

1. 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)?

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
1 - 100	151 8%	20 7%	21 9%	12 9%	55 7%	30 6%	14 10%	83 12%	21 6%	31 6%	4 1%
101 - 200	144 7%	16 6%	9 4%	10 8%	59 8%	40 8%	10 8%	58 9%	24 7%	40 8%	13 4%
201 - 300	117 6%	16 6%	7 3%	15 11%	37 5%	33 7%	9 7%	42 6%	31 9%	29 5%	12 4%
301 - 400	71 4%	11 4%	6 3%	7 5%	27 3%	16 3%	4 3%	27 4%	14 4%	19 4%	10 3%
401 - 500	165 8%	27 10%	18 8%	12 9%	75 10%	18 4%	16 12%	38 6%	32 9%	61 12%	30 10%
501 - 600	42 2%	6 2%	3 2%	4 3%	7 1%	18 4%	2 1%	8 1%	15 4%	13 3%	4 1%
601 - 700	24 1%	3 1%	4 2%	3 3%	2 *	9 2%	3 2%	10 1%	5 1%	7 1%	2 1%
701 - 800	60 3%	8 3%	6 3%	3 2%	23 3%	19 4%	1 1%	11 2%	14 4%	22 4%	13 4%
801 - 900	19 1%	4 1%	2 1%	* *	4 1%	6 1%	2 1%	8 1%	1 *	7 1%	2 1%
901 - 1000	165 8%	19 7%	15 7%	9 7%	61 8%	50 11%	12 9%	28 4%	28 8%	57 11%	40 13%
1001 - 2000	240 12%	34 13%	42 19%	8 6%	89 12%	51 11%	17 13%	56 8%	50 14%	70 13%	54 18%
2001 - 3000	85 4%	14 5%	12 6%	5 4%	24 3%	24 5%	6 4%	28 4%	14 4%	21 4%	20 7%
3001 - 4000	38 2%	2 1%	4 2%	1 1%	20 3%	10 2%	1 *	4 1%	4 1%	14 3%	16 5%
4001 - 5000	36 2%	2 1%	6 3%	1 1%	16 2%	11 2%	* *	7 1%	6 2%	17 1%	17 6%
5001 - 6000	13 1%	1 *	3 1%	2 2%	6 1%	1 *	1 *	* *	- -	9 2%	4 1%
6001 - 7000	7 *	2 1%	- -	1 1%	* *	4 1%	- -	- -	1 *	3 1%	3 1%
7001 - 8000	3 *	- -	- -	- -	1 *	2 *	- -	- -	- -	1 *	1 *
8001 - 9000	2 *	- -	- -	- -	* *	* *	1 1%	- -	- -	1 *	1 *
9001 - 10000	14 1%	2 1%	1 *	1 1%	7 1%	3 1%	- -	5 1%	3 1%	2 *	5 2%
Insolvent (\$0/None)	604 30%	86 31%	65 29%	37 28%	254 33%	125 27%	37 27%	262 39%	92 26%	113 21%	48 16%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	675 100%	354 100%	526 100%	300 100%
<b>Summary</b>	<b>295</b>	<b>36</b>	<b>30</b>	<b>21</b>	<b>113</b>	<b>69</b>	<b>24</b>	<b>141</b>	<b>45</b>	<b>72</b>	<b>17</b>
\$200 or less (Net)	15%	13%	13%	17%	15%	15%	18%	21%	13%	14%	6%
\$100 or less (Net)	151 8%	20 7%	21 9%	12 9%	55 7%	30 6%	14 10%	83 12%	21 6%	31 6%	4 1%
Mean (Incl. 0)	850.9	786.9	977.5	753.3	844.7	919.4	662	542	786.1	992.7	1624.8
Std. Dev.	1427.23	1353.98	1405.91	1455.45	1488.44	1458.8	1056.57	1136.78	1239.09	1464.48	1975.84
Std. Err.	31.91	82.1	93.94	127.65	53.71	67.29	90.6	43.76	65.82	63.87	114.01
Mean (Excl. 0)	1218.7	1148.1	1380.8	1048.9	1261.1	1253.8	909.8	886.5	1063.4	1263.7	1933.2
Std. Dev.	1571.47	1504.12	1495.59	1626.42	1668.35	1576.07	1144.86	1345.17	1335.32	1545.43	2012.29
Std. Err.	42.05	110.16	118.76	168.33	73.55	84.9	115.09	66.23	82.51	76.05	126.65
Median	300	300	500	300	300	400	300	100	400	500	1000

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F, G/H/I/J, K/L/M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F, G/H/I/J, K/L/M/N/O

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

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2. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	618 31%	98 36%	59 26%	34 26%	228 30%	161 34%	39 29%	145 21%	109 31%	192 37%	126 42%
10 - Excellent (10)	280 14%	50 18%	26 12%	15 12%	100 13%	73 16%	15 11%	60 9%	61 17%	83 16%	53 18%
9	137 7%	16 6%	12 5%	6 5%	49 6%	43 9%	11 8%	34 5%	19 5%	48 9%	25 8%
8	201 10%	32 12%	21 9%	12 9%	79 10%	44 9%	13 9%	51 8%	29 8%	61 12%	48 16%
7	259 13%	31 11%	31 14%	18 14%	80 10%	80 17%	19 14%	75 11%	52 15%	77 15%	43 14%
6	200 10%	21 8%	21 9%	12 9%	71 9%	64 14%	11 8%	66 10%	33 9%	57 11%	25 8%
5	339 17%	47 17%	38 17%	19 15%	147 19%	65 14%	22 16%	128 19%	57 16%	77 15%	49 16%
4	171 9%	22 8%	20 9%	19 15%	70 9%	30 6%	10 7%	56 8%	35 10%	43 8%	25 8%
Bottom 3 Box (Net)	413 21%	54 20%	55 24%	28 21%	171 22%	70 15%	36 26%	205 30%	68 19%	79 15%	34 11%
3	168 8%	17 6%	18 8%	11 8%	75 10%	33 7%	14 10%	71 11%	32 9%	33 6%	16 5%
2	68 3%	12 4%	7 3%	4 3%	31 4%	11 2%	3 2%	33 5%	11 3%	12 2%	7 2%
1 - Terrible (1)	177 9%	24 9%	30 13%	13 10%	65 8%	27 6%	19 14%	101 15%	24 7%	34 6%	10 3%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	675 100%	354 100%	526 100%	300 100%
<b>Summary</b>											
Mean	5.9	6.1	5.6	5.6	5.8	6.4	5.6	5.2	6.1	6.4	6.7
Std. Dev.	2.72	2.84	2.79	2.69	2.71	2.56	2.85	2.75	2.71	2.61	2.48
Std. Err.	0.06	0.17	0.19	0.24	0.1	0.12	0.24	0.11	0.14	0.11	0.14
Median	6	6	5	5	5	7	6	5	6	7	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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3\_1. 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

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	413	60	49	22	154	98	30	109	79	133	69
	21%	22%	22%	17%	20%	21%	22%	16%	22%	25%	23%
									G	G	G
10 - Much better (10)	207	37	23	9	78	48	12	59	39	63	39
	10%	14%	10%	7%	10%	10%	9%	9%	11%	12%	13%
9	75	4	15	4	25	22	6	19	17	24	9
	4%	1%	7%	3%	3%	5%	4%	3%	5%	5%	3%
			A			A					
8	131	19	12	9	51	28	12	30	23	46	20
	7%	7%	5%	7%	7%	6%	9%	4%	7%	9%	7%
										G	
7	203	18	22	9	84	55	15	64	46	49	31
	10%	7%	10%	7%	11%	12%	11%	9%	13%	9%	10%
6	255	35	17	20	82	86	15	80	45	65	43
	13%	13%	8%	15%	11%	18%	11%	12%	13%	12%	14%
				B		BD					
5	517	77	52	39	198	121	31	175	85	136	74
	26%	28%	23%	30%	26%	26%	23%	26%	24%	26%	25%
4	211	33	24	12	90	42	11	83	42	45	28
	11%	12%	11%	10%	12%	9%	8%	12%	12%	9%	9%
Bottom 3 Box (Net)	401	49	60	28	161	70	34	164	57	98	55
	20%	18%	27%	21%	21%	15%	25%	24%	16%	19%	18%
			AE		E		E	HI			
3	151	23	23	9	50	34	13	52	24	40	25
	8%	8%	10%	7%	6%	7%	10%	8%	7%	8%	8%
2	65	6	6	3	31	14	5	32	7	13	4
	3%	2%	3%	2%	4%	3%	4%	5%	2%	2%	1%
								J			
1 - Much worse (1)	185	21	31	16	80	22	16	79	25	45	26
	9%	8%	14%	12%	10%	5%	11%	12%	7%	9%	9%
			E	E	E		E				
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	5.5	5.6	5.3	5.2	5.4	5.8	5.4	5.1	5.7	5.7	5.7
						BCD			G	G	G
Std. Dev.	2.5	2.5	2.73	2.42	2.55	2.29	2.61	2.51	2.45	2.55	2.53
Std. Err.	0.06	0.15	0.18	0.21	0.09	0.11	0.22	0.1	0.13	0.11	0.15
Median	5	5	5	5	5	6	5	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

