USHOU1. Which of the following best describes your living situation?

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Own a house	939	115	117	84	319	211	93	144	137	267	316
	47%	42%	52%	65%	42%	45%	68%	25%	39%	56%	67%
			D	ABDE			ABDE		G	GH	GHI
Own a condo/co-op	90	22	10	6	35	13	4	14	13	30	26
	5%	8%	5%	4%	5%	3%	3%	3%	4%	6%	5%
		E								G	G
Rent	799	111	85	38	316	215	33	352	171	149	96
	40%	41%	38%	29%	41%	46%	25%	62%	49%	31%	20%
		F	F		CF	CF		HIJ	IJ	J	
Live with parents/relatives	152	17	11	2	90	28	4	52	22	26	34
	8%	6%	5%	2%	12%	6%	3%	9%	6%	6%	7%
					BCEF						
Other	11	4	1	-	2	2	2	5	3	*	1
	1%	1%	*	-	*	*	1%	1%	1%	*	*
Prefer not to answer	11	3	-	-	6	2	-	1	2	1	2
	1%	1%	-	-	1%	*	-	*	1%	*	*
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula 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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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)?

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
	146	20	14	11	48	42	11	57	26	40	17
1 - 100	7%	7%	6%	9%	6%	9%	8%	10%	8%	8%	4%
								J	J	J	
	157	22	10	14	67	28	16	43	45	42	21
101 - 200	8%	8%	5%	11%	9%	6%	12%	8%	13%	9%	4%
				B			BE		GJ	J	
	127	14	19	7	47	34	6	33	32	23	31
201 - 300	6%	5%	8%	5%	6%	7%	4%	6%	9%	5%	7%
	54	5	4	4	21	15	5	13	13	14	11
301 - 400	3%	2%	2%	3%	3%	3%	4%	2%	4%	3%	2%
	160	20	25	14	60	31	12	21	30	55	43
401 - 500	8%	7%	11%	11%	8%	6%	9%	4%	9%	12%	9%
									G	G	G
	30	1	1	3	11	10	3	4	6	10	9
501 - 600	1%	*	*	3%	1%	2%	2%	1%	2%	2%	2%
	15	-	2	-	6	6	1	7	3	4	1
601 - 700	1%	-	1%	-	1%	1%	1%	1%	1%	1%	*
	42	3	2	1	18	14	4	15	4	11	12
701 - 800	2%	1%	1%	1%	2%	3%	3%	3%	1%	2%	2%
	5	-	-	*	1	3	1	1	*	2	1
801 - 900	*	-	-	*	*	1%	1%	*	*	*	*
	182	26	25	17	61	42	12	39	22	49	64
901 - 1000	9%	9%	11%	13%	8%	9%	9%	7%	6%	10%	14%
											GH
	193	43	24	12	63	35	15	41	37	52	58
1001 - 2000	10%	16%	11%	10%	8%	7%	11%	7%	11%	11%	12%
		DE									G
	89	13	14	2	37	18	4	24	9	18	33
2001 - 3000	4%	5%	6%	2%	5%	4%	3%	4%	3%	4%	7%
											H
	43	10	4	2	15	9	4	4	9	5	22
3001 - 4000	2%	3%	2%	1%	2%	2%	3%	1%	2%	1%	5%
											GI
	24	2	3	2	15	*	1	2	3	8	11
4001 - 5000	1%	1%	1%	1%	2%	*	1%	*	1%	2%	2%
				E	E						G
	8	3	1	*	4	*	-	-	-	2	6
5001 - 6000	*	1%	1%	*	*	*	-	-	-	*	1%
											G
	2	-	*	*	1	-	-	-	-	*	1
6001 - 7000	*	-	*	*	*	-	-	-	-	*	*
	9	-	2	1	6	1	*	-	-	5	4
7001 - 8000	*	-	1%	1%	1%	*	*	-	-	1%	1%
	6	5	*	-	1	*	*	-	-	1	6
8001 - 9000	*	2%	*	-	*	*	*	-	-	*	1%
		D									G
	14	1	1	*	11	-	-	1	1	*	11
9001 - 10000	1%	*	*	*	1%	-	-	*	*	*	2%
					E						GI
	696	85	73	39	278	181	40	261	108	132	113
Insolvent ($0/None)	35%	31%	32%	30%	36%	38%	29%	46%	31%	28%	24%
								HIJ			
	2003	272	224	130	769	471	136	567	349	474	475
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
		46%	43%	49%	51%	53%	49%				
Summary											
	303	42	25	25	114	70	27	99	72	81	39
$200 or less (Net)	15%	15%	11%	19%	15%	15%	20%	18%	21%	17%	8%
				B			B	J	J	J	
	146	20	14	11	48	42	11	57	26	40	17
$100 or less (Net)	7%	7%	6%	9%	6%	9%	8%	10%	8%	8%	4%
								J	J	J	
Mean (Incl. 0)	789.5	996	849	673	886	550	672	457.9	586.3	789.5	1451
		E	E		E					G	GHI
Std. Dev.	1446.7	1633.17	1437.89	1203.33	1709.14	908.03	1002.64	868.37	1012.61	1295.05	2156.78
Std. Err.	32.32	98.95	96	105.45	61.63	41.85	85.91	36.46	54.23	59.5	98.92
Mean (Excl. 0)	1209.7	1449.2	1257.2	964.8	1387.7	892.1	949.5	848	850.3	1094	1900.8
		EF*	E*		CEF						GHI
Std. Dev.	1642.82	1796.32	1597.16	1341.28	1969.91	1016.33	1076.19	1032.8	1124.1	1411.33	2289.19
Std. Err.	45.44	131.27	129.74	140.78	88.89	59.66	109.58	59.01	72.5	76.33	120.16
Median	250	300	300	250	200	200	269.5	50	200	398	600

Statistics:
Overlap formula 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?

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	617	100	62	57	215	126	56	118	86	173	193
	31%	37%	28%	44%	28%	27%	41%	21%	25%	36%	41%
				BDE			BDE			GH	GH
10 - Excellent (10)	322	57	27	34	112	64	29	59	50	87	103
	16%	21%	12%	26%	15%	13%	21%	10%	14%	18%	22%
				BDE			BDE			G	GH
9	99	12	11	9	43	13	11	23	15	26	28
	5%	4%	5%	7%	6%	3%	8%	4%	4%	5%	6%
				E			E				
8	196	31	25	14	60	50	16	36	21	59	62
	10%	11%	11%	11%	8%	11%	12%	6%	6%	13%	13%
										GH	GH
7	227	34	27	7	78	71	10	54	38	69	47
	11%	12%	12%	6%	10%	15%	7%	10%	11%	14%	10%
						CDF					
6	183	12	24	9	77	52	8	40	36	39	55
	9%	4%	11%	7%	10%	11%	6%	7%	10%	8%	11%
						A					G
5	290	46	34	14	108	71	19	100	50	61	58
	14%	17%	15%	11%	14%	15%	14%	18%	14%	13%	12%
4	216	23	24	14	99	46	10	71	44	38	50
	11%	9%	11%	11%	13%	10%	7%	12%	13%	8%	10%
Bottom 3 Box (Net)	469	58	53	29	192	105	33	184	94	94	73
	23%	21%	24%	22%	25%	22%	24%	32%	27%	20%	15%
								IJ	J		
3	178	22	20	11	67	42	15	56	51	38	27
	9%	8%	9%	9%	9%	9%	11%	10%	15%	8%	6%
								J	IJ		
2	78	11	14	5	23	21	3	24	13	18	18
	4%	4%	6%	4%	3%	4%	2%	4%	4%	4%	4%
1 - Terrible (1)	214	24	19	12	101	42	15	104	29	39	28
	11%	9%	8%	10%	13%	9%	11%	18%	8%	8%	6%
								HIJ			
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.8	6.1	5.7	6.3	5.6	5.7	6.2	5	5.5	6.2	6.5
				BDE			D		G	GH	GH
Std. Dev.	2.85	2.91	2.71	3.1	2.88	2.69	3.04	2.85	2.74	2.81	2.75
Std. Err.	0.06	0.18	0.18	0.27	0.1	0.12	0.26	0.12	0.15	0.13	0.13
Median	6	6	6	6	5	6	6	5	5	7	7

