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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
	141	18	22	10	52	33	7	57	33	26	16
1 - 100	7%	6%	10%	8%	7%	7%	5%	10%	9%	5%	4%
								IJ	J		
	160	14	16	12	68	40	11	45	45	31	26
101 - 200	8%	5%	7%	9%	9%	9%	8%	8%	12%	6%	6%
									IJ		
	125	13	23	10	34	38	6	44	33	37	9
201 - 300	6%	5%	10%	8%	4%	8%	5%	8%	9%	8%	2%
			D			D		J	J	J	
	81	9	3	8	37	13	11	34	21	17	7
301 - 400	4%	3%	1%	6%	5%	3%	8%	6%	5%	4%	2%
				B			BE	J	J		
	193	26	15	19	77	42	15	37	43	58	39
401 - 500	10%	10%	7%	14%	10%	9%	11%	6%	11%	12%	10%
				B						G	
	41	3	2	7	15	10	4	10	6	16	6
501 - 600	2%	1%	1%	5%	2%	2%	3%	2%	2%	3%	1%
				AB							
	27	4	2	2	7	11	1	11	2	6	8
601 - 700	1%	2%	1%	2%	1%	2%	1%	2%	*	1%	2%
	44	6	7	2	10	13	6	7	4	16	14
701 - 800	2%	2%	3%	2%	1%	3%	5%	1%	1%	3%	3%
							D				
	14	4	2	-	1	6	2	3	8	*	3
801 - 900	1%	1%	1%	-	*	1%	1%	1%	2%	*	1%
		D							I		
	182	27	24	9	78	31	13	21	32	56	57
901 - 1000	9%	10%	11%	7%	10%	7%	10%	4%	8%	12%	14%
									G	G	GH
	223	27	16	15	97	59	8	39	38	63	72
1001 - 2000	11%	10%	7%	11%	13%	12%	6%	7%	10%	13%	18%
					F					G	GH
	89	8	12	8	35	23	5	16	18	20	32
2001 - 3000	4%	3%	5%	6%	5%	5%	4%	3%	5%	4%	8%
											GI
	53	7	3	-	24	11	8	9	10	18	14
3001 - 4000	3%	2%	1%	-	3%	2%	6%	2%	3%	4%	3%
							BC				
	36	5	1	2	17	7	4	5	6	10	13
4001 - 5000	2%	2%	1%	1%	2%	1%	3%	1%	1%	2%	3%
											G
	17	1	1	*	4	9	2	1	*	6	9
5001 - 6000	1%	*	*	*	1%	2%	1%	*	*	1%	2%
											GH
	4	1	*	*	1	*	*	-	-	3	1
6001 - 7000	*	1%	*	*	*	*	*	-	-	1%	*
	8	2	1	2	2	1	-	-	-	3	5
7001 - 8000	*	1%	1%	2%	*	*	-	-	-	1%	1%
											G
	1	-	*	-	-	*	-	-	-	-	1
8001 - 9000	*	-	*	-	-	*	-	-	-	-	*
	18	3	7	2	2	2	2	-	*	5	12
9001 - 10000	1%	1%	3%	2%	*	*	1%	-	*	1%	3%
			DE	D							GH
	544	94	68	21	207	121	32	228	89	92	67
Insolvent ($0/None)	27%	35%	30%	16%	27%	26%	24%	40%	23%	19%	16%
		CDEF	C		C			HIJ	J		
	2000	272	224	130	768	470	136	568	387	482	411
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
	301	31	38	22	119	73	18	102	78	57	42
$200 or less (Net)	15%	11%	17%	17%	16%	16%	13%	18%	20%	12%	10%
								IJ	IJ		
	141	18	22	10	52	33	7	57	33	26	16
$100 or less (Net)	7%	6%	10%	8%	7%	7%	5%	10%	9%	5%	4%
								IJ	J		
Mean (Incl. 0)	915.6	890	951.1	1005.8	884.2	907.5	1027.9	466.8	700.6	1124.4	1631.3
									G	GH	GHI
Std. Dev.	1522.1	1606.5	1953.25	1779.65	1320.57	1420.56	1687.61	857.94	1031.52	1670.54	2157.94
Std. Err.	34.04	97.41	130.51	156.08	47.65	65.53	144.71	35.99	52.42	76.05	106.43
Mean (Excl. 0)	1257.7	1360	1366.5	1202.6	1210.6	1223.1	1346.8	779.7	909.5	1390	1950.2
			*	*			*			GH	GHI
Std. Dev.	1659.03	1818.95	2218.33	1885.18	1411.72	1527.99	1818.37	993.1	1091.69	1755.43	2223.95
Std. Err.	43.48	136.33	177.66	180.8	59.61	81.83	178.48	53.84	63.21	88.86	119.93
Median	400	300	250	500	400	400	408	100	300	500	1000

