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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
	202	30	15	13	88	47	9	75	36	53	24
1 - 100	10%	11%	7%	10%	11%	10%	7%	13%	10%	11%	6%
							*	J	J	J	
	168	13	14	11	63	52	15	54	38	37	28
101 - 200	8%	5%	6%	9%	8%	11%	11%	9%	11%	7%	6%
						A	*				
	118	13	15	7	40	34	8	25	30	38	23
201 - 300	6%	5%	7%	6%	5%	7%	6%	4%	9%	8%	5%
							*				
	80	15	6	6	30	14	10	13	23	23	17
301 - 400	4%	5%	3%	4%	4%	3%	7%	2%	7%	5%	4%
							*		G		
	184	29	19	16	66	42	12	30	38	58	47
401 - 500	9%	11%	9%	12%	9%	9%	9%	5%	11%	12%	11%
							*		G	G	G
	32	2	2	5	12	8	2	9	3	8	5
501 - 600	2%	1%	1%	4%	2%	2%	2%	1%	1%	2%	1%
				A			*				
	19	-	*	1	10	4	5	3	5	6	4
601 - 700	1%	-	*	*	1%	1%	3%	*	1%	1%	1%
							AB*				
	48	8	6	1	15	15	4	15	6	10	15
701 - 800	2%	3%	3%	1%	2%	3%	3%	3%	2%	2%	3%
							*				
	11	-	1	3	3	5	-	4	1	1	4
801 - 900	1%	-	*	2%	*	1%	-	1%	*	*	1%
				AD			*				
	189	29	16	16	83	40	6	22	28	67	59
901 - 1000	9%	11%	7%	12%	11%	9%	4%	4%	8%	14%	14%
				F			*		G	G	G
	184	34	26	7	60	46	10	42	22	45	67
1001 - 2000	9%	13%	12%	5%	8%	10%	7%	7%	6%	9%	15%
							*				GHI
	76	11	7	8	33	13	4	11	4	29	30
2001 - 3000	4%	4%	3%	6%	4%	3%	3%	2%	1%	6%	7%
							*			GH	GH
	37	2	7	4	15	7	2	3	6	9	17
3001 - 4000	2%	1%	3%	3%	2%	1%	2%	1%	2%	2%	4%
							*				G
	21	4	3	1	11	1	1	-	2	2	14
4001 - 5000	1%	2%	1%	1%	1%	*	1%	-	1%	*	3%
							*				GHI
	9	4	3	-	2	*	-	-	4	1	4
5001 - 6000	*	1%	1%	-	*	*	-	-	1%	*	1%
							*				
	4	-	1	-	3	1	-	-	-	*	4
6001 - 7000	*	-	*	-	*	*	-	-	-	*	1%
							*				
	3	1	*	1	1	1	-	-	-	1	2
7001 - 8000	*	*	*	1%	*	*	-	-	-	*	*
							*				
	1	*	-	*	-	-	-	-	-	-	1
8001 - 9000	*	*	-	*	-	-	-	-	-	-	*
							*				
	15	1	1	*	3	5	4	4	-	-	8
9001 - 10000	1%	*	1%	*	*	1%	3%	1%	-	-	2%
							D*				HI
	599	77	82	31	231	134	44	264	98	109	66
Insolvent ($0/None)	30%	28%	37%	24%	30%	28%	32%	46%	29%	22%	15%
			C				*	HIJ	J	J	
	2001	272	224	130	768	470	136	573	345	498	439
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
	370	43	29	24	150	99	24	129	73	91	53
$200 or less (Net)	18%	16%	13%	19%	20%	21%	18%	22%	21%	18%	12%
							*	J	J	J	
	202	30	15	13	88	47	9	75	36	53	24
$100 or less (Net)	10%	11%	7%	10%	11%	10%	7%	13%	10%	11%	6%
							*	J	J	J	
Mean (Incl. 0)	744.3	815.5	812.5	749.6	724.7	684.3	801.9	408.3	528	726.5	1385.9
							*			GH	GHI
Std. Dev.	1332.25	1336.64	1400.15	1207.85	1251.28	1304.43	1794.44	1012.75	896.17	987.05	1892.98
Std. Err.	29.78	81.03	93.53	105.92	45.14	60.15	153.83	42.31	48.26	44.23	90.3
Mean (Excl. 0)	1062.2	1136.7	1282.4	987.1	1036	957.1	1181.6	758.2	739	929	1632.9
		*	*	*			*				GHI
Std. Dev.	1481.79	1458.42	1579.68	1299.66	1384.33	1455.98	2075.53	1281.05	984.27	1028.54	1954.29
Std. Err.	39.57	104.38	132.57	130.79	59.71	79.4	215.99	72.93	62.71	52.11	101.19
Median	250	400	249.3	400	250	250	216.1	50	248.3	400	800

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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	734	102	84	64	291	157	37	157	117	191	207
	37%	37%	37%	49%	38%	33%	27%	27%	34%	38%	47%
				DEF			*			G	GHI
10 - Excellent (10)	353	55	41	35	138	73	13	66	53	96	103
	18%	20%	18%	27%	18%	15%	9%	12%	15%	19%	23%
		F		DEF	F		*			G	GH
9	145	15	15	13	60	33	8	27	22	44	37
	7%	6%	7%	10%	8%	7%	6%	5%	6%	9%	8%
							*				
8	236	32	28	16	93	52	16	63	42	51	67
	12%	12%	13%	12%	12%	11%	12%	11%	12%	10%	15%
							*				
7	205	29	24	8	72	64	8	50	48	49	47
	10%	11%	11%	6%	9%	14%	6%	9%	14%	10%	11%
						CF	*				
6	152	19	13	14	54	43	10	34	19	48	45
	8%	7%	6%	11%	7%	9%	8%	6%	5%	10%	10%
							*				
5	312	45	23	16	120	77	31	115	51	71	49
	16%	16%	10%	12%	16%	16%	23%	20%	15%	14%	11%
							BC*	J			
4	211	29	23	11	84	47	17	48	60	64	25
	11%	11%	10%	8%	11%	10%	13%	8%	17%	13%	6%
							*		GJ	J	
Bottom 3 Box (Net)	387	49	57	19	148	82	32	169	50	76	67
	19%	18%	26%	14%	19%	17%	24%	29%	14%	15%	15%
			C				*	HIJ			
3	156	16	31	11	59	28	11	60	21	34	29
	8%	6%	14%	9%	8%	6%	8%	10%	6%	7%	7%
			ADE				*				
2	74	18	3	3	35	15	2	29	12	15	16
	4%	7%	1%	2%	4%	3%	1%	5%	4%	3%	4%
		B					*				
1 - Terrible (1)	157	15	23	5	55	39	20	80	16	27	23
	8%	6%	10%	4%	7%	8%	15%	14%	5%	5%	5%
							ACD*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.1	6.2	6	6.9	6.1	6.1	5.4	5.3	6.1	6.3	6.8
		F		BDEF	F	F	*		G	G	GH
Std. Dev.	2.81	2.8	2.95	2.75	2.81	2.71	2.74	2.86	2.61	2.71	2.72
Std. Err.	0.06	0.17	0.2	0.24	0.1	0.13	0.24	0.12	0.14	0.12	0.13
Median	6	6	6	7	6	6	5	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_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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	424	51	39	39	174	99	22	97	63	111	124
	21%	19%	18%	30%	23%	21%	16%	17%	18%	22%	28%
				ABEF			*				GH
10 - Much better (10)	201	19	17	17	85	53	10	43	26	48	69
	10%	7%	8%	13%	11%	11%	8%	8%	7%	10%	16%
							*				GHI
9	74	10	9	9	25	18	2	17	12	21	16
	4%	4%	4%	7%	3%	4%	2%	3%	3%	4%	4%
							*				
8	150	22	14	14	64	27	9	36	26	42	39
	7%	8%	6%	11%	8%	6%	7%	6%	7%	8%	9%
							*				
7	181	24	25	10	68	43	11	44	25	56	49
	9%	9%	11%	7%	9%	9%	8%	8%	7%	11%	11%
							*				
6	249	22	26	14	99	75	12	66	48	63	59
	12%	8%	12%	11%	13%	16%	9%	12%	14%	13%	13%
						A	*				
5	622	97	68	45	231	138	44	175	114	151	114
	31%	36%	30%	34%	30%	29%	32%	31%	33%	30%	26%
							*				
4	185	22	22	7	67	49	18	57	42	45	35
	9%	8%	10%	5%	9%	10%	14%	10%	12%	9%	8%
							C*				
Bottom 3 Box (Net)	340	56	43	15	131	66	29	135	53	73	59
	17%	20%	19%	12%	17%	14%	21%	23%	15%	15%	13%
							*	HIJ			
3	129	26	15	7	48	21	11	41	33	20	27
	6%	10%	7%	5%	6%	5%	8%	7%	10%	4%	6%
		E					*		I		
2	56	10	5	1	22	13	4	29	6	9	9
	3%	4%	2%	1%	3%	3%	3%	5%	2%	2%	2%
							*	I			
1 - Much worse (1)	155	19	23	7	61	32	13	65	14	45	22
	8%	7%	10%	5%	8%	7%	10%	11%	4%	9%	5%
							*	HJ		H	
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.3	5.4	6.1	5.6	5.7	5.1	5.1	5.5	5.7	6.1
				ABF		F	*			G	GHI
Std. Dev.	2.4	2.31	2.4	2.4	2.45	2.37	2.34	2.45	2.15	2.41	2.46
Std. Err.	0.05	0.14	0.16	0.21	0.09	0.11	0.2	0.1	0.12	0.11	0.12
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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3_2. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current debt situation compared to 5 years ago

