

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)?

	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
1 - 100	141	16	14	11	57	35	8	41	34	33	22
	7%	6%	6%	8%	7%	7%	6%	7%	10%	6%	5%
									J		
101 - 200	145	19	16	15	53	29	13	52	24	48	15
	7%	7%	7%	12%	7%	6%	10%	9%	7%	9%	3%
				E				J		J	
201 - 300	80	11	7	7	21	25	7	22	8	27	20
	4%	4%	3%	5%	3%	5%	5%	4%	2%	5%	5%
301 - 400	67	12	12	3	18	20	3	21	14	20	7
	3%	4%	5%	2%	2%	4%	2%	3%	4%	4%	2%
401 - 500	188	27	24	13	68	44	11	32	37	64	53
	9%	10%	11%	10%	9%	9%	8%	5%	11%	12%	12%
									G	G	G
501 - 600	42	3	7	2	11	15	4	10	11	10	9
	2%	1%	3%	2%	1%	3%	3%	2%	3%	2%	2%
601 - 700	20	5	2	1	2	6	4	6	7	4	3
	1%	2%	1%	1%	*	1%	3%	1%	2%	1%	1%
				D							
701 - 800	39	6	6	2	6	14	4	14	3	8	14
	2%	2%	3%	2%	1%	3%	3%	2%	1%	1%	3%
						D	D				
801 - 900	21	2	1	-	14	3	-	7	7	3	4
	1%	1%	1%	-	2%	1%	-	1%	2%	1%	1%
901 - 1000	164	19	21	9	62	41	10	23	34	39	56
	8%	7%	10%	7%	8%	9%	8%	4%	10%	8%	12%
									G	G	GI

1001 - 2000	268	48	29	29	94	52	17	60	47	82	74
	13%	17%	13%	22%	12%	11%	13%	10%	13%	16%	17%
2001 - 3000		E		BDEF						G	G
	94	12	8	5	39	17	12	14	11	36	33
	5%	4%	4%	4%	5%	4%	9%	2%	3%	7%	7%
3001 - 4000							E				GH
	59	7	7	2	36	6	-	6	4	23	26
	3%	2%	3%	2%	5%	1%	-	1%	1%	4%	6%
4001 - 5000			F		EF						GH
	40	5	4	1	15	10	4	4	5	14	17
	2%	2%	2%	1%	2%	2%	3%	1%	1%	3%	4%
5001 - 6000										G	G
	9	2	3	-	2	3	-	-	-	5	5
	*	1%	1%	-	*	1%	-	-	-	1%	1%
6001 - 7000											G
	4	2	*	-	1	*	*	-	-	1	3
	*	1%	*	-	*	*	*	-	-	*	1%
7001 - 8000											
	9	4	*	2	2	1	1	-	1	3	3
	*	1%	*	1%	*	*	1%	-	*	1%	1%
8001 - 9000											
	6	*	2	-	3	-	-	-	-	1	4
	*	*	1%	-	*	-	-	-	-	*	1%
9001 - 10000											G
	25	7	2	*	11	5	*	2	-	6	18
	1%	2%	1%	*	1%	1%	*	*	-	1%	4%
Insolvent (50/None)											GH
	579	65	57	27	251	142	36	283	103	92	63
	29%	24%	26%	21%	33%	30%	27%	48%	29%	18%	14%
Sigma					AC	C	HU	U			
	2000	272	224	130	768	470	136	595	351	518	449
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
\$200 or less (Net)	286	35	30	26	110	64	21	92	58	81	38
	14%	13%	13%	20%	14%	14%	15%	16%	16%	16%	8%
\$100 or less (Net)								J	J	J	
	141	16	14	11	57	35	8	41	34	33	22
	7%	6%	6%	8%	7%	7%	6%	7%	10%	6%	5%
Mean (Incl. 0)											
	999.5	1245.1	1053	915.5	1030.6	840.6	873.7	468.6	680.4	1204.6	1799.7
		E							G	GH	GH