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

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3\_2. 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 5 years ago

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	555	84	57	33	207	135	40	139	99	177	102
	28%	31%	25%	25%	27%	29%	29%	21%	28%	34%	34%
									G	G	G
10 - Much better (10)	290	45	30	14	112	64	24	68	56	97	49
	14%	17%	14%	11%	15%	14%	18%	10%	16%	19%	16%
									G	G	G
9	91	13	9	6	27	30	5	25	14	31	16
	5%	5%	4%	5%	4%	6%	4%	4%	4%	6%	5%
8	175	25	17	12	68	41	11	47	30	48	38
	9%	9%	8%	9%	9%	9%	8%	7%	9%	9%	13%
											G
7	198	19	22	14	72	57	12	60	31	68	28
	10%	7%	10%	11%	9%	12%	9%	9%	9%	13%	9%
6	210	29	11	14	81	58	16	84	37	49	25
	10%	11%	5%	11%	11%	12%	12%	12%	10%	9%	8%
		B		B	B	B	B				
5	381	63	41	24	137	97	18	131	73	85	52
	19%	23%	18%	19%	18%	21%	14%	19%	21%	16%	17%
		F									
4	167	24	27	7	66	30	13	66	30	33	24
	8%	9%	12%	5%	9%	6%	9%	10%	8%	6%	8%
			E								
Bottom 3 Box (Net)	490	54	65	37	205	93	36	195	84	113	70
	24%	20%	29%	29%	27%	20%	26%	29%	24%	22%	23%
			AE	E	AE			I			
3	167	17	23	12	67	36	12	65	33	43	15
	8%	6%	10%	9%	9%	8%	9%	10%	9%	8%	5%
								J			
2	84	5	10	10	36	17	7	40	10	14	18
	4%	2%	4%	8%	5%	4%	5%	6%	3%	3%	6%
				A				I			I
1 - Much worse (1)	238	32	32	14	102	40	17	89	42	57	37
	12%	12%	14%	11%	13%	9%	12%	13%	12%	11%	12%
					E						
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	5.6	5.8	5.3	5.4	5.5	5.9	5.7	5.2	5.6	6.1	5.8
						B			G	G	G
Std. Dev.	2.82	2.81	2.89	2.78	2.87	2.66	2.96	2.7	2.82	2.88	2.94
Std. Err.	0.06	0.17	0.19	0.24	0.1	0.12	0.25	0.1	0.15	0.13	0.17
Median	5	5	5	5	5	6	6	5	5	6	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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3\_3. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	399	61	45	28	137	100	29	86	76	131	83
	20%	22%	20%	22%	18%	21%	21%	13%	21%	25%	28%
									G	G	G
10 - Much better (10)	162	30	20	9	51	45	8	24	33	62	38
	8%	11%	9%	7%	7%	9%	6%	4%	9%	12%	13%
		D							G	G	G
9	76	10	12	6	22	18	8	25	12	18	14
	4%	4%	5%	5%	3%	4%	6%	4%	3%	3%	5%
8	161	20	13	13	64	38	13	37	31	51	31
	8%	8%	6%	10%	8%	8%	10%	5%	9%	10%	10%
										G	G
7	226	33	23	14	76	64	16	52	32	89	41
	11%	12%	10%	11%	10%	14%	12%	8%	9%	17%	14%
										GH	G
6	212	28	20	8	78	64	14	72	45	44	29
	11%	10%	9%	6%	10%	14%	11%	11%	13%	8%	10%
						C					
5	427	62	37	27	170	101	30	155	75	104	54
	21%	23%	17%	21%	22%	21%	22%	23%	21%	20%	18%
4	213	22	26	18	88	44	14	97	39	41	21
	11%	8%	11%	14%	11%	9%	10%	14%	11%	8%	7%
Bottom 3 Box (Net)	523	67	74	34	219	97	33	212	88	118	73
	26%	24%	33%	26%	29%	21%	24%	31%	25%	22%	24%
			E		E						
3	192	19	21	9	84	49	10	66	34	50	27
	10%	7%	9%	7%	11%	10%	8%	10%	9%	9%	9%
2	92	17	12	10	31	14	7	43	15	14	15
	5%	6%	5%	8%	4%	3%	5%	6%	4%	3%	5%
				E							
1 - Much worse (1)	239	31	41	15	104	34	16	103	39	54	31
	12%	11%	18%	11%	14%	7%	12%	15%	11%	10%	10%
			E		E						
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	5.2	5.4	4.9	5.2	5	5.6	5.3	4.6	5.3	5.7	5.7
		D				BD			G	G	G
Std. Dev.	2.59	2.68	2.83	2.62	2.54	2.44	2.54	2.41	2.59	2.65	2.75
Std. Err.	0.06	0.16	0.19	0.23	0.09	0.11	0.22	0.09	0.14	0.12	0.16
Median	5	5	5	5	5	5	5	5	5	6	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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3\_4. 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 additional \$130 in interest payments on debt

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	324	50	37	16	109	92	20	71	52	111	70
	16%	18%	17%	13%	14%	20%	15%	11%	15%	21%	23%
						D				GH	GH
10 - Much better (10)	154	27	21	8	41	49	8	32	28	52	34
	8%	10%	9%	6%	5%	11%	6%	5%	8%	10%	11%
		D				D				G	G
9	46	4	6	3	9	19	6	12	8	10	12
	2%	1%	3%	2%	1%	4%	4%	2%	2%	2%	4%
						D	D				
8	125	19	10	6	59	24	6	27	16	49	23
	6%	7%	4%	5%	8%	5%	5%	4%	4%	9%	8%
										GH	G
7	181	29	23	7	75	37	10	39	35	67	29
	9%	11%	10%	6%	10%	8%	7%	6%	10%	13%	10%
									G	G	G
6	205	31	23	12	74	47	19	51	34	71	39
	10%	12%	10%	9%	10%	10%	14%	8%	10%	14%	13%
										G	G
5	351	48	26	27	130	102	18	126	55	77	49
	18%	18%	12%	21%	17%	22%	13%	19%	15%	15%	16%
				B		BF					
4	209	20	28	20	80	46	15	68	37	52	37
	10%	7%	12%	16%	10%	10%	11%	10%	10%	10%	12%
				A							
Bottom 3 Box (Net)	729	94	87	47	300	146	54	320	142	148	76
	36%	35%	39%	36%	39%	31%	40%	47%	40%	28%	25%
					E			IJ	IJ		
3	227	26	28	15	88	56	15	79	48	52	30
	11%	9%	13%	11%	11%	12%	11%	12%	13%	10%	10%
2	143	23	13	10	60	25	13	74	30	21	11
	7%	8%	6%	8%	8%	5%	9%	11%	8%	4%	4%
								IJ	IJ		
1 - Much worse (1)	359	46	46	22	153	66	26	167	64	74	35
	18%	17%	20%	17%	20%	14%	19%	25%	18%	14%	12%
					E			HUJ	J		
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	4.7	4.9	4.7	4.4	4.5	5	4.5	4	4.6	5.3	5.4
		D				CDF		G	GH	GH	
Std. Dev.	2.7	2.79	2.84	2.51	2.62	2.72	2.69	2.57	2.72	2.7	2.7
Std. Err.	0.06	0.17	0.19	0.22	0.09	0.13	0.23	0.1	0.14	0.12	0.16
Median	5	5	4	4	5	5	4	4	4	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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3\_5. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your expected debt situation one year from now

