

On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?

	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)	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)	776	110	68	39	321	193	45	181	134	204	165	132	644
	39%	40%	31%	30%	42%	41%	33%	28%	38%	42%	51%	30%	41%
		C			BC	BC			G	G	GHI		K
10 - Excellent (10)	367	52	29	25	165	76	20	78	66	100	80	32	334
	18%	19%	13%	19%	21%	16%	15%	12%	19%	21%	24%	7%	21%
					B				G	G	G		K
9	173	26	18	4	73	44	9	45	30	47	33	31	143
	9%	10%	8%	3%	9%	9%	6%	7%	9%	10%	10%	7%	9%
		C			C	C							
8	236	31	21	10	84	73	16	58	37	57	52	70	166
	12%	12%	9%	8%	11%	16%	12%	9%	11%	12%	16%	16%	11%
					C	C					G	L	
7	250	31	27	17	97	64	14	65	54	65	43	57	193
	13%	11%	12%	13%	13%	14%	10%	10%	15%	13%	13%	13%	12%
									G				
6	176	21	19	17	54	48	16	58	24	44	34	51	125
	9%	8%	8%	13%	7%	10%	12%	9%	7%	9%	10%	12%	8%
					D							L	
5	309	35	32	19	119	75	28	116	55	69	35	80	229
	15%	13%	14%	15%	15%	16%	20%	18%	16%	14%	11%	18%	15%
							A	J					
4	170	23	19	11	61	44	12	73	27	36	25	40	130
	9%	8%	9%	8%	8%	9%	9%	11%	8%	7%	8%	9%	8%
Bottom 3 Box (Net)	319	53	58	26	115	46	21	158	57	66	24	81	239
	16%	19%	26%	20%	15%	10%	15%	24%	16%	14%	7%	18%	15%
		E	DEF	E	E			HU	J	J			
3	147	20	30	8	47	31	12	64	28	38	10	35	112
	7%	7%	13%	6%	6%	7%	9%	10%	8%	8%	3%	8%	7%
			CDE					J	J	J			
2	61	12	4	6	28	6	3	32	7	13	8	15	45
	3%	5%	2%	5%	4%	1%	2%	5%	2%	3%	2%	4%	3%
		E		E									
1 - Terrible (1)	111	21	24	12	40	9	6	61	21	14	6	30	82
	6%	8%	11%	9%	5%	2%	4%	9%	6%	3%	2%	7%	5%
		E	DEF	E	E			IJ	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	6.4	6.3	5.8	6	6.6	6.7	6.2	5.6	6.4	6.7	7.2	5.9	6.6
					BC	BCF			G	G	GHI		K
Std. Dev.	2.68	2.86	2.82	2.81	2.73	2.35	2.51	2.74	2.69	2.58	2.4	2.46	2.72
Std. Err.	0.06	0.17	0.19	0.25	0.1	0.11	0.22	0.11	0.14	0.12	0.13	0.12	0.07
Median	7	7	6	6	7	7	6	5	7	7	8	6	7

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 ability to absorb an interest rate increase of 1 percentage point

