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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Insolvent ($0/None)	548	81	64	33	218	108	45	246	97	94	22	130	418
	27%	30%	28%	25%	28%	23%	33%	38%	28%	19%	7%	29%	27%
							E	HIJ	IJ	J			
Summary													
$200 or less (Net)	379	40	35	31	154	86	33	169	67	79	31	75	304
	19%	15%	16%	24%	20%	18%	24%	26%	19%	16%	10%	17%	19%
				A			A	IJ	J	J			
$100 or less (Net)	176	19	24	19	72	28	15	86	26	37	9	30	145
	9%	7%	11%	14%	9%	6%	11%	13%	8%	8%	3%	7%	9%
				AE				HIJ	J	J			

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 'much worse' and 10 is 'much better', how would you rate... - Your current debt situation compared to a year ago

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	482	53	45	22	214	126	21	127	85	119	105	108	374
	24%	20%	20%	17%	28%	27%	16%	20%	24%	25%	32%	24%	24%
					ACF	CF					GHI		
10 - Much better (10)	234	24	21	9	116	56	8	62	45	49	51	38	196
	12%	9%	10%	7%	15%	12%	6%	10%	13%	10%	16%	9%	13%
					ACF	F					GI		
9	74	8	5	6	35	18	3	20	13	23	14	17	56
	4%	3%	2%	4%	5%	4%	2%	3%	4%	5%	4%	4%	4%
8	174	21	20	8	63	52	11	45	27	47	40	52	122
	9%	8%	9%	6%	8%	11%	8%	7%	8%	10%	12%	12%	8%
											G	L	
7	200	26	16	12	68	60	18	42	53	51	35	52	148
	10%	10%	7%	9%	9%	13%	13%	6%	15%	11%	11%	12%	9%
									G	G	G		
6	284	34	23	16	100	89	22	99	44	65	50	54	230
	14%	12%	10%	12%	13%	19%	16%	15%	12%	13%	15%	12%	15%
						BD							
5	560	82	73	40	214	107	43	169	86	143	91	96	464
	28%	30%	33%	31%	28%	23%	32%	26%	25%	30%	28%	22%	30%
			E				E						K
4	155	18	21	14	55	39	8	62	31	33	21	41	113
	8%	7%	9%	10%	7%	8%	6%	9%	9%	7%	7%	9%	7%
Bottom 3 Box (Net)	319	58	45	26	117	50	23	151	52	73	24	90	229
	16%	21%	20%	20%	15%	11%	17%	23%	15%	15%	7%	20%	15%
		DE	E	E				HIJ	J	J		L	
3	123	24	15	10	52	14	9	47	27	34	11	28	95
	6%	9%	6%	7%	7%	3%	7%	7%	8%	7%	3%	6%	6%
		E		E	E			J	J	J			
2	56	14	4	4	20	9	4	24	5	18	3	21	36
	3%	5%	2%	3%	3%	2%	3%	4%	1%	4%	1%	5%	2%
		E						J		J		L	
1 - Much worse (1)	140	20	27	13	45	26	9	81	21	21	10	42	99
	7%	8%	12%	10%	6%	6%	7%	12%	6%	4%	3%	9%	6%
			DE					HIJ				L	
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.8	5.4	5.3	5.3	6	6.1	5.5	5.2	5.9	5.8	6.4	5.6	5.8
					ABCF	ABCF			G	G	GHI		
Std. Dev.	2.44	2.42	2.5	2.37	2.51	2.32	2.16	2.56	2.42	2.32	2.25	2.53	2.41
Std. Err.	0.05	0.15	0.17	0.21	0.09	0.11	0.19	0.1	0.13	0.11	0.12	0.12	0.06
Median	5	5	5	5	5	6	5	5	6	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 '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: - Paying for your own or someone else's education