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	565	80	61	31	219	135	39	142	96	190	100
	28%	29%	27%	24%	28%	29%	29%	21%	27%	36%	33%
										GH	G
10 - Much better (10)	250	39	21	12	103	60	16	57	48	87	45
	13%	14%	9%	9%	13%	13%	12%	8%	13%	17%	15%
										G	G
9	104	13	12	8	36	23	11	28	22	33	14
	5%	5%	5%	6%	5%	5%	8%	4%	6%	6%	5%
8	211	28	28	11	79	52	12	58	27	69	42
	11%	10%	13%	9%	10%	11%	9%	9%	7%	13%	14%
										GH	GH
7	252	28	35	22	94	58	15	79	46	69	47
	13%	10%	16%	17%	12%	12%	11%	12%	13%	13%	16%
6	247	23	13	11	105	75	21	69	54	68	38
	12%	8%	6%	8%	14%	16%	15%	10%	15%	13%	13%
					AB	ABC	AB				
5	430	65	45	29	168	94	27	157	64	111	51
	21%	24%	20%	23%	22%	20%	20%	23%	18%	21%	17%
								J			
4	159	20	18	16	66	28	10	53	49	27	18
	8%	7%	8%	13%	9%	6%	8%	8%	14%	5%	6%
				E						GIJ	
Bottom 3 Box (Net)	347	56	51	21	116	80	23	176	46	61	46
	17%	21%	23%	16%	15%	17%	17%	26%	13%	12%	15%
				D							
3	130	22	16	9	40	33	10	68	18	20	19
	6%	8%	7%	7%	5%	7%	7%	10%	5%	4%	6%
								HI			
2	82	10	10	6	28	21	6	40	16	12	7
	4%	4%	5%	5%	4%	4%	4%	6%	4%	2%	2%
								IJ			
1 - Much worse (1)	136	25	25	5	48	26	7	67	11	29	19
	7%	9%	11%	4%	6%	5%	5%	10%	3%	6%	6%
				CDE						HI	
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	5.9	5.8	5.6	5.8	6	6	6	5.3	6	6.5	6.3
									G	GH	G
Std. Dev.	2.55	2.7	2.68	2.38	2.51	2.49	2.52	2.57	2.42	2.49	2.54
Std. Err.	0.06	0.16	0.18	0.21	0.09	0.11	0.22	0.1	0.13	0.11	0.15
Median	6	5	5	5	6	6	6	5	6	6	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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3\_6. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your expected debt situation 5 years from now

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	786 39%	107 39%	88 40%	51 39%	307 40%	175 37%	58 43%	226 34%	139 39%	233 44%	138 46%
10 - Much better (10)	406 20%	56 21%	45 20%	22 17%	167 22%	89 19%	27 20%	110 16%	77 22%	134 26%	61 20%
9	141 7%	17 6%	10 5%	12 9%	61 8%	27 6%	14 10%	41 6%	16 5%	36 7%	35 12%
8	239 12%	34 12%	34 15%	17 13%	79 10%	59 13%	17 12%	75 11%	47 13%	62 12%	42 14%
7	207 10%	17 6%	20 9%	18 13%	85 11%	57 12%	10 7%	53 8%	39 11%	67 13%	38 13%
6	223 11%	28 10%	24 11%	12 9%	93 12%	52 11%	14 10%	68 10%	45 13%	66 13%	29 10%
5	360 18%	51 19%	36 16%	25 19%	137 18%	92 19%	20 15%	132 20%	64 18%	76 14%	48 16%
4	141 7%	25 9%	12 5%	12 10%	51 7%	29 6%	12 9%	64 9%	25 7%	27 5%	17 6%
Bottom 3 Box (Net)	283 14%	44 16%	43 19%	13 10%	96 12%	66 14%	21 16%	132 20%	42 12%	57 11%	30 10%
3	108 5%	20 7%	11 5%	7 6%	25 3%	35 8%	10 7%	46 7%	21 6%	25 5%	7 2%
2	46 2%	3 1%	7 3%	2 1%	24 3%	4 1%	5 4%	24 4%	7 2%	7 1%	4 1%
1 - Much worse (1)	129 6%	22 8%	25 11%	4 3%	47 6%	26 6%	6 4%	62 9%	13 4%	25 5%	19 6%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	675 100%	354 100%	526 100%	300 100%
<b>Summary</b>											
Mean	6.5	6.3	6.2	6.6	6.6	6.4	6.5	5.9	6.6	6.9	6.9
Std. Dev.	2.68	2.78	2.9	2.42	2.67	2.58	2.72	2.78	2.53	2.58	2.58
Std. Err.	0.06	0.17	0.19	0.21	0.1	0.12	0.23	0.11	0.13	0.11	0.15
Median	6	6	6	7	7	6	7	6	7	7	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Top 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Your expected debt situation 5 years from now	786	107	88	51	307	175	58	226	139	233	138
	39%	39%	40%	39%	40%	37%	43%	34%	39%	44%	46%
										G	G
Your expected debt situation one year from now	565	80	61	31	219	135	39	142	96	190	100
	28%	29%	27%	24%	28%	29%	29%	21%	27%	36%	33%
										GH	G
Your current debt situation compared to 5 years ago	555	84	57	33	207	135	40	139	99	177	102
	28%	31%	25%	25%	27%	29%	29%	21%	28%	34%	34%
									G	G	G
Your current debt situation compared to a year ago	413	60	49	22	154	98	30	109	79	133	69
	21%	22%	22%	17%	20%	21%	22%	16%	22%	25%	23%
									G	G	G
Your current ability to absorb an interest rate increase of 1 percentage point	399	61	45	28	137	100	29	86	76	131	83
	20%	22%	20%	22%	18%	21%	21%	13%	21%	25%	28%
									G	G	G
Your current ability to absorb an additional \$130 in interest payments on debt	324	50	37	16	109	92	20	71	52	111	70
	16%	18%	17%	13%	14%	20%	15%	11%	15%	21%	23%
						D				GH	GH

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Bottom 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Your current ability to absorb an additional \$130 in interest payments on debt	729	94	87	47	300	146	54	320	142	148	76
	36%	35%	39%	36%	39%	31%	40%	47%	40%	28%	25%
				E				IJ	IJ		
Your current ability to absorb an interest rate increase of 1 percentage point	523	67	74	34	219	97	33	212	88	118	73
	26%	24%	33%	26%	29%	21%	24%	31%	25%	22%	24%
			E		E			IJ			
Your current debt situation compared to 5 years ago	490	54	65	37	205	93	36	195	84	113	70
	24%	20%	29%	29%	27%	20%	26%	29%	24%	22%	23%
			AE	E	AE			I			
Your current debt situation compared to a year ago	401	49	60	28	161	70	34	164	57	98	55
	20%	18%	27%	21%	21%	15%	25%	24%	16%	19%	18%
			AE		E		E	HI			
Your expected debt situation one year from now	347	56	51	21	116	80	23	176	46	61	46
	17%	21%	23%	16%	15%	17%	17%	26%	13%	12%	15%
			D					HIJ			
Your expected debt situation 5 years from now	283	44	43	13	96	66	21	132	42	57	30
	14%	16%	19%	10%	12%	14%	16%	20%	12%	11%	10%
			CD					HIJ			

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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5\_1. 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

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	487	67	67	40	199	79	35	172	84	134	68
	24%	24%	30%	31%	26%	17%	26%	25%	24%	26%	23%
		E	E	E	E		E				
10 - Strongly agree (10)	271	46	40	22	104	31	28	106	48	73	28
	14%	17%	18%	17%	14%	7%	20%	16%	13%	14%	9%
		E	E	E	E		DE	J			
9	61	8	10	3	29	9	2	14	14	18	13
	3%	3%	4%	2%	4%	2%	2%	2%	4%	3%	4%
8	155	13	17	16	65	39	5	52	23	43	26
	8%	5%	8%	12%	8%	8%	4%	8%	6%	8%	9%
				AF	F						
7	231	22	21	14	101	54	19	93	33	59	32
	12%	8%	10%	11%	13%	12%	14%	14%	9%	11%	11%
6	207	26	27	11	81	48	14	71	28	53	37
	10%	10%	12%	8%	11%	10%	10%	11%	8%	10%	12%
5	299	47	26	28	107	76	15	108	53	68	41
	15%	17%	12%	22%	14%	16%	11%	16%	15%	13%	14%
				BDF							
4	183	30	16	10	73	41	13	68	42	38	20
	9%	11%	7%	8%	9%	9%	10%	10%	12%	7%	7%
									U		
Bottom 3 Box (Net)	593	80	66	27	208	173	40	164	113	173	102
	30%	29%	29%	20%	27%	37%	30%	24%	32%	33%	34%
						CD			G	G	G
3	166	25	27	8	46	51	10	44	25	53	26
	8%	9%	12%	6%	6%	11%	7%	7%	7%	10%	9%
			D			D					
2	126	10	11	4	48	45	8	47	28	25	20
	6%	4%	5%	3%	6%	10%	6%	7%	8%	5%	7%
						AC					
1 - Strongly disagree (1)	301	45	28	14	114	77	23	72	60	95	57
	15%	17%	13%	11%	15%	16%	17%	11%	17%	18%	19%
									G	G	G
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	5.3	5.3	5.7	5.8	5.5	4.7	5.5	5.6	5.1	5.3	5.1
		E	E	E	E		E	HJ			
Std. Dev.	2.9	2.99	3	2.8	2.91	2.68	3.13	2.82	2.98	3.01	2.91
Std. Err.	0.06	0.18	0.2	0.25	0.11	0.12	0.27	0.11	0.16	0.13	0.17
Median	5	5	6	5.2	5	5	5.2	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

