GRID_Qwave31_1_1. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I don't know how to get out of debt or where to turn for help

		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)	730	98	89	31	311	161	40	258	139	164	128
	36%	36%	40%	24%	40%	34%	29%	45%	40%	35%	27%
		C	C		CF	C		IJ	J	J	
Strongly agree	238	42	18	10	111	49	9	89	50	39	47
	12%	15%	8%	8%	14%	10%	6%	16%	14%	8%	10%
		F			BCF			IJ	I		
Somewhat agree	492	57	70	22	200	113	31	169	89	125	81
	25%	21%	31%	17%	26%	24%	23%	30%	26%	26%	17%
			C		C			J	J	J	
Bottom 2 Box (Net)	1273	174	136	99	458	310	97	309	209	310	347
	64%	64%	60%	76%	60%	66%	71%	55%	60%	65%	73%
				ABDE			D			G	GHI
Somewhat disagree	643	66	81	40	238	177	41	172	111	160	152
	32%	24%	36%	31%	31%	38%	30%	30%	32%	34%	32%
			A			A					
Strongly disagree	629	108	55	59	219	133	56	137	98	150	195
	31%	40%	24%	45%	28%	28%	41%	24%	28%	32%	41%
		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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GRID_Qwave31_1_2. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I have difficulty trusting professional companies to help me get out 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 2 Box (Net)	1056	125	130	57	437	245	62	337	196	242	218
	53%	46%	58%	44%	57%	52%	45%	59%	56%	51%	46%
			CF		ACF			IJ	J		
Strongly agree	325	48	36	19	139	67	16	101	58	71	79
	16%	18%	16%	15%	18%	14%	11%	18%	17%	15%	17%
Somewhat agree	731	76	94	38	298	179	46	236	138	171	139
	36%	28%	42%	29%	39%	38%	34%	42%	39%	36%	29%
			AC		AC			J	J		
Bottom 2 Box (Net)	947	148	94	73	332	225	74	230	153	231	258
	47%	54%	42%	56%	43%	48%	55%	41%	44%	49%	54%
		D		BD			BD			G	GH
Somewhat disagree	525	74	58	44	181	135	32	130	102	131	117
	26%	27%	26%	34%	23%	29%	23%	23%	29%	28%	25%
				DF							
Strongly disagree	423	73	36	29	152	90	43	101	51	100	141
	21%	27%	16%	22%	20%	19%	31%	18%	15%	21%	30%
		B					BDE				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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GRID_Qwave31_1_3. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - The stigma of bankruptcy prevents me from seeking help with my 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 2 Box (Net)	803	105	101	36	336	185	40	277	144	179	161
	40%	39%	45%	28%	44%	39%	30%	49%	41%	38%	34%
			CF		CF	CF		IJ			
Strongly agree	259	42	30	10	127	42	9	88	56	38	63
	13%	15%	13%	7%	16%	9%	6%	16%	16%	8%	13%
		F			CEF			I	I		I
Somewhat agree	544	63	71	26	209	143	32	188	89	140	98
	27%	23%	32%	20%	27%	30%	23%	33%	25%	30%	21%
			C			C		J		J	
Bottom 2 Box (Net)	1200	167	123	94	433	286	96	291	205	295	315
	60%	61%	55%	72%	56%	61%	70%	51%	59%	62%	66%
				BDE			BDE			G	G
Somewhat disagree	566	58	63	35	217	151	42	146	93	146	136
	28%	21%	28%	27%	28%	32%	31%	26%	27%	31%	29%
						A					
Strongly disagree	634	109	61	60	216	135	54	145	111	149	179
	32%	40%	27%	46%	28%	29%	40%	25%	32%	32%	38%
		BDE		BDE			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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GRID_Qwave31_1_4. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I would be embarrassed to seek help if my financial situation was bad enough to consider 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)	952	127	123	56	398	191	57	312	166	233	192
	48%	46%	55%	43%	52%	41%	42%	55%	48%	49%	40%
			CEF		EF			J		J	
Strongly agree	354	61	33	22	158	62	19	115	70	67	79
	18%	22%	15%	17%	20%	13%	14%	20%	20%	14%	17%
		E			E			I			
Somewhat agree	598	66	91	35	240	129	37	197	96	167	113
	30%	24%	40%	27%	31%	27%	27%	35%	27%	35%	24%
			ACDEF					J		J	
Bottom 2 Box (Net)	1051	146	101	74	372	279	80	255	183	241	284
	52%	54%	45%	57%	48%	59%	58%	45%	52%	51%	60%
				B		BD	BD				GI
Somewhat disagree	526	55	53	35	181	168	35	135	82	120	139
	26%	20%	23%	27%	24%	36%	26%	24%	23%	25%	29%
						ABDF					
Strongly disagree	526	91	49	39	190	112	45	120	101	120	145
	26%	33%	22%	30%	25%	24%	33%	21%	29%	25%	30%
		B					BDE		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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GRID_Qwave31_1_5. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I am concerned about the impact of bankruptcy on my credit score.

