126
	8%	9%	9%	4%	9%	6%	11%	9%	7%	8%	5%	9%	8%
							C						
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>													
Mean	6.2	6.1	6	6.4	6.4	6.1	5.7	5.6	6.2	6.7	6.9	5.8	6.3
				F	F				G	GH	GH		K
Std. Dev.	2.73	2.66	2.73	2.73	2.81	2.62	2.73	2.7	2.63	2.7	2.58	2.64	2.75
Std. Err.	0.06	0.16	0.18	0.24	0.1	0.12	0.23	0.11	0.14	0.12	0.15	0.13	0.07
Median	6	6	6	6	6	6	6	5	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 (\*)

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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 2 Box (Net)	938	132	97	61	348	237	64	351	182	200	113	250	688
	47%	48%	43%	47%	45%	50%	47%	55%	49%	40%	36%	59%	44%
								IJ	IJ			L	
Strongly agree	253	38	38	15	90	56	15	104	52	47	24	75	178
	13%	14%	17%	12%	12%	12%	11%	16%	14%	9%	8%	18%	11%
								IJ	J			L	
Somewhat agree	685	94	58	45	258	181	49	247	130	153	89	175	510
	34%	34%	26%	35%	34%	39%	36%	39%	35%	31%	29%	41%	32%
						B		IJ				L	
Bottom 2 Box (Net)	1062	140	127	69	420	233	72	286	187	297	199	174	888
	53%	52%	57%	53%	55%	50%	53%	45%	51%	60%	64%	41%	56%
										GH	GH		K
Somewhat disagree	667	92	73	37	262	156	46	200	112	180	114	133	534
	33%	34%	33%	28%	34%	33%	34%	31%	30%	36%	37%	31%	34%
Strongly disagree	395	49	54	33	158	77	25	86	75	116	85	41	354
	20%	18%	24%	25%	21%	16%	19%	14%	20%	23%	27%	10%	22%
			E	E					G	G	G		K
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	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

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 (\*)

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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 2 Box (Net)	1228	169	146	72	483	268	90	391	213	310	207	290	938
	61%	62%	65%	56%	63%	57%	66%	61%	58%	62%	66%	68%	60%
											H	L	
Strongly agree	208	31	21	13	77	52	14	59	38	60	39	64	144
	10%	11%	10%	10%	10%	11%	11%	9%	10%	12%	12%	15%	9%
												L	
Somewhat agree	1020	139	125	59	406	216	75	332	176	250	168	226	794
	51%	51%	56%	46%	53%	46%	55%	52%	48%	50%	54%	53%	50%
Bottom 2 Box (Net)	772	103	78	58	285	202	46	246	156	186	106	134	638
	39%	38%	35%	44%	37%	43%	34%	39%	42%	38%	34%	32%	40%
									J				K
Somewhat disagree	576	76	55	45	206	155	39	178	113	148	79	113	463
	29%	28%	25%	35%	27%	33%	29%	28%	31%	30%	25%	27%	29%
Strongly disagree	195	26	23	12	79	47	7	68	43	38	27	21	174
	10%	10%	10%	9%	10%	10%	5%	11%	12%	8%	9%	5%	11%
													K
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	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

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 (\*)



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	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Top 2 Box (Net)	941	102	94	59	337	283	66	289	160	250	165	239	703
	47%	38%	42%	45%	44%	60%	49%	45%	43%	50%	53%	56%	45%
						ABCDF	A				H	L	
Strongly agree	157	20	19	10	58	41	10	36	30	47	35	50	107
	8%	7%	9%	7%	8%	9%	7%	6%	8%	9%	11%	12%	7%
										G	G	L	
Somewhat agree	784	82	74	49	279	242	57	252	130	203	130	188	596
	39%	30%	33%	38%	36%	52%	42%	40%	35%	41%	42%	44%	38%
						ABCD	A					L	
Bottom 2 Box (Net)	1059	170	130	71	431	187	70	349	209	247	147	186	873
	53%	62%	58%	55%	56%	40%	51%	55%	57%	50%	47%	44%	55%
		EF	E	E	E		E		J				K
Somewhat disagree	744	120	90	48	291	143	52	259	131	167	106	138	605
	37%	44%	40%	37%	38%	30%	38%	41%	35%	34%	34%	33%	38%
		E	E	E	E			I					
Strongly disagree	315	50	41	24	140	43	18	89	78	80	41	47	268
	16%	18%	18%	18%	18%	9%	13%	14%	21%	16%	13%	11%	17%
		E	E	E	E				GJ				K
Sigma	2000	272	224	130	768	470	136	637	369	497	312	424	1576
	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