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

	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
Your expected debt situation 5 years from now	747	102	77	53	282	183	50	173	118	213	210
	37%	38%	34%	41%	37%	39%	37%	29%	34%	41%	47%
										G	GH
Your expected debt situation one year from now	594	88	69	34	220	143	39	133	100	165	170
	30%	32%	31%	26%	29%	30%	29%	22%	29%	32%	38%
										G	GH
Your current debt situation compared to 5 years ago	564	81	59	40	204	143	37	121	95	149	181
	28%	30%	26%	31%	27%	30%	27%	20%	27%	29%	40%
										G	GHI
Your current debt situation compared to a year ago	482	73	44	25	183	126	30	108	79	123	156
	24%	27%	20%	19%	24%	27%	22%	18%	23%	24%	35%
											GHI
Your current ability to absorb an interest rate increase of 1 percentage point	472	80	48	31	152	125	35	98	70	133	157
	24%	29%	22%	24%	20%	27%	26%	16%	20%	26%	35%
		D				D				G	GHI
Your current ability to absorb an additional \$130 in interest payments on debt	400	70	47	24	137	94	28	69	51	122	142
	20%	26%	21%	19%	18%	20%	20%	12%	15%	24%	32%
		D								GH	GHI

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)	2000	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
Your current ability to absorb an additional \$130 in interest payments on debt	636	81	66	38	264	141	45	252	114	143	96
	32%	30%	30%	29%	34%	30%	33%	42%	32%	28%	21%
Your current debt situation compared to 5 years ago	483	56	52	27	219	102	27	178	87	117	87
	24%	21%	23%	21%	29%	22%	20%	30%	25%	23%	19%
					AE			IJ			
Your current ability to absorb an interest rate increase of 1 percentage point	454	56	49	27	201	94	28	179	85	106	66
	23%	20%	22%	21%	26%	20%	20%	30%	24%	20%	15%
					E			IJ	J	J	
Your current debt situation compared to a year ago	380	42	35	22	180	79	22	155	74	78	59
	19%	15%	16%	17%	23%	17%	16%	26%	21%	15%	13%
					ABE			IJ	J		
Your expected debt situation one year from now	309	33	36	15	134	63	27	137	58	64	38
	15%	12%	16%	11%	17%	13%	20%	23%	17%	12%	8%
							A	IJ	J		
Your expected debt situation 5 years from now	280	26	33	19	126	58	19	124	57	55	34
	14%	9%	15%	15%	16%	12%	14%	21%	16%	11%	8%
					A			IJ	IJ		

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

	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
A change in your relationship status (i.e. divorce, separation)	578	109	64	35	188	141	42	147	111	165	129
	29%	40%	29%	27%	24%	30%	31%	25%	32%	32%	29%
		BCDE								G	
Having an illness and being unable to work for three months	508	81	73	31	163	123	37	90	106	150	144
	25%	30%	32%	24%	21%	26%	27%	15%	30%	29%	32%
		D	D						G	G	G
Unexpected auto repairs or purchase	493	82	70	34	160	113	34	90	88	140	159
	25%	30%	31%	26%	21%	24%	25%	15%	25%	27%	35%
		D	D						G	G	GHI
Loss of employment / change in wage or seasonal work	489	84	64	33	149	127	31	95	87	146	144
	24%	31%	29%	26%	19%	27%	23%	16%	25%	28%	32%
		D	D			D			G	G	G
The death of an immediate family member	489	78	60	26	158	135	31	94	82	147	150
	24%	29%	27%	20%	21%	29%	23%	16%	23%	28%	33%
		D				D			G	G	GH
Paying for your own or someone else's education	481	74	62	28	157	132	29	87	79	126	173
	24%	27%	28%	21%	20%	28%	21%	15%	23%	24%	38%
		D				D			G	G	GHI

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

	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
Paying for your own or someone else's education	684	83	74	38	302	125	62	278	127	152	90
	34%	31%	33%	29%	39%	27%	45%	47%	36%	29%	20%
					ACE		ABCE	HIJ	J	J	
Loss of employment / change in wage or seasonal work	650	80	70	41	289	123	47	226	113	158	121
	32%	29%	31%	31%	38%	26%	34%	38%	32%	31%	27%
					AE			IJ			
The death of an immediate family member	649	80	71	40	292	114	52	241	118	142	113
	32%	29%	32%	31%	38%	24%	38%	41%	34%	27%	25%
					AE		E	IJ	J		
Having an illness and being unable to work for three months	632	72	60	43	266	146	46	218	116	145	126
	32%	27%	27%	33%	35%	31%	34%	37%	33%	28%	28%
					A			IJ			
Unexpected auto repairs or purchase	584	68	63	30	252	126	46	254	116	116	71
	29%	25%	28%	23%	33%	27%	34%	43%	33%	22%	16%
					AC		C	HIJ	IJ	J	
A change in your relationship status (i.e. divorce, separation)	568	66	60	37	239	125	41	197	93	126	126
	28%	24%	27%	29%	31%	27%	30%	33%	26%	24%	28%
								I			