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

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5\_2. 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

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	602	79	82	52	258	92	39	217	108	165	84
	30%	29%	37%	40%	34%	20%	29%	32%	31%	31%	28%
		E	E	AEF	E		E				
10 - Strongly agree (10)	363	51	54	25	158	48	27	142	69	93	37
	18%	19%	24%	19%	21%	10%	20%	21%	19%	18%	12%
		E	E	E	E		E	J	J		
9	84	8	10	8	36	15	6	27	11	26	17
	4%	3%	5%	6%	5%	3%	5%	4%	3%	5%	6%
8	155	20	18	18	64	30	5	48	28	46	30
	8%	7%	8%	14%	8%	6%	4%	7%	8%	9%	10%
				ADEF							
7	206	29	25	12	84	42	13	71	32	58	29
	10%	11%	11%	9%	11%	9%	10%	11%	9%	11%	10%
6	189	16	23	11	82	47	10	63	27	57	27
	9%	6%	10%	9%	11%	10%	7%	9%	8%	11%	9%
					A						
5	308	46	27	23	104	87	22	117	49	62	42
	15%	17%	12%	18%	13%	18%	16%	17%	14%	12%	14%
								I			
4	166	30	12	6	62	41	14	68	24	30	35
	8%	11%	5%	5%	8%	9%	11%	10%	7%	6%	12%
								I			I
Bottom 3 Box (Net)	528	72	53	26	178	161	38	138	114	153	83
	26%	27%	24%	20%	23%	34%	28%	20%	32%	29%	28%
						BCD			G	G	G
3	138	20	18	10	45	34	12	35	31	36	24
	7%	7%	8%	8%	6%	7%	9%	5%	9%	7%	8%
2	122	14	13	2	43	41	9	33	30	35	13
	6%	5%	6%	2%	6%	9%	6%	5%	9%	7%	4%
1 - Strongly disagree (1)	268	39	22	13	91	86	17	70	52	82	46
	13%	14%	10%	10%	12%	18%	13%	10%	15%	16%	15%
						BCD				G	G
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	5.7	5.6	6.2	6.3	6	4.9	5.6	6	5.5	5.7	5.4
		E	E	AE	E		E	J			
Std. Dev.	3	3.03	3.03	2.87	3	2.86	3.06	2.92	3.14	3.1	2.92
Std. Err.	0.07	0.18	0.2	0.25	0.11	0.13	0.26	0.11	0.17	0.14	0.17
Median	5	5	6	6	6	5	5	6	5	6	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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5\_3. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	746	104	95	59	283	147	58	256	123	204	112
	37%	38%	43%	45%	37%	31%	43%	38%	35%	39%	37%
			E	E			E				
10 - Strongly agree (10)	385	54	54	33	162	49	33	139	70	96	53
	19%	20%	24%	25%	21%	10%	24%	21%	20%	18%	18%
		E	E	E	E		E				
9	113	13	21	10	36	27	7	50	13	31	16
	6%	5%	9%	8%	5%	6%	6%	7%	4%	6%	5%
			D								
8	247	36	21	16	85	71	18	67	40	77	43
	12%	13%	9%	12%	11%	15%	13%	10%	11%	15%	14%
										G	
7	276	31	30	13	126	58	19	90	53	59	52
	14%	12%	13%	10%	16%	12%	14%	13%	15%	11%	17%
											I
6	227	28	21	11	88	65	14	61	36	77	36
	11%	10%	9%	9%	12%	14%	10%	9%	10%	15%	12%
											G
5	262	38	17	21	102	70	14	94	60	56	26
	13%	14%	8%	17%	13%	15%	10%	14%	17%	11%	9%
				B		B		J	I		
4	160	21	19	7	57	49	6	74	28	33	19
	8%	8%	9%	6%	7%	11%	4%	11%	8%	6%	6%
						F		I			
Bottom 3 Box (Net)	329	50	42	18	112	81	26	100	54	97	56
	16%	18%	19%	14%	15%	17%	19%	15%	15%	18%	19%
3	116	11	23	6	40	27	9	36	14	33	20
	6%	4%	10%	5%	5%	6%	6%	5%	4%	6%	7%
			AD								
2	68	9	10	6	20	16	6	24	14	16	10
	3%	3%	5%	5%	3%	3%	4%	4%	4%	3%	3%
1 - Strongly disagree (1)	145	29	9	5	52	39	11	39	26	48	26
	7%	11%	4%	4%	7%	8%	8%	6%	7%	9%	9%
		BC									
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	6.4	6.2	6.6	6.8	6.5	5.9	6.6	6.4	6.3	6.3	6.4
			E	E	E		E				
Std. Dev.	2.73	2.89	2.8	2.71	2.68	2.57	2.9	2.72	2.7	2.78	2.75
Std. Err.	0.06	0.18	0.19	0.24	0.1	0.12	0.25	0.1	0.14	0.12	0.16
Median	7	6	7	7	7	6	7	7	6	6.4	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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5\_4. 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 worried that me or someone in my household could lose their job

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	343	44	49	23	157	54	16	135	51	91	46
	17%	16%	22%	18%	20%	12%	12%	20%	14%	17%	15%
			EF		EF						
10 - Strongly agree (10)	175	20	28	12	85	20	9	81	28	37	18
	9%	7%	12%	9%	11%	4%	7%	12%	8%	7%	6%
			E	E	E			IJ			
9	57	7	10	4	25	10	1	21	7	19	8
	3%	3%	4%	3%	3%	2%	*	3%	2%	4%	3%
			F								
8	111	17	11	7	47	24	6	33	16	35	21
	6%	6%	5%	5%	6%	5%	4%	5%	4%	7%	7%
7	192	31	11	14	74	51	11	60	36	48	29
	10%	11%	5%	11%	10%	11%	8%	9%	10%	9%	10%
			B								
6	198	26	25	8	85	42	12	60	38	59	28
	10%	9%	11%	6%	11%	9%	8%	9%	11%	11%	9%
5	322	40	38	24	123	75	22	120	56	80	38
	16%	15%	17%	19%	16%	16%	16%	18%	16%	15%	13%
4	169	26	26	8	62	37	10	62	27	45	27
	8%	10%	12%	6%	8%	8%	7%	9%	7%	9%	9%
Bottom 3 Box (Net)	776	106	75	52	267	210	66	238	147	202	132
	39%	39%	33%	40%	35%	45%	49%	35%	42%	38%	44%
						BD	BD				G
3	189	29	24	13	63	45	15	51	35	51	39
	9%	10%	11%	10%	8%	10%	11%	7%	10%	10%	13%
											G
2	160	17	13	8	57	49	15	41	33	45	27
	8%	6%	6%	6%	7%	10%	11%	6%	9%	9%	9%
1 - Strongly disagree (1)	428	60	37	32	147	115	36	146	80	106	66
	21%	22%	17%	25%	19%	25%	27%	22%	22%	20%	22%
							BD				
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	4.6	4.6	5	4.6	4.9	4.2	4	4.8	4.5	4.6	4.4
			EF		EF			J			
Std. Dev.	2.85	2.81	2.88	2.94	2.92	2.67	2.73	2.96	2.8	2.79	2.76
Std. Err.	0.06	0.17	0.19	0.26	0.11	0.12	0.23	0.11	0.15	0.12	0.16
Median	5	5	5	5	5	4	4	5	5	5	4

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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5\_5. 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 confident I won't have any debt in retirement