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 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 3 Box (Net)	775	89	81	45	332	181	47	163	144	205	198
	39%	33%	36%	34%	43%	38%	35%	29%	37%	42%	48%
					A				G	G	GH
10 - Excellent (10)	379	47	36	20	175	81	20	66	73	97	112
	19%	17%	16%	15%	23%	17%	14%	12%	19%	20%	27%
									G	G	GHI
9	164	10	15	12	78	35	14	34	34	45	39
	8%	4%	7%	9%	10%	7%	10%	6%	9%	9%	9%
					A		A				
8	232	32	30	13	79	65	14	63	37	62	47
	12%	12%	14%	10%	10%	14%	10%	11%	10%	13%	11%
7	224	31	18	22	77	59	15	51	39	70	45
	11%	11%	8%	17%	10%	13%	11%	9%	10%	15%	11%
				BD						G	
6	157	28	13	7	60	42	6	46	33	36	32
	8%	10%	6%	6%	8%	9%	4%	8%	9%	8%	8%
5	303	49	42	13	103	72	24	88	59	63	60
	15%	18%	19%	10%	13%	15%	17%	16%	15%	13%	15%
4	180	22	23	15	70	32	18	57	49	45	21
	9%	8%	10%	12%	9%	7%	13%	10%	13%	9%	5%
							E	J	J	J	
Bottom 3 Box (Net)	362	53	47	27	125	84	26	163	62	63	54
	18%	19%	21%	21%	16%	18%	19%	29%	16%	13%	13%
								HIJ			
3	142	20	17	12	46	40	7	63	22	33	22
	7%	7%	8%	9%	6%	8%	5%	11%	6%	7%	5%
								HJ			
2	68	5	11	10	25	15	2	28	11	10	12
	3%	2%	5%	8%	3%	3%	1%	5%	3%	2%	3%
				ADEF							
1 - Terrible (1)	152	28	18	5	55	29	18	72	30	20	20
	8%	10%	8%	4%	7%	6%	13%	13%	8%	4%	5%
		C					CDE	IJ			
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.3	6	6	6.1	6.5	6.3	5.9	5.4	6.2	6.7	6.9
					ABF				G	G	GH
Std. Dev.	2.8	2.78	2.82	2.73	2.85	2.69	2.9	2.85	2.79	2.6	2.73
Std. Err.	0.06	0.17	0.19	0.24	0.1	0.12	0.25	0.12	0.14	0.12	0.13
Median	6	6	6	7	7	7	5.7	5	6	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 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 3 Box (Net)	472	47	40	32	200	124	30	116	85	114	120
	24%	17%	18%	24%	26%	26%	22%	20%	22%	24%	29%
					AB	A					GH
10 - Much better (10)	223	24	18	14	95	57	16	48	42	57	61
	11%	9%	8%	11%	12%	12%	11%	8%	11%	12%	15%
											G
9	82	10	8	7	35	19	3	17	14	20	22
	4%	4%	4%	6%	5%	4%	2%	3%	4%	4%	5%
8	166	14	14	11	70	48	11	51	29	38	37
	8%	5%	6%	8%	9%	10%	8%	9%	7%	8%	9%
						A					
7	219	31	17	13	81	59	17	52	45	70	38
	11%	12%	8%	10%	11%	13%	12%	9%	12%	14%	9%
										GJ	
6	239	34	31	13	85	68	9	57	54	62	56
	12%	12%	14%	10%	11%	15%	6%	10%	14%	13%	14%
						F					
5	563	90	76	34	210	113	39	159	110	136	103
	28%	33%	34%	26%	27%	24%	29%	28%	28%	28%	25%
		E	E								
4	155	16	9	15	58	44	14	54	34	24	33
	8%	6%	4%	12%	8%	9%	10%	9%	9%	5%	8%
				B		B	B	I			
Bottom 3 Box (Net)	352	54	52	23	134	62	28	132	60	76	61
	18%	20%	23%	18%	17%	13%	20%	23%	15%	16%	15%
		E	E					HIJ			
3	145	16	18	12	62	29	8	50	19	35	29
	7%	6%	8%	9%	8%	6%	6%	9%	5%	7%	7%
2	62	9	10	6	25	10	3	20	15	15	7
	3%	3%	4%	5%	3%	2%	2%	3%	4%	3%	2%
1 - Much worse (1)	146	30	24	5	47	24	16	62	25	25	25
	7%	11%	11%	4%	6%	5%	12%	11%	7%	5%	6%
		CDE	E				CDE	IJ			
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.7	5.4	5.3	5.7	5.8	6	5.4	5.3	5.7	5.9	6
					AB	ABF			G	G	G
Std. Dev.	2.46	2.44	2.45	2.42	2.49	2.37	2.62	2.51	2.39	2.38	2.51
Std. Err.	0.06	0.15	0.16	0.21	0.09	0.11	0.22	0.11	0.12	0.11	0.12
Median	5	5	5	5	5	6	5	5	5	6	6