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	428	46	46	24	174	120	17	101	60	120	106	81	347
	21%	17%	21%	19%	23%	26%	12%	16%	17%	25%	32%	18%	22%
					F	AF				GH	GHI		
10 - Extremely confident (10)	231	22	25	13	96	65	9	47	35	69	52	28	203
	12%	8%	11%	10%	13%	14%	7%	7%	10%	14%	16%	6%	13%
						AF				G	GH		K
9	79	11	8	5	31	21	3	24	12	19	18	22	56
	4%	4%	4%	4%	4%	4%	2%	4%	4%	4%	6%	5%	4%
8	118	13	13	6	47	34	5	30	12	32	36	30	88
	6%	5%	6%	5%	6%	7%	4%	5%	4%	7%	11%	7%	6%
											GHI		
7	179	24	12	10	73	53	7	38	39	42	48	51	128
	9%	9%	5%	8%	9%	11%	5%	6%	11%	9%	15%	11%	8%
						F			G		GI		
6	213	23	18	13	88	64	7	50	51	55	32	47	166
	11%	8%	8%	10%	11%	14%	5%	8%	15%	11%	10%	11%	11%
					F	F			G				
5	341	41	31	20	116	98	35	131	67	62	48	67	274
	17%	15%	14%	15%	15%	21%	26%	20%	19%	13%	15%	15%	18%
						D	ABCD	I	I				
4	148	18	15	15	58	32	10	58	17	37	22	35	114
	7%	7%	7%	11%	8%	7%	8%	9%	5%	8%	7%	8%	7%
Bottom 3 Box (Net)	691	119	102	48	259	104	60	272	115	168	71	161	531
	35%	44%	45%	37%	34%	22%	44%	42%	33%	35%	22%	36%	34%
		DE	DE	E	E		DE	HIJ	J	J			
3	171	29	25	14	63	24	14	53	21	54	23	51	120
	9%	11%	11%	11%	8%	5%	10%	8%	6%	11%	7%	11%	8%
		E	E	E			E			H		L	
2	97	19	17	5	32	19	6	39	13	17	18	28	69
	5%	7%	7%	4%	4%	4%	5%	6%	4%	4%	6%	6%	4%
1 - Not at all confident (1)	424	71	59	29	164	61	40	179	81	97	29	82	342
	21%	26%	26%	22%	21%	13%	29%	28%	23%	20%	9%	19%	22%
		E	E	E	E		DE	IJ	J	J			
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5	4.4	4.5	4.7	5.1	5.6	4.1	4.3	4.9	5.1	6	4.8	5
					ABF	ABCDF			G	G	GHI		
Std. Dev.	2.96	2.92	3.07	2.9	3.01	2.78	2.72	2.83	2.89	3.05	2.8	2.77	3.01
Std. Err.	0.07	0.18	0.21	0.25	0.11	0.13	0.23	0.11	0.15	0.14	0.15	0.13	0.08
Median	5	4	4	5	5	6	4	4	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 '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: - Having an illness and being unable to work for three months

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	496	54	47	24	222	125	25	110	84	141	112	77	418
	25%	20%	21%	19%	29%	27%	18%	17%	24%	29%	34%	18%	27%
					ABCF				G	G	GH		K
10 - Extremely confident (10)	258	30	26	16	113	60	14	55	41	74	62	24	234
	13%	11%	11%	12%	15%	13%	10%	8%	12%	15%	19%	5%	15%
										G	GH		K
9	81	8	11	2	37	19	4	20	12	22	14	18	62
	4%	3%	5%	1%	5%	4%	3%	3%	3%	5%	4%	4%	4%
8	157	17	9	7	71	46	7	35	31	45	36	35	122
	8%	6%	4%	5%	9%	10%	5%	5%	9%	9%	11%	8%	8%
					B	B				G	G		
7	183	38	14	9	60	54	10	44	38	40	44	47	136
	9%	14%	6%	7%	8%	11%	7%	7%	11%	8%	13%	11%	9%
		BCDF									GI		
6	196	27	20	13	74	47	15	66	24	50	31	43	153
	10%	10%	9%	10%	10%	10%	11%	10%	7%	10%	10%	10%	10%
5	332	45	35	20	114	97	22	140	50	57	46	70	263
	17%	16%	16%	15%	15%	21%	16%	22%	14%	12%	14%	16%	17%
						D		HIJ					
4	156	25	17	13	63	28	10	53	32	38	20	48	107
	8%	9%	8%	10%	8%	6%	8%	8%	9%	8%	6%	11%	7%
												L	
Bottom 3 Box (Net)	637	84	91	51	237	120	55	237	122	159	74	156	481
	32%	31%	41%	39%	31%	25%	40%	37%	35%	33%	23%	35%	31%
			DE	E			DE	J	J	J			
3	173	19	24	14	65	38	14	51	26	50	34	43	130
	9%	7%	11%	10%	8%	8%	10%	8%	8%	10%	10%	10%	8%
2	113	20	18	12	30	23	11	43	22	25	12	25	89
	6%	7%	8%	9%	4%	5%	8%	7%	6%	5%	4%	6%	6%
		D	D	D			D						
1 - Not at all confident (1)	350	45	49	25	142	59	30	143	74	83	28	89	262
	18%	17%	22%	19%	18%	13%	22%	22%	21%	17%	9%	20%	17%
			E		E		E	J	J	J			
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.2	5.1	4.7	4.7	5.4	5.5	4.6	4.6	5	5.4	6.1	4.7	5.3
					BCF	BCF				G	GHI		K
Std. Dev.	2.96	2.84	3.01	2.93	3.05	2.79	2.92	2.8	3.02	3.07	2.84	2.72	3.01
Std. Err.	0.07	0.17	0.2	0.26	0.11	0.13	0.25	0.11	0.16	0.14	0.16	0.13	0.08
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 '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: - Unexpected auto repairs or purchase