		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)	1087	126	127	61	453	258	62	338	182	264	242
	54%	46%	57%	47%	59%	55%	45%	60%	52%	56%	51%
					ACF			J			
Strongly agree	439	58	45	29	200	90	18	137	80	90	106
	22%	21%	20%	22%	26%	19%	13%	24%	23%	19%	22%
				F	EF						
Somewhat agree	648	68	83	32	253	168	44	201	102	174	136
	32%	25%	37%	25%	33%	36%	32%	36%	29%	37%	29%
			AC			AC				J	
Bottom 2 Box (Net)	916	147	97	69	316	213	74	229	167	209	233
	46%	54%	43%	53%	41%	45%	55%	40%	48%	44%	49%
		D		D			D				G
Somewhat disagree	434	64	58	25	153	109	25	117	83	101	97
	22%	24%	26%	19%	20%	23%	18%	21%	24%	21%	20%
Strongly disagree	481	82	39	44	163	104	49	112	84	108	137
	24%	30%	17%	34%	21%	22%	36%	20%	24%	23%	29%
		BD		BDE			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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GRID_Qwave31_1_6. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I feel overwhelmed by the idea of seeking help for my 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 2 Box (Net)	900	94	117	36	403	203	47	300	160	201	188
	45%	35%	52%	28%	52%	43%	34%	53%	46%	42%	40%
			ACF		ACEF	C		IJ			
Strongly agree	293	49	30	10	143	46	14	103	59	55	62
	15%	18%	13%	8%	19%	10%	10%	18%	17%	12%	13%
		CE			CEF			I			
Somewhat agree	607	45	86	26	261	157	33	197	101	146	126
	30%	16%	39%	20%	34%	33%	24%	35%	29%	31%	27%
			ACF		ACF	ACF		J			
Bottom 2 Box (Net)	1103	178	108	94	366	268	89	268	188	273	287
	55%	65%	48%	72%	48%	57%	66%	47%	54%	58%	60%
		BD		BDE		D	BD			G	G
Somewhat disagree	545	68	54	46	186	154	37	156	91	134	122
	27%	25%	24%	35%	24%	33%	27%	27%	26%	28%	26%
				BD		D					
Strongly disagree	558	110	54	49	180	113	52	112	98	139	165
	28%	40%	24%	37%	23%	24%	38%	20%	28%	29%	35%
		BDE		BDE			BDE		G	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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GRID_Qwave31_1_7. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I'm fearful of debt-relief scams

		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)	1259	138	150	75	522	299	75	377	223	285	286
	63%	51%	67%	58%	68%	64%	55%	66%	64%	60%	60%
			AF		ACF	A					
Strongly agree	462	58	46	29	213	90	25	154	88	91	98
	23%	21%	21%	23%	28%	19%	19%	27%	25%	19%	21%
					EF			IJ			
Somewhat agree	798	80	104	46	310	209	50	223	136	193	189
	40%	29%	46%	35%	40%	44%	37%	39%	39%	41%	40%
			A		A	A					
Bottom 2 Box (Net)	744	134	74	55	247	172	61	190	125	189	189
	37%	49%	33%	42%	32%	36%	45%	34%	36%	40%	40%
		BDE		D			BD				
Somewhat disagree	383	56	47	32	122	100	26	116	65	99	72
	19%	21%	21%	24%	16%	21%	19%	20%	19%	21%	15%
				D							
Strongly disagree	361	78	27	23	124	72	35	74	60	90	117
	18%	29%	12%	18%	16%	15%	26%	13%	17%	19%	25%
		BDE					BDE			G	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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GRID_Qwave31_1_8. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I'm afraid that seeking debt relief could lead to me losing my home