	Total	REGION						HOUSEHOLD INCOME			
	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	567	78	61	45	222	126	35	127	76	163	166
	28%	29%	27%	34%	29%	27%	26%	22%	22%	33%	38%
							*			GH	GH
10 - Much better (10)	283	33	28	20	117	70	15	56	30	79	104
	14%	12%	13%	16%	15%	15%	11%	10%	9%	16%	24%
							*			GH	GHI
9	102	13	14	6	34	26	9	34	15	21	22
	5%	5%	6%	5%	4%	6%	7%	6%	4%	4%	5%
							*				
8	182	32	19	18	71	30	12	37	31	62	40
	9%	12%	8%	14%	9%	6%	9%	7%	9%	12%	9%
				E			*			G	
7	190	19	21	10	83	49	8	45	34	60	42
	9%	7%	9%	8%	11%	10%	6%	8%	10%	12%	10%
							*				
6	162	22	19	9	51	44	16	42	29	44	35
	8%	8%	9%	7%	7%	9%	12%	7%	8%	9%	8%
							*				
5	415	67	53	32	146	90	26	119	81	94	77
	21%	25%	24%	25%	19%	19%	19%	21%	24%	19%	17%
							*				
4	152	16	14	2	64	50	6	49	36	31	29
	8%	6%	6%	2%	8%	11%	5%	8%	10%	6%	6%
					C	C	*				
Bottom 3 Box (Net)	516	72	56	31	203	110	43	192	89	106	91
	26%	26%	25%	24%	26%	23%	32%	33%	26%	21%	21%
							*	IJ			
3	167	25	10	14	70	37	11	66	30	40	23
	8%	9%	4%	10%	9%	8%	8%	12%	9%	8%	5%
							*	J			
2	86	12	11	6	21	33	5	24	15	26	15
	4%	4%	5%	5%	3%	7%	3%	4%	4%	5%	3%
						D	*				
1 - Much worse (1)	262	35	36	12	112	41	27	102	44	41	53
	13%	13%	16%	9%	15%	9%	20%	18%	13%	8%	12%
			E		E		CE*	I			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.5	5.5	5.9	5.6	5.6	5.2	5	5.2	6	6.2
							*			GH	GH
Std. Dev.	2.87	2.8	2.89	2.81	2.93	2.78	2.96	2.85	2.65	2.75	3.03
Std. Err.	0.06	0.17	0.19	0.25	0.11	0.13	0.25	0.12	0.14	0.12	0.14
Median	5	5	5	5	5	5	5	5	5	6	6

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

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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	442	56	56	36	184	90	21	84	60	122	149
	22%	21%	25%	28%	24%	19%	15%	15%	17%	24%	34%
				F			*			G	GHI
10 - Much better (10)	207	26	31	15	88	41	6	28	22	57	88
	10%	10%	14%	12%	11%	9%	5%	5%	6%	12%	20%
			F				*			G	GHI
9	78	13	12	6	25	16	7	19	18	18	17
	4%	5%	5%	5%	3%	3%	5%	3%	5%	4%	4%
							*				
8	157	17	13	15	72	33	8	38	20	46	45
	8%	6%	6%	11%	9%	7%	6%	7%	6%	9%	10%
							*				
7	176	23	22	16	68	43	4	36	25	62	45
	9%	8%	10%	12%	9%	9%	3%	6%	7%	12%	10%
				F			*			G	
6	210	28	27	20	70	42	23	55	40	54	45
	10%	10%	12%	15%	9%	9%	17%	10%	12%	11%	10%
							DE*				
5	479	71	53	27	172	118	37	137	94	115	84
	24%	26%	24%	20%	22%	25%	27%	24%	27%	23%	19%
							*		J		
4	216	30	9	9	87	71	10	81	44	45	31
	11%	11%	4%	7%	11%	15%	7%	14%	13%	9%	7%
		B			B	BC	*	J	J		
Bottom 3 Box (Net)	478	64	57	23	187	106	41	181	83	100	85
	24%	24%	25%	18%	24%	23%	30%	32%	24%	20%	19%
							C*	IJ			
3	162	27	17	10	54	38	16	59	28	36	29
	8%	10%	7%	8%	7%	8%	12%	10%	8%	7%	7%
							*				
2	102	14	8	6	48	22	5	30	25	28	15
	5%	5%	4%	4%	6%	5%	3%	5%	7%	6%	3%
							*				
1 - Much worse (1)	214	22	32	8	85	46	21	92	30	36	41
	11%	8%	14%	6%	11%	10%	16%	16%	9%	7%	9%
			C				C*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.3	5.5	5.9	5.4	5.2	4.8	4.6	5.1	5.7	6.1
				DEF			*		G	GH	GH
Std. Dev.	2.62	2.52	2.83	2.5	2.69	2.5	2.46	2.48	2.42	2.55	2.83
Std. Err.	0.06	0.15	0.19	0.22	0.1	0.12	0.21	0.1	0.13	0.11	0.13
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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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	409	48	52	29	171	91	18	67	62	112	149
	20%	18%	23%	22%	22%	19%	13%	12%	18%	22%	34%
							*			G	GHI
10 - Much better (10)	199	19	29	9	82	52	7	30	19	54	90
	10%	7%	13%	7%	11%	11%	5%	5%	5%	11%	21%
							*			GH	GHI
9	58	11	6	6	18	14	4	13	16	12	15
	3%	4%	3%	5%	2%	3%	3%	2%	5%	2%	4%
							*				
8	152	18	17	14	72	25	7	24	27	46	43
	8%	7%	7%	11%	9%	5%	5%	4%	8%	9%	10%
				E			*			G	G
7	132	28	15	7	53	23	6	35	14	46	31
	7%	10%	7%	6%	7%	5%	4%	6%	4%	9%	7%
		E					*			H	
6	197	27	24	14	69	49	13	46	33	52	53
	10%	10%	11%	11%	9%	11%	10%	8%	10%	10%	12%
							*				
5	380	59	26	34	123	107	31	114	78	80	67
	19%	22%	12%	26%	16%	23%	23%	20%	23%	16%	15%
		B		BD		BD	B*		J		
4	174	21	14	7	70	51	11	50	32	50	31
	9%	8%	6%	5%	9%	11%	8%	9%	9%	10%	7%
							*				
Bottom 3 Box (Net)	708	89	92	39	282	149	56	261	126	158	110
	35%	33%	41%	30%	37%	32%	41%	46%	37%	32%	25%
							*	IJ	J		
3	227	39	28	11	90	44	15	70	43	55	40
	11%	14%	12%	9%	12%	9%	11%	12%	13%	11%	9%
							*				
2	123	13	15	7	50	27	11	43	28	30	16
	6%	5%	7%	6%	6%	6%	8%	7%	8%	6%	4%
							*	J	J		
1 - Much worse (1)	358	37	50	20	143	78	30	149	55	73	54
	18%	14%	22%	16%	19%	17%	22%	26%	16%	15%	12%
							*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	5	4.8	5	4.9	4.9	4.3	4.1	4.6	5.1	5.9
				F			*		G	G	GHI
Std. Dev.	2.82	2.61	3.08	2.68	2.89	2.77	2.61	2.63	2.61	2.8	3
Std. Err.	0.06	0.16	0.21	0.23	0.1	0.13	0.22	0.11	0.14	0.13	0.14
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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	522	62	64	40	213	121	22	100	79	154	158
	26%	23%	28%	31%	28%	26%	16%	17%	23%	31%	36%
			F	F	F		*			G	GH
10 - Much better (10)	264	30	35	18	104	65	12	39	35	84	90
	13%	11%	16%	14%	14%	14%	9%	7%	10%	17%	21%
							*			GH	GH
9	107	21	11	8	43	23	2	32	11	32	24
	5%	8%	5%	6%	6%	5%	2%	6%	3%	6%	5%
							*				
8	151	11	18	14	66	34	8	28	33	38	44
	8%	4%	8%	11%	9%	7%	6%	5%	10%	8%	10%
				A			*		G		G
7	231	25	19	13	83	75	16	59	41	62	55
	12%	9%	9%	10%	11%	16%	12%	10%	12%	12%	12%
						BD	*				
6	272	37	19	16	115	60	26	82	43	75	55
	14%	14%	8%	13%	15%	13%	19%	14%	13%	15%	13%
							B*				
5	518	89	77	29	188	103	31	135	91	126	112
	26%	33%	34%	23%	24%	22%	23%	24%	26%	25%	26%
		E	CDE				*				
4	166	24	16	14	50	50	12	59	43	34	20
	8%	9%	7%	11%	6%	11%	9%	10%	12%	7%	5%
						D	*	J	IJ		
Bottom 3 Box (Net)	292	35	30	18	120	61	29	138	48	48	39
	15%	13%	13%	14%	16%	13%	21%	24%	14%	10%	9%
							*	HIJ			
3	108	11	8	7	40	24	18	48	23	19	11
	5%	4%	3%	5%	5%	5%	14%	8%	7%	4%	3%
							ABDE*	IJ	J		
2	63	4	8	7	31	11	3	33	7	12	6
	3%	2%	4%	5%	4%	2%	2%	6%	2%	2%	1%
							*	IJ			
1 - Much worse (1)	121	19	14	4	50	27	7	58	18	17	22
	6%	7%	6%	3%	6%	6%	5%	10%	5%	3%	5%
							*	IJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.9	5.8	6	6.1	6	6	5.5	5.2	5.8	6.4	6.6
							*		G	GH	GH
Std. Dev.	2.47	2.4	2.54	2.46	2.52	2.45	2.26	2.48	2.31	2.38	2.47
Std. Err.	0.06	0.15	0.17	0.22	0.09	0.11	0.19	0.1	0.12	0.11	0.12
Median	6	5	5	6	6	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 (*)

