

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 COMPOSITION	
	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 (unwtd)	2000	300	190	190	680	450	190	527	327	518	390	330	1670
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	629	356	476	290	338	1662
1 - 100	214	28	15	15	89	50	16	100	40	34	17	29	185
	11%	10%	7%	12%	12%	11%	12%	16%	11%	7%	6%	9%	11%
101 - 200	206	26	27	15	74	51	13	85	29	56	22	38	169
	10%	10%	12%	12%	10%	11%	10%	13%	8%	12%	8%	11%	10%
201 - 300	140	18	13	12	53	34	10	55	33	40	7	22	118
	7%	7%	6%	9%	7%	7%	7%	9%	9%	8%	2%	6%	7%
301 - 400	85	7	2	4	35	28	8	33	18	23	7	11	75
	4%	3%	1%	3%	5%	6%	6%	5%	5%	5%	2%	3%	4%
401 - 500	217	34	24	12	73	57	17	51	46	56	32	36	181
	11%	12%	11%	9%	10%	12%	12%	8%	13%	12%	11%	11%	11%
501 - 600	41	8	8	4	16	3	1	5	12	13	8	3	38
	2%	3%	4%	3%	2%	1%	1%	1%	4%	3%	3%	1%	2%
601 - 700	12	2	2	1	4	3	1	3	2	3	3	4	8
	1%	1%	1%	*	1%	1%	*	*	1%	1%	1%	1%	*
701 - 800	32	7	4	3	11	5	3	5	4	8	9	6	26
	2%	3%	2%	2%	1%	1%	2%	1%	1%	2%	3%	2%	2%
801 - 900	9	5	-	-	1	2	-	3	3	1	-	2	6
	*	2%	-	-	*	1%	-	*	1%	*	-	1%	*
901 - 1000	175	22	28	7	60	49	9	20	30	69	37	38	137
	9%	8%	12%	6%	8%	10%	7%	3%	9%	14%	13%	11%	8%
1001 - 2000	167	25	21	13	61	31	16	21	22	61	49	33	134
	8%	9%	9%	10%	8%	7%	12%	3%	6%	13%	17%	10%	8%
2001 - 3000	58	7	6	2	24	16	2	5	8	14	28	15	43
	3%	3%	3%	2%	3%	3%	1%	1%	2%	3%	10%	4%	3%
3001 - 4000	25	3	6	2	7	7	*	-	1	7	12	3	22
	1%	1%	3%	1%	1%	1%	*	-	*	1%	4%	1%	1%
4001 - 5000	24	3	4	1	9	5	2	5	-	6	12	6	19
	1%	1%	2%	1%	1%	1%	1%	1%	-	1%	4%	2%	1%
5001 - 6000	6	1	-	-	3	2	-	3	-	-	2	5	2
	*	1%	-	-	*	*	-	1%	-	-	1%	1%	*
6001 - 7000	1	-	-	*	1	-	-	-	-	-	1	-	1
	*	-	-	*	*	-	-	-	-	-	*	-	*
7001 - 8000	3	-	-	-	3	-	-	-	-	-	3	1	2
	*	-	-	-	*	-	-	-	-	-	1%	*	*
8001 - 9000	*	*	-	-	-	-	-	-	-	-	*	*	-
	*	*	-	-	-	-	-	-	-	-	*	*	-
9001 - 10000	7	3	-	1	1	1	2	2	2	*	2	3	3
	*	1%	-	1%	*	*	1%	*	1%	*	1%	1%	*
Insolvent (\$0/None)	577	70	63	37	243	127	36	233	105	85	39	85	492
	29%	26%	28%	29%	32%	27%	27%	37%	30%	18%	13%	25%	30%
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
\$200 or less (Net)	420	55	42	30	163	101	30	185	69	90	40	67	354
	21%	20%	19%	23%	21%	21%	22%	29%	19%	19%	14%	20%	21%
\$100 or less (Net)	214	28	15	15	89	50	16	100	40	34	17	29	185
	11%	10%	7%	12%	12%	11%	12%	16%	11%	7%	6%	9%	11%
Mean (Incl. 0)	632.4	741.3	697	620	598	599.3	628.9	350.9	490.7	733.6	1417.1	853	587.6
										GH	GHI	L	
Std. Dev.	1120.48	1358.56	1018.85	1242.37	1082.14	979.71	1291.02	891.86	941.78	932.24	1717.62	1490.54	1023.84
Std. Err.	25.05	82.38	68.07	108.96	39.05	45.19	110.7	35.57	49.9	42.72	100.84	81.07	25.11

Which of the following apply to you in the last year? I have...

