

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)?

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
1 - 100	170 8%	25 9%	14 6%	19 15%	69 9%	28 6%	14 11%	58 10%	31 8%	49 10%	17 4%
101 - 200	197 10%	31 11%	19 9%	19 15%	73 9%	37 8%	17 13%	83 14%	42 10%	44 9%	23 6%
201 - 300	117 6%	15 5%	7 3%	8 6%	38 5%	36 8%	14 10%	30 5%	28 7%	27 5%	21 5%
301 - 400	69 3%	12 4%	5 2%	1 1%	24 3%	22 5%	5 4%	14 2%	23 6%	13 3%	15 4%
401 - 500	186 9%	34 13%	17 8%	12 10%	70 9%	39 8%	13 9%	40 7%	43 11%	51 10%	45 11%
501 - 600	39 2%	5 2%	12 5%	1 1%	10 1%	8 2%	2 1%	11 2%	9 2%	12 2%	6 1%
601 - 700	19 1%	2 1%	1 *	3 2%	11 1%	3 1%	- 1%	4 1%	7 2%	7 1%	* *
701 - 800	58 3%	9 3%	6 3%	2 2%	19 2%	20 4%	1 1%	16 3%	14 3%	15 3%	12 3%
801 - 900	16 1%	5 2%	5 2%	* *	2 *	4 1%	* *	2 *	5 1%	4 1%	5 1%
901 - 1000	184 9%	31 11%	34 15%	10 8%	74 10%	28 6%	7 5%	28 5%	33 8%	56 11%	53 13%
1001 - 2000	222 11%	28 10%	33 15%	8 6%	70 9%	68 15%	15 11%	43 7%	40 10%	70 14%	65 16%
2001 - 3000	68 3%	12 5%	7 3%	5 4%	26 3%	14 3%	4 3%	10 2%	12 3%	17 3%	29 7%
3001 - 4000	45 2%	3 1%	7 3%	1 1%	15 2%	15 3%	2 2%	1 *	16 4%	10 2%	17 4%
4001 - 5000	40 2%	9 3%	4 2%	4 3%	14 2%	8 2%	1 1%	3 *	7 2%	19 4%	11 3%
5001 - 6000	10 *	* *	- -	1 1%	4 1%	4 1%	* *	* *	- -	4 1%	6 1%
6001 - 7000	4 *	1 *	* *	- -	2 *	* *	- -	- -	- -	1 *	3 1%
7001 - 8000	5 *	- -	- -	* *	4 *	1 *	- -	- -	- -	1 *	4 1%
8001 - 9000	3 *	- *	* *	* *	2 *	- *	- -	- -	- -	- -	3 1%
9001 - 10000	6 *	2 1%	1 *	1 1%	2 *	- *	* *	2 *	- -	3 1%	1 *
Insolvent (\$0/None)	544 27%	47 17%	50 22%	33 25%	239 31%	135 29%	41 30%	227 39%	93 23%	102 20%	73 18%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	574 100%	403 100%	505 100%	409 100%
Summary	366	56	34	38	142	65	31	141	73	93	40
\$200 or less (Net)	18%	21%	15%	29%	18%	14%	23%	25%	18%	18%	10%
\$100 or less (Net)	170 8%	25 9%	14 6%	19 15%	69 9%	28 6%	14 11%	58 10%	31 8%	49 10%	17 4%
Mean (Incl. 0)	794.8	903.5	891.4	795.7	766.8	795.3	572.9	413.1	735.2	964.6	1314.4
Std. Dev.	1294.05	1399.62	1239.24	1543.55	1338.69	1175.25	988.25	861.78	1039.42	1433.28	1708.76
Std. Err.	28.93	84.84	82.78	135.34	48.29	54.2	84.72	35.97	51.77	63.8	84.49
Mean (Excl. 0)	1091.4	1093.2	1144.2	1065.5	1113	1114.3	816.4	682.7	955.6	1207.6	1598.8
Std. Dev.	1405.72	1470.98	1297.23	1705.36	1488.82	1257.13	1093.27	1021.79	1092.71	1509.59	1759.95
Std. Err.	36.83	98.09	98.17	173.03	64.71	68.62	111.88	54.83	62.04	75.18	95.97
Median	300	500	500	200	250	305.3	200	146.2	400	500	800

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F, G/H/I/J, K/L/M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F, G/H/I/J, K/L/M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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2. On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	705	118	74	46	230	188	49	140	146	192	174
	35%	43%	33%	35%	30%	40%	36%	24%	36%	38%	43%
		BD				D			G	G	G
10 - Excellent (10)	316	75	33	20	107	63	18	65	63	89	73
	16%	28%	15%	15%	14%	13%	13%	11%	16%	18%	18%
		BCDEF								G	G
9	137	20	13	10	41	43	10	31	34	37	30
	7%	7%	6%	7%	5%	9%	8%	5%	9%	7%	7%
						D					
8	252	22	28	16	82	82	21	44	49	67	71
	13%	8%	12%	13%	11%	18%	15%	8%	12%	13%	17%
						AD	A			G	G
7	201	25	26	12	70	54	13	43	47	53	50
	10%	9%	12%	9%	9%	11%	10%	7%	12%	10%	12%
											G
6	208	26	30	11	84	51	6	64	29	71	33
	10%	9%	13%	8%	11%	11%	5%	11%	7%	14%	8%
			F		F	F				HJ	
5	313	31	42	24	130	61	25	111	69	71	48
	16%	11%	19%	19%	17%	13%	18%	19%	17%	14%	12%
								J			
4	162	15	10	14	68	42	14	58	36	30	31
	8%	5%	4%	11%	9%	9%	10%	10%	9%	6%	8%
				AB			B			I	
Bottom 3 Box (Net)	413	58	43	23	186	74	29	157	76	87	73
	21%	21%	19%	18%	24%	16%	21%	27%	19%	17%	18%
					E			HJ			
3	180	26	14	7	81	41	11	62	31	46	32
	9%	9%	6%	6%	11%	9%	8%	11%	8%	9%	8%
2	72	9	6	4	37	9	8	25	19	12	11
	4%	3%	3%	3%	5%	2%	6%	4%	5%	2%	3%
					E		E				
1 - Terrible (1)	160	23	23	12	68	24	10	70	26	29	30
	8%	9%	10%	9%	9%	5%	7%	12%	7%	6%	7%
			E		E			HJ			
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.1	6.5	6.1	6	5.7	6.4	5.9	5.3	6.1	6.4	6.4
		D				D			G	G	G
Std. Dev.	2.76	3.02	2.72	2.77	2.76	2.55	2.75	2.76	2.73	2.65	2.75
Std. Err.	0.06	0.18	0.18	0.24	0.1	0.12	0.24	0.12	0.14	0.12	0.14
Median	6	7	6	6	5.7	7	6	5	6	6	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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3_1. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current debt situation compared to a year ago