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	484	56	40	31	211	121	25	96	77	133	130	96	388
	24%	21%	18%	24%	27%	26%	19%	15%	22%	28%	40%	22%	25%
					ABF				G	G	GHI		
10 - Extremely confident (10)	235	23	20	14	110	57	12	52	34	65	62	33	202
	12%	8%	9%	11%	14%	12%	9%	8%	10%	13%	19%	7%	13%
					A					G	GHI		K
9	76	6	6	3	33	24	5	17	13	13	24	17	59
	4%	2%	3%	2%	4%	5%	4%	3%	4%	3%	7%	4%	4%
											GI		
8	173	27	15	14	69	40	8	27	31	55	43	46	127
	9%	10%	7%	11%	9%	9%	6%	4%	9%	11%	13%	10%	8%
									G	G	G		
7	265	48	25	14	95	69	15	65	56	58	55	55	210
	13%	17%	11%	10%	12%	15%	11%	10%	16%	12%	17%	12%	14%
									G		G		
6	242	21	28	12	97	65	19	74	47	65	43	67	175
	12%	8%	12%	9%	13%	14%	14%	11%	13%	13%	13%	15%	11%
					A	A	A						
5	324	34	34	21	122	93	21	119	58	70	38	73	251
	16%	13%	15%	16%	16%	20%	15%	18%	16%	14%	12%	17%	16%
						A		J					
4	169	38	18	9	51	37	15	66	31	40	15	45	123
	8%	14%	8%	7%	7%	8%	11%	10%	9%	8%	4%	10%	8%
		CDE						J	J	J			
Bottom 3 Box (Net)	516	76	79	44	192	85	41	230	82	118	46	106	411
	26%	28%	35%	34%	25%	18%	30%	35%	23%	24%	14%	24%	26%
		E	DE	DE	E		E	HIJ	J	J			
3	156	25	29	18	40	30	14	57	25	43	21	43	113
	8%	9%	13%	14%	5%	6%	10%	9%	7%	9%	7%	10%	7%
		D	DE	DE			D						
2	102	14	15	7	43	18	5	43	10	29	4	18	84
	5%	5%	6%	5%	6%	4%	4%	7%	3%	6%	1%	4%	5%
								HJ		J			
1 - Not at all confident (1)	258	36	35	19	109	38	21	130	47	46	21	44	214
	13%	13%	16%	15%	14%	8%	16%	20%	13%	10%	6%	10%	14%
			E	E	E		E	HIJ	J				
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.5	5.2	4.9	5.2	5.6	5.9	5.1	4.7	5.5	5.7	6.6	5.4	5.5
					BF	ABCF			G	G	GHI		
Std. Dev.	2.77	2.69	2.74	2.82	2.89	2.56	2.72	2.73	2.66	2.74	2.59	2.53	2.84
Std. Err.	0.06	0.16	0.18	0.25	0.1	0.12	0.23	0.11	0.14	0.12	0.14	0.12	0.07
Median	5	5	5	5	6	6	5	5	6	6	7	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: - The death of an immediate family member

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	444	53	29	24	188	128	23	100	78	124	106	84	360
	22%	19%	13%	18%	24%	27%	17%	15%	22%	26%	32%	19%	23%
					BF	ABCF			G	G	GH		
10 - Extremely confident (10)	213	25	18	11	93	59	8	51	36	55	52	30	184
	11%	9%	8%	8%	12%	13%	6%	8%	10%	11%	16%	7%	12%
					F	F					GH		K
9	69	9	2	2	40	13	4	14	12	20	14	14	55
	3%	3%	1%	2%	5%	3%	3%	2%	3%	4%	4%	3%	4%
					B								
8	162	20	10	11	55	56	11	35	30	49	39	41	121
	8%	7%	4%	9%	7%	12%	8%	5%	9%	10%	12%	9%	8%
						BD				G	G		
7	216	27	23	15	77	60	14	60	43	58	39	46	170
	11%	10%	10%	12%	10%	13%	10%	9%	12%	12%	12%	10%	11%
6	183	26	28	10	62	48	10	65	26	42	33	41	142
	9%	10%	12%	8%	8%	10%	7%	10%	8%	9%	10%	9%	9%
5	330	33	37	20	132	82	27	120	58	74	45	74	257
	17%	12%	16%	16%	17%	17%	20%	18%	17%	15%	14%	17%	16%
							A						
4	177	26	20	16	60	44	11	47	44	42	26	47	130
	9%	10%	9%	12%	8%	9%	8%	7%	13%	9%	8%	11%	8%
									G				
Bottom 3 Box (Net)	649	107	87	45	250	108	53	259	101	144	79	149	500
	32%	39%	39%	35%	33%	23%	39%	40%	29%	30%	24%	34%	32%
		E	E	E	E		E	HIJ					
3	172	27	34	15	52	32	11	57	21	37	30	50	122
	9%	10%	15%	11%	7%	7%	8%	9%	6%	8%	9%	11%	8%
			DE									L	
2	107	21	9	6	43	17	11	36	16	30	15	23	84
	5%	8%	4%	5%	6%	4%	8%	6%	5%	6%	5%	5%	5%
		E					E						
1 - Not at all confident (1)	370	59	44	24	155	59	30	165	64	77	34	76	294
	18%	22%	20%	18%	20%	12%	22%	25%	18%	16%	10%	17%	19%
		E	E		E		E	HIJ	J	J			
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.1	4.7	4.6	4.8	5.1	5.6	4.5	4.5	5.1	5.3	5.9	4.9	5.1
					F	ABCDF			G	G	GHI		
Std. Dev.	2.89	2.92	2.66	2.75	3.01	2.76	2.77	2.83	2.85	2.9	2.86	2.7	2.94
Std. Err.	0.06	0.18	0.18	0.24	0.11	0.13	0.24	0.11	0.15	0.13	0.16	0.13	0.07
Median	5	5	5	5	5	6	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 '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)

