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	
	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)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
1 - 100	242	33	21	19	86	59	25	93	47	50	24	43	199
	12%	12%	9%	14%	11%	12%	18%	16%	13%	10%	8%	9%	13%
							BD	IJ					
101 - 200	224	36	25	18	82	49	13	75	51	52	27	41	183
	11%	13%	11%	14%	11%	10%	10%	13%	14%	10%	9%	9%	12%
201 - 300	136	16	17	8	44	36	15	30	28	48	12	30	106
	7%	6%	8%	6%	6%	8%	11%	5%	8%	10%	4%	7%	7%
							D			GJ			
301 - 400	73	5	13	6	30	13	5	20	11	30	6	17	56
	4%	2%	6%	5%	4%	3%	4%	3%	3%	6%	2%	4%	4%
										J			
401 - 500	199	36	32	9	75	41	7	30	40	71	43	46	153
	10%	13%	14%	7%	10%	9%	5%	5%	11%	14%	14%	10%	10%
		F	CF						G	G	G		
501 - 600	28	3	2	1	8	12	2	9	3	10	5	12	16
	1%	1%	1%	*	1%	2%	2%	1%	1%	2%	2%	3%	1%
												L	
601 - 700	23	2	1	*	12	6	2	10	5	3	4	7	16
	1%	1%	*	*	2%	1%	1%	2%	1%	1%	1%	1%	1%
701 - 800	30	2	4	1	12	10	1	6	5	9	8	9	21
	1%	1%	2%	1%	2%	2%	1%	1%	1%	2%	3%	2%	1%
801 - 900	2	*	-	-	1	*	1	*	1	*	1	-	2
	*	*	-	-	*	*	*	*	*	*	*	-	*
901 - 1000	157	18	14	12	59	44	11	25	33	34	43	36	120
	8%	7%	6%	9%	8%	9%	8%	4%	9%	7%	14%	8%	8%
									G		GHI		
1001 - 2000	148	27	9	7	55	40	10	14	30	59	43	41	108
	7%	10%	4%	6%	7%	9%	7%	2%	8%	12%	14%	9%	7%
		B							G	G	GH		
2001 - 3000	61	8	4	4	29	15	1	13	12	16	20	17	44
	3%	3%	2%	3%	4%	3%	*	2%	3%	3%	7%	4%	3%
					F						GI		
3001 - 4000	27	6	4	1	12	1	1	2	4	11	8	3	24
	1%	2%	2%	1%	2%	*	1%	*	1%	2%	3%	1%	2%
		E								G	G		
4001 - 5000	19	1	6	1	8	1	1	2	4	5	8	6	14
	1%	*	3%	1%	1%	*	1%	*	1%	1%	3%	1%	1%
			E								G		
5001 - 6000	3	-	1	1	2	-	-	1	-	1	1	2	1
	*	-	*	*	*	-	-	*	-	*	*	*	*
6001 - 7000	3	-	-	1	3	-	-	-	-	1	2	1	2
	*	-	-	*	*	-	-	-	-	*	1%	*	*
7001 - 8000	4	2	1	*	1	1	-	-	1	-	2	3	2
	*	1%	*	*	*	*	-	-	*	-	1%	1%	*
8001 - 9000	1	-	1	-	-	*	-	-	*	1	-	1	*
	*	-	*	-	-	*	-	-	*	*	-	*	*
9001 - 10000	11	2	-	1	7	1	-	1	4	2	3	2	9
	1%	1%	-	1%	1%	*	-	*	1%	*	1%	*	1%
Insolvent ($0/None)	609	74	70	40	242	142	41	262	91	103	40	152	457
	30%	27%	31%	31%	32%	30%	30%	44%	25%	20%	13%	33%	30%
								HIJ	J	J			
Sigma	2001	272	224	130	768	470	136	592	369	505	299	466	1535
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
$200 or less (Net)	466	69	46	37	168	107	38	168	98	102	50	84	383
	23%	26%	21%	28%	22%	23%	28%	28%	27%	20%	17%	18%	25%
								IJ	J				K
$100 or less (Net)	242	33	21	19	86	59	25	93	47	50	24	43	199
	12%	12%	9%	14%	11%	12%	18%	16%	13%	10%	8%	9%	13%
							BD	IJ					
Mean (Incl. 0)	624.6	691.4	620.1	633.8	692.2	532.4	426.3	315.6	693.9	723.2	1191.8	690.6	604.5
		F			F				G	G	GHI		
Std. Dev.	1223.38	1336.63	1188.17	1382.96	1364.64	952.83	759.82	766.13	1380.56	1151.93	1659.68	1307.41	1196.42
Std. Err.	27.35	81.02	79.37	121.27	49.23	43.94	65.13	31.48	71.84	51.24	95.93	60.56	30.54
Mean (Excl. 0)	897.8	950.1	900.2	913.3	1011.3	761.6	612.8	565.6	921.5	908.3	1373.5	1023.4	861.2
		F	*		EF				G	G	GHI		
Std. Dev.	1380.74	1487.07	1341.59	1583.47	1548.88	1060.6	846.81	954.75	1524.04	1224.28	1710.43	1481.17	1348.53
Std. Err.	37.01	105.67	107.98	166.68	67.54	58.5	87.03	52.51	91.38	61.03	106.13	83.52	41.08
Median	200	200	200	200	200	200	158.9	50	200	324.8	500	200	200