		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)	706	86	100	32	294	151	44	228	138	176	136
	35%	32%	45%	24%	38%	32%	32%	40%	40%	37%	29%
			ACEF		C			J	J	J	
Strongly agree	213	38	22	12	96	35	11	55	56	48	43
	11%	14%	10%	9%	12%	7%	8%	10%	16%	10%	9%
					E				GJ		
Somewhat agree	493	48	78	20	198	116	33	173	82	127	93
	25%	18%	35%	15%	26%	25%	24%	30%	24%	27%	20%
			ACDE		C	C	C	J		J	
Bottom 2 Box (Net)	1297	186	124	99	475	320	92	339	211	298	339
	65%	68%	55%	76%	62%	68%	68%	60%	60%	63%	71%
		B		BD		B	B				GHI
Somewhat disagree	633	70	63	41	250	173	37	193	92	146	148
	32%	26%	28%	31%	33%	37%	27%	34%	26%	31%	31%
						AF					
Strongly disagree	663	116	61	58	225	147	56	147	119	152	192
	33%	43%	27%	44%	29%	31%	41%	26%	34%	32%	40%
		BDE		BDE			BDE		G		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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GRID_Qwave31_1_9. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I'm too embarrassed or ashamed to talk to anyone about my 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 2 Box (Net)	835	100	99	42	353	196	44	283	151	186	172
	42%	37%	44%	32%	46%	42%	33%	50%	43%	39%	36%
			CF		CF			IJ			
Strongly agree	275	38	21	15	129	56	16	99	60	49	49
	14%	14%	9%	11%	17%	12%	12%	17%	17%	10%	10%
					B			IJ	IJ		
Somewhat agree	561	62	78	27	224	140	29	184	90	137	123
	28%	23%	35%	21%	29%	30%	21%	32%	26%	29%	26%
			ACF								
Bottom 2 Box (Net)	1168	172	125	88	416	275	92	284	198	288	303
	58%	63%	56%	68%	54%	58%	67%	50%	57%	61%	64%
				BD			BD			G	G
Somewhat disagree	588	73	65	37	214	160	40	163	92	147	134
	29%	27%	29%	28%	28%	34%	29%	29%	26%	31%	28%
Strongly disagree	580	100	60	51	202	115	52	121	106	141	169
	29%	37%	27%	40%	26%	24%	38%	21%	30%	30%	36%
		DE		BDE			BDE		G	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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GRID_Qwave31_1_10. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I'm too busy with daily life to deal with my 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 2 Box (Net)	742	79	95	31	333	171	33	252	127	168	151
	37%	29%	42%	23%	43%	36%	25%	44%	36%	35%	32%
			ACF		ACF	CF		IJ			
Strongly agree	203	31	25	4	92	46	5	73	39	38	38
	10%	11%	11%	3%	12%	10%	4%	13%	11%	8%	8%
		CF	CF		CF	CF		J			
Somewhat agree	539	48	71	27	242	124	28	179	88	130	114
	27%	18%	32%	20%	31%	26%	21%	32%	25%	27%	24%
			ACF		ACF			J			
Bottom 2 Box (Net)	1261	193	129	100	436	300	103	316	221	306	324
	63%	71%	58%	77%	57%	64%	75%	56%	64%	65%	68%
		BD		BDE			BDE			G	G
Somewhat disagree	645	84	69	43	236	171	42	172	111	159	154
	32%	31%	31%	33%	31%	36%	31%	30%	32%	34%	32%
Strongly disagree	615	109	60	57	200	129	61	144	111	146	170
	31%	40%	27%	43%	26%	27%	45%	25%	32%	31%	36%
		BDE		BDE			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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GRID_Qwave31_1_11. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I don't believe my situation is serious enough to seek debt help