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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	721	84	94	48	281	173	41	164	110	198	203
	36%	31%	42%	37%	37%	37%	30%	29%	32%	40%	46%
							*			G	GH
10 - Much better (10)	382	39	59	23	145	97	20	66	55	109	127
	19%	14%	26%	17%	19%	21%	14%	11%	16%	22%	29%
			AF				*			G	GHI
9	144	20	17	11	52	36	7	40	22	40	31
	7%	7%	8%	8%	7%	8%	5%	7%	6%	8%	7%
							*				
8	195	26	18	14	84	40	14	58	33	48	45
	10%	9%	8%	11%	11%	8%	10%	10%	10%	10%	10%
							*				
7	227	33	16	15	94	45	24	49	35	70	57
	11%	12%	7%	12%	12%	10%	17%	9%	10%	14%	13%
							BE*			G	
6	205	21	24	14	74	57	14	61	30	64	38
	10%	8%	11%	11%	10%	12%	10%	11%	9%	13%	9%
							*				
5	439	78	56	26	155	97	28	136	92	90	79
	22%	28%	25%	20%	20%	21%	21%	24%	27%	18%	18%
		D					*		IJ		
4	114	16	4	10	42	34	7	31	27	25	22
	6%	6%	2%	8%	5%	7%	5%	5%	8%	5%	5%
				B		B	*				
Bottom 3 Box (Net)	295	40	30	17	122	64	21	131	50	52	40
	15%	15%	13%	13%	16%	14%	16%	23%	15%	10%	9%
							*	HIJ			
3	101	16	12	9	34	22	9	42	17	20	15
	5%	6%	5%	7%	4%	5%	7%	7%	5%	4%	3%
							*	J			
2	63	8	6	2	29	13	5	25	15	14	3
	3%	3%	2%	1%	4%	3%	4%	4%	4%	3%	1%
							*	J	J	J	
1 - Much worse (1)	131	17	13	7	59	29	7	64	19	17	22
	7%	6%	6%	5%	8%	6%	5%	11%	5%	3%	5%
							*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.3	6.1	6.7	6.4	6.3	6.4	6.2	5.7	6.1	6.8	7
							*			GH	GH
Std. Dev.	2.67	2.54	2.73	2.57	2.73	2.68	2.51	2.73	2.59	2.5	2.6
Std. Err.	0.06	0.15	0.18	0.23	0.1	0.12	0.22	0.11	0.14	0.11	0.12
Median	6	6	6	6	6	6	6	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 (*)

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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Your expected debt situation 5 years from now	721	84	94	48	281	173	41	164	110	198	203
	36%	31%	42%	37%	37%	37%	30%	29%	32%	40%	46%
							*			G	GH
Your current debt situation compared to 5 years ago	567	78	61	45	222	126	35	127	76	163	166
	28%	29%	27%	34%	29%	27%	26%	22%	22%	33%	38%
							*			GH	GH
Your expected debt situation one year from now	522	62	64	40	213	121	22	100	79	154	158
	26%	23%	28%	31%	28%	26%	16%	17%	23%	31%	36%
			F	F	F		*			G	GH
Your current ability to absorb an interest rate increase of 1 percentage point	442	56	56	36	184	90	21	84	60	122	149
	22%	21%	25%	28%	24%	19%	15%	15%	17%	24%	34%
				F			*			G	GHI
Your current debt situation compared to a year ago	424	51	39	39	174	99	22	97	63	111	124
	21%	19%	18%	30%	23%	21%	16%	17%	18%	22%	28%
				ABEF			*				GH
Your current ability to absorb an additional $130 in interest payments on debt	409	48	52	29	171	91	18	67	62	112	149
	20%	18%	23%	22%	22%	19%	13%	12%	18%	22%	34%
							*			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

	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Your current ability to absorb an additional $130 in interest payments on debt	708	89	92	39	282	149	56	261	126	158	110
	35%	33%	41%	30%	37%	32%	41%	46%	37%	32%	25%
							*	IJ	J		
Your current debt situation compared to 5 years ago	516	72	56	31	203	110	43	192	89	106	91
	26%	26%	25%	24%	26%	23%	32%	33%	26%	21%	21%
							*	IJ			
Your current ability to absorb an interest rate increase of 1 percentage point	478	64	57	23	187	106	41	181	83	100	85
	24%	24%	25%	18%	24%	23%	30%	32%	24%	20%	19%
							C*	IJ			
Your current debt situation compared to a year ago	340	56	43	15	131	66	29	135	53	73	59
	17%	20%	19%	12%	17%	14%	21%	23%	15%	15%	13%
							*	HIJ			
Your expected debt situation 5 years from now	295	40	30	17	122	64	21	131	50	52	40
	15%	15%	13%	13%	16%	14%	16%	23%	15%	10%	9%
							*	HIJ			
Your expected debt situation one year from now	292	35	30	18	120	61	29	138	48	48	39
	15%	13%	13%	14%	16%	13%	21%	24%	14%	10%	9%
							*	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	493	67	45	39	178	132	31	120	73	131	142
	25%	25%	20%	30%	23%	28%	23%	21%	21%	26%	32%
							*				GH
10 - Extremely confident (10)	292	39	25	25	102	83	19	69	35	76	89
	15%	14%	11%	19%	13%	18%	14%	12%	10%	15%	20%
							*				GH
9	59	9	12	4	15	15	4	17	13	17	11
	3%	3%	5%	3%	2%	3%	3%	3%	4%	3%	2%
			D				*				
8	142	20	8	10	62	34	8	34	25	38	43
	7%	7%	3%	8%	8%	7%	6%	6%	7%	8%	10%
							*				
7	141	12	7	14	62	40	5	13	25	55	39
	7%	4%	3%	11%	8%	9%	4%	2%	7%	11%	9%
				AB		B	*		G	G	G
6	155	21	14	12	54	48	6	35	28	41	38
	8%	8%	6%	9%	7%	10%	5%	6%	8%	8%	9%
							*				
5	321	51	44	19	118	72	17	81	72	76	63
	16%	19%	20%	14%	15%	15%	12%	14%	21%	15%	14%
							*				
4	135	16	19	3	48	30	19	31	17	35	42
	7%	6%	8%	3%	6%	6%	14%	5%	5%	7%	10%
							ACDE*				GH
Bottom 3 Box (Net)	757	105	95	43	308	148	58	293	130	159	114
	38%	39%	43%	33%	40%	32%	42%	51%	38%	32%	26%
			E		E		*	HIJ	J		
3	147	16	18	9	56	41	6	40	33	34	27
	7%	6%	8%	7%	7%	9%	4%	7%	10%	7%	6%
							*				
2	103	20	9	5	43	11	15	35	20	29	11
	5%	7%	4%	4%	6%	2%	11%	6%	6%	6%	3%
		E			E		BE*	J			
1 - Not at all confident (1)	507	68	68	29	209	96	37	217	77	96	76
	25%	25%	30%	22%	27%	20%	27%	38%	22%	19%	17%
			E		E		*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	4.8	4.4	5.5	4.7	5.4	4.5	4.1	4.8	5.3	5.7
				BDF		BDF	*		G	G	GH
Std. Dev.	3.16	3.16	3.08	3.25	3.15	3.13	3.18	3.22	2.95	3.07	3.11
Std. Err.	0.07	0.19	0.21	0.29	0.11	0.14	0.27	0.13	0.16	0.14	0.15
Median	5	5	4	5.5	5	5	4	3	5	5	5.2

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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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	524	83	47	45	204	115	30	125	87	156	128
	26%	30%	21%	35%	26%	24%	22%	22%	25%	31%	29%
				BE			*			G	G
10 - Extremely confident (10)	290	44	31	32	99	70	15	67	40	84	80
	15%	16%	14%	25%	13%	15%	11%	12%	11%	17%	18%
				BDEF			*				GH
9	77	18	7	5	26	15	6	21	18	21	17
	4%	7%	3%	4%	3%	3%	4%	4%	5%	4%	4%
							*				
8	157	21	10	8	79	29	10	37	29	52	32
	8%	8%	4%	6%	10%	6%	7%	6%	8%	10%	7%
					B		*				
7	198	29	24	16	69	49	10	36	36	60	58
	10%	11%	11%	13%	9%	10%	7%	6%	10%	12%	13%
							*			G	G
6	193	30	20	7	76	47	12	46	33	52	48
	10%	11%	9%	6%	10%	10%	9%	8%	10%	10%	11%
							*				
5	308	42	31	20	112	80	23	93	68	56	56
	15%	16%	14%	15%	15%	17%	17%	16%	20%	11%	13%
							*		IJ		
4	142	8	20	7	51	37	17	45	21	33	30
	7%	3%	9%	5%	7%	8%	13%	8%	6%	7%	7%
			A				AD*				
Bottom 3 Box (Net)	637	79	81	34	257	141	44	229	100	140	119
	32%	29%	36%	26%	33%	30%	32%	40%	29%	28%	27%
							*	HIJ			
3	170	28	20	5	72	37	7	50	36	38	33
	8%	10%	9%	4%	9%	8%	5%	9%	11%	8%	7%
							*				
2	111	12	9	10	34	37	9	41	14	31	18
	6%	4%	4%	8%	4%	8%	7%	7%	4%	6%	4%
							*				
1 - Not at all confident (1)	356	39	52	19	150	67	28	138	49	71	69
	18%	14%	23%	15%	20%	14%	21%	24%	14%	14%	16%
			E				*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.7	4.9	5.9	5.2	5.3	4.9	4.7	5.4	5.7	5.7
		B		BDF			*		G	G	G
Std. Dev.	3.02	3	3.07	3.22	3.01	2.94	2.94	3.04	2.83	3.03	3.04
Std. Err.	0.07	0.18	0.2	0.28	0.11	0.14	0.25	0.13	0.15	0.14	0.14
Median	5	6	5	6	5	5	5	5	5	6	6