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	587	91	53	34	216	159	33	163	113	168	110
	29%	34%	24%	26%	28%	34%	25%	24%	32%	32%	37%
		B				BF		G	G	G	
10 - Strongly agree (10)	322	45	30	19	130	87	12	72	69	94	64
	16%	16%	14%	15%	17%	19%	9%	11%	20%	18%	21%
		F			F	F		G	G	G	
9	96	16	10	4	33	27	6	31	12	31	21
	5%	6%	5%	3%	4%	6%	4%	5%	3%	6%	7%
8	169	31	12	11	54	45	16	61	31	43	25
	8%	11%	5%	9%	7%	10%	12%	9%	9%	8%	8%
		BD					B				
7	214	26	27	11	89	49	13	59	32	66	35
	11%	10%	12%	8%	12%	10%	10%	9%	9%	13%	12%
6	163	19	17	11	58	45	13	55	32	37	29
	8%	7%	8%	8%	8%	10%	10%	8%	9%	7%	10%
5	309	37	34	25	115	83	15	124	52	70	32
	15%	14%	15%	19%	15%	18%	11%	18%	15%	13%	11%
								J			
4	160	23	15	9	65	36	11	56	27	37	25
	8%	9%	7%	7%	8%	8%	8%	8%	8%	7%	8%
Bottom 3 Box (Net)	565	75	78	41	225	97	49	219	98	146	69
	28%	28%	35%	31%	29%	21%	36%	32%	28%	28%	23%
			E	E	E		E	J			
3	175	24	23	14	66	33	16	62	25	54	24
	9%	9%	10%	11%	9%	7%	12%	9%	7%	10%	8%
2	79	5	10	7	37	13	8	33	13	13	14
	4%	2%	4%	5%	5%	3%	6%	5%	4%	2%	5%
							A				
1 - Strongly disagree (1)	311	46	46	20	123	51	25	123	59	79	31
	16%	17%	21%	15%	16%	11%	19%	18%	17%	15%	10%
		E	E		E		E	J	J		
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	5.6	5.7	5.1	5.3	5.5	6	5	5.1	5.7	5.7	6.1
		F				BCDF		G	G	G	
Std. Dev.	3.01	3.07	3.06	2.96	3.04	2.88	2.92	2.91	3.11	3.05	2.99
Std. Err.	0.07	0.19	0.2	0.26	0.11	0.13	0.25	0.11	0.17	0.13	0.17
Median	5	6	5	5	5	6	5	5	6	6	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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5\_6. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 3 Box (Net)	594	83	58	38	214	165	35	128	128	185	121
	30%	30%	26%	29%	28%	35%	26%	19%	36%	35%	40%
						D			G	G	G
10 - Strongly agree (10)	306	44	35	21	104	84	19	74	73	78	68
	15%	16%	16%	16%	13%	18%	14%	11%	21%	15%	23%
									G		GI
9	119	14	9	4	49	35	8	19	16	49	21
	6%	5%	4%	3%	6%	7%	6%	3%	5%	9%	7%
										GH	G
8	168	25	15	13	62	46	8	34	39	58	32
	8%	9%	7%	10%	8%	10%	6%	5%	11%	11%	11%
									G	G	G
7	233	37	28	15	86	46	22	97	24	58	33
	12%	14%	12%	12%	11%	10%	16%	14%	7%	11%	11%
							E	H			
6	209	22	22	13	88	51	14	75	36	55	23
	10%	8%	10%	10%	11%	11%	10%	11%	10%	10%	8%
5	313	37	36	24	111	87	18	104	59	79	39
	16%	13%	16%	19%	14%	19%	13%	15%	17%	15%	13%
4	162	25	23	11	56	37	9	69	27	32	25
	8%	9%	10%	8%	7%	8%	7%	10%	8%	6%	8%
								I			
Bottom 3 Box (Net)	488	69	57	29	212	84	37	202	82	118	59
	24%	25%	25%	22%	28%	18%	27%	30%	23%	22%	20%
		E			E		E	IJ			
3	155	17	14	10	75	28	10	66	22	36	18
	8%	6%	6%	8%	10%	6%	8%	10%	6%	7%	6%
2	90	10	12	2	51	9	6	38	16	21	12
	5%	4%	5%	1%	7%	2%	5%	6%	5%	4%	4%
			E		CE						
1 - Strongly disagree (1)	243	41	31	17	86	47	21	99	44	60	30
	12%	15%	14%	13%	11%	10%	15%	15%	12%	11%	10%
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Summary</b>											
Mean	5.7	5.7	5.5	5.8	5.6	6.1	5.6	5.2	5.9	6	6.3
						BDF			G	G	G
Std. Dev.	2.88	2.99	2.92	2.84	2.86	2.8	2.94	2.77	3.01	2.88	2.97
Std. Err.	0.06	0.18	0.19	0.25	0.1	0.13	0.25	0.11	0.16	0.13	0.17
Median	6	6	5	6	6	6	6	5	6	6	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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5. 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: - Top 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
I am concerned about the impact of rising interest rates on my financial situation	746	104	95	59	283	147	58	256	123	204	112
	37%	38%	43%	45%	37%	31%	43%	38%	35%	39%	37%
			E	E			E				
I regret the amount of debt that I've taken on in my life	602	79	82	52	258	92	39	217	108	165	84
	30%	29%	37%	40%	34%	20%	29%	32%	31%	31%	28%
		E	E	AEF	E		E				
I will be able to cover all living and family expenses in the next 12 months without going into further debt	594	83	58	38	214	165	35	128	128	185	121
	30%	30%	26%	29%	28%	35%	26%	19%	36%	35%	40%
						D			G	G	G
I am confident I won't have any debt in retirement	587	91	53	34	216	159	33	163	113	168	110
	29%	34%	24%	26%	28%	34%	25%	24%	32%	32%	37%
		B				BF			G	G	G
I am concerned about my current level of debt	487	67	67	40	199	79	35	172	84	134	68
	24%	24%	30%	31%	26%	17%	26%	25%	24%	26%	23%
		E	E	E	E		E				
I am worried that me or someone in my household could lose their job	343	44	49	23	157	54	16	135	51	91	46
	17%	16%	22%	18%	20%	12%	12%	20%	14%	17%	15%
			EF		EF						

