

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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 3 Box (Net)	713	91	85	50	274	145	67	152	138	210	142	101	612
	36%	34%	38%	38%	36%	31%	50%	27%	39%	40%	44%	26%	38%
10 - Strongly agree (10)	421	57	38	26	174	87	38	76	92	128	87	47	373
	21%	21%	17%	20%	23%	18%	28%	14%	26%	24%	27%	12%	23%
9	112	8	19	9	41	27	8	27	18	35	14	19	93
	6%	3%	8%	7%	5%	6%	6%	5%	5%	7%	4%	5%	6%
8	180	26	28	15	59	32	21	49	28	47	41	35	145
	9%	10%	12%	11%	8%	7%	15%	9%	8%	9%	13%	9%	9%
7	215	26	22	13	84	55	16	52	28	60	44	56	159
	11%	9%	10%	10%	11%	12%	12%	9%	8%	11%	14%	14%	10%
6	178	26	18	11	56	55	12	46	25	49	28	43	135
	9%	10%	8%	8%	7%	12%	9%	8%	7%	9%	9%	11%	8%
5	334	58	34	19	123	83	18	115	53	81	43	48	287
	17%	21%	15%	15%	16%	18%	13%	20%	15%	15%	13%	12%	18%
4	168	25	9	10	76	39	9	47	30	50	24	53	115
	8%	9%	4%	8%	10%	8%	6%	8%	9%	9%	8%	14%	7%
Bottom 3 Box (Net)	394	46	58	27	156	93	14	153	78	80	38	89	305
	20%	17%	26%	21%	20%	20%	10%	27%	22%	15%	12%	23%	19%
3	105	10	16	11	39	21	7	41	21	20	11	36	69
	5%	4%	7%	8%	5%	4%	5%	7%	6%	4%	3%	9%	4%
2	64	4	7	5	31	15	*	21	16	20	3	9	55
	3%	2%	3%	4%	4%	3%	*	4%	4%	4%	1%	2%	3%
1 - Strongly disagree (1)	225	31	34	11	86	57	7	91	41	40	24	44	181
	11%	11%	15%	8%	11%	12%	5%	16%	12%	8%	7%	11%	11%
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.1	6.1	5.9	6.2	6.1	6	7.1	5.4	6.2	6.5	6.8	5.6	6.2
Std. Dev.	2.94	2.86	3.07	2.9	2.99	2.88	2.62	2.91	3.11	2.84	2.75	2.73	2.97
Std. Err.	0.07	0.17	0.2	0.25	0.11	0.13	0.22	0.12	0.17	0.12	0.15	0.14	0.07
Median	6	6	6	6	6	6	7	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: - I am concerned that rising interest rates could move me towards bankruptcy

	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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	684	92	79	38	275	163	37	252	111	166	77	162	522
	34%	34%	35%	30%	36%	35%	27%	45%	32%	31%	24%	42%	32%
								HIJ		J		L	
Strongly agree	178	24	19	9	71	48	8	79	32	42	12	40	138
	9%	9%	8%	7%	9%	10%	6%	14%	9%	8%	4%	10%	9%
								IJ	J	J			
Somewhat agree	506	68	60	30	204	116	29	173	79	124	65	122	384
	25%	25%	27%	23%	27%	25%	21%	31%	22%	23%	20%	31%	24%
								HIJ				L	
Bottom 2 Box (Net)	1318	181	145	92	494	307	100	313	241	364	243	228	1090
	66%	66%	65%	70%	64%	65%	73%	55%	68%	69%	76%	58%	68%
									G	G	GI		K
Somewhat disagree	683	99	73	44	252	168	48	174	126	185	111	137	546
	34%	36%	32%	34%	33%	36%	35%	31%	36%	35%	35%	35%	34%
Strongly disagree	635	82	73	48	242	139	52	139	114	179	132	91	544
	32%	30%	32%	37%	31%	30%	38%	25%	33%	34%	41%	23%	34%
									G	G	GH		K
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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