Statistics:
Overlap formula used
- Column Proportions:
  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O
  Minimum Base: 30 (**), Small Base: 100 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 3 Box (Net)	602	63	55	42	248	155	38	152	122	147	136
	30%	23%	25%	33%	32%	33%	28%	27%	31%	30%	33%
					A	A					
10 - Much better (10)	316	30	28	26	124	88	20	72	67	78	79
	16%	11%	13%	20%	16%	19%	15%	13%	17%	16%	19%
				A		A					G
9	105	14	10	6	29	34	10	26	21	26	24
	5%	5%	5%	5%	4%	7%	8%	5%	6%	5%	6%
						D					
8	181	19	16	10	95	34	7	53	34	43	33
	9%	7%	7%	8%	12%	7%	5%	9%	9%	9%	8%
					AEF						
7	184	24	15	9	63	65	8	37	29	60	39
	9%	9%	6%	7%	8%	14%	6%	7%	8%	12%	10%
						BDF				G	
6	211	34	22	16	68	54	18	43	51	56	49
	11%	12%	10%	12%	9%	11%	13%	8%	13%	12%	12%
									G		
5	428	70	52	26	173	79	27	131	85	104	72
	21%	26%	23%	20%	23%	17%	20%	23%	22%	22%	18%
		E									
4	157	20	20	13	56	33	15	69	23	32	24
	8%	7%	9%	10%	7%	7%	11%	12%	6%	7%	6%
								HIJ			
Bottom 3 Box (Net)	419	61	60	24	159	84	30	136	77	85	91
	21%	22%	27%	19%	21%	18%	22%	24%	20%	18%	22%
			E					I			
3	131	15	16	8	57	31	4	35	25	32	29
	7%	5%	7%	6%	7%	7%	3%	6%	6%	7%	7%
2	65	7	5	6	24	14	8	20	15	12	14
	3%	3%	2%	5%	3%	3%	6%	3%	4%	3%	4%
1 - Much worse (1)	223	39	39	10	78	39	17	81	38	41	47
	11%	14%	17%	8%	10%	8%	13%	14%	10%	8%	11%
		E	CDE					I			
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.8	5.4	5.3	6	5.9	6.2	5.6	5.4	5.9	6	6
					B	AB			G	G	G
Std. Dev.	2.8	2.71	2.87	2.82	2.78	2.76	2.89	2.81	2.79	2.67	2.92
Std. Err.	0.06	0.16	0.19	0.25	0.1	0.13	0.25	0.12	0.14	0.12	0.14
Median	5	5	5	6	5	6	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 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 3 Box (Net)	664	76	70	45	268	163	42	164	111	181	171
	33%	28%	31%	34%	35%	35%	31%	29%	29%	38%	42%
										GH	GH
10 - Much better (10)	337	42	34	28	132	80	21	71	59	86	100
	17%	15%	15%	22%	17%	17%	15%	13%	15%	18%	24%
											GHI
9	105	17	10	6	43	22	8	34	17	26	22
	5%	6%	4%	4%	6%	5%	6%	6%	4%	5%	5%
8	222	17	26	11	93	62	13	59	36	69	49
	11%	6%	12%	8%	12%	13%	10%	10%	9%	14%	12%
					A	A					
7	229	22	28	14	74	73	18	56	47	58	54
	11%	8%	12%	11%	10%	16%	13%	10%	12%	12%	13%
						AD					
6	268	45	20	28	103	63	10	60	75	69	50
	13%	17%	9%	21%	13%	13%	7%	11%	19%	14%	12%
		BF		BDF					GJ		
5	461	74	61	25	176	92	34	149	80	96	81
	23%	27%	27%	20%	23%	20%	25%	26%	21%	20%	20%
		E									
4	111	16	11	6	44	25	10	40	20	26	18
	6%	6%	5%	4%	6%	5%	7%	7%	5%	5%	4%
Bottom 3 Box (Net)	265	39	35	12	104	53	23	100	54	52	38
	13%	14%	16%	9%	14%	11%	17%	18%	14%	11%	9%
								IJ			
3	79	7	10	3	39	13	7	29	5	21	15
	4%	2%	4%	2%	5%	3%	5%	5%	1%	4%	4%
								H		H	
2	76	11	8	7	28	19	3	23	22	14	12
	4%	4%	3%	6%	4%	4%	3%	4%	6%	3%	3%
1 - Much worse (1)	111	21	17	2	36	22	12	47	27	17	11
	6%	8%	8%	1%	5%	5%	9%	8%	7%	4%	3%
		C	C				C	IJ	J		
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.3	6	6.1	6.6	6.3	6.5	6	5.8	6.1	6.6	6.9
				A		A				GH	GH
Std. Dev.	2.54	2.59	2.61	2.41	2.54	2.46	2.68	2.61	2.54	2.43	2.47
Std. Err.	0.06	0.16	0.17	0.21	0.09	0.11	0.23	0.11	0.13	0.11	0.12