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

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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	491	74	59	39	183	111	26	98	70	140	156
	25%	27%	26%	30%	24%	24%	19%	17%	20%	28%	35%
							*			G	GH
10 - Extremely confident (10)	262	38	32	16	99	62	14	59	29	71	86
	13%	14%	14%	12%	13%	13%	11%	10%	9%	14%	20%
							*				GH
9	67	9	10	4	24	17	4	14	10	20	21
	3%	3%	4%	3%	3%	4%	3%	2%	3%	4%	5%
							*				
8	161	27	16	19	60	32	8	25	31	49	49
	8%	10%	7%	14%	8%	7%	6%	4%	9%	10%	11%
				DEF			*		G	G	G
7	178	30	21	16	54	42	14	42	27	59	42
	9%	11%	9%	13%	7%	9%	10%	7%	8%	12%	10%
				D			*				
6	192	27	15	11	82	43	14	29	56	45	48
	10%	10%	7%	8%	11%	9%	10%	5%	16%	9%	11%
							*		GI		G
5	345	47	32	21	144	80	21	92	67	83	68
	17%	17%	14%	16%	19%	17%	15%	16%	20%	17%	15%
							*				
4	207	27	24	10	86	49	11	60	35	60	38
	10%	10%	11%	8%	11%	10%	8%	11%	10%	12%	9%
							*				
Bottom 3 Box (Net)	588	67	73	33	220	144	50	252	89	111	88
	29%	25%	33%	25%	29%	31%	37%	44%	26%	22%	20%
							A*	HIJ			
3	150	9	22	13	58	42	7	40	28	37	33
	8%	3%	10%	10%	8%	9%	5%	7%	8%	7%	8%
			A	A		A	*				
2	117	16	12	2	44	27	17	54	18	25	12
	6%	6%	5%	1%	6%	6%	12%	9%	5%	5%	3%
							CDE*	IJ			
1 - Not at all confident (1)	320	43	39	18	117	76	26	158	43	49	43
	16%	16%	18%	14%	15%	16%	19%	28%	13%	10%	10%
							*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.2	5.5	5.2	5.6	5.2	5.2	4.8	4.3	5.2	5.7	6.1
				F			*		G	G	GH
Std. Dev.	2.9	2.92	3.03	2.81	2.86	2.91	2.94	2.98	2.6	2.77	2.85
Std. Err.	0.06	0.18	0.2	0.25	0.1	0.13	0.25	0.12	0.14	0.12	0.14
Median	5	5	5	6	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_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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	424	70	49	41	155	85	25	96	71	117	116
	21%	26%	22%	31%	20%	18%	18%	17%	21%	24%	26%
				DEF			*			G	G
10 - Extremely confident (10)	230	34	28	19	86	50	13	52	28	71	66
	12%	12%	12%	15%	11%	11%	10%	9%	8%	14%	15%
							*			H	GH
9	63	12	13	5	17	14	2	18	19	15	10
	3%	5%	6%	3%	2%	3%	1%	3%	5%	3%	2%
			D				*				
8	131	24	8	17	51	21	10	27	24	31	40
	7%	9%	3%	13%	7%	5%	7%	5%	7%	6%	9%
				BDE			*				G
7	207	30	11	19	86	47	13	34	43	73	50
	10%	11%	5%	15%	11%	10%	10%	6%	12%	15%	11%
				B	B		*		G	G	G
6	204	28	21	13	76	58	9	46	47	55	37
	10%	10%	9%	10%	10%	12%	6%	8%	14%	11%	8%
							*		G		
5	349	39	34	16	122	111	27	108	67	69	80
	17%	14%	15%	12%	16%	24%	20%	19%	19%	14%	18%
						ABCD	*				
4	161	25	17	8	51	40	20	45	25	44	34
	8%	9%	7%	6%	7%	9%	15%	8%	7%	9%	8%
							D*				
Bottom 3 Box (Net)	656	81	93	34	278	128	42	243	92	140	122
	33%	30%	42%	26%	36%	27%	31%	42%	27%	28%	28%
			ACE		CE		*	HIJ			
3	155	17	18	7	70	31	12	48	24	34	37
	8%	6%	8%	6%	9%	7%	9%	8%	7%	7%	8%
							*				
2	98	8	20	5	43	17	6	32	14	29	16
	5%	3%	9%	4%	6%	4%	4%	6%	4%	6%	4%
			AE				*				
1 - Not at all confident (1)	403	56	55	21	166	81	24	163	54	77	70
	20%	20%	25%	16%	22%	17%	18%	29%	16%	15%	16%
							*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	5.3	4.7	5.7	4.9	5.1	4.8	4.4	5.3	5.4	5.4
				BDEF			*		G	G	G
Std. Dev.	2.92	3	3.12	2.99	2.95	2.74	2.75	2.93	2.71	2.92	2.93
Std. Err.	0.07	0.18	0.21	0.26	0.11	0.13	0.24	0.12	0.15	0.13	0.14
Median	5	5	5	6	5	5	5	4	5	5	5

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

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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	558	75	47	50	203	150	33	149	93	160	115
	28%	28%	21%	39%	26%	32%	24%	26%	27%	32%	26%
				BDF		B	*				
10 - Extremely confident (10)	344	45	33	31	114	103	19	86	51	105	73
	17%	16%	15%	24%	15%	22%	14%	15%	15%	21%	17%
				D		D	*				
9	84	17	7	7	32	16	5	28	12	25	14
	4%	6%	3%	6%	4%	3%	3%	5%	3%	5%	3%
							*				
8	130	13	7	12	57	32	9	35	31	29	28
	6%	5%	3%	9%	7%	7%	7%	6%	9%	6%	6%
							*				
7	167	18	16	14	80	33	8	33	29	55	38
	8%	7%	7%	10%	10%	7%	6%	6%	8%	11%	9%
							*			G	
6	177	24	18	11	77	37	10	43	40	44	38
	9%	9%	8%	9%	10%	8%	8%	8%	12%	9%	9%
							*				
5	360	55	49	23	117	89	27	118	67	67	80
	18%	20%	22%	17%	15%	19%	20%	21%	19%	13%	18%
							*	I			
4	150	27	18	4	50	38	14	46	21	44	25
	7%	10%	8%	3%	6%	8%	10%	8%	6%	9%	6%
		C					C*				
Bottom 3 Box (Net)	589	74	77	29	242	123	45	184	95	128	144
	29%	27%	34%	22%	32%	26%	33%	32%	27%	26%	33%
			C				*				
3	136	13	11	5	58	41	7	40	26	29	37
	7%	5%	5%	4%	8%	9%	5%	7%	7%	6%	8%
							*				
2	99	5	16	10	40	19	8	25	18	27	19
	5%	2%	7%	7%	5%	4%	6%	4%	5%	6%	4%
			A	A			*				
1 - Not at all confident (1)	354	56	49	14	144	62	30	119	52	72	87
	18%	20%	22%	11%	19%	13%	22%	21%	15%	14%	20%
		C	CE		C		CE*				
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	5.4	4.9	6.2	5.3	5.7	5	5.1	5.5	5.8	5.3
				ABDF		BF	*			GJ	
Std. Dev.	3.07	3.09	3.05	3.06	3.05	3.06	3.05	3.07	2.91	3.11	3.09
Std. Err.	0.07	0.19	0.2	0.27	0.11	0.14	0.26	0.13	0.16	0.14	0.15
Median	5	5	5	6	5	5	5	5	5	6	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	483	61	43	51	175	124	29	107	87	136	124
	24%	23%	19%	39%	23%	26%	21%	19%	25%	27%	28%
				ABDEF			*			G	G
10 - Extremely confident (10)	301	44	26	35	103	79	14	67	45	87	76
	15%	16%	12%	27%	13%	17%	10%	12%	13%	17%	17%
				ABDEF			*				
9	61	5	5	4	29	16	4	13	18	14	15
	3%	2%	2%	3%	4%	3%	3%	2%	5%	3%	3%
							*				
8	121	13	13	12	44	29	11	26	24	35	33
	6%	5%	6%	9%	6%	6%	8%	5%	7%	7%	7%
							*				
7	172	30	11	17	75	28	11	50	25	43	44
	9%	11%	5%	13%	10%	6%	8%	9%	7%	9%	10%
				BE			*				
6	183	21	24	7	67	48	15	47	37	51	38
	9%	8%	11%	6%	9%	10%	11%	8%	11%	10%	9%
							*				
5	308	59	29	17	106	81	16	86	62	66	60
	15%	22%	13%	13%	14%	17%	12%	15%	18%	13%	14%
		D					*				
4	158	18	17	7	52	55	8	54	23	40	28
	8%	7%	8%	5%	7%	12%	6%	9%	7%	8%	6%
						D	*				
Bottom 3 Box (Net)	696	83	99	31	292	134	57	229	111	161	145
	35%	30%	44%	24%	38%	29%	42%	40%	32%	32%	33%
			ACE		CE		CE*				
3	150	10	22	8	71	26	13	45	28	38	31
	7%	4%	10%	6%	9%	6%	9%	8%	8%	8%	7%
			A		A		*				
2	96	9	9	5	44	20	8	31	16	21	24
	5%	3%	4%	4%	6%	4%	6%	5%	5%	4%	5%
							*				
1 - Not at all confident (1)	451	63	68	18	178	88	36	153	67	103	89
	23%	23%	30%	14%	23%	19%	26%	27%	19%	21%	20%
			CE		C		C*				
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	5.1	4.4	6.2	4.9	5.3	4.7	4.6	5.2	5.3	5.3
				ABDEF		B	*		G	G	G
Std. Dev.	3.11	3.08	3.08	3.19	3.1	3.05	3.06	3.03	3	3.15	3.17
Std. Err.	0.07	0.19	0.21	0.28	0.11	0.14	0.26	0.13	0.16	0.14	0.15
Median	5	5	4	7	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
A change in your relationship status (i.e. divorce, separation)	558	75	47	50	203	150	33	149	93	160	115
	28%	28%	21%	39%	26%	32%	24%	26%	27%	32%	26%
				BDF		B	*				
Having an illness and being unable to work for three months	524	83	47	45	204	115	30	125	87	156	128
	26%	30%	21%	35%	26%	24%	22%	22%	25%	31%	29%
				BE			*			G	G
Paying for your own or someone else's education	493	67	45	39	178	132	31	120	73	131	142
	25%	25%	20%	30%	23%	28%	23%	21%	21%	26%	32%
							*				GH
Unexpected auto repairs or purchase	491	74	59	39	183	111	26	98	70	140	156
	25%	27%	26%	30%	24%	24%	19%	17%	20%	28%	35%
							*			G	GH
Loss of employment / change in wage or seasonal work	483	61	43	51	175	124	29	107	87	136	124
	24%	23%	19%	39%	23%	26%	21%	19%	25%	27%	28%
				ABDEF			*			G	G
The death of an immediate family member	424	70	49	41	155	85	25	96	71	117	116
	21%	26%	22%	31%	20%	18%	18%	17%	21%	24%	26%
				DEF			*			G	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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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Paying for your own or someone else's education	757	105	95	43	308	148	58	293	130	159	114
	38%	39%	43%	33%	40%	32%	42%	51%	38%	32%	26%
			E		E		*	HIJ	J		
Loss of employment / change in wage or seasonal work	696	83	99	31	292	134	57	229	111	161	145
	35%	30%	44%	24%	38%	29%	42%	40%	32%	32%	33%
			ACE		CE		CE*				
The death of an immediate family member	656	81	93	34	278	128	42	243	92	140	122
	33%	30%	42%	26%	36%	27%	31%	42%	27%	28%	28%
			ACE		CE		*	HIJ			
Having an illness and being unable to work for three months	637	79	81	34	257	141	44	229	100	140	119
	32%	29%	36%	26%	33%	30%	32%	40%	29%	28%	27%
							*	HIJ			
A change in your relationship status (i.e. divorce, separation)	589	74	77	29	242	123	45	184	95	128	144
	29%	27%	34%	22%	32%	26%	33%	32%	27%	26%	33%
			C				*				
Unexpected auto repairs or purchase	588	67	73	33	220	144	50	252	89	111	88
	29%	25%	33%	25%	29%	31%	37%	44%	26%	22%	20%
							A*	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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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	427	52	54	22	176	95	28	160	72	99	71
	21%	19%	24%	17%	23%	20%	20%	28%	21%	20%	16%
							*	IJ			
10 - Strongly agree (10)	236	36	32	14	86	50	17	97	31	51	39
	12%	13%	14%	10%	11%	11%	13%	17%	9%	10%	9%
							*	HIJ			
9	82	11	7	2	34	25	3	24	22	22	10
	4%	4%	3%	1%	4%	5%	3%	4%	7%	4%	2%
							*		J		
8	109	4	14	7	57	21	7	38	18	26	22
	5%	2%	6%	5%	7%	4%	5%	7%	5%	5%	5%
					A		*				
7	228	28	34	18	95	35	18	68	49	56	40
	11%	10%	15%	13%	12%	7%	13%	12%	14%	11%	9%
			E		E		*				
6	169	24	14	12	56	49	14	48	24	42	46
	8%	9%	6%	9%	7%	10%	10%	8%	7%	8%	11%
							*				
5	304	36	29	15	126	75	23	97	57	62	60
	15%	13%	13%	12%	16%	16%	17%	17%	16%	12%	14%
							*				
4	171	37	18	12	47	45	12	36	26	62	37
	9%	14%	8%	9%	6%	10%	9%	6%	8%	12%	8%
		D					*			G	
Bottom 3 Box (Net)	702	96	75	51	268	172	42	166	118	178	184
	35%	35%	33%	39%	35%	37%	31%	29%	34%	36%	42%
							*				G
3	179	22	19	13	71	37	16	45	34	39	49
	9%	8%	8%	10%	9%	8%	12%	8%	10%	8%	11%
							*				
2	108	13	10	8	46	24	7	24	12	37	24
	5%	5%	4%	6%	6%	5%	5%	4%	4%	7%	5%
							*				
1 - Strongly disagree (1)	416	60	46	30	151	111	19	96	72	102	112
	21%	22%	20%	23%	20%	24%	14%	17%	21%	20%	25%
						F	*				G
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5	4.8	5.2	4.7	5.1	4.8	5.2	5.5	5	4.8	4.5
							*	IJ			
Std. Dev.	2.98	3.01	3.08	2.93	2.97	2.99	2.81	3.04	2.93	2.94	2.9
Std. Err.	0.07	0.18	0.21	0.26	0.11	0.14	0.24	0.13	0.16	0.13	0.14
Median	5	5	5	5	5	5	5	5	5	5	4