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	549	71	60	31	214	143	29	142	107	140	111	106	443
	27%	26%	27%	24%	28%	30%	21%	22%	30%	29%	34%	24%	28%
						F			G	G	G		
10 - Extremely confident (10)	314	38	34	14	136	74	16	77	66	79	61	48	266
	16%	14%	15%	11%	18%	16%	12%	12%	19%	16%	19%	11%	17%
									G		G		K
9	69	11	5	4	23	21	4	21	10	19	12	17	53
	3%	4%	2%	3%	3%	4%	3%	3%	3%	4%	4%	4%	3%
8	166	21	21	12	55	48	9	44	31	43	38	41	125
	8%	8%	9%	9%	7%	10%	6%	7%	9%	9%	12%	9%	8%
											G		
7	174	22	8	10	61	59	14	45	37	51	31	35	139
	9%	8%	4%	8%	8%	13%	11%	7%	11%	11%	9%	8%	9%
						BD	B						
6	189	29	17	10	71	48	13	62	29	43	34	34	155
	9%	11%	8%	8%	9%	10%	10%	9%	8%	9%	10%	8%	10%
5	404	44	55	23	149	104	30	164	72	68	52	70	334
	20%	16%	25%	17%	19%	22%	22%	25%	20%	14%	16%	16%	21%
			A					IJ	I				K
4	130	15	18	9	53	29	6	48	17	32	22	31	99
	7%	5%	8%	7%	7%	6%	4%	7%	5%	7%	7%	7%	6%
Bottom 3 Box (Net)	554	91	65	47	220	87	44	189	89	150	77	167	388
	28%	34%	29%	36%	29%	19%	32%	29%	25%	31%	24%	38%	25%
		E	E	E	E		E			J		L	
3	151	28	15	14	55	25	14	44	18	43	30	45	106
	8%	10%	7%	10%	7%	5%	10%	7%	5%	9%	9%	10%	7%
		E		E			E					L	
2	97	10	12	12	42	14	7	30	13	30	12	24	73
	5%	4%	5%	9%	5%	3%	5%	5%	4%	6%	4%	5%	5%
				AE									
1 - Not at all confident (1)	306	53	39	21	122	48	23	115	58	76	36	98	208
	15%	20%	17%	16%	16%	10%	17%	18%	17%	16%	11%	22%	13%
		E	E		E			J				L	
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.5	5.2	5.2	5	5.5	6	5.1	5.1	5.7	5.5	5.9	4.9	5.6
						ABCDF			G		GI		K
Std. Dev.	2.95	3.04	2.97	2.92	3.03	2.73	2.86	2.84	3.04	3.05	2.91	3.01	2.91
Std. Err.	0.07	0.18	0.2	0.26	0.11	0.13	0.25	0.11	0.16	0.14	0.16	0.14	0.07
Median	5	5	5	5	5	6	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 '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

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	462	58	43	22	194	122	22	103	85	129	96	77	385
	23%	21%	19%	17%	25%	26%	16%	16%	24%	27%	29%	17%	25%
					CF	CF			G	G	G		K
10 - Extremely confident (10)	259	29	26	15	112	65	13	53	51	77	52	33	226
	13%	10%	12%	11%	15%	14%	9%	8%	15%	16%	16%	7%	14%
									G	G	G		K
9	75	11	10	1	35	16	2	15	10	22	15	14	61
	4%	4%	4%	1%	5%	3%	2%	2%	3%	5%	5%	3%	4%
8	128	19	8	6	47	41	6	34	24	30	28	29	99
	6%	7%	3%	5%	6%	9%	5%	5%	7%	6%	9%	7%	6%
						B							
7	157	26	19	9	49	40	14	35	28	40	40	39	117
	8%	10%	8%	7%	6%	8%	10%	5%	8%	8%	12%	9%	8%
											G		
6	219	25	20	14	83	68	9	66	40	49	37	49	170
	11%	9%	9%	11%	11%	15%	6%	10%	11%	10%	11%	11%	11%
						F							
5	358	43	45	20	141	85	24	147	64	57	53	74	283
	18%	16%	20%	16%	18%	18%	18%	23%	18%	12%	16%	17%	18%
								IJ	I				
4	154	30	8	21	52	31	12	54	28	46	16	37	118
	8%	11%	4%	16%	7%	7%	9%	8%	8%	9%	5%	8%	8%
		B		BDE			B			J			
Bottom 3 Box (Net)	651	90	88	43	249	124	55	245	105	163	86	165	485
	33%	33%	40%	33%	32%	26%	41%	38%	30%	34%	26%	37%	31%
			E				E	HJ		J		L	
3	157	27	20	11	57	35	8	45	26	42	28	41	116
	8%	10%	9%	8%	7%	8%	6%	7%	7%	9%	9%	9%	7%
2	125	13	20	7	51	23	11	44	16	37	16	36	89
	6%	5%	9%	6%	7%	5%	8%	7%	4%	8%	5%	8%	6%
1 - Not at all confident (1)	368	50	48	25	141	66	37	156	63	84	42	88	280
	18%	19%	22%	19%	18%	14%	27%	24%	18%	17%	13%	20%	18%
			E				ADE	IJ					
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.1	5	4.8	4.7	5.2	5.5	4.4	4.5	5.2	5.2	5.7	4.7	5.2
					F	BCF			G	G	GI		K
Std. Dev.	2.95	2.88	2.99	2.81	3.03	2.85	2.94	2.79	2.97	3.09	2.91	2.78	2.99
Std. Err.	0.07	0.17	0.2	0.25	0.11	0.13	0.25	0.11	0.16	0.14	0.16	0.13	0.08
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 '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: - Top 3 Box Summary