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: - I am concerned that rising interest rates could move me towards bankruptcy

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
Top 2 Box (Net)	703	93	90	44	264	154	57	256	144	159	70	215	487
	35%	34%	40%	34%	34%	33%	42%	43%	39%	31%	23%	46%	32%
								IJ	IJ	J		L	
Strongly agree	147	15	20	9	56	37	10	53	34	35	16	58	89
	7%	5%	9%	7%	7%	8%	7%	9%	9%	7%	5%	12%	6%
												L	
Somewhat agree	556	78	70	35	208	117	47	203	110	124	54	157	398
	28%	29%	31%	27%	27%	25%	35%	34%	30%	24%	18%	34%	26%
							E	IJ	J			L	
Bottom 2 Box (Net)	1298	179	134	86	505	316	79	337	226	347	229	251	1047
	65%	66%	60%	66%	66%	67%	58%	57%	61%	69%	77%	54%	68%
										GH	GHI		K
Somewhat disagree	703	81	79	44	276	178	46	212	122	166	114	168	536
	35%	30%	35%	34%	36%	38%	34%	36%	33%	33%	38%	36%	35%
						A							
Strongly disagree	595	99	55	43	229	138	32	125	104	181	115	83	512
	30%	36%	24%	33%	30%	29%	24%	21%	28%	36%	38%	18%	33%
		BF							G	GH	GH		K
Sigma	2001	272	224	130	768	470	136	592	369	505	299	466	1535
	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: - As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
Top 2 Box (Net)	1026	137	112	62	425	212	77	342	204	241	126	300	726
	51%	50%	50%	48%	55%	45%	57%	58%	55%	48%	42%	64%	47%
					E		E	IJ	J			L	
Strongly agree	221	30	24	14	98	42	13	64	47	53	30	75	146
	11%	11%	11%	11%	13%	9%	9%	11%	13%	10%	10%	16%	10%
												L	
Somewhat agree	805	107	88	49	327	170	65	278	157	188	96	225	580
	40%	39%	39%	37%	43%	36%	47%	47%	43%	37%	32%	48%	38%
							E	IJ	J			L	
Bottom 2 Box (Net)	975	135	112	68	344	258	59	250	165	265	173	166	809
	49%	50%	50%	52%	45%	55%	43%	42%	45%	52%	58%	36%	53%
						DF				G	GH		K
Somewhat disagree	625	82	81	40	202	180	41	176	96	161	111	128	497
	31%	30%	36%	30%	26%	38%	30%	30%	26%	32%	37%	28%	32%
			D			AD					GH		
Strongly disagree	350	53	31	28	142	78	18	74	69	104	63	38	312
	17%	19%	14%	22%	19%	17%	13%	12%	19%	21%	21%	8%	20%
									G	G	G		K
Sigma	2001	272	224	130	768	470	136	592	369	505	299	466	1535
	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: - I’m already beginning to feel the effects of interest rate increases