Median	6	6	6	6	6	7	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 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 3 Box (Net)	802	99	89	47	316	199	52	176	150	218	204
	40%	36%	40%	36%	41%	42%	38%	31%	39%	45%	50%
										G	GH
10 - Much better (10)	466	57	49	29	184	118	28	97	89	124	125
	23%	21%	22%	23%	24%	25%	21%	17%	23%	26%	30%
										G	GH
9	118	14	15	8	42	32	6	24	27	25	29
	6%	5%	7%	6%	5%	7%	5%	4%	7%	5%	7%
8	218	27	24	11	90	49	17	54	34	70	49
	11%	10%	11%	8%	12%	10%	13%	10%	9%	14%	12%
										H	
7	239	28	22	21	88	66	14	79	43	58	46
	12%	10%	10%	16%	11%	14%	10%	14%	11%	12%	11%
6	192	29	13	9	76	48	16	44	54	42	37
	10%	11%	6%	7%	10%	10%	12%	8%	14%	9%	9%
									G		
5	396	62	52	28	142	87	24	124	75	85	74
	20%	23%	23%	22%	19%	19%	18%	22%	19%	18%	18%
4	115	19	16	5	49	16	10	45	15	26	21
	6%	7%	7%	4%	6%	3%	7%	8%	4%	5%	5%
Bottom 3 Box (Net)	257	36	31	19	96	55	20	100	48	52	30
	13%	13%	14%	15%	13%	12%	15%	18%	12%	11%	7%
								IJ	J		
3	91	10	7	12	38	18	6	33	10	24	13
	5%	4%	3%	9%	5%	4%	5%	6%	2%	5%	3%
				AE							
2	54	4	7	4	20	16	3	21	5	14	9
	3%	2%	3%	3%	3%	3%	2%	4%	1%	3%	2%
1 - Much worse (1)	112	22	17	3	38	21	11	46	34	14	8
	6%	8%	8%	2%	5%	4%	8%	8%	9%	3%	2%
		C					C	IJ	IJ		
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.6	6.4	6.4	6.6	6.7	6.8	6.4	6	6.6	6.9	7.2
									G	G	GH
Std. Dev.	2.67	2.7	2.78	2.57	2.65	2.61	2.76	2.71	2.72	2.55	2.48
Std. Err.	0.06	0.16	0.19	0.23	0.1	0.12	0.24	0.11	0.14	0.12	0.12
Median	7	6	6	7	7	7	6	6	6.6	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 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 3 Box (Net)	478	82	45	30	154	113	55	172	88	109	82
	24%	30%	20%	23%	20%	24%	40%	30%	23%	23%	20%
		BD					BCDE	HIJ			
10 - Strongly agree (10)	256	46	36	15	80	53	26	97	45	51	48
	13%	17%	16%	12%	10%	11%	19%	17%	12%	11%	12%
		D					DE	I			
9	65	10	1	3	17	21	12	23	11	17	10
	3%	4%	*	3%	2%	5%	9%	4%	3%	4%	2%
		B				B	ABD				
8	157	26	7	11	57	38	17	53	32	41	24
	8%	9%	3%	9%	7%	8%	13%	9%	8%	9%	6%
		B					B				
7	193	29	29	16	62	50	7	49	32	54	42
	10%	11%	13%	12%	8%	11%	5%	9%	8%	11%	10%
			F	F							
6	202	33	19	11	95	34	10	77	26	47	44
	10%	12%	8%	8%	12%	7%	8%	14%	7%	10%	11%
					E			H			
5	316	49	44	21	119	62	21	99	71	75	39
	16%	18%	20%	16%	15%	13%	16%	17%	18%	16%	9%
								J	J	J	
4	145	20	19	15	43	42	7	35	32	29	33
	7%	7%	8%	11%	6%	9%	5%	6%	8%	6%	8%
				D							
Bottom 3 Box (Net)	665	60	69	37	295	169	36	135	139	168	170
	33%	22%	31%	29%	38%	36%	26%	24%	36%	35%	41%
					AF	A			G	G	G
3	150	13	15	10	68	34	9	34	30	42	33
	7%	5%	7%	8%	9%	7%	7%	6%	8%	9%	8%
2	113	10	14	5	45	27	10	27	18	24	28
	6%	4%	6%	4%	6%	6%	8%	5%	5%	5%	7%
1 - Strongly disagree (1)	403	36	40	22	181	108	16	75	92	102	110
	20%	13%	18%	17%	24%	23%	12%	13%	24%	21%	27%
					AF	AF			G	G	G
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.8	5.1	5.2	4.8	4.9	6	5.7	4.8	5	4.7
		BDE					BDE	HIJ			
Std. Dev.	3	2.89	2.97	2.87	2.96	3.06	3.1	2.92	3.01	2.96	3.09
Std. Err.	0.07	0.18	0.2	0.25	0.11	0.14	0.27	0.12	0.15	0.13	0.15
Median	5	6	5	5	5	5	6	6	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 (*)