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
A change in your relationship status (i.e. divorce, separation)	549	71	60	31	214	143	29	142	107	140	111	106	443
	27%	26%	27%	24%	28%	30%	21%	22%	30%	29%	34%	24%	28%
						F			G	G	G		
Having an illness and being unable to work for three months	496	54	47	24	222	125	25	110	84	141	112	77	418
	25%	20%	21%	19%	29%	27%	18%	17%	24%	29%	34%	18%	27%
					ABCF				G	G	GH		K
Unexpected auto repairs or purchase	484	56	40	31	211	121	25	96	77	133	130	96	388
	24%	21%	18%	24%	27%	26%	19%	15%	22%	28%	40%	22%	25%
					ABF				G	G	GHI		
Loss of employment / change in wage or seasonal work	462	58	43	22	194	122	22	103	85	129	96	77	385
	23%	21%	19%	17%	25%	26%	16%	16%	24%	27%	29%	17%	25%
					CF	CF			G	G	G		K
The death of an immediate family member	444	53	29	24	188	128	23	100	78	124	106	84	360
	22%	19%	13%	18%	24%	27%	17%	15%	22%	26%	32%	19%	23%
					BF	ABCF			G	G	GH		
Paying for your own or someone else's education	428	46	46	24	174	120	17	101	60	120	106	81	347
	21%	17%	21%	19%	23%	26%	12%	16%	17%	25%	32%	18%	22%
					F	AF				GH	GHI		

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: - Bottom 3 Box Summary

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Paying for your own or someone else's education	691	119	102	48	259	104	60	272	115	168	71	161	531
	35%	44%	45%	37%	34%	22%	44%	42%	33%	35%	22%	36%	34%
		DE	DE	E	E		DE	HIJ	J	J			
Loss of employment / change in wage or seasonal work	651	90	88	43	249	124	55	245	105	163	86	165	485
	33%	33%	40%	33%	32%	26%	41%	38%	30%	34%	26%	37%	31%
			E				E	HJ		J		L	
The death of an immediate family member	649	107	87	45	250	108	53	259	101	144	79	149	500
	32%	39%	39%	35%	33%	23%	39%	40%	29%	30%	24%	34%	32%
		E	E	E	E		E	HIJ					
Having an illness and being unable to work for three months	637	84	91	51	237	120	55	237	122	159	74	156	481
	32%	31%	41%	39%	31%	25%	40%	37%	35%	33%	23%	35%	31%
			DE	E			DE	J	J	J			
A change in your relationship status (i.e. divorce, separation)	554	91	65	47	220	87	44	189	89	150	77	167	388
	28%	34%	29%	36%	29%	19%	32%	29%	25%	31%	24%	38%	25%
		E	E	E	E		E			J		L	
Unexpected auto repairs or purchase	516	76	79	44	192	85	41	230	82	118	46	106	411
	26%	28%	35%	34%	25%	18%	30%	35%	23%	24%	14%	24%	26%
		E	DE	DE	E		E	HIJ	J	J			

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

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	412	64	68	25	156	71	28	186	64	88	52	114	297
	21%	23%	31%	19%	20%	15%	20%	29%	18%	18%	16%	26%	19%
		E	CDEF					HIJ				L	
10 - Strongly agree (10)	221	33	35	15	92	32	14	108	34	43	22	66	155
	11%	12%	16%	11%	12%	7%	11%	17%	10%	9%	7%	15%	10%
		E	E		E			HIJ				L	
9	54	11	8	4	13	15	4	25	10	12	6	13	41
	3%	4%	4%	3%	2%	3%	3%	4%	3%	2%	2%	3%	3%
8	137	20	26	7	51	24	9	53	19	33	24	36	101
	7%	7%	11%	5%	7%	5%	7%	8%	6%	7%	7%	8%	6%
			E										
7	211	24	21	18	78	51	19	57	49	51	38	63	147
	11%	9%	9%	14%	10%	11%	14%	9%	14%	11%	12%	14%	9%
									G			L	
6	232	28	23	15	88	58	19	73	37	62	33	56	176
	12%	10%	10%	11%	11%	12%	14%	11%	11%	13%	10%	13%	11%
5	280	33	26	21	100	77	22	113	47	55	38	60	220
	14%	12%	12%	16%	13%	16%	16%	17%	14%	11%	12%	14%	14%
								IJ					
4	194	33	33	10	63	39	16	65	39	41	29	47	148
	10%	12%	15%	8%	8%	8%	12%	10%	11%	8%	9%	11%	9%
			DE										
Bottom 3 Box (Net)	672	90	53	41	282	174	32	156	114	187	138	102	570
	34%	33%	24%	32%	37%	37%	23%	24%	32%	39%	42%	23%	37%
		F			BF	BF			G	G	GH		K
3	181	27	10	9	77	51	8	41	35	52	37	44	137
	9%	10%	4%	7%	10%	11%	6%	6%	10%	11%	11%	10%	9%
		B			B	B				G	G		
2	136	16	9	9	59	38	4	29	20	30	35	24	112
	7%	6%	4%	7%	8%	8%	3%	4%	6%	6%	11%	5%	7%
											GHI		
1 - Strongly disagree (1)	355	47	34	23	147	84	19	86	59	105	66	33	322
	18%	17%	15%	18%	19%	18%	14%	13%	17%	22%	20%	8%	21%
										G	G		K
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5	5.1	5.6	5.1	4.9	4.7	5.4	5.6	5	4.7	4.5	5.7	4.8
			DE				E	HIJ	J			L	
Std. Dev.	2.87	2.94	2.96	2.88	2.94	2.7	2.7	2.91	2.79	2.88	2.77	2.7	2.89
Std. Err.	0.06	0.18	0.2	0.25	0.11	0.12	0.23	0.11	0.15	0.13	0.15	0.13	0.07
Median	5	5	5.9	5	5	5	5	5	5	5	4	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