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	430	71	56	26	142	112	25	113	81	100	112
	21%	26%	25%	20%	18%	24%	18%	20%	23%	21%	23%
10 - Much better (10)	182	30	25	12	64	39	12	59	34	32	47
	9%	11%	11%	9%	8%	8%	9%	10%	10%	7%	10%
9	77	18	6	4	29	17	2	19	13	22	17
	4%	7%	3%	3%	4%	4%	2%	3%	4%	5%	4%
8	171	24	25	10	48	55	10	34	34	46	47
	9%	9%	11%	8%	6%	12%	7%	6%	10%	10%	10%
						D					
7	179	9	24	5	71	54	15	47	22	42	57
	9%	3%	11%	4%	9%	11%	11%	8%	6%	9%	12%
			AC		AC	AC	AC				H
6	231	29	29	21	86	50	16	69	39	55	53
	12%	11%	13%	16%	11%	11%	12%	12%	11%	12%	11%
5	514	81	53	40	194	106	40	129	80	136	125
	26%	30%	24%	30%	25%	23%	30%	23%	23%	29%	26%
4	168	18	17	13	74	35	10	57	23	32	46
	8%	7%	8%	10%	10%	7%	7%	10%	7%	7%	10%
Bottom 3 Box (Net)	482	65	45	26	202	115	30	153	104	108	84
	24%	24%	20%	20%	26%	24%	22%	27%	30%	23%	18%
								J	J		
3	162	18	22	12	54	46	10	40	35	50	29
	8%	7%	10%	9%	7%	10%	8%	7%	10%	10%	6%
										J	
2	71	12	4	1	29	18	6	25	17	14	8
	4%	4%	2%	1%	4%	4%	4%	4%	5%	3%	2%
								J	J		
1 - Much worse (1)	249	35	19	13	118	51	13	88	52	45	48
	12%	13%	8%	10%	15%	11%	10%	16%	15%	10%	10%
					B			IJ			
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.4	5.7	5.3	5.1	5.4	5.3	5.1	5.2	5.4	5.6
			D								GH
Std. Dev.	2.6	2.73	2.51	2.42	2.63	2.58	2.46	2.72	2.75	2.44	2.5
Std. Err.	0.06	0.17	0.17	0.21	0.09	0.12	0.21	0.11	0.15	0.11	0.11
Median	5	5	5	5	5	5	5	5	5	5	5

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	531	71	56	33	183	146	42	138	100	120	135
	27%	26%	25%	25%	24%	31%	31%	24%	29%	25%	28%
						D					
10 - Much better (10)	265	40	31	19	89	63	24	75	57	53	70
	13%	15%	14%	15%	12%	13%	17%	13%	16%	11%	15%
9	107	13	8	6	42	36	2	26	10	33	25
	5%	5%	4%	5%	5%	8%	2%	5%	3%	7%	5%
						F				H	
8	159	18	18	8	52	47	16	37	33	33	40
	8%	7%	8%	6%	7%	10%	12%	6%	10%	7%	8%
							D				
7	174	10	23	7	83	40	9	43	28	44	51
	9%	4%	10%	6%	11%	9%	7%	8%	8%	9%	11%
			A		A						
6	191	22	35	16	64	41	12	40	23	66	48
	10%	8%	16%	12%	8%	9%	9%	7%	7%	14%	10%
			DE							GH	
5	417	81	39	31	154	78	33	109	61	105	110
	21%	30%	17%	24%	20%	17%	24%	19%	18%	22%	23%
		BDE									
4	152	8	11	10	59	49	14	62	29	30	24
	8%	3%	5%	8%	8%	10%	10%	11%	8%	6%	5%
						A	A	J			
Bottom 3 Box (Net)	538	79	59	32	225	116	26	176	107	109	107
	27%	29%	26%	25%	29%	25%	19%	31%	31%	23%	22%
					F			IJ	J		
3	146	23	15	8	54	42	4	48	36	29	29
	7%	8%	7%	6%	7%	9%	3%	8%	10%	6%	6%
						F					
2	85	12	8	6	39	10	9	24	11	21	21
	4%	4%	3%	5%	5%	2%	7%	4%	3%	4%	4%
					E		E				
1 - Much worse (1)	307	44	36	18	132	64	12	104	60	60	57
	15%	16%	16%	14%	17%	14%	9%	18%	17%	13%	12%
					F			IJ			
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	5.3	5.5	5.4	5.2	5.6	5.8	5.1	5.4	5.6	5.7
							D				G
Std. Dev.	2.89	2.92	2.88	2.85	2.9	2.89	2.79	2.96	3.04	2.74	2.81
Std. Err.	0.06	0.18	0.19	0.25	0.1	0.13	0.24	0.12	0.16	0.13	0.13
Median	5	5	6	5	5	5	5	5	5	5	5

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	400	62	53	29	135	88	34	82	70	96	128
	20%	23%	24%	22%	18%	19%	25%	15%	20%	20%	27%
							D				GI
10 - Much better (10)	195	33	24	13	65	41	18	46	32	45	62
	10%	12%	11%	10%	9%	9%	14%	8%	9%	9%	13%
											G
9	65	9	9	4	23	15	5	15	10	16	19
	3%	3%	4%	3%	3%	3%	4%	3%	3%	3%	4%
8	140	20	20	12	46	32	10	22	28	36	47
	7%	7%	9%	9%	6%	7%	8%	4%	8%	8%	10%
									G	G	G
7	162	18	21	7	58	43	14	39	25	41	43
	8%	7%	9%	6%	8%	9%	10%	7%	7%	9%	9%
6	240	34	27	18	86	57	19	57	36	76	62
	12%	12%	12%	14%	11%	12%	14%	10%	10%	16%	13%
										G	
5	465	83	55	30	180	90	27	131	92	98	105
	23%	30%	25%	23%	23%	19%	20%	23%	26%	21%	22%
		E									
4	193	17	19	9	82	56	10	70	19	44	47
	10%	6%	8%	7%	11%	12%	8%	12%	5%	9%	10%
								H			
Bottom 3 Box (Net)	542	58	49	38	228	137	32	187	107	119	90
	27%	21%	22%	29%	30%	29%	24%	33%	31%	25%	19%
								IJ	J		
3	164	14	16	13	69	44	8	51	30	43	32
	8%	5%	7%	10%	9%	9%	6%	9%	9%	9%	7%
2	91	6	11	8	44	16	6	21	21	28	17
	5%	2%	5%	6%	6%	3%	4%	4%	6%	6%	3%
1 - Much worse (1)	287	38	22	17	115	76	19	114	56	49	42
	14%	14%	10%	13%	15%	16%	14%	20%	16%	10%	9%
								IJ	J		
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.4	5.5	5.2	4.9	5	5.5	4.6	5	5.3	5.7
			D				D			G	GHI
Std. Dev.	2.67	2.68	2.61	2.7	2.63	2.68	2.8	2.66	2.72	2.57	2.62
Std. Err.	0.06	0.16	0.17	0.24	0.09	0.12	0.24	0.11	0.15	0.12	0.12
Median	5	5	5	5	5	5	5	5	5	5	5

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	338	50	39	22	119	81	28	65	51	89	113
	17%	18%	18%	17%	15%	17%	21%	12%	15%	19%	24%
										G	GH
10 - Much better (10)	183	30	26	11	62	40	16	44	30	42	58
	9%	11%	11%	8%	8%	8%	11%	8%	9%	9%	12%
9	51	9	5	4	22	8	4	6	8	14	17
	3%	3%	2%	3%	3%	2%	3%	1%	2%	3%	4%
											G
8	104	12	9	7	35	32	9	16	14	33	38
	5%	4%	4%	5%	5%	7%	7%	3%	4%	7%	8%
										G	G
7	149	25	15	8	60	34	7	31	25	37	47
	7%	9%	7%	6%	8%	7%	5%	5%	7%	8%	10%
											G
6	183	17	28	12	69	43	14	35	28	58	56
	9%	6%	12%	10%	9%	9%	10%	6%	8%	12%	12%
										G	G
5	395	74	29	26	151	94	21	115	71	82	91
	20%	27%	13%	20%	20%	20%	15%	20%	20%	17%	19%
		BF									
4	189	21	30	15	61	51	11	58	37	50	30
	9%	8%	13%	11%	8%	11%	8%	10%	11%	11%	6%
			D							J	
Bottom 3 Box (Net)	749	85	82	48	310	168	55	263	137	158	138
	37%	31%	37%	37%	40%	36%	41%	46%	39%	33%	29%
								IJ	J		
3	183	24	29	9	65	40	16	43	30	50	47
	9%	9%	13%	7%	8%	8%	12%	8%	9%	11%	10%
2	127	14	17	10	48	30	7	37	27	19	33
	6%	5%	8%	8%	6%	6%	6%	7%	8%	4%	7%
1 - Much worse (1)	440	47	36	29	197	98	32	182	80	89	58
	22%	17%	16%	22%	26%	21%	23%	32%	23%	19%	12%
					B			HIJ	J	J	
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.6	4.9	4.8	4.5	4.4	4.6	4.7	3.9	4.4	4.9	5.3
										G	GHI
Std. Dev.	2.82	2.78	2.81	2.8	2.84	2.77	2.99	2.77	2.78	2.77	2.79
Std. Err.	0.06	0.17	0.19	0.25	0.1	0.13	0.26	0.12	0.15	0.13	0.13
Median	5	5	4.4	5	5	5	5	4	5	5	5

