

Table: 36

DEBT. Do you have any debts?

	Total	Consumer Debt	
		Yes	No
	A	T	U
Unweighted Base	2000	946	1054
Weighted Base: Total Respondents	2000	927	1073
Yes	927	927	-
	46.4%	100.0%	-
		U	
No	1073	-	1073
	53.6%	-	100.0%
			T
Sigma	2000	927	1073
	100.0%	100.0%	100.0%

Table: 49

CONF1. For each of the following statements please indicate if you are very confident, somewhat confident, not very confident or not at all confident that you have the knowledge and skills needed to do each of the following. Understand the impact of rising or falling

	Consumer Debt		
	Total	Yes	No
	A	T	U
Unweighted Base	946	946	-
Weighted Base: Total answering	927	927	-
Top 2 box (Net)	626	626	-
	67.5%	67.5%	-
Very confident (4)	190	190	-
	20.5%	20.5%	-
Somewhat confident (3)	436	436	-
	47.0%	47.0%	-
Bottom 2 box (Net)	301	301	-
	32.5%	32.5%	-
Not very confident (2)	256	256	-
	27.6%	27.6%	-
Not at all confident (1)	45	45	-
	4.9%	4.9%	-
Sigma	927	927	-
	100.0%	100.0%	-
Mean	2.83	2.83	-
Std. Dev.	0.81	0.81	-
Std. Err.	0.03	0.03	-

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A3. For each of the following, which have you done in the past two years. NOTE: Borrowing could include increasing the amount you have borrowed on an unsecured line of credit or a

	Total	Consumer Debt	
		Yes	No
	A	T	U
Unweighted Base	2000	946	1054
Weighted Base: Total answering	2000	927	1073
Yes (Net)	449	340	109
	22.5%	36.7%	10.2%
		U	
Yes – though have since paid it all back	167	112	55
	8.3%	12.1%	5.1%
		U	
Yes – and currently still owe money on it	282	228	55
	14.1%	24.6%	5.1%
		U	
No	1515	576	939
	75.8%	62.2%	87.5%
			T
Don't Know	36	11	25
	1.8%	1.2%	2.3%
			t
Sigma	2000	927	1073
	100.0%	100.0%	100.0%

Table: 77

A3. For each of the following, which have you done in the past two years. NOTE: Borrowing could include increasing the amount you have borrowed on an unsecured line of credit or a

	Total	Consumer Debt	
		Yes	No
	A	T	U
Unweighted Base	2000	946	1054
Weighted Base: Total answering	2000	927	1073
Yes (Net)	704	532	172
	35.2%	57.4%	16.1%
		U	
Yes – though have since paid it all back	233	123	110
	11.6%	13.3%	10.2%
		u	
Yes – and currently still owe money on it	471	408	63
	23.6%	44.0%	5.9%
		U	
No	1257	381	876
	62.9%	41.2%	81.6%
			T
Don't Know	39	14	25
	1.9%	1.5%	2.3%
Sigma	2000	927	1073
	100.0%	100.0%	100.0%

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QB6_CODED. What do you find the stressful about managing your money? Select all that apply.

	Total	Consumer Debt	
		Yes	No
	A	T	U
Unweighted Base	2000	946	1054
Base: Total answering	2000	927	1073
Making sure I can afford the necessities	646 32.3%	391 42.2%	255 23.7%
		U	
Remembering to pay all of my bills on time	343 17.1%	212 22.8%	131 12.2%
		U	
Saving money	939 47.0%	523 56.4%	416 38.8%
		U	
Investing	371 18.6%	168 18.1%	204 19.0%
Paying off my debts/Paying off partner`s debts	443 22.2%	443 47.8%	1 0.1%
		U	
Being able to afford programs for my kids	137 6.8%	82 8.8%	55 5.1%
		U	
Helping to support aging parents	131 6.5%	70 7.6%	61 5.6%
Continuing to support an adult child	77 3.8%	51 5.4%	26 2.4%
		U	
Home ownership	202 10.1%	118 12.7%	84 7.9%
		U	
	104	57	47

Costs of having a baby	5.2%	6.2%	4.4%
Affordable childcare	64	37	26
	3.2%	4.0%	2.5%
		u	
Keeping up with peers	140	73	68
	7.0%	7.8%	6.3%
Saving/planning for retirement	525	306	219
	26.2%	33.0%	20.4%
		U	
Other (Specify)	42	11	31
	2.1%	1.2%	2.9%
			T
Not applicable – I am not stressed about managing my money	492	106	386
	24.6%	11.4%	36.0%
			T
Inflation/ rising costs	12	1	11
	0.6%	0.1%	1.1%
			T
Home repair/ renovation/ maintenance	3	-	3
	0.1%	-	0.2%
*Business ventures	2	2	-
	0.1%	0.2%	-
*Maintaining income/employment	3	-	3
	0.1%	-	0.3%
*Government	1	-	1
	0.1%	-	0.1%
*Spending on non necessities (entertainment, bad habits)	1	1	-
	0.1%	0.1%	-
Nothing	-	-	-
	-	-	-
Other	12	3	9
	0.6%	0.3%	0.9%
Don`'t know	1	1	-
	*	0.1%	-
	4690	2654	2036

Sigma

234.5%	286.3%	189.7%

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E16. If you had an emergency and needed to come up with ... cash tomorrow, would you be able to do so without borrowing or selling anything? - \$500 - Total Respondents

	Total	Consumer Debt	
		Yes	No
	A	T	U
Unweighted Base	2000	946	1054
Weighted Base: Total Respondents	2000	927	1073
Yes	1405	527	878
	70.3%	56.9%	81.8%
No	477	338	138
	23.8%	36.5%	12.9%
Don't Know	118	61	57
	5.9%	6.6%	5.3%
Sigma	2000	927	1073
	100.0%	100.0%	100.0%