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	530	71	73	41	195	115	35	218	85	125	72	160	370
	26%	26%	33%	31%	25%	25%	26%	34%	24%	26%	22%	36%	24%
								HIJ				L	
10 - Strongly agree (10)	294	43	40	27	98	60	26	128	49	65	39	96	198
	15%	16%	18%	21%	13%	13%	19%	20%	14%	13%	12%	22%	13%
				DE				IJ				L	
9	69	13	8	4	27	16	1	25	10	26	5	20	49
	3%	5%	4%	3%	4%	4%	*	4%	3%	5%	2%	5%	3%
		F			F					J			
8	167	15	25	10	70	39	9	66	26	34	28	43	123
	8%	6%	11%	7%	9%	8%	7%	10%	7%	7%	9%	10%	8%
7	209	32	22	15	73	49	17	67	50	45	29	56	153
	10%	12%	10%	12%	10%	10%	13%	10%	14%	9%	9%	13%	10%
6	176	25	15	11	66	46	12	59	28	36	30	43	133
	9%	9%	7%	9%	9%	10%	9%	9%	8%	7%	9%	10%	9%
5	285	33	34	15	107	74	22	110	53	60	34	63	221
	14%	12%	15%	11%	14%	16%	16%	17%	15%	12%	10%	14%	14%
								J					
4	195	33	30	11	72	34	15	49	41	52	28	35	160
	10%	12%	13%	9%	9%	7%	11%	8%	12%	11%	9%	8%	10%
			E										
Bottom 3 Box (Net)	606	78	50	37	255	152	34	146	93	165	133	85	521
	30%	29%	22%	28%	33%	32%	25%	22%	27%	34%	41%	19%	33%
					B	B				GH	GH		K
3	146	22	12	9	57	37	7	35	16	44	40	37	109
	7%	8%	5%	7%	7%	8%	5%	5%	5%	9%	12%	8%	7%
										GH	GH		
2	107	13	7	3	40	38	6	29	24	25	18	14	93
	5%	5%	3%	3%	5%	8%	4%	4%	7%	5%	5%	3%	6%
						BC							
1 - Strongly disagree (1)	353	43	31	24	157	76	21	82	53	96	75	34	319
	18%	16%	14%	18%	20%	16%	15%	13%	15%	20%	23%	8%	20%
										G	GH		K
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.3	5.4	5.8	5.7	5.1	5.2	5.5	5.9	5.4	5.1	4.8	6.3	5
			D	D				HIJ	J			L	
Std. Dev.	3.01	3	2.97	3.18	3.03	2.95	2.99	2.97	2.91	3.07	3.03	2.83	3.01
Std. Err.	0.07	0.18	0.2	0.28	0.11	0.14	0.26	0.12	0.16	0.14	0.17	0.13	0.08
Median	5	5	5	6	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