	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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	1012	137	121	66	389	231	68	334	181	252	139	228	785
	51%	50%	54%	50%	51%	49%	50%	59%	51%	48%	43%	58%	49%
								IJ				L	
Strongly agree	268	31	43	13	112	54	16	98	60	67	24	62	206
	13%	11%	19%	10%	15%	11%	12%	17%	17%	13%	7%	16%	13%
			CE					J	J	J			
Somewhat agree	744	106	78	53	277	178	52	237	121	185	115	165	579
	37%	39%	35%	41%	36%	38%	38%	42%	34%	35%	36%	42%	36%
												L	
Bottom 2 Box (Net)	990	135	103	65	380	239	68	231	171	277	182	162	828
	49%	50%	46%	50%	49%	51%	50%	41%	49%	52%	57%	42%	51%
										G	G		K
Somewhat disagree	600	85	63	39	230	150	33	154	108	157	96	124	477
	30%	31%	28%	30%	30%	32%	24%	27%	31%	30%	30%	32%	30%
Strongly disagree	389	50	40	25	150	89	35	78	63	121	86	39	351
	19%	18%	18%	20%	20%	19%	26%	14%	18%	23%	27%	10%	22%
										G	GH		K
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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

	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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	865 43%	120 44%	100 45%	54 41%	343 45%	196 42%	53 39%	309 55%	160 46%	213 40%	95 30%	195 50%	670 42%
Strongly agree	240 12%	25 9%	34 15%	14 11%	103 13%	55 12%	10 7%	103 18%	54 15%	52 10%	15 5%	46 12%	195 12%
Somewhat agree	625 31%	95 35%	66 29%	39 30%	240 31%	141 30%	43 32%	206 36%	106 30%	161 30%	80 25%	149 38%	476 30%
Bottom 2 Box (Net)	1137 57%	153 56%	124 55%	76 59%	426 55%	275 58%	83 61%	256 45%	191 54%	316 60%	225 70%	195 50%	942 58%
Somewhat disagree	684 34%	99 36%	88 39%	41 31%	242 31%	169 36%	45 33%	173 31%	129 37%	163 31%	125 39%	140 36%	544 34%
Strongly disagree	453 23%	53 20%	36 16%	36 28%	184 24%	105 22%	38 28%	84 15%	63 18%	153 29%	100 31%	55 14%	398 25%
Sigma	2002 100%	272 100%	224 100%	130 100%	769 100%	470 100%	136 100%	565 100%	352 100%	529 100%	320 100%	390 100%	1612 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 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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	1149	162	122	76	448	262	78	323	203	318	181	235	914
	57%	60%	55%	59%	58%	56%	57%	57%	58%	60%	56%	60%	57%
Strongly agree	233	32	25	9	102	47	17	65	46	73	31	46	187
	12%	12%	11%	7%	13%	10%	13%	11%	13%	14%	10%	12%	12%
Somewhat agree	916	130	97	67	346	214	61	258	157	245	150	190	727
	46%	48%	43%	52%	45%	46%	45%	46%	45%	46%	47%	49%	45%
Bottom 2 Box (Net)	853	110	102	54	321	209	58	242	149	211	140	155	698
	43%	40%	45%	41%	42%	44%	43%	43%	42%	40%	44%	40%	43%
Somewhat disagree	622	84	72	43	229	157	38	187	107	161	88	123	499
	31%	31%	32%	33%	30%	33%	28%	33%	30%	30%	28%	31%	31%
Strongly disagree	231	26	30	11	92	52	20	56	41	50	52	32	199
	12%	10%	13%	9%	12%	11%	15%	10%	12%	10%	16%	8%	12%
											GI		
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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 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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	898 45%	113 42%	94 42%	55 42%	316 41%	265 56%	56 41%	237 42%	162 46%	256 48%	148 46%	191 49%	707 44%
Strongly agree	163 8%	19 7%	16 7%	7 5%	51 7%	59 12%	11 8%	55 10%	25 7%	53 10%	18 6%	35 9%	128 8%
Somewhat agree	735 37%	94 35%	77 34%	48 37%	265 34%	206 44%	45 33%	182 32%	137 39%	203 38%	130 41%	156 40%	579 36%
Bottom 2 Box (Net)	1104 55%	159 58%	131 58%	76 58%	453 59%	206 44%	80 59%	329 58%	190 54%	273 52%	172 54%	199 51%	905 56%
Somewhat disagree	725 36%	110 40%	78 35%	53 41%	286 37%	150 32%	48 35%	225 40%	114 32%	178 34%	107 33%	141 36%	584 36%
Strongly disagree	379 19%	49 18%	53 24%	22 17%	166 22%	56 12%	33 24%	104 18%	76 22%	96 18%	65 20%	58 15%	321 20%
Sigma	2002 100%	272 100%	224 100%	130 100%	769 100%	470 100%	136 100%	565 100%	352 100%	529 100%	320 100%	390 100%	1612 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 (*)

