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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
	161	21	16	11	68	35	9	77	28	28	14
1 - 100	8%	8%	7%	8%	9%	8%	7%	13%	8%	6%	3%
				*			*	IJ	J		
	183	28	14	8	59	59	15	66	36	40	28
101 - 200	9%	10%	6%	7%	8%	13%	11%	12%	10%	9%	6%
				*		D	*	J			
	118	13	7	11	47	35	5	38	27	23	20
201 - 300	6%	5%	3%	9%	6%	7%	4%	7%	8%	5%	5%
				*			*				
	68	13	11	6	15	19	3	20	14	16	12
301 - 400	3%	5%	5%	5%	2%	4%	2%	4%	4%	4%	3%
				*			*				
	238	33	34	13	91	48	20	52	46	65	54
401 - 500	12%	12%	15%	10%	12%	10%	14%	9%	13%	15%	12%
				*			*			G	
	29	2	3	2	12	8	1	9	1	9	9
501 - 600	1%	1%	1%	1%	2%	2%	1%	2%	*	2%	2%
				*			*				
	32	1	2	2	20	2	5	6	3	7	8
601 - 700	2%	*	1%	1%	3%	*	4%	1%	1%	2%	2%
				*	E		AE*				
	43	6	4	5	14	12	2	6	7	18	11
701 - 800	2%	2%	2%	4%	2%	3%	1%	1%	2%	4%	3%
				*			*			G	
	9	4	-	2	1	1	1	2	1	2	2
801 - 900	*	2%	-	2%	*	*	1%	*	*	1%	*
				D*			*				
	184	17	15	13	91	35	12	22	26	69	51
901 - 1000	9%	6%	7%	10%	12%	7%	9%	4%	7%	15%	11%
				*			*			GH	G
	215	24	26	17	96	43	8	26	38	47	93
1001 - 2000	11%	9%	12%	13%	13%	9%	6%	5%	10%	11%	21%
				*			*		G	G	GHI
	103	10	7	2	45	30	9	15	29	23	28
2001 - 3000	5%	4%	3%	1%	6%	6%	7%	3%	8%	5%	6%
				*			*		G		G
	35	6	5	1	13	4	5	2	12	7	13
3001 - 4000	2%	2%	2%	1%	2%	1%	4%	*	3%	2%	3%
				*			*		G		G
	30	6	-	1	15	4	4	-	4	8	14
4001 - 5000	1%	2%	-	1%	2%	1%	3%	-	1%	2%	3%
				*			*			G	G
	9	3	1	1	4	-	-	1	-	3	5
5001 - 6000	*	1%	*	1%	1%	-	-	*	-	1%	1%
				*			*				
	1	*	*	-	-	*	*	-	-	-	1
6001 - 7000	*	*	*	-	-	*	*	-	-	-	*
				*			*				
	8	1	2	-	4	1	-	-	-	1	6
7001 - 8000	*	*	1%	-	1%	*	-	-	-	*	1%
				*			*				G
	3	-	3	-	*	-	-	-	-	-	3
8001 - 9000	*	-	1%	-	*	-	-	-	-	-	1%
			D	*			*				
	18	1	1	*	8	8	-	5	5	-	8
9001 - 10000	1%	*	*	*	1%	2%	-	1%	1%	-	2%
				*			*				I
	514	82	73	34	165	125	36	228	82	78	63
Insolvent ($0/None)	26%	30%	32%	26%	21%	27%	26%	40%	23%	18%	14%
		D	D	*			*	HIJ	J		
	2000	272	224	130	768	470	136	575	360	445	445
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
	343	49	29	19	126	94	25	144	64	68	42
$200 or less (Net)	17%	18%	13%	15%	16%	20%	18%	25%	18%	15%	10%
				*			*	IJ	J	J	
	161	21	16	11	68	35	9	77	28	28	14
$100 or less (Net)	8%	8%	7%	8%	9%	8%	7%	13%	8%	6%	3%
				*			*	IJ	J		
Mean (Incl. 0)	866.7	800.4	849.5	668.5	972.3	815.4	798.9	408.6	929.1	863.7	1502.2
				*			*		G	G	GHI
Std. Dev.	1470.21	1398.95	1611.97	1008.7	1532.28	1521.4	1143.74	1049.18	1511.47	1116.92	2019.64
Std. Err.	32.87	84.82	107.7	88.47	55.29	70.18	98.08	43.76	79.68	52.96	95.7
Mean (Excl. 0)	1166.4	1143	1257.1	909.5	1237.6	1110.4	1082.5	676.4	1201.9	1048.4	1750.3
			*	*			*		G	G	GHI
Std. Dev.	1599.84	1550.98	1826.92	1080.12	1631.17	1681.08	1211.24	1281.7	1621.34	1149.28	2078.21
Std. Err.	41.5	112.38	148.48	110.5	66.41	90.49	120.9	68.78	97.21	60.04	106.29
Median	400	300	400	350	500	300	418.5	100	400	500	958.2

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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	798	101	81	59	334	169	53	178	158	184	202
	40%	37%	36%	45%	43%	36%	39%	31%	44%	41%	45%
				*			*		G	G	G
10 - Excellent (10)	397	60	45	28	172	76	16	87	67	85	112
	20%	22%	20%	21%	22%	16%	12%	15%	19%	19%	25%
				*	F		*				G
9	172	18	25	8	73	36	12	43	32	38	45
	9%	7%	11%	6%	9%	8%	9%	8%	9%	9%	10%
				*			*				
8	229	23	11	24	89	57	26	48	60	62	45
	11%	9%	5%	18%	12%	12%	19%	8%	17%	14%	10%
				AB*	B	B	AB*		GJ	G	
7	221	36	23	11	83	59	10	55	31	57	64
	11%	13%	10%	8%	11%	13%	8%	10%	9%	13%	14%
				*			*				
6	170	20	18	13	61	49	9	51	26	43	30
	9%	7%	8%	10%	8%	10%	7%	9%	7%	10%	7%
				*			*				
5	304	45	49	12	101	70	26	102	56	50	60
	15%	17%	22%	9%	13%	15%	19%	18%	16%	11%	14%
			CD	*			*	I			
4	156	14	21	12	63	30	16	46	36	29	31
	8%	5%	9%	9%	8%	6%	11%	8%	10%	6%	7%
				*			*				
Bottom 3 Box (Net)	351	55	32	23	126	93	21	143	52	82	58
	18%	20%	15%	18%	16%	20%	15%	25%	14%	18%	13%
				*			*	HJ			
3	167	28	14	12	66	39	9	50	25	50	34
	8%	10%	6%	9%	9%	8%	6%	9%	7%	11%	8%
				*			*				
2	63	5	6	3	21	19	8	28	17	12	5
	3%	2%	3%	2%	3%	4%	6%	5%	5%	3%	1%
				*			*	J	J		
1 - Terrible (1)	121	22	12	8	40	34	4	65	10	20	19
	6%	8%	6%	6%	5%	7%	3%	11%	3%	4%	4%
				*			*	HIJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.4	6.3	6.4	6.5	6.6	6.2	6.2	5.7	6.5	6.5	6.9
				*			*		G	G	G
Std. Dev.	2.75	2.86	2.72	2.79	2.76	2.74	2.54	2.89	2.63	2.68	2.65
Std. Err.	0.06	0.17	0.18	0.24	0.1	0.13	0.22	0.12	0.14	0.13	0.13
Median	7	7	6	7	7	6	6	5	7	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	445	50	44	26	189	103	32	103	94	91	119
	22%	18%	20%	20%	25%	22%	24%	18%	26%	20%	27%
				*			*		G		G
10 - Much better (10)	210	21	22	15	91	50	12	49	48	31	57
	11%	8%	10%	11%	12%	11%	9%	9%	13%	7%	13%
				*			*		I		I
9	86	13	8	3	39	12	10	24	13	28	15
	4%	5%	4%	2%	5%	3%	8%	4%	3%	6%	3%
				*			E*				
8	149	16	14	9	59	40	10	30	34	32	46
	7%	6%	6%	7%	8%	9%	7%	5%	9%	7%	10%
				*			*				G
7	203	17	11	13	70	71	20	50	35	60	48
	10%	6%	5%	10%	9%	15%	15%	9%	10%	14%	11%
				*		ABD	AB*				
6	268	47	28	19	97	64	13	84	31	69	64
	13%	17%	13%	14%	13%	14%	9%	15%	9%	16%	14%
				*			*			H	H
5	648	111	85	41	250	120	41	173	127	142	126
	32%	41%	38%	32%	33%	25%	30%	30%	35%	32%	28%
		E	E	*			*				
4	167	22	16	10	58	52	10	55	25	34	40
	8%	8%	7%	7%	8%	11%	8%	10%	7%	8%	9%
				*			*				
Bottom 3 Box (Net)	270	25	40	21	104	60	20	110	48	48	49
	14%	9%	18%	16%	14%	13%	15%	19%	13%	11%	11%
			A	*			*	IJ			
3	96	9	10	6	44	18	9	31	21	20	18
	5%	3%	5%	5%	6%	4%	6%	5%	6%	4%	4%
				*			*				
2	35	1	6	3	8	12	3	13	8	9	3
	2%	*	3%	3%	1%	3%	3%	2%	2%	2%	1%
				*			*				
1 - Much worse (1)	140	15	24	12	52	29	8	67	19	19	29
	7%	6%	11%	9%	7%	6%	6%	12%	5%	4%	6%
				*			*	HIJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.7	5.7	5.4	5.6	5.8	5.8	5.8	5.3	5.9	5.8	6
				*			*		G	G	G
Std. Dev.	2.35	2.08	2.44	2.44	2.39	2.34	2.37	2.45	2.4	2.13	2.37
Std. Err.	0.05	0.13	0.16	0.21	0.09	0.11	0.2	0.1	0.13	0.1	0.11
Median	5	5	5	5	5	6	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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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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	562	68	50	27	245	132	41	138	98	124	155
	28%	25%	22%	21%	32%	28%	30%	24%	27%	28%	35%
				*	BC		*				G
10 - Much better (10)	275	32	25	12	120	61	25	55	54	57	79
	14%	12%	11%	10%	16%	13%	19%	10%	15%	13%	18%
				*			*				G
9	104	13	13	5	48	22	3	37	18	24	23
	5%	5%	6%	4%	6%	5%	3%	6%	5%	5%	5%
				*			*				
8	182	23	13	10	76	49	12	46	26	43	54
	9%	8%	6%	8%	10%	10%	9%	8%	7%	10%	12%
				*			*				
7	199	18	15	16	70	60	20	44	38	53	49
	10%	7%	7%	13%	9%	13%	15%	8%	10%	12%	11%
				*			*				
6	206	36	14	18	69	52	18	59	36	38	50
	10%	13%	6%	14%	9%	11%	13%	10%	10%	9%	11%
				*			*				
5	454	63	75	25	172	86	32	127	90	103	86
	23%	23%	34%	19%	22%	18%	24%	22%	25%	23%	19%
			CDE	*			*				
4	135	23	17	11	46	33	5	39	28	30	24
	7%	9%	7%	9%	6%	7%	4%	7%	8%	7%	5%
				*			*				
Bottom 3 Box (Net)	444	64	54	33	165	108	21	168	70	97	81
	22%	24%	24%	25%	21%	23%	15%	29%	19%	22%	18%
				*			*	HJ			
3	145	13	20	12	58	37	6	38	31	34	29
	7%	5%	9%	9%	8%	8%	4%	7%	9%	8%	7%
				*			*				
2	70	9	6	2	31	18	4	25	15	12	17
	4%	3%	2%	1%	4%	4%	3%	4%	4%	3%	4%
				*			*				
1 - Much worse (1)	228	42	29	19	75	53	10	105	24	51	35
	11%	15%	13%	15%	10%	11%	8%	18%	7%	11%	8%
				*			*	HIJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.7	5.4	5.3	5.3	5.9	5.7	6.2	5.2	5.8	5.7	6.2