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

	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
I am confident I won't have any debt in retirement	657	103	80	50	215	170	39	141	112	187	191
	33%	38%	36%	39%	28%	36%	29%	24%	32%	36%	43%
		D		D		D			G	G	GH
I will be able to cover all living and family expenses in the next 12 months without going into further debt	643	106	80	46	211	156	44	141	105	175	200
	32%	39%	36%	36%	27%	33%	32%	24%	30%	34%	44%
		D	D							G	GHI
I am concerned about the impact of rising interest rates on my financial situation	624	70	62	40	266	142	44	187	109	164	138
	31%	26%	28%	31%	35%	30%	32%	31%	31%	32%	31%
					A						
I regret the amount of debt that I've taken on in my life	531	62	51	40	222	117	39	174	93	146	107
	27%	23%	23%	31%	29%	25%	29%	29%	27%	28%	24%
I am concerned about my current level of debt	480	53	40	29	229	101	29	182	92	103	91
	24%	19%	18%	22%	30%	22%	21%	31%	26%	20%	20%
					ABE			IJ			
I am worried that me or someone in my household could lose their job	391	47	30	19	182	90	22	133	69	94	79
	20%	17%	13%	14%	24%	19%	16%	22%	20%	18%	18%
					BC						

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

	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
I am worried that me or someone in my household could lose their job	785	131	100	58	240	194	61	212	141	207	190
	39%	48%	45%	45%	31%	41%	45%	36%	40%	40%	42%
		D	D	D		D	D				
I am concerned about my current level of debt	664	105	93	45	204	165	51	161	110	176	184
	33%	39%	42%	35%	27%	35%	37%	27%	31%	34%	41%
		D	D			D	D		G	GHI	
I regret the amount of debt that I've taken on in my life	638	101	80	37	209	169	41	161	110	163	170
	32%	37%	36%	29%	27%	36%	30%	27%	32%	31%	38%
		D	D			D					G
I am confident I won't have any debt in retirement	539	69	61	32	219	118	40	198	110	112	95
	27%	25%	27%	25%	29%	25%	30%	33%	31%	22%	21%
								IJ	IJ		
I will be able to cover all living and family expenses in the next 12 months without going into further debt	484	50	45	31	208	118	33	191	90	102	76
	24%	18%	20%	24%	27%	25%	24%	32%	26%	20%	17%
				A				IJ	J		
I am concerned about the impact of rising interest rates on my financial situation	406	62	61	21	120	110	32	104	64	118	108
	20%	23%	27%	16%	16%	24%	23%	17%	18%	23%	24%
		D	CD			D	D				G

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										
	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
I am concerned about the impact of rising interest rates on my financial situation	1169	147	122	78	469	275	78	353	197	311	256
	58%	54%	55%	60%	61%	59%	58%	59%	56%	60%	57%
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1081	160	131	72	395	254	68	258	196	303	293
	54%	59%	59%	56%	51%	54%	50%	43%	56%	59%	65%
									G	G	GH
I am confident I won't have any debt in retirement	1008	153	121	67	343	254	70	235	173	295	267
	50%	56%	54%	51%	45%	54%	52%	40%	49%	57%	59%
		D	D			D			G	G	GH
I regret the amount of debt that I've taken on in my life	960	113	108	56	416	201	66	305	166	254	213
	48%	42%	48%	43%	54%	43%	48%	51%	47%	49%	47%
					ACE						
I am concerned about my current level of debt	916	113	95	51	401	206	50	303	171	231	186
	46%	42%	43%	39%	52%	44%	37%	51%	49%	45%	41%
					ABCEF			J			
I am worried that me or someone in my household could lose their job	769	93	69	36	347	180	44	240	130	211	163
	38%	34%	31%	27%	45%	38%	32%	40%	37%	41%	36%
					ABCF	C					