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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 (unwtd)	2000	300	190	190	680	450	190	527	327	518	390	330	1670
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	629	356	476	290	338	1662
Extended the repayment terms on a debt to lower my monthly payments	107	12	14	3	34	40	4	47	13	16	16	27	80
	5%	5%	6%	2%	4%	9%	3%	8%	4%	3%	6%	8%	5%
Used a reverse mortgage to access the equity in my home	23	1	3	-	9	9	1	9	3	5	4	9	13
	1%	*	1%	-	1%	2%	1%	1%	1%	1%	1%	3%	1%
												L	
Paid only the minimum balance on my credit card	411	56	58	37	138	89	33	128	87	109	43	111	300
	21%	20%	26%	28%	18%	19%	24%	20%	25%	23%	15%	33%	18%
			D	DE					J	J		L	
Paid only the minimum balance on my line of credit	271	33	41	19	96	58	24	86	51	66	41	68	203
	14%	12%	18%	15%	13%	12%	17%	14%	14%	14%	14%	20%	12%
Got an auto loan or purchase-financed an auto for a term of longer than 5 years	122	27	10	6	35	37	7	29	28	35	20	26	96
	6%	10%	4%	4%	5%	8%	5%	5%	8%	7%	7%	8%	6%
		D			D								
Added to the value of my mortgage	68	8	7	5	27	17	4	17	12	18	14	13	55
	3%	3%	3%	4%	4%	4%	3%	3%	3%	4%	5%	4%	3%
Got a mortgage for larger than I can afford	33	1	1	-	22	9	*	12	5	7	9	12	21
	2%	*	*	-	3%	2%	*	2%	1%	1%	3%	4%	1%
					A							L	
Borrowed money that I can't afford to pay back quickly	234	48	23	15	91	45	13	98	43	48	23	49	185
	12%	18%	10%	12%	12%	10%	9%	16%	12%	10%	8%	15%	11%
Made a major purchase on credit, such as a vacation, without paying it off right away	212	40	14	16	82	46	13	67	49	59	27	60	152
	11%	15%	6%	13%	11%	10%	10%	11%	14%	12%	9%	18%	9%
		B										L	
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc)	161	21	14	7	66	39	14	59	20	45	21	35	126
	8%	8%	6%	6%	9%	8%	10%	9%	6%	9%	7%	10%	8%
Used my home-equity line of credit to buy things I want but don't need	57	9	7	5	19	15	2	21	6	10	15	16	41
	3%	3%	3%	4%	3%	3%	2%	3%	2%	2%	5%	5%	2%
Was lured in by deals or offers by companies on days such as boxing day	301	35	28	20	109	89	19	82	54	83	54	68	233
	15%	13%	12%	15%	14%	19%	14%	13%	15%	18%	19%	20%	14%
												L	
Spent money I shouldn't have in order to 'keep up with the Jones'	226	33	12	13	111	40	16	99	32	41	37	77	150
	11%	12%	6%	10%	14%	9%	12%	16%	9%	9%	13%	23%	9%
		B			BE			HI				L	
None of the above	947	133	119	55	361	217	63	267	162	219	145	105	842
	47%	49%	53%	42%	47%	46%	46%	42%	46%	46%	50%	31%	51%
Sigma	3172	457	351	201	1199	751	213	1020	565	762	471	676	2496
	159%	168%	157%	154%	156%	160%	157%	162%	158%	160%	162%	200%	150%

Statistics:

Overlap formulae used

- 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 (*)