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	532	81	63	39	175	137	37	127	102	115	156
	27%	30%	28%	30%	23%	29%	27%	22%	29%	24%	33%
						D					GI
10 - Much better (10)	277	36	32	25	95	66	22	70	56	57	79
	14%	13%	14%	19%	12%	14%	16%	12%	16%	12%	17%
				D							
9	96	21	13	6	32	21	3	22	24	21	25
	5%	8%	6%	4%	4%	4%	2%	4%	7%	5%	5%
8	159	23	17	8	48	51	12	36	22	37	52
	8%	9%	8%	6%	6%	11%	9%	6%	6%	8%	11%
						D					G
7	230	25	32	13	104	48	8	56	32	62	67
	11%	9%	14%	10%	14%	10%	6%	10%	9%	13%	14%
			F		F						
6	273	38	34	20	118	46	18	82	33	79	63
	14%	14%	15%	15%	15%	10%	13%	14%	9%	17%	13%
					E					H	
5	452	76	48	30	168	89	42	127	86	101	92
	23%	28%	21%	23%	22%	19%	31%	22%	25%	21%	19%
							DE				
4	137	5	13	7	57	44	10	33	29	37	27
	7%	2%	6%	6%	7%	9%	7%	6%	8%	8%	6%
	8%	12%	12%	14%	4%	6%	12%				
Bottom 3 Box (Net)	380	49	35	21	148	106	21	142	66	79	70
	19%	18%	16%	16%	19%	23%	15%	25%	19%	17%	15%
								IJ			
3	120	13	12	9	44	38	4	36	22	28	30
	6%	5%	5%	7%	6%	8%	3%	6%	6%	6%	6%
2	57	1	8	3	26	16	2	14	11	18	8
	3%	*	4%	3%	3%	3%	2%	3%	3%	4%	2%
1 - Much worse (1)	204	35	15	9	78	52	14	91	33	33	31
	10%	13%	7%	7%	10%	11%	11%	16%	10%	7%	7%
								HIJ			
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.8	5.9	6.1	6.1	5.7	5.7	5.8	5.4	5.9	5.9	6.3
										G	GI
Std. Dev.	2.66	2.71	2.55	2.66	2.6	2.77	2.65	2.79	2.75	2.48	2.56
Std. Err.	0.06	0.16	0.17	0.23	0.09	0.13	0.23	0.12	0.15	0.11	0.12
Median	6	6	6	6	6	5	5	5	5	6	6

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	738	101	102	50	275	164	45	175	119	171	228
	37%	37%	45%	38%	36%	35%	33%	31%	34%	36%	48%
			DEF								GHI
10 - Much better (10)	402	53	49	32	151	90	28	99	75	75	131
	20%	19%	22%	24%	20%	19%	20%	17%	22%	16%	28%
											GI
9	130	23	18	5	50	30	5	17	19	41	40
	7%	8%	8%	4%	6%	6%	4%	3%	6%	9%	8%
										G	G
8	205	26	35	13	75	44	12	59	24	55	57
	10%	10%	16%	10%	10%	9%	9%	10%	7%	12%	12%
			D								
7	222	22	29	14	91	51	15	58	35	60	56
	11%	8%	13%	11%	12%	11%	11%	10%	10%	13%	12%
6	189	29	23	11	74	43	9	43	35	56	40
	9%	11%	10%	8%	10%	9%	7%	8%	10%	12%	8%
5	395	76	29	28	151	75	37	113	73	92	83
	20%	28%	13%	21%	20%	16%	27%	20%	21%	19%	18%
		BE		B			BDE				
4	107	10	8	8	48	29	3	40	21	23	19
	5%	4%	3%	6%	6%	6%	2%	7%	6%	5%	4%
	19%	25%	30%	23%	19%	12%	14%				
Bottom 3 Box (Net)	352	34	34	19	129	109	26	139	67	72	49
	18%	12%	15%	15%	17%	23%	19%	24%	19%	15%	10%
						ACD		IJ	J		
3	117	12	10	4	38	44	9	40	19	33	17
	6%	4%	4%	3%	5%	9%	6%	7%	5%	7%	4%
						CD		J		J	
2	52	4	7	4	16	16	5	20	12	14	5
	3%	1%	3%	3%	2%	3%	4%	4%	3%	3%	1%
								J	J		
1 - Much worse (1)	182	18	17	10	75	49	13	78	37	25	28
	9%	7%	8%	8%	10%	10%	9%	14%	10%	5%	6%
								IJ	I		
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.3	6.4	6.7	6.4	6.2	6	6.1	5.7	6.1	6.4	7
			E							G	GHI
Std. Dev.	2.81	2.61	2.75	2.81	2.8	2.92	2.83	2.94	2.91	2.57	2.65
Std. Err.	0.06	0.16	0.18	0.25	0.1	0.13	0.24	0.12	0.16	0.12	0.12
Median	6	6	7	6	6	6	6	5	6	6	7

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Your expected debt situation 5 years from now	738	101	102	50	275	164	45	175	119	171	228
	37%	37%	45%	38%	36%	35%	33%	31%	34%	36%	48%
			DEF								GHI
Your expected debt situation one year from now	532	81	63	39	175	137	37	127	102	115	156
	27%	30%	28%	30%	23%	29%	27%	22%	29%	24%	33%
						D					GI
Your current debt situation compared to 5 years ago	531	71	56	33	183	146	42	138	100	120	135
	27%	26%	25%	25%	24%	31%	31%	24%	29%	25%	28%
						D					
Your current debt situation compared to a year ago	430	71	56	26	142	112	25	113	81	100	112
	21%	26%	25%	20%	18%	24%	18%	20%	23%	21%	23%
Your current ability to absorb an interest rate increase of 1 percentage point	400	62	53	29	135	88	34	82	70	96	128
	20%	23%	24%	22%	18%	19%	25%	15%	20%	20%	27%
							D				GI
Your current ability to absorb an additional $130 in interest payments on debt	338	50	39	22	119	81	28	65	51	89	113
	17%	18%	18%	17%	15%	17%	21%	12%	15%	19%	24%
										G	GH

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Your current ability to absorb an additional $130 in interest payments on debt	749	85	82	48	310	168	55	263	137	158	138
	37%	31%	37%	37%	40%	36%	41%	46%	39%	33%	29%
								IJ	J		
Your current ability to absorb an interest rate increase of 1 percentage point	542	58	49	38	228	137	32	187	107	119	90
	27%	21%	22%	29%	30%	29%	24%	33%	31%	25%	19%
								IJ	J		
Your current debt situation compared to 5 years ago	538	79	59	32	225	116	26	176	107	109	107
	27%	29%	26%	25%	29%	25%	19%	31%	31%	23%	22%
					F			IJ	J		
Your current debt situation compared to a year ago	482	65	45	26	202	115	30	153	104	108	84
	24%	24%	20%	20%	26%	24%	22%	27%	30%	23%	18%
								J	J		
Your expected debt situation one year from now	380	49	35	21	148	106	21	142	66	79	70
	19%	18%	16%	16%	19%	23%	15%	25%	19%	17%	15%
								IJ			
Your expected debt situation 5 years from now	352	34	34	19	129	109	26	139	67	72	49
	18%	12%	15%	15%	17%	23%	19%	24%	19%	15%	10%
						ACD		IJ	J		

Statistics:
Overlap formula 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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4_1. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Paying for your own or someone else's education

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	394	72	39	22	126	103	31	97	67	81	125
	20%	26%	18%	17%	16%	22%	23%	17%	19%	17%	26%
		D									GI
10 - Extremely confident (10)	242	52	18	17	76	55	24	62	43	51	73
	12%	19%	8%	13%	10%	12%	18%	11%	12%	11%	15%
		BD					BD				
9	47	7	4	3	16	14	4	10	8	7	19
	2%	2%	2%	2%	2%	3%	3%	2%	2%	2%	4%
8	105	14	17	3	34	34	4	25	16	23	33
	5%	5%	8%	2%	4%	7%	3%	4%	5%	5%	7%
			C			C					
7	160	17	15	9	69	43	7	36	20	50	44
	8%	6%	7%	7%	9%	9%	5%	6%	6%	11%	9%
6	169	24	20	8	61	44	12	32	26	47	54
	8%	9%	9%	6%	8%	9%	9%	6%	7%	10%	11%
										G	G
5	350	38	40	26	117	107	23	105	49	93	77
	17%	14%	18%	20%	15%	23%	17%	18%	14%	20%	16%
						D					
4	169	17	21	13	67	42	10	52	39	33	35
	8%	6%	9%	10%	9%	9%	7%	9%	11%	7%	7%
Bottom 3 Box (Net)	762	105	89	53	329	133	52	246	147	169	140
	38%	39%	40%	40%	43%	28%	39%	43%	42%	36%	29%
		E	E	E	E		E	J	J		
3	128	13	26	9	45	29	6	33	25	37	26
	6%	5%	12%	7%	6%	6%	4%	6%	7%	8%	5%
			DF								
2	89	11	9	5	45	14	5	30	23	11	21
	4%	4%	4%	4%	6%	3%	4%	5%	7%	2%	4%
									I		
1 - Not at all confident (1)	544	81	55	38	239	90	41	183	99	122	93
	27%	30%	25%	29%	31%	19%	30%	32%	28%	26%	20%
		E		E	E		E	J	J		
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.7	4.9	4.5	4.5	4.3	5.1	4.8	4.3	4.4	4.7	5.3
						BCD					GHI
Std. Dev.	3.04	3.37	2.83	3.04	3.01	2.86	3.29	3.03	3.07	2.92	3.05
Std. Err.	0.07	0.2	0.19	0.27	0.11	0.13	0.28	0.13	0.16	0.13	0.14
Median	5	5	5	4.3	4	5	5	4	4	5	5