		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)	1331	199	159	92	484	303	94	344	231	337	316
	66%	73%	71%	71%	63%	64%	69%	61%	66%	71%	66%
		D								G	
Strongly agree	567	96	56	46	213	107	50	119	103	138	164
	28%	35%	25%	36%	28%	23%	36%	21%	30%	29%	35%
		E		BE			BDE		G	G	G
Somewhat agree	764	104	103	46	271	196	44	225	128	199	152
	38%	38%	46%	35%	35%	42%	33%	40%	37%	42%	32%
			DF					J		J	
Bottom 2 Box (Net)	672	73	66	38	285	168	42	223	117	137	160
	34%	27%	29%	29%	37%	36%	31%	39%	34%	29%	34%
					A			I			
Somewhat disagree	416	32	40	21	195	104	24	130	74	94	100
	21%	12%	18%	16%	25%	22%	18%	23%	21%	20%	21%
					AC	A					
Strongly disagree	256	41	26	17	90	64	18	93	43	43	59
	13%	15%	11%	13%	12%	14%	13%	16%	12%	9%	12%
								I			
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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GRID_Qwave31_1_12. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I will never be debt-free

		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)	888	105	109	44	362	211	58	291	167	196	179
	44%	38%	48%	34%	47%	45%	42%	51%	48%	41%	38%
			C		C	C		IJ	J		
Strongly agree	309	41	43	14	145	43	23	115	57	59	67
	15%	15%	19%	11%	19%	9%	17%	20%	16%	12%	14%
			E		CE		E	IJ			
Somewhat agree	579	63	66	29	217	168	35	177	109	137	112
	29%	23%	29%	23%	28%	36%	26%	31%	31%	29%	23%
						ACDF		J	J		
Bottom 2 Box (Net)	1115	168	116	86	407	259	78	276	182	278	297
	56%	62%	52%	66%	53%	55%	58%	49%	52%	59%	62%
				BDE						G	GH
Somewhat disagree	550	68	70	30	217	136	30	151	92	146	118
	27%	25%	31%	23%	28%	29%	22%	27%	26%	31%	25%
Strongly disagree	564	100	45	57	190	124	49	125	90	132	179
	28%	37%	20%	43%	25%	26%	36%	22%	26%	28%	38%
		BDE		BDE			BDE				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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GRID_Qwave31_1_13. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - There is no shame in seeking financial help with one’s 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 2 Box (Net)	1608	202	185	115	636	365	106	446	264	387	386
	80%	74%	82%	89%	83%	77%	78%	79%	76%	82%	81%
				AEF	A						
Strongly agree	756	111	76	65	315	128	61	212	122	178	195
	38%	41%	34%	50%	41%	27%	45%	37%	35%	37%	41%
		E		BDE	E		E				
Somewhat agree	852	91	108	50	321	237	45	235	142	210	191
	43%	33%	48%	39%	42%	50%	33%	41%	41%	44%	40%
			AF			ACDF					
Bottom 2 Box (Net)	395	70	40	15	133	106	30	121	84	86	90
	20%	26%	18%	11%	17%	23%	22%	21%	24%	18%	19%
		CD				C	C				
Somewhat disagree	281	57	24	11	93	77	19	88	60	65	58
	14%	21%	11%	8%	12%	16%	14%	16%	17%	14%	12%
		BCD				C					
Strongly disagree	114	14	15	4	40	29	11	33	24	22	31
	6%	5%	7%	3%	5%	6%	8%	6%	7%	5%	7%
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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GRID_Qwave31_1_14. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - I need help to get myself out 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 2 Box (Net)	869	104	115	38	380	177	55	317	167	189	155
	43%	38%	51%	29%	49%	38%	40%	56%	48%	40%	33%