	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)	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)	473	56	47	27	211	108	23	89	92	132	118	87	385
	24%	21%	21%	21%	27%	23%	17%	14%	26%	27%	36%	20%	25%
					AF				G	G	GHI		
10 - Much better (10)	203	22	19	12	100	43	8	31	29	58	63	32	171
	10%	8%	8%	9%	13%	9%	6%	5%	8%	12%	19%	7%	11%
					F					G	GHI		K
9	101	12	2	3	46	30	6	24	21	30	16	17	84
	5%	5%	1%	3%	6%	6%	4%	4%	6%	6%	5%	4%	5%
					B	B							
8	169	22	26	12	65	34	10	34	41	45	39	39	130
	8%	8%	12%	9%	8%	7%	7%	5%	12%	9%	12%	9%	8%
									G	G	G		
7	231	33	18	12	80	75	13	55	39	69	46	44	188
	12%	12%	8%	9%	10%	16%	10%	8%	11%	14%	14%	10%	12%
						BD				G	G		
6	240	34	20	11	95	66	14	60	56	50	44	58	182
	12%	12%	9%	9%	12%	14%	10%	9%	16%	10%	13%	13%	12%
									GI				
5	486	56	63	36	182	107	42	179	72	114	64	104	382
	24%	21%	28%	27%	24%	23%	31%	28%	20%	24%	20%	24%	25%
							A	HJ					
4	168	24	15	15	61	42	11	78	29	35	17	45	122
	8%	9%	7%	12%	8%	9%	8%	12%	8%	7%	5%	10%	8%
								IJ					
Bottom 3 Box (Net)	402	69	60	29	139	72	33	188	63	84	38	103	299
	20%	25%	27%	22%	18%	15%	24%	29%	18%	17%	12%	23%	19%
		DE	DE				E	HJ	J	J			
3	148	24	24	8	54	27	11	63	23	36	20	41	107
	7%	9%	11%	6%	7%	6%	8%	10%	6%	7%	6%	9%	7%
2	77	22	10	6	14	16	9	34	16	16	4	19	58
	4%	8%	4%	5%	2%	3%	7%	5%	5%	3%	1%	4%	4%
		DE		D			D	J	J				
1 - Much worse (1)	177	24	26	14	72	29	12	91	24	32	14	43	134
	9%	9%	12%	11%	9%	6%	9%	14%	7%	7%	4%	10%	9%
								HJ					
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	5.6	5.3	5.2	5.3	5.8	5.8	5.1	4.8	5.8	5.9	6.6	5.3	5.7
					ABCF	ABCF			G	G	GHI	K	
Std. Dev.	2.54	2.55	2.55	2.54	2.62	2.39	2.4	2.42	2.45	2.52	2.46	2.47	2.56
Std. Err.	0.06	0.15	0.17	0.22	0.09	0.11	0.21	0.1	0.13	0.11	0.14	0.12	0.06
Median	5	5	5	5	6	6	5	5	6	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 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about the impact of rising interest rates on my financial situation

	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)	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)	553	93	70	39	204	103	44	208	84	146	75	160	392
	28%	34%	31%	30%	27%	22%	32%	32%	24%	30%	23%	36%	25%
		DE	E				E	HJ		J		L	
10 - Strongly agree (10)	267	52	35	19	98	46	17	117	40	63	25	73	194
	13%	19%	16%	15%	13%	10%	12%	18%	11%	13%	8%	17%	12%
		DE						HJ		J			
9	76	9	9	5	31	12	9	27	11	20	12	24	51
	4%	3%	4%	4%	4%	3%	7%	4%	3%	4%	4%	6%	3%
							E						
8	210	32	25	15	74	46	18	65	34	63	38	63	147
	11%	12%	11%	12%	10%	10%	13%	10%	10%	13%	12%	14%	9%
												L	
7	262	36	35	18	92	69	12	77	47	73	47	66	196
	13%	13%	16%	14%	12%	15%	8%	12%	13%	15%	14%	15%	13%
6	281	38	29	15	109	68	23	79	60	53	54	63	218
	14%	14%	13%	11%	14%	14%	17%	12%	17%	11%	16%	14%	14%
									I		I		
5	334	45	35	18	130	75	30	135	53	64	49	68	266
	17%	16%	16%	14%	17%	16%	22%	21%	15%	13%	15%	15%	17%
4	156	10	18	9	66	44	9	38	35	40	25	30	126
	8%	4%	8%	7%	9%	9%	7%	6%	10%	8%	8%	7%	8%
					A	A							
Bottom 3 Box (Net)	414	51	37	30	167	111	18	113	71	108	77	55	359
	21%	19%	16%	23%	22%	24%	14%	17%	20%	22%	24%	12%	23%
				F	F	F					G		K
3	135	18	6	9	62	34	6	37	32	33	24	27	108
	7%	7%	3%	7%	8%	7%	4%	6%	9%	7%	7%	6%	7%
					B								
2	98	9	9	7	40	28	6	31	16	19	14	15	83
	5%	3%	4%	5%	5%	6%	4%	5%	5%	4%	4%	3%	5%
1 - Strongly disagree (1)	181	24	21	14	66	49	7	45	23	56	38	13	169
	9%	9%	10%	11%	9%	10%	5%	7%	7%	12%	12%	3%	11%
										GH	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	5.8	6.2	6.1	5.8	5.7	5.5	6.1	6.1	5.7	5.8	5.5	6.5	5.6
		DE	E				E	J				L	
Std. Dev.	2.67	2.74	2.7	2.82	2.66	2.61	2.46	2.68	2.51	2.77	2.58	2.41	2.71
Std. Err.	0.06	0.17	0.18	0.25	0.1	0.12	0.21	0.11	0.13	0.13	0.14	0.11	0.07
Median	6	6	6	6	6	6	6	6	6	6	6	7	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	
		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)	692	93	79	50	260	160	50	284	115	158	76	208	485
	35%	34%	35%	38%	34%	34%	37%	44%	33%	33%	23%	47%	31%
								HIJ	J	J		L	
Strongly agree	194	26	30	15	68	35	19	89	29	44	16	61	133
	10%	10%	14%	11%	9%	7%	14%	14%	8%	9%	5%	14%	9%
			E				E	HJ		J		L	
Somewhat agree	498	67	48	35	192	125	32	195	86	114	60	147	352
	25%	25%	22%	27%	25%	27%	23%	30%	25%	24%	18%	33%	23%
								IJ				L	
Bottom 2 Box (Net)	1308	179	145	80	508	310	86	366	235	325	251	234	1074
	65%	66%	65%	62%	66%	66%	63%	56%	67%	67%	77%	53%	69%
									G	G	GHI		K
Somewhat disagree	741	102	84	43	266	190	57	241	144	155	123	157	585
	37%	37%	37%	33%	35%	40%	42%	37%	41%	32%	38%	35%	38%
									I				
Strongly disagree	566	77	61	37	242	120	29	125	91	171	128	77	489
	28%	28%	27%	28%	32%	26%	21%	19%	26%	35%	39%	17%	31%
					F				G	GH	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%