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

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5_2. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I regret the amount of debt that I've taken on in my life

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	514	65	63	34	199	123	30	181	76	126	100
	26%	24%	28%	26%	26%	26%	22%	32%	22%	25%	23%
							*	HJ			
10 - Strongly agree (10)	289	50	42	19	101	64	14	93	42	69	65
	14%	18%	19%	14%	13%	14%	10%	16%	12%	14%	15%
							*				
9	73	8	3	2	34	19	7	39	13	13	8
	4%	3%	1%	1%	4%	4%	5%	7%	4%	3%	2%
							*	IJ			
8	152	7	17	13	65	40	9	49	21	44	27
	8%	3%	8%	10%	8%	9%	7%	8%	6%	9%	6%
				A	A	A	*				
7	168	16	25	9	74	30	13	50	33	42	33
	8%	6%	11%	7%	10%	6%	10%	9%	10%	8%	7%
							*				
6	171	22	14	8	67	48	12	61	27	43	31
	9%	8%	6%	6%	9%	10%	9%	11%	8%	9%	7%
							*				
5	310	49	27	16	114	75	28	89	63	62	63
	15%	18%	12%	12%	15%	16%	21%	15%	18%	12%	14%
							*				
4	157	17	20	11	56	33	18	41	32	46	30
	8%	6%	9%	9%	7%	7%	13%	7%	9%	9%	7%
							*				
Bottom 3 Box (Net)	683	104	75	51	258	160	35	153	114	180	182
	34%	38%	34%	40%	34%	34%	25%	27%	33%	36%	41%
		F		F			*			G	G
3	167	24	14	9	81	29	10	43	25	46	43
	8%	9%	6%	7%	10%	6%	8%	8%	7%	9%	10%
					E		*				
2	119	21	10	15	40	22	11	22	23	37	31
	6%	8%	5%	12%	5%	5%	8%	4%	7%	7%	7%
				BDE			*				
1 - Strongly disagree (1)	397	59	51	27	137	110	13	88	66	96	109
	20%	22%	23%	21%	18%	23%	9%	15%	19%	19%	25%
		F	F	F		F	*				G
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5	5.3	4.9	5.2	5.1	5.3	5.7	5	5	4.8
							*	HIJ			
Std. Dev.	3.07	3.19	3.23	3.15	3	3.11	2.67	3.02	2.95	3.05	3.15
Std. Err.	0.07	0.19	0.22	0.28	0.11	0.14	0.23	0.13	0.16	0.14	0.15
Median	5	5	5	5	5	5	5	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 (*)

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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	639	89	86	33	267	136	29	183	100	170	133
	32%	33%	38%	25%	35%	29%	21%	32%	29%	34%	30%
			CF		F		*				
10 - Strongly agree (10)	322	44	43	12	145	62	16	94	42	80	81
	16%	16%	19%	9%	19%	13%	12%	16%	12%	16%	18%
			C		C		*				
9	77	15	15	8	26	8	4	23	10	21	16
	4%	5%	7%	6%	3%	2%	3%	4%	3%	4%	4%
		E	E	E			*				
8	241	30	28	12	97	65	9	67	49	69	37
	12%	11%	12%	9%	13%	14%	7%	12%	14%	14%	8%
							*		J	J	
7	290	36	24	23	116	58	33	88	59	76	53
	14%	13%	11%	18%	15%	12%	24%	15%	17%	15%	12%
							ABDE*				
6	249	19	31	24	104	56	14	58	46	60	67
	12%	7%	14%	19%	13%	12%	10%	10%	13%	12%	15%
				A	A		*				
5	312	54	25	19	104	82	28	99	49	70	62
	16%	20%	11%	14%	14%	17%	21%	17%	14%	14%	14%
							B*				
4	125	15	13	7	39	41	11	33	29	35	20
	6%	6%	6%	5%	5%	9%	8%	6%	9%	7%	4%
							*				
Bottom 3 Box (Net)	386	59	46	25	139	97	21	113	61	87	104
	19%	22%	20%	19%	18%	21%	16%	20%	18%	18%	24%
							*				
3	129	20	15	6	54	28	5	38	16	26	41
	6%	7%	7%	5%	7%	6%	4%	7%	5%	5%	9%
							*				HI
2	68	11	8	3	27	15	4	21	12	14	20
	3%	4%	4%	3%	3%	3%	3%	4%	3%	3%	5%
							*				
1 - Strongly disagree (1)	189	27	23	15	58	54	12	54	33	47	42
	9%	10%	10%	12%	8%	11%	9%	9%	10%	9%	10%
							*				
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.1	6	6.2	5.8	6.3	5.8	5.9	6.1	6	6.2	6
					E		*				
Std. Dev.	2.73	2.82	2.89	2.6	2.7	2.71	2.49	2.74	2.6	2.71	2.83
Std. Err.	0.06	0.17	0.19	0.23	0.1	0.13	0.21	0.11	0.14	0.12	0.14
Median	6	6	6	6	6	6	6	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 (*)

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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	338	48	37	13	145	76	19	105	53	78	75
	17%	18%	17%	10%	19%	16%	14%	18%	15%	16%	17%
					C		*				
10 - Strongly agree (10)	171	20	21	3	80	35	12	59	23	36	38
	9%	7%	9%	3%	10%	7%	9%	10%	7%	7%	9%
			C		C		*				
9	60	10	12	2	22	15	*	13	11	18	16
	3%	4%	5%	1%	3%	3%	*	2%	3%	4%	4%
			F				*				
8	106	18	5	7	43	26	7	32	20	24	21
	5%	7%	2%	6%	6%	6%	5%	6%	6%	5%	5%
							*				
7	156	18	15	6	77	33	7	42	30	40	38
	8%	7%	7%	5%	10%	7%	5%	7%	9%	8%	9%
							*				
6	164	7	16	13	77	37	13	38	32	38	47
	8%	3%	7%	10%	10%	8%	10%	7%	9%	8%	11%
				A	A	A	A*				
5	316	43	27	11	104	103	27	111	37	86	48
	16%	16%	12%	9%	14%	22%	20%	19%	11%	17%	11%
						BCD	C*	HJ		HJ	
4	146	27	16	14	40	39	9	37	28	41	30
	7%	10%	7%	11%	5%	8%	7%	6%	8%	8%	7%
		D		D			*				
Bottom 3 Box (Net)	881	128	112	73	325	181	61	241	166	215	202
	44%	47%	50%	56%	42%	39%	45%	42%	48%	43%	46%
			E	DE			*				
3	199	22	32	14	83	35	15	42	42	51	49
	10%	8%	14%	11%	11%	7%	11%	7%	12%	10%	11%
			E				*				
2	143	27	20	10	57	17	13	49	21	35	32
	7%	10%	9%	8%	7%	4%	9%	9%	6%	7%	7%
		E	E		E		E*				
1 - Strongly disagree (1)	538	79	60	50	186	130	34	149	103	129	120
	27%	29%	27%	38%	24%	28%	25%	26%	30%	26%	27%
				DEF			*				
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.4	4.1	4.2	3.5	4.6	4.4	4.2	4.5	4.2	4.4	4.4
			C		C	C	C*				
Std. Dev.	2.92	2.93	2.98	2.6	2.99	2.84	2.77	2.98	2.89	2.85	2.97
Std. Err.	0.07	0.18	0.2	0.23	0.11	0.13	0.24	0.12	0.16	0.13	0.14
Median	4	4	3.2	3	5	5	4	5	4	4	4