				*	B		ABC*		G	G	GI
Std. Dev.	2.76	2.79	2.67	2.69	2.79	2.75	2.63	2.86	2.63	2.73	2.72
Std. Err.	0.06	0.17	0.18	0.24	0.1	0.13	0.23	0.12	0.14	0.13	0.13
Median	5	5	5	5	6	6	6	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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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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	475	55	45	35	206	104	29	86	100	107	149
	24%	20%	20%	27%	27%	22%	21%	15%	28%	24%	33%
				*			*		G	G	GI
10 - Much better (10)	223	23	22	16	102	42	17	34	43	50	78
	11%	8%	10%	13%	13%	9%	12%	6%	12%	11%	18%
				*			*		G	G	GI
9	92	12	14	7	37	19	3	22	16	21	28
	5%	5%	6%	5%	5%	4%	2%	4%	4%	5%	6%
				*			*				
8	160	20	9	12	67	42	10	30	42	36	43
	8%	7%	4%	9%	9%	9%	7%	5%	12%	8%	10%
				*			*		G		G
7	215	33	18	18	80	53	13	42	31	62	64
	11%	12%	8%	13%	10%	11%	9%	7%	9%	14%	14%
				*			*			G	GH
6	217	23	27	16	80	44	27	59	46	43	46
	11%	9%	12%	12%	10%	9%	20%	10%	13%	10%	10%
				*			ADE*				
5	478	63	55	26	183	118	33	143	94	103	71
	24%	23%	25%	20%	24%	25%	24%	25%	26%	23%	16%
				*			*	J	J	J	
4	204	35	35	15	76	37	6	60	28	51	51
	10%	13%	16%	11%	10%	8%	4%	10%	8%	12%	11%
		F	EF	*			*				
Bottom 3 Box (Net)	412	62	44	20	143	114	28	185	61	77	64
	21%	23%	20%	16%	19%	24%	20%	32%	17%	17%	14%
				*			*	HIJ			
3	140	16	18	5	48	43	11	47	21	35	27
	7%	6%	8%	4%	6%	9%	8%	8%	6%	8%	6%
				*			*				
2	79	15	7	1	31	21	5	40	13	14	8
	4%	5%	3%	1%	4%	4%	4%	7%	4%	3%	2%
				*			*	J			
1 - Much worse (1)	192	32	20	14	64	51	12	98	26	28	29
	10%	12%	9%	10%	8%	11%	9%	17%	7%	6%	7%
				*			*	HIJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.3	5.4	5.9	5.8	5.4	5.6	4.7	5.8	5.8	6.3
				*			*		G	G	GI
Std. Dev.	2.6	2.6	2.51	2.62	2.62	2.59	2.52	2.58	2.51	2.48	2.63
Std. Err.	0.06	0.16	0.17	0.23	0.09	0.12	0.22	0.11	0.13	0.12	0.12
Median	5	5	5	6	5	5	6	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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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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	382	42	36	29	171	84	19	59	73	92	130
	19%	16%	16%	22%	22%	18%	14%	10%	20%	21%	29%
				*			*		G	G	GHI
10 - Much better (10)	192	19	17	10	97	44	6	31	34	43	70
	10%	7%	7%	8%	13%	9%	4%	5%	9%	10%	16%
				*	F		*				GHI
9	71	10	6	10	27	15	3	13	15	13	25
	4%	4%	3%	7%	3%	3%	2%	2%	4%	3%	6%
				*			*				G
8	119	13	14	9	47	25	10	15	24	37	35
	6%	5%	6%	7%	6%	5%	8%	3%	7%	8%	8%
				*			*		G	G	G
7	199	34	16	13	73	51	13	48	33	49	55
	10%	12%	7%	10%	10%	11%	10%	8%	9%	11%	12%
				*			*				
6	228	32	19	7	92	56	22	63	46	57	50
	11%	12%	8%	5%	12%	12%	16%	11%	13%	13%	11%
				*			C*				
5	377	59	49	29	140	70	29	97	62	88	74
	19%	22%	22%	22%	18%	15%	22%	17%	17%	20%	17%
				*			*				
4	201	20	24	7	78	59	13	58	38	44	39
	10%	7%	11%	6%	10%	13%	10%	10%	11%	10%	9%
				*			*				
Bottom 3 Box (Net)	613	84	80	46	214	150	39	251	108	114	97
	31%	31%	36%	35%	28%	32%	29%	44%	30%	26%	22%
				*			*	HIJ	J		
3	167	24	27	4	62	41	10	53	39	29	35
	8%	9%	12%	3%	8%	9%	7%	9%	11%	6%	8%
			C	*			*				
2	118	10	18	9	39	37	5	49	29	17	16
	6%	4%	8%	7%	5%	8%	4%	9%	8%	4%	4%
				*			*	IJ	J		
1 - Much worse (1)	329	51	35	33	114	72	24	148	40	68	47
	16%	19%	16%	25%	15%	15%	18%	26%	11%	15%	11%
				DE*			*	HIJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	4.9	4.7	4.8	5.3	4.9	4.8	4.1	5.1	5.2	5.8
				*	B		*		G	G	GHI
Std. Dev.	2.76	2.67	2.63	3.01	2.82	2.75	2.49	2.65	2.67	2.7	2.8
Std. Err.	0.06	0.16	0.18	0.26	0.1	0.13	0.21	0.11	0.14	0.13	0.13
Median	5	5	5	5	5	5	5	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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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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	590	67	69	48	253	117	37	138	112	119	172
	30%	25%	31%	37%	33%	25%	27%	24%	31%	27%	39%
				AE*	E		*				GI
10 - Much better (10)	292	35	29	19	129	65	14	62	62	51	92
	15%	13%	13%	15%	17%	14%	10%	11%	17%	11%	21%
				*			*		G		GI
9	115	11	16	9	55	17	8	32	19	27	28
	6%	4%	7%	7%	7%	4%	6%	6%	5%	6%	6%
				*			*				
8	184	21	24	20	69	35	15	44	30	41	52
	9%	8%	11%	15%	9%	8%	11%	8%	8%	9%	12%
				E*			*				
7	260	33	27	13	97	73	17	58	50	75	52
	13%	12%	12%	10%	13%	15%	12%	10%	14%	17%	12%
				*			*			G	
6	260	44	20	18	93	66	19	79	39	61	71
	13%	16%	9%	14%	12%	14%	14%	14%	11%	14%	16%
				*			*				
5	504	72	66	26	193	108	37	144	93	115	94
	25%	27%	30%	20%	25%	23%	28%	25%	26%	26%	21%
				*			*				
4	135	19	15	6	51	37	7	48	24	33	18
	7%	7%	7%	4%	7%	8%	5%	8%	7%	7%	4%
				*			*	J			
Bottom 3 Box (Net)	251	36	27	18	80	69	20	107	42	42	38
	13%	13%	12%	14%	10%	15%	14%	19%	12%	9%	9%
				*			*	HIJ			
3	97	14	15	2	35	24	6	42	18	14	17
	5%	5%	7%	2%	5%	5%	4%	7%	5%	3%	4%
				*			*	I			
2	38	2	4	5	10	14	3	14	5	10	5
	2%	1%	2%	4%	1%	3%	2%	2%	1%	2%	1%
				*			*				
1 - Much worse (1)	117	20	8	10	35	32	11	52	19	18	17
	6%	7%	4%	8%	5%	7%	8%	9%	5%	4%	4%
				*			*	IJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.2	6	6.2	6.3	6.4	6	5.9	5.7	6.3	6.2	6.7
				*	E		*		G	G	GI
Std. Dev.	2.46	2.43	2.36	2.62	2.44	2.48	2.45	2.53	2.48	2.26	2.4
Std. Err.	0.05	0.15	0.16	0.23	0.09	0.11	0.21	0.11	0.13	0.11	0.11
Median	6	6	6	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_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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	770	98	82	56	315	162	57	178	146	179	211
	39%	36%	37%	43%	41%	35%	42%	31%	41%	40%	47%
				*			*		G	G	G
10 - Much better (10)	422	54	45	29	186	80	28	98	74	94	124
	21%	20%	20%	22%	24%	17%	21%	17%	21%	21%	28%
				*	E		*				G
9	133	18	24	15	39	23	13	36	27	30	30
	7%	7%	11%	11%	5%	5%	10%	6%	8%	7%	7%
			DE	DE*			*				
8	216	26	13	13	90	59	15	45	44	54	58
	11%	10%	6%	10%	12%	12%	11%	8%	12%	12%	13%
				*		B	*				G
7	224	32	23	17	87	46	18	42	39	61	63
	11%	12%	10%	13%	11%	10%	13%	7%	11%	14%	14%
				*			*			G	G
6	209	31	15	13	82	59	9	59	38	50	52
	10%	11%	7%	10%	11%	12%	7%	10%	11%	11%	12%
				*			*				
5	471	77	67	26	175	98	27	163	75	94	75
	24%	28%	30%	20%	23%	21%	20%	28%	21%	21%	17%
			E	*			*	J			
4	109	10	17	4	39	34	5	38	28	20	14
	5%	4%	7%	3%	5%	7%	3%	7%	8%	4%	3%
				*			*		J		
Bottom 3 Box (Net)	218	24	20	14	70	70	20	95	34	41	31
	11%	9%	9%	11%	9%	15%	15%	16%	9%	9%	7%
				*		D	*	HIJ			
3	83	9	8	2	30	25	8	30	16	16	11
	4%	3%	4%	1%	4%	5%	6%	5%	4%	4%	2%
				*			*				
2	41	2	7	2	8	20	1	18	6	7	6
	2%	1%	3%	1%	1%	4%	1%	3%	2%	2%	1%
				*		AD	*				
1 - Much worse (1)	94	13	4	11	31	25	11	46	12	18	14
	5%	5%	2%	8%	4%	5%	8%	8%	3%	4%	3%
				B*			B*	HJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.6	6.6	6.6	6.8	6.8	6.2	6.6	6	6.7	6.8	7.2
				*	E		*		G	G	GHI
Std. Dev.	2.55	2.45	2.48	2.68	2.51	2.59	2.74	2.69	2.48	2.46	2.41
Std. Err.	0.06	0.15	0.17	0.23	0.09	0.12	0.23	0.11	0.13	0.12	0.11
Median	6	6	6	7	7	6	7	5	7	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. 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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Your expected debt situation 5 years from now	770	98	82	56	315	162	57	178	146	179	211
	39%	36%	37%	43%	41%	35%	42%	31%	41%	40%	47%
				*			*		G	G	G
Your expected debt situation one year from now	590	67	69	48	253	117	37	138	112	119	172
	30%	25%	31%	37%	33%	25%	27%	24%	31%	27%	39%
				AE*	E		*				GI
Your current debt situation compared to 5 years ago	562	68	50	27	245	132	41	138	98	124	155