Which of the following best describes your 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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
I own a home - and I still have a good amount of money left over after I pay mortgage/bills related to my home	776	103	104	57	279	162	72	108	138	261	173	146	631
	39%	38%	46%	44%	36%	34%	53%	19%	39%	49%	54%	37%	39%
			DE				ADE		G	GH	GH		
I own a home - but I don't have much left over after I pay mortgage/bills (i.e., I feel 'house poor')	358	46	48	34	128	71	31	89	63	97	64	88	271
	18%	17%	22%	26%	17%	15%	23%	16%	18%	18%	20%	22%	17%
				DE			E					L	
I don't own a home - but am on track to buy one when/if the time is right for me	184	27	15	6	71	58	6	57	30	46	32	50	134
	9%	10%	7%	5%	9%	12%	5%	10%	9%	9%	10%	13%	8%
						CF						L	
I don't own a home - and I'm worried I won't ever be able to afford one	398	53	32	16	194	96	7	168	81	84	36	86	312
	20%	20%	14%	12%	25%	20%	5%	30%	23%	16%	11%	22%	19%
		F	F	F	BCF	F		IJ	IJ				
I don't own a home - and am not interested in ever owning one	285	43	24	17	98	84	19	143	40	41	15	21	264
	14%	16%	11%	13%	13%	18%	14%	25%	11%	8%	5%	5%	16%
								HIJ	J				K
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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: - My debt situation is better now than before the pandemic started

	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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	982	146	77	61	378	261	59	223	153	313	195	200	782
	49%	54%	34%	47%	49%	55%	44%	39%	44%	59%	61%	51%	49%
		B		B	B	BF				GH	GH		
Strongly agree	232	25	21	19	105	47	15	50	35	79	44	47	185
	12%	9%	9%	14%	14%	10%	11%	9%	10%	15%	14%	12%	11%
										G			
Somewhat agree	750	121	56	42	273	214	44	173	118	234	150	153	597
	37%	45%	25%	32%	35%	45%	33%	31%	34%	44%	47%	39%	37%
		BCDF			B	BCDF				GH	GH		
Bottom 2 Box (Net)	1020	126	148	69	390	209	77	342	199	216	126	190	830
	51%	46%	66%	53%	51%	45%	56%	61%	56%	41%	39%	49%	51%
			ACDE				E	IJ	IJ				
Somewhat disagree	703	99	95	55	257	147	51	222	130	151	95	130	573
	35%	36%	42%	42%	33%	31%	37%	39%	37%	28%	30%	33%	36%
			E	E				IJ	I				
Strongly disagree	316	27	53	15	134	63	26	120	69	65	30	59	257
	16%	10%	23%	11%	17%	13%	19%	21%	20%	12%	9%	15%	16%
			ACE		A		A	IJ	IJ				
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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: - My debt situation is worse now than before the pandemic started

	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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	598	82	78	33	252	117	36	240	101	120	69	151	448
	30%	30%	35%	25%	33%	25%	27%	42%	29%	23%	21%	39%	28%
			E		E			HIJ				L	
Strongly agree	187	19	38	9	76	34	11	77	38	38	18	52	135
	9%	7%	17%	7%	10%	7%	8%	14%	11%	7%	5%	13%	8%
			ACDEF					IJ	J			L	
Somewhat agree	411	62	40	24	177	83	25	163	63	82	51	99	312
	21%	23%	18%	18%	23%	18%	18%	29%	18%	16%	16%	25%	19%
								HIJ				L	
Bottom 2 Box (Net)	1404	191	146	97	516	353	100	325	250	409	252	239	1164
	70%	70%	65%	75%	67%	75%	73%	58%	71%	77%	79%	61%	72%
						BD			G	G	G		K
Somewhat disagree	792	118	92	52	276	207	47	212	139	224	116	152	640
	40%	43%	41%	40%	36%	44%	34%	37%	40%	42%	36%	39%	40%
						D							
Strongly disagree	611	73	54	45	240	146	53	113	111	185	136	87	524
	31%	27%	24%	35%	31%	31%	39%	20%	32%	35%	42%	22%	33%
							AB		G	G	GH		K
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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 plan to spend more than I normally would as I re-engage with the economy (i.e. travel, dining, entertainment)