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

	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
Top 2 Box (Net)	898	119	93	47	396	180	63	277	168	235	174
	45%	44%	42%	36%	52%	38%	46%	46%	48%	45%	39%
					BCE			J	J		
Strongly agree	294	36	38	18	138	44	20	101	59	64	55
	15%	13%	17%	14%	18%	9%	15%	17%	17%	12%	12%
			E		E						
Somewhat agree	604	82	55	29	258	136	43	176	109	171	119
	30%	30%	25%	22%	34%	29%	32%	30%	31%	33%	27%
					BC						
Bottom 2 Box (Net)	1102	153	131	83	372	290	73	319	182	283	275
	55%	56%	58%	64%	48%	62%	54%	54%	52%	55%	61%
			D	D		D					GH
Somewhat disagree	649	89	65	45	231	178	40	188	112	161	164
	32%	33%	29%	35%	30%	38%	29%	32%	32%	31%	36%
						D					
Strongly disagree	453	64	65	38	141	112	33	131	71	122	112
	23%	24%	29%	29%	18%	24%	24%	22%	20%	24%	25%
			D	D							
Sigma	2000	272	224	130	768	470	136	595	351	518	449
	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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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)	2000	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
Top 2 Box (Net)	972 49%	148 54%	131 58%	59 45%	359 47%	215 46%	61 45%	214 36%	169 48%	270 52%	272 60%
Strongly agree	370 19%	66 24%	61 27%	17 13%	126 16%	78 16%	21 16%	60 10%	54 15%	108 21%	131 29%
Somewhat agree	601 30%	82 30%	69 31%	41 32%	232 30%	137 29%	40 29%	154 26%	114 33%	163 31%	141 31%
Bottom 2 Box (Net)	1028 51%	124 46%	93 42%	71 55%	409 53%	255 54%	75 55%	381 64%	182 52%	248 48%	178 40%
Somewhat disagree	425 21%	49 18%	36 16%	27 21%	160 21%	125 27%	28 20%	148 25%	73 21%	109 21%	78 17%
Strongly disagree	604 30%	75 28%	58 26%	44 34%	249 32%	131 28%	47 35%	234 39%	110 31%	139 27%	99 22%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	595 100%	351 100%	518 100%	449 100%

To what extent do you agree or disagree with the following: - Top 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2000	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
I desperately need interest rates to go down	1220	148	126	75	496	287	88	393	230	300	243
	61%	55%	56%	58%	65%	61%	65%	66%	66%	58%	54%
					A			IJ	J		
If interest rates go up much more, I'm afraid that I will be in financial trouble	1055	112	102	63	459	249	71	359	194	257	204
	53%	41%	45%	48%	60%	53%	52%	60%	55%	50%	45%
					ABC	A	A	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	972	148	131	59	359	215	61	214	169	270	272
	49%	54%	58%	45%	47%	46%	45%	36%	48%	52%	60%
		E	CDEF						G	G	GHI
Even if interest rates decline, I'm concerned about my ability to repay my debts	902	109	81	58	398	189	66	309	172	219	164
	45%	40%	36%	45%	52%	40%	49%	52%	49%	42%	36%
					ABE		B	IJ	J		
I am worried that artificial intelligence (AI) could negatively affect my employment or income	898	119	93	47	396	180	63	277	168	235	174
	45%	44%	42%	36%	52%	38%	46%	46%	48%	45%	39%
					BCE			J	J		
I am concerned that rising interest rates could move me towards bankruptcy	832	105	80	44	356	187	60	277	160	196	161
	42%	39%	36%	34%	46%	40%	44%	47%	46%	38%	36%
					BC			IJ	J		

To what extent do you agree or disagree with the following statements about how economic uncertainty and volatility are affecting your personal finances?: - I am cutting back on spending due to economic uncertainty.

	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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
Top 2 Box (Net)	1465 73%	183 67%	163 73%	86 66%	592 77%	346 74%	96 71%	443 74%	260 74%	387 75%	306 68%
Strongly agree	490 25%	57 21%	54 24%	37 28%	219 28%	92 20%	32 23%	166 28%	81 23%	121 23%	100 22%
Somewhat agree	975 49%	126 46%	108 48%	49 37%	373 49%	254 54%	64 47%	277 47%	179 51%	266 51%	206 46%
Bottom 2 Box (Net)	535 27%	89 33%	61 27%	44 34%	176 23%	124 26%	40 29%	152 26%	91 26%	131 25%	143 32%
Somewhat disagree	409 20%	70 26%	47 21%	37 28%	127 16%	102 22%	28 20%	108 18%	80 23%	100 19%	104 23%
Strongly disagree	126 6%	20 7%	14 6%	8 6%	50 6%	22 5%	12 9%	44 7%	11 3%	31 6%	39 9%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	595 100%	351 100%	518 100%	449 100%

To what extent do you agree or disagree with the following statements about how economic uncertainty and volatility are affecting your personal finances?: - I am delaying major financial decisions because conditions feel unpredictable.