Statistics:
Overlap formula 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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4_2. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Having an illness and being unable to work for three months

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	476	81	52	35	174	99	35	111	83	99	151
	24%	30%	23%	27%	23%	21%	26%	20%	24%	21%	32%
											GHI
10 - Extremely confident (10)	287	52	21	27	104	57	26	59	55	61	92
	14%	19%	9%	21%	14%	12%	19%	10%	16%	13%	19%
		B		BDE			BE				GI
9	56	14	4	2	19	12	5	12	9	10	21
	3%	5%	2%	1%	2%	3%	3%	2%	3%	2%	4%
8	133	15	27	6	51	30	4	40	19	28	38
	7%	5%	12%	4%	7%	6%	3%	7%	5%	6%	8%
			CDF								
7	150	35	11	8	49	35	12	22	33	52	38
	7%	13%	5%	6%	6%	8%	9%	4%	9%	11%	8%
		BD							G	G	G
6	173	24	17	8	65	49	9	49	25	39	55
	9%	9%	8%	6%	8%	10%	7%	9%	7%	8%	12%
5	316	43	33	27	107	83	24	103	46	83	53
	16%	16%	15%	21%	14%	18%	18%	18%	13%	18%	11%
				D				J		J	
4	142	14	18	7	46	48	9	31	34	34	24
	7%	5%	8%	5%	6%	10%	7%	6%	10%	7%	5%
						D			J		
Bottom 3 Box (Net)	746	75	93	46	328	157	47	251	128	166	154
	37%	28%	42%	35%	43%	33%	35%	44%	37%	35%	32%
			A		AE			IJ			
3	177	22	26	9	75	38	7	44	27	55	41
	9%	8%	12%	7%	10%	8%	5%	8%	8%	12%	9%
2	102	10	14	7	41	25	6	35	17	17	32
	5%	4%	6%	5%	5%	5%	4%	6%	5%	4%	7%
1 - Not at all confident (1)	468	44	53	30	212	94	34	171	84	95	81
	23%	16%	24%	23%	28%	20%	25%	30%	24%	20%	17%
					AE			IJ	J		
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	5.7	4.6	5.1	4.7	4.9	5.1	4.4	4.9	5	5.6
		BDE							G	G	GHI
Std. Dev.	3.1	3.09	2.96	3.27	3.15	2.92	3.28	3.04	3.16	2.95	3.19
Std. Err.	0.07	0.19	0.2	0.29	0.11	0.13	0.28	0.13	0.17	0.14	0.15
Median	5	6	5	5	5	5	5	5	5	5	6

Statistics:
Overlap formula 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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4_3. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Unexpected auto repairs or purchase

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	478	89	41	33	181	98	36	109	75	115	148
	24%	33%	18%	26%	23%	21%	26%	19%	21%	24%	31%
		BE									GHI
10 - Extremely confident (10)	264	53	24	22	85	56	24	62	44	55	82
	13%	19%	11%	17%	11%	12%	18%	11%	13%	12%	17%
		D		D			D				GI
9	67	14	2	3	34	13	2	15	7	19	24
	3%	5%	1%	2%	4%	3%	2%	3%	2%	4%	5%
		B			B						
8	147	22	16	8	62	30	9	32	24	41	42
	7%	8%	7%	6%	8%	6%	7%	6%	7%	9%	9%
7	169	21	19	11	60	47	11	23	35	39	59
	8%	8%	8%	9%	8%	10%	8%	4%	10%	8%	12%
									G	G	G
6	194	23	25	16	56	62	12	41	30	63	51
	10%	8%	11%	12%	7%	13%	9%	7%	9%	13%	11%
				D		D				G	
5	314	38	36	16	118	83	23	110	44	68	60
	16%	14%	16%	12%	15%	18%	17%	19%	13%	14%	13%
								HJ			
4	189	16	27	10	80	45	11	50	34	40	53
	9%	6%	12%	8%	10%	10%	8%	9%	10%	8%	11%
Bottom 3 Box (Net)	659	86	76	43	276	136	42	233	131	149	104
	33%	31%	34%	33%	36%	29%	31%	41%	37%	31%	22%
					E			IJ	J	J	
3	187	31	33	10	63	41	8	58	33	53	38
	9%	11%	15%	8%	8%	9%	6%	10%	10%	11%	8%
			DF								
2	73	7	9	4	30	18	6	28	15	14	11
	4%	3%	4%	3%	4%	4%	4%	5%	4%	3%	2%
1 - Not at all confident (1)	399	48	34	29	183	77	29	148	82	82	55
	20%	18%	15%	22%	24%	16%	21%	26%	24%	17%	12%
					BE			IJ	J	J	
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.6	4.9	5.2	4.9	5.2	5.3	4.5	4.8	5.2	5.9
		D								G	GHI
Std. Dev.	2.99	3.17	2.72	3.15	3.02	2.81	3.14	2.96	3.04	2.89	2.88
Std. Err.	0.07	0.19	0.18	0.28	0.11	0.13	0.27	0.12	0.16	0.13	0.13
Median	5	5	5	5	5	5	5	4.4	5	5	6

Statistics:
Overlap formula 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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4_4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - The death of an immediate family member

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	437	70	51	35	151	96	35	101	74	100	138
	22%	26%	23%	27%	20%	20%	25%	18%	21%	21%	29%
											GHI
10 - Extremely confident (10)	236	47	24	19	79	44	23	55	38	46	81
	12%	17%	11%	15%	10%	9%	17%	10%	11%	10%	17%
		DE					DE				GI
9	69	8	11	4	20	23	3	18	13	14	22
	3%	3%	5%	3%	3%	5%	2%	3%	4%	3%	5%
8	132	15	17	11	51	29	9	27	23	40	35
	7%	6%	7%	9%	7%	6%	6%	5%	7%	8%	7%
7	188	25	17	13	71	52	10	24	44	62	46
	9%	9%	7%	10%	9%	11%	8%	4%	13%	13%	10%
									G	G	G
6	189	30	29	9	56	55	9	52	39	51	39
	9%	11%	13%	7%	7%	12%	7%	9%	11%	11%	8%
			D			D					
5	344	65	37	22	109	85	26	110	57	80	65
	17%	24%	16%	17%	14%	18%	19%	19%	16%	17%	14%
		D									
4	161	9	14	11	72	46	10	45	18	45	43
	8%	3%	6%	9%	9%	10%	8%	8%	5%	10%	9%
				A	A	A					
Bottom 3 Box (Net)	684	73	78	40	311	137	46	237	115	135	144
	34%	27%	35%	31%	40%	29%	33%	42%	33%	28%	30%
					ACE			IJ			
3	143	16	17	8	62	30	9	52	15	39	29
	7%	6%	8%	6%	8%	6%	7%	9%	4%	8%	6%
								H			
2	94	11	8	6	41	21	7	27	25	10	27
	5%	4%	4%	5%	5%	4%	5%	5%	7%	2%	6%
									I		I
1 - Not at all confident (1)	448	47	52	26	207	87	29	157	76	85	88
	22%	17%	23%	20%	27%	18%	21%	28%	22%	18%	19%
					AE			IJ			
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	5.5	5	5.3	4.6	5.1	5.1	4.4	5	5.2	5.4
		D		D		D			G	G	G
Std. Dev.	2.99	2.99	2.99	3.07	3.01	2.82	3.13	2.94	2.99	2.79	3.13
Std. Err.	0.07	0.18	0.2	0.27	0.11	0.13	0.27	0.12	0.16	0.13	0.14
Median	5	5	5	5	5	5	5	5	5	5	5