	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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	645	105	74	31	258	134	43	162	111	191	115	131	514
	32%	39%	33%	24%	34%	28%	32%	29%	32%	36%	36%	33%	32%
		CE			C					G			
Strongly agree	94	13	10	2	47	17	5	24	15	33	15	19	76
	5%	5%	4%	2%	6%	4%	4%	4%	4%	6%	5%	5%	5%
Somewhat agree	550	92	64	28	211	117	38	137	97	158	99	112	439
	27%	34%	28%	22%	27%	25%	28%	24%	27%	30%	31%	29%	27%
		CE											
Bottom 2 Box (Net)	1357	167	150	100	511	336	93	404	241	338	206	259	1098
	68%	61%	67%	76%	66%	72%	68%	71%	68%	64%	64%	67%	68%
				AD		A		I					
Somewhat disagree	927	125	97	76	338	241	51	261	167	240	137	180	747
	46%	46%	43%	58%	44%	51%	38%	46%	47%	45%	43%	46%	46%
				ABDF		DF							
Strongly disagree	430	42	54	24	173	95	42	142	74	98	69	79	351
	21%	15%	24%	18%	23%	20%	31%	25%	21%	19%	22%	20%	22%
					A		ACE	I					
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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 have used the pandemic as an opportunity to reduce the amount of money I spend

	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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	1299	176	133	88	513	303	85	329	220	386	210	243	1056
	65%	65%	59%	68%	67%	64%	63%	58%	63%	73%	65%	62%	66%
										GHJ			
Strongly agree	300	33	26	15	138	72	15	74	54	96	58	63	237
	15%	12%	12%	12%	18%	15%	11%	13%	15%	18%	18%	16%	15%
Somewhat agree	1000	143	107	73	376	231	70	255	166	290	151	180	820
	50%	53%	48%	56%	49%	49%	51%	45%	47%	55%	47%	46%	51%
										G			
Bottom 2 Box (Net)	703	96	91	42	255	168	51	237	132	143	111	147	556
	35%	35%	41%	32%	33%	36%	37%	42%	37%	27%	35%	38%	34%
								I	I		I		
Somewhat disagree	520	80	63	32	177	132	36	165	88	113	87	128	392
	26%	29%	28%	25%	23%	28%	27%	29%	25%	21%	27%	33%	24%
								I				L	
Strongly disagree	182	16	28	10	78	36	15	72	43	30	24	19	163
	9%	6%	13%	7%	10%	8%	11%	13%	12%	6%	7%	5%	10%
			A					IJ	I				K
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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: - The pandemic created more debt burden for myself/my family

	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)	2002	291	193	192	683	452	191	435	334	562	435	447	1555
Base: All Respondents (wtd)	2002	272	224	130	769	470	136	565	352	529	320	390	1612
Top 2 Box (Net)	699	99	96	43	292	128	41	270	108	156	74	168	530
	35%	36%	43%	33%	38%	27%	30%	48%	31%	29%	23%	43%	33%
		E	EF		E			HIJ				L	
Strongly agree	199	20	38	11	84	37	10	91	34	37	19	43	156
	10%	8%	17%	8%	11%	8%	7%	16%	10%	7%	6%	11%	10%
			ACEF					HIJ					
Somewhat agree	499	78	59	32	208	91	31	180	74	119	55	125	374
	25%	29%	26%	25%	27%	19%	23%	32%	21%	22%	17%	32%	23%
		E			E			HIJ				L	
Bottom 2 Box (Net)	1303	174	128	87	477	342	95	295	243	373	246	222	1082
	65%	64%	57%	67%	62%	73%	70%	52%	69%	71%	77%	57%	67%
						ABD	B		G	G	G		K
Somewhat disagree	723	116	63	45	262	193	45	180	142	195	121	132	592
	36%	42%	28%	35%	34%	41%	33%	32%	40%	37%	38%	34%	37%
		BD				B			G				
Strongly disagree	580	58	64	42	216	149	50	115	101	178	126	90	490
	29%	21%	29%	33%	28%	32%	37%	20%	29%	34%	39%	23%	30%
				A		A	A		G	G	GH		K
Sigma	2002	272	224	130	769	470	136	565	352	529	320	390	1612
	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 regret the amount of debt I took on to buy my home