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
Top 2 Box (Net)	809	100	96	50	335	166	62	284	173	177	95	248	561
	40%	37%	43%	38%	44%	35%	46%	48%	47%	35%	32%	53%	37%
					E		E	IJ	IJ			L	
Strongly agree	137	19	18	9	51	28	12	56	27	24	13	46	91
	7%	7%	8%	7%	7%	6%	9%	9%	7%	5%	4%	10%	6%
								IJ				L	
Somewhat agree	672	81	79	41	284	138	50	228	146	153	82	202	470
	34%	30%	35%	32%	37%	29%	37%	39%	39%	30%	27%	43%	31%
					E			IJ	IJ			L	
Bottom 2 Box (Net)	1192	172	128	80	433	305	74	308	196	328	205	218	974
	60%	63%	57%	62%	56%	65%	54%	52%	53%	65%	68%	47%	63%
						DF				GH	GH		K
Somewhat disagree	773	106	91	43	272	208	53	216	109	205	132	163	610
	39%	39%	40%	33%	35%	44%	39%	37%	29%	41%	44%	35%	40%
						CD				H	GH		
Strongly disagree	420	66	37	37	162	96	21	92	87	123	73	56	364
	21%	24%	17%	28%	21%	20%	15%	16%	24%	24%	24%	12%	24%
		F		BF					G	G	G		K
Sigma	2001	272	224	130	768	470	136	592	369	505	299	466	1535
	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: - If interest rates go up much more, I'm afraid that I will be in financial trouble

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
Top 2 Box (Net)	887	118	104	55	352	204	55	313	183	191	102	261	626
	44%	43%	47%	42%	46%	43%	40%	53%	49%	38%	34%	56%	41%
								IJ	IJ			L	
Strongly agree	222	29	29	13	93	44	15	82	43	43	30	90	132
	11%	11%	13%	10%	12%	9%	11%	14%	12%	9%	10%	19%	9%
								I				L	
Somewhat agree	665	89	75	42	259	160	39	230	140	148	72	171	494
	33%	33%	34%	33%	34%	34%	29%	39%	38%	29%	24%	37%	32%
								IJ	IJ				
Bottom 2 Box (Net)	1114	155	120	75	417	267	81	280	187	314	198	205	908
	56%	57%	53%	58%	54%	57%	60%	47%	51%	62%	66%	44%	59%
										GH	GH		K
Somewhat disagree	703	91	93	44	246	170	60	201	111	188	118	155	549
	35%	34%	41%	34%	32%	36%	44%	34%	30%	37%	40%	33%	36%
			D				AD				H		
Strongly disagree	410	63	27	31	171	96	22	79	76	126	79	51	360
	21%	23%	12%	24%	22%	20%	16%	13%	21%	25%	26%	11%	23%
		B		B	B	B			G	G	G		K
Sigma	2001	272	224	130	768	470	136	592	369	505	299	466	1535
	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

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
Top 2 Box (Net)	1174	170	143	83	429	267	82	340	220	304	172	290	883
	59%	63%	64%	64%	56%	57%	60%	57%	60%	60%	57%	62%	58%
Strongly agree	206	26	27	14	78	48	15	63	42	50	32	69	137
	10%	9%	12%	10%	10%	10%	11%	11%	11%	10%	11%	15%	9%
												L	
Somewhat agree	967	145	115	69	351	219	67	277	178	253	139	221	746
	48%	53%	52%	53%	46%	47%	49%	47%	48%	50%	47%	47%	49%
Bottom 2 Box (Net)	827	102	81	47	339	203	54	253	150	202	128	176	652
	41%	37%	36%	36%	44%	43%	40%	43%	40%	40%	43%	38%	42%
Somewhat disagree	638	76	69	36	259	152	47	196	125	150	96	145	493
	32%	28%	31%	27%	34%	32%	35%	33%	34%	30%	32%	31%	32%
Strongly disagree	189	26	13	11	80	51	7	57	25	52	32	31	159
	9%	10%	6%	9%	10%	11%	5%	10%	7%	10%	11%	7%	10%
													K
Sigma	2001	272	224	130	768	470	136	592	369	505	299	466	1535
	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

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
Top 2 Box (Net)	972	116	95	57	355	284	65	277	191	247	145	250	722
	49%	43%	43%	44%	46%	60%	48%	47%	52%	49%	49%	54%	47%
						ABCDF						L	
Strongly agree	170	20	10	8	67	55	10	52	33	41	31	56	114
	8%	7%	5%	6%	9%	12%	7%	9%	9%	8%	10%	12%	7%
						B						L	
Somewhat agree	802	96	85	49	289	229	55	226	157	206	114	194	608
	40%	35%	38%	38%	38%	49%	40%	38%	43%	41%	38%	42%	40%
						ABCD							
Bottom 2 Box (Net)	1029	156	129	73	413	186	71	315	179	259	154	216	813
	51%	57%	57%	56%	54%	40%	52%	53%	48%	51%	51%	46%	53%
		E	E	E	E		E						K
Somewhat disagree	726	107	91	48	283	137	60	231	119	186	106	160	566
	36%	39%	41%	37%	37%	29%	44%	39%	32%	37%	35%	34%	37%
		E	E		E		E						
Strongly disagree	303	50	38	25	130	49	11	84	59	73	48	56	246
	15%	18%	17%	19%	17%	10%	8%	14%	16%	14%	16%	12%	16%
		EF	F	EF	EF								
Sigma	2001	272	224	130	768	470	136	592	369	505	299	466	1535
	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 (*)