Statistics:
Overlap formula 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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4_5. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	516	67	64	36	190	129	30	144	92	113	127
	26%	25%	29%	28%	25%	27%	22%	25%	26%	24%	27%
10 - Extremely confident (10)	325	45	31	24	124	78	23	91	60	62	81
	16%	17%	14%	19%	16%	16%	17%	16%	17%	13%	17%
9	58	11	11	3	19	12	1	19	13	14	11
	3%	4%	5%	2%	3%	3%	1%	3%	4%	3%	2%
			F								
8	133	10	22	9	47	39	6	35	20	37	34
	7%	4%	10%	7%	6%	8%	5%	6%	6%	8%	7%
7	134	15	17	8	56	31	7	23	23	44	40
	7%	6%	8%	6%	7%	7%	5%	4%	7%	9%	8%
										G	G
6	157	21	15	10	60	39	12	41	18	48	43
	8%	8%	7%	8%	8%	8%	9%	7%	5%	10%	9%
										H	
5	360	62	49	28	113	77	32	106	64	82	80
	18%	23%	22%	21%	15%	16%	24%	19%	18%	17%	17%
		D	D	D			D				
4	180	20	16	8	78	51	7	59	28	29	49
	9%	7%	7%	6%	10%	11%	5%	10%	8%	6%	10%
											I
Bottom 3 Box (Net)	655	87	63	41	273	144	48	194	124	158	137
	33%	32%	28%	31%	35%	30%	35%	34%	36%	33%	29%
3	150	28	12	9	58	31	12	46	22	43	27
	7%	10%	5%	7%	8%	7%	9%	8%	6%	9%	6%
2	96	12	12	8	36	22	6	30	18	15	30
	5%	4%	5%	6%	5%	5%	5%	5%	5%	3%	6%
											I
1 - Not at all confident (1)	409	48	39	24	178	91	30	119	84	100	79
	20%	18%	17%	18%	23%	19%	22%	21%	24%	21%	17%
									J		
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.2	5.4	5.3	5	5.2	4.9	5	5	5.1	5.3
Std. Dev.	3.09	3.02	3	3.12	3.15	3.08	3.06	3.09	3.22	3	3.03
Std. Err.	0.07	0.18	0.2	0.27	0.11	0.14	0.26	0.13	0.17	0.14	0.14
Median	5	5	5	5	5	5	5	5	5	5	5

Statistics:
Overlap formula 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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4_6. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Loss of employment / change in wage or seasonal work

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	428	71	42	32	155	88	40	109	79	90	122
	21%	26%	19%	25%	20%	19%	30%	19%	23%	19%	26%
							BDE				GI
10 - Extremely confident (10)	245	40	15	25	88	53	24	57	45	50	75
	12%	15%	6%	19%	11%	11%	18%	10%	13%	10%	16%
		B		BDE			BD				GI
9	62	6	13	4	25	11	4	21	9	14	16
	3%	2%	6%	3%	3%	2%	3%	4%	3%	3%	3%
8	121	25	14	4	43	24	12	30	25	27	32
	6%	9%	6%	3%	6%	5%	9%	5%	7%	6%	7%
							C				
7	124	19	12	6	36	42	9	17	21	47	32
	6%	7%	5%	5%	5%	9%	7%	3%	6%	10%	7%
						D				G	G
6	190	27	15	10	77	52	9	44	32	68	40
	9%	10%	7%	7%	10%	11%	7%	8%	9%	14%	8%
										GJ	
5	352	56	45	27	105	99	21	104	57	79	86
	18%	21%	20%	20%	14%	21%	16%	18%	16%	17%	18%
				D		D					
4	155	18	17	10	68	32	10	48	35	21	38
	8%	7%	8%	8%	9%	7%	7%	9%	10%	4%	8%
								I	I		
Bottom 3 Box (Net)	753	82	94	45	329	158	46	246	124	168	157
	38%	30%	42%	34%	43%	34%	34%	43%	36%	36%	33%
					AE			J			
3	165	21	27	7	62	40	8	37	36	42	37
	8%	8%	12%	5%	8%	9%	6%	7%	10%	9%	8%
			C								
2	103	11	10	4	45	28	5	48	10	17	23
	5%	4%	5%	3%	6%	6%	4%	8%	3%	4%	5%
								HI			
1 - Not at all confident (1)	485	49	56	34	222	89	33	160	78	109	97
	24%	18%	25%	26%	29%	19%	24%	28%	23%	23%	20%
					AE			J			
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.8	5.3	4.5	5	4.5	4.9	5.2	4.4	4.9	4.9	5.1
		BD				D	BD			G	G
Std. Dev.	3.02	2.97	2.86	3.25	3.07	2.85	3.26	3	3	2.92	3.08
Std. Err.	0.07	0.18	0.19	0.28	0.11	0.13	0.28	0.13	0.16	0.13	0.14
Median	5	5	5	5	4	5	5	4	5	5	5

Statistics:
Overlap formula 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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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Top 3 Box Summary

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
A change in your relationship status (i.e. divorce, separation)	516	67	64	36	190	129	30	144	92	113	127
	26%	25%	29%	28%	25%	27%	22%	25%	26%	24%	27%
Unexpected auto repairs or purchase	478	89	41	33	181	98	36	109	75	115	148
	24%	33%	18%	26%	23%	21%	26%	19%	21%	24%	31%
		BE									GHI
Having an illness and being unable to work for three months	476	81	52	35	174	99	35	111	83	99	151
	24%	30%	23%	27%	23%	21%	26%	20%	24%	21%	32%
											GHI
The death of an immediate family member	437	70	51	35	151	96	35	101	74	100	138
	22%	26%	23%	27%	20%	20%	25%	18%	21%	21%	29%
											GHI
Loss of employment / change in wage or seasonal work	428	71	42	32	155	88	40	109	79	90	122
	21%	26%	19%	25%	20%	19%	30%	19%	23%	19%	26%
							BDE				GI
Paying for your own or someone else's education	394	72	39	22	126	103	31	97	67	81	125
	20%	26%	18%	17%	16%	22%	23%	17%	19%	17%	26%
		D									GI

Statistics:
Overlap formula 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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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Bottom 3 Box Summary

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Paying for your own or someone else's education	762	105	89	53	329	133	52	246	147	169	140
	38%	39%	40%	40%	43%	28%	39%	43%	42%	36%	29%
		E	E	E	E		E	J	J		
Loss of employment / change in wage or seasonal work	753	82	94	45	329	158	46	246	124	168	157
	38%	30%	42%	34%	43%	34%	34%	43%	36%	36%	33%
					AE			J			
Having an illness and being unable to work for three months	746	75	93	46	328	157	47	251	128	166	154
	37%	28%	42%	35%	43%	33%	35%	44%	37%	35%	32%
			A		AE			IJ			
The death of an immediate family member	684	73	78	40	311	137	46	237	115	135	144
	34%	27%	35%	31%	40%	29%	33%	42%	33%	28%	30%
					ACE			IJ			
Unexpected auto repairs or purchase	659	86	76	43	276	136	42	233	131	149	104
	33%	31%	34%	33%	36%	29%	31%	41%	37%	31%	22%
					E			IJ	J	J	
A change in your relationship status (i.e. divorce, separation)	655	87	63	41	273	144	48	194	124	158	137
	33%	32%	28%	31%	35%	30%	35%	34%	36%	33%	29%

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	544	63	69	29	235	116	33	159	111	128	117
	27%	23%	31%	22%	30%	25%	24%	28%	32%	27%	25%
					C						
10 - Strongly agree (10)	342	46	36	18	146	75	20	111	79	64	70
	17%	17%	16%	14%	19%	16%	15%	20%	23%	13%	15%
								I	IJ		
9	63	6	15	2	25	12	3	20	9	18	12
	3%	2%	6%	2%	3%	2%	2%	3%	3%	4%	2%
			E								
8	139	11	18	8	63	29	10	28	24	47	35
	7%	4%	8%	6%	8%	6%	7%	5%	7%	10%	7%
										G	
7	179	12	22	7	73	53	12	49	29	47	45
	9%	4%	10%	6%	9%	11%	9%	9%	8%	10%	9%
						A					
6	214	27	26	14	94	41	12	66	35	54	49
	11%	10%	12%	11%	12%	9%	9%	12%	10%	11%	10%
5	307	45	33	13	121	78	18	97	48	69	64
	15%	16%	15%	10%	16%	17%	13%	17%	14%	15%	13%
4	153	12	27	13	51	43	7	35	26	36	45
	8%	4%	12%	10%	7%	9%	5%	6%	8%	8%	9%
			AD								
Bottom 3 Box (Net)	605	113	47	54	196	141	55	162	99	139	156
	30%	41%	21%	41%	25%	30%	40%	29%	28%	29%	33%
		BDE		BDE			BDE				
3	137	26	17	9	50	24	12	51	19	27	32
	7%	9%	8%	7%	6%	5%	9%	9%	5%	6%	7%
2	98	21	9	7	30	27	4	20	16	28	22
	5%	8%	4%	5%	4%	6%	3%	3%	5%	6%	5%
1 - Strongly disagree (1)	370	67	21	38	116	90	38	91	63	84	102
	18%	24%	9%	29%	15%	19%	28%	16%	18%	18%	21%
		BD		BDE		B	BDE				
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	4.8	5.9	4.6	5.7	5.3	4.8	5.6	5.6	5.4	5.1
			ACF		ACEF	C					
Std. Dev.	3.08	3.21	2.81	3.18	3.02	3.05	3.21	3.06	3.21	2.99	3.08
Std. Err.	0.07	0.19	0.19	0.28	0.11	0.14	0.28	0.13	0.17	0.14	0.14
Median	5	5	6	4	6	5	5	5	6	5	5

