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1_1. [Your overall debt]

Where do you think your finances will be at the end of 2016 in terms of your overall debt and net worth?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Your overall debt													
Much better	135	23	11	12	40	39	10	45	24	28	22	37	98
	13%	17%	10%	18%	10%	16%	14%	14%	16%	12%	17%	16%	13%
		*	*	*			*						
Somewhat better	355	43	36	19	137	90	29	99	50	97	54	102	254
	35%	32%	34%	29%	36%	37%	41%	31%	33%	40%	41%	45%	33%
		*	*	*			*					L	
No change	408	57	47	24	170	86	23	120	59	102	52	70	338
	40%	42%	44%	36%	44%	36%	32%	38%	39%	42%	39%	31%	43%
		*	*	*			*						K
Somewhat worse	88	12	13	8	30	19	6	42	16	14	4	19	69
	9%	9%	12%	12%	8%	8%	9%	13%	11%	6%	3%	8%	9%
		*	*	*			*	IJ	J				
Much worse	21	1	-	3	7	8	3	13	3	-	-	1	20
	2%	1%	-	4%	2%	3%	4%	4%	2%	-	-	1%	3%
		*	*	*			*	IJ					
Summary													
Top2Box (Better)	490	65	47	31	178	129	40	144	74	125	76	139	351
	49%	48%	44%	47%	46%	53%	55%	45%	49%	52%	58%	61%	45%
		*	*	*			*				G	L	
Low2Box (Worse)	109	13	13	11	38	26	9	55	19	14	4	20	89
	11%	9%	12%	16%	10%	11%	13%	17%	13%	6%	3%	9%	11%
		*	*	*			*	IJ	IJ				

- 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 (*)

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1_2. [Your overall net worth]

Where do you think your finances will be at the end of 2016 in terms of your overall debt and net worth?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Your overall net worth													
Much better	105	12	5	11	35	33	9	32	20	24	16	31	74
	10%	9%	5%	17%	9%	14%	12%	10%	13%	10%	12%	13%	10%
		*	*	B*		B	*						
Somewhat better	337	36	28	20	136	87	29	74	48	91	69	100	236
	33%	27%	26%	31%	35%	36%	41%	23%	31%	38%	53%	44%	30%
		*	*	*			*			G	GHI	L	
No change	435	73	57	27	167	90	20	159	63	105	34	79	356
	43%	54%	53%	41%	43%	37%	28%	50%	42%	43%	26%	35%	46%
		EF*	EF*	*	F		*	J	J	J			K
Somewhat worse	104	11	16	4	39	24	9	41	14	20	11	14	89
	10%	8%	15%	7%	10%	10%	12%	13%	9%	8%	8%	6%	11%
		*	*	*			*						K
Much worse	27	2	1	3	8	7	5	14	7	1	*	4	23
	3%	2%	1%	5%	2%	3%	7%	4%	5%	*	*	2%	3%
		*	*	*			*	IJ	IJ				
Summary													
Top2Box (Better)	441	48	33	31	171	120	38	106	67	115	86	131	310
	44%	36%	31%	47%	44%	50%	53%	33%	44%	48%	65%	57%	40%
		*	*	*	B	AB	AB*			G	GHI	L	
Low2Box (Worse)	131	13	17	7	48	32	14	55	21	21	11	18	112
	13%	10%	16%	11%	12%	13%	19%	17%	14%	9%	9%	8%	14%
		*	*	*			*	IJ					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 (*)

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1. [SUMMARY - TOP2BOX (BETTER)]

Where do you think your finances will be at the end of 2016 in terms of your overall debt and net worth?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Your overall debt	490	65	47	31	178	129	40	144	74	125	76	139	351
	49%	48%	44%	47%	46%	53%	55%	45%	49%	52%	58%	61%	45%
		*	*	*			*				G	L	
Your overall net worth	441	48	33	31	171	120	38	106	67	115	86	131	310
	44%	36%	31%	47%	44%	50%	53%	33%	44%	48%	65%	57%	40%
		*	*	*	B	AB	AB*			G	GHI	L	

- 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 (*)

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1. [SUMMARY - LOW2BOX (WORSE)]

Where do you think your finances will be at the end of 2016 in terms of your overall debt and net worth?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Your overall net worth	131	13	17	7	48	32	14	55	21	21	11	18	112
	13%	10%	16%	11%	12%	13%	19%	17%	14%	9%	9%	8%	14%
		*	*	*			*	IJ					K
Your overall debt	109	13	13	11	38	26	9	55	19	14	4	20	89
	11%	9%	12%	16%	10%	11%	13%	17%	13%	6%	3%	9%	11%
		*	*	*			*	IJ	IJ				

- 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 (*)

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2. What financial resources will you seek out in order to meet your financial goals for 2016?

		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Advice from a financial advisor	287	52	20	22	111	66	16	70	42	84	57	65	222
	29%	39%	19%	34%	29%	27%	23%	22%	27%	35%	43%	28%	29%
		BF*	*	B*			*			G	GH		
Online budgeting and debt reduction information	117	7	14	8	40	29	19	26	31	30	20	45	72
	12%	6%	13%	13%	10%	12%	27%	8%	20%	13%	15%	20%	9%
		*	*	*			ABDE*		G		G	L	
Online tools like debt calculators	94	3	11	8	38	25	9	29	14	29	17	42	52
	9%	3%	10%	12%	10%	10%	13%	9%	9%	12%	13%	18%	7%
		*	A*	A*	A	A	A*					L	
Complementary, community-based financial management seminars	38	8	7	2	11	5	5	7	9	15	3	15	23
	4%	6%	6%	3%	3%	2%	6%	2%	6%	6%	2%	7%	3%
		*	*	*			*			G		L	
Complementary web-based seminars	34	6	7	2	11	4	3	6	4	11	9	16	18
	3%	5%	6%	3%	3%	2%	5%	2%	2%	5%	7%	7%	2%
		*	*	*			*			G		L	
Other	107	14	13	4	43	29	3	33	16	24	12	28	79
	11%	11%	12%	7%	11%	12%	5%	10%	10%	10%	9%	12%	10%
		*	*	*			*						
None	516	68	58	34	202	118	37	186	70	111	53	84	432
	51%	50%	54%	52%	52%	49%	51%	58%	46%	46%	41%	37%	55%
		*	*	*			*	HIJ					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 (*)

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3. Did you make any New Year's Resolutions related to your finances?