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	
		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)	1077	155	135	72	409	222	84	397	189	246	151	287	790
	54%	57%	60%	56%	53%	47%	62%	61%	54%	51%	46%	65%	51%
		E	E				E	IJ				L	
Strongly agree	286	47	37	18	107	52	25	124	53	65	25	82	204
	14%	17%	17%	14%	14%	11%	18%	19%	15%	13%	8%	18%	13%
							E	IJ	J	J		L	
Somewhat agree	791	108	98	54	302	170	60	273	136	181	126	205	586
	40%	40%	44%	41%	39%	36%	44%	42%	39%	37%	39%	47%	38%
												L	
Bottom 2 Box (Net)	923	117	89	58	359	248	52	252	161	238	176	154	769
	46%	43%	40%	44%	47%	53%	38%	39%	46%	49%	54%	35%	49%
						ABF				G	G		K
Somewhat disagree	605	77	51	40	205	192	39	186	114	145	97	117	488
	30%	28%	23%	31%	27%	41%	29%	29%	33%	30%	30%	27%	31%
						ABCFD							
Strongly disagree	318	40	38	17	154	56	12	66	47	93	79	37	281
	16%	15%	17%	13%	20%	12%	9%	10%	13%	19%	24%	8%	18%
					EF					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%

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

	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)	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)	934 47%	127 47%	116 52%	64 49%	361 47%	191 41%	75 55%	361 56%	166 47%	212 44%	114 35%	246 56%	688 44%
Strongly agree	216 11%	27 10%	31 14%	18 14%	88 11%	39 8%	14 10%	93 14%	31 9%	59 12%	17 5%	60 14%	156 10%
Somewhat agree	718 36%	100 37%	85 38%	45 35%	273 36%	153 32%	62 45%	268 41%	136 39%	153 32%	97 30%	186 42%	532 34%
Bottom 2 Box (Net)	1066 53%	145 53%	108 48%	66 51%	407 53%	279 59%	61 45%	288 44%	184 53%	272 56%	213 65%	195 44%	871 56%
Somewhat disagree	747 37%	98 36%	75 34%	44 34%	266 35%	221 47%	43 31%	224 34%	137 39%	181 37%	131 40%	153 35%	594 38%
Strongly disagree	319 16%	47 17%	33 15%	22 17%	141 18%	58 12%	18 13%	64 10%	47 13%	90 19%	82 25%	42 10%	277 18%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	650 100%	350 100%	484 100%	327 100%	441 100%	1559 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 a solid understanding of how interest rate increases impact my financial situation