	28%	25%	22%	21%	32%	28%	30%	24%	27%	28%	35%
				*	BC		*				G
Your current ability to absorb an interest rate increase of 1 percentage point	475	55	45	35	206	104	29	86	100	107	149
	24%	20%	20%	27%	27%	22%	21%	15%	28%	24%	33%
				*			*		G	G	GI
Your current debt situation compared to a year ago	445	50	44	26	189	103	32	103	94	91	119
	22%	18%	20%	20%	25%	22%	24%	18%	26%	20%	27%
				*			*		G		G
Your current ability to absorb an additional $130 in interest payments on debt	382	42	36	29	171	84	19	59	73	92	130
	19%	16%	16%	22%	22%	18%	14%	10%	20%	21%	29%
				*			*		G	G	GHI

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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Your current ability to absorb an additional $130 in interest payments on debt	613	84	80	46	214	150	39	251	108	114	97
	31%	31%	36%	35%	28%	32%	29%	44%	30%	26%	22%
				*			*	HIJ	J		
Your current debt situation compared to 5 years ago	444	64	54	33	165	108	21	168	70	97	81
	22%	24%	24%	25%	21%	23%	15%	29%	19%	22%	18%
				*			*	HJ			
Your current ability to absorb an interest rate increase of 1 percentage point	412	62	44	20	143	114	28	185	61	77	64
	21%	23%	20%	16%	19%	24%	20%	32%	17%	17%	14%
				*			*	HIJ			
Your current debt situation compared to a year ago	270	25	40	21	104	60	20	110	48	48	49
	14%	9%	18%	16%	14%	13%	15%	19%	13%	11%	11%
			A	*			*	IJ			
Your expected debt situation one year from now	251	36	27	18	80	69	20	107	42	42	38
	13%	13%	12%	14%	10%	15%	14%	19%	12%	9%	9%
				*			*	HIJ			
Your expected debt situation 5 years from now	218	24	20	14	70	70	20	95	34	41	31
	11%	9%	9%	11%	9%	15%	15%	16%	9%	9%	7%
				*		D	*	HIJ			

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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	425	66	46	29	156	108	19	81	80	87	142
	21%	24%	20%	22%	20%	23%	14%	14%	22%	20%	32%
				*			*		G		GHI
10 - Extremely confident (10)	233	40	23	15	78	65	12	41	50	37	86
	12%	15%	10%	12%	10%	14%	9%	7%	14%	8%	19%
				*			*		G		GI
9	68	4	8	6	32	14	4	20	10	13	19
	3%	1%	4%	5%	4%	3%	3%	3%	3%	3%	4%
				*			*				
8	124	23	14	7	46	30	4	20	20	36	37
	6%	8%	6%	6%	6%	6%	3%	3%	5%	8%	8%
				*			*			G	G
7	144	17	13	7	49	50	9	31	19	46	35
	7%	6%	6%	5%	6%	11%	6%	5%	5%	10%	8%
				*		D	*			G	
6	226	29	19	13	80	65	21	51	50	62	55
	11%	11%	9%	10%	10%	14%	15%	9%	14%	14%	12%
				*			*				
5	322	33	26	25	142	72	25	93	49	68	76
	16%	12%	12%	19%	18%	15%	18%	16%	14%	15%	17%
				*			*				
4	143	13	12	13	53	44	8	37	25	26	34
	7%	5%	5%	10%	7%	9%	6%	6%	7%	6%	8%
				*			*				
Bottom 3 Box (Net)	740	114	108	43	289	131	55	282	136	156	103
	37%	42%	48%	33%	38%	28%	40%	49%	38%	35%	23%
		E	CDE	*	E		E*	HIJ	J	J	
3	132	11	22	4	60	25	11	33	28	33	23
	7%	4%	10%	3%	8%	5%	8%	6%	8%	7%	5%
				*			*				
2	111	17	14	4	47	15	14	44	19	30	11
	6%	6%	6%	3%	6%	3%	10%	8%	5%	7%	3%
				*			E*	J		J	
1 - Not at all confident (1)	497	87	72	36	182	91	30	206	90	93	69
	25%	32%	32%	27%	24%	19%	22%	36%	25%	21%	15%
		E	E	*			*	HIJ	J		
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.8	4.7	4.3	4.8	4.7	5.3	4.5	4	4.8	4.9	5.8
				*		BDF	*		G	G	GHI
Std. Dev.	3.03	3.28	3.13	3.07	2.96	2.95	2.81	2.93	3.1	2.86	3.01
Std. Err.	0.07	0.2	0.21	0.27	0.11	0.14	0.24	0.12	0.16	0.14	0.14
Median	5	5	4	5	5	5	5	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_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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	522	91	58	39	193	110	29	128	105	103	149
	26%	34%	26%	30%	25%	23%	22%	22%	29%	23%	34%
		E		*			*				GI
10 - Extremely confident (10)	279	48	37	22	101	51	20	71	52	53	84
	14%	18%	16%	17%	13%	11%	14%	12%	14%	12%	19%
				*			*				GI
9	74	13	10	7	23	18	2	18	15	18	16
	4%	5%	4%	6%	3%	4%	1%	3%	4%	4%	4%
				*			*				
8	169	30	12	10	68	41	8	39	38	32	49
	8%	11%	5%	8%	9%	9%	6%	7%	11%	7%	11%
				*			*				
7	185	14	15	16	77	47	16	35	32	47	57
	9%	5%	7%	12%	10%	10%	12%	6%	9%	10%	13%
				*			*				G
6	196	27	20	14	77	44	15	50	30	58	43
	10%	10%	9%	11%	10%	9%	11%	9%	8%	13%	10%
				*			*				
5	325	30	30	14	144	84	24	119	63	62	49
	16%	11%	13%	10%	19%	18%	18%	21%	18%	14%	11%
				*	A		*	IJ	J		
4	165	20	17	8	69	38	13	44	21	45	40
	8%	7%	8%	6%	9%	8%	10%	8%	6%	10%	9%
				*			*				
Bottom 3 Box (Net)	607	90	84	40	209	148	38	199	108	131	107
	30%	33%	37%	30%	27%	31%	28%	35%	30%	30%	24%
			D	*			*	J			
3	136	13	11	10	54	37	10	23	22	38	39
	7%	5%	5%	8%	7%	8%	7%	4%	6%	9%	9%
				*			*			G	G
2	69	4	9	1	26	25	4	25	15	16	9
	3%	2%	4%	1%	3%	5%	3%	4%	4%	4%	2%
				*			*				
1 - Not at all confident (1)	402	72	64	28	128	86	24	151	71	78	59
	20%	26%	29%	22%	17%	18%	17%	26%	20%	17%	13%
		D	DE	*			*	IJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.3	4.9	5.5	5.3	5.1	5.3	4.8	5.4	5.2	5.9
				*			*				GHI
Std. Dev.	3.02	3.33	3.3	3.19	2.88	2.9	2.89	3.06	3.06	2.89	2.97
Std. Err.	0.07	0.2	0.22	0.28	0.1	0.13	0.25	0.13	0.16	0.14	0.14
Median	5	5	5	6	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	472	75	48	34	197	94	24	93	83	111	156
	24%	28%	21%	26%	26%	20%	17%	16%	23%	25%	35%
				*			*			G	GHI
10 - Extremely confident (10)	233	42	22	18	96	45	10	42	50	45	81
	12%	15%	10%	14%	12%	10%	7%	7%	14%	10%	18%
				*			*		G		GI
9	80	10	13	3	36	15	3	15	14	23	25
	4%	4%	6%	2%	5%	3%	2%	3%	4%	5%	6%
				*			*				
8	159	22	13	13	65	34	11	36	19	43	50
	8%	8%	6%	10%	9%	7%	8%	6%	5%	10%	11%
				*			*				GH
7	254	21	23	19	110	65	16	48	65	61	59
	13%	8%	10%	14%	14%	14%	12%	8%	18%	14%	13%
				*	A		*		G		
6	218	36	20	14	69	51	27	62	34	59	45
	11%	13%	9%	10%	9%	11%	20%	11%	9%	13%	10%
				*			BDE*				
5	336	35	36	12	139	87	27	111	54	64	69
	17%	13%	16%	9%	18%	19%	20%	19%	15%	14%	16%
				*	C	C	C*				
4	182	20	29	20	65	39	10	50	30	43	36
	9%	7%	13%	15%	8%	8%	7%	9%	8%	10%	8%
				ADE*			*				
Bottom 3 Box (Net)	538	85	68	31	188	134	31	210	93	106	80
	27%	31%	31%	24%	25%	28%	23%	37%	26%	24%	18%
				*			*	HIJ	J		
3	187	22	24	9	73	45	15	47	35	45	41
	9%	8%	11%	7%	9%	10%	11%	8%	10%	10%	9%
				*			*				
2	67	7	5	3	26	22	4	25	13	15	8
	3%	3%	2%	2%	3%	5%	3%	4%	4%	3%	2%
				*			*				
1 - Not at all confident (1)	283	56	40	20	90	67	12	138	45	46	31
	14%	20%	18%	15%	12%	14%	9%	24%	12%	10%	7%
		DF		*			*	HIJ	J		
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	5.3	5.1	5.5	5.6	5.2	5.4	4.6	5.6	5.6	6.2
				*			*		G	G	GHI
Std. Dev.	2.79	3.08	2.83	2.88	2.75	2.71	2.37	2.79	2.8	2.65	2.7
Std. Err.	0.06	0.19	0.19	0.25	0.1	0.12	0.2	0.12	0.15	0.13	0.13
Median	5	5	5	6	5	5	5	5	6	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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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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	462	68	50	32	178	111	23	116	85	101	128
	23%	25%	22%	24%	23%	24%	17%	20%	24%	23%	29%
				*			*				G
10 - Extremely confident (10)	226	38	25	21	78	55	9	63	46	43	60
	11%	14%	11%	16%	10%	12%	7%	11%	13%	10%	14%
				*			*				
9	77	9	12	2	34	18	2	19	12	20	22
	4%	3%	6%	1%	4%	4%	1%	3%	3%	4%	5%
				*			*				
8	159	20	13	9	66	38	12	35	27	38	46
	8%	7%	6%	7%	9%	8%	9%	6%	8%	9%	10%
				*			*				
7	181	14	17	13	73	57	7	40	35	43	50
	9%	5%	7%	10%	9%	12%	5%	7%	10%	10%	11%
				*		A	*				
6	211	30	11	16	80	53	20	49	43	53	54
	11%	11%	5%	13%	10%	11%	15%	8%	12%	12%	12%
				B*			B*				
5	371	32	40	21	156	96	25	112	67	74	80
	19%	12%	18%	16%	20%	20%	19%	19%	19%	17%	18%
				*	A	A	*				
4	159	26	21	10	51	40	11	35	22	53	27
