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Table Description

<u>1</u>	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)?
<u>2</u>	2. Based on your current levels of debt and excluding mortgage debt, how long do you think it will be before you are debt-free?
<u>3</u>	3_1. [I have increased my current debt load to help my adult children or my aging parents] To what extent do you agree or disagree with the following statements:
<u>4</u>	3_2. [This year I plan to look for information or consult a professional about financial insolvency or bankruptcy] To what extent do you agree or disagree with the following statements:
<u>5</u>	3_3. [Paying down debt is more important, financially, than saving] To what extent do you agree or disagree with the following statements:
<u>6</u>	3_4. [I am aware of the difference between insolvency and bankruptcy] To what extent do you agree or disagree with the following statements:
<u>7</u>	3_5. [I personally know someone who has become insolvent] To what extent do you agree or disagree with the following statements:
<u>8</u>	3_6. [I would know where to turn if I were to become insolvent] To what extent do you agree or disagree with the following statements:
<u>9</u>	3. [SUMMARY - TOP2BOX (AGREE)] To what extent do you agree or disagree with the following statements:
<u>10</u>	3. [SUMMARY - LOW2BOX (DISAGREE)] To what extent do you agree or disagree with the following statements:
<u>11</u>	4_1. [I am concerned about my current level of debt] To what extent do you agree or disagree with the following statements:
<u>12</u>	4_2. [I regret the amount of debt that I've taken on in my life] To what extent do you agree or disagree with the following statements:
<u>13</u>	4_3. [I am concerned that rising interest rates could move me towards bankruptcy] To what extent do you agree or disagree with the following statements:
<u>14</u>	4_4. [Debt is not a big deal to me – It's just a fact of life] To what extent do you agree or disagree with the following statements:
<u>15</u>	4_5. [Paying down debt is my #1 financial goal, ahead of saving, spending or other priorities] To what extent do you agree or disagree with the following statements:
<u>16</u>	4_6. [I anticipate needing to incur debt to pay regular household expenses in 2016] To what extent do you agree or disagree with the following statements:
<u>17</u>	4. [SUMMARY - TOP2BOX (AGREE)] To what extent do you agree or disagree with the following statements:
<u>18</u>	4. [SUMMARY - LOW2BOX (DISAGREE)] To what extent do you agree or disagree with the following statements:

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				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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
0	33	3	2	3	15	7	2	21	2	2	2	7	26
	2%	2%	1%	3%	3%	2%	2%	4%	1%	1%	1%	2%	2%
								HIJ					
1 - 10	7	1	*	-	4	2	-	2	-	1	-	1	6
	*	1%	*	-	1%	1%	-	*	-	*	-	*	1%
11 - 20	5	2	1	1	2	-	-	3	1	-	-	1	4
	*	1%	*	1%	*	-	-	1%	*	-	-	*	*
21-30	4	*	-	-	-	4	-	*	-	2	-	2	2
	*	*	-	-	-	1%	-	*	-	1%	-	*	*
31-40	3	-	-	1	1	-	1	2	1	-	-	1	2