	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)	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)	1501	203	168	95	565	372	98	440	263	390	269	327	1173
	75%	75%	75%	73%	74%	79%	72%	68%	75%	81%	82%	74%	75%
										G	GH		
Strongly agree	445	53	59	29	180	99	26	98	75	135	94	88	358
	22%	20%	26%	22%	23%	21%	19%	15%	21%	28%	29%	20%	23%
									G	G	GH		
Somewhat agree	1055	150	109	66	385	273	72	342	188	255	174	240	816
	53%	55%	49%	51%	50%	58%	53%	53%	54%	53%	53%	54%	52%
						D							
Bottom 2 Box (Net)	499	69	56	35	203	98	38	210	88	93	58	114	385
	25%	25%	25%	27%	26%	21%	28%	32%	25%	19%	18%	26%	25%
								IJ	J				
Somewhat disagree	385	62	40	24	154	75	29	144	74	77	48	98	286
	19%	23%	18%	19%	20%	16%	21%	22%	21%	16%	15%	22%	18%
		E						IJ					
Strongly disagree	115	7	16	11	49	23	9	66	14	16	10	15	99
	6%	2%	7%	8%	6%	5%	7%	10%	4%	3%	3%	4%	6%
			A	A	A		A	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%

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 rising, I will be more careful with how I spend my money

	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)	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)	1616	220	185	105	624	367	116	520	287	399	249	375	1241
	81%	81%	82%	81%	81%	78%	86%	80%	82%	83%	76%	85%	80%
										J		L	
Strongly agree	514	72	75	30	196	109	33	182	79	132	74	125	389
	26%	26%	33%	23%	25%	23%	25%	28%	23%	27%	23%	28%	25%
			CE										
Somewhat agree	1102	148	110	75	428	258	83	338	208	268	175	250	852
	55%	54%	49%	58%	56%	55%	61%	52%	59%	55%	54%	57%	55%
							B						
Bottom 2 Box (Net)	384	52	39	25	144	103	20	130	64	85	78	66	318
	19%	19%	18%	19%	19%	22%	14%	20%	18%	17%	24%	15%	20%
											I		K
Somewhat disagree	279	35	31	17	106	75	16	103	43	65	46	56	224
	14%	13%	14%	13%	14%	16%	12%	16%	12%	13%	14%	13%	14%
Strongly disagree	104	18	8	8	39	28	4	27	21	20	32	10	94
	5%	6%	4%	6%	5%	6%	3%	4%	6%	4%	10%	2%	6%
											GI		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 (*)

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
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)	935 47%	136 50%	109 49%	64 49%	347 45%	206 44%	74 54%	374 57%	162 46%	216 45%	104 32%	261 59%	674 43%
Strongly agree	270 13%	37 13%	45 20%	20 15%	95 12%	52 11%	21 16%	113 17%	51 14%	64 13%	23 7%	81 18%	188 12%
Somewhat agree	666 33%	99 36%	64 28%	44 34%	252 33%	154 33%	53 39%	260 40%	112 32%	152 31%	81 25%	180 41%	486 31%
Bottom 2 Box (Net)	1065 53%	136 50%	115 51%	66 51%	421 55%	264 56%	62 46%	276 43%	188 54%	268 55%	222 68%	180 41%	885 57%
Somewhat disagree	707 35%	87 32%	78 35%	45 34%	262 34%	188 40%	48 35%	216 33%	135 38%	157 32%	123 38%	149 34%	558 36%
Strongly disagree	357 18%	50 18%	37 16%	22 17%	159 21%	76 16%	14 10%	60 9%	53 15%	111 23%	99 30%	31 7%	326 21%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	650 100%	350 100%	484 100%	327 100%	441 100%	1559 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? - Feeding yourself or your family