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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	663	89	83	52	257	152	29	155	112	175	180
	33%	33%	37%	40%	33%	32%	21%	27%	33%	35%	41%
			F	F	F	F	*			G	G
10 - Strongly agree (10)	376	61	56	27	122	98	12	83	54	100	115
	19%	22%	25%	21%	16%	21%	9%	15%	16%	20%	26%
		F	DF	F		F	*				GH
9	93	8	11	7	46	18	3	28	16	20	23
	5%	3%	5%	5%	6%	4%	2%	5%	5%	4%	5%
							*				
8	194	20	16	19	88	37	14	43	42	55	42
	10%	7%	7%	14%	12%	8%	10%	7%	12%	11%	9%
				E			*				
7	140	17	11	11	65	32	5	29	20	42	37
	7%	6%	5%	8%	8%	7%	4%	5%	6%	9%	8%
							*				
6	187	27	26	8	60	46	21	41	36	50	46
	9%	10%	11%	6%	8%	10%	15%	7%	11%	10%	11%
							CD*				
5	285	28	19	19	118	78	24	99	39	66	58
	14%	10%	8%	14%	15%	17%	18%	17%	11%	13%	13%
					B	B	B*				
4	124	8	18	9	49	35	6	38	22	33	26
	6%	3%	8%	7%	6%	7%	5%	7%	6%	7%	6%
							*				
Bottom 3 Box (Net)	602	104	68	32	220	128	50	211	115	133	93
	30%	38%	30%	24%	29%	27%	37%	37%	33%	27%	21%
		CDE					*	IJ	J		
3	132	15	10	7	45	40	15	42	21	30	26
	7%	6%	4%	5%	6%	8%	11%	7%	6%	6%	6%
							*				
2	108	19	19	2	44	14	10	37	20	34	18
	5%	7%	9%	2%	6%	3%	8%	6%	6%	7%	4%
			CE				C*				
1 - Strongly disagree (1)	361	70	39	23	132	74	24	132	73	69	49
	18%	26%	17%	17%	17%	16%	18%	23%	21%	14%	11%
		DE					*	IJ	IJ		
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	5.3	5.8	6	5.6	5.7	4.9	5	5.4	5.8	6.3
			F	F	F	F	*			G	GHI
Std. Dev.	3.17	3.47	3.35	3.16	3.1	3.1	2.81	3.17	3.2	3.09	3.06
Std. Err.	0.07	0.21	0.22	0.28	0.11	0.14	0.24	0.13	0.17	0.14	0.15
Median	5	5	6	6	5	5	5	5	5	6	6

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

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5_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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 3 Box (Net)	648	92	75	59	255	134	33	144	104	176	185
	32%	34%	34%	46%	33%	29%	24%	25%	30%	35%	42%
				DEF			*			G	GH
10 - Strongly agree (10)	365	64	51	28	129	78	17	71	60	95	112
	18%	23%	23%	22%	17%	17%	12%	12%	17%	19%	26%
		F					*			G	GH
9	85	7	10	11	29	24	4	12	14	32	20
	4%	3%	4%	8%	4%	5%	3%	2%	4%	6%	5%
				AD			*			G	
8	198	22	15	20	97	32	12	61	30	49	52
	10%	8%	6%	15%	13%	7%	9%	11%	9%	10%	12%
				BE	E		*				
7	215	31	18	19	93	31	23	61	33	58	46
	11%	12%	8%	15%	12%	7%	17%	11%	10%	12%	11%
				E	E		BE*				
6	171	26	14	12	54	53	12	26	39	54	46
	9%	10%	6%	9%	7%	11%	9%	5%	11%	11%	10%
						D	*		G	G	G
5	280	34	27	15	116	70	19	101	44	57	48
	14%	12%	12%	11%	15%	15%	14%	18%	13%	12%	11%
							*	IJ			
4	162	18	29	7	51	42	14	44	28	48	35
	8%	7%	13%	5%	7%	9%	10%	8%	8%	10%	8%
			CD				*				
Bottom 3 Box (Net)	525	71	61	19	201	139	35	197	97	104	80
	26%	26%	27%	14%	26%	30%	26%	34%	28%	21%	18%
		C	C		C	C	C*	IJ	J		
3	159	19	21	6	57	43	13	45	39	30	23
	8%	7%	9%	5%	7%	9%	9%	8%	11%	6%	5%
							*		IJ		
2	102	19	11	3	40	23	5	39	19	32	10
	5%	7%	5%	2%	5%	5%	4%	7%	6%	6%	2%
							*	J		J	
1 - Strongly disagree (1)	265	33	29	9	104	73	17	113	39	42	47
	13%	12%	13%	7%	14%	15%	13%	20%	11%	8%	11%
						C	*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.8	5.9	5.7	6.8	5.8	5.4	5.5	5.1	5.7	6.1	6.5
				ABDEF			*		G	G	GH
Std. Dev.	3.01	3.1	3.14	2.71	2.98	3.02	2.78	3.01	2.95	2.89	2.97
Std. Err.	0.07	0.19	0.21	0.24	0.11	0.14	0.24	0.13	0.16	0.13	0.14
Median	6	6	5	7	6	5	5.3	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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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
I am confident I won't have any debt in retirement	663	89	83	52	257	152	29	155	112	175	180
	33%	33%	37%	40%	33%	32%	21%	27%	33%	35%	41%
			F	F	F	F	*			G	G
I will be able to cover all living and family expenses in the next 12 months without going into further debt	648	92	75	59	255	134	33	144	104	176	185
	32%	34%	34%	46%	33%	29%	24%	25%	30%	35%	42%
				DEF			*			G	GH
I am concerned about the impact of rising interest rates on my financial situation	639	89	86	33	267	136	29	183	100	170	133
	32%	33%	38%	25%	35%	29%	21%	32%	29%	34%	30%
			CF		F		*				
I regret the amount of debt that I've taken on in my life	514	65	63	34	199	123	30	181	76	126	100
	26%	24%	28%	26%	26%	26%	22%	32%	22%	25%	23%
							*	HJ			
I am concerned about my current level of debt	427	52	54	22	176	95	28	160	72	99	71
	21%	19%	24%	17%	23%	20%	20%	28%	21%	20%	16%
							*	IJ			
I am worried that me or someone in my household could lose their job	338	48	37	13	145	76	19	105	53	78	75
	17%	18%	17%	10%	19%	16%	14%	18%	15%	16%	17%
					C		*				

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

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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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
I am worried that me or someone in my household could lose their job	881	128	112	73	325	181	61	241	166	215	202
	44%	47%	50%	56%	42%	39%	45%	42%	48%	43%	46%
			E	DE			*				
I am concerned about my current level of debt	702	96	75	51	268	172	42	166	118	178	184
	35%	35%	33%	39%	35%	37%	31%	29%	34%	36%	42%
							*				G
I regret the amount of debt that I've taken on in my life	683	104	75	51	258	160	35	153	114	180	182
	34%	38%	34%	40%	34%	34%	25%	27%	33%	36%	41%
		F		F			*			G	G
I am confident I won't have any debt in retirement	602	104	68	32	220	128	50	211	115	133	93
	30%	38%	30%	24%	29%	27%	37%	37%	33%	27%	21%
		CDE					*	IJ	J		
I will be able to cover all living and family expenses in the next 12 months without going into further debt	525	71	61	19	201	139	35	197	97	104	80
	26%	26%	27%	14%	26%	30%	26%	34%	28%	21%	18%
		C	C		C	C	C*	IJ	J		
I am concerned about the impact of rising interest rates on my financial situation	386	59	46	25	139	97	21	113	61	87	104
	19%	22%	20%	19%	18%	21%	16%	20%	18%	18%	24%
							*				

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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
I am concerned about the impact of rising interest rates on my financial situation	1178	144	141	80	486	251	75	329	206	306	254
	59%	53%	63%	61%	63%	53%	55%	57%	60%	61%	58%
					AE		*				
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1034	150	107	90	401	218	68	231	177	288	277
	52%	55%	48%	69%	52%	46%	50%	40%	51%	58%	63%
				ABDEF			*		G	G	GH
I am confident I won't have any debt in retirement	990	132	120	71	382	230	55	225	169	267	263
	49%	49%	54%	54%	50%	49%	41%	39%	49%	54%	60%
				F			*		G	G	GH
I regret the amount of debt that I've taken on in my life	852	102	102	51	340	202	55	291	136	211	164
	43%	38%	45%	39%	44%	43%	40%	51%	39%	42%	37%
							*	HIJ			
I am concerned about my current level of debt	824	104	102	51	328	179	60	275	144	197	158
	41%	38%	45%	39%	43%	38%	44%	48%	42%	40%	36%
							*	IJ			
I am worried that me or someone in my household could lose their job	658	73	69	32	299	146	39	184	115	156	160
	33%	27%	31%	24%	39%	31%	29%	32%	33%	31%	36%
					ACE		*				