	*	-	-	1%	*	-	1%	*	*	-	-	*	*
				E									
41-50	21	4	3	2	8	3	1	12	4	1	2	6	15
	1%	2%	2%	2%	1%	1%	*	3%	2%	*	1%	1%	1%
								I					
51-60	2	1	-	1	-	-	-	1	1	-	-	1	1
	*	*	-	1%	-	-	-	*	*	-	-	*	*
				DE									
61-70	3	-	-	-	-	3	-	3	-	-	-	2	2
	*	-	-	-	-	1%	-	1%	-	-	-	*	*
71-80	6	3	-	-	-	3	-	1	1	2	1	-	6
	*	1%	-	-	-	1%	-	*	1%	*	1%	-	1%
		D											
81-90	*	*	-	-	-	-	-	-	-	*	-	-	*
	*	*	-	-	-	-	-	-	-	*	-	-	*
91-100	89	13	10	8	32	18	8	36	8	19	9	16	73
	6%	6%	6%	8%	5%	5%	7%	8%	3%	5%	3%	4%	6%
101-200	168	16	17	14	64	39	18	55	35	50	15	62	106
	11%	8%	10%	14%	10%	10%	16%	12%	13%	13%	6%	14%	9%
							A	J	J	J		L	
201-300	145	18	19	5	54	39	10	50	44	30	11	39	106
	9%	9%	11%	5%	9%	10%	9%	11%	16%	8%	4%	9%	9%
								J	IJ				
301-400	76	11	8	6	34	12	4	16	17	20	10	27	49
	5%	5%	5%	5%	6%	3%	3%	3%	6%	5%	4%	6%	4%
401-500	148	26	15	12	44	43	8	36	20	50	31	43	105
	9%	12%	9%	12%	7%	11%	7%	8%	7%	13%	12%	10%	9%
		D											
501-600	36	3	4	4	10	13	3	6	5	13	11	9	27
	2%	1%	3%	4%	2%	3%	3%	1%	2%	3%	4%	2%	2%
											G		

601-700	26	9	4	1	11	2	-	7	7	7	4	7	20
	2%	4%	2%	1%	2%	1%	-	2%	3%	2%	2%	1%	2%
701-800		EF											
	34	8	3	3	10	6	3	13	3	11	5	9	25
801-900	12	1	2	1	5	3	*	1	8	1	2	3	8
	1%	*	1%	1%	1%	1%	*	*	3%	*	1%	1%	1%
901-1000									GI				
	130	22	16	8	52	26	7	9	18	45	47	40	90
1001-2000	8%	10%	9%	8%	9%	7%	6%	2%	7%	12%	18%	9%	8%
									G	G	GH		
2001-3000	132	21	19	11	39	30	12	17	22	39	48	26	106
	8%	10%	11%	11%	6%	8%	11%	4%	8%	10%	18%	6%	9%
3001-4000			D							G	GHI		
	54	7	7	2	22	11	4	2	5	22	23	9	44
4001-5000	3%	3%	4%	2%	4%	3%	4%	*	2%	6%	9%	2%	4%
										G	GH		
5001-10000	10	1	1	1	2	2	3	-	1	1	7	2	8
	1%	1%	1%	1%	*	*	3%	-	1%	*	2%	*	1%
None I already don't make enough to cover my bills and debt payments							D				GI		
	11	1	1	-	7	2	-	-	-	3	8	1	10
Summary	1%	*	*	-	1%	1%	-	-	-	1%	3%	*	1%
											GH		
\$100 or less	16	1	3	2	10	1	-	-	-	2	10	10	6
	1%	*	2%	2%	2%	*	-	-	-	*	4%	2%	*
Mean (Incl. 0)				E							GHI	L	
	411	40	34	18	179	112	28	180	67	69	18	124	286
Std. Dev.	26%	19%	21%	17%	29%	29%	24%	38%	25%	18%	7%	28%	25%
					ABC	ABC		HIJ	J	J			
Std. Err.	174	28	15	16	63	40	12	81	19	27	14	37	137
	11%	13%	9%	16%	10%	11%	10%	17%	7%	7%	5%	8%	12%
Mean (Excl. 0)								HIJ					
Std. Dev.	843.6	759.6	927	849.7	939.8	715.5	796.1	389.9	616.8	862.7	1599.7	876.8	830.9
				*			*		G	GH	GHI		
Std. Err.	1227.21	860.4	1146.6	1555.61	1504.17	884.88	929.86	430.73	618.32	934.7	1935.31	1531.25	1089.6
Sum	34.61	52.36	74.01	135.4	86.84	64.03	83.5	27.8	42.77	49.4	107.02	83.79	35.86
Median	868.1	775.3	938.7	884.6	975.1	734.2	818.4	420.4	623.5	868.2	1614.9	896.8	857.1
				*			*		G	GH	GHI		
	1227.21	860.4	1146.6	1555.61	1504.17	884.88	929.86	430.73	618.32	934.7	1935.31	1531.25	1089.6
	34.61	52.36	74.01	135.4	86.84	64.03	83.5	27.8	42.77	49.4	107.02	83.79	35.86
	988178	130619	123644	72584	401964	191756	67611	114009	125187	276721	392975	284038	704140
	500	500	500	500	400	500	400	250	400	500	1000	400	500

- 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 (*)

2. Based on your current levels of debt and excluding mortgage debt, how long do you think it will be before you are debt-free?