			ACE		ACE		C	IJ	J	J	
Strongly agree	281	33	25	15	142	49	17	103	69	49	47
	14%	12%	11%	12%	18%	10%	13%	18%	20%	10%	10%
					BE			IJ	IJ		
Somewhat agree	588	71	90	23	239	128	38	214	98	140	108
	29%	26%	40%	17%	31%	27%	28%	38%	28%	30%	23%
			ACDEF		C	C	C	HIJ		J	
Bottom 2 Box (Net)	1134	168	109	92	389	294	81	251	182	285	321
	57%	62%	49%	71%	51%	62%	60%	44%	52%	60%	67%
		BD		BDF		BD				G	GHI
Somewhat disagree	534	64	57	36	192	157	29	137	84	139	124
	27%	23%	25%	28%	25%	33%	21%	24%	24%	29%	26%
						DF					
Strongly disagree	600	104	52	56	197	137	52	114	98	146	196
	30%	38%	23%	43%	26%	29%	38%	20%	28%	31%	41%
		BD		BDE			BDE		G	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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GRID_Qwave31_1. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - 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**
There is no shame in seeking financial help with one’s debt	1608	202	185	115	636	365	106	446	264	387	386
	80%	74%	82%	89%	83%	77%	78%	79%	76%	82%	81%
				AEF	A						
I don’t believe my situation is serious enough to seek debt help	1331	199	159	92	484	303	94	344	231	337	316
	66%	73%	71%	71%	63%	64%	69%	61%	66%	71%	66%
		D								G	
I’m fearful of debt-relief scams	1259	138	150	75	522	299	75	377	223	285	286
	63%	51%	67%	58%	68%	64%	55%	66%	64%	60%	60%
			AF		ACF	A					
I am concerned about the impact of bankruptcy on my credit score.	1087	126	127	61	453	258	62	338	182	264	242
	54%	46%	57%	47%	59%	55%	45%	60%	52%	56%	51%
					ACF			J			
I have difficulty trusting professional companies to help me get out of debt	1056	125	130	57	437	245	62	337	196	242	218
	53%	46%	58%	44%	57%	52%	45%	59%	56%	51%	46%
			CF		ACF			IJ	J		
I would be embarrassed to seek help if my financial situation was bad enough to consider bankruptcy	952	127	123	56	398	191	57	312	166	233	192
	48%	46%	55%	43%	52%	41%	42%	55%	48%	49%	40%
			CEF		EF			J		J	
I feel overwhelmed by the idea of seeking help for my debt.	900	94	117	36	403	203	47	300	160	201	188
	45%	35%	52%	28%	52%	43%	34%	53%	46%	42%	40%
			ACF		ACEF	C		IJ			
I will never be debt-free	888	105	109	44	362	211	58	291	167	196	179
	44%	38%	48%	34%	47%	45%	42%	51%	48%	41%	38%
			C		C	C		IJ	J		
I need help to get myself out of debt	869	104	115	38	380	177	55	317	167	189	155
	43%	38%	51%	29%	49%	38%	40%	56%	48%	40%	33%
			ACE		ACE		C	IJ	J	J	
I’m too embarrassed or ashamed to talk to anyone about my debt	835	100	99	42	353	196	44	283	151	186	172
	42%	37%	44%	32%	46%	42%	33%	50%	43%	39%	36%
			CF		CF			IJ			
The stigma of bankruptcy prevents me from seeking help with my debt	803	105	101	36	336	185	40	277	144	179	161
	40%	39%	45%	28%	44%	39%	30%	49%	41%	38%	34%
			CF		CF	CF		IJ			
I’m too busy with daily life to deal with my debt	742	79	95	31	333	171	33	252	127	168	151
	37%	29%	42%	23%	43%	36%	25%	44%	36%	35%	32%
			ACF		ACF	CF		IJ			
I don’t know how to get out of debt or where to turn for help	730	98	89	31	311	161	40	258	139	164	128
	36%	36%	40%	24%	40%	34%	29%	45%	40%	35%	27%