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	447	69	53	28	144	124	27	119	103	100	97
	22%	26%	24%	21%	19%	26%	20%	21%	25%	20%	24%
		D				D					
10 - Much better (10)	218	39	26	17	68	52	15	58	41	57	46
	11%	15%	12%	13%	9%	11%	11%	10%	10%	11%	11%
		D									
9	78	8	9	5	23	28	5	22	23	11	18
	4%	3%	4%	4%	3%	6%	4%	4%	6%	2%	5%
						D			I		
8	151	22	18	6	53	45	7	39	38	33	32
	8%	8%	8%	5%	7%	10%	5%	7%	9%	7%	8%
7	187	22	21	13	70	49	11	54	28	61	32
	9%	8%	10%	10%	9%	10%	8%	9%	7%	12%	8%
										H	
6	234	31	27	15	90	55	17	60	44	71	49
	12%	12%	12%	12%	12%	12%	12%	10%	11%	14%	12%
5	508	81	58	26	198	110	35	135	105	134	100
	25%	30%	26%	20%	26%	23%	25%	23%	26%	27%	24%
		C									
4	183	19	19	14	80	36	14	53	48	41	35
	9%	7%	8%	11%	10%	8%	10%	9%	12%	8%	9%
Bottom 3 Box (Net)	443	49	46	33	186	97	32	153	75	97	96
	22%	18%	21%	26%	24%	21%	23%	27%	19%	19%	24%
								HI			
3	168	17	13	19	64	43	13	56	38	29	39
	8%	6%	6%	14%	8%	9%	10%	10%	9%	6%	10%
				ABD				I			I
2	81	9	10	3	34	18	8	25	17	20	11
	4%	3%	4%	2%	4%	4%	6%	4%	4%	4%	3%
1 - Much worse (1)	194	24	23	12	88	36	11	72	20	48	46
	10%	9%	10%	9%	11%	8%	8%	13%	5%	10%	11%
								H		H	H
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.5	5.7	5.5	5.4	5.2	5.7	5.4	5.2	5.6	5.5	5.4
		D				D					
Std. Dev.	2.58	2.6	2.63	2.65	2.54	2.57	2.55	2.66	2.45	2.51	2.65
Std. Err.	0.06	0.16	0.18	0.23	0.09	0.12	0.22	0.11	0.12	0.11	0.13
Median	5	5	5	5	5	5	5	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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3_2. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current debt situation compared to 5 years ago

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	547	79	70	43	184	139	32	136	113	142	123
	27%	29%	31%	33%	24%	29%	24%	24%	28%	28%	30%
				D							
10 - Much better (10)	282	47	31	21	96	70	17	64	56	81	59
	14%	17%	14%	16%	13%	15%	12%	11%	14%	16%	15%
9	100	11	14	8	33	27	6	25	21	20	26
	5%	4%	6%	7%	4%	6%	4%	4%	5%	4%	6%
8	165	21	24	14	55	42	10	47	36	42	37
	8%	8%	11%	11%	7%	9%	7%	8%	9%	8%	9%
7	194	24	10	9	86	49	15	56	43	52	32
	10%	9%	4%	7%	11%	10%	11%	10%	11%	10%	8%
				B	B	B					
6	187	31	17	10	70	49	11	44	33	60	38
	9%	11%	8%	7%	9%	10%	8%	8%	8%	12%	9%
5	375	54	44	19	147	86	25	110	77	92	77
	19%	20%	20%	15%	19%	18%	18%	19%	19%	18%	19%
4	141	16	19	9	52	38	8	44	23	32	29
	7%	6%	8%	7%	7%	8%	6%	8%	6%	6%	7%
Bottom 3 Box (Net)	558	69	65	40	229	110	45	183	114	128	111
	28%	25%	29%	31%	30%	23%	33%	32%	28%	25%	27%
				E	E	E		I			
3	184	21	13	14	81	46	10	61	40	42	35
	9%	8%	6%	11%	11%	10%	7%	11%	10%	8%	9%
2	95	10	12	9	37	15	12	37	25	14	13
	5%	4%	5%	7%	5%	3%	9%	6%	6%	3%	3%
							ADE	IJ	I		
1 - Much worse (1)	278	38	40	17	111	49	23	86	48	72	63
	14%	14%	18%	13%	14%	11%	17%	15%	12%	14%	15%
			E								
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.5	5.7	5.4	5.6	5.3	5.8	5.2	5.2	5.5	5.6	5.6
						DF				G	
Std. Dev.	2.9	2.94	3.05	3.05	2.85	2.8	2.98	2.85	2.88	2.9	2.96
Std. Err.	0.06	0.18	0.2	0.27	0.1	0.13	0.26	0.12	0.14	0.13	0.15
Median	5	5	5	5	5	6	5	5	5	6	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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3_3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current ability to absorb an interest rate increase of 1 percentage point

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	446	75	42	30	152	119	28	98	94	122	107
	22%	28%	19%	23%	20%	25%	21%	17%	23%	24%	26%
		BD								G	G
10 - Much better (10)	181	37	16	12	61	42	13	41	33	46	47
	9%	14%	7%	10%	8%	9%	9%	7%	8%	9%	11%
		BD								G	G
9	86	12	9	5	29	25	7	19	25	17	19
	4%	4%	4%	4%	4%	5%	5%	3%	6%	3%	5%
8	179	26	18	13	62	52	8	38	36	58	41
	9%	9%	8%	10%	8%	11%	6%	7%	9%	12%	10%
										G	G
7	204	36	32	9	74	43	11	49	33	60	48
	10%	13%	14%	7%	10%	9%	8%	8%	8%	12%	12%
6	229	36	33	10	81	57	11	70	47	57	39
	11%	13%	15%	8%	11%	12%	8%	12%	12%	11%	10%
5	409	48	35	32	181	90	23	124	85	107	67
	20%	18%	15%	25%	24%	19%	17%	22%	21%	21%	16%
				B	B						
4	181	20	13	15	70	46	18	45	47	44	40
	9%	7%	6%	11%	9%	10%	13%	8%	12%	9%	10%
							B				
Bottom 3 Box (Net)	532	57	70	34	211	117	45	188	97	115	109
	27%	21%	31%	26%	27%	25%	33%	33%	24%	23%	27%
			A				A	HI			
3	195	12	27	13	85	44	14	60	42	38	46
	10%	5%	12%	10%	11%	9%	10%	10%	10%	8%	11%
			A		A	A	A				
2	94	12	9	6	24	31	13	34	16	26	15
	5%	4%	4%	4%	3%	7%	10%	6%	4%	5%	4%
						D	ABD				
1 - Much worse (1)	243	32	34	15	102	41	18	95	39	51	48
	12%	12%	15%	12%	13%	9%	13%	17%	10%	10%	12%
			E					HI			
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.8	5.1	5.2	5.2	5.5	5	4.9	5.4	5.5	5.5
		BDF							G	G	G
Std. Dev.	2.65	2.76	2.67	2.65	2.59	2.61	2.78	2.65	2.57	2.59	2.76
Std. Err.	0.06	0.17	0.18	0.23	0.09	0.12	0.24	0.11	0.13	0.12	0.14
Median	5	6	5	5	5	5	5	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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3_4. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your current ability to absorb an additional \$130 in interest payments on debt