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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 2 Box (Net)	832	116	100	38	333	188	57	298	159	188	140
	42%	43%	45%	29%	43%	40%	42%	52%	46%	38%	32%
		C	C		C		*	IJ	J		
Strongly agree	269	19	37	12	121	52	27	109	55	44	37
	13%	7%	16%	10%	16%	11%	20%	19%	16%	9%	8%
			A		A		ACE*	IJ	IJ		
Somewhat agree	564	97	63	26	212	135	30	189	104	144	102
	28%	36%	28%	20%	28%	29%	22%	33%	30%	29%	23%
		CF					*	J			
Bottom 2 Box (Net)	1169	156	124	92	435	282	80	275	186	310	300
	58%	57%	55%	71%	57%	60%	58%	48%	54%	62%	68%
				ABD			*			G	GH
Somewhat disagree	605	69	60	46	204	173	53	146	90	173	140
	30%	25%	27%	35%	27%	37%	39%	25%	26%	35%	32%
						ABD	AD*			GH	
Strongly disagree	564	87	64	46	231	109	27	129	96	137	160
	28%	32%	29%	36%	30%	23%	20%	23%	28%	28%	36%
		F		EF			*				GHI
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 2 Box (Net)	1052	139	126	53	421	242	72	341	187	252	200
	53%	51%	56%	41%	55%	51%	53%	60%	54%	51%	45%
			C		C		*	IJ	J		
Strongly agree	339	30	45	15	149	76	24	143	58	52	57
	17%	11%	20%	12%	19%	16%	17%	25%	17%	11%	13%
			A		A		*	HIJ	I		
Somewhat agree	713	109	80	37	272	165	49	198	129	200	142
	36%	40%	36%	29%	35%	35%	36%	35%	38%	40%	32%
							*			J	
Bottom 2 Box (Net)	949	133	98	77	348	229	64	232	157	246	240
	47%	49%	44%	59%	45%	49%	47%	40%	46%	49%	55%
				BD			*			G	GH
Somewhat disagree	568	69	51	46	213	142	46	150	99	141	131
	28%	25%	23%	35%	28%	30%	34%	26%	29%	28%	30%
				B			*				
Strongly disagree	381	64	47	31	134	87	17	82	58	105	109
	19%	23%	21%	24%	17%	18%	13%	14%	17%	21%	25%
		F		F			*			G	GH
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 2 Box (Net)	880	106	102	49	355	199	69	311	166	198	153
	44%	39%	45%	38%	46%	42%	51%	54%	48%	40%	35%
							*	IJ	J		
Strongly agree	245	25	26	13	108	52	22	110	43	40	36
	12%	9%	12%	10%	14%	11%	16%	19%	13%	8%	8%
							*	IJ			
Somewhat agree	634	81	75	36	247	147	47	201	122	158	117
	32%	30%	34%	28%	32%	31%	35%	35%	35%	32%	27%
							*	J	J		
Bottom 2 Box (Net)	1121	166	122	81	414	271	67	262	179	300	287
	56%	61%	55%	62%	54%	58%	49%	46%	52%	60%	65%
							*			G	GH
Somewhat disagree	664	92	64	46	239	172	51	177	118	171	143
	33%	34%	29%	35%	31%	37%	38%	31%	34%	34%	33%
							*				
Strongly disagree	457	74	58	35	175	99	16	86	61	129	143
	23%	27%	26%	27%	23%	21%	11%	15%	18%	26%	33%
		F	F	F	F	F	*			GH	GH
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	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

	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 2 Box (Net)	1254	163	137	81	484	297	92	399	235	313	224
	63%	60%	61%	62%	63%	63%	68%	70%	68%	63%	51%
							*	J	J	J	
Strongly agree	448	51	37	30	191	105	34	160	73	97	87
	22%	19%	16%	23%	25%	22%	25%	28%	21%	19%	20%
					B		*	IJ			
Somewhat agree	807	113	100	51	293	192	58	240	162	216	136
	40%	41%	45%	39%	38%	41%	43%	42%	47%	43%	31%
							*	J	J	J	
Bottom 2 Box (Net)	747	109	87	49	284	173	44	174	110	185	216
	37%	40%	39%	38%	37%	37%	32%	30%	32%	37%	49%
							*				GHI
Somewhat disagree	460	61	43	31	181	113	31	120	67	117	114
	23%	22%	19%	23%	24%	24%	23%	21%	19%	24%	26%
							*				
Strongly disagree	287	48	44	18	104	60	13	54	43	68	102
	14%	18%	20%	14%	13%	13%	10%	9%	12%	14%	23%
			F				*				GHI
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	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_10. To what extent do you agree or disagree with the following: - I am worried that artificial intelligence (AI) could negatively affect my employment or income

		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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 2 Box (Net)	873	122	101	48	346	197	58	281	174	193	157
	44%	45%	45%	37%	45%	42%	42%	49%	51%	39%	36%
							*	IJ	IJ		
Strongly agree	287	28	45	6	127	61	21	102	53	55	44
	14%	10%	20%	5%	16%	13%	15%	18%	15%	11%	10%
			AC		C	C	C*	IJ			
Somewhat agree	585	95	56	42	220	136	37	179	121	138	113
	29%	35%	25%	32%	29%	29%	27%	31%	35%	28%	26%
							*		J		
Bottom 2 Box (Net)	1128	150	123	82	422	273	78	292	171	305	282
	56%	55%	55%	63%	55%	58%	58%	51%	49%	61%	64%
							*			GH	GH
Somewhat disagree	667	85	66	50	251	169	45	173	91	190	153
	33%	31%	30%	38%	33%	36%	33%	30%	26%	38%	35%
							*			GH	H
Strongly disagree	462	65	57	32	171	104	33	119	80	115	129
	23%	24%	25%	25%	22%	22%	25%	21%	23%	23%	29%
							*				G
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	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_11. To what extent do you agree or disagree with the following: - If I lose my job, I have enough savings to support myself and/or my family for the next 6 months without borrowing or falling behind on bills

		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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Top 2 Box (Net)	912	141	91	77	337	210	57	220	174	226	229
	46%	52%	41%	59%	44%	45%	42%	38%	50%	45%	52%
				BDEF			*		G		G
Strongly agree	389	58	47	35	157	69	24	84	65	105	108
	19%	21%	21%	27%	20%	15%	17%	15%	19%	21%	24%
				E	E		*			G	G
Somewhat agree	523	83	44	42	180	141	33	136	109	121	122
	26%	30%	20%	33%	23%	30%	24%	24%	31%	24%	28%
		B		BD		BD	*				
Bottom 2 Box (Net)	1089	131	133	53	432	260	79	353	171	272	210
	54%	48%	59%	41%	56%	55%	58%	62%	50%	55%	48%
			C		C	C	C*	HJ			
Somewhat disagree	441	61	39	21	167	116	37	129	72	129	78
	22%	22%	18%	16%	22%	25%	27%	23%	21%	26%	18%
							*			J	
Strongly disagree	648	70	93	32	265	145	43	224	99	144	132
	32%	26%	42%	25%	35%	31%	31%	39%	29%	29%	30%
			ACE		C		*	HIJ			
Sigma	2001	272	224	130	768	470	136	573	345	498	439
	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
I desperately need interest rates to go down	1254	163	137	81	484	297	92	399	235	313	224
	63%	60%	61%	62%	63%	63%	68%	70%	68%	63%	51%
							*	J	J	J	
If interest rates go up much more, I'm afraid that I will be in financial trouble	1052	139	126	53	421	242	72	341	187	252	200
	53%	51%	56%	41%	55%	51%	53%	60%	54%	51%	45%
			C		C		*	IJ	J		
If I lose my job, I have enough savings to support myself and/or my family for the next 6 months without borrowing or falling behind on bills	912	141	91	77	337	210	57	220	174	226	229
	46%	52%	41%	59%	44%	45%	42%	38%	50%	45%	52%
				BDEF			*		G		G
Even if interest rates decline, I'm concerned about my ability to repay my debts	880	106	102	49	355	199	69	311	166	198	153
	44%	39%	45%	38%	46%	42%	51%	54%	48%	40%	35%
							*	IJ	J		
I am worried that artificial intelligence (AI) could negatively affect my employment or income	873	122	101	48	346	197	58	281	174	193	157
	44%	45%	45%	37%	45%	42%	42%	49%	51%	39%	36%
							*	IJ	IJ		
I am concerned that rising interest rates could move me towards bankruptcy	832	116	100	38	333	188	57	298	159	188	140
	42%	43%	45%	29%	43%	40%	42%	52%	46%	38%	32%
		C	C		C		*	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
I am concerned that rising interest rates could move me towards bankruptcy	1169	156	124	92	435	282	80	275	186	310	300
	58%	57%	55%	71%	57%	60%	58%	48%	54%	62%	68%
				ABD			*			G	GH
I am worried that artificial intelligence (AI) could negatively affect my employment or income	1128	150	123	82	422	273	78	292	171	305	282
	56%	55%	55%	63%	55%	58%	58%	51%	49%	61%	64%
							*			GH	GH
Even if interest rates decline, I'm concerned about my ability to repay my debts	1121	166	122	81	414	271	67	262	179	300	287
	56%	61%	55%	62%	54%	58%	49%	46%	52%	60%	65%
							*			G	GH
If I lose my job, I have enough savings to support myself and/or my family for the next 6 months without borrowing or falling behind on bills	1089	131	133	53	432	260	79	353	171	272	210
	54%	48%	59%	41%	56%	55%	58%	62%	50%	55%	48%
			C		C	C	C*	HJ			
If interest rates go up much more, I'm afraid that I will be in financial trouble	949	133	98	77	348	229	64	232	157	246	240
	47%	49%	44%	59%	45%	49%	47%	40%	46%	49%	55%
				BD			*			G	GH
I desperately need interest rates to go down	747	109	87	49	284	173	44	174	110	185	216
	37%	40%	39%	38%	37%	37%	32%	30%	32%	37%	49%
							*				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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Qwave34_1. In the past 12 months, have you tried to save money by...?