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
0	65	11	14	3	12	24	1	18	18	17	7	21	44
	4%	5%	8%	3%	2%	6%	1%	4%	7%	4%	3%	5%	4%
		D	CDF			D							
1	73	5	12	6	25	20	5	32	16	13	7	25	48
	5%	2%	7%	6%	4%	5%	4%	7%	6%	3%	3%	6%	4%
			A										
2	107	13	5	10	45	25	8	42	17	23	19	35	72
	7%	6%	3%	10%	7%	7%	7%	9%	6%	6%	7%	8%	6%
				B									
3	54	5	3	4	21	16	5	16	7	19	8	15	39
	3%	2%	2%	4%	3%	4%	4%	3%	2%	5%	3%	3%	3%
4	35	6	3	2	10	11	3	4	7	15	8	16	20
	2%	3%	2%	2%	2%	3%	2%	1%	3%	4%	3%	3%	2%
										G			
5	120	12	15	10	49	27	7	32	18	30	28	41	78
	8%	6%	9%	10%	8%	7%	6%	7%	7%	8%	11%	9%	7%
6	18	2	4	1	8	2	*	4	2	6	3	1	16
	1%	1%	2%	1%	1%	1%	*	1%	1%	2%	1%	*	1%
7	17	2	*	1	9	4	1	3	6	5	3	10	7
	1%	1%	*	1%	1%	1%	1%	1%	2%	1%	1%	2%	1%
												L	
8	7	1	1	*	2	1	1	-	1	4	1	3	3
	*	*	1%	*	*	*	1%	-	*	1%	*	1%	*
9	2	-	-	1	2	-	-	-	1	2	-	-	2
	*	-	-	1%	*	-	-	-	*	*	-	-	*
10	84	7	5	5	48	13	5	25	12	27	13	25	58
	5%	3%	3%	5%	8%	4%	5%	5%	4%	7%	5%	6%	5%
					AB								
11 - 15	58	3	4	1	26	14	9	10	19	10	11	25	33
	4%	1%	2%	1%	4%	4%	8%	2%	7%	3%	4%	6%	3%
							ABC		GI			L	
16-20	27	3	5	2	9	8	-	4	7	7	5	14	13
	2%	2%	3%	2%	1%	2%	-	1%	3%	2%	2%	3%	1%
												L	
21-25	16	2	3	*	6	5	-	4	2	6	4	6	11
	1%	1%	2%	*	1%	1%	-	1%	1%	2%	1%	1%	1%
26-30	2	*	*	*	2	-	-	-	*	2	*	2	1
	*	*	*	*	*	-	-	-	*	*	*	*	*
31-35	2	-	-	-	2	-	-	-	-	2	-	-	2
	*	-	-	-	*	-	-	-	-	1%	-	-	*

36-40	1	-	-	-	1	-	*	-	-	*	-	1	*
	*	-	-	-	*	-	*	-	-	*	-	*	*
41-45	2	-	-	-	2	-	-	2	-	-	-	-	2
	*	-	-	-	*	-	-	*	-	-	-	-	*
51-100	5	1	-	-	3	1	-	1	1	1	1	1	4
	*	*	-	-	*	*	-	*	*	*	*	*	*
I am already debt-free	649	107	65	39	233	172	35	188	92	154	129	117	532
	41%	50%	39%	37%	38%	45%	31%	40%	34%	39%	49%	26%	47%
I will never be debt-free		BCDF				F					HI		K
	237	32	27	17	93	37	32	89	45	47	19	90	147
	15%	15%	16%	17%	15%	10%	28%	19%	17%	12%	7%	20%	13%
						ABCDE	IJ	J				L	
Summary													
26+	13	1	*	*	10	1	*	3	1	5	1	4	9
	1%	*	*	*	2%	*	*	1%	*	1%	*	1%	1%
Mean (Incl. 0)	6.9	5.9	5.9	5.1	8	6.5	6.4	5.5	6.9	7.6	7	7.1	6.7
		*	*	*		*	*	*	*		*		
Std. Dev.	9.29	7.66	6.81	5.18	10.37	10.47	5.59	7.31	9.33	10.59	8.77	8.5	9.68
Std. Err.	0.35	0.72	0.6	0.61	0.76	0.98	0.67	0.61	0.87	0.74	0.7	0.56	0.45
Mean (Excl. 0)	7.6	6.9	7.3	5.4	8.3	7.5	6.6	6.1	8	8.3	7.5	7.8	7.5
		*	*	*		*	*	*	*		*		
Std. Dev.	9.29	7.66	6.81	5.18	10.37	10.47	5.59	7.31	9.33	10.59	8.77	8.5	9.68
Std. Err.	0.35	0.72	0.6	0.61	0.76	0.98	0.67	0.61	0.87	0.74	0.7	0.56	0.45
Sum	4773	432	451	240	2247	1107	297	1082	914	1427	815	1713	3060
Median	5	4	4.3	4	5	4	5	3	5	5	5	5	5

- 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_1. [I have increased my current debt load to help my adult children or my aging parents]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I have increased my current debt load to help my adult children or my aging parents													
Strongly agree	82	7	9	5	33	21	7	22	14	26	7	35	47
	5%	3%	5%	5%	5%	6%	7%	5%	5%	7%	3%	8%	4%
												L	
Somewhat agree	246	25	28	20	90	59	23	71	46	53	48	78	168
	16%	12%	17%	19%	15%	16%	21%	15%	17%	14%	18%	17%	15%
							A						
Somewhat disagree	320	37	28	18	124	88	25	100	61	82	38	118	202
	20%	18%	17%	18%	20%	23%	22%	21%	22%	21%	14%	26%	18%
									J			L	
Strongly disagree	934	143	103	59	360	212	57	280	149	229	171	217	717
	59%	67%	61%	57%	59%	56%	51%	59%	55%	59%	65%	48%	63%
		EF											K
Summary													
Top2Box (Agree)	328	32	37	25	123	80	31	93	61	78	55	113	215
	21%	15%	22%	25%	20%	21%	27%	20%	22%	20%	21%	25%	19%
			A	A			A					L	
Low2Box (Disagree)	1254	180	131	77	484	300	82	379	209	311	209	335	919
	79%	85%	78%	75%	80%	79%	73%	80%	78%	80%	79%	75%	81%