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 (\*)

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</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>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
My debt	472 24%	73 27%	52 23%	32 25%	187 24%	95 20%	34 25%	159 25%	108 29%	104 21%	61 20%	128 30%	344 22%
Worry about potentially losing my job	248 12%	30 11%	44 20%	16 13%	105 14%	37 8%	15 11%	61 10%	50 14%	79 16%	42 13%	63 15%	186 12%
The amount I've saved for retirement	362 18%	64 24%	51 23%	30 23%	149 19%	51 11%	16 12%	114 18%	72 20%	91 18%	55 18%	72 17%	290 18%
My children's financial future	282 14%	46 17%	32 14%	18 14%	114 15%	53 11%	18 13%	84 13%	50 13%	86 17%	35 11%	140 33%	141 9%
Financial markets	196 10%	24 9%	39 17%	10 8%	85 11%	29 6%	9 7%	57 9%	36 10%	51 10%	31 10%	39 9%	157 10%
The economic recession	399 20%	63 23%	74 33%	21 16%	142 19%	82 17%	16 12%	120 19%	73 20%	105 21%	61 19%	101 24%	298 19%
How I'll pay my bills	393 20%	66 24%	43 19%	30 23%	156 20%	67 14%	31 23%	149 23%	84 23%	84 17%	36 12%	105 25%	288 18%
My ability to afford the things I need for my family (i.e. food, clothing, medicine, etc.)	375 19%	67 24%	48 21%	20 16%	153 20%	60 13%	27 20%	157 25%	66 18%	86 17%	34 11%	99 23%	277 18%
The rising cost of housing	346 17%	73 27%	33 15%	14 11%	160 21%	47 10%	18 14%	132 21%	64 17%	89 18%	36 12%	84 20%	263 17%
That I may no longer be able to afford my home	170 8%	25 9%	19 8%	14 11%	78 10%	22 5%	12 9%	66 10%	39 11%	35 7%	14 4%	40 9%	130 8%
That I may never be able to afford a home	257 13%	56 20%	28 13%	17 13%	99 13%	43 9%	13 9%	99 16%	54 15%	57 11%	29 9%	81 19%	176 11%
How inflation will impact my savings	259 13%	33 12%	41 18%	21 16%	110 14%	43 9%	12 9%	85 13%	37 10%	65 13%	41 13%	46 11%	213 14%
How interest rates will impact my debt payments	228 11%	28 10%	30 13%	17 13%	98 13%	41 9%	15 11%	86 14%	48 13%	46 9%	29 9%	50 12%	178 11%
How interest rates will impact my savings/investments	256 13%	37 14%	39 18%	21 16%	107 14%	37 8%	14 11%	87 14%	41 11%	61 12%	44 14%	52 12%	204 13%
The current state of the Canadian economy	408 20%	49 18%	71 32%	31 24%	172 24%	68 15%	17 12%	121 19%	78 21%	116 23%	55 18%	68 16%	340 22%
Economic concerns as a result of COVID-19 (coronavirus)	447 22%	66 24%	78 35%	28 22%	168 22%	87 19%	19 14%	137 21%	90 24%	117 23%	55 18%	96 23%	351 22%
Some other financial concern	156 8%	22 8%	26 12%	9 7%	65 8%	26 5%	9 6%	72 11%	21 6%	32 6%	19 6%	31 7%	126 8%
No financial concerns keep me awake at night	752 38%	92 34%	68 30%	49 38%	286 37%	199 42%	57 42%	206 32%	132 36%	205 41%	136 43%	109 26%	643 41%
Sigma	6007 300%	916 337%	818 365%	399 307%	2433 317%	1089 232%	353 260%	1992 313%	1143 310%	1508 304%	813 260%	1403 331%	4605 292%