		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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Moving in with a friend	29	5	3	4	14	2	1	6	7	4	11
	1%	2%	1%	3%	2%	*	1%	1%	2%	1%	3%
				E			*				
Moving in with a significant other	65	2	13	5	27	14	5	14	8	17	23
	3%	1%	6%	4%	4%	3%	4%	2%	2%	3%	5%
			A				*				
Finding more roommates	32	4	9	5	5	8	2	10	5	6	9
	2%	1%	4%	3%	1%	2%	1%	2%	2%	1%	2%
			D	D			*				
Renting out part of home	46	8	7	2	18	7	4	7	7	10	18
	2%	3%	3%	2%	2%	1%	3%	1%	2%	2%	4%
							*				G
Joining a co-living space	32	2	-	4	17	7	2	13	5	8	7
	2%	1%	-	3%	2%	1%	1%	2%	2%	2%	2%
				B			*				
Cancelling subscriptions	595	73	82	38	226	127	49	159	97	160	141
	30%	27%	36%	30%	29%	27%	36%	28%	28%	32%	32%
							*				
Sharing subscription services (ex. streaming services)	227	17	30	15	94	48	23	54	25	57	71
	11%	6%	13%	12%	12%	10%	17%	9%	7%	12%	16%
							A*				GH
Carpooling / sharing a vehicle	96	16	18	8	31	19	4	20	18	27	26
	5%	6%	8%	6%	4%	4%	3%	3%	5%	5%	6%
							*				
Sharing child care (ex. nanny share, shared babysitting, etc.)	13	2	1	*	5	4	-	*	3	6	3
	1%	1%	1%	*	1%	1%	-	*	1%	1%	1%
							*				
Moving in with parents	42	3	1	3	22	9	4	10	11	10	10
	2%	1%	1%	2%	3%	2%	3%	2%	3%	2%	2%
							*				
Stopping eating in restaurants or getting take out	830	109	112	48	321	176	63	228	135	209	193
	41%	40%	50%	37%	42%	37%	47%	40%	39%	42%	44%
			CE				*				
Going thrift shopping	496	69	73	34	184	95	41	139	100	129	89
	25%	25%	33%	26%	24%	20%	30%	24%	29%	26%	20%
			E				E*		J		
Eating less	472	73	73	27	202	64	33	167	83	105	87
	24%	27%	33%	21%	26%	14%	24%	29%	24%	21%	20%
		E	CE		E		E*	IJ			
Cutting vices (smoking / drinking)	294	51	38	20	109	52	23	116	46	60	55
	15%	19%	17%	15%	14%	11%	17%	20%	13%	12%	13%
		E					*	IJ			
Moving somewhere more affordable	84	11	17	5	36	12	5	28	14	19	18
	4%	4%	7%	4%	5%	2%	3%	5%	4%	4%	4%
			E				*				
Maximizing use of public services (libraries, community centres, transit)	261	38	35	13	115	51	9	68	53	45	64
	13%	14%	16%	10%	15%	11%	7%	12%	15%	9%	15%
					F		*		I		I
Seeking financial assistance	184	20	28	14	84	29	10	62	36	50	26
	9%	7%	12%	11%	11%	6%	7%	11%	10%	10%	6%
			E		E		*	J			
Finding free or low-cost entertainment	573	66	84	33	216	139	35	162	99	134	134
	29%	24%	38%	25%	28%	29%	26%	28%	29%	27%	31%
			ACD				*				
Avoiding impulse purchases (waiting a few days)	892	101	118	58	332	222	61	213	145	241	213
	45%	37%	53%	45%	43%	47%	45%	37%	42%	48%	49%
			A			A	*			G	G
Creating a budget / recording all expenses	540	77	88	20	197	118	39	144	84	142	125
	27%	28%	39%	16%	26%	25%	29%	25%	24%	28%	29%
		C	CDE		C	C	C*				
Negotiating bills	170	34	25	8	48	47	8	46	30	53	23
	8%	12%	11%	6%	6%	10%	6%	8%	9%	11%	5%
		D					*			J	
Reducing utility consumption (turning down thermostat, turning off lights, using less water)	573	81	88	34	239	84	47	140	89	165	133
	29%	30%	39%	26%	31%	18%	34%	24%	26%	33%	30%
		E	CE		E		E*			G	
Grocery shopping strategically (meal plan, buy in bulk, coupons, sales, price matching)	1029	138	151	60	408	192	79	289	164	249	240
	51%	51%	67%	46%	53%	41%	58%	50%	48%	50%	55%
			ACDE		E		E*				
Splitting grocery costs / buying in bulk with roommates/friends/family	232	41	30	16	91	35	18	52	35	58	66
	12%	15%	13%	12%	12%	7%	13%	9%	10%	12%	15%
		E					*				G
Delaying or skipping medical, dental, or prescription expenses	375	45	50	24	173	56	26	123	60	97	68
	19%	17%	22%	19%	23%	12%	19%	21%	17%	19%	16%
			E		E		*				
None of the above	369	52	29	22	148	96	20	111	72	80	75
	18%	19%	13%	17%	19%	21%	15%	19%	21%	16%	17%
							*				
Sigma	8550	1138	1203	521	3364	1712	612	2380	1432	2144	1930
	427%	418%	537%	401%	438%	364%	450%	415%	415%	430%	439%

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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Qwave34_2. To save money in the next 12 months, would you consider doing the following...?

	Total	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)	**2001**	**245**	**220**	**188**	**751**	**440**	**157**	**415**	**316**	**526**	**588**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**573**	**345**	**498**	**439**
Moving in with a friend	60	9	6	5	25	13	2	28	8	13	5
	3%	3%	3%	4%	3%	3%	1%	5%	2%	3%	1%
							*	J			
Moving in with a significant other	61	9	11	3	24	10	4	26	11	17	6
	3%	3%	5%	2%	3%	2%	3%	5%	3%	3%	1%
							*	J			
Finding more roommates	41	4	2	2	27	6	1	19	7	8	3
	2%	1%	1%	1%	3%	1%	*	3%	2%	2%	1%
							*	J			
Renting out part of home	77	8	10	7	31	11	10	18	10	30	14
	4%	3%	4%	5%	4%	2%	7%	3%	3%	6%	3%
							E*				
Joining a co-living space	40	1	9	3	22	3	3	20	6	6	8
	2%	*	4%	2%	3%	1%	2%	4%	2%	1%	2%
			AE		E		*				
Cancelling subscriptions	236	30	36	14	84	51	21	42	38	73	56
	12%	11%	16%	11%	11%	11%	15%	7%	11%	15%	13%
							*			G	G
Sharing subscription services (ex. streaming services)	157	18	23	14	55	31	16	35	24	48	38
	8%	7%	10%	10%	7%	7%	12%	6%	7%	10%	9%
							*				
Carpooling / sharing a vehicle	78	8	6	8	30	14	12	21	8	14	31
	4%	3%	3%	6%	4%	3%	9%	4%	2%	3%	7%
							ABDE*				HI
Sharing child care (ex. nanny share, shared babysitting, etc.)	30	-	3	6	15	3	3	6	1	10	12
	1%	-	1%	5%	2%	1%	2%	1%	*	2%	3%
				AE			*				H
Moving in with parents	57	12	8	4	28	3	2	21	2	19	12
	3%	4%	3%	3%	4%	1%	1%	4%	1%	4%	3%
		E	E	E	E		*	H		H	
Stopping eating in restaurants or getting take out	240	37	23	17	91	51	21	66	53	57	48
	12%	14%	10%	13%	12%	11%	16%	12%	15%	11%	11%
							*				
Going thrift shopping	246	26	45	11	97	39	27	79	40	61	50
	12%	10%	20%	9%	13%	8%	20%	14%	12%	12%	11%
			ACDE				ACE*				
Eating less	201	26	29	16	66	45	19	50	32	63	35
	10%	10%	13%	12%	9%	10%	14%	9%	9%	13%	8%
							*				
Cutting vices (smoking / drinking)	174	27	22	12	79	19	15	36	27	49	52
	9%	10%	10%	9%	10%	4%	11%	6%	8%	10%	12%
		E	E		E		E*				G
Moving somewhere more affordable	195	41	22	11	91	23	6	65	29	57	32
	10%	15%	10%	9%	12%	5%	4%	11%	8%	11%	7%
		EF			EF		*				
Maximizing use of public services (libraries, community centres, transit)	153	16	21	10	63	28	15	40	27	45	32
	8%	6%	10%	8%	8%	6%	11%	7%	8%	9%	7%
							*				
Seeking financial assistance	164	25	22	13	75	22	7	46	23	46	31
	8%	9%	10%	10%	10%	5%	5%	8%	7%	9%	7%
			E	E	E		*				
Finding free or low-cost entertainment	256	46	34	23	87	47	19	55	49	56	72
	13%	17%	15%	18%	11%	10%	14%	10%	14%	11%	16%
		E		E			*				G
Avoiding impulse purchases (waiting a few days)	244	41	39	19	89	34	22	65	50	64	50
	12%	15%	17%	14%	12%	7%	16%	11%	15%	13%	11%
		E	E	E			E*				
Creating a budget / recording all expenses	307	37	30	25	133	63	19	72	59	86	72
	15%	14%	14%	19%	17%	13%	14%	13%	17%	17%	16%
							*				
Negotiating bills	182	20	19	9	91	27	16	51	36	46	34
	9%	7%	9%	7%	12%	6%	12%	9%	10%	9%	8%
					E		E*				
Reducing utility consumption (turning down thermostat, turning off lights, using less water)	232	32	37	17	94	35	18	50	48	63	55
	12%	12%	16%	13%	12%	7%	13%	9%	14%	13%	13%
			E		E		*				
Grocery shopping strategically (meal plan, buy in bulk, coupons, sales, price matching)	214	30	28	13	69	56	18	55	43	62	45
	11%	11%	13%	10%	9%	12%	13%	10%	13%	13%	10%
							*				
Splitting grocery costs / buying in bulk with roommates/friends/family	195	28	37	12	73	32	13	53	41	48	33
	10%	10%	16%	9%	10%	7%	10%	9%	12%	10%	8%
			DE				*				
Delaying or skipping medical, dental, or prescription expenses	131	29	22	5	50	18	7	39	26	25	32
	7%	10%	10%	4%	7%	4%	5%	7%	7%	5%	7%
		E	E				*				
None of the above	594	75	53	44	209	178	35	184	99	137	137
	30%	28%	24%	34%	27%	38%	26%	32%	29%	27%	31%
						ABDF	*				
Sigma	4561	634	595	322	1797	863	349	1243	798	1200	993
	228%	233%	266%	248%	234%	184%	257%	217%	232%	241%	226%

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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