		BCF											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_2. [This year I plan to look for information or consult a professional about financial insolvency or bankruptcy]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
This year I plan to look for information or consult a professional about financial insolvency or bankruptcy													
Strongly agree	70	7	9	4	35	11	4	26	9	16	9	31	39
	4%	3%	5%	4%	6%	3%	4%	6%	3%	4%	3%	7%	3%
												L	
Somewhat agree	187	19	26	13	78	35	16	65	35	39	24	61	126
	12%	9%	15%	13%	13%	9%	14%	14%	13%	10%	9%	14%	11%
			AE										
Somewhat disagree	405	47	30	24	167	104	33	139	71	98	46	141	264
	26%	22%	18%	24%	28%	27%	29%	29%	26%	25%	18%	32%	23%
					B	B	B	J	J	J		L	
Strongly disagree	920	139	103	62	326	231	59	242	156	237	185	215	706
	58%	66%	61%	60%	54%	61%	52%	51%	58%	61%	70%	48%	62%
		DF								G	GHI		K
Summary													
Top2Box (Agree)	257	26	35	17	113	45	20	91	43	55	33	92	165
	16%	12%	21%	17%	19%	12%	18%	19%	16%	14%	12%	21%	15%
			AE					J				L	
Low2Box (Disagree)	1325	186	133	86	493	335	92	381	226	334	231	356	969
	84%	88%	79%	83%	81%	88%	82%	81%	84%	86%	88%	79%	85%
		B				B					G		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_3. [Paying down debt is more important, financially, than saving]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
Paying down debt is more important, financially, than saving													
Strongly agree	519	83	56	33	180	132	35	144	103	131	77	146	372
	33%	39%	33%	32%	30%	35%	32%	30%	38%	34%	29%	33%	33%
		D											
Somewhat agree	777	96	84	44	308	188	56	242	125	188	132	234	543
	49%	45%	50%	43%	51%	50%	50%	51%	46%	48%	50%	52%	48%
Somewhat disagree	193	22	23	19	77	36	15	51	28	51	40	45	148
	12%	11%	14%	19%	13%	9%	13%	11%	10%	13%	15%	10%	13%
				AE									
Strongly disagree	94	10	6	7	42	24	6	35	13	20	15	23	71
	6%	5%	3%	6%	7%	6%	5%	7%	5%	5%	6%	5%	6%
Summary													
Top2Box (Agree)	1295	179	139	77	488	320	92	386	228	319	209	380	915
	82%	85%	83%	75%	80%	84%	82%	82%	85%	82%	79%	85%	81%
		C				C							
Low2Box (Disagree)	287	33	29	26	119	60	21	86	42	71	55	68	219
	18%	15%	17%	25%	20%	16%	18%	18%	15%	18%	21%	15%	19%
				AE									

- 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_4. [I am aware of the difference between insolvency and bankruptcy]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I am aware of the difference between insolvency and bankruptcy													
Strongly agree	328	45	37	28	108	93	16	84	58	92	64	90	238
	21%	21%	22%	28%	18%	24%	14%	18%	22%	24%	24%	20%	21%
				DF		F							
Somewhat agree	617	87	68	24	223	176	39	189	103	151	96	162	455
	39%	41%	40%	23%	37%	46%	35%	40%	38%	39%	36%	36%	40%
		C	C		C	CD							
Somewhat disagree	395	53	33	24	173	78	35	100	76	92	76	113	281
	25%	25%	19%	23%	29%	20%	31%	21%	28%	24%	29%	25%	25%
					BE		BE						
Strongly disagree	242	27	30	27	102	34	23	99	32	55	28	83	159
	15%	13%	18%	26%	17%	9%	20%	21%	12%	14%	11%	18%	14%
			E	ADE	E		E	HJ					
Summary													
Top2Box (Agree)	945	133	105	52	331	269	55	274	161	243	160	252	693
	60%	63%	63%	51%	55%	71%	49%	58%	60%	62%	61%	56%	61%
		CF	CF			CDF							
Low2Box (Disagree)	637	79	63	50	276	111	57	199	108	147	104	196	441
	40%	37%	37%	49%	45%	29%	51%	42%	40%	38%	39%	44%	39%
				ABE	E		ABE						

- 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_5. [I personally know someone who has become insolvent]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I personally know someone who has become insolvent													
Strongly agree	267	34	33	21	84	74	21	79	34	77	55	91	176