	8%	9%	9%	8%	7%	9%	8%	6%	6%	12%	6%
				*			*			GHJ	
Bottom 3 Box (Net)	615	102	84	37	230	112	50	223	108	120	106
	31%	37%	38%	29%	30%	24%	37%	39%	30%	27%	24%
		E	E	*			E*	IJ			
3	153	26	14	9	68	19	16	43	31	33	32
	8%	10%	6%	7%	9%	4%	12%	7%	9%	8%	7%
		E		*	E		E*				
2	96	12	17	5	29	23	11	35	15	28	12
	5%	4%	7%	4%	4%	5%	8%	6%	4%	6%	3%
				*			*	J		J	
1 - Not at all confident (1)	366	63	54	23	133	70	23	146	62	58	62
	18%	23%	24%	18%	17%	15%	17%	25%	17%	13%	14%
		E	E	*			*	HIJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	4.9	4.7	5.4	5.2	5.4	4.7	4.7	5.3	5.3	5.7
				*		BF	*		G	G	G
Std. Dev.	2.89	3.12	3.06	2.98	2.83	2.79	2.65	3	2.89	2.73	2.83
Std. Err.	0.06	0.19	0.2	0.26	0.1	0.13	0.23	0.13	0.15	0.13	0.13
Median	5	5	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_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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	591	83	72	46	234	132	24	175	105	123	135
	30%	30%	32%	35%	31%	28%	18%	30%	29%	28%	30%
		F	F	F*	F		*				
10 - Extremely confident (10)	362	58	44	26	137	81	16	111	65	69	86
	18%	21%	20%	20%	18%	17%	12%	19%	18%	15%	19%
				*			*				
9	86	10	14	8	33	18	4	31	16	20	15
	4%	4%	6%	6%	4%	4%	3%	5%	4%	4%	3%
				*			*				
8	143	15	14	12	65	32	5	34	24	34	34
	7%	5%	6%	10%	8%	7%	3%	6%	7%	8%	8%
				*			*				
7	173	16	17	10	64	53	12	36	39	35	43
	9%	6%	7%	8%	8%	11%	9%	6%	11%	8%	10%
				*			*				
6	158	26	13	9	52	51	8	51	34	35	32
	8%	9%	6%	7%	7%	11%	6%	9%	9%	8%	7%
				*			*				
5	348	56	25	16	140	89	22	108	61	74	68
	17%	21%	11%	12%	18%	19%	16%	19%	17%	17%	15%
		B		*			*				
4	163	19	20	8	58	40	18	47	24	43	36
	8%	7%	9%	6%	7%	9%	13%	8%	7%	10%	8%
				*			*				
Bottom 3 Box (Net)	568	72	77	42	221	105	52	158	96	135	132
	28%	26%	35%	32%	29%	22%	38%	27%	27%	30%	30%
			E	*			E*				
3	175	18	22	11	72	32	20	43	32	45	45
	9%	7%	10%	9%	9%	7%	15%	8%	9%	10%	10%
				*			E*				
2	64	10	4	5	28	10	7	20	9	17	13
	3%	4%	2%	4%	4%	2%	5%	3%	2%	4%	3%
				*			*				
1 - Not at all confident (1)	328	43	51	25	121	63	25	95	56	73	74
	16%	16%	23%	19%	16%	13%	18%	16%	15%	16%	17%
			E	*			*				
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.5	5.6	5.4	5.6	5.5	5.7	4.7	5.6	5.7	5.4	5.6
		F		*	F	F	*				
Std. Dev.	3.06	3.1	3.33	3.27	3.05	2.88	2.84	3.09	3.01	3	3.1
Std. Err.	0.07	0.19	0.22	0.29	0.11	0.13	0.24	0.13	0.16	0.14	0.15
Median	5	5	5	5.3	5	6	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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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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	473	74	61	36	171	102	29	120	89	106	129
	24%	27%	27%	27%	22%	22%	21%	21%	25%	24%	29%
				*			*				G
10 - Extremely confident (10)	272	55	40	20	84	56	17	81	57	46	71
	14%	20%	18%	15%	11%	12%	12%	14%	16%	10%	16%
		DE	D	*			*				I
9	86	8	10	10	42	13	3	16	11	25	28
	4%	3%	5%	8%	5%	3%	2%	3%	3%	6%	6%
				E*			*				G
8	114	11	10	6	45	33	10	23	22	35	31
	6%	4%	4%	4%	6%	7%	7%	4%	6%	8%	7%
				*			*				
7	183	21	9	18	69	58	9	44	41	41	37
	9%	8%	4%	14%	9%	12%	6%	8%	11%	9%	8%
				B*		B	*				
6	185	28	13	9	63	55	18	61	29	45	35
	9%	10%	6%	7%	8%	12%	13%	11%	8%	10%	8%
				*			*				
5	310	36	28	12	141	70	24	104	62	60	59
	16%	13%	12%	9%	18%	15%	17%	18%	17%	14%	13%
				*	C		*				
4	155	12	20	8	53	49	14	37	21	43	40
	8%	4%	9%	6%	7%	10%	10%	6%	6%	10%	9%
				*		A	*				
Bottom 3 Box (Net)	694	102	94	46	272	136	43	210	117	150	145
	35%	38%	42%	36%	35%	29%	32%	37%	33%	34%	33%
			E	*			*				
3	180	26	16	14	82	31	12	28	47	37	47
	9%	9%	7%	10%	11%	7%	9%	5%	13%	8%	10%
				*			*		G		G
2	100	9	14	6	40	19	13	41	10	24	17
	5%	3%	6%	4%	5%	4%	10%	7%	3%	5%	4%
				*			AE*	H			
1 - Not at all confident (1)	414	68	64	27	150	87	18	141	60	89	82
	21%	25%	29%	21%	20%	19%	13%	25%	17%	20%	18%
		F	DEF	*			*	H			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.2	4.8	5.3	5	5.2	5.1	4.8	5.3	5	5.3
				*			*				G
Std. Dev.	3.04	3.32	3.38	3.2	2.95	2.89	2.8	3.09	2.99	2.96	3.11
Std. Err.	0.07	0.2	0.23	0.28	0.11	0.13	0.24	0.13	0.16	0.14	0.15
Median	5	5	4	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. 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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
A change in your relationship status (i.e. divorce, separation)	591	83	72	46	234	132	24	175	105	123	135
	30%	30%	32%	35%	31%	28%	18%	30%	29%	28%	30%
		F	F	F*	F		*				
Having an illness and being unable to work for three months	522	91	58	39	193	110	29	128	105	103	149
	26%	34%	26%	30%	25%	23%	22%	22%	29%	23%	34%
		E		*			*				GI
Loss of employment / change in wage or seasonal work	473	74	61	36	171	102	29	120	89	106	129
	24%	27%	27%	27%	22%	22%	21%	21%	25%	24%	29%
				*			*				G
Unexpected auto repairs or purchase	472	75	48	34	197	94	24	93	83	111	156
	24%	28%	21%	26%	26%	20%	17%	16%	23%	25%	35%
				*			*			G	GHI
The death of an immediate family member	462	68	50	32	178	111	23	116	85	101	128
	23%	25%	22%	24%	23%	24%	17%	20%	24%	23%	29%
				*			*				G
Paying for your own or someone else's education	425	66	46	29	156	108	19	81	80	87	142
	21%	24%	20%	22%	20%	23%	14%	14%	22%	20%	32%
				*			*		G		GHI

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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Paying for your own or someone else's education	740	114	108	43	289	131	55	282	136	156	103
	37%	42%	48%	33%	38%	28%	40%	49%	38%	35%	23%
		E	CDE	*	E		E*	HIJ	J	J	
Loss of employment / change in wage or seasonal work	694	102	94	46	272	136	43	210	117	150	145
	35%	38%	42%	36%	35%	29%	32%	37%	33%	34%	33%
			E	*			*				
The death of an immediate family member	615	102	84	37	230	112	50	223	108	120	106
	31%	37%	38%	29%	30%	24%	37%	39%	30%	27%	24%
		E	E	*			E*	IJ			
Having an illness and being unable to work for three months	607	90	84	40	209	148	38	199	108	131	107
	30%	33%	37%	30%	27%	31%	28%	35%	30%	30%	24%
			D	*			*	J			
A change in your relationship status (i.e. divorce, separation)	568	72	77	42	221	105	52	158	96	135	132
	28%	26%	35%	32%	29%	22%	38%	27%	27%	30%	30%
			E	*			E*				
Unexpected auto repairs or purchase	538	85	68	31	188	134	31	210	93	106	80
	27%	31%	31%	24%	25%	28%	23%	37%	26%	24%	18%
				*			*	HIJ	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_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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	403	64	37	28	169	89	15	141	59	82	92
	20%	24%	17%	22%	22%	19%	11%	25%	16%	18%	21%
		F		*	F		*	H			
10 - Strongly agree (10)	217	35	27	19	79	50	8	89	27	46	40
	11%	13%	12%	14%	10%	11%	6%	15%	7%	10%	9%
				*			*	HJ			
9	44	5	3	4	17	11	3	15	11	8	9
	2%	2%	1%	3%	2%	2%	2%	3%	3%	2%	2%
				*			*				
8	143	24	8	6	73	27	5	37	21	29	43
	7%	9%	3%	4%	10%	6%	3%	6%	6%	7%	10%
				*	B		*				
7	222	18	27	15	85	57	21	68	44	50	48
	11%	7%	12%	11%	11%	12%	16%	12%	12%	11%	11%
				*			A*				
6	210	26	25	11	73	52	23	61	35	55	42
	11%	9%	11%	8%	10%	11%	17%	11%	10%	12%	9%
				*			*				
5	306	53	38	15	98	65	37	100	64	62	50
	15%	19%	17%	12%	13%	14%	27%	17%	18%	14%	11%
				*			CDE*	J	J		
4	136	18	12	16	43	35	13	41	27	32	21
	7%	6%	5%	12%	6%	7%	10%	7%	7%	7%	5%
				D*			*				
Bottom 3 Box (Net)	723	93	85	45	300	173	27	164	132	164	193
	36%	34%	38%	35%	39%	37%	20%	29%	37%	37%	43%
		F	F	F*	F	F	*			G	G
3	161	12	22	16	78	32	1	32	26	37	52
	8%	4%	10%	12%	10%	7%	1%	6%	7%	8%	12%
			F	AF*	AF	F	*				G
2	116	20	24	4	40	23	6	21	23	27	33