	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 Answering (unwtd)	1205	168	134	132	386	241	144	151	180	386	333	302	903
Base: All Answering (wtd)	1135	149	152	90	407	232	103	197	200	358	236	233	901
Top 2 Box (Net)	222	37	40	18	73	38	17	43	35	82	42	67	156
	20%	25%	26%	20%	18%	16%	16%	22%	18%	23%	18%	29%	17%
			*	*			*					L	
Strongly agree	43	6	10	2	17	6	1	10	10	10	10	18	25
	4%	4%	6%	2%	4%	3%	1%	5%	5%	3%	4%	8%	3%
			*	*			*					L	
Somewhat agree	180	31	30	16	55	32	16	34	25	72	33	49	131
	16%	21%	20%	17%	14%	14%	15%	17%	13%	20%	14%	21%	15%
			*	*			*					L	
Bottom 2 Box (Net)	912	112	113	73	334	194	86	154	165	276	194	166	746
	80%	75%	74%	80%	82%	84%	84%	78%	82%	77%	82%	71%	83%
			*	*			*						K
Somewhat disagree	387	49	54	39	140	78	27	81	76	100	75	80	307
	34%	33%	35%	43%	34%	34%	26%	41%	38%	28%	32%	34%	34%
			*	F*			*	I					
Strongly disagree	525	63	59	34	194	116	59	73	89	176	119	87	438
	46%	42%	39%	38%	48%	50%	57%	37%	45%	49%	50%	37%	49%
			*	*			ABC*			G	G		K
Sigma	1135	149	152	90	407	232	103	197	200	358	236	233	901
	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: - Top 2 Box Summary

	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
My debt situation is better now than before the pandemic started	982	146	77	61	378	261	59	223	153	313	195	200	782
	49%	54%	34%	47%	49%	55%	44%	39%	44%	59%	61%	51%	49%
		B		B	B	BF				GH	GH		
My debt situation is worse now than before the pandemic started	598	82	78	33	252	117	36	240	101	120	69	151	448
	30%	30%	35%	25%	33%	25%	27%	42%	29%	23%	21%	39%	28%
			E		E			HIJ				L	
I plan to spend more than I normally would as I re-engage with the economy (i.e. travel, dining, entertainment)	645	105	74	31	258	134	43	162	111	191	115	131	514
	32%	39%	33%	24%	34%	28%	32%	29%	32%	36%	36%	33%	32%
		CE		C						G			
I have used the pandemic as an opportunity to reduce the amount of money I spend	1299	176	133	88	513	303	85	329	220	386	210	243	1056
	65%	65%	59%	68%	67%	64%	63%	58%	63%	73%	65%	62%	66%
										GHJ			
The pandemic created more debt burden for myself/my family	699	99	96	43	292	128	41	270	108	156	74	168	530
	35%	36%	43%	33%	38%	27%	30%	48%	31%	29%	23%	43%	33%
		E	EF		E			HIJ				L	
I regret the amount of debt I took on to buy my home	222	37	40	18	73	38	17	43	35	82	42	67	156
	20%	25%	26%	20%	18%	16%	16%	22%	18%	23%	18%	29%	17%
			*	*			*					L	

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: - Bottom 2 Box Summary

	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
My debt situation is better now than before the pandemic started	1020	126	148	69	390	209	77	342	199	216	126	190	830
	51%	46%	66%	53%	51%	45%	56%	61%	56%	41%	39%	49%	51%
			ACDE				E	IJ	IJ				
My debt situation is worse now than before the pandemic started	1404	191	146	97	516	353	100	325	250	409	252	239	1164
	70%	70%	65%	75%	67%	75%	73%	58%	71%	77%	79%	61%	72%
						BD			G	G	G		K
I plan to spend more than I normally would as I re-engage with the economy (i.e. travel, dining, entertainment)	1357	167	150	100	511	336	93	404	241	338	206	259	1098
	68%	61%	67%	76%	66%	72%	68%	71%	68%	64%	64%	67%	68%
			AD			A		I					
I have used the pandemic as an opportunity to reduce the amount of money I spend	703	96	91	42	255	168	51	237	132	143	111	147	556
	35%	35%	41%	32%	33%	36%	37%	42%	37%	27%	35%	38%	34%
								I	I		I		
The pandemic created more debt burden for myself/my family	1303	174	128	87	477	342	95	295	243	373	246	222	1082
	65%	64%	57%	67%	62%	73%	70%	52%	69%	71%	77%	57%	67%
						ABD	B		G	G	G		K
I regret the amount of debt I took on to buy my home	912	112	113	73	334	194	86	154	165	276	194	166	746
	80%	75%	74%	80%	82%	84%	84%	78%	82%	77%	82%	71%	83%
			*	*			*						K

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 (*)