		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Yes	237	17	17	20	72	93	18	87	38	56	31	71	166
	24%	12%	16%	31%	19%	38%	25%	27%	25%	23%	23%	31%	21%
		*	*	ABD*		ABD	A*					L	
No	770	118	90	45	314	149	54	233	114	185	101	158	612
	76%	88%	84%	69%	81%	62%	75%	73%	75%	77%	77%	69%	79%
		CEF*	CE*	*	CE		*						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 (*)

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4_1. [Top financial resolution]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Top financial resolution													
Reducing credit card debt	50	4	1	4	15	23	3	22	6	13	7	15	35
	21%	24%	7%	18%	21%	25%	16%	25%	17%	23%	24%	21%	21%
		**	**	**	*	*	**	*	*	*	*	*	*
Reducing loans, such as car loans or student loans	23	1	1	1	7	9	5	6	7	9	1	9	14
	10%	6%	4%	5%	9%	10%	26%	7%	18%	16%	3%	12%	9%
		**	**	**	*	*	**	*	*	*	*	*	*
Reducing your line of credit	14	1	1	2	4	3	2	2	3	5	4	5	9
	6%	8%	8%	11%	6%	3%	14%	3%	8%	9%	12%	6%	6%
		**	**	**	*	*	**	*	*	*	G*	*	*
Paying down your mortgage more quickly	12	1	*	*	5	6	1	4	*	4	4	5	7
	5%	3%	3%	2%	7%	6%	4%	5%	1%	7%	13%	7%	5%
		**	**	**	*	*	**	*	*	*	*	*	*
Spending less money	53	3	7	3	14	25	1	22	4	12	6	20	33
	22%	16%	43%	15%	20%	27%	8%	25%	11%	22%	20%	28%	20%
		**	**	**	*	*	**	*	*	*	*	*	*
Saving more money	76	7	6	10	26	21	5	26	18	13	9	17	59
	32%	44%	36%	50%	36%	23%	30%	29%	46%	23%	29%	24%	36%
		**	**	**	*	*	**	*	I*	*	*	*	*
Other	8	-	-	-	1	7	*	5	-	1	-	1	7
	3%	-	-	-	2%	7%	2%	6%	-	1%	-	1%	4%
		**	**	**	*	*	**	*	*	*	*	*	*

- 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 (*)

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4_2. [Second financial resolution]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Second financial resolution													
Reducing credit card debt	19	3	2	3	4	8	1	7	2	4	3	4	15
	8%	15%	10%	13%	5%	8%	5%	8%	6%	7%	10%	6%	9%
		**	**	**	*	*	**	*	*	*	*	*	
Reducing loans, such as car loans or student loans	22	3	2	1	5	10	2	5	6	6	2	5	17
	9%	19%	9%	3%	7%	11%	11%	6%	15%	10%	5%	7%	10%
		**	**	**	*	*	**	*	*	*	*	*	
Reducing your line of credit	21	1	1	2	8	7	3	9	4	3	5	12	9
	9%	4%	4%	8%	12%	7%	16%	10%	12%	5%	17%	17%	6%
		**	**	**	*	*	**	*	*	*	*	L*	
Paying down your mortgage more quickly	13	-	1	1	3	7	*	2	3	5	3	5	7
	5%	-	8%	6%	5%	7%	1%	3%	8%	8%	8%	7%	5%
		**	**	**	*	*	**	*	*	*	*	*	
Spending less money	80	4	7	10	23	31	6	28	15	22	7	22	57
	34%	22%	39%	47%	32%	33%	34%	33%	38%	38%	22%	31%	35%
		**	**	**	*	*	**	*	*	*	*	*	
Saving more money	76	7	5	5	26	29	5	31	7	18	12	22	54
	32%	40%	29%	23%	36%	31%	28%	35%	19%	32%	38%	32%	32%
		**	**	**	*	*	**	*	*	*	*	*	
Other	6	-	-	-	3	2	1	5	1	-	-	-	6
	2%	-	-	-	4%	2%	5%	6%	2%	-	-	-	3%
		**	**	**	*	*	**	*	*	*	*	*	

- 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 (*)

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4_3. [Third financial resolution]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Third financial resolution													
Reducing credit card debt	35	2	1	3	13	13	3	10	5	7	6	10	24
	15%	12%	4%	16%	18%	14%	19%	11%	14%	13%	18%	15%	15%
		**	**	**	*	*	**	*	*	*	*	*	
Reducing loans, such as car loans or student loans	19	1	3	4	5	4	2	6	2	4	6	10	9
	8%	4%	20%	19%	7%	4%	10%	6%	5%	7%	20%	14%	5%
		**	**	**	*	*	**	*	*	*	G*	L*	
Reducing your line of credit	25	2	1	3	5	13	1	7	5	5	3	7	19
	11%	12%	7%	13%	8%	14%	5%	8%	13%	8%	9%	9%	11%
		**	**	**	*	*	**	*	*	*	*	*	
Paying down your mortgage more quickly	22	1	1	1	6	9	3	8	4	8	2	8	14
	9%	6%	7%	6%	9%	10%	19%	10%	10%	14%	7%	11%	8%
		**	**	**	*	*	**	*	*	*	*	*	
Spending less money	48	4	2	2	18	17	4	22	8	4	8	10	37
	20%	24%	14%	11%	25%	18%	21%	26%	21%	7%	25%	14%	22%
		**	**	**	*	*	**	I*	*	*	I*	*	
Saving more money	35	1	4	2	9	17	3	10	8	14	2	14	21
	15%	5%	21%	9%	12%	18%	14%	12%	21%	25%	7%	19%	13%
		**	**	**	*	*	**	*	*	J*	*	*	
Other	54	6	5	5	15	20	2	24	6	14	4	12	42
	23%	37%	27%	26%	21%	22%	12%	27%	16%	25%	13%	17%	25%
		**	**	**	*	*	**	*	*	*	*	*	

- 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 (*)