	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)	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)	256 13%	39 14%	31 14%	16 12%	96 13%	60 13%	15 11%	87 13%	49 14%	54 11%	50 15%	67 15%	189 12%
Much more affordable	72 4%	9 3%	18 8%	3 2%	21 3%	21 4%	- -	23 4%	11 3%	14 3%	18 6%	19 4%	52 3%
Somewhat more affordable	185 9%	29 11%	13 6%	13 10%	75 10%	39 8%	15 11%	63 10%	38 11%	41 8%	32 10%	48 11%	137 9%
No change	813 41%	110 40%	85 38%	44 34%	346 45%	169 36%	60 44%	244 37%	139 40%	206 43%	133 41%	144 33%	670 43%
Bottom 2 Box (Net)	930 47%	124 45%	108 48%	70 54%	326 42%	242 51%	61 45%	320 49%	162 46%	223 46%	144 44%	230 52%	700 45%
Somewhat less affordable	628 31%	92 34%	70 31%	47 37%	223 29%	159 34%	36 27%	200 31%	100 29%	163 34%	110 34%	137 31%	492 32%
Much less affordable	302 15%	31 12%	38 17%	22 17%	103 13%	83 18%	25 18%	120 18%	62 18%	61 13%	33 10%	94 21%	208 13%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	650 100%	350 100%	484 100%	327 100%	441 100%	1559 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? - Housing

	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)	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)	209	30	30	12	75	51	12	68	35	44	49	62	147
	10%	11%	13%	9%	10%	11%	9%	10%	10%	9%	15%	14%	9%
Much more affordable	61	13	12	3	17	14	2	21	13	9	16	18	42
	3%	5%	6%	2%	2%	3%	2%	3%	4%	2%	5%	4%	3%
Somewhat more affordable	148	17	17	9	58	38	10	47	23	34	34	44	104
	7%	6%	8%	7%	8%	8%	7%	7%	6%	7%	10%	10%	7%
No change	1083	150	113	75	405	258	83	309	184	284	190	201	881
	54%	55%	50%	57%	53%	55%	61%	48%	52%	59%	58%	46%	57%
Bottom 2 Box (Net)	709	92	82	44	289	161	41	273	132	156	87	178	530
	35%	34%	36%	34%	38%	34%	30%	42%	38%	32%	27%	40%	34%
Somewhat less affordable	371	45	43	32	128	99	24	130	73	87	50	97	274
	19%	17%	19%	25%	17%	21%	17%	20%	21%	18%	15%	22%	18%
Much less affordable	337	47	38	12	160	62	18	143	59	70	37	81	256
	17%	17%	17%	9%	21%	13%	13%	22%	17%	14%	11%	18%	16%
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? - Transportation needs

	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)	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)	236	31	30	13	96	56	11	67	34	60	53	62	173
	12%	12%	13%	10%	12%	12%	8%	10%	10%	12%	16%	14%	11%
											GH		
Much more affordable	55	4	12	1	13	24	1	15	7	14	14	16	39
	3%	2%	5%	1%	2%	5%	1%	2%	2%	3%	4%	4%	3%
			CDF			ACDF							
Somewhat more affordable	181	27	18	12	82	32	10	53	26	47	40	47	134
	9%	10%	8%	9%	11%	7%	7%	8%	7%	10%	12%	11%	9%
No change	1045	140	102	59	416	260	68	312	198	256	171	191	854
	52%	52%	46%	45%	54%	55%	50%	48%	57%	53%	52%	43%	55%
					C	C			G				K
Bottom 2 Box (Net)	719	101	92	59	256	154	57	271	119	168	102	188	531
	36%	37%	41%	45%	33%	33%	42%	42%	34%	35%	31%	42%	34%
				DE				HIJ				L	
Somewhat less affordable	509	73	60	42	177	116	42	183	72	130	81	135	373
	25%	27%	27%	32%	23%	25%	31%	28%	21%	27%	25%	31%	24%
				D			D	H				L	
Much less affordable	210	28	32	17	79	39	15	88	46	38	21	52	158
	11%	10%	14%	13%	10%	8%	11%	14%	13%	8%	6%	12%	10%
								IJ	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%

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? - Clothing and other household necessities