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O

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

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5. 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: - Bottom 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
I am worried that me or someone in my household could lose their job	776	106	75	52	267	210	66	238	147	202	132
	39%	39%	33%	40%	35%	45%	49%	35%	42%	38%	44%
						BD	BD				G
I am concerned about my current level of debt	593	80	66	27	208	173	40	164	113	173	102
	30%	29%	29%	20%	27%	37%	30%	24%	32%	33%	34%
						CD			G	G	G
I am confident I won't have any debt in retirement	565	75	78	41	225	97	49	219	98	146	69
	28%	28%	35%	31%	29%	21%	36%	32%	28%	28%	23%
			E	E	E		E	J			
I regret the amount of debt that I've taken on in my life	528	72	53	26	178	161	38	138	114	153	83
	26%	27%	24%	20%	23%	34%	28%	20%	32%	29%	28%
						BCD			G	G	G
I will be able to cover all living and family expenses in the next 12 months without going into further debt	488	69	57	29	212	84	37	202	82	118	59
	24%	25%	25%	22%	28%	18%	27%	30%	23%	22%	20%
		E			E		E	II			
I am concerned about the impact of rising interest rates on my financial situation	329	50	42	18	112	81	26	100	54	97	56
	16%	18%	19%	14%	15%	17%	19%	15%	15%	18%	19%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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7\_1. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	907 45%	121 44%	112 50%	59 45%	374 49%	179 38%	63 46%	382 57%	150 42%	204 39%	112 37%
Strongly agree	328 16%	39 14%	47 21%	16 12%	144 19%	56 12%	26 19%	158 23%	45 13%	72 14%	36 12%
			E		E		E	HIJ			
Somewhat agree	579 29%	82 30%	65 29%	43 33%	229 30%	123 26%	38 28%	224 33%	104 29%	132 25%	76 25%
								IJ			
Bottom 2 Box (Net)	1093 55%	151 56%	112 50%	71 55%	394 51%	291 62%	73 54%	292 43%	205 58%	321 61%	189 63%
						BD		G	G	G	
Somewhat disagree	602 30%	86 32%	63 28%	37 29%	221 29%	155 33%	39 29%	181 27%	121 34%	159 30%	89 30%
								G			
Strongly disagree	491 25%	65 24%	49 22%	34 26%	173 23%	136 29%	34 25%	112 17%	84 24%	162 31%	99 33%
						D		G	G	GH	
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	675 100%	354 100%	526 100%	300 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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7\_2. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	1290	170	145	94	520	261	99	483	211	316	182
	64%	62%	65%	72%	68%	56%	73%	72%	59%	60%	61%
				E	E		AE	HIJ			
Strongly agree	468	66	64	36	200	66	36	168	98	109	67
	23%	24%	29%	28%	26%	14%	27%	25%	28%	21%	22%
		E	E	E	E		E		I		
Somewhat agree	822	104	81	58	320	196	63	315	112	207	116
	41%	38%	36%	45%	42%	42%	46%	47%	32%	39%	39%
								HIJ		H	
Bottom 2 Box (Net)	710	102	79	36	248	209	37	191	144	209	118
	36%	38%	35%	28%	32%	44%	27%	28%	41%	40%	39%
		F				CDF			G	G	G
Somewhat disagree	464	62	63	25	162	133	19	138	93	133	71
	23%	23%	28%	19%	21%	28%	14%	20%	26%	25%	24%
		F	F			CDF					
Strongly disagree	246	40	16	11	86	75	18	53	51	76	47
	12%	15%	7%	9%	11%	16%	13%	8%	14%	14%	15%
		B				BCD			G	G	G
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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7\_3. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	1361	177	150	96	559	283	96	509	233	332	192
	68%	65%	67%	74%	73%	60%	71%	75%	66%	63%	64%
				E	AE		E	HIJ			
Strongly agree	442	66	63	29	184	69	31	156	75	112	76
	22%	24%	28%	22%	24%	15%	23%	23%	21%	21%	25%
		E	E	E	E		E				
Somewhat agree	919	111	86	67	375	215	65	352	158	221	116
	46%	41%	38%	51%	49%	46%	48%	52%	44%	42%	39%
				B	AB			IJ			
Bottom 2 Box (Net)	639	95	74	34	209	187	40	166	121	193	108
	32%	35%	33%	26%	27%	40%	29%	25%	34%	37%	36%
		D				CDF		G	G	G	
Somewhat disagree	435	68	51	21	153	115	27	118	74	132	73
	22%	25%	23%	16%	20%	24%	20%	18%	21%	25%	24%
										G	G
Strongly disagree	204	27	23	13	56	72	13	48	47	61	35
	10%	10%	10%	10%	7%	15%	10%	7%	13%	12%	12%
						D			G	G	G
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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7\_4. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	1603	217	174	97	614	393	108	512	284	443	247
	80%	80%	78%	75%	80%	84%	79%	76%	80%	84%	82%
						C				G	G
Strongly agree	586	83	63	37	224	134	46	161	120	162	114
	29%	30%	28%	28%	29%	28%	34%	24%	34%	31%	38%
									G	G	GI
Somewhat agree	1016	134	111	61	390	259	62	351	164	281	133
	51%	49%	50%	47%	51%	55%	45%	52%	46%	53%	44%
								J		J	
Bottom 2 Box (Net)	397	55	50	33	154	77	28	163	71	83	53
	20%	20%	22%	25%	20%	16%	21%	24%	20%	16%	18%
				E				IJ			
Somewhat disagree	322	43	41	27	124	62	25	131	58	67	41
	16%	16%	19%	21%	16%	13%	19%	19%	16%	13%	14%
								IJ			
Strongly disagree	75	12	9	6	30	15	3	32	13	16	12
	4%	5%	4%	5%	4%	3%	2%	5%	4%	3%	4%
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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7\_5. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	1730	230	192	118	671	403	116	583	302	457	256
	87%	85%	86%	91%	87%	86%	85%	86%	85%	87%	85%
Strongly agree	756	91	88	51	328	142	54	257	140	195	120
	38%	34%	39%	39%	43%	30%	40%	38%	39%	37%	40%
				AE			E				
Somewhat agree	974	139	104	67	342	261	61	326	162	261	136
	49%	51%	46%	52%	45%	56%	45%	48%	46%	50%	45%
						DF					
Bottom 2 Box (Net)	270	42	32	12	97	67	20	92	52	69	44
	13%	15%	14%	9%	13%	14%	15%	14%	15%	13%	15%
Somewhat disagree	184	30	26	9	68	35	16	68	28	46	31
	9%	11%	12%	7%	9%	7%	11%	10%	8%	9%	10%
Strongly disagree	86	11	6	3	29	32	5	24	24	23	14
	4%	4%	3%	2%	4%	7%	3%	4%	7%	4%	5%
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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7\_6. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	1188	150	147	79	490	237	85	466	197	282	162
	59%	55%	66%	61%	64%	50%	62%	69%	56%	54%	54%
			AE		AE		E	HIJ			
Strongly agree	442	64	60	30	190	64	33	198	73	101	51
	22%	24%	27%	23%	25%	14%	24%	29%	21%	19%	17%
		E	E	E	E		E	HIJ			
Somewhat agree	746	86	87	49	301	173	52	268	124	181	111
	37%	32%	39%	37%	39%	37%	38%	40%	35%	34%	37%
					A						
Bottom 2 Box (Net)	812	122	77	51	278	233	51	209	157	244	139
	41%	45%	34%	39%	36%	50%	38%	31%	44%	46%	46%
		BD				BDF		G	G	G	
Somewhat disagree	528	81	46	36	186	146	34	149	98	156	77
	26%	30%	20%	27%	24%	31%	25%	22%	28%	30%	26%
		B				BD				G	
Strongly disagree	284	41	31	15	92	87	17	60	60	88	61
	14%	15%	14%	12%	12%	19%	13%	9%	17%	17%	20%
						D			G	G	G
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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7. To what extent do you agree or disagree with the following: - Top 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
With interest rates rising, I will be more careful with how I spend my money	1730	230	192	118	671	403	116	583	302	457	256
	87%	85%	86%	91%	87%	86%	85%	86%	85%	87%	85%
I have a solid understanding of how interest rate increases impact my financial situation	1603	217	174	97	614	393	108	512	284	443	247
	80%	80%	78%	75%	80%	84%	79%	76%	80%	84%	82%
					C					G	G
I'm already beginning to feel the effects of interest rate increases	1361	177	150	96	559	283	96	509	233	332	192
	68%	65%	67%	74%	73%	60%	71%	75%	66%	63%	64%
				E	AE		E	HIJ			
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	1290	170	145	94	520	261	99	483	211	316	182
	64%	62%	65%	72%	68%	56%	73%	72%	59%	60%	61%
				E	E		AE	HIJ			
If interest rates go up much more, I'm afraid that I will be in financial trouble	1188	150	147	79	490	237	85	466	197	282	162
	59%	55%	66%	61%	64%	50%	62%	69%	56%	54%	54%
			AE		AE		E	HIJ			
I am concerned that rising interest rates could move me towards bankruptcy	907	121	112	59	374	179	63	382	150	204	112
	45%	44%	50%	45%	49%	38%	46%	57%	42%	39%	37%
			E		E			HIJ			

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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7. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
I am concerned that rising interest rates could move me towards bankruptcy	1093	151	112	71	394	291	73	292	205	321	189
	55%	56%	50%	55%	51%	62%	54%	43%	58%	61%	63%
						BD		G	G	G	
If interest rates go up much more, I'm afraid that I will be in financial trouble	812	122	77	51	278	233	51	209	157	244	139
	41%	45%	34%	39%	36%	50%	38%	31%	44%	46%	46%
		BD				BDF		G	G	G	
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	710	102	79	36	248	209	37	191	144	209	118
	36%	38%	35%	28%	32%	44%	27%	28%	41%	40%	39%
		F				CDF		G	G	G	
I'm already beginning to feel the effects of interest rate increases	639	95	74	34	209	187	40	166	121	193	108
	32%	35%	33%	26%	27%	40%	29%	25%	34%	37%	36%
		D				CDF		G	G	G	
I have a solid understanding of how interest rate increases impact my financial situation	397	55	50	33	154	77	28	163	71	83	53
	20%	20%	22%	25%	20%	16%	21%	24%	20%	16%	18%
				E				IJ			
With interest rates rising, I will be more careful with how I spend my money	270	42	32	12	97	67	20	92	52	69	44
	13%	15%	14%	9%	13%	14%	15%	14%	15%	13%	15%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