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 3 Box (Net)	666	85	68	42	296	141	34	139	117	183	156	115	551
	33%	31%	30%	32%	38%	30%	25%	21%	33%	38%	48%	26%	35%
					EF				G	G	GHI		K
10 - Strongly agree (10)	384	46	43	29	169	79	17	71	57	114	99	47	337
	19%	17%	19%	22%	22%	17%	13%	11%	16%	24%	30%	11%	22%
				F	F				G	GH	GHI		K
9	101	13	6	4	48	24	7	20	19	28	23	16	86
	5%	5%	3%	3%	6%	5%	5%	3%	5%	6%	7%	4%	5%
											G		
8	181	25	19	10	78	39	9	48	41	41	34	52	128
	9%	9%	9%	8%	10%	8%	7%	7%	12%	8%	10%	12%	8%
												L	
7	260	31	38	13	90	72	15	74	50	64	47	53	206
	13%	12%	17%	10%	12%	15%	11%	11%	14%	13%	14%	12%	13%
6	189	30	21	12	64	52	11	63	34	42	32	32	157
	9%	11%	10%	9%	8%	11%	8%	10%	10%	9%	10%	7%	10%
5	312	37	23	23	116	81	32	127	55	69	25	78	234
	16%	14%	10%	18%	15%	17%	24%	20%	16%	14%	8%	18%	15%
							ABD	J	J	J			
4	157	22	20	12	44	46	13	68	21	35	20	48	109
	8%	8%	9%	9%	6%	10%	10%	10%	6%	7%	6%	11%	7%
						D						L	
Bottom 3 Box (Net)	417	67	54	28	159	78	30	179	74	90	46	115	302
	21%	25%	24%	22%	21%	17%	22%	28%	21%	19%	14%	26%	19%
		E						IJ	J			L	
3	137	20	17	8	69	16	7	50	32	33	19	39	98
	7%	7%	8%	6%	9%	3%	5%	8%	9%	7%	6%	9%	6%
		E			E								
2	77	13	8	3	26	18	8	30	10	20	9	28	49
	4%	5%	4%	3%	3%	4%	6%	5%	3%	4%	3%	6%	3%
												L	
1 - Strongly disagree (1)	202	34	28	17	64	43	15	99	32	38	18	47	155
	10%	12%	13%	13%	8%	9%	11%	15%	9%	8%	6%	11%	10%
								HIJ					
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	6.1	5.8	5.9	5.9	6.3	6.1	5.5	5.2	6.1	6.4	7	5.4	6.2
					AF				G	G	GHI		K
Std. Dev.	2.87	2.94	2.96	3.02	2.89	2.73	2.76	2.77	2.77	2.88	2.77	2.73	2.89
Std. Err.	0.06	0.18	0.2	0.26	0.1	0.13	0.24	0.11	0.15	0.13	0.15	0.13	0.07
Median	6	6	6	6	7	6	5	5	6	7	7	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 (*)

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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 2 Box (Net)	1176	155	132	78	440	280	90	403	204	285	180	302	875
	59%	57%	59%	60%	57%	60%	66%	62%	58%	59%	55%	68%	56%
							D					L	
Strongly agree	199	36	19	15	71	42	17	66	38	44	36	54	145
	10%	13%	9%	11%	9%	9%	12%	10%	11%	9%	11%	12%	9%
Somewhat agree	977	120	113	64	369	238	74	337	165	241	144	248	730
	49%	44%	51%	49%	48%	51%	54%	52%	47%	50%	44%	56%	47%
								J				L	
Bottom 2 Box (Net)	824	117	92	52	328	190	46	247	147	199	146	140	684
	41%	43%	41%	40%	43%	40%	34%	38%	42%	41%	45%	32%	44%
					F								K
Somewhat disagree	592	83	71	37	222	140	40	186	95	141	108	104	489
	30%	30%	32%	29%	29%	30%	29%	29%	27%	29%	33%	24%	31%
													K
Strongly disagree	231	34	21	15	106	50	6	61	52	58	39	36	195
	12%	12%	9%	11%	14%	11%	4%	9%	15%	12%	12%	8%	13%
		F		F	F	F			G				K
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	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 (*)

In the last year, have the following become more affordable or less affordable for your household? - Putting money aside for savings

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 2 Box (Net)	330	52	42	16	122	83	15	76	51	90	83	71	259
	16%	19%	19%	12%	16%	18%	11%	12%	15%	19%	25%	16%	17%
		F								G	GHI		
Much more affordable	77	14	15	3	25	17	2	18	7	20	22	13	63
	4%	5%	7%	2%	3%	4%	2%	3%	2%	4%	7%	3%	4%
			F								GH		
Somewhat more affordable	253	38	27	13	97	65	13	59	45	70	60	57	196
	13%	14%	12%	10%	13%	14%	9%	9%	13%	14%	18%	13%	13%
										G	G		
No change	788	100	62	42	325	207	53	221	156	188	135	133	655
	39%	37%	28%	33%	42%	44%	39%	34%	45%	39%	41%	30%	42%
					BC	BC	B		G		G		K
Bottom 2 Box (Net)	882	120	120	72	321	181	68	352	143	206	109	237	644
	44%	44%	54%	55%	42%	38%	50%	54%	41%	43%	33%	54%	41%
			DE	ADE			E	HIJ		J		L	
Somewhat less affordable	481	63	58	38	177	110	34	180	72	115	77	126	355
	24%	23%	26%	29%	23%	23%	25%	28%	20%	24%	24%	29%	23%
								H				L	
Much less affordable	401	57	62	33	144	70	34	172	71	92	32	111	290
	20%	21%	28%	26%	19%	15%	25%	27%	20%	19%	10%	25%	19%
			DE	E			E	IJ	J	J		L	
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	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 (*)

In the last year, have the following become more affordable or less affordable for your household? - Putting money towards paying down your debt