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4_4. [Top/Second/Third financial resolution (Net)]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Top/Second/Third financial resolution (Net)													
Reducing credit card debt	104	9	4	9	32	44	7	39	14	24	16	29	75
	44%	51%	21%	47%	44%	47%	41%	44%	36%	43%	52%	41%	45%
		**	**	**	*	*	**	*	*	*	*	*	
Reducing loans, such as car loans or student loans	64	5	6	5	16	23	8	17	14	19	9	24	40
	27%	28%	34%	26%	23%	25%	46%	20%	38%	34%	28%	34%	24%
		**	**	**	*	*	**	*	*	*	*	*	
Reducing your line of credit	60	4	3	6	18	23	6	18	12	12	12	23	37
	25%	23%	19%	31%	25%	25%	34%	21%	33%	22%	38%	33%	22%
		**	**	**	*	*	**	*	*	*	*	*	
Paying down your mortgage more quickly	47	1	3	3	14	21	4	15	7	16	9	18	29
	20%	9%	17%	14%	20%	23%	24%	17%	19%	29%	28%	26%	18%
		**	**	**	*	*	**	*	*	*	*	*	
Spending less money	180	11	16	15	55	73	11	73	27	38	20	53	128
	76%	62%	96%	73%	77%	78%	63%	84%	70%	67%	67%	74%	77%
		**	**	**	*	*	**	1*	*	*	*	*	
Saving more money	186	15	15	17	61	67	13	66	33	45	23	53	133
	79%	89%	86%	82%	85%	72%	73%	76%	86%	80%	74%	75%	80%
		**	**	**	*	*	**	*	*	*	*	*	
Other	68	6	5	5	19	29	3	34	7	15	4	13	55
	29%	37%	27%	26%	27%	31%	19%	39%	18%	26%	13%	18%	33%
		**	**	**	*	*	**	J*	*	*	*	*	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 (*)

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4_1. [Reducing credit card debt]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Reducing credit card debt													
Top/Second/Third financial resolution (Net)	104	9	4	9	32	44	7	39	14	24	16	29	75
	44%	51%	21%	47%	44%	47%	41%	44%	36%	43%	52%	41%	45%
		**	**	**	*	*	**	*	*	*	*	*	
Top financial resolution	50	4	1	4	15	23	3	22	6	13	7	15	35
	21%	24%	7%	18%	21%	25%	16%	25%	17%	23%	24%	21%	21%
		**	**	**	*	*	**	*	*	*	*	*	
Second financial resolution	19	3	2	3	4	8	1	7	2	4	3	4	15
	8%	15%	10%	13%	5%	8%	5%	8%	6%	7%	10%	6%	9%
		**	**	**	*	*	**	*	*	*	*	*	
Third financial resolution	35	2	1	3	13	13	3	10	5	7	6	10	24
	15%	12%	4%	16%	18%	14%	19%	11%	14%	13%	18%	15%	15%
		**	**	**	*	*	**	*	*	*	*	*	
Not Ranked	132	8	13	11	40	49	11	48	24	32	15	42	91
	56%	49%	79%	53%	56%	53%	59%	56%	64%	57%	48%	59%	55%
		**	**	**	*	*	**	*	*	*	*	*	

- 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 (*)

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4_2. [Reducing loans, such as car loans or student loans]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Reducing loans, such as car loans or student loans													
Top/Second/Third financial resolution (Net)	64	5	6	5	16	23	8	17	14	19	9	24	40
	27%	28%	34%	26%	23%	25%	46%	20%	38%	34%	28%	34%	24%
		**	**	**	*	*	**	*	*	*	*	*	
Top financial resolution	23	1	1	1	7	9	5	6	7	9	1	9	14
	10%	6%	4%	5%	9%	10%	26%	7%	18%	16%	3%	12%	9%
		**	**	**	*	*	**	*	*	*	*	*	
Second financial resolution	22	3	2	1	5	10	2	5	6	6	2	5	17
	9%	19%	9%	3%	7%	11%	11%	6%	15%	10%	5%	7%	10%
		**	**	**	*	*	**	*	*	*	*	*	
Third financial resolution	19	1	3	4	5	4	2	6	2	4	6	10	9
	8%	4%	20%	19%	7%	4%	10%	6%	5%	7%	20%	14%	5%
		**	**	**	*	*	**	*	*	*	G*	L*	
Not Ranked	173	12	11	15	55	70	10	70	24	37	22	47	126
	73%	72%	66%	74%	77%	75%	54%	80%	62%	66%	72%	66%	76%
		**	**	**	*	*	**	*	*	*	*	*	

- 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 (*)

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4_3. [Reducing your line of credit]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Reducing your line of credit													
Top/Second/Third financial resolution (Net)	60	4	3	6	18	23	6	18	12	12	12	23	37
	25%	23%	19%	31%	25%	25%	34%	21%	33%	22%	38%	33%	22%
		**	**	**	*	*	**	*	*	*	*	*	
Top financial resolution	14	1	1	2	4	3	2	2	3	5	4	5	9
	6%	8%	8%	11%	6%	3%	14%	3%	8%	9%	12%	6%	6%
		**	**	**	*	*	**	*	*	*	G*	*	
Second financial resolution	21	1	1	2	8	7	3	9	4	3	5	12	9
	9%	4%	4%	8%	12%	7%	16%	10%	12%	5%	17%	17%	6%
		**	**	**	*	*	**	*	*	*	*	L*	
Third financial resolution	25	2	1	3	5	13	1	7	5	5	3	7	19
	11%	12%	7%	13%	8%	14%	5%	8%	13%	8%	9%	9%	11%
		**	**	**	*	*	**	*	*	*	*	*	
Not Ranked	176	13	14	14	54	70	12	69	26	44	19	48	129
	75%	77%	81%	69%	75%	75%	66%	79%	67%	78%	62%	67%	78%
		**	**	**	*	*	**	*	*	*	*	*	

- 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 (*)

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4_4. [Paying down your mortgage more quickly]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Paying down your mortgage more quickly													
Top/Second/Third financial resolution (Net)	47	1	3	3	14	21	4	15	7	16	9	18	29
	20%	9%	17%	14%	20%	23%	24%	17%	19%	29%	28%	26%	18%
		**	**	**	*	*	**	*	*	*	*	*	
Top financial resolution	12	1	*	*	5	6	1	4	*	4	4	5	7
	5%	3%	3%	2%	7%	6%	4%	5%	1%	7%	13%	7%	5%
		**	**	**	*	*	**	*	*	*	*	*	
Second financial resolution	13	-	1	1	3	7	*	2	3	5	3	5	7
	5%	-	8%	6%	5%	7%	1%	3%	8%	8%	8%	7%	5%
		**	**	**	*	*	**	*	*	*	*	*	
Third financial resolution	22	1	1	1	6	9	3	8	4	8	2	8	14
	9%	6%	7%	6%	9%	10%	19%	10%	10%	14%	7%	11%	8%
		**	**	**	*	*	**	*	*	*	*	*	
Not Ranked	190	15	14	17	57	72	14	72	31	40	22	53	137
	80%	91%	83%	86%	80%	77%	76%	83%	81%	71%	72%	74%	82%
		**	**	**	*	*	**	*	*	*	*	*	