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

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NEWWAVE23\_1\_1. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	249	31	34	13	97	59	14	94	53	56	35
	12%	11%	15%	10%	13%	13%	10%	14%	15%	11%	12%
Much more affordable	88	10	13	3	34	24	4	27	30	17	12
	4%	4%	6%	2%	4%	5%	3%	4%	8%	3%	4%
									GIJ		
Somewhat more affordable	161	21	21	11	63	35	10	68	23	39	23
	8%	8%	9%	8%	8%	8%	7%	10%	6%	7%	8%
No change	605	83	67	33	241	143	38	184	105	169	85
	30%	30%	30%	25%	31%	30%	28%	27%	30%	32%	28%
Bottom 2 Box (Net)	1147	158	123	84	430	268	84	396	197	301	181
	57%	58%	55%	65%	56%	57%	62%	59%	55%	57%	60%
Somewhat less affordable	684	93	56	57	258	171	49	223	115	179	119
	34%	34%	25%	44%	34%	36%	36%	33%	32%	34%	40%
		B		BD	B	B	B				
Much less affordable	463	65	67	27	172	97	35	173	81	121	62
	23%	24%	30%	20%	22%	21%	26%	26%	23%	23%	21%
			E								
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NEWWAVE23\_1\_2. In the last year, have the following become more affordable or less affordable for your household? - Housing

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	225	23	28	14	84	63	13	93	29	56	35
	11%	8%	13%	11%	11%	13%	10%	14%	8%	11%	12%
								H			
Much more affordable	72	7	10	6	26	17	6	33	15	14	9
	4%	2%	5%	5%	3%	4%	5%	5%	4%	3%	3%
Somewhat more affordable	153	16	18	8	58	46	7	61	14	42	27
	8%	6%	8%	6%	8%	10%	5%	9%	4%	8%	9%
								H		H	H
No change	883	117	86	63	319	238	59	250	164	243	145
	44%	43%	38%	49%	42%	51%	43%	37%	46%	46%	48%
						BD			G	G	G
Bottom 2 Box (Net)	892	132	110	52	365	169	64	332	161	227	120
	45%	48%	49%	40%	48%	36%	47%	49%	45%	43%	40%
		E	E		E		E	J			
Somewhat less affordable	471	66	51	36	184	99	34	164	92	115	72
	24%	24%	23%	28%	24%	21%	25%	24%	26%	22%	24%
Much less affordable	421	66	59	16	181	69	30	168	69	112	48
	21%	24%	26%	12%	24%	15%	22%	25%	19%	21%	16%
		CE	CE		CE		C	J			
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NEWWAVE23\_1\_3. In the last year, have the following become more affordable or less affordable for your household? - Transportation needs

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	221	29	26	11	79	56	19	100	31	45	31
	11%	11%	11%	9%	10%	12%	14%	15%	9%	9%	10%
								HI			
Much more affordable	70	10	8	5	28	15	5	32	10	13	12
	4%	4%	3%	4%	4%	3%	4%	5%	3%	2%	4%
Somewhat more affordable	150	18	18	7	52	42	14	69	21	32	19
	8%	7%	8%	5%	7%	9%	10%	10%	6%	6%	6%
								I			
No change	770	96	80	33	295	220	45	237	142	205	112
	39%	35%	36%	26%	38%	47%	33%	35%	40%	39%	37%
				C	ABCD						
Bottom 2 Box (Net)	1009	147	118	85	393	194	72	338	182	276	158
	50%	54%	53%	66%	51%	41%	53%	50%	51%	52%	53%
		E	E	ABDEF	E		E				
Somewhat less affordable	627	89	63	55	254	125	41	192	115	175	107
	31%	33%	28%	43%	33%	27%	30%	28%	32%	33%	36%
				BDEF							G
Much less affordable	381	58	55	30	139	69	30	146	67	101	51
	19%	21%	25%	23%	18%	15%	22%	22%	19%	19%	17%
		E	E	E			E				
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NEWWAVE23\_1\_4. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	261	33	32	16	106	58	16	109	45	51	38
	13%	12%	14%	13%	14%	12%	12%	16%	13%	10%	13%
								I			
Much more affordable	84	12	14	2	36	16	4	36	12	16	18
	4%	4%	6%	2%	5%	3%	3%	5%	4%	3%	6%
Somewhat more affordable	176	20	19	14	70	42	12	73	33	35	21
	9%	7%	8%	11%	9%	9%	9%	11%	9%	7%	7%
								I			
No change	720	101	56	47	261	206	48	210	135	210	105
	36%	37%	25%	36%	34%	44%	36%	31%	38%	40%	35%
		B		B	B	BD	B			G	
Bottom 2 Box (Net)	1019	138	136	67	401	206	72	356	174	264	157
	51%	51%	61%	51%	52%	44%	53%	53%	49%	50%	52%
				E	E						
Somewhat less affordable	661	90	82	50	260	137	41	210	108	174	120
	33%	33%	37%	39%	34%	29%	30%	31%	31%	33%	40%
											GH
Much less affordable	359	48	54	16	141	69	30	146	66	90	37
	18%	18%	24%	13%	18%	15%	22%	22%	19%	17%	12%
			CE				CE	J	J		
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NEWWAVE23\_1\_5. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	264	33	35	10	104	65	16	89	45	74	40
	13%	12%	16%	8%	14%	14%	12%	13%	13%	14%	13%
			C								
Much more affordable	85	11	10	4	36	19	5	33	19	17	14
	4%	4%	4%	3%	5%	4%	4%	5%	5%	3%	5%
Somewhat more affordable	179	22	26	6	68	47	11	56	26	57	26
	9%	8%	12%	5%	9%	10%	8%	8%	7%	11%	9%
			C								
No change	614	85	49	37	208	192	42	192	105	157	112
	31%	31%	22%	28%	27%	41%	31%	28%	30%	30%	37%
		B				ABCDF					GI
Bottom 2 Box (Net)	1122	154	140	83	456	212	77	395	205	295	148
	56%	57%	63%	64%	59%	45%	57%	58%	58%	56%	49%
		E	E	E	E		E	J			
Somewhat less affordable	560	78	57	42	230	120	34	158	111	160	77
	28%	29%	25%	33%	30%	26%	25%	23%	31%	30%	26%
									G	G	
Much less affordable	562	76	84	41	225	93	44	236	94	135	71
	28%	28%	37%	31%	29%	20%	32%	35%	26%	26%	24%
		E	E	E	E		E	HIJ			
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NEWWAVE23\_1\_6. 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			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Top 2 Box (Net)	331	43	38	18	118	94	20	121	63	75	51
	17%	16%	17%	14%	15%	20%	15%	18%	18%	14%	17%
Much more affordable	98	12	11	4	30	36	4	37	18	25	14
	5%	5%	5%	3%	4%	8%	3%	6%	5%	5%	5%
Somewhat more affordable	233	31	27	14	88	58	16	84	45	50	37
	12%	11%	12%	11%	11%	12%	11%	12%	13%	9%	12%
No change	831	116	77	48	296	247	47	252	145	233	120
	42%	43%	34%	37%	39%	53%	34%	37%	41%	44%	40%
						ABCDF				G	
Bottom 2 Box (Net)	838	112	109	64	354	129	69	302	146	218	129
	42%	41%	49%	49%	46%	27%	51%	45%	41%	41%	43%
		E	E	E	E	E	E				
Somewhat less affordable	433	52	39	35	187	85	35	133	76	121	80
	22%	19%	17%	27%	24%	18%	25%	20%	22%	23%	27%
				E	E						G
Much less affordable	405	60	70	29	166	44	35	170	70	96	49
	20%	22%	31%	23%	22%	9%	26%	25%	20%	18%	16%
		E	DE	E	E		E	IJ			
Sigma	2000	272	224	130	768	470	136	675	354	526	300
	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,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NEWWAVE23\_1. In the last year, have the following become more affordable or less affordable for your household? - Top 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Feeding yourself or your family	249 12%	31 11%	34 15%	13 10%	97 13%	59 13%	14 10%	94 14%	53 15%	56 11%	35 12%
Housing	225 11%	23 8%	28 13%	14 11%	84 11%	63 13%	13 10%	93 14%	29 8%	56 11%	35 12%
Transportation needs	221 11%	29 11%	26 11%	11 9%	79 10%	56 12%	19 14%	100 15%	31 9%	45 9%	31 10%
Clothing and other household necessities	261 13%	33 12%	32 14%	16 13%	106 14%	58 12%	16 12%	109 16%	45 13%	51 10%	38 13%
Putting money aside for savings	264 13%	33 12%	35 16%	10 8%	104 14%	65 14%	16 12%	89 13%	45 13%	74 14%	40 13%
Putting money towards paying down your debt	331 17%	43 16%	38 17%	18 14%	118 15%	94 20%	20 15%	121 18%	63 18%	75 14%	51 17%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NEWWAVE23\_1. In the last year, have the following become more affordable or less affordable for your household? - Bottom 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Feeding yourself or your family	1147 57%	158 58%	123 55%	84 65%	430 56%	268 57%	84 62%	396 59%	197 55%	301 57%	181 60%
Housing	892 45%	132 48%	110 49%	52 40%	365 48%	169 36%	64 47%	332 49%	161 45%	227 43%	120 40%
Transportation needs	1009 50%	147 54%	118 53%	85 66%	393 51%	194 41%	72 53%	338 50%	182 51%	276 52%	158 53%
Clothing and other household necessities	1019 51%	138 51%	136 61%	67 51%	401 52%	206 44%	72 53%	356 53%	174 49%	264 50%	157 52%
Putting money aside for savings	1122 56%	154 57%	140 63%	83 64%	456 59%	212 45%	77 57%	395 58%	205 58%	295 56%	148 49%
Putting money towards paying down your debt	838 42%	112 41%	109 49%	64 49%	354 46%	129 27%	69 51%	302 45%	146 41%	218 41%	129 43%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NEW\_WAVE\_23\_2. Which of the following apply to you in the last year? I have...