	17%	16%	20%	20%	14%	20%	19%	17%	12%	20%	21%	20%	16%
											H		
Somewhat agree	418	45	34	20	168	119	32	138	72	102	58	131	288
	26%	21%	20%	19%	28%	31%	29%	29%	27%	26%	22%	29%	25%
						ABC							
Somewhat disagree	387	53	40	28	155	80	30	98	90	87	65	106	281
	24%	25%	24%	27%	25%	21%	27%	21%	33%	22%	25%	24%	25%
									GI				
Strongly disagree	510	80	61	34	200	106	29	157	74	124	86	121	389
	32%	38%	36%	33%	33%	28%	25%	33%	27%	32%	32%	27%	34%
		EF	F										K
Summary													
Top2Box (Agree)	686	79	67	41	252	194	53	217	106	179	113	222	464
	43%	37%	40%	40%	42%	51%	47%	46%	39%	46%	43%	49%	41%
						ABD						L	
Low2Box (Disagree)	896	133	101	62	354	186	59	255	164	211	151	227	670
	57%	63%	60%	60%	58%	49%	53%	54%	61%	54%	57%	51%	59%
		E	E		E								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_6. [I would know where to turn if I were to become insolvent]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I would know where to turn if I were to become insolvent													
Strongly agree	246	39	30	18	84	59	17	71	33	57	58	80	166
	16%	18%	18%	17%	14%	16%	15%	15%	12%	15%	22%	18%	15%
Somewhat agree											HI		
	625	85	58	32	236	177	36	193	116	140	105	165	460
	40%	40%	35%	31%	39%	47%	32%	41%	43%	36%	40%	37%	41%
Somewhat disagree						BCF							
	392	60	38	29	141	95	29	99	69	111	63	103	289
	25%	28%	23%	28%	23%	25%	26%	21%	25%	28%	24%	23%	26%
Strongly disagree													
	318	29	42	24	145	49	30	110	52	82	38	100	219
	20%	14%	25%	23%	24%	13%	27%	23%	19%	21%	14%	22%	19%
Summary			AE	AE	AE		AE	J					
Top2Box (Agree)	871	124	88	50	320	236	53	263	149	197	163	246	626
	55%	58%	52%	48%	53%	62%	47%	56%	55%	51%	62%	55%	55%
						BCDF					I		
Low2Box (Disagree)	711	89	80	53	286	144	59	209	121	193	101	203	508
	45%	42%	48%	52%	47%	38%	53%	44%	45%	49%	38%	45%	45%
			E	E	E		E			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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3. [SUMMARY - TOP2BOX (AGREE)]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
Paying down debt is more important, financially, than saving	1295	179	139	77	488	320	92	386	228	319	209	380	915
	82%	85%	83%	75%	80%	84%	82%	82%	85%	82%	79%	85%	81%
		C				C							
I am aware of the difference between insolvency and bankruptcy	945	133	105	52	331	269	55	274	161	243	160	252	693
	60%	63%	63%	51%	55%	71%	49%	58%	60%	62%	61%	56%	61%
		CF	CF			CDF							
I would know where to turn if I were to become insolvent	871	124	88	50	320	236	53	263	149	197	163	246	626
	55%	58%	52%	48%	53%	62%	47%	56%	55%	51%	62%	55%	55%
						BCDF				I			
I personally know someone who has become insolvent	686	79	67	41	252	194	53	217	106	179	113	222	464
	43%	37%	40%	40%	42%	51%	47%	46%	39%	46%	43%	49%	41%
						ABD						L	
I have increased my current debt load to help my adult children or my aging parents	328	32	37	25	123	80	31	93	61	78	55	113	215
	21%	15%	22%	25%	20%	21%	27%	20%	22%	20%	21%	25%	19%
			A	A			A					L	
This year I plan to look for information or consult a professional about financial insolvency or bankruptcy	257	26	35	17	113	45	20	91	43	55	33	92	165
	16%	12%	21%	17%	19%	12%	18%	19%	16%	14%	12%	21%	15%
			AE					J				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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3. [SUMMARY - LOW2BOX (DISAGREE)]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
This year I plan to look for information or consult a professional about financial insolvency or bankruptcy	1325	186	133	86	493	335	92	381	226	334	231	356	969
	84%	88%	79%	83%	81%	88%	82%	81%	84%	86%	88%	79%	85%