	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)	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)	253	36	27	16	92	70	13	81	36	64	53	58	196
	13%	13%	12%	12%	12%	15%	9%	12%	10%	13%	16%	13%	13%
											H		
Much more affordable	52	8	13	3	17	11	1	17	3	15	12	14	39
	3%	3%	6%	2%	2%	2%	1%	3%	1%	3%	4%	3%	2%
			DF								H		
Somewhat more affordable	201	28	14	13	75	59	12	64	33	49	42	44	157
	10%	10%	6%	10%	10%	12%	9%	10%	9%	10%	13%	10%	10%
						B							
No change	942	113	102	59	393	205	69	275	166	239	164	173	769
	47%	41%	46%	45%	51%	44%	51%	42%	47%	49%	50%	39%	49%
					AE					G	G		K
Bottom 2 Box (Net)	805	123	95	55	282	195	54	294	148	181	110	211	594
	40%	45%	43%	42%	37%	41%	40%	45%	42%	37%	34%	48%	38%
		D						IJ	J			L	
Somewhat less affordable	582	92	67	40	189	153	40	193	103	137	92	139	443
	29%	34%	30%	31%	25%	33%	30%	30%	29%	28%	28%	31%	28%
		D				D							
Much less affordable	223	31	29	14	94	41	14	101	45	43	17	72	151
	11%	11%	13%	11%	12%	9%	10%	16%	13%	9%	5%	16%	10%
								IJ	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 aside for savings

	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)	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 16%	52 19%	42 19%	16 12%	122 16%	83 18%	15 11%	76 12%	51 15%	90 19%	83 25%	71 16%	259 17%
Much more affordable	77 4%	14 5%	15 7%	3 2%	25 3%	17 4%	2 2%	18 3%	7 2%	20 4%	22 7%	13 3%	63 4%
Somewhat more affordable	253 13%	38 14%	27 12%	13 10%	97 13%	65 14%	13 9%	59 9%	45 13%	70 14%	60 18%	57 13%	196 13%
No change	788 39%	100 37%	62 28%	42 33%	325 42%	207 44%	53 39%	221 34%	156 45%	188 39%	135 41%	133 30%	655 42%
Bottom 2 Box (Net)	882 44%	120 44%	120 54%	72 55%	321 42%	181 38%	68 50%	352 54%	143 41%	206 43%	109 33%	237 54%	644 41%
Somewhat less affordable	481 24%	63 23%	58 26%	38 29%	177 23%	110 23%	34 25%	180 28%	72 20%	115 24%	77 24%	126 29%	355 23%
Much less affordable	401 20%	57 21%	62 28%	33 26%	144 19%	70 15%	34 25%	172 27%	71 20%	92 19%	32 10%	111 25%	290 19%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	650 100%	350 100%	484 100%	327 100%	441 100%	1559 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

	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)	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 (*)

In the last year, have the following become more affordable or less affordable for your household? - Top 2 Box Summary

	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)	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
Feeding yourself or your family	256	39	31	16	96	60	15	87	49	54	50	67	189
	13%	14%	14%	12%	13%	13%	11%	13%	14%	11%	15%	15%	12%
Housing	209	30	30	12	75	51	12	68	35	44	49	62	147
	10%	11%	13%	9%	10%	11%	9%	10%	10%	9%	15%	14%	9%
Transportation needs	236	31	30	13	96	56	11	67	34	60	53	62	173
	12%	12%	13%	10%	12%	12%	8%	10%	10%	12%	16%	14%	11%
Clothing and other household necessities	253	36	27	16	92	70	13	81	36	64	53	58	196
	13%	13%	12%	12%	12%	15%	9%	12%	10%	13%	16%	13%	13%
Putting money aside for savings	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%
Putting money towards paying down your debt	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%

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? - Bottom 2 Box Summary

	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)	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
Feeding yourself or your family	930	124	108	70	326	242	61	320	162	223	144	230	700
	47%	45%	48%	54%	42%	51%	45%	49%	46%	46%	44%	52%	45%
				D		D						L	
Housing	709	92	82	44	289	161	41	273	132	156	87	178	530
	35%	34%	36%	34%	38%	34%	30%	42%	38%	32%	27%	40%	34%
								IJ	J			L	
Transportation needs	719	101	92	59	256	154	57	271	119	168	102	188	531
	36%	37%	41%	45%	33%	33%	42%	42%	34%	35%	31%	42%	34%
				DE				HIJ				L	
Clothing and other household necessities	805	123	95	55	282	195	54	294	148	181	110	211	594
	40%	45%	43%	42%	37%	41%	40%	45%	42%	37%	34%	48%	38%
		D						IJ	J			L	
Putting money aside for savings	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	
Putting money towards paying down your debt	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	