- 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 (*)

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4_5. [Spending less money]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Spending less money													
Top/Second/Third financial resolution (Net)	180	11	16	15	55	73	11	73	27	38	20	53	128
	76%	62%	96%	73%	77%	78%	63%	84%	70%	67%	67%	74%	77%
		**	**	**	*	*	**	I*	*	*	*	*	
Top financial resolution	53	3	7	3	14	25	1	22	4	12	6	20	33
	22%	16%	43%	15%	20%	27%	8%	25%	11%	22%	20%	28%	20%
		**	**	**	*	*	**	*	*	*	*	*	
Second financial resolution	80	4	7	10	23	31	6	28	15	22	7	22	57
	34%	22%	39%	47%	32%	33%	34%	33%	38%	38%	22%	31%	35%
		**	**	**	*	*	**	*	*	*	*	*	
Third financial resolution	48	4	2	2	18	17	4	22	8	4	8	10	37
	20%	24%	14%	11%	25%	18%	21%	26%	21%	7%	25%	14%	22%
		**	**	**	*	*	**	I*	*	*	I*	*	
Not Ranked	56	6	1	5	17	20	7	14	12	19	10	18	38
	24%	38%	4%	27%	23%	22%	37%	16%	30%	33%	33%	26%	23%
		**	**	**	*	*	**	*	*	G*	*	*	

- 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 (*)

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4_6. [Saving more money]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Saving more money													
Top/Second/Third financial resolution (Net)	186	15	15	17	61	67	13	66	33	45	23	53	133
	79%	89%	86%	82%	85%	72%	73%	76%	86%	80%	74%	75%	80%
		**	**	**	*	*	**	*	*	*	*	*	
Top financial resolution	76	7	6	10	26	21	5	26	18	13	9	17	59
	32%	44%	36%	50%	36%	23%	30%	29%	46%	23%	29%	24%	36%
		**	**	**	*	*	**	*	I*	*	*	*	
Second financial resolution	76	7	5	5	26	29	5	31	7	18	12	22	54
	32%	40%	29%	23%	36%	31%	28%	35%	19%	32%	38%	32%	32%
		**	**	**	*	*	**	*	*	*	*	*	
Third financial resolution	35	1	4	2	9	17	3	10	8	14	2	14	21
	15%	5%	21%	9%	12%	18%	14%	12%	21%	25%	7%	19%	13%
		**	**	**	*	*	**	*	*	J*	*	*	
Not Ranked	50	2	2	4	11	26	5	21	5	11	8	18	32
	21%	11%	14%	18%	15%	28%	27%	24%	14%	20%	26%	25%	20%
		**	**	**	*	*	**	*	*	*	*	*	

- 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 (*)

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4_7. [Other]

Please choose your top 3 financial priorities (if applicable) as they relate to your financial New Year's Resolution?

	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: Made New Year's Resolutions Related To Your Finances	248	18	18	24	81	86	21	67	47	69	44	80	168
Weighted	237	17	17	20	72	93	18	87	38	56	31	71	166
Other													
Top/Second/Third financial resolution (Net)	68	6	5	5	19	29	3	34	7	15	4	13	55
	29%	37%	27%	26%	27%	31%	19%	39%	18%	26%	13%	18%	33%
		**	**	**	*	*	**	J*	*	*	*	*	K
Top financial resolution	8	-	-	-	1	7	*	5	-	1	-	1	7
	3%	-	-	-	2%	7%	2%	6%	-	1%	-	1%	4%
		**	**	**	*	*	**	*	*	*	*	*	
Second financial resolution	6	-	-	-	3	2	1	5	1	-	-	-	6
	2%	-	-	-	4%	2%	5%	6%	2%	-	-	-	3%
		**	**	**	*	*	**	*	*	*	*	*	
Third financial resolution	54	6	5	5	15	20	2	24	6	14	4	12	42
	23%	37%	27%	26%	21%	22%	12%	27%	16%	25%	13%	17%	25%
		**	**	**	*	*	**	*	*	*	*	*	
Not Ranked	169	11	12	15	53	64	14	53	31	41	27	58	111
	71%	63%	73%	74%	73%	69%	81%	61%	82%	74%	87%	82%	67%
		**	**	**	*	*	**	*	*	*	G*	L*	

- 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 (*)

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5_1. [You or a family member losing a job]

To what extent would the following be challenging to your financial health?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
You or a family member losing a job													
Very challenging	381	35	43	19	147	110	28	110	60	103	47	120	261
	38%	26%	40%	29%	38%	45%	39%	34%	40%	43%	36%	52%	34%
		*	*	*	A	AC	*					L	
Somewhat challenging	255	29	25	26	106	44	25	68	43	56	51	65	190
	25%	21%	23%	40%	28%	18%	36%	21%	28%	23%	38%	28%	24%
		*	*	ABE*	E		AE*				GI		
Not very challenging	117	15	14	12	49	21	6	41	10	34	15	22	96
	12%	11%	13%	18%	13%	9%	9%	13%	7%	14%	11%	10%	12%
		*	*	E*			*						
Not at all challenging	253	56	25	8	84	68	12	102	39	49	19	22	231
	25%	42%	23%	13%	22%	28%	17%	32%	26%	20%	15%	10%	30%
		BCDEF*	*	*		C	*	IJ	J				K
Summary													
Top2Box (Very/ Somewhat Challenging)	637	64	68	45	253	154	53	177	103	159	97	185	452
	63%	47%	64%	69%	65%	64%	75%	55%	68%	66%	74%	81%	58%
		*	A*	A*	A	A	A*		G	G	G	L	
Low2Box (Not Very/ Not At All Challenging)	370	71	39	20	133	88	18	143	49	82	34	44	327
	37%	53%	36%	31%	35%	36%	25%	45%	32%	34%	26%	19%	42%
		BCDEF*	*	*			*	HIJ					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 (*)

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5_2. [Separation or divorce]