Table of contents

On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I regret the amount of debt that I've taken on in my life

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2000**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 3 Box (Net)	562	86	68	45	194	118	52	202	112	109	110
	28%	31%	30%	34%	25%	25%	38%	36%	29%	23%	27%
							DE	IJ			
10 - Strongly agree (10)	309	49	35	21	104	70	30	121	59	52	59
	15%	18%	16%	16%	14%	15%	22%	21%	15%	11%	14%
							D	IJ			
9	73	12	8	7	21	17	9	25	17	17	12
	4%	4%	4%	5%	3%	4%	6%	4%	4%	4%	3%
							D				
8	180	25	25	17	69	30	14	57	37	40	39
	9%	9%	11%	13%	9%	6%	10%	10%	10%	8%	10%
				E							
7	191	34	16	11	66	53	10	53	26	63	27
	10%	13%	7%	9%	9%	11%	7%	9%	7%	13%	7%
										HJ	
6	158	23	15	11	62	42	6	48	29	44	28
	8%	8%	6%	9%	8%	9%	5%	8%	8%	9%	7%
5	289	38	35	16	127	53	20	84	54	62	56
	14%	14%	15%	12%	17%	11%	15%	15%	14%	13%	14%
					E						
4	171	28	18	14	56	39	14	43	33	50	33
	9%	10%	8%	11%	7%	8%	11%	8%	8%	10%	8%
Bottom 3 Box (Net)	629	63	72	32	263	165	33	138	133	155	157
	31%	23%	32%	25%	34%	35%	24%	24%	34%	32%	38%
					AF	AF			G	G	G
3	143	16	17	8	51	42	8	40	28	35	29
	7%	6%	8%	7%	7%	9%	6%	7%	7%	7%	7%
2	95	10	16	2	41	23	4	30	22	20	22
	5%	4%	7%	1%	5%	5%	3%	5%	6%	4%	5%
			C								
1 - Strongly disagree (1)	391	38	39	22	171	100	21	69	83	99	106
	20%	14%	18%	17%	22%	21%	15%	12%	21%	21%	26%
					A	A			G	G	G
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.8	5.3	5.7	5.1	5.1	5.9	6	5.2	5.1	4.9
		DE					DE	HIJ			
Std. Dev.	3.09	2.98	3.1	3.04	3.07	3.12	3.16	3.04	3.16	2.95	3.2
Std. Err.	0.07	0.18	0.21	0.27	0.11	0.14	0.27	0.13	0.16	0.13	0.16
Median	5	6	5	6	5	5	6	6	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 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
	604	87	85	46	217	121	47	212	97	139	112
Top 3 Box (Net)	30%	32%	38%	35%	28%	26%	35%	37%	25%	29%	27%
			DE					HIJ			
	294	47	38	25	108	50	26	112	46	55	55
10 - Strongly agree (10)	15%	17%	17%	19%	14%	11%	19%	20%	12%	11%	13%
		E		E			E	HIJ			
	102	12	13	10	40	22	6	37	21	22	17
9	5%	4%	6%	7%	5%	5%	4%	6%	5%	5%	4%
	209	28	34	12	69	50	16	63	30	62	40
8	10%	10%	15%	9%	9%	11%	11%	11%	8%	13%	10%
			D								
	293	46	28	19	111	62	26	69	64	72	67
7	15%	17%	13%	15%	15%	13%	19%	12%	16%	15%	16%
	258	33	36	8	95	69	18	71	50	79	42
6	13%	12%	16%	6%	12%	15%	13%	12%	13%	16%	10%
			C			C				J	
	310	39	24	28	125	73	22	89	63	62	61