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 (\*)

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

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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 Rspndents (unwtd)</b>	<b>2000</b>	<b>300</b>	<b>190</b>	<b>190</b>	<b>680</b>	<b>450</b>	<b>190</b>	<b>517</b>	<b>367</b>	<b>548</b>	<b>397</b>	<b>466</b>	<b>1534</b>
<b>Base: All Rspndents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>637</b>	<b>369</b>	<b>497</b>	<b>312</b>	<b>424</b>	<b>1576</b>
Take On More Debt (Net)	550 28%	85 31%	53 24%	36 28%	222 29%	114 24%	39 29%	207 33%	119 32%	118 24%	62 20%	154 36%	396 25%
Use a payday loan service	65 3%	11 4%	11 5%	5 4%	22 3%	13 3%	3 2%	30 5%	22 6%	8 2%	5 2%	26 6%	40 3%
Take out a bank loan	52 3%	7 2%	4 2%	3 2%	21 3%	16 3%	2 2%	22 3%	8 2%	13 3%	9 3%	14 3%	38 2%
Use line of credit to pay bills	159 8%	23 8%	16 7%	11 9%	65 8%	31 7%	12 9%	44 7%	39 11%	51 10%	17 6%	49 12%	110 7%
Borrow from friends or family	194 10%	37 14%	21 9%	18 14%	64 8%	33 7%	21 15%	94 15%	41 11%	30 6%	12 4%	53 12%	141 9%
Use my credit cards to pay bills	299 15%	46 17%	24 11%	16 13%	131 17%	65 14%	17 12%	106 17%	61 17%	65 13%	41 13%	87 21%	212 13%
Declare bankruptcy	17 1%	- -	1 *	- -	10 1%	5 1%	1 1%	7 1%	4 1%	3 1%	* *	7 2%	10 1%
Use my savings to pay bills	445 22%	73 27%	56 25%	26 20%	189 25%	78 17%	23 17%	164 26%	103 28%	93 19%	46 15%	113 27%	333 21%
Submit a consumer proposal to address my debt	35 2%	4 1%	4 2%	2 1%	20 3%	5 1%	1 1%	13 2%	9 2%	10 2%	2 *	10 2%	25 2%
Sell my home	20 1%	* *	1 *	1 1%	5 1%	10 2%	2 2%	9 1%	2 *	4 1%	4 1%	5 1%	15 1%
Sell my assets (car, rental property, investments, etc.)	74 4%	17 6%	13 6%	9 7%	21 3%	10 2%	4 3%	28 4%	19 5%	15 3%	10 3%	18 4%	57 4%
Reduce my consumer spending or expenses (i.e. cell phone, cable, travel, discretionary spending, etc.)	593 30%	85 31%	66 29%	38 29%	227 30%	142 30%	35 26%	200 31%	122 33%	142 29%	75 24%	133 31%	460 29%
Defer my mortgage payments	67 3%	4 2%	19 9%	3 3%	19 2%	16 3%	6 4%	10 2%	16 4%	25 5%	12 4%	24 6%	44 3%
Apply for government assistance as a result of a job loss	270 14%	44 16%	45 20%	18 14%	99 13%	46 10%	18 13%	91 14%	61 16%	57 11%	38 12%	67 16%	203 13%
Close my business	25 1%	5 2%	6 3%	1 1%	7 1%	5 1%	1 1%	11 2%	8 2%	4 1%	2 1%	8 2%	17 1%
Defer payments on bills, credit cards, or taxes	155 8%	20 7%	33 15%	11 8%	52 7%	33 7%	6 5%	52 8%	32 9%	49 10%	16 5%	57 14%	98 6%
None of the above	894 45%	121 45%	99 44%	55 42%	335 44%	221 47%	62 45%	250 39%	147 40%	240 48%	169 54%	146 34%	747 47%
Sigma	3365 168%	498 183%	418 187%	219 168%	1287 168%	729 155%	213 157%	1130 177%	693 188%	809 163%	458 147%	816 193%	2548 162%

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 (\*)