1. Which of the following best characterizes your debt obligations (including mortgage, car loan, credit card, etc)?

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | BC | AB | SK/MB | Ontario | Quebec | Atlantic | <40k | 40k - <60K | 60k - <100k | 100k+ | Kids | No Kids |
| | | A | B | C | D | E | F | G | H | I | J | K | L |
| | | | | | | | | | | | | | |
| Base: All Respondents | 1000 | 120 | 100 | 100 | 350 | 230 | 100 | 276 | 167 | 237 | 169 | 246 | 754 |
| Weighted | 1000 | 134 | 106 | 65 | 383 | 240 | 71 | 318 | 166 | 219 | 151 | 248 | 752 |
| I have a lot of debt | 144 | 24 | 16 | 14 | 48 | 29 | 13 | 49 | 30 | 34 | 17 | 49 | 95 |
| | 14% | 18% | 15% | 21% | 13% | 12% | 18% | 15% | 18% | 15% | 11% | 20% | 13% |
| | | * | * | * | | | * | | | | | L | |
| I have some debt | 537 | 65 | 61 | 24 | 204 | 140 | 43 | 155 | 98 | 122 | 91 | 153 | 384 |
| | 54% | 48% | 58% | 37% | 53% | 58% | 60% | 49% | 59% | 56% | 60% | 62% | 51% |
| | | * | C* | * | C | C | C* | | | | G | L | |
| I have no debt obligations | 319 | 45 | 29 | 27 | 131 | 71 | 15 | 114 | 39 | 63 | 43 | 46 | 273 |
| | 32% | 34% | 27% | 42% | 34% | 30% | 22% | 36% | 23% | 29% | 28% | 19% | 36% |
| | | * | * | BEF* | F | | * | H | | | | | K |

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

Table of Contents

2. How would you pay your expenses... if you had no income for more than six months?

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | BC | AB | SK/MB | Ontario | Quebec | Atlantic | <40k | 40k - <60K | 60k - <100k | 100k+ | Kids | No Kids |
| | | A | B | C | D | E | F | G | H | I | J | K | L |
| | | | | | | | | | | | | | |
| Base: Have A Lot of/Some Debt | 681 | 77 | 68 | 57 | 236 | 163 | 80 | 180 | 119 | 172 | 120 | 202 | 479 |
| Weighted | 681 | 89 | 77 | 38 | 253 | 169 | 56 | 204 | 127 | 156 | 108 | 202 | 479 |
| Dip into savings | 291 | 32 | 47 | 16 | 112 | 66 | 18 | 47 | 52 | 74 | 77 | 77 | 214 |
| | 43% | 36% | 61% | 44% | 44% | 39% | 32% | 23% | 41% | 48% | 71% | 38% | 45% |
| | | * | ADEF* | * | | | * | | G* | G | GHI* | | |
| Borrow from friends and family | 83 | 9 | 10 | 7 | 34 | 17 | 6 | 34 | 18 | 16 | 11 | 35 | 48 |
| | 12% | 10% | 13% | 19% | 13% | 10% | 10% | 17% | 14% | 10% | 10% | 17% | 10% |
| | | * | * | * | | | * | | * | | * | L | |
| I will have to sell my house | 68 | 16 | 2 | 5 | 26 | 15 | 3 | 25 | 10 | 18 | 10 | 17 | 51 |
| | 10% | 18% | 3% | 12% | 10% | 9% | 6% | 13% | 8% | 12% | 9% | 8% | 11% |
| | | B* | * | * | | | * | | * | | * | | |
| I don't know what I would do | 267 | 35 | 22 | 11 | 92 | 77 | 30 | 103 | 53 | 55 | 17 | 89 | 178 |
| | 39% | 39% | 28% | 30% | 36% | 46% | 54% | 51% | 42% | 36% | 16% | 44% | 37% |
| | | * | * | * | | B | BCD* | IJ | J* | J | * | | |

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

Table of Contents

3. How much money do you think you would need in savings if you were diagnosed with a critical illness and unable to work for one year?