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	616	82	84	36	242	133	39	201	122	126	134
	31%	30%	37%	27%	32%	28%	29%	35%	35%	27%	28%
								IJ	I		
10 - Strongly agree (10)	426	64	50	21	171	94	27	146	81	88	89
	21%	23%	22%	16%	22%	20%	20%	26%	23%	19%	19%
								IJ			
9	68	11	12	5	27	8	4	25	14	11	16
	3%	4%	5%	4%	4%	2%	3%	4%	4%	2%	3%
			E								
8	122	7	22	9	44	31	8	31	28	27	29
	6%	3%	10%	7%	6%	7%	6%	5%	8%	6%	6%
			A								
7	185	23	15	8	78	51	10	46	31	45	59
	9%	8%	7%	6%	10%	11%	7%	8%	9%	10%	12%
6	190	22	26	10	75	43	14	61	31	47	41
	9%	8%	12%	8%	10%	9%	10%	11%	9%	10%	9%
5	289	32	36	21	112	69	19	89	47	69	61
	14%	12%	16%	16%	15%	15%	14%	16%	13%	15%	13%
4	152	19	25	9	54	38	7	52	20	37	29
	8%	7%	11%	7%	7%	8%	5%	9%	6%	8%	6%
Bottom 3 Box (Net)	571	94	38	47	207	138	48	118	97	150	151
	29%	34%	17%	36%	27%	29%	35%	21%	28%	32%	32%
		B		BD	B	B	BD			G	G
3	118	25	7	7	45	27	7	20	19	29	30
	6%	9%	3%	5%	6%	6%	5%	3%	6%	6%	6%
2	82	14	10	9	30	14	5	11	20	31	15
	4%	5%	4%	7%	4%	3%	4%	2%	6%	7%	3%
				E					G	GJ	
1 - Strongly disagree (1)	372	55	21	30	133	97	36	87	58	89	106
	19%	20%	9%	23%	17%	21%	26%	15%	17%	19%	22%
		B		B	B	B	BD				G
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.4	6.2	5.1	5.7	5.5	5.2	6.1	5.8	5.3	5.4
			CEF		C			IJ			
Std. Dev.	3.19	3.34	2.91	3.22	3.17	3.17	3.34	3.13	3.22	3.14	3.22
Std. Err.	0.07	0.2	0.19	0.28	0.11	0.15	0.29	0.13	0.17	0.14	0.15
Median	5	5	6	5	6	5	5	6	6	5	5

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	714	77	92	42	297	157	49	216	128	177	151
	36%	28%	41%	32%	39%	33%	36%	38%	37%	37%	32%
			A		A						
10 - Strongly agree (10)	408	55	40	23	169	94	27	154	70	80	76
	20%	20%	18%	18%	22%	20%	20%	27%	20%	17%	16%
								IJ			
9	96	1	20	3	51	13	8	21	22	31	20
	5%	*	9%	2%	7%	3%	6%	4%	6%	7%	4%
			ACE		ACE		A				
8	210	21	32	16	77	50	13	41	36	66	55
	10%	8%	14%	12%	10%	11%	10%	7%	10%	14%	12%
										G	
7	249	36	34	10	105	53	11	61	36	67	64
	12%	13%	15%	7%	14%	11%	8%	11%	10%	14%	13%
			C		C						
6	210	23	20	17	93	42	14	57	35	42	56
	10%	8%	9%	13%	12%	9%	10%	10%	10%	9%	12%
5	297	50	35	14	98	77	24	86	51	70	69
	15%	18%	16%	11%	13%	16%	18%	15%	15%	15%	15%
4	130	20	14	11	45	32	7	35	24	26	38
	6%	7%	6%	8%	6%	7%	5%	6%	7%	5%	8%
Bottom 3 Box (Net)	404	67	28	36	132	110	31	112	75	92	98
	20%	24%	13%	28%	17%	23%	23%	20%	21%	19%	21%
		B		BD		BD	B				
3	129	15	12	10	43	43	7	39	16	36	28
	6%	5%	5%	7%	6%	9%	5%	7%	5%	8%	6%
2	61	7	5	8	17	20	4	18	17	9	15
	3%	3%	2%	6%	2%	4%	3%	3%	5%	2%	3%
				D							
1 - Strongly disagree (1)	214	45	12	18	72	47	20	55	42	46	56
	11%	16%	5%	14%	9%	10%	15%	10%	12%	10%	12%
		BD		B			B				
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.2	5.7	6.6	5.7	6.4	6	6	6.4	6.1	6.2	5.9
			ACEF		ACE						
Std. Dev.	2.89	3.02	2.56	3.03	2.83	2.9	3.05	2.99	2.99	2.78	2.82
Std. Err.	0.06	0.18	0.17	0.27	0.1	0.13	0.26	0.13	0.16	0.13	0.13
Median	6	5.2	7	6	7	6	6	6	6	7	6

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	487	48	61	19	211	123	25	161	85	110	100
	24%	18%	27%	14%	27%	26%	18%	28%	24%	23%	21%
			C		ACF	C		J			
10 - Strongly agree (10)	281	23	35	12	125	73	14	106	56	61	44
	14%	9%	16%	9%	16%	15%	10%	19%	16%	13%	9%
					AC			J	J		
9	58	1	12	3	27	12	3	16	8	16	12
	3%	1%	6%	2%	3%	3%	2%	3%	2%	3%	2%
			A								
8	148	23	13	4	60	38	8	38	20	33	45
	7%	9%	6%	3%	8%	8%	6%	7%	6%	7%	9%
7	160	10	17	8	64	49	12	30	28	36	54
	8%	3%	8%	6%	8%	10%	9%	5%	8%	7%	11%
						A					G
6	168	19	17	9	80	35	8	49	25	45	37
	8%	7%	8%	7%	10%	7%	6%	9%	7%	10%	8%
5	337	49	39	17	126	84	22	114	41	76	77
	17%	18%	17%	13%	16%	18%	16%	20%	12%	16%	16%
								H			
4	147	27	19	10	53	31	7	39	22	40	37
	7%	10%	8%	8%	7%	6%	5%	7%	6%	8%	8%
Bottom 3 Box (Net)	704	120	72	67	233	150	63	173	147	166	171
	35%	44%	32%	51%	30%	32%	46%	30%	42%	35%	36%
		DE		BDE			BDE		G		
3	150	16	29	12	45	41	7	30	30	38	46
	7%	6%	13%	9%	6%	9%	5%	5%	9%	8%	10%
			ADF								G
2	104	25	6	9	28	26	10	21	24	28	27
	5%	9%	3%	7%	4%	5%	7%	4%	7%	6%	6%
		BD									
1 - Strongly disagree (1)	450	79	37	45	160	83	46	122	94	100	98
	22%	29%	17%	35%	21%	18%	34%	21%	27%	21%	21%
		BE		BDE			BDE				
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	4.2	5.3	4	5.3	5.3	4.3	5.3	4.8	5	4.9
			ACF		ACF	ACF					
Std. Dev.	3.08	2.89	3.02	2.97	3.1	3.03	3.11	3.17	3.26	3.02	2.89
Std. Err.	0.07	0.18	0.2	0.26	0.11	0.14	0.27	0.13	0.17	0.14	0.13
Median	5	4	5	3	5	5	4	5	5	5	5

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	583	95	69	50	224	105	41	141	99	146	151
	29%	35%	31%	38%	29%	22%	30%	25%	29%	31%	32%
		E		DE	E						G
10 - Strongly agree (10)	351	56	40	37	131	56	31	88	65	84	89
	18%	21%	18%	29%	17%	12%	23%	16%	19%	18%	19%
		E		BDE	E		E				
9	67	10	9	3	19	23	3	17	7	15	20
	3%	4%	4%	3%	2%	5%	2%	3%	2%	3%	4%
8	165	28	19	9	74	27	8	35	27	46	42
	8%	10%	9%	7%	10%	6%	6%	6%	8%	10%	9%
7	162	23	27	10	47	47	8	32	24	40	61
	8%	9%	12%	8%	6%	10%	6%	6%	7%	9%	13%
			D			D					GH
6	178	21	19	5	71	58	4	48	38	48	36
	9%	8%	9%	4%	9%	12%	3%	8%	11%	10%	8%
			F		CF	CF					
5	300	39	33	17	124	64	23	92	49	62	71
	15%	14%	15%	13%	16%	14%	17%	16%	14%	13%	15%
4	144	19	19	7	50	41	7	39	20	37	37
	7%	7%	9%	6%	7%	9%	5%	7%	6%	8%	8%
Bottom 3 Box (Net)	635	76	57	41	253	155	53	216	118	141	119
	32%	28%	25%	32%	33%	33%	39%	38%	34%	30%	25%
							B	IJ	J		
3	154	9	17	9	68	41	10	44	23	44	36
	8%	3%	8%	7%	9%	9%	7%	8%	6%	9%	8%
					A						
2	81	7	5	6	32	22	10	21	21	14	19
	4%	2%	2%	4%	4%	5%	7%	4%	6%	3%	4%
1 - Strongly disagree (1)	399	60	34	26	153	92	34	151	74	83	63
	20%	22%	15%	20%	20%	20%	25%	27%	21%	18%	13%
							B	IJ	J		
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	5.7	5.7	5.8	5.3	5.1	5.1	4.9	5.3	5.5	5.8
			E	E						G	GH
Std. Dev.	3.14	3.27	3	3.47	3.12	2.96	3.42	3.2	3.21	3.09	3
Std. Err.	0.07	0.2	0.2	0.3	0.11	0.14	0.29	0.13	0.17	0.14	0.14
Median	5	6	6	5.3	5	5	5	5	5	5	6