To what extent would the following be challenging to your financial health?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Separation or divorce													
Very challenging	273	40	32	13	100	66	22	62	40	82	42	97	176
	27%	30%	30%	20%	26%	27%	31%	20%	26%	34%	32%	43%	23%
		*	*	*			*			G	G	L	
Somewhat challenging	191	19	24	17	72	42	17	39	30	52	36	59	132
	19%	14%	22%	26%	19%	17%	24%	12%	20%	21%	27%	26%	17%
		*	*	*			*			G	G	L	
Not very challenging	124	7	14	14	53	28	8	51	13	24	15	27	97
	12%	6%	13%	21%	14%	12%	11%	16%	9%	10%	11%	12%	12%
		*	*	A*	A		*						
Not at all challenging	419	68	38	22	161	106	24	167	69	84	39	45	373
	42%	51%	35%	34%	42%	44%	33%	52%	45%	35%	30%	20%	48%
		BCF*	*	*			*	IJ	J				K
Summary													
Top2Box (Very/ Somewhat Challenging)	464	59	55	30	172	108	40	102	70	134	78	156	308
	46%	44%	52%	46%	45%	45%	55%	32%	46%	55%	59%	68%	40%
		*	*	*			*			G	GH	L	
Low2Box (Not Very/ Not At All Challenging)	543	76	51	36	214	134	32	218	82	108	54	73	470
	54%	56%	48%	54%	55%	55%	45%	68%	54%	45%	41%	32%	60%
		*	*	*			*	HIJ	J				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 (*)

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5_3. [Birth of a child]

To what extent would the following be challenging to your financial health?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Birth of a child													
Very challenging	219	34	29	15	77	41	22	84	25	55	23	41	178
	22%	25%	27%	23%	20%	17%	31%	26%	16%	23%	17%	18%	23%
		*	*	*			DE*	H					
Somewhat challenging	197	14	22	8	84	47	21	46	28	56	35	62	135
	20%	11%	21%	12%	22%	19%	29%	14%	18%	23%	26%	27%	17%
		*	*	*	A		AC*			G	G	L	
Not very challenging	137	9	15	13	63	30	6	37	19	36	22	60	77
	14%	7%	14%	20%	16%	13%	9%	12%	12%	15%	17%	26%	10%
		*	*	A*	A		*					L	
Not at all challenging	455	78	40	29	161	124	22	153	80	94	52	66	389
	45%	58%	38%	45%	42%	51%	30%	48%	53%	39%	40%	29%	50%
		BDF*	*	*		BF	*		IJ				K
Summary													
Top2Box (Very/ Somewhat Challenging)	415	48	52	23	161	88	44	130	53	112	57	102	313
	41%	36%	48%	35%	42%	36%	61%	41%	35%	46%	44%	45%	40%
		*	*	*			ACDE*						
Low2Box (Not Very/ Not At All Challenging)	592	87	55	42	225	154	28	190	99	130	74	126	466
	59%	64%	52%	65%	58%	64%	39%	59%	65%	54%	56%	55%	60%
		F*	*	F*	F	F	*						

- 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 (*)

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5_4. [Retirement]

To what extent would the following be challenging to your financial health?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Retirement													
Very challenging	235	25	32	12	98	53	15	82	38	56	20	63	172
	23%	18%	30%	19%	25%	22%	20%	26%	25%	23%	15%	28%	22%
		*	*	*			*	J					
Somewhat challenging	297	30	37	20	133	47	29	88	42	68	50	68	229
	29%	23%	34%	30%	35%	20%	41%	27%	27%	28%	38%	30%	29%
		*	E*	*	AE		AE*				G		
Not very challenging	197	19	12	18	71	61	15	63	20	58	34	50	146
	20%	14%	12%	28%	18%	25%	21%	20%	13%	24%	26%	22%	19%
		*	*	AB*		AB	*			H	H		
Not at all challenging	278	61	25	15	84	80	12	87	52	59	27	47	231
	28%	45%	24%	23%	22%	33%	17%	27%	34%	24%	21%	21%	30%
		BCDF*	*	*		DF	*		J				K
Summary													
Top2Box (Very/ Somewhat Challenging)	532	55	69	32	232	101	44	170	80	125	71	131	401
	53%	41%	65%	49%	60%	42%	61%	53%	53%	52%	54%	57%	52%
		*	AE*	*	AE		AE*						
Low2Box (Not Very/ Not At All Challenging)	475	80	38	33	155	141	28	150	72	117	61	98	377
	47%	59%	35%	51%	40%	58%	39%	47%	47%	48%	46%	43%	48%
		BDF*	*	*		BDF	*						

- 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 (*)

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5_5. [A long-term injury or illness]

To what extent would the following be challenging to your financial health?

	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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
A long-term injury or illness													
Very challenging	368	50	37	17	147	88	28	128	58	96	42	86	282
	37%	37%	35%	27%	38%	36%	40%	40%	38%	40%	32%	38%	36%
		*	*	*			*						
Somewhat challenging	339	41	41	24	138	69	26	102	58	74	50	84	254
	34%	30%	38%	37%	36%	28%	36%	32%	38%	31%	38%	37%	33%
		*	*	*			*						
Not very challenging	133	11	11	10	56	35	11	36	11	34	28	33	100
	13%	8%	10%	16%	15%	14%	15%	11%	7%	14%	21%	15%	13%
		*	*	*			*				GH		
Not at all challenging	167	33	18	14	45	50	7	54	26	39	11	25	143
	17%	25%	17%	21%	12%	21%	9%	17%	17%	16%	8%	11%	18%
		DF*	*	*		DF	*	J		J			K
Summary													
Top2Box (Very/ Somewhat Challenging)	706	91	78	42	285	157	54	230	115	170	93	171	536
	70%	67%	73%	64%	74%	65%	76%	72%	76%	70%	70%	75%	69%
		*	*	*	E		*						
Low2Box (Not Very/ Not At All Challenging)	301	44	29	24	101	85	17	90	37	72	39	58	243
	30%	33%	27%	36%	26%	35%	24%	28%	24%	30%	30%	25%	31%
		*	*	*		D	*						

- 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 (*)

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5_6. [Paying for post-secondary education]