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	375	65	38	22	128	102	21	70	70	101	115
	19%	24%	17%	17%	17%	22%	15%	12%	17%	20%	28%
		DF								G	GHI
10 - Much better (10)	167	35	13	9	62	40	8	31	29	47	46
	8%	13%	6%	7%	8%	9%	6%	5%	7%	9%	11%
		BDF								G	G
9	78	14	5	8	24	23	5	16	14	22	27
	4%	5%	2%	6%	3%	5%	4%	3%	3%	4%	6%
											G
8	130	16	20	5	42	39	7	23	27	32	43
	6%	6%	9%	4%	5%	8%	5%	4%	7%	6%	10%
											GI
7	195	34	12	14	72	53	10	53	28	69	32
	10%	12%	5%	11%	9%	11%	7%	9%	7%	14%	8%
		B				B					HJ
6	211	27	41	13	75	43	12	49	44	63	46
	11%	10%	18%	10%	10%	9%	9%	9%	11%	13%	11%
			ADEF								
5	326	48	33	21	131	72	20	103	66	81	56
	16%	18%	15%	16%	17%	15%	15%	18%	16%	16%	14%
4	174	18	18	16	75	35	13	51	30	39	38
	9%	7%	8%	12%	10%	7%	9%	9%	7%	8%	9%
Bottom 3 Box (Net)	720	81	82	44	286	166	60	247	165	151	122
	36%	30%	37%	34%	37%	35%	44%	43%	41%	30%	30%
							A	IJ	IJ		
3	194	24	16	11	68	61	13	46	58	44	35
	10%	9%	7%	9%	9%	13%	10%	8%	14%	9%	9%
									GIJ		
2	147	14	16	11	62	30	13	58	30	26	29
	7%	5%	7%	9%	8%	6%	10%	10%	7%	5%	7%
								I			
1 - Much worse (1)	378	43	50	22	156	74	34	143	77	82	57
	19%	16%	22%	17%	20%	16%	25%	25%	19%	16%	14%
							AE	IJ			
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.8	5.3	4.6	4.8	4.6	5	4.3	4.2	4.6	5.2	5.4
		BDF				F				GH	GH
Std. Dev.	2.81	2.91	2.74	2.73	2.79	2.81	2.79	2.71	2.75	2.78	2.9
Std. Err.	0.06	0.18	0.18	0.24	0.1	0.13	0.24	0.11	0.14	0.12	0.14
Median	5	5	5	5	5	5	4	4	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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3_5. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your expected debt situation one year from now

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	558	83	66	35	198	139	37	144	117	141	131
	28%	31%	29%	27%	26%	30%	27%	25%	29%	28%	32%
											G
10 - Much better (10)	260	42	24	14	82	81	18	69	60	60	58
	13%	16%	11%	11%	11%	17%	13%	12%	15%	12%	14%
											D
9	91	10	10	7	42	18	4	28	16	23	24
	5%	4%	4%	5%	5%	4%	3%	5%	4%	5%	6%
8	207	31	32	14	75	40	15	48	41	59	50
	10%	12%	14%	10%	10%	9%	11%	8%	10%	12%	12%
7	242	40	27	16	76	64	19	74	42	62	49
	12%	15%	12%	12%	10%	14%	14%	13%	10%	12%	12%
6	279	46	35	11	108	66	12	69	58	78	48
	14%	17%	16%	9%	14%	14%	9%	12%	14%	16%	12%
		CF									
5	439	56	49	29	185	93	28	123	92	115	86
	22%	21%	22%	22%	24%	20%	20%	21%	23%	23%	21%
4	165	13	10	21	63	45	14	56	41	29	31
	8%	5%	4%	16%	8%	10%	10%	10%	10%	6%	8%
				ABD		A	AB	I	I		
Bottom 3 Box (Net)	317	34	38	19	138	63	26	107	53	79	64
	16%	12%	17%	15%	18%	13%	19%	19%	13%	16%	16%
3	101	10	10	6	43	26	7	28	22	25	24
	5%	4%	4%	4%	6%	6%	5%	5%	6%	5%	6%
2	71	6	7	5	36	7	9	21	15	20	13
	4%	2%	3%	4%	5%	2%	7%	4%	4%	4%	3%
1 - Much worse (1)	145	17	22	8	59	30	10	59	15	35	27
	7%	6%	10%	6%	8%	6%	7%	10%	4%	7%	7%
								H			
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.9	6.3	5.9	5.8	5.7	6.2	5.8	5.7	6.1	6	6.1
		D				D					G
Std. Dev.	2.53	2.46	2.54	2.49	2.52	2.54	2.63	2.63	2.43	2.48	2.57
Std. Err.	0.06	0.15	0.17	0.22	0.09	0.12	0.23	0.11	0.12	0.11	0.13
Median	6	6	6	5	5	6	6	6	6	6	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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3_6. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate - Your expected debt situation 5 years from now

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	751 38%	118 43%	85 38%	48 37%	269 35%	173 37%	58 43%	195 34%	157 39%	180 36%	182 45%
10 - Much better (10)	388 19%	74 27%	40 18%	24 18%	138 18%	89 19%	23 17%	98 17%	90 22%	92 18%	92 23%
9	131 7%	14 5%	22 10%	11 8%	47 6%	24 5%	12 9%	39 7%	19 5%	35 7%	32 8%
8	232 12%	30 11%	22 10%	13 10%	85 11%	60 13%	23 17%	58 10%	48 12%	54 11%	58 14%
7	231 12%	23 9%	30 13%	15 11%	85 11%	66 14%	12 9%	56 10%	41 10%	81 16%	39 10%
6	233 12%	33 12%	29 13%	11 8%	91 12%	55 12%	14 10%	60 10%	48 12%	67 13%	46 11%
5	407 20%	53 19%	30 13%	25 20%	181 24%	98 21%	20 15%	124 22%	85 21%	86 17%	82 20%
4	104 5%	16 6%	17 7%	8 6%	31 4%	23 5%	9 7%	39 7%	18 5%	30 6%	13 3%
Bottom 3 Box (Net)	275 14%	29 10%	34 15%	23 18%	110 14%	57 12%	23 17%	100 17%	55 14%	61 12%	47 11%
3	106 5%	8 3%	7 3%	13 10%	41 5%	29 6%	7 5%	31 5%	25 6%	24 5%	21 5%
2	41 2%	6 2%	6 3%	* *	18 2%	6 1%	4 3%	16 3%	10 3%	4 1%	8 2%
1 - Much worse (1)	129 6%	14 5%	21 9%	10 7%	51 7%	22 5%	11 8%	53 9%	19 5%	33 7%	18 4%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	574 100%	403 100%	505 100%	409 100%
Summary											
Mean	6.5	6.8	6.4	6.3	6.3	6.5	6.4	6.1	6.5	6.5	6.8
Std. Dev.	2.63	2.67	2.76	2.73	2.61	2.48	2.77	2.75	2.61	2.54	2.55
Std. Err.	0.06	0.16	0.18	0.24	0.09	0.11	0.24	0.11	0.13	0.11	0.13
Median	6	7	7	6	6	7	7	6	6	7	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Top 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Your expected debt situation 5 years from now	751	118	85	48	269	173	58	195	157	180	182
	38%	43%	38%	37%	35%	37%	43%	34%	39%	36%	45%
		D									GI
Your expected debt situation one year from now	558	83	66	35	198	139	37	144	117	141	131
	28%	31%	29%	27%	26%	30%	27%	25%	29%	28%	32%
											G
Your current debt situation compared to 5 years ago	547	79	70	43	184	139	32	136	113	142	123
	27%	29%	31%	33%	24%	29%	24%	24%	28%	28%	30%
				D							
Your current debt situation compared to a year ago	447	69	53	28	144	124	27	119	103	100	97
	22%	26%	24%	21%	19%	26%	20%	21%	25%	20%	24%
		D				D					
Your current ability to absorb an interest rate increase of 1 percentage point	446	75	42	30	152	119	28	98	94	122	107
	22%	28%	19%	23%	20%	25%	21%	17%	23%	24%	26%
		BD								G	G
Your current ability to absorb an additional \$130 in interest payments on debt	375	65	38	22	128	102	21	70	70	101	115
	19%	24%	17%	17%	17%	22%	15%	12%	17%	20%	28%
		DF								G	GHI