I have increased my current debt load to help my adult children or my aging parents		B				B				G			K
	1254	180	131	77	484	300	82	379	209	311	209	335	919
	79%	85%	78%	75%	80%	79%	73%	80%	78%	80%	79%	75%	81%
I personally know someone who has become insolvent		BCF											K
	896	133	101	62	354	186	59	255	164	211	151	227	670
	57%	63%	60%	60%	58%	49%	53%	54%	61%	54%	57%	51%	59%
I would know where to turn if I were to become insolvent		E	E		E								K
	711	89	80	53	286	144	59	209	121	193	101	203	508
	45%	42%	48%	52%	47%	38%	53%	44%	45%	49%	38%	45%	45%
I am aware of the difference between insolvency and bankruptcy			E	E	E		E			J			
	637	79	63	50	276	111	57	199	108	147	104	196	441
	40%	37%	37%	49%	45%	29%	51%	42%	40%	38%	39%	44%	39%
Paying down debt is more important, financially, than saving				ABE	E		ABE						
	287	33	29	26	119	60	21	86	42	71	55	68	219
	18%	15%	17%	25%	20%	16%	18%	18%	15%	18%	21%	15%	19%
				AE									

- 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. [I am concerned about my current level of debt]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I am concerned about my current level of debt													
Strongly agree	237	33	22	19	97	47	19	91	47	53	11	95	143
	15%	16%	13%	19%	16%	12%	17%	19%	17%	14%	4%	21%	13%
								J	J	J		L	
Somewhat agree	437	43	50	25	192	89	39	147	76	117	56	155	282
	28%	20%	30%	24%	32%	23%	35%	31%	28%	30%	21%	35%	25%
			A		A		AE	J		J		L	
Somewhat disagree	415	52	44	25	145	125	22	121	76	102	74	114	301
	26%	25%	26%	25%	24%	33%	20%	26%	28%	26%	28%	25%	27%
						DF							
Strongly disagree	493	84	52	33	173	119	32	113	70	117	123	85	408
	31%	39%	31%	33%	29%	31%	28%	24%	26%	30%	47%	19%	36%
		DF									GHI		K
Summary													
Top2Box (Agree)	674	76	71	44	288	136	58	237	123	170	67	250	425
	43%	36%	42%	43%	48%	36%	52%	50%	46%	44%	25%	56%	37%
					AE		AE	J	J	J		L	
Low2Box (Disagree)	908	136	97	59	318	244	54	235	147	220	197	198	709
	57%	64%	58%	57%	52%	64%	48%	50%	54%	56%	75%	44%	63%
		DF				DF					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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4_2. [I regret the amount of debt that I've taken on in my life]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I regret the amount of debt that I've taken on in my life													
Strongly agree	264	32	27	14	115	51	25	94	60	60	16	104	160
	17%	15%	16%	13%	19%	14%	23%	20%	22%	15%	6%	23%	14%
							E	J	J	J		L	
Somewhat agree	419	46	50	32	167	89	35	135	66	106	67	150	269
	27%	22%	30%	31%	28%	23%	31%	29%	25%	27%	25%	34%	24%
												L	
Somewhat disagree	397	57	44	23	137	107	28	103	75	100	72	113	283
	25%	27%	26%	22%	23%	28%	25%	22%	28%	26%	27%	25%	25%
Strongly disagree	502	77	47	35	187	132	23	140	68	123	109	81	421
	32%	37%	28%	34%	31%	35%	21%	30%	25%	32%	41%	18%	37%
		BF		F	F	F					GHI		K
Summary													
Top2Box (Agree)	683	78	77	45	282	141	60	229	126	166	83	254	429
	43%	37%	46%	44%	47%	37%	54%	49%	47%	43%	31%	57%	38%
			A		AE		AE	J	J	J		L	
Low2Box (Disagree)	899	134	91	58	324	240	52	243	143	224	181	194	705
	57%	63%	54%	56%	53%	63%	46%	51%	53%	57%	69%	43%	62%
		BDF				DF					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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4_3. [I am concerned that rising interest rates could move me towards bankruptcy]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I am concerned that rising interest rates could move me towards bankruptcy													
Strongly agree	144	11	14	10	69	24	16	55	23	30	13	69	74
	9%	5%	8%	10%	11%	6%	14%	12%	8%	8%	5%	15%	7%
					A		AE	J				L	