To what extent would the following be challenging to your financial health?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Paying for post-secondary education													
Very challenging	214	30	24	20	75	40	25	92	33	44	18	44	169
	21%	22%	23%	31%	19%	17%	35%	29%	22%	18%	14%	19%	22%
		*	*	E*			DE*	IJ					
Somewhat challenging	234	26	24	13	102	51	18	46	29	75	37	86	147
	23%	20%	22%	19%	26%	21%	25%	14%	19%	31%	28%	38%	19%
		*	*	*			*			GH	G	L	
Not very challenging	126	14	16	14	45	27	10	36	18	31	27	37	89
	13%	11%	15%	21%	12%	11%	14%	11%	12%	13%	20%	16%	11%
		*	*	*			*			G			
Not at all challenging	433	64	43	19	164	124	18	145	73	93	50	60	373
	43%	48%	40%	30%	43%	51%	25%	45%	48%	38%	38%	26%	48%
		CF*	*	*	F	CF	*						K
Summary													
Top2Box (Very/ Somewhat Challenging)	447	56	48	33	177	90	43	138	62	118	55	131	316
	44%	42%	45%	50%	46%	37%	61%	43%	40%	49%	42%	57%	41%
		*	*	*			ADE*					L	
Low2Box (Not Very/ Not At All Challenging)	560	79	59	33	209	151	28	182	91	124	77	98	462
	56%	58%	55%	50%	54%	63%	39%	57%	60%	51%	58%	43%	59%
		F*	*	*	F	F	*						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 (*)

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5. [SUMMARY - TOP2BOX (VERY/ SOMEWHAT CHALLENGING)]

To what extent would the following be challenging to your financial health?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
A long-term injury or illness	706	91	78	42	285	157	54	230	115	170	93	171	536
	70%	67%	73%	64%	74%	65%	76%	72%	76%	70%	70%	75%	69%
		*	*	*	E		*						
You or a family member losing a job	637	64	68	45	253	154	53	177	103	159	97	185	452
	63%	47%	64%	69%	65%	64%	75%	55%	68%	66%	74%	81%	58%
		*	A*	A*	A	A	A*		G	G	G	L	
Retirement	532	55	69	32	232	101	44	170	80	125	71	131	401
	53%	41%	65%	49%	60%	42%	61%	53%	53%	52%	54%	57%	52%
		*	AE*	*	AE		AE*						
Separation or divorce	464	59	55	30	172	108	40	102	70	134	78	156	308
	46%	44%	52%	46%	45%	45%	55%	32%	46%	55%	59%	68%	40%
		*	*	*			*		G	G	GH	L	
Paying for post-secondary education	447	56	48	33	177	90	43	138	62	118	55	131	316
	44%	42%	45%	50%	46%	37%	61%	43%	40%	49%	42%	57%	41%
		*	*	*			ADE*					L	
Birth of a child	415	48	52	23	161	88	44	130	53	112	57	102	313
	41%	36%	48%	35%	42%	36%	61%	41%	35%	46%	44%	45%	40%
		*	*	*			ACDE*						

- 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 (*)

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5. [SUMMARY - LOW2BOX (NOT VERY/ NOT AT ALL CHALLENGING)]

To what extent would the following be challenging to your financial health?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Birth of a child	592	87	55	42	225	154	28	190	99	130	74	126	466
	59%	64%	52%	65%	58%	64%	39%	59%	65%	54%	56%	55%	60%
		F*	*	F*	F	F	*						
Paying for post-secondary education	560	79	59	33	209	151	28	182	91	124	77	98	462
	56%	58%	55%	50%	54%	63%	39%	57%	60%	51%	58%	43%	59%
		F*	*	*	F	F	*						K
Separation or divorce	543	76	51	36	214	134	32	218	82	108	54	73	470
	54%	56%	48%	54%	55%	55%	45%	68%	54%	45%	41%	32%	60%
		*	*	*			*	HIJ	J				K
Retirement	475	80	38	33	155	141	28	150	72	117	61	98	377
	47%	59%	35%	51%	40%	58%	39%	47%	47%	48%	46%	43%	48%
		BDF*	*	*		BDF	*						
You or a family member losing a job	370	71	39	20	133	88	18	143	49	82	34	44	327
	37%	53%	36%	31%	35%	36%	25%	45%	32%	34%	26%	19%	42%
		BCDEF*	*	*			*	HIJ					K
A long-term injury or illness	301	44	29	24	101	85	17	90	37	72	39	58	243
	30%	33%	27%	36%	26%	35%	24%	28%	24%	30%	30%	25%	31%
		*	*	*		D	*						

- 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 (*)

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6. Do you think that interest rates will increase or decrease in 2016?

		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
Increase a lot	64	1	4	3	29	17	10	33	5	14	3	13	51
	6%	1%	4%	5%	7%	7%	13%	10%	3%	6%	3%	6%	7%
		*	*	*	A	A	AB*	HJ					
Increase a little	454	70	51	33	160	105	35	150	72	107	63	102	352
	45%	52%	48%	50%	41%	44%	49%	47%	47%	44%	48%	45%	45%
		*	*	*			*						
Stay unchanged	388	53	38	20	157	102	18	108	59	93	49	86	302
	39%	40%	36%	31%	41%	42%	25%	34%	39%	39%	37%	38%	39%
		*	*	*	F	F	*						
Decrease a little	92	10	12	9	39	13	9	25	15	26	16	23	69
	9%	8%	11%	14%	10%	5%	13%	8%	10%	11%	12%	10%	9%
		*	*	E*			E*						
Decrease a lot	9	-	1	1	2	5	-	4	1	1	1	5	4
	1%	-	1%	1%	*	2%	-	1%	1%	*	*	2%	1%
		*	*	*			*						
Summary													
Top2Box (Increase A Lot/ Increase A Little)	518	71	56	36	189	122	45	182	77	121	66	115	403
	51%	53%	52%	54%	49%	51%	62%	57%	51%	50%	50%	50%	52%
		*	*	*			*						
Low2Box (Decrease A Little/ Decrease A Lot)	101	10	13	10	40	18	9	29	16	27	16	28	73
	10%	8%	12%	15%	10%	7%	13%	9%	11%	11%	12%	12%	9%
		*	*	*			*						

- 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 (*)

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7_1. [\$100 a month]