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate... - Bottom 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Your current ability to absorb an additional \$130 in interest payments on debt	720	81	82	44	286	166	60	247	165	151	122
	36%	30%	37%	34%	37%	35%	44%	43%	41%	30%	30%
Your current debt situation compared to 5 years ago	558	69	65	40	229	110	45	183	114	128	111
	28%	25%	29%	31%	30%	23%	33%	32%	28%	25%	27%
Your current ability to absorb an interest rate increase of 1 percentage point	532	57	70	34	211	117	45	188	97	115	109
	27%	21%	31%	26%	27%	25%	33%	33%	24%	23%	27%
Your current debt situation compared to a year ago	443	49	46	33	186	97	32	153	75	97	96
	22%	18%	21%	26%	24%	21%	23%	27%	19%	19%	24%
Your expected debt situation one year from now	317	34	38	19	138	63	26	107	53	79	64
	16%	12%	17%	15%	18%	13%	19%	19%	13%	16%	16%
Your expected debt situation 5 years from now	275	29	34	23	110	57	23	100	55	61	47
	14%	10%	15%	18%	14%	12%	17%	17%	14%	12%	11%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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4_1. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Paying for your own or someone else's education

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	430	77	44	26	137	124	23	101	94	103	105
	21%	28%	19%	20%	18%	26%	17%	18%	23%	20%	26%
		DF				DF					G
10 - Extremely confident (10)	240	53	19	15	63	74	16	65	53	52	55
	12%	19%	8%	11%	8%	16%	12%	11%	13%	10%	14%
		BCD				BD					
9	53	6	4	2	25	13	4	15	6	11	18
	3%	2%	2%	1%	3%	3%	3%	3%	1%	2%	4%
											H
8	137	18	21	9	49	37	3	20	35	40	32
	7%	7%	9%	7%	6%	8%	2%	4%	9%	8%	8%
			F	F		F			G	G	G
7	158	21	12	9	68	44	3	36	24	57	34
	8%	8%	6%	7%	9%	9%	3%	6%	6%	11%	8%
		F			F	F					GH
6	187	22	23	14	65	55	9	43	30	50	54
	9%	8%	10%	11%	8%	12%	6%	8%	7%	10%	13%
											GH
5	341	36	45	22	127	78	32	103	85	78	53
	17%	13%	20%	17%	17%	16%	24%	18%	21%	15%	13%
							AD		J		
4	153	15	22	7	60	43	7	53	24	37	36
	8%	5%	10%	5%	8%	9%	5%	9%	6%	7%	9%
Bottom 3 Box (Net)	732	101	79	53	312	127	62	238	146	180	127
	37%	37%	35%	41%	41%	27%	45%	41%	36%	36%	31%
		E		E	E		E	J			
3	199	24	16	12	98	37	12	56	35	55	39
	10%	9%	7%	9%	13%	8%	9%	10%	9%	11%	10%
					E						
2	111	16	20	8	37	22	8	25	25	28	25
	6%	6%	9%	6%	5%	5%	6%	4%	6%	6%	6%
1 - Not at all confident (1)	422	62	42	32	177	68	41	157	87	97	63
	21%	23%	19%	25%	23%	14%	30%	27%	22%	19%	15%
		E		E	E		BE	IJ	J		
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.9	5.2	4.7	4.7	4.6	5.5	4.3	4.5	4.9	4.9	5.3
		DF				BCDF				G	G
Std. Dev.	2.96	3.28	2.77	2.99	2.85	2.92	3.02	2.98	3	2.88	2.94
Std. Err.	0.07	0.2	0.19	0.26	0.1	0.13	0.26	0.12	0.15	0.13	0.15
Median	5	5	5	5	5	5	4.2	4	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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4_2. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Having an illness and being unable to work for three months

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	517	88	52	35	172	135	36	120	111	131	123
	26%	32%	23%	27%	22%	29%	26%	21%	28%	26%	30%
		D				D					G
10 - Extremely confident (10)	278	62	23	19	88	68	19	71	62	72	55
	14%	23%	10%	15%	11%	14%	14%	12%	15%	14%	14%
		BDEF									
9	95	7	9	5	39	28	6	24	20	17	29
	5%	3%	4%	4%	5%	6%	4%	4%	5%	3%	7%
											I
8	144	19	20	10	45	39	11	24	29	43	39
	7%	7%	9%	7%	6%	8%	8%	4%	7%	8%	9%
										G	G
7	214	30	31	11	69	59	14	58	37	73	37
	11%	11%	14%	8%	9%	12%	11%	10%	9%	14%	9%
										HJ	
6	194	18	17	13	88	42	15	51	36	56	40
	10%	7%	8%	10%	11%	9%	11%	9%	9%	11%	10%
				A							
5	300	26	37	18	118	82	19	94	73	58	51
	15%	10%	16%	14%	15%	17%	14%	16%	18%	11%	12%
				A	A				I		
4	157	24	13	17	57	39	7	48	36	45	26
	8%	9%	6%	13%	7%	8%	5%	8%	9%	9%	6%
				BDF							
Bottom 3 Box (Net)	619	87	74	36	263	114	45	203	110	142	132
	31%	32%	33%	28%	34%	24%	33%	35%	27%	28%	32%
		E	E		E			HI			
3	170	26	24	15	57	39	9	59	30	32	44
	9%	10%	11%	12%	7%	8%	7%	10%	7%	6%	11%
								I			I
2	112	11	19	5	59	14	4	29	22	31	24
	6%	4%	8%	4%	8%	3%	3%	5%	6%	6%	6%
			E		E						
1 - Not at all confident (1)	337	50	32	17	147	61	31	115	58	79	64
	17%	18%	14%	13%	19%	13%	23%	20%	14%	16%	16%
				E			CE				
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.6	5.2	5.4	5	5.7	5.2	5	5.5	5.5	5.4
		D				D			G	G	G
Std. Dev.	2.99	3.27	2.85	2.89	2.97	2.86	3.11	2.97	2.95	2.95	3.03
Std. Err.	0.07	0.2	0.19	0.25	0.11	0.13	0.27	0.12	0.15	0.13	0.15
Median	5	5	5	5	5	6	5	5	5	6	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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4_3. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Unexpected auto repairs or purchase