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | BC | AB | SK/MB | Ontario | Quebec | Atlantic | <40k | 40k - <60K | 60k - <100k | 100k+ | Kids | No Kids |
| | | A | B | C | D | E | F | G | H | I | J | K | L |
| | | | | | | | | | | | | | |
| Base: Employed Respondents | 553 | 63 | 56 | 54 | 186 | 132 | 62 | 112 | 99 | 151 | 128 | 185 | 368 |
| Weighted | 539 | 71 | 60 | 35 | 197 | 134 | 42 | 133 | 98 | 142 | 109 | 182 | 357 |
| $0-$1,000 | 50 | 9 | 5 | 6 | 14 | 13 | 3 | 22 | 10 | 7 | 4 | 16 | 34 |
| | 9% | 13% | 8% | 17% | 7% | 10% | 7% | 16% | 11% | 5% | 4% | 9% | 10% |
| | | * | * | D* | | | * | IJ* | * | | | | |
| $1,001-$5,000 | 39 | 4 | 5 | 1 | 17 | 9 | 4 | 13 | 9 | 10 | 5 | 7 | 32 |
| | 7% | 5% | 8% | 3% | 9% | 6% | 9% | 10% | 9% | 7% | 4% | 4% | 9% |
| | | * | * | * | | | * | * | * | | | | K |
| $5,001-$10,000 | 48 | 6 | 5 | 2 | 20 | 9 | 5 | 12 | 9 | 14 | 9 | 20 | 28 |
| | 9% | 8% | 9% | 6% | 10% | 7% | 13% | 9% | 9% | 10% | 8% | 11% | 8% |
| | | * | * | * | | | * | * | * | | | | |
| $10,001-$15,000 | 46 | 6 | 4 | 2 | 13 | 16 | 5 | 15 | 6 | 14 | 4 | 13 | 33 |
| | 8% | 8% | 7% | 4% | 7% | 12% | 11% | 12% | 7% | 10% | 4% | 7% | 9% |
| | | * | * | * | | | * | * | * | | | | |
| $15,001-$20,000 | 81 | 7 | 7 | 5 | 33 | 26 | 3 | 19 | 11 | 25 | 18 | 23 | 57 |
| | 15% | 10% | 11% | 13% | 17% | 19% | 8% | 14% | 11% | 17% | 16% | 13% | 16% |
| | | * | * | * | | | * | * | * | | | | |
| $20,001-$25,000 | 61 | 12 | 3 | 3 | 21 | 17 | 4 | 21 | 13 | 13 | 12 | 20 | 41 |
| | 11% | 17% | 5% | 8% | 11% | 13% | 10% | 16% | 13% | 9% | 11% | 11% | 11% |
| | | * | * | * | | | * | * | * | | | | |
| $25,001-$30,000 | 61 | 8 | 5 | 4 | 21 | 16 | 6 | 15 | 19 | 16 | 8 | 21 | 40 |
| | 11% | 12% | 8% | 11% | 11% | 12% | 15% | 11% | 19% | 12% | 7% | 11% | 11% |
| | | * | * | * | | | * | * | J* | | | | |
| $30,001-$35,000 | 8 | 1 | 3 | * | 2 | 2 | 1 | 2 | - | 4 | 2 | 2 | 6 |
| | 2% | 2% | 4% | 1% | 1% | 1% | 1% | 1% | - | 3% | 2% | 1% | 2% |
| | | * | * | * | | | * | * | * | | | | |
| $35,001-$40,000 | 30 | 4 | 7 | * | 7 | 8 | 2 | * | 8 | 9 | 9 | 10 | 20 |
| | 6% | 6% | 12% | 1% | 3% | 6% | 6% | * | 8% | 6% | 9% | 6% | 5% |
| | | * | D* | * | | | * | * | G* | G | G | | |
| $40,001-$45,000 | 9 | - | 1 | 1 | 5 | 2 | - | 3 | 1 | * | 4 | 4 | 5 |
| | 2% | - | 2% | 4% | 2% | 2% | - | 2% | 1% | * | 4% | 2% | 1% |
| | | * | * | * | | | * | * | * | | | | |
| $45,001-$50,000 | 45 | 6 | 5 | 7 | 18 | 5 | 5 | 4 | 6 | 12 | 17 | 18 | 26 |
| | 8% | 8% | 8% | 20% | 9% | 3% | 12% | 3% | 6% | 9% | 15% | 10% | 7% |