	6%	7%	11%	3%	5%	5%	4%	4%	6%	6%	7%
			CDE	*			*				G
1 - Strongly disagree (1)	445	62	39	25	182	118	19	110	83	99	108
	22%	23%	17%	19%	24%	25%	14%	19%	23%	22%	24%
				*		F	*				
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	4.9	4.8	5	4.8	4.8	5.1	5.3	4.7	4.8	4.7
				*			*	HIJ			
Std. Dev.	2.95	3.04	2.88	3.01	3	2.99	2.38	3.01	2.83	2.92	2.99
Std. Err.	0.07	0.18	0.19	0.26	0.11	0.14	0.2	0.13	0.15	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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5_2. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I regret the amount of debt that I've taken on in my life

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
	542	73	59	40	209	117	43	173	86	121	113
Top 3 Box (Net)	27%	27%	27%	30%	27%	25%	32%	30%	24%	27%	25%
				*			*				
	325	50	35	28	108	71	34	118	49	75	61
10 - Strongly agree (10)	16%	19%	15%	21%	14%	15%	25%	20%	14%	17%	14%
				*			D*	J			
	61	7	7	3	21	19	4	13	16	13	15
9	3%	3%	3%	3%	3%	4%	3%	2%	5%	3%	3%
				*			*				
	155	15	18	8	81	28	5	42	21	33	37
8	8%	6%	8%	7%	11%	6%	4%	7%	6%	7%	8%
				*	E		*				
	161	21	17	10	66	38	10	49	31	39	35
7	8%	8%	8%	7%	9%	8%	7%	8%	9%	9%	8%
				*			*				
	167	11	28	14	46	49	20	48	34	44	33
6	8%	4%	12%	11%	6%	10%	14%	8%	10%	10%	7%
			AD	A*		AD	AD*				
	302	45	31	13	117	66	30	102	60	62	46
5	15%	17%	14%	10%	15%	14%	22%	18%	17%	14%	10%
				*			C*	J	J		
	128	15	13	12	53	26	8	26	26	28	33
4	6%	5%	6%	9%	7%	6%	6%	4%	7%	6%	7%
				*			*				
	701	107	75	42	277	174	26	178	122	151	186
Bottom 3 Box (Net)	35%	39%	33%	33%	36%	37%	19%	31%	34%	34%	42%
		F	F	F*	F	F	*				GI
	159	24	13	10	71	35	6	42	32	29	40
3	8%	9%	6%	8%	9%	7%	4%	7%	9%	7%	9%
				*			*				
	109	12	20	5	43	25	5	20	15	31	36
2	5%	5%	9%	4%	6%	5%	3%	4%	4%	7%	8%
				*			*				G
	434	71	42	27	163	115	15	116	75	91	109
1 - Strongly disagree (1)	22%	26%	19%	21%	21%	24%	11%	20%	21%	20%	25%
		F		*	F	F	*				
	2000	272	224	130	768	470	136	575	360	445	445
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.2	5	5.2	5.4	5.1	5	6.1	5.5	5.1	5.2	4.8
				*			ADE*	J			
Std. Dev.	3.16	3.3	3.1	3.28	3.1	3.18	2.96	3.2	3.04	3.16	3.19
Std. Err.	0.07	0.2	0.21	0.29	0.11	0.15	0.25	0.13	0.16	0.15	0.15
Median	5	5	5	5	5	5	6	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_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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
	635	88	77	45	246	133	46	220	100	128	134
Top 3 Box (Net)	32%	32%	35%	34%	32%	28%	34%	38%	28%	29%	30%
				*			*	HIJ			
	335	51	47	23	117	73	22	125	46	59	70
10 - Strongly agree (10)	17%	19%	21%	18%	15%	16%	16%	22%	13%	13%	16%
				*			*	HI			
	93	11	7	6	40	23	5	36	22	15	16
9	5%	4%	3%	5%	5%	5%	4%	6%	6%	3%	4%
				*			*				
	206	26	24	15	89	36	18	60	31	54	48
8	10%	9%	11%	11%	12%	8%	13%	10%	9%	12%	11%
				*			*				
	300	37	43	10	113	75	21	73	57	65	85
7	15%	14%	19%	8%	15%	16%	15%	13%	16%	15%	19%
			C	*		C	*				G
	258	29	22	21	103	62	22	78	54	63	43
6	13%	11%	10%	16%	13%	13%	16%	14%	15%	14%	10%
				*			*				
	277	40	35	18	111	49	24	78	59	66	41
5	14%	15%	16%	14%	15%	10%	18%	14%	16%	15%	9%
				*			*		J	J	
	121	13	7	5	45	41	10	32	18	21	39
4	6%	5%	3%	4%	6%	9%	7%	6%	5%	5%	9%
				*			*				
	409	64	39	32	149	110	14	94	72	101	103
Bottom 3 Box (Net)	20%	24%	17%	24%	19%	23%	10%	16%	20%	23%	23%
		F		F*		F	*				G
	113	15	7	8	41	35	7	24	27	29	28
3	6%	6%	3%	6%	5%	7%	5%	4%	7%	6%	6%
				*			*				
	70	9	13	5	30	12	1	22	5	21	14
2	3%	3%	6%	4%	4%	3%	1%	4%	1%	5%	3%
				*			*			H	
	226	40	19	19	79	63	6	49	41	52	60
1 - Strongly disagree (1)	11%	15%	8%	15%	10%	13%	5%	9%	11%	12%	14%
		F		F*		F	*				
	2000	272	224	130	768	470	136	575	360	445	445
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6	5.9	6.4	5.9	6.1	5.8	6.5	6.4	5.9	5.8	5.9
				*			*	IJ			
Std. Dev.	2.82	3	2.78	3	2.75	2.88	2.39	2.8	2.68	2.76	2.89
Std. Err.	0.06	0.18	0.19	0.26	0.1	0.13	0.21	0.12	0.14	0.13	0.14
Median	6	6	7	6	6	6	6	7	6	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_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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	380	53	39	19	168	88	12	134	68	76	72
	19%	20%	17%	15%	22%	19%	9%	23%	19%	17%	16%
		F		*	F	F	*	J			
10 - Strongly agree (10)	208	35	26	14	79	48	6	82	32	36	32
	10%	13%	12%	11%	10%	10%	4%	14%	9%	8%	7%
		F		*			*	IJ			
9	54	8	4	1	22	18	1	13	14	10	16
	3%	3%	2%	1%	3%	4%	1%	2%	4%	2%	3%
				*			*				
8	118	10	9	5	67	22	5	39	22	30	24
	6%	4%	4%	4%	9%	5%	4%	7%	6%	7%	5%
				*	AE		*				
7	156	12	9	6	71	44	15	28	25	41	46
	8%	4%	4%	5%	9%	9%	11%	5%	7%	9%	10%
				*			*			G	G
6	215	22	22	18	90	43	20	45	48	51	57
	11%	8%	10%	14%	12%	9%	15%	8%	13%	11%	13%
				*			*				
5	321	37	42	15	108	96	23	98	59	81	56
	16%	14%	19%	12%	14%	20%	17%	17%	17%	18%	13%
				*		D	*				
4	153	34	16	11	39	48	5	51	20	36	28
	8%	12%	7%	8%	5%	10%	4%	9%	5%	8%	6%
		DF		*		D	*				
Bottom 3 Box (Net)	776	115	96	60	293	152	61	219	139	159	187
	39%	42%	43%	46%	38%	32%	45%	38%	39%	36%	42%
			E	E*			E*				
3	140	14	20	8	58	26	14	33	30	30	36
	7%	5%	9%	6%	8%	5%	10%	6%	8%	7%	8%
				*			*				
2	140	15	21	10	55	32	7	35	21	30	36
	7%	6%	9%	8%	7%	7%	5%	6%	6%	7%	8%
				*			*				
1 - Strongly disagree (1)	496	85	55	42	180	94	41	151	88	99	114
	25%	31%	24%	32%	23%	20%	30%	26%	24%	22%	26%
		E		E*			*				
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.6	4.4	4.4	4.2	4.8	4.9	4.1	4.7	4.7	4.7	4.5
				*	C	C	*				
Std. Dev.	2.97	3.13	2.95	3	3.01	2.86	2.67	3.14	2.93	2.81	2.89
Std. Err.	0.07	0.19	0.2	0.26	0.11	0.13	0.23	0.13	0.15	0.13	0.14
Median	5	4	4.4	4	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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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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	626	89	66	49	249	137	38	150	106	145	171
	31%	33%	29%	37%	32%	29%	28%	26%	29%	33%	38%
				*			*				GH
10 - Strongly agree (10)	372	53	45	26	141	87	20	95	72	83	92
	19%	20%	20%	20%	18%	19%	15%	16%	20%	19%	21%
				*			*				
9	92	15	8	6	38	19	7	19	12	22	36
	5%	5%	4%	5%	5%	4%	5%	3%	3%	5%	8%
				*			*				GH
8	162	20	13	17	70	31	11	36	23	40	42
	8%	8%	6%	13%	9%	7%	8%	6%	6%	9%	9%
				*			*				
7	212	14	17	16	97	50	18	42	59	47	50
	11%	5%	8%	12%	13%	11%	13%	7%	17%	11%	11%
				*	A		A*		G		
6	189	17	12	9	79	56	16	63	22	47	43
	9%	6%	5%	7%	10%	12%	12%	11%	6%	11%	10%
				*		B	*				
5	253	33	26	19	99	57	19	70	57	56	41
	13%	12%	12%	14%	13%	12%	14%	12%	16%	13%	9%
				*			*		J		
4	144	23	25	7	42	42	6	42	28	31	30
	7%	9%	11%	5%	5%	9%	4%	7%	8%	7%	7%
			D	*			*				
Bottom 3 Box (Net)	576	95	79	32	203	128	40	208	88	119	111
	29%	35%	35%	24%	26%	27%	29%	36%	24%	27%	25%
				*			*	HIJ			
3	148	15	21	8	62	32	9	43	19	46	31
	7%	6%	10%	6%	8%	7%	7%	7%	5%	10%	7%
				*			*				
2	102	11	11	7	50	22	2	49	10	16	22
	5%	4%	5%	5%	7%	5%	1%	9%	3%	4%	5%
				*			*	HI			
1 - Strongly disagree (1)	325	69	46	17	91	74	29	117	59	58	57
	16%	26%	21%	13%	12%	16%	21%	20%	16%	13%	13%
		CDE	D	*			D*	IJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.3	5.2	6	5.9	5.6	5.5	5.1	5.8	5.8	6.1
				*	A		*		G	G	G
Std. Dev.	3.11	3.38	3.26	3.05	2.99	3.06	3.08	3.16	3.05	3	3.09
Std. Err.	0.07	0.21	0.22	0.27	0.11	0.14	0.26	0.13	0.16	0.14	0.15
Median	6	5	5	6	6	6	6	5	6	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_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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 3 Box (Net)	703	96	82	57	280	141	49	167	126	153	202