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Extended the repayment terms on a debt to lower my monthly payments	142	15	26	14	48	31	8	63	21	34	19
	7%	5%	12%	11%	6%	7%	6%	9%	6%	6%	6%
Used a reverse mortgage to access the equity in my home	50	7	5	4	21	10	3	15	11	16	6
	3%	3%	2%	3%	3%	2%	2%	2%	3%	3%	2%
Paid only the minimum balance on my credit card	512	64	78	44	207	85	34	169	95	141	75
	26%	24%	35%	34%	27%	18%	25%	25%	27%	27%	25%
Paid only the minimum balance on my line of credit	334	39	34	30	139	66	27	95	63	88	70
	17%	14%	15%	23%	18%	14%	20%	14%	18%	17%	23%
Got an auto loan or purchase-financed an auto for a term of longer than 5 years	125	15	12	8	51	23	15	33	30	40	17
	6%	6%	6%	6%	7%	5%	11%	5%	9%	8%	6%
Added to the value of my mortgage	78	8	9	7	45	8	2	19	9	30	21
	4%	3%	4%	5%	6%	2%	2%	3%	2%	6%	7%
Got a mortgage for larger than I can afford	49	9	9	1	19	9	3	12	10	21	7
	2%	3%	4%	1%	2%	2%	2%	2%	3%	4%	2%
Borrowed money that I can't afford to pay back quickly	353	44	56	27	159	42	24	148	61	82	50
	18%	16%	25%	21%	21%	9%	18%	22%	17%	16%	17%
Made a major purchase on credit, such as a vacation, without paying it off right away	217	31	35	9	95	33	16	72	32	66	38
	11%	11%	16%	7%	12%	7%	12%	11%	9%	13%	13%
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc)	198	23	29	10	84	34	17	53	41	66	29
	10%	9%	13%	8%	11%	7%	12%	8%	12%	13%	10%
Used my home-equity line of credit to buy things I want but don't need	80	8	10	5	36	15	5	30	7	19	23
	4%	3%	5%	4%	5%	3%	4%	4%	2%	4%	8%
Was lured in by deals or offers by companies on days such as boxing day	284	33	29	14	109	80	19	85	50	83	45
	14%	12%	13%	11%	14%	17%	14%	13%	14%	16%	15%
Spent money I shouldn't have in order to 'keep up with the Jones'	228	30	32	15	108	28	16	95	33	52	35
	11%	11%	14%	11%	14%	6%	12%	14%	9%	10%	12%
None of the above	787	130	69	50	272	213	54	259	138	199	115
	39%	48%	31%	38%	35%	45%	40%	38%	39%	38%	38%
Sigma	3438	456	434	237	1394	676	242	1148	599	936	552
	172%	168%	194%	182%	182%	144%	178%	170%	169%	178%	184%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

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NewWave23\_3. Which of the following are you considering doing in the next year?

	REGION							HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
	A	B	C	D	E	F	G	H	I	J	
<b>Base: All Respondents (unwtd)</b>	<b>2000</b>	<b>317</b>	<b>204</b>	<b>168</b>	<b>733</b>	<b>378</b>	<b>200</b>	<b>563</b>	<b>327</b>	<b>565</b>	<b>419</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>272</b>	<b>224</b>	<b>130</b>	<b>768</b>	<b>470</b>	<b>136</b>	<b>675</b>	<b>354</b>	<b>526</b>	<b>300</b>
Defer my mortgage payments	28 1%	2 1%	10 5%	1 *	9 1%	6 1%	- -	5 1%	4 1%	11 2%	8 3%
			ACDEF								G
Use buy now, pay later services (BNPL) that allow you to make purchases online and pay them off over time (e.g., PayBright, Afterpay, Klarna, Affirm, etc.)	165 8%	20 7%	29 13%	4 3%	65 9%	38 8%	8 6%	55 8%	25 7%	47 9%	31 10%
			CF		C						
Downsize to a smaller/more affordable home	62 3%	6 2%	9 4%	4 3%	33 4%	6 1%	2 2%	13 2%	10 3%	24 5%	15 5%
					E						G
Renew my mortgage	69 3%	10 4%	6 3%	7 5%	24 3%	20 4%	3 2%	12 2%	10 3%	23 4%	24 8%
										G	GHI
Lock in my variable rate mortgage to a fixed rate	57 3%	3 1%	9 4%	6 4%	24 3%	12 3%	2 1%	8 1%	6 2%	28 5%	15 5%
				A							GH
Use a payday loan service	93 5%	16 6%	17 8%	8 6%	40 5%	5 1%	7 5%	46 7%	12 3%	24 4%	10 3%
			E	E	E	E	E	J			
Take out a bank loan	129 6%	20 7%	14 6%	15 12%	52 7%	17 4%	12 9%	49 7%	17 5%	39 7%	18 6%
			E	E			E				
Use line of credit to pay bills	172 9%	21 8%	22 10%	12 9%	75 10%	31 7%	10 7%	42 6%	23 7%	56 11%	37 12%
										G	GH
Borrow from friends or family	256 13%	37 14%	42 19%	16 13%	111 14%	25 5%	25 18%	104 15%	48 14%	50 10%	41 14%
			E	E	E	E	E	I			
Use my credit cards to pay bills	278 14%	40 15%	31 14%	16 12%	116 15%	57 12%	18 14%	91 14%	49 14%	74 14%	55 18%
Declare bankruptcy	79 4%	8 3%	16 7%	6 4%	35 5%	6 1%	8 6%	39 6%	14 4%	17 3%	7 2%
			E	E	E		E	J			
Use my savings to pay bills	415 21%	53 20%	53 24%	34 26%	163 21%	88 19%	24 18%	156 23%	64 18%	116 22%	60 20%
Submit a consumer proposal to address my debt	71 4%	3 1%	13 6%	3 2%	34 4%	12 3%	7 5%	30 4%	12 3%	21 4%	4 1%
			A		A		A	J			
Sell my assets (car, rental property, investments, etc.) because of financial concerns	149 7%	22 8%	24 11%	12 9%	65 8%	15 3%	10 8%	57 8%	24 7%	37 7%	25 8%
			E	E	E		E				
Reduce my consumer spending or expenses (i.e. cell phone, cable, travel, discretionary spending, etc.)	713 36%	98 36%	89 40%	51 39%	281 37%	146 31%	49 36%	241 36%	131 37%	179 34%	108 36%
Close my business	41 2%	3 1%	9 4%	1 1%	17 2%	8 2%	2 2%	16 2%	9 3%	8 2%	8 3%
Defer payments on bills, credit cards, or taxes	149 7%	21 8%	20 9%	11 9%	60 8%	24 5%	12 9%	55 8%	21 6%	39 8%	23 8%
Get professional help/advice with my debt	179 9%	27 10%	36 16%	11 9%	70 9%	21 5%	14 10%	71 11%	29 8%	37 7%	32 11%
			E	DE	E		E				
Contact a Licensed Insolvency Trustee to discuss debt relief options	75 4%	11 4%	10 4%	6 4%	33 4%	11 2%	5 4%	29 4%	15 4%	19 4%	11 4%
None of the above	628 31%	88 32%	57 25%	34 26%	218 28%	190 41%	40 30%	176 26%	127 36%	158 30%	102 34%
						BCDF		G			G
Sigma	3808 190%	510 187%	515 230%	257 198%	1526 199%	740 158%	259 191%	1295 192%	651 184%	1007 192%	633 211%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

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

- Column Means:

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