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Top 2 Box (Net)	362	55	44	21	129	94	19	94	52	94	92	88	274
	18%	20%	20%	16%	17%	20%	14%	14%	15%	19%	28%	20%	18%
											GHI		
Much more affordable	73	10	13	4	24	18	4	21	8	17	23	9	64
	4%	4%	6%	3%	3%	4%	3%	3%	2%	4%	7%	2%	4%
											GHI		
Somewhat more affordable	290	44	31	18	105	77	15	73	44	77	69	79	210
	14%	16%	14%	14%	14%	16%	11%	11%	12%	16%	21%	18%	13%
											GH	L	
No change	1013	133	95	58	398	267	63	309	183	246	163	178	835
	51%	49%	42%	44%	52%	57%	46%	48%	52%	51%	50%	40%	54%
					B	BCF							K
Bottom 2 Box (Net)	624	84	85	51	241	109	54	247	116	144	72	174	450
	31%	31%	38%	39%	31%	23%	40%	38%	33%	30%	22%	40%	29%
			E	E	E		DE	IJ	J	J		L	
Somewhat less affordable	373	55	51	29	140	69	30	129	77	85	54	105	268
	19%	20%	23%	22%	18%	15%	22%	20%	22%	18%	17%	24%	17%
			E	E								L	
Much less affordable	251	29	34	22	101	39	25	118	39	59	17	69	182
	13%	11%	15%	17%	13%	8%	18%	18%	11%	12%	5%	16%	12%
			E	E	E		AE	HIJ	J	J			
Sigma	2000	272	224	130	768	470	136	650	350	484	327	441	1559
	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 (*)

Which of the following apply to you in the last year? I have...

		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)	**2000**	**298**	**205**	**205**	**739**	**351**	**202**	**505**	**332**	**536**	**445**	**483**	**1517**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**650**	**350**	**484**	**327**	**441**	**1559**
Extended the repayment terms on a debt to lower my monthly payments	93	15	14	4	40	14	6	35	15	25	15	31	62
	5%	5%	6%	3%	5%	3%	4%	5%	4%	5%	5%	7%	4%
												L	
Used a reverse mortgage to access the equity in my home	25	1	6	1	6	10	*	9	3	5	9	10	15
	1%	*	3%	1%	1%	2%	*	1%	1%	1%	3%	2%	1%
												L	
Paid only the minimum balance on my credit card	420	61	61	32	167	64	35	158	83	104	58	126	294
	21%	22%	27%	24%	22%	14%	26%	24%	24%	22%	18%	29%	19%
		E	E	E	E		E	J				L	
Paid only the minimum balance on my line of credit	216	32	35	18	83	28	20	70	37	63	35	79	136
	11%	12%	16%	14%	11%	6%	14%	11%	11%	13%	11%	18%	9%
		E	E	E	E		E					L	
Got an auto loan or purchase-financed an auto for a term of longer than 5 years	115	13	13	6	38	31	14	25	29	36	21	42	74
	6%	5%	6%	4%	5%	7%	11%	4%	8%	7%	6%	9%	5%
							ACD		G	G		L	
Added to the value of my mortgage	71	17	9	7	21	15	3	9	13	15	24	22	49
	4%	6%	4%	6%	3%	3%	2%	1%	4%	3%	7%	5%	3%
		D									GI		
Got a mortgage for larger than I can afford	33	6	6	*	13	6	1	11	6	8	8	14	19
	2%	2%	2%	*	2%	1%	1%	2%	2%	2%	2%	3%	1%
												L	
Borrowed money that I can't afford to pay back quickly	228	31	35	26	89	26	21	103	39	45	29	84	144
	11%	12%	16%	20%	12%	5%	15%	16%	11%	9%	9%	19%	9%
		E	E	ADE	E		E	IJ				L	
Made a major purchase on credit, such as a vacation, without paying it off right away	141	20	30	6	53	16	15	39	20	38	37	50	91
	7%	7%	14%	5%	7%	3%	11%	6%	6%	8%	11%	11%	6%
		E	CDE				E				GH	L	
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc)	185	28	15	10	77	40	16	47	42	50	30	62	123
	9%	10%	7%	8%	10%	8%	12%	7%	12%	10%	9%	14%	8%
									G			L	
Used my home-equity line of credit to buy things I want but don't need	50	6	11	4	12	15	1	5	4	25	11	19	31
	3%	2%	5%	3%	2%	3%	1%	1%	1%	5%	3%	4%	2%
			DF							GH	G	L	
Was lured in by deals or offers by companies on days such as boxing day	244	41	23	14	82	68	16	80	37	69	40	70	174
	12%	15%	10%	11%	11%	14%	12%	12%	10%	14%	12%	16%	11%
												L	
Spent money I shouldn't have in order to 'keep up with the Jones'	156	31	23	13	52	22	14	66	22	35	25	52	105
	8%	11%	10%	10%	7%	5%	10%	10%	6%	7%	8%	12%	7%
		DE	E	E			E					L	
None of the above	993	129	95	60	383	273	54	305	168	227	161	143	850
	50%	47%	42%	46%	50%	58%	40%	47%	48%	47%	49%	32%	54%
					F	ABCDF							K
Sigma	2970	432	376	202	1115	630	215	963	517	744	505	803	2167
	149%	159%	168%	155%	145%	134%	158%	148%	148%	154%	155%	182%	139%

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 (*)