	35%	35%	36%	44%	36%	30%	36%	29%	35%	34%	45%
				E*			*				GHI
10 - Strongly agree (10)	380	54	47	30	147	81	20	88	62	87	113
	19%	20%	21%	23%	19%	17%	15%	15%	17%	20%	25%
				*			*				GH
9	116	17	12	7	43	25	13	29	20	29	32
	6%	6%	5%	5%	6%	5%	10%	5%	5%	6%	7%
				*			*				
8	207	25	23	20	90	35	15	50	44	37	56
	10%	9%	10%	15%	12%	7%	11%	9%	12%	8%	13%
				E*			*				
7	212	27	19	8	73	66	17	62	40	45	50
	11%	10%	9%	6%	10%	14%	13%	11%	11%	10%	11%
				*		C	*				
6	232	34	18	17	90	57	17	69	43	58	47
	12%	13%	8%	13%	12%	12%	13%	12%	12%	13%	11%
				*			*				
5	288	27	38	12	117	69	24	83	57	59	57
	14%	10%	17%	9%	15%	15%	18%	14%	16%	13%	13%
				*			*				
4	143	15	13	8	56	42	9	43	20	39	23
	7%	6%	6%	6%	7%	9%	6%	7%	5%	9%	5%
				*			*				
Bottom 3 Box (Net)	422	72	54	28	152	95	20	151	74	90	67
	21%	26%	24%	22%	20%	20%	15%	26%	20%	20%	15%
				*			*	J			
3	94	11	13	9	29	24	6	27	21	25	15
	5%	4%	6%	7%	4%	5%	5%	5%	6%	6%	3%
				*			*				
2	67	12	9	2	25	17	1	29	9	17	6
	3%	5%	4%	2%	3%	4%	1%	5%	2%	4%	1%
				*			*	J			
1 - Strongly disagree (1)	261	48	32	17	97	54	13	95	44	48	46
	13%	18%	14%	13%	13%	11%	9%	17%	12%	11%	10%
				*			*	J			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6	5.9	5.9	6.3	6.1	5.9	6.3	5.6	6.1	6.1	6.7
				*			*				GHI
Std. Dev.	2.96	3.18	3.09	3.06	2.94	2.85	2.67	3	2.87	2.91	2.88
Std. Err.	0.07	0.19	0.21	0.27	0.11	0.13	0.23	0.13	0.15	0.14	0.14
Median	6	6	6	6.5	6	6	6	6	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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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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
I will be able to cover all living and family expenses in the next 12 months without going into further debt	703	96	82	57	280	141	49	167	126	153	202
	35%	35%	36%	44%	36%	30%	36%	29%	35%	34%	45%
				E*			*				GHI
I am concerned about the impact of rising interest rates on my financial situation	635	88	77	45	246	133	46	220	100	128	134
	32%	32%	35%	34%	32%	28%	34%	38%	28%	29%	30%
				*			*	HIJ			
I am confident I won't have any debt in retirement	626	89	66	49	249	137	38	150	106	145	171
	31%	33%	29%	37%	32%	29%	28%	26%	29%	33%	38%
				*			*				GH
I regret the amount of debt that I've taken on in my life	542	73	59	40	209	117	43	173	86	121	113
	27%	27%	27%	30%	27%	25%	32%	30%	24%	27%	25%
				*			*				
I am concerned about my current level of debt	403	64	37	28	169	89	15	141	59	82	92
	20%	24%	17%	22%	22%	19%	11%	25%	16%	18%	21%
		F		*	F		*	H			
I am worried that me or someone in my household could lose their job	380	53	39	19	168	88	12	134	68	76	72
	19%	20%	17%	15%	22%	19%	9%	23%	19%	17%	16%
		F		*	F	F	*	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
I am worried that me or someone in my household could lose their job	776	115	96	60	293	152	61	219	139	159	187
	39%	42%	43%	46%	38%	32%	45%	38%	39%	36%	42%
			E	E*			E*				
I am concerned about my current level of debt	723	93	85	45	300	173	27	164	132	164	193
	36%	34%	38%	35%	39%	37%	20%	29%	37%	37%	43%
		F	F	F*	F	F	*			G	G
I regret the amount of debt that I've taken on in my life	701	107	75	42	277	174	26	178	122	151	186
	35%	39%	33%	33%	36%	37%	19%	31%	34%	34%	42%
		F	F	F*	F	F	*				GI
I am confident I won't have any debt in retirement	576	95	79	32	203	128	40	208	88	119	111
	29%	35%	35%	24%	26%	27%	29%	36%	24%	27%	25%
				*			*	HIJ			
I will be able to cover all living and family expenses in the next 12 months without going into further debt	422	72	54	28	152	95	20	151	74	90	67
	21%	26%	24%	22%	20%	20%	15%	26%	20%	20%	15%
				*			*	J			
I am concerned about the impact of rising interest rates on my financial situation	409	64	39	32	149	110	14	94	72	101	103
	20%	24%	17%	24%	19%	23%	10%	16%	20%	23%	23%
		F		F*		F	*				G

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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
I am concerned about the impact of rising interest rates on my financial situation	1193	154	143	76	462	270	88	371	211	256	262
	60%	57%	64%	58%	60%	57%	65%	65%	59%	57%	59%
				*			*				
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1148	158	118	82	443	265	83	298	209	256	299
	57%	58%	53%	63%	58%	56%	61%	52%	58%	57%	67%
				*			*				GHI
I am confident I won't have any debt in retirement	1027	121	95	73	424	243	72	254	187	239	264
	51%	44%	42%	56%	55%	52%	53%	44%	52%	54%	59%
				B*	AB		*			G	G
I regret the amount of debt that I've taken on in my life	869	104	105	63	321	204	72	270	152	203	181
	43%	38%	47%	48%	42%	43%	53%	47%	42%	46%	41%
				*			A*				
I am concerned about my current level of debt	836	108	90	54	327	198	59	270	137	187	182
	42%	40%	40%	41%	43%	42%	44%	47%	38%	42%	41%
				*			*				
I am worried that me or someone in my household could lose their job	750	87	70	44	328	175	47	207	142	168	175
	38%	32%	31%	33%	43%	37%	34%	36%	39%	38%	39%
				*	AB		*				

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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	759	98	76	41	286	211	47	260	146	157	133
	38%	36%	34%	32%	37%	45%	34%	45%	40%	35%	30%
				*		BCD	*	IJ	J		
Strongly agree	232	32	27	12	88	61	12	101	36	38	47
	12%	12%	12%	9%	11%	13%	9%	18%	10%	9%	10%
				*			*	HIJ			
Somewhat agree	526	66	49	29	198	150	34	158	109	119	87
	26%	24%	22%	22%	26%	32%	25%	28%	30%	27%	19%
				*		B	*	J	J	J	
Bottom 2 Box (Net)	1241	174	148	89	482	259	89	315	214	288	312
	62%	64%	66%	68%	63%	55%	66%	55%	60%	65%	70%
			E	E*	E		*			G	GH
Somewhat disagree	642	90	87	43	234	132	55	169	119	163	141
	32%	33%	39%	33%	30%	28%	40%	29%	33%	37%	32%
			E	*			E*				
Strongly disagree	599	84	61	46	248	127	34	146	95	125	171
	30%	31%	27%	35%	32%	27%	25%	25%	26%	28%	38%
				*			*				GHI
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1529	205	174	101	573	366	110	419	262	340	379
	76%	75%	78%	78%	75%	78%	81%	73%	73%	77%	85%
				*			*				GHI
Strongly agree	514	76	59	36	197	119	26	128	76	107	165
	26%	28%	26%	28%	26%	25%	19%	22%	21%	24%	37%
				*			*				GHI
Somewhat agree	1015	129	115	65	376	247	84	291	186	234	214
	51%	47%	51%	50%	49%	53%	62%	51%	52%	53%	48%
				*			AD*				
Bottom 2 Box (Net)	471	67	50	29	195	104	26	156	98	104	66
	24%	25%	22%	22%	25%	22%	19%	27%	27%	23%	15%
				*			*	J	J	J	
Somewhat disagree	371	45	39	20	164	82	20	113	77	93	49
	19%	17%	18%	16%	21%	17%	15%	20%	21%	21%	11%
				*			*	J	J	J	
Strongly disagree	100	22	11	8	30	22	6	43	21	12	17
	5%	8%	5%	6%	4%	5%	4%	8%	6%	3%	4%
				*			*	I			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1039	139	113	50	402	259	77	337	188	231	201
	52%	51%	50%	38%	52%	55%	56%	59%	52%	52%	45%
				*	C	C	C*	J			
Strongly agree	320	42	34	15	134	78	16	128	54	52	60
	16%	16%	15%	12%	17%	17%	12%	22%	15%	12%	13%
				*			*	IJ			
Somewhat agree	719	97	78	34	268	180	61	209	135	179	141
	36%	36%	35%	27%	35%	38%	45%	36%	37%	40%	32%
				*		C	C*			J	
Bottom 2 Box (Net)	961	133	111	80	366	211	59	238	172	213	245
	48%	49%	50%	62%	48%	45%	44%	41%	48%	48%	55%
				DEF*			*				G
Somewhat disagree	582	83	64	44	214	135	41	148	109	128	136
	29%	31%	29%	34%	28%	29%	30%	26%	30%	29%	30%
				*			*				
Strongly disagree	379	50	47	36	151	76	19	90	63	86	109
	19%	18%	21%	27%	20%	16%	14%	16%	18%	19%	25%
				EF*			*				G
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	861	120	100	55	307	217	62	327	144	176	143