		C	C		CF	C		IJ	J	J	
I’m afraid that seeking debt relief could lead to me losing my home	706	86	100	32	294	151	44	228	138	176	136
	35%	32%	45%	24%	38%	32%	32%	40%	40%	37%	29%
			ACEF		C			J	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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GRID_Qwave31_1. To what extent do you agree or disagree with the following statements about bankruptcy or debt relief? - Bottom 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'm afraid that seeking debt relief could lead to me losing my home	1297	186	124	99	475	320	92	339	211	298	339
	65%	68%	55%	76%	62%	68%	68%	60%	60%	63%	71%
		B		BD		B	B				GHI
I don't know how to get out of debt or where to turn for help	1273	174	136	99	458	310	97	309	209	310	347
	64%	64%	60%	76%	60%	66%	71%	55%	60%	65%	73%
				ABDE			D			G	GHI
I'm too busy with daily life to deal with my debt	1261	193	129	100	436	300	103	316	221	306	324
	63%	71%	58%	77%	57%	64%	75%	56%	64%	65%	68%
		BD		BDE			BDE			G	G
The stigma of bankruptcy prevents me from seeking help with my debt	1200	167	123	94	433	286	96	291	205	295	315
	60%	61%	55%	72%	56%	61%	70%	51%	59%	62%	66%
				BDE			BDE			G	G
I'm too embarrassed or ashamed to talk to anyone about my debt	1168	172	125	88	416	275	92	284	198	288	303
	58%	63%	56%	68%	54%	58%	67%	50%	57%	61%	64%
				BD			BD			G	G
I need help to get myself out of debt	1134	168	109	92	389	294	81	251	182	285	321
	57%	62%	49%	71%	51%	62%	60%	44%	52%	60%	67%
		BD		BDF		BD				G	GHI
I will never be debt-free	1115	168	116	86	407	259	78	276	182	278	297
	56%	62%	52%	66%	53%	55%	58%	49%	52%	59%	62%
				BDE						G	GH
I feel overwhelmed by the idea of seeking help for my debt.	1103	178	108	94	366	268	89	268	188	273	287
	55%	65%	48%	72%	48%	57%	66%	47%	54%	58%	60%
		BD		BDE		D	BD			G	G
I would be embarrassed to seek help if my financial situation was bad enough to consider bankruptcy	1051	146	101	74	372	279	80	255	183	241	284
	52%	54%	45%	57%	48%	59%	58%	45%	52%	51%	60%
				B		BD	BD				GI
I have difficulty trusting professional companies to help me get out of debt	947	148	94	73	332	225	74	230	153	231	258
	47%	54%	42%	56%	43%	48%	55%	41%	44%	49%	54%
		D		BD			BD			G	GH
I am concerned about the impact of bankruptcy on my credit score.	916	147	97	69	316	213	74	229	167	209	233
	46%	54%	43%	53%	41%	45%	55%	40%	48%	44%	49%
		D		D			D				G
I'm fearful of debt-relief scams	744	134	74	55	247	172	61	190	125	189	189
	37%	49%	33%	42%	32%	36%	45%	34%	36%	40%	40%
		BDE		D			BD				
I don't believe my situation is serious enough to seek debt help	672	73	66	38	285	168	42	223	117	137	160
	34%	27%	29%	29%	37%	36%	31%	39%	34%	29%	34%
					A			I			
There is no shame in seeking financial help with one's debt	395	70	40	15	133	106	30	121	84	86	90
	20%	26%	18%	11%	17%	23%	22%	21%	24%	18%	19%
		CD				C	C				

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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Qwave31_2. In the past year have you...

