

Which of the following are you considering doing in the next year?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	2001	970	1031	540	771	690	86	368	868	679
Base: All Respondents (wtd)	2001	973	1028	546	680	774	171	737	784	308
Defer my mortgage payments	24	14	10	5	16	3	-	11	8	4
	1%	1%	1%	1%	2%	*	-	2%	1%	1%
				E			*			
Apply for government assistance as a result of a job loss	101	65	36	51	33	17	11	31	46	13
	5%	7%	4%	9%	5%	2%	7%	4%	6%	4%
		B		DE	E		*			
Use a payday loan service	43	25	19	25	11	8	1	17	21	4
	2%	3%	2%	4%	2%	1%	1%	2%	3%	1%
				DE			*			
Take out a bank loan	98	60	38	49	34	16	11	45	32	9
	5%	6%	4%	9%	5%	2%	6%	6%	4%	3%
		B		DE	E		*	I		
Use line of credit to pay bills	103	58	45	38	35	30	9	33	43	18
	5%	6%	4%	7%	5%	4%	5%	4%	5%	6%
				E			*			
Borrow from friends or family	113	64	49	59	46	8	11	44	41	17
	6%	7%	5%	11%	7%	1%	6%	6%	5%	6%
				DE	E		*			
Use my credit cards to pay bills	166	96	69	48	73	44	7	66	62	31
	8%	10%	7%	9%	11%	6%	4%	9%	8%	10%
		B			E		*			
Declare bankruptcy	32	16	15	11	16	5	2	12	13	4
	2%	2%	1%	2%	2%	1%	1%	2%	2%	1%
				E			*			
Use my savings to pay bills	231	108	123	65	88	78	9	89	99	35
	12%	11%	12%	12%	13%	10%	5%	12%	13%	11%
							*	F		
Submit a consumer proposal to address my debt	34	21	13	17	15	3	5	9	15	5
	2%	2%	1%	3%	2%	*	3%	1%	2%	2%
				E	E		*			
Sell my home because of financial concerns	42	21	22	14	12	16	9	11	17	6
	2%	2%	2%	3%	2%	2%	5%	1%	2%	2%
							G*			
Sell my assets (car, rental property, investments, etc.) because of financial concerns	76	47	29	29	35	12	8	21	35	12
	4%	5%	3%	5%	5%	2%	5%	3%	4%	4%
		B		E	E		*			
Reduce my consumer spending or expenses (i.e. cell phone, cable, travel, discretionary spending, etc.)	433	191	243	113	156	164	30	146	189	69
	22%	20%	24%	21%	23%	21%	17%	20%	24%	22%
							*			
Close my business	37	27	10	19	9	9	1	19	12	4
	2%	3%	1%	3%	1%	1%	1%	3%	2%	1%
		B		DE			*			
Defer payments on bills, credit cards, or taxes	76	44	32	28	37	11	5	28	35	9
	4%	5%	3%	5%	5%	1%	3%	4%	4%	3%
				E	E		*			
Get professional help/advice with my debt	88	48	40	34	43	11	5	18	50	15
	4%	5%	4%	6%	6%	1%	3%	2%	6%	5%
				E	E		*	G		G
Contact a Licensed Insolvency Trustee to discuss debt relief options	44	25	19	18	18	7	8	9	23	4
	2%	3%	2%	3%	3%	1%	5%	1%	3%	1%
				E	E		G*	I		
None of the above	1097	501	596	229	348	520	90	426	411	170
	55%	51%	58%	42%	51%	67%	53%	58%	52%	55%
		A		C	CD		*			
Sigma	2838	1430	1408	852	1024	962	220	1034	1154	430
	142%	147%	137%	156%	150%	124%	129%	140%	147%	139%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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