5	16%	14%	10%	21%	16%	16%	16%	16%	16%	13%	15%
				B							
	149	23	13	7	68	30	8	36	38	44	22
4	7%	8%	6%	6%	9%	6%	6%	6%	10%	9%	5%
									J		
	384	43	38	22	152	114	15	92	76	86	107
Bottom 3 Box (Net)	19%	16%	17%	17%	20%	24%	11%	16%	20%	18%	26%
					F	AF					GI
	95	13	8	5	45	23	2	29	16	17	28
3	5%	5%	4%	4%	6%	5%	1%	5%	4%	4%	7%
					F						I
	73	7	9	5	24	22	5	25	11	19	12
2	4%	3%	4%	4%	3%	5%	4%	4%	3%	4%	3%
	217	23	22	12	83	69	8	38	50	50	67
1 - Strongly disagree (1)	11%	9%	10%	9%	11%	15%	6%	7%	13%	10%	16%
						AF			G		GI
	2000	272	224	130	768	470	136	568	387	482	411
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6	6.2	6.3	6.2	5.9	5.5	6.5	6.4	5.7	5.9	5.6
		E	E	E			DE	HIJ			
Std. Dev.	2.75	2.68	2.76	2.81	2.73	2.79	2.54	2.72	2.72	2.63	2.9
Std. Err.	0.06	0.16	0.18	0.25	0.1	0.13	0.22	0.11	0.14	0.12	0.14
Median	6	6	7	6.5	6	6	7	6	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 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 3 Box (Net)	687	84	61	47	303	150	41	126	132	194	183
	34%	31%	27%	36%	39%	32%	30%	22%	34%	40%	44%
					ABE				G	G	GH
10 - Strongly agree (10)	388	45	39	26	168	88	22	55	79	108	112
	19%	16%	17%	20%	22%	19%	16%	10%	20%	22%	27%
									G	G	G
9	106	17	5	7	48	22	7	21	23	30	26
	5%	6%	2%	5%	6%	5%	5%	4%	6%	6%	6%
8	193	23	17	15	86	39	12	49	30	56	45
	10%	9%	8%	11%	11%	8%	9%	9%	8%	12%	11%
7	223	25	30	13	82	62	10	70	45	58	44
	11%	9%	13%	10%	11%	13%	8%	12%	12%	12%	11%
6	178	21	21	11	56	54	14	49	36	47	31
	9%	8%	10%	8%	7%	12%	10%	9%	9%	10%	7%
						D					
5	317	46	46	12	123	62	28	105	67	62	53
	16%	17%	20%	9%	16%	13%	20%	18%	17%	13%	13%
			C				C				
4	179	32	13	18	65	46	5	62	38	39	27
	9%	12%	6%	14%	8%	10%	4%	11%	10%	8%	7%
		F		BF		F					
Bottom 3 Box (Net)	415	62	53	28	139	95	38	157	70	83	75
	21%	23%	24%	22%	18%	20%	28%	28%	18%	17%	18%
							D	HIJ			
3	113	17	17	6	38	27	7	37	16	32	20
	6%	6%	8%	5%	5%	6%	5%	7%	4%	7%	5%
2	63	7	4	1	25	18	8	24	14	11	9
	3%	2%	2%	1%	3%	4%	6%	4%	4%	2%	2%
							C				
1 - Strongly disagree (1)	239	38	31	21	75	50	23	96	41	40	45
	12%	14%	14%	16%	10%	11%	17%	17%	10%	8%	11%
							D	HIJ			
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6	5.7	5.7	5.9	6.3	6	5.6	5.2	6.1	6.4	6.6
					ABF				G	G	G
Std. Dev.	2.93	2.95	2.88	3.09	2.91	2.87	3.04	2.8	2.89	2.84	3.02
Std. Err.	0.07	0.18	0.19	0.27	0.11	0.13	0.26	0.12	0.15	0.13	0.15
Median	6	5	6	6	7	6	5	5	6	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 (*)