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 3 Box (Net)	601	97	64	56	208	124	52	149	96	140	175
	30%	36%	29%	43%	27%	26%	38%	26%	27%	30%	37%
				BDE			DE				GHI
10 - Strongly agree (10)	374	58	39	39	129	68	40	86	63	80	120
	19%	21%	18%	30%	17%	14%	29%	15%	18%	17%	25%
				BDE			BDE				GI
9	76	17	4	5	25	20	4	30	11	14	14
	4%	6%	2%	4%	3%	4%	3%	5%	3%	3%	3%
8	152	23	20	12	53	35	8	33	21	46	42
	8%	8%	9%	9%	7%	8%	6%	6%	6%	10%	9%
7	201	26	30	10	71	53	12	34	36	60	56
	10%	10%	13%	8%	9%	11%	9%	6%	10%	13%	12%
										G	G
6	181	16	25	8	87	42	3	37	39	48	47
	9%	6%	11%	6%	11%	9%	2%	7%	11%	10%	10%
			F		F	F					
5	311	46	32	16	123	66	28	100	42	82	62
	16%	17%	14%	12%	16%	14%	21%	18%	12%	17%	13%
							C				
4	154	16	23	9	59	41	7	47	27	39	36
	8%	6%	10%	7%	8%	9%	5%	8%	8%	8%	8%
Bottom 3 Box (Net)	556	72	50	31	222	146	35	200	110	105	99
	28%	26%	22%	24%	29%	31%	25%	35%	31%	22%	21%
								IJ	IJ		
3	126	10	11	7	56	37	5	45	25	31	17
	6%	4%	5%	5%	7%	8%	4%	8%	7%	7%	4%
								J			
2	59	10	8	2	18	16	5	24	17	10	5
	3%	4%	4%	1%	2%	3%	4%	4%	5%	2%	1%
								J	J		
1 - Strongly disagree (1)	371	52	32	22	148	93	24	131	68	64	77
	19%	19%	14%	17%	19%	20%	18%	23%	19%	13%	16%
								IJ			
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.8	5.7	6.3	5.4	5.3	6	5	5.4	5.8	6.2
				DE			DE			G	GH
Std. Dev.	3.11	3.23	2.92	3.32	3.06	3.05	3.33	3.15	3.15	2.87	3.12
Std. Err.	0.07	0.2	0.19	0.29	0.11	0.14	0.29	0.13	0.17	0.13	0.14
Median	5	6	6	7	5	5	5	5	5	6	6

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
I am concerned about the impact of rising interest rates on my financial situation	714	77	92	42	297	157	49	216	128	177	151
	36%	28%	41%	32%	39%	33%	36%	38%	37%	37%	32%
			A		A						
I regret the amount of debt that I've taken on in my life	616	82	84	36	242	133	39	201	122	126	134
	31%	30%	37%	27%	32%	28%	29%	35%	35%	27%	28%
								IJ	I		
I will be able to cover all living and family expenses in the next 12 months without going into further debt	601	97	64	56	208	124	52	149	96	140	175
	30%	36%	29%	43%	27%	26%	38%	26%	27%	30%	37%
				BDE			DE				GHI
I am confident I won't have any debt in retirement	583	95	69	50	224	105	41	141	99	146	151
	29%	35%	31%	38%	29%	22%	30%	25%	29%	31%	32%
		E		DE	E						G
I am concerned about my current level of debt	544	63	69	29	235	116	33	159	111	128	117
	27%	23%	31%	22%	30%	25%	24%	28%	32%	27%	25%
					C						
I am worried that me or someone in my household could lose their job	487	48	61	19	211	123	25	161	85	110	100
	24%	18%	27%	14%	27%	26%	18%	28%	24%	23%	21%
			C		ACF	C		J			

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
I am worried that me or someone in my household could lose their job	704	120	72	67	233	150	63	173	147	166	171
	35%	44%	32%	51%	30%	32%	46%	30%	42%	35%	36%
		DE		BDE			BDE		G		
I am confident I won't have any debt in retirement	635	76	57	41	253	155	53	216	118	141	119
	32%	28%	25%	32%	33%	33%	39%	38%	34%	30%	25%
							B	IJ	J		
I am concerned about my current level of debt	605	113	47	54	196	141	55	162	99	139	156
	30%	41%	21%	41%	25%	30%	40%	29%	28%	29%	33%
		BDE		BDE			BDE				
I regret the amount of debt that I've taken on in my life	571	94	38	47	207	138	48	118	97	150	151
	29%	34%	17%	36%	27%	29%	35%	21%	28%	32%	32%
		B		BD	B	B	BD			G	G
I will be able to cover all living and family expenses in the next 12 months without going into further debt	556	72	50	31	222	146	35	200	110	105	99
	28%	26%	22%	24%	29%	31%	25%	35%	31%	22%	21%
								IJ	IJ		
I am concerned about the impact of rising interest rates on my financial situation	404	67	28	36	132	110	31	112	75	92	98
	20%	24%	13%	28%	17%	23%	23%	20%	21%	19%	21%
		B		BD		BD	B				

Statistics:
Overlap formula 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 5 Box (6-10) Summary

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
I am concerned about the impact of rising interest rates on my financial situation	1172	136	147	69	495	252	74	335	199	286	271
	59%	50%	65%	53%	64%	54%	54%	59%	57%	60%	57%
			ACE		ACEF						
I regret the amount of debt that I've taken on in my life	991	127	125	54	396	227	62	308	184	218	234
	49%	47%	56%	41%	52%	48%	46%	54%	53%	46%	49%
			C		C			I			
I will be able to cover all living and family expenses in the next 12 months without going into further debt	983	139	119	75	365	218	67	220	170	248	279
	49%	51%	53%	57%	48%	46%	49%	39%	49%	52%	59%
				DE					G	G	GH
I am concerned about my current level of debt	937	103	118	50	401	209	56	274	175	230	211
	47%	38%	52%	39%	52%	44%	41%	48%	50%	48%	44%
			AC		ACEF						
I am confident I won't have any debt in retirement	924	139	115	65	341	211	53	220	161	234	248
	46%	51%	51%	50%	44%	45%	39%	39%	46%	49%	52%
			F							G	G
I am worried that me or someone in my household could lose their job	815	77	95	36	356	207	45	241	138	191	191
	41%	28%	42%	28%	46%	44%	33%	42%	40%	40%	40%
			AC		ACF	ACF					