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	489	87	46	29	168	125	34	117	90	126	128
	24%	32%	20%	22%	22%	27%	25%	20%	22%	25%	31%
		BCD									GH
10 - Extremely confident (10)	236	53	12	16	84	55	16	61	46	52	66
	12%	19%	6%	12%	11%	12%	12%	11%	11%	10%	16%
		BDE		B		B	B				GI
9	80	10	3	4	29	25	9	23	12	21	22
	4%	4%	1%	3%	4%	5%	7%	4%	3%	4%	5%
						B	B				
8	173	25	30	9	55	44	9	33	33	54	40
	9%	9%	14%	7%	7%	9%	6%	6%	8%	11%	10%
			D								G
7	193	33	10	12	70	57	10	36	44	56	54
	10%	12%	5%	9%	9%	12%	8%	6%	11%	11%	13%
		B				B			G	G	G
6	216	30	31	17	72	54	12	72	40	56	40
	11%	11%	14%	13%	9%	11%	9%	13%	10%	11%	10%
5	329	34	42	24	144	65	19	81	76	89	61
	16%	12%	19%	19%	19%	14%	14%	14%	19%	18%	15%
				A							
4	195	15	27	11	74	53	15	56	48	46	30
	10%	6%	12%	9%	10%	11%	11%	10%	12%	9%	7%
			A			A					
Bottom 3 Box (Net)	578	73	68	36	239	116	45	211	105	132	96
	29%	27%	30%	28%	31%	25%	33%	37%	26%	26%	24%
								HJ			
3	169	17	22	13	64	39	13	44	29	50	36
	8%	6%	10%	10%	8%	8%	10%	8%	7%	10%	9%
2	98	10	12	5	46	17	8	40	20	20	16
	5%	4%	5%	4%	6%	4%	6%	7%	5%	4%	4%
1 - Not at all confident (1)	311	46	34	18	130	61	23	127	57	62	44
	16%	17%	15%	14%	17%	13%	17%	22%	14%	12%	11%
								HJ			
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	5.8	4.9	5.3	5.1	5.5	5.1	4.8	5.3	5.4	5.9
		BD				BD			G	G	GHI
Std. Dev.	2.86	3.1	2.57	2.77	2.85	2.79	2.98	2.95	2.76	2.71	2.85
Std. Err.	0.06	0.19	0.17	0.24	0.1	0.13	0.26	0.12	0.14	0.12	0.14
Median	5	6	5	5	5	6	5	5	5	5	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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4_4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - The death of an immediate family member

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	450	79	39	31	150	122	29	111	97	112	102
	23%	29%	17%	23%	20%	26%	21%	19%	24%	22%	25%
		BD				BD					
10 - Extremely confident (10)	224	43	15	17	70	63	16	64	45	54	49
	11%	16%	7%	13%	9%	13%	12%	11%	11%	11%	12%
		BD				B					
9	81	10	6	5	34	21	6	23	20	16	18
	4%	4%	3%	4%	4%	4%	4%	4%	5%	3%	4%
8	145	26	18	9	47	38	7	23	32	42	35
	7%	9%	8%	7%	6%	8%	5%	4%	8%	8%	9%
									G	G	G
7	222	39	31	15	74	54	10	59	52	63	43
	11%	14%	14%	11%	10%	11%	7%	10%	13%	13%	11%
		F									
6	185	17	23	11	78	45	11	41	26	64	42
	9%	6%	10%	9%	10%	10%	8%	7%	7%	13%	10%
										GH	
5	329	29	35	24	142	73	26	103	74	74	56
	16%	11%	15%	19%	18%	15%	19%	18%	18%	15%	14%
				A	A		A				
4	162	13	20	13	51	54	12	55	30	39	28
	8%	5%	9%	10%	7%	11%	9%	10%	7%	8%	7%
						AD					
Bottom 3 Box (Net)	652	94	77	37	273	123	49	204	123	152	139
	33%	35%	34%	28%	36%	26%	36%	36%	30%	30%	34%
		E			E		E				
3	158	24	17	8	65	32	12	42	31	37	40
	8%	9%	8%	6%	9%	7%	9%	7%	8%	7%	10%
2	126	19	21	7	48	23	8	30	28	38	23
	6%	7%	9%	5%	6%	5%	6%	5%	7%	8%	6%
1 - Not at all confident (1)	369	51	39	22	160	68	28	133	64	77	76
	18%	19%	17%	17%	21%	15%	21%	23%	16%	15%	18%
					E			HI			
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.1	5.4	4.8	5.2	4.9	5.4	4.9	4.8	5.3	5.2	5.2
		D				BDF				G	
Std. Dev.	2.92	3.16	2.74	2.92	2.88	2.88	2.96	2.97	2.9	2.84	2.99
Std. Err.	0.07	0.19	0.18	0.26	0.1	0.13	0.25	0.12	0.14	0.13	0.15
Median	5	5.2	5	5	5	5	5	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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4_5. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - A change in your relationship status (i.e. divorce, separation)

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	566	97	64	32	184	158	32	157	123	135	109
	28%	36%	28%	25%	24%	34%	24%	27%	30%	27%	27%
		CDF				DF					
10 - Extremely confident (10)	340	64	38	20	109	92	17	97	78	76	63
	17%	24%	17%	15%	14%	19%	13%	17%	19%	15%	15%
		DF				D					
9	75	7	7	4	27	24	6	27	19	13	14
	4%	3%	3%	3%	4%	5%	4%	5%	5%	2%	3%
8	152	26	19	8	47	43	9	33	26	46	33
	8%	9%	8%	6%	6%	9%	7%	6%	6%	9%	8%
7	182	25	17	15	74	43	9	47	32	60	37
	9%	9%	8%	11%	10%	9%	7%	8%	8%	12%	9%
6	186	19	11	15	90	42	10	58	35	51	34
	9%	7%	5%	12%	12%	9%	7%	10%	9%	10%	8%
				B	B						
5	366	48	55	20	144	76	24	109	85	91	66
	18%	18%	24%	15%	19%	16%	18%	19%	21%	18%	16%
			E								
4	146	18	13	5	63	36	12	34	32	31	41
	7%	7%	6%	4%	8%	8%	9%	6%	8%	6%	10%
											GI
Bottom 3 Box (Net)	554	66	65	43	214	116	50	169	96	137	121
	28%	24%	29%	33%	28%	25%	36%	29%	24%	27%	30%
							ADE				
3	145	12	14	14	56	32	17	36	19	42	35
	7%	4%	6%	11%	7%	7%	12%	6%	5%	8%	9%
				A			A				
2	89	8	16	8	29	21	6	27	13	23	20
	4%	3%	7%	6%	4%	5%	5%	5%	3%	5%	5%
1 - Not at all confident (1)	321	46	35	21	129	62	27	106	63	72	66
	16%	17%	16%	16%	17%	13%	20%	19%	16%	14%	16%
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.5	5.9	5.4	5.3	5.3	5.8	4.9	5.4	5.7	5.5	5.3
		DF				DF					
Std. Dev.	3.01	3.17	3.03	3	2.91	3.02	2.99	3.08	3.03	2.9	2.98
Std. Err.	0.07	0.19	0.2	0.26	0.11	0.14	0.26	0.13	0.15	0.13	0.15
Median	5	6	5	5	5	6	5	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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4_6. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Loss of employment / change in wage or seasonal work