		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**
Went further in credit card debt	407	43	39	24	193	78	30	109	88	84	105
	20%	16%	17%	19%	25%	17%	22%	19%	25%	18%	22%
					AE				I		
Had to make hardship withdrawal (taking money from savings, home equity, RSP, or alternative methods to pay debt or day-to-day expenses)	301	36	38	19	137	54	18	70	67	69	74
	15%	13%	17%	15%	18%	11%	13%	12%	19%	14%	16%
					E				G		
Paid only the minimum balance on my credit card	515	57	68	30	213	122	25	140	105	130	111
	26%	21%	30%	23%	28%	26%	18%	25%	30%	27%	23%
			F		F						
Paid only the minimum balance on my line of credit	343	44	49	16	155	60	20	70	76	82	93
	17%	16%	22%	12%	20%	13%	15%	12%	22%	17%	20%
			CE		CE				G		G
Extended the repayment terms on a debt to lower my monthly payments	149	23	6	5	60	48	7	36	35	37	30
	7%	8%	3%	4%	8%	10%	5%	6%	10%	8%	6%
					B	BC					
Made a major purchase on credit, such as a vacation, without paying it off right away	218	29	32	10	107	29	10	37	26	69	71
	11%	11%	14%	8%	14%	6%	8%	6%	8%	15%	15%
			E		EF					GH	GH
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc.)	222	26	23	9	114	38	13	46	42	56	72
	11%	9%	10%	7%	15%	8%	9%	8%	12%	12%	15%
					CE						G
Spent money I shouldn't have in order to 'keep up with the Jones'	233	41	38	6	104	33	11	56	67	54	43
	12%	15%	17%	5%	14%	7%	8%	10%	19%	11%	9%
		CE	CEF		CE				GIJ		
Borrowed money that I can't afford to pay back quickly	327	49	33	17	159	52	16	111	63	62	75
	16%	18%	15%	13%	21%	11%	12%	19%	18%	13%	16%
					CEF			I			
Increased reliance on friends or family for financial support	327	44	39	16	153	62	13	127	59	55	65
	16%	16%	17%	12%	20%	13%	10%	22%	17%	12%	14%
					CEF			IJ			
Relied on payday loans or high-interest lenders to cover expenses	161	30	19	5	84	17	6	68	36	28	25
	8%	11%	9%	4%	11%	4%	5%	12%	10%	6%	5%
		CE	E		CEF			IJ	J		
Sold personal belongings to make ends meet	367	50	56	18	163	64	17	139	76	77	58
	18%	19%	25%	13%	21%	13%	12%	24%	22%	16%	12%
			CEF		CEF			IJ	J		
Skipped or delayed a bill payment	431	55	61	21	177	98	20	154	99	81	80
	22%	20%	27%	16%	23%	21%	15%	27%	28%	17%	17%
			CF		F			IJ	IJ		
Took on a second job to manage debt or cover expenses	160	18	24	9	74	30	5	47	31	36	40
	8%	7%	11%	7%	10%	6%	4%	8%	9%	8%	8%
			F		F						
Increased credit card limit to cover expenses	241	36	26	9	103	59	9	56	62	57	58
	12%	13%	11%	7%	13%	13%	6%	10%	18%	12%	12%
					CF	F			G		
Reached out for assistance with my debt	182	17	18	6	81	53	7	67	30	41	31
	9%	6%	8%	5%	11%	11%	5%	12%	8%	9%	6%
					C	CF		J			
None	750	115	70	69	233	189	73	174	113	187	201
	37%	42%	31%	53%	30%	40%	54%	31%	32%	39%	42%
		D		BDE		D	BDE			G	GH
Sigma	5335	712	638	289	2311	1085	300	1506	1075	1204	1231
	266%	261%	284%	222%	300%	231%	220%	265%	308%	254%	259%

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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