Table of contents

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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 2 Box (Net)	826	151	96	59	260	194	66	299	165	161	139
	41%	55%	43%	46%	34%	41%	49%	53%	43%	33%	34%
		BDE		D		D	D	HIJ	IJ		
Strongly agree	250	44	29	26	73	50	26	117	43	46	32
	12%	16%	13%	20%	10%	11%	19%	21%	11%	10%	8%
		D		DE			DE	HIJ			
Somewhat agree	577	106	67	33	187	143	40	182	122	115	107
	29%	39%	30%	25%	24%	31%	30%	32%	32%	24%	26%
		CDE						I	I		
Bottom 2 Box (Net)	1174	121	128	71	508	276	70	269	222	321	272
	59%	45%	57%	54%	66%	59%	51%	47%	57%	67%	66%
			A		ACEF	A			G	GH	GH
Somewhat disagree	605	68	70	42	237	154	34	162	127	159	113
	30%	25%	31%	32%	31%	33%	25%	29%	33%	33%	27%
Strongly disagree	569	53	57	29	271	123	36	107	95	162	159
	28%	20%	26%	22%	35%	26%	26%	19%	24%	34%	39%
					ABCE					GH	GH
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	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 (*)

Table of contents

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

	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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 2 Box (Net)	902	159	103	65	300	198	76	325	184	175	157
	45%	58%	46%	50%	39%	42%	56%	57%	47%	36%	38%
		BDE		D			DE	HIJ	IJ		
Strongly agree	246	49	37	18	67	41	32	103	42	50	34
	12%	18%	17%	14%	9%	9%	24%	18%	11%	10%	8%
		DE	DE				DE	HIJ			
Somewhat agree	656	110	66	47	233	157	44	222	142	125	123
	33%	40%	29%	36%	30%	33%	32%	39%	37%	26%	30%
		BD						IJ	I		
Bottom 2 Box (Net)	1098	113	121	65	468	272	60	243	203	308	254
	55%	42%	54%	50%	61%	58%	44%	43%	53%	64%	62%
			A		ACF	AF			G	GH	GH
Somewhat disagree	653	71	76	45	261	166	35	169	118	181	126
	33%	26%	34%	34%	34%	35%	26%	30%	30%	38%	31%
					A	A				G	
Strongly disagree	445	42	45	20	207	106	25	74	86	126	128
	22%	16%	20%	16%	27%	23%	18%	13%	22%	26%	31%
					AC				G	G	GH
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	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 (*)