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	491	90	46	33	177	113	32	130	107	112	113
	25%	33%	20%	25%	23%	24%	24%	23%	27%	22%	28%
		BDE									
10 - Extremely confident (10)	283	61	22	21	97	66	15	79	56	71	61
	14%	23%	10%	16%	13%	14%	11%	14%	14%	14%	15%
		BDEF									
9	74	7	9	2	36	14	6	20	18	13	18
	4%	2%	4%	2%	5%	3%	4%	4%	4%	3%	4%
8	134	22	14	9	44	34	11	31	34	28	34
	7%	8%	6%	7%	6%	7%	8%	5%	8%	6%	8%
7	183	29	22	6	75	40	11	32	46	65	35
	9%	11%	10%	5%	10%	8%	8%	6%	11%	13%	9%
									G	G	
6	195	23	23	14	55	74	6	56	34	58	36
	10%	8%	10%	11%	7%	16%	4%	10%	9%	11%	9%
				F		ADF					
5	316	26	45	25	123	75	22	106	70	74	48
	16%	9%	20%	19%	16%	16%	16%	18%	17%	15%	12%
			A	A	A	A	A	J	J		
4	166	17	16	10	70	43	11	59	28	33	30
	8%	6%	7%	8%	9%	9%	8%	10%	7%	7%	7%
Bottom 3 Box (Net)	651	89	72	42	269	125	54	191	117	164	147
	33%	33%	32%	32%	35%	27%	40%	33%	29%	32%	36%
					E		E				
3	166	16	18	13	73	38	8	41	27	42	42
	8%	6%	8%	10%	10%	8%	6%	7%	7%	8%	10%
2	127	15	12	7	64	22	8	31	26	38	29
	6%	5%	6%	5%	8%	5%	6%	5%	7%	7%	7%
1 - Not at all confident (1)	358	58	41	23	133	65	39	119	64	84	76
	18%	21%	18%	17%	17%	14%	29%	21%	16%	17%	19%
		E					BCDE				
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.2	5.6	5	5.2	5	5.4	4.7	5	5.4	5.2	5.2
		DF				F					
Std. Dev.	3	3.34	2.84	3	2.98	2.83	3.16	3	2.97	2.96	3.11
Std. Err.	0.07	0.2	0.19	0.26	0.11	0.13	0.27	0.13	0.15	0.13	0.15
Median	5	6	5	5	5	5	5	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: -
Top 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
A change in your relationship status (i.e. divorce, separation)	566	97	64	32	184	158	32	157	123	135	109
	28%	36%	28%	25%	24%	34%	24%	27%	30%	27%	27%
		CDF				DF					
Having an illness and being unable to work for three months	517	88	52	35	172	135	36	120	111	131	123
	26%	32%	23%	27%	22%	29%	26%	21%	28%	26%	30%
		D				D					G
Loss of employment / change in wage or seasonal work	491	90	46	33	177	113	32	130	107	112	113
	25%	33%	20%	25%	23%	24%	24%	23%	27%	22%	28%
		BDE									
Unexpected auto repairs or purchase	489	87	46	29	168	125	34	117	90	126	128
	24%	32%	20%	22%	22%	27%	25%	20%	22%	25%	31%
		BCD									GH
The death of an immediate family member	450	79	39	31	150	122	29	111	97	112	102
	23%	29%	17%	23%	20%	26%	21%	19%	24%	22%	25%
		BD				BD					
Paying for your own or someone else's education	430	77	44	26	137	124	23	101	94	103	105
	21%	28%	19%	20%	18%	26%	17%	18%	23%	20%	26%
		DF				DF					G

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt: - Bottom 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Paying for your own or someone else's education	732	101	79	53	312	127	62	238	146	180	127
	37%	37%	35%	41%	41%	27%	45%	41%	36%	36%	31%
		E		E	E		E	J			
The death of an immediate family member	652	94	77	37	273	123	49	204	123	152	139
	33%	35%	34%	28%	36%	26%	36%	36%	30%	30%	34%
		E			E		E				
Loss of employment / change in wage or seasonal work	651	89	72	42	269	125	54	191	117	164	147
	33%	33%	32%	32%	35%	27%	40%	33%	29%	32%	36%
					E		E				
Having an illness and being unable to work for three months	619	87	74	36	263	114	45	203	110	142	132
	31%	32%	33%	28%	34%	24%	33%	35%	27%	28%	32%
		E	E		E			HI			
Unexpected auto repairs or purchase	578	73	68	36	239	116	45	211	105	132	96
	29%	27%	30%	28%	31%	25%	33%	37%	26%	26%	24%
								HIJ			
A change in your relationship status (i.e. divorce, separation)	554	66	65	43	214	116	50	169	96	137	121
	28%	24%	29%	33%	28%	25%	36%	29%	24%	27%	30%
							ADE				

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5_1. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about my current level of debt

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	532	57	62	32	227	115	39	168	106	138	104
	27%	21%	28%	25%	30%	24%	28%	29%	26%	27%	25%
				A							
10 - Strongly agree (10)	275	30	26	16	122	60	22	91	55	66	54
	14%	11%	12%	12%	16%	13%	16%	16%	14%	13%	13%
9	92	9	13	5	39	20	7	37	14	20	18
	5%	3%	6%	4%	5%	4%	5%	7%	4%	4%	4%
8	165	18	24	11	66	36	10	40	37	52	32
	8%	7%	11%	9%	9%	8%	7%	7%	9%	10%	8%
7	193	31	16	15	68	50	14	43	44	51	49
	10%	11%	7%	11%	9%	11%	10%	8%	11%	10%	12%
											G
6	201	26	33	11	76	43	11	58	51	47	36
	10%	10%	15%	9%	10%	9%	8%	10%	13%	9%	9%
5	305	33	37	23	131	55	27	106	57	71	52
	15%	12%	16%	17%	17%	12%	19%	19%	14%	14%	13%
				E			E	J			
4	160	18	18	16	64	32	12	42	26	45	35
	8%	7%	8%	12%	8%	7%	9%	7%	6%	9%	9%
Bottom 3 Box (Net)	609	107	57	34	202	176	33	157	120	154	134
	30%	39%	26%	26%	26%	37%	24%	27%	30%	31%	33%
		BCDF				BCDF					
3	135	25	11	8	47	38	7	35	32	30	28
	7%	9%	5%	6%	6%	8%	5%	6%	8%	6%	7%
2	121	20	11	7	49	28	6	37	23	34	23
	6%	7%	5%	6%	6%	6%	4%	6%	6%	7%	6%
1 - Strongly disagree (1)	353	62	35	18	106	110	21	86	65	90	84
	18%	23%	16%	14%	14%	23%	15%	15%	16%	18%	20%
		CD				CD					
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.3	4.8	5.5	5.4	5.6	5	5.6	5.5	5.4	5.3	5.2
			A		AE		A				
Std. Dev.	3	3.03	2.87	2.84	2.97	3.12	2.97	3.01	2.95	3	3.06
Std. Err.	0.07	0.18	0.19	0.25	0.11	0.14	0.25	0.13	0.15	0.13	0.15
Median	5	5	5.2	5	5	5	5	5	5	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5_2. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I regret the amount of debt that I've taken on in my life