If interest rates increase, how much financial difficulty would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
\$100 a month													
Extreme difficulty	120	14	8	12	45	31	10	73	15	12	1	24	96
	12%	10%	8%	18%	12%	13%	14%	23%	10%	5%	*	10%	12%
		*	*	*			*	HIJ	J	J			
Moderate difficulty	177	17	27	7	62	50	15	74	30	41	6	48	129
	18%	12%	26%	11%	16%	20%	21%	23%	20%	17%	4%	21%	17%
		*	AC*	*			*	J	J	J			
Minor difficulty	263	31	21	14	113	64	20	85	46	71	26	72	192
	26%	23%	20%	22%	29%	27%	28%	27%	30%	29%	20%	31%	25%
		*	*	*			*						
No difficulty at all	447	74	50	33	167	97	26	87	61	118	99	86	362
	44%	54%	47%	50%	43%	40%	37%	27%	40%	49%	75%	37%	46%
		EF*	*	*			*		G	G	GHI		K
Summary													
Top2Box (Extreme Difficulty/ Moderate Difficulty)	296	31	36	19	106	80	25	147	45	53	6	71	225
	29%	23%	33%	28%	28%	33%	35%	46%	29%	22%	5%	31%	29%
		*	*	*			*	HIJ	J	J			
Low2Box (Minor Difficulty/ No Difficulty At All)	711	104	71	47	280	161	47	173	107	189	125	157	553
	71%	77%	67%	72%	72%	67%	65%	54%	71%	78%	95%	69%	71%
		*	*	*			*		G	G	GHI		

- 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 (*)

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7_2. [\$200 a month]

If interest rates increase, how much financial difficulty would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
\$200 a month													
Extreme difficulty	226	22	25	12	80	67	20	116	35	34	5	47	179
	22%	16%	24%	18%	21%	28%	28%	36%	23%	14%	3%	20%	23%
		*	*	*		A	*	HIJ	J	J			
Moderate difficulty	239	34	29	14	96	49	18	88	41	67	16	65	174
	24%	25%	27%	22%	25%	20%	26%	28%	27%	28%	12%	29%	22%
		*	*	*			*	J	J	J			
Minor difficulty	239	24	19	23	92	63	18	53	47	59	42	63	176
	24%	18%	18%	35%	24%	26%	26%	16%	31%	25%	32%	27%	23%
		*	*	AB*			*		G	G	G		
No difficulty at all	303	56	34	16	119	64	15	63	30	82	70	54	249
	30%	41%	32%	25%	31%	26%	20%	20%	20%	34%	53%	24%	32%
		CEF*	*	*			*			GH	GHI		K
Summary													
Top2Box (Extreme Difficulty/ Moderate Difficulty)	465	55	54	26	175	116	39	204	75	101	20	112	353
	46%	41%	51%	40%	45%	48%	54%	64%	49%	42%	15%	49%	45%
		*	*	*			*	HIJ	J	J			
Low2Box (Minor Difficulty/ No Difficulty At All)	542	80	53	39	211	126	33	116	77	141	111	117	425
	54%	59%	49%	60%	55%	52%	46%	36%	51%	58%	85%	51%	55%
		*	*	*			*		G	G	GHI		

- 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 (*)

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7_3. [\$300 a month]

If interest rates increase, how much financial difficulty would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
\$300 a month													
Extreme difficulty	388	47	45	21	144	105	26	180	64	75	14	90	298
	39%	35%	42%	33%	37%	43%	36%	56%	42%	31%	11%	39%	38%
		*	*	*			*	HIJ	J	J			
Moderate difficulty	238	24	21	20	94	59	20	55	45	71	30	60	178
	24%	18%	20%	31%	24%	24%	28%	17%	30%	29%	23%	26%	23%
		*	*	*			*		G	G			
Minor difficulty	162	14	14	12	61	42	19	41	27	36	33	42	120
	16%	11%	13%	19%	16%	17%	26%	13%	18%	15%	25%	18%	15%
		*	*	*			A*				GI		
No difficulty at all	218	49	27	12	87	37	7	44	16	59	54	37	182
	22%	36%	25%	18%	22%	15%	10%	14%	10%	25%	41%	16%	23%
		CDEF*	F*	*	F		*			GH	GHI		K
Summary													
Top2Box (Extreme Difficulty/ Moderate Difficulty)	626	72	66	41	238	164	45	235	109	146	44	150	476
	62%	53%	62%	63%	62%	68%	63%	73%	72%	60%	34%	66%	61%
		*	*	*		A	*	IJ	IJ	J			
Low2Box (Minor Difficulty/ No Difficulty At All)	381	63	41	24	148	78	26	85	43	96	87	78	302
	38%	47%	38%	37%	38%	32%	37%	27%	28%	40%	66%	34%	39%
		E*	*	*			*			GH	GHI		

- 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 (*)

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7_4. [\$400 a month]

If interest rates increase, how much financial difficulty would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
\$400 a month													
Extreme difficulty	524	59	62	33	191	140	39	211	88	126	28	123	400
	52%	43%	58%	50%	50%	58%	54%	66%	58%	52%	21%	54%	51%
		*	*	*		A	*	IJ	J	J			
Moderate difficulty	188	19	15	13	78	44	18	39	35	41	37	47	142
	19%	14%	14%	20%	20%	18%	26%	12%	23%	17%	28%	20%	18%
		*	*	*			*		G		GI		
Minor difficulty	115	20	8	10	44	28	6	24	16	31	30	27	89
	11%	15%	7%	15%	11%	12%	9%	8%	11%	13%	23%	12%	11%
		*	*	*			*				GHI		
No difficulty at all	180	37	22	10	73	30	8	45	13	45	36	32	148
	18%	28%	20%	15%	19%	12%	11%	14%	9%	18%	27%	14%	19%
		EF*	*	*			*			H	GH		
Summary													
Top2Box (Extreme Difficulty/ Moderate Difficulty)	712	78	78	46	269	184	57	250	122	166	65	170	542
	71%	58%	73%	70%	70%	76%	80%	78%	80%	69%	50%	74%	70%
		*	A*	*	A	A	A*	IJ	IJ	J			
Low2Box (Minor Difficulty/ No Difficulty At All)	295	57	29	20	117	58	14	70	30	75	66	59	236
	29%	42%	27%	30%	30%	24%	20%	22%	20%	31%	50%	26%	30%
		BDEF*	*	*			*			GH	GHI		

- 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 (*)

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7_5. [\$500 a month]