Somewhat agree	343	32	36	15	143	90	26	135	67	66	31	116	227
	22%	15%	22%	15%	24%	24%	24%	29%	25%	17%	12%	26%	20%
					A	A	A	IJ	IJ				
Somewhat disagree	478	68	45	34	180	118	32	151	84	127	70	143	335
	30%	32%	27%	33%	30%	31%	29%	32%	31%	33%	27%	32%	30%
Strongly disagree	618	101	72	44	215	148	38	131	96	166	150	120	497
	39%	48%	43%	43%	35%	39%	34%	28%	36%	43%	57%	27%	44%
		DF								G	GHI		K
Summary													
Top2Box (Agree)	486	42	51	25	212	114	42	190	90	96	44	185	302
	31%	20%	30%	25%	35%	30%	37%	40%	33%	25%	17%	41%	27%
			A		A	A	AC	IJ	J	J		L	
Low2Box (Disagree)	1096	170	117	78	395	266	70	282	180	294	220	263	832
	69%	80%	70%	75%	65%	70%	63%	60%	67%	75%	83%	59%	73%
		BDEF		F						G	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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4_4. [Debt is not a big deal to me – It's just a fact of life]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
Debt is not a big deal to me – It's just a fact of life													
Strongly agree	93	15	4	1	45	21	7	42	12	23	10	30	64
	6%	7%	3%	1%	7%	6%	6%	9%	5%	6%	4%	7%	6%
		BC			BC			J					
Somewhat agree	406	50	52	32	174	65	33	124	60	100	76	128	278
	26%	23%	31%	31%	29%	17%	29%	26%	22%	26%	29%	29%	24%
			E	E	E		E						
Somewhat disagree	512	71	50	33	177	147	34	152	107	121	88	149	363
	32%	34%	30%	32%	29%	39%	31%	32%	40%	31%	33%	33%	32%
						D							
Strongly disagree	571	76	62	36	211	147	38	155	90	146	90	141	429
	36%	36%	37%	35%	35%	39%	34%	33%	33%	37%	34%	32%	38%
Summary													
Top2Box (Agree)	499	65	56	34	219	86	40	165	73	123	86	158	341
	32%	30%	33%	33%	36%	23%	35%	35%	27%	32%	33%	35%	30%
			E		E		E						
Low2Box (Disagree)	1083	148	112	69	388	294	73	307	197	266	178	290	792
	68%	70%	67%	67%	64%	77%	65%	65%	73%	68%	67%	65%	70%
						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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4_5. [Paying down debt is my #1 financial goal, ahead of saving, spending or other priorities]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
Paying down debt is my #1 financial goal, ahead of saving, spending or other priorities													
Strongly agree	399	55	40	26	150	94	33	123	80	107	48	119	280
	25%	26%	24%	26%	25%	25%	29%	26%	30%	28%	18%	27%	25%
								J	J	J			
Somewhat agree	611	75	66	42	250	138	40	179	114	151	97	203	408
	39%	35%	39%	41%	41%	36%	35%	38%	42%	39%	37%	45%	36%
												L	
Somewhat disagree	324	43	40	18	125	68	29	105	45	63	68	77	247
	20%	20%	24%	18%	21%	18%	26%	22%	17%	16%	26%	17%	22%
											HI		
Strongly disagree	248	39	21	16	81	79	11	66	30	69	51	50	198
	16%	19%	13%	16%	13%	21%	10%	14%	11%	18%	19%	11%	17%
		F				BDF					H		K
Summary													
Top2Box (Agree)	1010	130	106	68	401	232	72	302	195	258	145	322	688
	64%	61%	63%	66%	66%	61%	64%	64%	72%	66%	55%	72%	61%
								J	J	J		L	
Low2Box (Disagree)	572	82	61	34	206	148	40	170	75	132	119	126	446
	36%	39%	37%	34%	34%	39%	36%	36%	28%	34%	45%	28%	39%
										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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4_6. [I anticipate needing to incur debt to pay regular household expenses in 2016]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I anticipate needing to incur debt to pay regular household expenses in 2016													
Strongly agree	105	7	10	14	50	16	7	50	14	23	6	53	52
	7%	4%	6%	14%	8%	4%	7%	11%	5%	6%	2%	12%	5%
				ABE	A			J		J		L	
Somewhat agree	330	31	32	19	162	49	37	113	69	79	31	113	217
	21%	15%	19%	19%	27%	13%	33%	24%	26%	20%	12%	25%	19%
					AE		ABCE	J	J	J		L	