	43%	44%	45%	42%	40%	46%	45%	57%	40%	39%	32%
				*			*	HIJ			
Strongly agree	207	29	26	13	83	47	9	98	31	26	36
	10%	11%	12%	10%	11%	10%	6%	17%	9%	6%	8%
				*			*	HIJ			
Somewhat agree	653	91	74	42	224	170	53	229	113	150	107
	33%	33%	33%	32%	29%	36%	39%	40%	31%	34%	24%
				*			*	J		J	
Bottom 2 Box (Net)	1139	152	124	75	461	253	74	248	216	269	303
	57%	56%	55%	58%	60%	54%	55%	43%	60%	61%	68%
				*			*		G	G	G
Somewhat disagree	671	94	78	29	263	160	47	148	140	155	172
	34%	35%	35%	22%	34%	34%	35%	26%	39%	35%	39%
		C	C	*	C	C	*		G	G	G
Strongly disagree	468	57	46	47	198	93	27	100	76	114	130
	23%	21%	20%	36%	26%	20%	20%	17%	21%	26%	29%
				ABDEF*			*			G	GH
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1275	170	144	77	510	277	97	387	232	278	279
	64%	62%	64%	59%	66%	59%	71%	67%	64%	62%	63%
				*	E		*				
Strongly agree	419	71	45	29	171	71	32	143	63	78	104
	21%	26%	20%	22%	22%	15%	24%	25%	17%	18%	23%
		E		*	E		*	I			
Somewhat agree	855	98	98	49	339	206	64	244	169	199	175
	43%	36%	44%	38%	44%	44%	47%	42%	47%	45%	39%
				*			*				
Bottom 2 Box (Net)	725	102	80	53	258	193	39	187	128	167	167
	36%	38%	36%	41%	34%	41%	29%	33%	36%	38%	37%
				*		D	*				
Somewhat disagree	452	68	54	37	149	121	23	116	83	115	92
	23%	25%	24%	29%	19%	26%	17%	20%	23%	26%	21%
				D*		D	*				
Strongly disagree	273	35	26	16	109	72	16	72	46	52	75
	14%	13%	12%	12%	14%	15%	12%	13%	13%	12%	17%
				*			*				
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1270	176	144	77	472	303	98	397	236	273	255
	63%	65%	64%	60%	61%	65%	72%	69%	66%	61%	57%
				*			*	J			
Strongly agree	462	72	46	31	185	104	23	172	78	85	90
	23%	26%	21%	24%	24%	22%	17%	30%	22%	19%	20%
				*			*	IJ			
Somewhat agree	808	104	98	46	286	199	75	225	158	189	164
	40%	38%	44%	35%	37%	42%	55%	39%	44%	42%	37%
				*			ACDE*				
Bottom 2 Box (Net)	730	96	80	53	296	167	38	178	124	172	191
	37%	35%	36%	40%	39%	35%	28%	31%	34%	39%	43%
				*			*				G
Somewhat disagree	470	57	54	28	202	105	23	119	85	114	112
	24%	21%	24%	21%	26%	22%	17%	21%	24%	26%	25%
				*			*				
Strongly disagree	260	39	26	25	94	61	15	58	39	58	78
	13%	14%	12%	19%	12%	13%	11%	10%	11%	13%	18%
				*			*				GH
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
I have a solid understanding of how interest rate increases impact my financial situation	1529	205	174	101	573	366	110	419	262	340	379
	76%	75%	78%	78%	75%	78%	81%	73%	73%	77%	85%
				*			*				GHI
High interest rates have had a negative impact on my household's finances	1275	170	144	77	510	277	97	387	232	278	279
	64%	62%	64%	59%	66%	59%	71%	67%	64%	62%	63%
				*	E		*				
I desperately need interest rates to go down	1270	176	144	77	472	303	98	397	236	273	255
	63%	65%	64%	60%	61%	65%	72%	69%	66%	61%	57%
				*			*	J			
If interest rates go up much more, I'm afraid that I will be in financial trouble	1039	139	113	50	402	259	77	337	188	231	201
	52%	51%	50%	38%	52%	55%	56%	59%	52%	52%	45%
				*	C	C	C*	J			
Even if interest rates decline, I'm concerned about my ability to repay my debts	861	120	100	55	307	217	62	327	144	176	143
	43%	44%	45%	42%	40%	46%	45%	57%	40%	39%	32%
				*			*	HIJ			
I am concerned that rising interest rates could move me towards bankruptcy	759	98	76	41	286	211	47	260	146	157	133
	38%	36%	34%	32%	37%	45%	34%	45%	40%	35%	30%
				*		BCD	*	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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7. To what extent do you agree or disagree with the following: - 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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
I am concerned that rising interest rates could move me towards bankruptcy	1241	174	148	89	482	259	89	315	214	288	312
	62%	64%	66%	68%	63%	55%	66%	55%	60%	65%	70%
			E	E*	E		*			G	GH
Even if interest rates decline, I'm concerned about my ability to repay my debts	1139	152	124	75	461	253	74	248	216	269	303
	57%	56%	55%	58%	60%	54%	55%	43%	60%	61%	68%
				*			*		G	G	G
If interest rates go up much more, I'm afraid that I will be in financial trouble	961	133	111	80	366	211	59	238	172	213	245
	48%	49%	50%	62%	48%	45%	44%	41%	48%	48%	55%
				DEF*			*				G
I desperately need interest rates to go down	730	96	80	53	296	167	38	178	124	172	191
	37%	35%	36%	40%	39%	35%	28%	31%	34%	39%	43%
				*			*				G
High interest rates have had a negative impact on my household's finances	725	102	80	53	258	193	39	187	128	167	167
	36%	38%	36%	41%	34%	41%	29%	33%	36%	38%	37%
				*		D	*				
I have a solid understanding of how interest rate increases impact my financial situation	471	67	50	29	195	104	26	156	98	104	66
	24%	25%	22%	22%	25%	22%	19%	27%	27%	23%	15%
				*			*	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_Qwave32_1_1. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - I feel confident in my finances despite economic uncertainty

		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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1183	158	120	84	445	294	82	296	213	282	303
	59%	58%	54%	65%	58%	62%	60%	52%	59%	63%	68%
				*			*			G	GH
Strongly agree	283	33	25	22	123	73	8	65	38	68	91
	14%	12%	11%	17%	16%	15%	6%	11%	11%	15%	20%
				F*	F	F	*				GH
Somewhat agree	899	125	95	63	322	221	74	231	175	214	212
	45%	46%	42%	48%	42%	47%	54%	40%	49%	48%	48%
				*			D*				
Bottom 2 Box (Net)	817	114	104	46	323	176	54	279	147	162	143
	41%	42%	46%	35%	42%	38%	40%	48%	41%	37%	32%
				*			*	IJ	J		
Somewhat disagree	556	71	69	25	223	128	41	174	107	115	108
	28%	26%	31%	19%	29%	27%	30%	30%	30%	26%	24%
				*	C		*				
Strongly disagree	261	43	35	21	100	48	13	104	39	48	35
	13%	16%	16%	16%	13%	10%	9%	18%	11%	11%	8%
				*			*	HIJ			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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_Qwave32_1_2. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - I have cut back on my spending due to economic uncertainty

		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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1474	201	169	81	575	344	103	439	255	322	311
	74%	74%	75%	63%	75%	73%	76%	76%	71%	72%	70%
			C	*	C		*				
Strongly agree	552	80	70	31	215	118	38	207	71	111	103
	28%	29%	31%	24%	28%	25%	28%	36%	20%	25%	23%
				*			*	HIJ			
Somewhat agree	922	121	99	51	360	226	65	232	184	211	208
	46%	44%	44%	39%	47%	48%	47%	40%	51%	48%	47%
				*			*		G		
Bottom 2 Box (Net)	526	71	55	49	192	126	33	136	104	123	134
	26%	26%	25%	37%	25%	27%	24%	24%	29%	28%	30%
				BD*			*				
Somewhat disagree	445	59	48	31	162	116	29	117	95	107	101
	22%	22%	21%	24%	21%	25%	21%	20%	26%	24%	23%
				*			*				
Strongly disagree	81	12	7	18	30	10	4	19	10	16	33
	4%	4%	3%	14%	4%	2%	3%	3%	3%	4%	7%
				ABDEF*			*				GHI
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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_Qwave32_1_3. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - I am delaying making major purchases or investments because of economic uncertainty

		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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1463	203	160	86	584	327	104	431	258	329	305
	73%	75%	71%	66%	76%	70%	76%	75%	72%	74%	68%
				*	C		*				
Strongly agree	600	87	83	35	244	111	40	198	94	121	127
	30%	32%	37%	27%	32%	24%	30%	35%	26%	27%	29%
			E	*	E		*				