| | | * | * | DE* | | | E* | * | * | | G | | |
| $50,001,$55,000 | 1 | - | - | - | - | 1 | - | - | - | 1 | - | 1 | - |
| | * | - | - | - | - | 1% | - | - | - | 1% | - | * | - |
| | | * | * | * | | | * | * | * | | | | |
| $55,001-$60,000 | 11 | 3 | 1 | 1 | 4 | 1 | 2 | - | 1 | 4 | 3 | 6 | 5 |
| | 2% | 4% | 1% | 2% | 2% | 1% | 4% | - | 1% | 3% | 3% | 3% | 1% |
| | | * | * | * | | | * | * | * | | | | |
| $65,001-$70,000 | 4 | 1 | - | - | 2 | 2 | - | - | 2 | 1 | 1 | 3 | 1 |
| | 1% | 1% | - | - | 1% | 1% | - | - | 2% | 1% | 1% | 2% | * |
| | | * | * | * | | | * | * | * | | | | |
| $70,001-$75,000 | 3 | 1 | 2 | - | * | - | - | - | 1 | - | 1 | - | 3 |
| | 1% | 1% | 3% | - | * | - | - | - | 1% | - | 1% | - | 1% |
| | | * | * | * | | | * | * | * | | | | |
| $75,001-$80,000 | 6 | - | 1 | - | 3 | 2 | - | - | - | 3 | 2 | 1 | 5 |
| | 1% | - | 1% | - | 2% | 1% | - | - | - | 2% | 1% | 1% | 1% |
| | | * | * | * | | | * | * | * | | | | |
| $85,001-$90,000 | 1 | - | - | - | 1 | - | * | - | - | - | 1 | * | 1 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | * | - | - | - | * | - | 1% | - | - | - | 1% | * | * |
| | | * | * | * | | | * | * | * | | | | |
| $95,001-$100,000 | 18 | 3 | 2 | 2 | 8 | 2 | 1 | 3 | 1 | 4 | 8 | 7 | 11 |
| | 3% | 4% | 4% | 5% | 4% | 1% | 2% | 2% | 1% | 3% | 7% | 4% | 3% |
| | | * | * | * | | | * | * | * | | H | | |
| More than $100,000 | 20 | 1 | 5 | 1 | 8 | 4 | - | 4 | 3 | 4 | 2 | 9 | 11 |
| | 4% | 2% | 8% | 4% | 4% | 3% | - | 3% | 3% | 3% | 2% | 5% | 3% |
| | | * | * | * | | | * | * | * | | | | |
| Summary | | | | | | | | | | | | | |
| Mean | 45609 | 28955.6 | 82437.1 | 54213.8 | 43288.9 | 45244.2 | 26179.1 | 36572 | 36035.1 | 32476.6 | 50433.3 | 53438.1 | 41624.4 |
| | | * | * | * | | | * | * | * | | | | |
| Std. Dev. | 122994.62 | 27935.94 | 217947.35 | 136828.29 | 101221.21 | 137265.99 | 21011.26 | 116647.08 | 106359.93 | 35790.88 | 113491.49 | 134976.68 | 116421.87 |
| | | | | | | | | | | | | | |
| Std. Err. | 5230.26 | 3519.6 | 29124.44 | 18619.97 | 7421.9 | 11947.47 | 2668.43 | 11022.11 | 10689.58 | 2912.62 | 10031.33 | 9923.68 | 6068.91 |
| | | | | | | | | | | | | | |
| Median | 24000 | 24976 | 30000 | 25000 | 22113.2 | 20000 | 24559.2 | 20000 | 24000 | 24000 | 30000 | 25000 | 20000 |
| | | | | | | | | | | | | | |

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  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
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Table of Contents