Somewhat disagree	493	64	57	31	171	141	29	167	88	118	66	152	341
	31%	30%	34%	30%	28%	37%	25%	35%	33%	30%	25%	34%	30%
						DF		J					
Strongly disagree	654	110	68	39	224	174	40	142	99	169	161	131	523
	41%	52%	41%	38%	37%	46%	36%	30%	37%	43%	61%	29%	46%
		BCDF								G	GHI		K
Summary													
Top2Box (Agree)	436	38	42	33	212	65	44	163	83	102	37	166	270
	28%	18%	25%	32%	35%	17%	39%	35%	31%	26%	14%	37%	24%
			E	AE	ABE		ABE	IJ	J	J		L	
Low2Box (Disagree)	1146	174	126	69	394	315	69	309	186	287	227	282	864
	72%	82%	75%	68%	65%	83%	61%	65%	69%	74%	86%	63%	76%
		CDF	DF			BCDF				G	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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4. [SUMMARY - TOP2BOX (AGREE)]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
Paying down debt is my #1 financial goal, ahead of saving, spending or other priorities	1010	130	106	68	401	232	72	302	195	258	145	322	688
	64%	61%	63%	66%	66%	61%	64%	64%	72%	66%	55%	72%	61%
I regret the amount of debt that I've taken on in my life								J	J	J		L	
	683	78	77	45	282	141	60	229	126	166	83	254	429
I am concerned about my current level of debt	43%	37%	46%	44%	47%	37%	54%	49%	47%	43%	31%	57%	38%
			A		AE		AE	J	J	J		L	
	674	76	71	44	288	136	58	237	123	170	67	250	425
	43%	36%	42%	43%	48%	36%	52%	50%	46%	44%	25%	56%	37%
Debt is not a big deal to me – It's just a fact of life					AE		AE	J	J	J		L	
	499	65	56	34	219	86	40	165	73	123	86	158	341
	32%	30%	33%	33%	36%	23%	35%	35%	27%	32%	33%	35%	30%
			E		E		E						
I am concerned that rising interest rates could move me towards bankruptcy	486	42	51	25	212	114	42	190	90	96	44	185	302
	31%	20%	30%	25%	35%	30%	37%	40%	33%	25%	17%	41%	27%
I anticipate needing to incur debt to pay regular household expenses in 2016			A		A	A	AC	IJ	J	J		L	
	436	38	42	33	212	65	44	163	83	102	37	166	270
	28%	18%	25%	32%	35%	17%	39%	35%	31%	26%	14%	37%	24%
			E	AE	ABE		ABE	IJ	J	J		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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4. [SUMMARY - LOW2BOX (DISAGREE)]

To what extent do you agree or disagree with the following statements:

	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	1582	330	303	157	387	251	154	366	255	421	349	438	1144
Weighted	1582	212	168	103	607	380	112	472	270	390	264	448	1134
I anticipate needing to incur debt to pay regular household expenses in 2016	1146	174	126	69	394	315	69	309	186	287	227	282	864
	72%	82%	75%	68%	65%	83%	61%	65%	69%	74%	86%	63%	76%
I am concerned that rising interest rates could move me towards bankruptcy		CDF	DF			BCDF				G	GHI		K
	1096	170	117	78	395	266	70	282	180	294	220	263	832
	69%	80%	70%	75%	65%	70%	63%	60%	67%	75%	83%	59%	73%
Debt is not a big deal to me – It's just a fact of life		BDEF		F						G	GHI		K
	1083	148	112	69	388	294	73	307	197	266	178	290	792
	68%	70%	67%	67%	64%	77%	65%	65%	73%	68%	67%	65%	70%
I am concerned about my current level of debt						BDF							
	908	136	97	59	318	244	54	235	147	220	197	198	709
	57%	64%	58%	57%	52%	64%	48%	50%	54%	56%	75%	44%	63%
I regret the amount of debt that I've taken on in my life		DF				DF					GHI		K
	899	134	91	58	324	240	52	243	143	224	181	194	705
	57%	63%	54%	56%	53%	63%	46%	51%	53%	57%	69%	43%	62%
Paying down debt is my #1 financial goal, ahead of saving, spending or other priorities		BDF				DF					GHI		K
	572	82	61	34	206	148	40	170	75	132	119	126	446
	36%	39%	37%	34%	34%	39%	36%	36%	28%	34%	45%	28%	39%
										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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