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	578	75	66	30	239	119	49	156	124	154	119
	29%	28%	29%	23%	31%	25%	36%	27%	31%	31%	29%
							CE				
10 - Strongly agree (10)	309	49	26	16	127	66	25	95	66	76	57
	15%	18%	12%	12%	16%	14%	18%	17%	16%	15%	14%
9	100	11	14	6	45	14	10	29	19	25	23
	5%	4%	6%	4%	6%	3%	8%	5%	5%	5%	6%
							E				
8	168	15	26	9	67	39	14	33	39	53	39
	8%	5%	11%	7%	9%	8%	10%	6%	10%	10%	10%
			A							G	G
7	194	30	20	13	81	40	9	56	48	47	40
	10%	11%	9%	10%	11%	9%	7%	10%	12%	9%	10%
6	176	15	25	14	67	42	13	54	42	40	32
	9%	5%	11%	11%	9%	9%	10%	9%	11%	8%	8%
			A	A							
5	282	35	39	17	116	55	19	98	46	73	50
	14%	13%	18%	13%	15%	12%	14%	17%	11%	14%	12%
								H			
4	160	17	18	12	61	40	12	52	26	36	32
	8%	6%	8%	9%	8%	9%	9%	9%	7%	7%	8%
Bottom 3 Box (Net)	612	100	56	43	205	174	33	157	116	155	135
	31%	37%	25%	33%	27%	37%	25%	27%	29%	31%	33%
		BDF				BDF					
3	147	26	14	15	51	29	12	44	35	39	24
	7%	10%	6%	11%	7%	6%	9%	8%	9%	8%	6%
2	111	13	10	5	44	30	8	25	18	27	30
	6%	5%	4%	4%	6%	6%	6%	4%	4%	5%	7%
1 - Strongly disagree (1)	354	61	32	23	110	115	13	89	64	89	82
	18%	22%	14%	18%	14%	24%	9%	15%	16%	18%	20%
		DF		F		BDF					
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.4	5.2	5.6	5.1	5.7	5	5.9	5.5	5.6	5.4	5.3
					E		ACE				
Std. Dev.	3.07	3.25	2.85	2.95	3.01	3.17	2.96	2.99	3.04	3.08	3.13
Std. Err.	0.07	0.2	0.19	0.26	0.11	0.15	0.25	0.12	0.15	0.14	0.15
Median	5	5	5	5	6	5	6	5	6	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5_3. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am concerned about the impact of rising interest rates on my financial situation

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	731	99	73	50	305	148	55	198	142	193	163
	37%	37%	33%	39%	40%	32%	40%	34%	35%	38%	40%
				E							
10 - Strongly agree (10)	394	50	41	23	165	88	27	110	71	110	87
	20%	18%	18%	17%	21%	19%	20%	19%	18%	22%	21%
9	122	13	15	8	56	19	11	35	25	29	26
	6%	5%	7%	6%	7%	4%	8%	6%	6%	6%	6%
							E				
8	215	36	18	20	84	42	16	52	46	55	50
	11%	13%	8%	15%	11%	9%	12%	9%	11%	11%	12%
				BE							
7	273	38	28	16	107	67	18	84	50	69	61
	14%	14%	12%	12%	14%	14%	13%	15%	12%	14%	15%
6	224	36	32	15	72	47	22	52	42	69	54
	11%	13%	14%	12%	9%	10%	16%	9%	10%	14%	13%
							DE			G	
5	269	26	40	11	118	55	20	88	65	66	32
	13%	10%	18%	8%	15%	12%	14%	15%	16%	13%	8%
			AC		AC			J	J	J	
4	137	11	13	15	55	34	8	55	25	30	21
	7%	4%	6%	12%	7%	7%	6%	10%	6%	6%	5%
				A				J			
Bottom 3 Box (Net)	366	61	38	22	111	120	14	98	79	78	79
	18%	22%	17%	17%	14%	25%	10%	17%	20%	16%	19%
		DF				BCDF					
3	99	16	6	9	29	32	5	29	23	18	22
	5%	6%	3%	7%	4%	7%	4%	5%	6%	4%	5%
2	66	7	13	4	20	19	3	17	15	14	16
	3%	2%	6%	3%	3%	4%	2%	3%	4%	3%	4%
1 - Strongly disagree (1)	202	38	18	9	62	68	7	52	41	45	40
	10%	14%	8%	7%	8%	14%	5%	9%	10%	9%	10%
		CDF				CDF					
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	6.3	6.1	6.2	6.3	6.5	5.8	6.7	6.2	6.1	6.5	6.4
					E		AE				
Std. Dev.	2.85	2.96	2.76	2.71	2.76	3.02	2.51	2.8	2.83	2.78	2.88
Std. Err.	0.06	0.18	0.18	0.24	0.1	0.14	0.22	0.12	0.14	0.12	0.14
Median	7	7	6	7	7	6	7	6	6	7	7

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5_4. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am worried that me or someone in my household could lose their job

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	401	46	43	25	158	103	26	118	65	115	88
	20%	17%	19%	19%	21%	22%	19%	21%	16%	23%	22%
										H	
10 - Strongly agree (10)	200	21	20	11	83	49	16	62	30	53	48
	10%	8%	9%	9%	11%	11%	12%	11%	7%	10%	12%
9	60	7	5	5	25	13	6	26	10	12	9
	3%	2%	2%	4%	3%	3%	4%	4%	2%	2%	2%
8	142	19	18	8	51	40	5	31	25	50	31
	7%	7%	8%	6%	7%	9%	4%	5%	6%	10%	8%
										G	
7	182	23	23	12	83	36	6	36	40	50	50
	9%	9%	10%	9%	11%	8%	5%	6%	10%	10%	12%
					F						G
6	177	15	18	11	78	43	11	69	20	45	32
	9%	6%	8%	9%	10%	9%	8%	12%	5%	9%	8%
								H		H	
5	314	39	36	23	131	62	23	104	70	74	44
	16%	14%	16%	18%	17%	13%	17%	18%	17%	15%	11%
								J	J		
4	145	20	11	10	69	23	11	29	40	35	32
	7%	7%	5%	8%	9%	5%	8%	5%	10%	7%	8%
					E					G	
Bottom 3 Box (Net)	782	129	94	50	249	203	58	217	169	187	163
	39%	47%	42%	38%	32%	43%	43%	38%	42%	37%	40%
		D	D			D	D				
3	174	20	22	7	67	41	16	35	31	51	43
	9%	7%	10%	5%	9%	9%	12%	6%	8%	10%	11%
										G	G
2	151	25	26	12	51	25	11	36	45	32	30
	8%	9%	12%	9%	7%	5%	8%	6%	11%	6%	7%
			E							GI	
1 - Strongly disagree (1)	458	84	46	30	130	136	31	146	93	103	89
	23%	31%	21%	23%	17%	29%	23%	25%	23%	20%	22%
		BD				D					
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	4.7	4.2	4.6	4.6	5	4.6	4.6	4.7	4.4	4.9	4.8
					AE					H	
Std. Dev.	2.96	2.97	2.91	2.94	2.85	3.1	2.99	3.03	2.83	2.95	3.03
Std. Err.	0.07	0.18	0.19	0.26	0.1	0.14	0.26	0.13	0.14	0.13	0.15
Median	5	4	5	5	5	5	4	5	4	5	5

