

1. Which of the following statements best describes how you feel about your own personal debt situation?

		REGION					
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
Base: All Respondents	2108	245	333	202	718	465	145
Weighted	2108	283	224	137	808	506	150
My current debt level causes me a great deal of anxiety	248	36	17	8	117	44	26
	12%	13%	7%	6%	14%	9%	18%
		C			BCE		BCE
My current debt level causes me some anxiety	560	56	64	39	235	119	46
	27%	20%	29%	29%	29%	23%	31%
			A	A	AE		A
I am somewhat comfortable with my current debt level	439	63	52	27	136	131	32
	21%	22%	23%	20%	17%	26%	21%
			D			D	
I am very comfortable with my current debt level	355	47	38	25	138	90	18
	17%	17%	17%	18%	17%	18%	12%
I have no personal debt	505	81	53	37	182	123	28
	24%	29%	24%	27%	23%	24%	19%
		F					
Summary							
Top2Box (Anxious about debt level)	808	92	81	48	352	163	72
	38%	32%	36%	35%	44%	32%	48%
					ABCE		ABCE
Low2Box (Comfortable with debt level)	795	109	90	52	274	220	49
	38%	39%	40%	38%	34%	44%	33%
						DF	

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N,O/P

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/P

Minimum Base: 30 (**), Small Base: 100 (*)

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2. If you have been able to decrease your personal debt level, how have you accomplished this?

		REGION					
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
Base: Able To Decrease Personal Debt Level Over The Last Two Years	1384	155	220	144	455	328	82
Weighted	1378	181	151	97	511	357	82
Spent less	860	97	99	56	333	224	51
	62%	54%	66%	58%	65%	63%	62%
			A		A		*
Postponed spending on big items - saved up instead	435	66	46	31	174	95	23
	32%	37%	30%	32%	34%	27%	28%
		E			E		*
Worked more hours	223	34	22	16	77	57	17
	16%	19%	15%	16%	15%	16%	21%
							*
Had a 'staycation' instead of going away for a vacation	216	27	16	10	76	72	14
	16%	15%	11%	10%	15%	20%	18%
						BC	*
Consolidated my personal debt for easier payments	157	19	14	8	65	41	9
	11%	10%	10%	9%	13%	12%	11%
							*
Started making automatic payments	148	21	17	12	57	31	10
	11%	12%	11%	12%	11%	9%	13%
							*
Cut up my credit card	135	22	16	9	55	22	11
	10%	12%	11%	9%	11%	6%	14%
		E			E		E*
Received a gift of money	115	15	10	9	44	27	11
	8%	8%	6%	9%	9%	8%	13%
							*
Liquidated some of my assets	113	12	16	9	45	23	9
	8%	7%	10%	9%	9%	7%	10%
							*
Got a higher paying job	111	16	10	9	40	22	13
	8%	9%	7%	9%	8%	6%	16%
							BDE*
Got advice from my bank or credit counselor	93	20	7	11	27	24	4
	7%	11%	5%	12%	5%	7%	5%
		BD		BD			*
Took on a second job	69	11	7	3	24	17	5

	5%	6%	5%	4%	5%	5%	6%
							*
Borrowed from family/ friends	65	11	2	4	28	14	6
	5%	6%	2%	4%	6%	4%	7%
		B			B		B*
Contacted a trustee for assistance with my debt	35	4	3	3	18	5	2
	3%	2%	2%	3%	3%	1%	3%
							*
Other	224	41	22	14	79	59	9
	16%	23%	14%	15%	15%	17%	11%
		BDF					*

- Column Proportions:

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- Column Means:

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3. How much personal debt (e.g. credit cards, lines of credit, personal loans, etc.) do you estimate you are carrying (not including a mortgage)?

	REGION						
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
Base: All Respondents	2108	245	333	202	718	465	145
Weighted	2108	283	224	137	808	506	150
0 - \$500	130	19	12	4	46	40	9
	6%	7%	5%	3%	6%	8%	6%
						C	
\$501 - \$1000	78	4	9	1	28	30	7
	4%	1%	4%	*	3%	6%	4%
			AC		C	AC	C
\$1001- \$2000	83	10	10	4	30	27	2
	4%	4%	4%	3%	4%	5%	1%
						F	
\$2001 - \$3000	64	6	6	3	25	19	4
	3%	2%	3%	3%	3%	4%	3%
\$3001 - \$4000	53	5	8	4	20	15	2
	3%	2%	3%	3%	2%	3%	2%
\$4001 - \$5000	99	19	6	7	37	20	9
	5%	7%	3%	5%	5%	4%	6%
		B					
\$5001 - \$10000	206	24	21	13	82	55	12
	10%	9%	9%	9%	10%	11%	8%
\$10001 - \$15000	132	12	10	10	60	25	15
	6%	4%	5%	7%	7%	5%	10%
							ABE
\$15001 - \$20000	133	19	13	10	47	29	15
	6%	7%	6%	7%	6%	6%	10%
\$20000+	420	59	54	28	178	66	34
	20%	21%	24%	20%	22%	13%	23%
		E	E	E	E		E
I don't have any personal debt	711	108	74	54	254	180	41
	34%	38%	33%	39%	31%	36%	27%
		F		DF			
Summary							
Mean (Incl. 0)	15919.8	15548.8	24271	15164.6	17415.5	10457.6	15243.2

		E	DE	E	E		E
Std. Dev.	39608.7	34203.05	73283.96	28218.88	39444.75	24522.25	23094.95
Std. Err.	862.69	2185.15	4015.94	1985.47	1472.06	1137.19	1917.93
Median	3000	2317.8	3180.9	4000	4500	1358.6	6554.3
Mean (Excl. 0)	24558.5	25796.5	37417.2	25598.6	25838.4	16615.5	21490.7
		E	DE	E	E		
Std. Dev.	46994.43	40981.58	88342.22	32872.59	45735.49	29221.81	24870.08
Std. Err.	1264.59	3346.13	5956.03	2964.02	2078.89	1695.62	2404.28
Median	11000	13477.8	15000	15000	12000	7000	15000

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