		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	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
Top 2 Box (Net)	1377 69%	173 63%	157 70%	87 67%	558 73%	306 65%	96 71%	432 73%	242 69%	361 70%	286 64%
Strongly agree	478 24%	53 20%	62 28%	31 24%	225 29%	73 15%	34 25%	147 25%	80 23%	116 22%	108 24%
Somewhat agree	899 45%	120 44%	95 42%	56 43%	333 43%	233 50%	62 46%	285 48%	162 46%	245 47%	178 40%
Bottom 2 Box (Net)	623 31%	99 37%	67 30%	43 33%	210 27%	164 35%	40 29%	163 27%	109 31%	157 30%	163 36%
Somewhat disagree	449 22%	72 26%	46 20%	31 24%	151 20%	123 26%	26 19%	117 20%	88 25%	109 21%	113 25%
Strongly disagree	174 9%	28 10%	21 9%	12 9%	59 8%	41 9%	14 10%	46 8%	21 6%	48 9%	50 11%
Sigma	2000 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	595 100%	351 100%	518 100%	449 100%

To what extent do you agree or disagree with the following statements about how economic uncertainty and volatility are affecting your personal finances?: - Top 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2000	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
I am more cautious about taking on new debt.	1676	226	188	98	634	415	116	493	299	428	381
	84%	83%	84%	75%	83%	88%	85%	83%	85%	83%	85%
Rising prices of essentials like food and gas are making it harder to manage my household finances.	1490	191	173	95	600	329	101	479	264	371	308
	74%	70%	77%	73%	78%	70%	74%	81%	75%	72%	68%
I am cutting back on spending due to economic uncertainty.	1465	183	163	86	592	346	96	443	260	387	306
	73%	67%	73%	66%	77%	74%	71%	74%	74%	75%	68%
I am delaying major financial decisions because conditions feel unpredictable.	1377	173	157	87	558	306	96	432	242	361	286
	69%	63%	70%	67%	73%	65%	71%	73%	69%	70%	64%
I feel like I am working harder financially but not getting ahead.	1273	152	142	74	538	279	88	390	230	333	265
	64%	56%	63%	57%	70%	59%	64%	66%	66%	64%	59%
I feel like I am experiencing “financial whiplash” as shifting conditions repeatedly affect my financial plans.	1213	141	133	73	521	270	75	387	222	312	245
	61%	52%	59%	56%	68%	57%	55%	65%	63%	60%	54%
I feel confident in my finances despite economic volatility.	1150	166	134	72	412	291	75	286	181	323	304
	57%	61%	60%	56%	54%	62%	55%	48%	52%	62%	68%

To what extent do you agree or disagree with the following statements about how economic uncertainty and volatility are affecting your personal finances?: - Bottom 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2000	326	238	172	620	447	197	464	300	543	606
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	595	351	518	449
I feel confident in my finances despite economic volatility.	850	106	90	58	356	179	61	309	170	195	145
	43%	39%	40%	44%	46%	38%	45%	52%	48%	38%	32%
				E				IJ	IJ		
I feel like I am experiencing “financial whiplash” as shifting conditions repeatedly affect my financial plans.	787	131	91	57	247	200	61	208	129	206	205
	39%	48%	41%	44%	32%	43%	45%	35%	37%	40%	46%
		D	D	D		D	D				GH
I feel like I am working harder financially but not getting ahead.	727	120	82	56	230	191	48	205	121	185	184
	36%	44%	37%	43%	30%	41%	36%	34%	34%	36%	41%
		D		D		D					
I am delaying major financial decisions because conditions feel unpredictable.	623	99	67	43	210	164	40	163	109	157	163
	31%	37%	30%	33%	27%	35%	29%	27%	31%	30%	36%
		D				D					G
I am cutting back on spending due to economic uncertainty.	535	89	61	44	176	124	40	152	91	131	143
	27%	33%	27%	34%	23%	26%	29%	26%	26%	25%	32%
		D		D							I
Rising prices of essentials like food and gas are making it harder to manage my household finances.	510	81	51	35	168	141	35	116	87	147	142
	26%	30%	23%	27%	22%	30%	26%	19%	25%	28%	32%
		D				D				G	G
I am more cautious about taking on new debt.	324	46	36	32	134	55	20	102	52	90	68
	16%	17%	16%	25%	17%	12%	15%	17%	15%	17%	15%
				EF	E						