If interest rates increase, how much financial difficulty would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
\$500 a month													
Extreme difficulty	629	66	71	43	234	167	48	233	111	147	50	149	480
	62%	49%	67%	65%	61%	69%	68%	73%	73%	61%	38%	65%	62%
		*	A*	A*	A	A	A*	IJ	IJ	J			
Moderate difficulty	148	23	12	8	63	31	11	24	22	41	30	35	113
	15%	17%	12%	12%	16%	13%	16%	8%	14%	17%	23%	15%	15%
		*	*	*			*			G	G		
Minor difficulty	71	11	3	7	30	16	5	24	5	15	20	24	47
	7%	8%	3%	10%	8%	6%	7%	7%	3%	6%	15%	11%	6%
		*	*	*			*				GHI	L	
No difficulty at all	159	36	20	8	60	28	7	39	14	38	32	21	138
	16%	27%	19%	13%	15%	12%	10%	12%	9%	16%	24%	9%	18%
		CDEF*	*	*			*				GH		K
Summary													
Top2Box (Extreme Difficulty/ Moderate Difficulty)	777	88	83	51	297	198	60	257	133	189	80	184	593
	77%	65%	78%	77%	77%	82%	84%	80%	88%	78%	61%	80%	76%
		*	*	*	A	A	A*	J	IJ	J			
Low2Box (Minor Difficulty/ No Difficulty At All)	230	47	23	15	89	44	12	63	19	53	52	45	185
	23%	35%	22%	23%	23%	18%	16%	20%	12%	22%	39%	20%	24%
		DEF*	*	*			*			H	GHI		

- 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 (*)

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7_6. [\$600 or more a month]

If interest rates increase, how much financial difficulty would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
\$600 or more a month													
Extreme difficulty	700	80	78	48	258	179	57	239	126	169	63	170	530
	70%	59%	73%	74%	67%	74%	79%	75%	83%	70%	48%	74%	68%
		*	*	*		A	A*	J	IJ	J			
Moderate difficulty	104	13	7	4	49	22	9	24	8	25	29	25	78
	10%	9%	6%	7%	13%	9%	13%	7%	5%	10%	22%	11%	10%
		*	*	*			*				GHI		
Minor difficulty	54	12	4	5	24	8	1	14	4	14	14	12	43
	5%	9%	4%	7%	6%	3%	2%	4%	3%	6%	11%	5%	5%
		*	*	*			*				GH		
No difficulty at all	149	30	18	8	55	33	5	43	14	33	25	22	127
	15%	23%	17%	12%	14%	14%	6%	13%	9%	14%	19%	9%	16%
		F*	*	*			*				H		K
Summary													
Top2Box (Extreme Difficulty/ Moderate Difficulty)	804	93	84	53	308	201	66	263	134	194	92	195	609
	80%	69%	79%	80%	80%	83%	92%	82%	88%	80%	70%	85%	78%
		*	*	*	A	A	ABD*	J	J	J		L	
Low2Box (Minor Difficulty/ No Difficulty At All)	203	42	22	13	79	41	6	57	18	47	40	33	170
	20%	31%	21%	20%	20%	17%	8%	18%	12%	20%	30%	15%	22%
		DEF*	F*	*	F		*				GHI		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 (*)

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7. [SUMMARY - TOP2BOX (EXTREME DIFFICULTY/ MODERATE DIFFICULTY)]

If interest rates increase, how much financial difficulty would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
\$600 or more a month	804	93	84	53	308	201	66	263	134	194	92	195	609
	80%	69%	79%	80%	80%	83%	92%	82%	88%	80%	70%	85%	78%
		*	*	*	A	A	ABD*	J	J	J		L	
\$500 a month	777	88	83	51	297	198	60	257	133	189	80	184	593
	77%	65%	78%	77%	77%	82%	84%	80%	88%	78%	61%	80%	76%
		*	*	*	A	A	A*	J	IJ	J			
\$400 a month	712	78	78	46	269	184	57	250	122	166	65	170	542
	71%	58%	73%	70%	70%	76%	80%	78%	80%	69%	50%	74%	70%
		*	A*	*	A	A	A*	IJ	IJ	J			
\$300 a month	626	72	66	41	238	164	45	235	109	146	44	150	476
	62%	53%	62%	63%	62%	68%	63%	73%	72%	60%	34%	66%	61%
		*	*	*		A	*	IJ	IJ	J			
\$200 a month	465	55	54	26	175	116	39	204	75	101	20	112	353
	46%	41%	51%	40%	45%	48%	54%	64%	49%	42%	15%	49%	45%
		*	*	*			*	HIJ	J	J			
\$100 a month	296	31	36	19	106	80	25	147	45	53	6	71	225
	29%	23%	33%	28%	28%	33%	35%	46%	29%	22%	5%	31%	29%
		*	*	*			*	HIJ	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 (*)

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7. [SUMMARY - LOW2BOX (MINOR DIFFICULTY/ NO DIFFICULTLY AT ALL)]

If interest rates increase, how much financial difficulty would you experience paying your bills and balancing your budget if the monthly payments on all of your debt rose by the following amounts:

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		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	1007	124	102	85	369	241	86	258	156	263	180	240	767
Weighted	1007	135	107	66	386	242	72	320	152	242	132	229	778
\$100 a month	711	104	71	47	280	161	47	173	107	189	125	157	553
	71%	77%	67%	72%	72%	67%	65%	54%	71%	78%	95%	69%	71%
		*	*	*			*		G	G	GHI		
\$200 a month	542	80	53	39	211	126	33	116	77	141	111	117	425
	54%	59%	49%	60%	55%	52%	46%	36%	51%	58%	85%	51%	55%
		*	*	*			*		G	G	GHI		
\$300 a month	381	63	41	24	148	78	26	85	43	96	87	78	302
	38%	47%	38%	37%	38%	32%	37%	27%	28%	40%	66%	34%	39%
		E*	*	*			*			GH	GHI		
\$400 a month	295	57	29	20	117	58	14	70	30	75	66	59	236
	29%	42%	27%	30%	30%	24%	20%	22%	20%	31%	50%	26%	30%
		BDEF*	*	*			*			GH	GHI		
\$500 a month	230	47	23	15	89	44	12	63	19	53	52	45	185
	23%	35%	22%	23%	23%	18%	16%	20%	12%	22%	39%	20%	24%
		DEF*	*	*			*			H	GHI		
\$600 or more a month	203	42	22	13	79	41	6	57	18	47	40	33	170
	20%	31%	21%	20%	20%	17%	8%	18%	12%	20%	30%	15%	22%
		DEF*	F*	*	F		*				GHI		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 (*)

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