Table of contents

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

	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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Top 2 Box (Net)	1280	182	148	84	477	298	91	394	262	289	228
	64%	67%	66%	65%	62%	63%	67%	69%	68%	60%	55%
								IJ	J		
Strongly agree	443	74	51	38	149	101	30	159	93	94	64
	22%	27%	23%	29%	19%	21%	22%	28%	24%	20%	16%
		D		D				IJ	J		
Somewhat agree	837	108	97	46	328	197	61	235	170	194	164
	42%	40%	43%	36%	43%	42%	45%	41%	44%	40%	40%
Bottom 2 Box (Net)	720	90	76	46	291	172	45	174	125	194	183
	36%	33%	34%	35%	38%	37%	33%	31%	32%	40%	45%
										G	GH
Somewhat disagree	465	61	45	30	193	104	32	131	85	118	106
	23%	22%	20%	23%	25%	22%	24%	23%	22%	24%	26%
Strongly disagree	255	29	31	16	98	69	13	44	40	76	77
	13%	11%	14%	12%	13%	15%	9%	8%	10%	16%	19%
										G	GH
Sigma	2000	272	224	130	768	470	136	568	387	482	411
	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 (*)

Table of contents

What steps, if any, are you taking to prepare for potential economic challenges?

		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**	**313**	**201**	**169**	**709**	**427**	**181**	**435**	**337**	**509**	**561**
Base: All Respondents (wtd)	**2000**	**272**	**224**	**130**	**768**	**470**	**136**	**568**	**387**	**482**	**411**
Putting important life goals on hold (e.g., buying a home, starting a family, changing careers)	452	70	54	34	165	85	44	156	85	95	83
	23%	26%	24%	26%	21%	18%	32%	27%	22%	20%	20%
		E					DE	IJ			
Increasing savings/building an emergency fund	658	91	78	53	247	155	33	145	113	187	168
	33%	34%	35%	41%	32%	33%	25%	26%	29%	39%	41%
				F						GH	GH
Seeking professional financial advice	226	34	23	14	96	43	15	44	53	66	52
	11%	13%	10%	11%	13%	9%	11%	8%	14%	14%	13%
									G	G	G
Prioritizing debt repayment: Focusing on paying down high-interest debt (e.g., credit cards) to reduce interest payments.	532	64	56	38	208	137	29	143	105	133	115
	27%	23%	25%	29%	27%	29%	21%	25%	27%	28%	28%
Consolidating debt: Combining multiple debts into a single loan with a lower interest rate.	216	37	21	12	74	53	20	72	42	55	44
	11%	13%	9%	9%	10%	11%	14%	13%	11%	11%	11%
Refinancing mortgage/loans: Securing a lower interest rate	121	20	14	5	38	33	12	27	23	31	34
	6%	8%	6%	3%	5%	7%	9%	5%	6%	6%	8%
Creating/revising a budget	490	65	60	31	174	121	40	139	108	109	98
	24%	24%	27%	24%	23%	26%	29%	24%	28%	23%	24%
Reducing discretionary spending: Cutting back on non-essential expenses (e.g., entertainment, dining out).	821	98	115	58	324	187	39	215	159	192	177
	41%	36%	51%	45%	42%	40%	29%	38%	41%	40%	43%
			AEF	F	F	F					
Downsizing/relocating: Moving to a smaller home or less expensive area to reduce housing costs.	178	36	21	8	65	42	7	63	42	32	20
	9%	13%	9%	6%	8%	9%	5%	11%	11%	7%	5%
		F						IJ	J		
Exploring alternative income sources: Seeking part-time work or starting a side business to supplement income.	388	54	58	28	149	74	26	127	59	88	87
	19%	20%	26%	22%	19%	16%	19%	22%	15%	18%	21%
			E					H			
Negotiating lower bills/expenses: Contacting service providers (e.g., cable, internet) to negotiate lower rates.	339	46	54	17	109	96	17	100	58	83	72
	17%	17%	24%	13%	14%	20%	12%	18%	15%	17%	17%
			CDF			D					
None of the above	350	48	32	20	146	79	26	101	63	80	79
	17%	18%	14%	15%	19%	17%	19%	18%	16%	16%	19%
Sigma	4772	663	585	318	1795	1104	307	1332	910	1151	1030
	239%	244%	261%	245%	234%	235%	226%	234%	235%	239%	250%

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 (*)

Table of contents