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
Base: All Respondents (unwtd)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
Take On More Debt (Net)	509	73	64	30	205	97	40	187	100	132	57	165	344
	25%	27%	28%	23%	27%	21%	30%	32%	27%	26%	19%	35%	22%
					E		E	J	J	J		L	
Use a payday loan service	49	4	11	7	22	4	2	19	11	12	6	21	28
	2%	1%	5%	5%	3%	1%	2%	3%	3%	2%	2%	4%	2%
			E	AE	E							L	
Take out a bank loan	67	5	13	2	23	19	4	20	18	16	8	21	46
	3%	2%	6%	2%	3%	4%	3%	3%	5%	3%	3%	5%	3%
Use line of credit to pay bills	135	18	14	5	63	23	13	36	26	45	18	42	93
	7%	7%	6%	4%	8%	5%	9%	6%	7%	9%	6%	9%	6%
Borrow from friends or family	211	25	30	14	97	31	12	95	38	48	14	74	136
	11%	9%	13%	11%	13%	7%	9%	16%	10%	10%	5%	16%	9%
			E		E			HIJ	J	J		L	
Use my credit cards to pay bills	270	49	32	13	97	59	20	93	49	76	35	77	193
	14%	18%	14%	10%	13%	13%	14%	16%	13%	15%	12%	16%	13%
		C											
Declare bankruptcy	26	4	5	-	8	4	4	18	3	1	1	11	15
	1%	1%	2%	-	1%	1%	3%	3%	1%	*	*	2%	1%
							CE	HIJ				L	
Use my savings to pay bills	396	58	84	28	127	76	23	123	78	95	52	105	292
	20%	21%	38%	21%	16%	16%	17%	21%	21%	19%	18%	22%	19%
			ACDEF										
Submit a consumer proposal to address my debt	34	3	8	1	8	12	1	7	10	14	3	11	23
	2%	1%	4%	1%	1%	3%	1%	1%	3%	3%	1%	2%	1%
			D										
Sell my home because of financial concerns	23	3	4	2	9	2	2	8	7	6	2	7	16
	1%	1%	2%	2%	1%	*	1%	1%	2%	1%	1%	1%	1%
Sell my assets (car, rental property, investments, etc.) because of financial concerns	89	12	20	4	39	11	4	31	14	27	11	29	59
	4%	4%	9%	3%	5%	2%	3%	5%	4%	5%	4%	6%	4%
			EF		E								
Reduce my consumer spending or expenses (i.e. cell phone, cable, travel, discretionary spending, etc.)	555	66	66	43	209	133	38	144	104	153	84	158	397
	28%	24%	29%	33%	27%	28%	28%	24%	28%	30%	28%	34%	26%
												L	
Defer my mortgage payments	63	7	10	5	27	8	4	8	14	26	14	34	29
	3%	3%	5%	4%	4%	2%	3%	1%	4%	5%	5%	7%	2%
									G	G	G	L	
Apply for government assistance as a result of a job loss	298	42	43	21	111	68	12	100	56	85	35	71	226
	15%	16%	19%	16%	14%	14%	9%	17%	15%	17%	12%	15%	15%
			F										
Close my business	32	7	6	1	12	3	3	11	5	12	2	11	21
	2%	3%	3%	*	2%	1%	2%	2%	1%	2%	1%	2%	1%
		E											
Defer payments on bills, credit cards, or taxes	136	24	21	6	42	37	6	40	33	33	21	52	84
	7%	9%	9%	4%	5%	8%	4%	7%	9%	7%	7%	11%	5%
												L	
None of the above	900	122	89	62	340	226	61	227	162	226	154	146	754
	45%	45%	40%	48%	44%	48%	45%	38%	44%	45%	52%	31%	49%
											G		K
Sigma	3283	451	456	214	1236	716	210	980	626	875	463	870	2413
	164%	166%	203%	165%	161%	152%	154%	165%	170%	173%	155%	187%	157%

Statistics:
Overlap formulae used
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  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 (*)