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? - Custom Table

	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)	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
0 items	605	75	64	31	265	133	37	167	106	153	117	101	505
	30%	27%	29%	24%	34%	28%	27%	26%	30%	32%	36%	23%	32%
				C							G		K
1-2 items	516	75	52	35	187	131	36	149	83	134	96	107	409
	26%	28%	23%	27%	24%	28%	27%	23%	24%	28%	29%	24%	26%
											G		
3-4 items	472	68	48	26	162	135	32	165	92	102	71	117	355
	24%	25%	22%	20%	21%	29%	24%	25%	26%	21%	22%	26%	23%
						CD							
5-6 items	407	54	59	38	154	70	31	169	70	94	43	117	290
	20%	20%	27%	29%	20%	15%	23%	26%	20%	20%	13%	26%	19%
			E	ADE			E	IJ	J	J		L	
All 6 Items	227	33	35	20	86	36	17	96	44	56	20	64	162
	11%	12%	15%	15%	11%	8%	12%	15%	12%	12%	6%	15%	10%
			E	E				J	J	J		L	
Sigma	2227	305	259	150	854	506	153	745	394	540	347	506	1721
	111%	112%	115%	115%	111%	108%	112%	115%	112%	112%	106%	115%	110%

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...

	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)	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%
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%
Minimum Balance (Net)	515	78	69	37	204	83	45	192	98	130	72	161	354
	26%	29%	31%	28%	27%	18%	33%	30%	28%	27%	22%	37%	23%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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 (*)

Which of the following statements apply to your household's financial situation?

	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)	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
Variable (Net)	811	117	105	55	310	182	43	217	136	220	171	204	606
	41%	43%	47%	42%	40%	39%	32%	33%	39%	45%	52%	46%	39%
		F	F							G	GH	L	
I have an adjustable/variable rate mortgage	121	23	9	10	31	39	7	20	17	35	38	49	72
	6%	9%	4%	8%	4%	8%	5%	3%	5%	7%	12%	11%	5%
		D		D		D				G	GHI	L	
I have a home equity line of credit	207	28	32	14	76	47	9	39	27	61	64	51	155
	10%	10%	15%	11%	10%	10%	7%	6%	8%	13%	20%	12%	10%
			F							GH	GHI		
I have a line of credit	518	74	73	38	189	112	32	144	88	137	105	126	392
	26%	27%	33%	29%	25%	24%	23%	22%	25%	28%	32%	29%	25%
			DE							G	G		
I have another type of debt that has a variable rate	130	19	22	8	54	17	10	47	25	27	21	36	94
	6%	7%	10%	6%	7%	4%	8%	7%	7%	6%	6%	8%	6%
			E										
I have a fixed-rate mortgage	445	67	54	36	138	118	32	67	82	147	114	149	295
	22%	25%	24%	28%	18%	25%	23%	10%	23%	30%	35%	34%	19%
		D		D		D			G	G	GH	L	
I will renew my mortgage in the next year	100	12	15	11	34	21	6	16	20	28	25	41	59
	5%	4%	7%	9%	4%	4%	5%	2%	6%	6%	8%	9%	4%
				D					G	G	G	L	
My household finances have been impacted by natural disasters (e.g., fires, flooding, snowstorms, etc.)	59	23	12	6	5	9	3	33	10	9	5	17	42
	3%	9%	5%	5%	1%	2%	2%	5%	3%	2%	2%	4%	3%
		DEF	D	D			D	IJ					
None of the above	890	103	88	56	368	204	70	364	153	181	86	144	746
	44%	38%	39%	43%	48%	43%	52%	56%	44%	37%	26%	33%	48%
				A		AB		HIJ	J	J			K
Sigma	2468	349	306	179	895	568	170	729	420	626	458	613	1855
	123%	128%	137%	138%	117%	121%	125%	112%	120%	129%	140%	139%	119%

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 (*)