Somewhat agree	863	117	77	50	340	216	63	233	164	209	178
	43%	43%	35%	39%	44%	46%	46%	41%	46%	47%	40%
				*		B	*				
Bottom 2 Box (Net)	537	69	64	44	184	143	32	143	102	115	140
	27%	25%	29%	34%	24%	30%	24%	25%	28%	26%	32%
				D*			*				
Somewhat disagree	396	49	46	31	124	123	23	95	77	93	102
	20%	18%	21%	24%	16%	26%	17%	16%	21%	21%	23%
				*		D	*				
Strongly disagree	141	20	18	13	60	21	9	49	25	23	39
	7%	7%	8%	10%	8%	4%	7%	8%	7%	5%	9%
				E*			*				
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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_Qwave32_1_4. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - Economic uncertainty has increased my reliance on financial advice and planning

		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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1005	126	107	64	396	234	79	299	178	216	220
	50%	46%	48%	49%	52%	50%	58%	52%	50%	49%	49%
				*			*				
Strongly agree	237	35	33	23	83	48	15	70	46	45	51
	12%	13%	15%	18%	11%	10%	11%	12%	13%	10%	11%
				*			*				
Somewhat agree	768	91	74	40	313	186	64	229	132	171	169
	38%	33%	33%	31%	41%	39%	47%	40%	37%	38%	38%
				*			ABC*				
Bottom 2 Box (Net)	995	146	117	66	372	236	57	276	182	228	226
	50%	54%	52%	51%	48%	50%	42%	48%	50%	51%	51%
				*			*				
Somewhat disagree	694	106	81	42	251	174	39	172	141	177	154
	35%	39%	36%	33%	33%	37%	29%	30%	39%	40%	35%
				*			*		G	G	
Strongly disagree	301	39	36	24	121	62	18	104	41	51	71
	15%	14%	16%	18%	16%	13%	13%	18%	11%	12%	16%
				*			*	I			
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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_Qwave32_1_5. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - Economic uncertainty has made me more cautious about taking on new 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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1619	216	187	97	624	379	117	452	293	372	352
	81%	79%	83%	75%	81%	81%	86%	79%	81%	84%	79%
				*			*				
Strongly agree	675	99	88	42	274	114	58	219	93	147	147
	34%	36%	39%	32%	36%	24%	43%	38%	26%	33%	33%
		E	E	*	E		E*	H			
Somewhat agree	944	116	99	56	350	264	59	233	200	225	205
	47%	43%	44%	43%	46%	56%	43%	41%	56%	51%	46%
				*		ABCD	*		GJ	G	
Bottom 2 Box (Net)	381	56	37	33	144	91	19	123	67	73	94
	19%	21%	17%	25%	19%	19%	14%	21%	19%	16%	21%
				*			*				
Somewhat disagree	296	41	22	26	106	86	16	97	53	56	67
	15%	15%	10%	20%	14%	18%	12%	17%	15%	13%	15%
				B*		B	*				
Strongly disagree	84	15	16	7	38	6	3	25	14	17	26
	4%	6%	7%	5%	5%	1%	2%	4%	4%	4%	6%
		E	E	E*	E		*				
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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_Qwave32_1_6. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - Economic uncertainty has made me more concerned about my ability to pay off 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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Top 2 Box (Net)	1164	159	134	69	445	263	94	373	199	244	254
	58%	58%	60%	53%	58%	56%	69%	65%	55%	55%	57%
				*			CE*	HI			
Strongly agree	368	59	57	17	151	62	21	139	48	75	71
	18%	22%	26%	13%	20%	13%	15%	24%	13%	17%	16%
		E	CE	*	E		*	HIJ			
Somewhat agree	796	100	77	52	293	201	73	234	151	169	183
	40%	37%	34%	40%	38%	43%	54%	41%	42%	38%	41%
				*			ABD*				
Bottom 2 Box (Net)	836	113	90	61	323	207	42	202	161	201	191
	42%	42%	40%	47%	42%	44%	31%	35%	45%	45%	43%
				F*		F	*		G	G	
Somewhat disagree	538	76	59	37	200	140	26	120	109	145	108
	27%	28%	26%	28%	26%	30%	19%	21%	30%	33%	24%
				*			*		G	GJ	
Strongly disagree	299	37	31	24	123	67	16	82	52	56	83
	15%	14%	14%	19%	16%	14%	12%	14%	14%	13%	19%
				*			*				I
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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_Qwave32_1. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - 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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Economic uncertainty has made me more cautious about taking on new debt	1619	216	187	97	624	379	117	452	293	372	352
	81%	79%	83%	75%	81%	81%	86%	79%	81%	84%	79%
				*			*				
I have cut back on my spending due to economic uncertainty	1474	201	169	81	575	344	103	439	255	322	311
	74%	74%	75%	63%	75%	73%	76%	76%	71%	72%	70%
			C	*	C		*				
I am delaying making major purchases or investments because of economic uncertainty	1463	203	160	86	584	327	104	431	258	329	305
	73%	75%	71%	66%	76%	70%	76%	75%	72%	74%	68%
				*	C		*				
I feel confident in my finances despite economic uncertainty	1183	158	120	84	445	294	82	296	213	282	303
	59%	58%	54%	65%	58%	62%	60%	52%	59%	63%	68%
				*			*			G	GH
Economic uncertainty has made me more concerned about my ability to pay off debt	1164	159	134	69	445	263	94	373	199	244	254
	58%	58%	60%	53%	58%	56%	69%	65%	55%	55%	57%
				*			CE*	HI			
Economic uncertainty has increased my reliance on financial advice and planning	1005	126	107	64	396	234	79	299	178	216	220
	50%	46%	48%	49%	52%	50%	58%	52%	50%	49%	49%
				*			*				

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_Qwave32_1. To what extent do you agree or disagree with the following statements regarding economic uncertainty and its impact on your personal finances: - 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)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Economic uncertainty has increased my reliance on financial advice and planning	995	146	117	66	372	236	57	276	182	228	226
	50%	54%	52%	51%	48%	50%	42%	48%	50%	51%	51%
				*			*				
Economic uncertainty has made me more concerned about my ability to pay off debt	836	113	90	61	323	207	42	202	161	201	191
	42%	42%	40%	47%	42%	44%	31%	35%	45%	45%	43%
				F*		F	*		G	G	
I feel confident in my finances despite economic uncertainty	817	114	104	46	323	176	54	279	147	162	143
	41%	42%	46%	35%	42%	38%	40%	48%	41%	37%	32%
				*			*	IJ	J		
I am delaying making major purchases or investments because of economic uncertainty	537	69	64	44	184	143	32	143	102	115	140
	27%	25%	29%	34%	24%	30%	24%	25%	28%	26%	32%
				D*			*				
I have cut back on my spending due to economic uncertainty	526	71	55	49	192	126	33	136	104	123	134
	26%	26%	25%	37%	25%	27%	24%	24%	29%	28%	30%
				BD*			*				
Economic uncertainty has made me more cautious about taking on new debt	381	56	37	33	144	91	19	123	67	73	94
	19%	21%	17%	25%	19%	19%	14%	21%	19%	16%	21%
				*			*				

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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Qwave32_2. How do you anticipate your housing costs (mortgage or rent) will change within the next year?

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2000**	**259**	**220**	**172**	**780**	**437**	**132**	**418**	**317**	**484**	**592**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**575**	**360**	**445**	**445**
Increase	882	106	97	55	342	239	43	298	155	202	153
	44%	39%	43%	43%	45%	51%	32%	52%	43%	46%	34%
				*	F	AF	*	J	J	J	
Stay the same	1047	157	118	69	397	215	91	269	190	225	266
	52%	58%	53%	53%	52%	46%	67%	47%	53%	51%	60%
		E		*			BDE*				GI
Decrease	71	9	9	5	28	17	2	8	15	17	27
	4%	3%	4%	4%	4%	4%	2%	1%	4%	4%	6%
				*			*				G
Sigma	2000	272	224	130	768	470	136	575	360	445	445
	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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