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

	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
Base: All Respondents (unwtd)	**2001**	**300**	**190**	**191**	**680**	**451**	**189**	**489**	**372**	**531**	**398**	**524**	**1477**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**592**	**369**	**505**	**299**	**466**	**1535**
Defer my mortgage payments	24	4	4	2	12	*	1	-	6	9	8	14	10
	1%	1%	2%	2%	2%	*	*	-	2%	2%	3%	3%	1%
		E	E	E	E				G	G	G	L	
Apply for government assistance as a result of a job loss	101	14	22	10	41	9	4	34	18	31	12	34	68
	5%	5%	10%	8%	5%	2%	3%	6%	5%	6%	4%	7%	4%
		E	DEF	E	E							L	
Use a payday loan service	43	4	9	5	19	6	-	17	10	11	5	14	29
	2%	1%	4%	4%	3%	1%	-	3%	3%	2%	2%	3%	2%
			F	F									
Take out a bank loan	98	11	20	3	53	8	2	39	23	24	8	27	71
	5%	4%	9%	3%	7%	2%	2%	7%	6%	5%	3%	6%	5%
			CEF		EF			J					
Use line of credit to pay bills	103	16	20	7	38	15	7	37	13	35	13	29	74
	5%	6%	9%	5%	5%	3%	5%	6%	3%	7%	4%	6%	5%
			E										
Borrow from friends or family	113	13	11	11	56	13	8	53	18	21	10	43	70
	6%	5%	5%	9%	7%	3%	6%	9%	5%	4%	3%	9%	5%
				E	E			HIJ				L	
Use my credit cards to pay bills	166	25	20	9	62	39	11	61	29	41	26	53	113
	8%	9%	9%	7%	8%	8%	8%	10%	8%	8%	9%	11%	7%
												L	
Declare bankruptcy	32	6	3	1	12	6	4	11	10	6	2	14	18
	2%	2%	2%	*	2%	1%	3%	2%	3%	1%	1%	3%	1%
												L	
Use my savings to pay bills	231	29	30	16	83	62	12	84	43	53	24	56	175
	12%	11%	13%	12%	11%	13%	9%	14%	12%	10%	8%	12%	11%
								J					
Submit a consumer proposal to address my debt	34	4	7	1	8	11	4	11	9	9	5	14	21
	2%	1%	3%	*	1%	2%	3%	2%	2%	2%	2%	3%	1%
												L	
Sell my home because of financial concerns	42	7	12	6	13	3	2	13	12	11	3	10	33
	2%	3%	5%	4%	2%	1%	1%	2%	3%	2%	1%	2%	2%
			DE	E									
Sell my assets (car, rental property, investments, etc.) because of financial concerns	76	13	16	4	29	11	3	30	10	23	11	27	49
	4%	5%	7%	3%	4%	2%	2%	5%	3%	5%	4%	6%	3%
			EF									L	
Reduce my consumer spending or expenses (i.e. cell phone, cable, travel, discretionary spending, etc.)	433	51	64	33	146	111	28	128	88	109	59	118	315
	22%	19%	29%	25%	19%	24%	20%	22%	24%	22%	20%	25%	21%
			AD									L	
Close my business	37	5	1	2	16	8	5	22	5	6	2	12	25
	2%	2%	*	1%	2%	2%	4%	4%	1%	1%	1%	2%	2%
							B	IJ					
Defer payments on bills, credit cards, or taxes	76	11	10	3	30	19	3	25	20	23	5	33	43
	4%	4%	5%	2%	4%	4%	3%	4%	6%	5%	2%	7%	3%
									J			L	
Get professional help/advice with my debt	88	7	9	4	36	24	9	28	25	15	16	37	51
	4%	3%	4%	3%	5%	5%	7%	5%	7%	3%	5%	8%	3%
									I			L	
Contact a Licensed Insolvency Trustee to discuss debt relief options	44	5	8	2	18	10	2	18	10	8	4	15	29
	2%	2%	3%	1%	2%	2%	1%	3%	3%	2%	1%	3%	2%
None of the above	1097	146	110	70	428	273	69	258	198	286	198	191	905
	55%	54%	49%	54%	56%	58%	51%	43%	54%	57%	66%	41%	59%
									G	G	GHI		K
Sigma	2838	370	378	186	1100	628	175	870	547	723	410	739	2098
	142%	136%	169%	143%	143%	134%	128%	147%	148%	143%	137%	159%	137%

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