9. How long do you think it will take for you to be debt free?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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 (unwtd)	2000	300	190	190	680	450	190	527	327	518	390	330	1670
Base: All Respondents (wtd)	2000	272	224	130	768	470	136	629	356	476	290	338	1662
1	1	-	-	-	1	-	-	-	-	1	-	-	1
	*	-	-	-	*	-	-	-	-	*	-	-	*
2	14	4	-	*	6	4	-	7	1	3	*	1	13
	1%	1%	-	*	1%	1%	-	1%	*	1%	*	*	1%
3	8	-	1	1	5	1	-	5	2	1	1	3	6
	*	-	1%	1%	1%	*	-	1%	*	*	*	1%	*
4	3	1	-	-	*	2	-	-	-	1	3	2	1
	*	*	-	-	*	*	-	-	-	*	1%	1%	*
											G	L	
5	5	-	1	1	1	2	-	1	-	-	4	2	2
	*	-	*	*	*	*	-	*	-	-	1%	1%	*
											GI		
6	14	4	4	1	-	5	-	5	1	4	-	3	11
	1%	2%	2%	1%	-	1%	-	1%	*	1%	-	1%	1%
		D	D	D		D							
7	*	-	*	-	-	-	-	-	-	-	*	-	*
	*	-	*	-	-	-	-	-	-	-	*	-	*
8	7	*	1	*	-	5	-	*	3	3	-	3	3
	*	*	1%	*	-	1%	-	*	1%	1%	-	1%	*
						D							
9	4	-	-	1	3	-	-	4	-	-	-	1	3
	*	-	-	1%	*	-	-	1%	-	-	-	*	*
					E								
10	4	-	-	-	2	2	-	3	-	-	-	-	4
	*	-	-	-	*	*	-	*	-	-	-	-	*
12-18	117	25	6	9	39	31	6	51	20	27	13	30	87
	6%	9%	3%	7%	5%	7%	4%	8%	6%	6%	5%	9%	5%
		BD										L	
19-24	93	14	12	7	34	18	8	35	18	20	14	12	81
	5%	5%	5%	5%	4%	4%	6%	6%	5%	4%	5%	3%	5%
25-35	47	5	2	4	25	10	2	23	8	9	6	14	34
	2%	2%	1%	3%	3%	2%	2%	4%	2%	2%	2%	4%	2%
36-47	99	12	9	7	24	36	11	28	20	21	18	25	74
	5%	4%	4%	5%	3%	8%	8%	5%	6%	4%	6%	7%	4%
						D							
48-59	55	7	4	2	27	11	4	20	9	12	6	8	47
	3%	3%	2%	1%	3%	2%	3%	3%	3%	2%	2%	2%	3%
60-71	190	26	31	9	64	47	13	49	34	54	30	29	161
	9%	10%	14%	7%	8%	10%	10%	8%	10%	11%	10%	8%	10%
72+	345	49	44	26	108	95	23	90	57	105	61	94	252
	17%	18%	20%	20%	14%	20%	17%	14%	16%	22%	21%	28%	15%
						D				G	G	L	
I am already debt-free	640	88	65	41	265	144	36	164	117	143	107	60	579
	32%	32%	29%	32%	35%	31%	26%	26%	33%	30%	37%	18%	35%
											G	K	
I will never be debt-free	355	37	42	21	164	59	33	145	65	74	27	51	304
	18%	13%	19%	16%	21%	12%	25%	23%	18%	16%	9%	15%	18%
					AE		AE	U	J	J			
Sigma	2000	272	224	130	768	470	136	629	356	476	290	338	1662
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	81.8	80.5	92	88.2	79.5	82.3	70.3	68.1	82.3	91.5	82.5	89.1	79.7
			*	*			*			G			
Std. Dev.	87.37	100.9	88.53	117.75	83.7	81.06	54.31	78.99	91.49	86.47	77.48	85.64	87.8
Std. Err.	2.76	8.31	8.2	14.27	4.55	4.95	6.66	4.41	6.93	5.37	6.22	5.69	3.15
Median	60	60	60	60	60	60	60	44	60	60	60	60	60

Statistics:

Overlap formulae used

- 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 (*)