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 2 Box (Net)	920	92	115	41	417	203	53	321	162	217	167
	46%	34%	51%	32%	54%	43%	39%	57%	46%	46%	35%
			ACF		ACEF	C		HIJ	J	J	
Strongly agree	332	32	38	20	155	72	16	123	73	80	41
	17%	12%	17%	15%	20%	15%	12%	22%	21%	17%	9%
					AF			J	J	J	
Somewhat agree	588	60	77	22	261	131	36	199	89	137	125
	29%	22%	34%	17%	34%	28%	27%	35%	26%	29%	26%
			AC		AC	C	C	HJ			
Bottom 2 Box (Net)	1083	181	110	89	353	268	84	246	187	257	309
	54%	66%	49%	68%	46%	57%	61%	43%	54%	54%	65%
		BD		BDE		D	BD		G	G	GHI
Somewhat disagree	557	77	65	42	176	163	35	141	94	139	136
	28%	28%	29%	32%	23%	35%	25%	25%	27%	29%	29%
				D		DF					
Strongly disagree	526	104	44	47	176	105	49	105	93	118	172
	26%	38%	20%	36%	23%	22%	36%	19%	27%	25%	36%
		BDE		BDE			BDE		G		GHI
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 2 Box (Net)	1559	194	183	94	601	386	101	428	261	376	388
	78%	71%	82%	72%	78%	82%	74%	75%	75%	79%	82%
						AC					
Strongly agree	588	80	64	42	239	124	40	144	109	126	175
	29%	29%	28%	32%	31%	26%	29%	25%	31%	27%	37%
											GI
Somewhat agree	971	114	120	52	362	262	62	284	152	250	213
	49%	42%	53%	40%	47%	56%	45%	50%	44%	53%	45%
			C			ACDF				HJ	
Bottom 2 Box (Net)	444	78	41	36	169	85	35	140	87	98	87
	22%	29%	18%	28%	22%	18%	26%	25%	25%	21%	18%
		E		E							
Somewhat disagree	311	46	32	28	124	55	26	89	71	70	56
	16%	17%	14%	21%	16%	12%	19%	16%	20%	15%	12%
				E			E		J		
Strongly disagree	132	31	9	9	45	29	9	51	16	28	31
	7%	12%	4%	7%	6%	6%	7%	9%	5%	6%	7%
		BD									
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 2 Box (Net)	1151	121	122	61	483	296	68	357	206	274	232
	57%	44%	54%	47%	63%	63%	50%	63%	59%	58%	49%
					ACF	ACF		J	J	J	
Strongly agree	427	44	41	22	207	95	18	143	90	93	73
	21%	16%	18%	17%	27%	20%	13%	25%	26%	20%	15%
					ABCEF			J	J		
Somewhat agree	724	76	81	39	277	201	50	213	116	181	159
	36%	28%	36%	30%	36%	43%	37%	38%	33%	38%	33%
						AC					
Bottom 2 Box (Net)	852	152	103	69	286	174	68	211	142	200	243
	43%	56%	46%	53%	37%	37%	50%	37%	41%	42%	51%
		DE		DE			DE				GHI
Somewhat disagree	484	79	72	37	162	102	33	122	80	118	132
	24%	29%	32%	29%	21%	22%	24%	21%	23%	25%	28%
			DE	D							
Strongly disagree	368	72	31	32	124	73	36	89	63	82	112
	18%	27%	14%	24%	16%	15%	26%	16%	18%	17%	24%
		BDE		BDE			BDE				GI
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula 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_7. To what extent do you agree or disagree with the following: - Even if interest rates decline, I'm concerned about my ability to repay my debts

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 2 Box (Net)	993	114	128	47	439	206	59	326	193	231	182
	50%	42%	57%	36%	57%	44%	43%	57%	55%	49%	38%
			ACEF		ACEF			IJ	J	J	
Strongly agree	318	55	42	16	143	50	12	115	75	66	44
	16%	20%	19%	12%	19%	11%	9%	20%	21%	14%	9%
		EF	EF		EF			IJ	IJ		
Somewhat agree	675	59	86	31	296	156	47	211	118	165	138
	34%	22%	38%	24%	38%	33%	35%	37%	34%	35%	29%
			AC		AC	AC	AC	J			
Bottom 2 Box (Net)	1010	158	97	83	330	264	77	242	156	242	293
	50%	58%	43%	64%	43%	56%	57%	43%	45%	51%	62%
		BD		BD		BD	BD			G	GHI
Somewhat disagree	582	80	65	46	189	167	34	145	93	138	160
	29%	30%	29%	35%	25%	35%	25%	26%	27%	29%	34%
				D		DF					G
Strongly disagree	428	78	31	38	141	98	43	97	63	105	133
	21%	29%	14%	29%	18%	21%	31%	17%	18%	22%	28%
		BD		BD			BDE				GH
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula 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_8. To what extent do you agree or disagree with the following: - High interest rates have had a negative impact on my household’s finances

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 2 Box (Net)	1307	161	154	72	539	308	73	377	236	307	302
	65%	59%	69%	55%	70%	65%	54%	66%	68%	65%	64%
			CF		ACF	CF					
Strongly agree	537	67	69	32	242	101	26	189	94	108	118
	27%	25%	31%	25%	31%	21%	19%	33%	27%	23%	25%
			EF		EF			IJ			
Somewhat agree	770	93	86	40	297	207	48	187	142	199	184
	38%	34%	38%	31%	39%	44%	35%	33%	41%	42%	39%
						C				G	
Bottom 2 Box (Net)	696	112	70	58	230	163	63	191	113	167	173
	35%	41%	31%	45%	30%	35%	46%	34%	32%	35%	36%
		D		BDE			BDE				
Somewhat disagree	419	66	53	32	137	97	33	128	67	102	89
	21%	24%	24%	25%	18%	21%	24%	22%	19%	21%	19%
Strongly disagree	277	45	17	26	93	66	30	63	46	65	84
	14%	17%	8%	20%	12%	14%	22%	11%	13%	14%	18%
		B		BD			BDE				G
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula 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_9. To what extent do you agree or disagree with the following: - I desperately need interest rates to go down

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
Top 2 Box (Net)	1341	161	150	75	534	335	86	417	248	297	282
	67%	59%	67%	58%	69%	71%	63%	74%	71%	63%	59%
					AC	AC		IJ	J		
Strongly agree	582	65	64	35	259	119	40	194	122	127	104
	29%	24%	29%	27%	34%	25%	29%	34%	35%	27%	22%
					AE			IJ	IJ		
Somewhat agree	759	96	86	40	275	216	46	223	125	170	179
	38%	35%	38%	31%	36%	46%	34%	39%	36%	36%	38%
						CDF					
Bottom 2 Box (Net)	662	112	74	55	235	136	50	150	101	177	193
	33%	41%	33%	42%	31%	29%	37%	26%	29%	37%	41%
		DE		DE						G	GH
Somewhat disagree	393	59	52	32	157	68	24	99	53	109	106
	20%	22%	23%	24%	20%	14%	18%	17%	15%	23%	22%
			E	E	E					H	H
Strongly disagree	270	53	22	24	78	67	26	51	48	68	87
	13%	19%	10%	18%	10%	14%	19%	9%	14%	14%	18%
		BD		BD			BD			G	G
Sigma	2003	272	224	130	769	471	136	567	349	474	475
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula 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

		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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
I have a solid understanding of how interest rate increases impact my financial situation	1559	194	183	94	601	386	101	428	261	376	388
	78%	71%	82%	72%	78%	82%	74%	75%	75%	79%	82%
						AC					
I desperately need interest rates to go down	1341	161	150	75	534	335	86	417	248	297	282
	67%	59%	67%	58%	69%	71%	63%	74%	71%	63%	59%
					AC	AC		IJ	J		
High interest rates have had a negative impact on my household’s finances	1307	161	154	72	539	308	73	377	236	307	302
	65%	59%	69%	55%	70%	65%	54%	66%	68%	65%	64%
			CF		ACF	CF					
If interest rates go up much more, I’m afraid that I will be in financial trouble	1151	121	122	61	483	296	68	357	206	274	232
	57%	44%	54%	47%	63%	63%	50%	63%	59%	58%	49%
					ACF	ACF		J	J	J	
Even if interest rates decline, I’m concerned about my ability to repay my debts	993	114	128	47	439	206	59	326	193	231	182
	50%	42%	57%	36%	57%	44%	43%	57%	55%	49%	38%
			ACEF		ACEF			IJ	J	J	
I am concerned that rising interest rates could move me towards bankruptcy	920	92	115	41	417	203	53	321	162	217	167
	46%	34%	51%	32%	54%	43%	39%	57%	46%	46%	35%
			ACF		ACEF	C		HIJ	J	J	

Statistics:
Overlap formula 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
Base: All Respondents (unwtd)	**2003**	**157**	**202**	**218**	**772**	**426**	**228**	**441**	**298**	**520**	**584**
Base: All Respondents (wtd)	**2003**	**272**	**224**	**130**	**769**	**471**	**136**	**567**	**349**	**474**	**475**
I am concerned that rising interest rates could move me towards bankruptcy	1083	181	110	89	353	268	84	246	187	257	309
	54%	66%	49%	68%	46%	57%	61%	43%	54%	54%	65%
		BD		BDE		D	BD		G	G	GHI
Even if interest rates decline, I'm concerned about my ability to repay my debts	1010	158	97	83	330	264	77	242	156	242	293
	50%	58%	43%	64%	43%	56%	57%	43%	45%	51%	62%
		BD		BD		BD	BD			G	GHI
If interest rates go up much more, I'm afraid that I will be in financial trouble	852	152	103	69	286	174	68	211	142	200	243
	43%	56%	46%	53%	37%	37%	50%	37%	41%	42%	51%
		DE		DE			DE				GHI
High interest rates have had a negative impact on my household's finances	696	112	70	58	230	163	63	191	113	167	173
	35%	41%	31%	45%	30%	35%	46%	34%	32%	35%	36%
		D		BDE			BDE				
I desperately need interest rates to go down	662	112	74	55	235	136	50	150	101	177	193
	33%	41%	33%	42%	31%	29%	37%	26%	29%	37%	41%
		DE		DE						G	GH
I have a solid understanding of how interest rate increases impact my financial situation	444	78	41	36	169	85	35	140	87	98	87
	22%	29%	18%	28%	22%	18%	26%	25%	25%	21%	18%
		E		E							

Statistics:
Overlap formula 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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