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5_5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I am confident I won't have any debt in retirement

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	637	119	56	36	225	156	46	138	129	166	155
	32%	44%	25%	28%	29%	33%	34%	24%	32%	33%	38%
		BCDE							G	G	G
10 - Strongly agree (10)	350	76	25	20	117	89	24	78	62	96	88
	17%	28%	11%	16%	15%	19%	17%	14%	15%	19%	22%
		BCDEF				B				G	G
9	108	12	8	7	47	23	10	27	26	21	29
	5%	4%	4%	5%	6%	5%	7%	5%	6%	4%	7%
8	179	31	23	9	61	43	12	34	41	50	38
	9%	11%	10%	7%	8%	9%	9%	6%	10%	10%	9%
									G	G	
7	170	18	20	8	66	52	6	45	29	52	35
	8%	7%	9%	6%	9%	11%	4%	8%	7%	10%	9%
						F					
6	166	22	29	14	57	35	9	38	23	58	42
	8%	8%	13%	11%	7%	7%	7%	7%	6%	12%	10%
			D							GH	H
5	329	34	37	26	138	76	18	132	75	60	43
	16%	12%	16%	20%	18%	16%	14%	23%	19%	12%	11%
				A				IJ	IJ		
4	153	11	23	9	58	41	11	43	39	33	27
	8%	4%	10%	7%	8%	9%	8%	7%	10%	7%	7%
			A			A					
Bottom 3 Box (Net)	546	69	59	37	224	110	46	178	108	134	107
	27%	25%	27%	29%	29%	23%	33%	31%	27%	27%	26%
							E				
3	142	15	10	10	67	27	11	42	28	34	33
	7%	6%	5%	8%	9%	6%	8%	7%	7%	7%	8%
2	95	9	8	6	38	23	10	25	22	22	22
	5%	3%	4%	5%	5%	5%	7%	4%	5%	4%	5%
1 - Strongly disagree (1)	309	44	41	21	119	61	24	111	58	79	51
	15%	16%	18%	16%	15%	13%	18%	19%	14%	16%	13%
								J			
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.6	6.2	5.3	5.4	5.5	5.9	5.4	5.1	5.6	5.8	6
		BCDF								G	G
Std. Dev.	3.05	3.28	2.88	2.99	3.01	3	3.22	2.98	3	3.08	3.11
Std. Err.	0.07	0.2	0.19	0.26	0.11	0.14	0.28	0.12	0.15	0.14	0.15
Median	5	7	5	5	5	6	5	5	5	6	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5_6. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - I will be able to cover all living and family expenses in the next 12 months without going into further debt

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 3 Box (Net)	667	124	58	50	236	154	46	148	146	180	158
	33%	45%	26%	39%	31%	33%	34%	26%	36%	36%	39%
		BDEF		B					G	G	G
10 - Strongly agree (10)	350	69	23	26	115	94	23	76	75	93	82
	17%	25%	10%	20%	15%	20%	17%	13%	19%	18%	20%
		BD		B		B					G
9	113	24	11	7	41	19	10	26	20	33	28
	6%	9%	5%	5%	5%	4%	8%	5%	5%	7%	7%
		E									
8	204	31	24	17	80	41	12	46	51	55	47
	10%	11%	11%	13%	10%	9%	9%	8%	13%	11%	12%
7	216	35	24	11	80	47	19	54	37	70	37
	11%	13%	10%	9%	10%	10%	14%	9%	9%	14%	9%
										J	
6	174	24	26	8	55	51	9	59	36	40	28
	9%	9%	11%	6%	7%	11%	7%	10%	9%	8%	7%
5	306	26	41	16	134	70	19	111	63	67	53
	15%	10%	18%	13%	17%	15%	14%	19%	16%	13%	13%
			A		A			IJ			
4	143	19	16	11	49	38	11	45	28	27	34
	7%	7%	7%	8%	6%	8%	8%	8%	7%	5%	8%
Bottom 3 Box (Net)	495	45	61	33	215	110	31	156	93	120	99
	25%	17%	27%	26%	28%	23%	23%	27%	23%	24%	24%
			A	A	A						
3	154	12	17	15	64	35	10	48	43	32	27
	8%	5%	8%	12%	8%	7%	7%	8%	11%	6%	7%
				A					I		
2	70	3	10	5	30	18	5	20	9	20	16
	4%	1%	4%	4%	4%	4%	3%	4%	2%	4%	4%
1 - Strongly disagree (1)	271	29	34	13	120	58	17	88	41	69	56
	14%	11%	15%	10%	16%	12%	12%	15%	10%	14%	14%
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Mean	5.8	6.7	5.4	6	5.6	5.9	6	5.4	6	6	6
		BCDEF							G	G	G
Std. Dev.	2.98	2.94	2.81	3.01	2.99	2.97	2.94	2.88	2.89	3.01	3.08
Std. Err.	0.07	0.18	0.19	0.26	0.11	0.14	0.25	0.12	0.14	0.13	0.15
Median	6	7	5	6	5	6	6	5	6	6	6

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - Top 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
I am concerned about the impact of rising interest rates on my financial situation	731	99	73	50	305	148	55	198	142	193	163
	37%	37%	33%	39%	40%	32%	40%	34%	35%	38%	40%
				E							
I will be able to cover all living and family expenses in the next 12 months without going into further debt	667	124	58	50	236	154	46	148	146	180	158
	33%	45%	26%	39%	31%	33%	34%	26%	36%	36%	39%
		BDEF		B					G	G	G
I am confident I won't have any debt in retirement	637	119	56	36	225	156	46	138	129	166	155
	32%	44%	25%	28%	29%	33%	34%	24%	32%	33%	38%
		BCDE							G	G	G
I regret the amount of debt that I've taken on in my life	578	75	66	30	239	119	49	156	124	154	119
	29%	28%	29%	23%	31%	25%	36%	27%	31%	31%	29%
							CE				
I am concerned about my current level of debt	532	57	62	32	227	115	39	168	106	138	104
	27%	21%	28%	25%	30%	24%	28%	29%	26%	27%	25%
				A							
I am worried that me or someone in my household could lose their job	401	46	43	25	158	103	26	118	65	115	88
	20%	17%	19%	19%	21%	22%	19%	21%	16%	23%	22%
										H	

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - Bottom 3 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
I am worried that me or someone in my household could lose their job	782	129	94	50	249	203	58	217	169	187	163
	39%	47%	42%	38%	32%	43%	43%	38%	42%	37%	40%
		D	D			D	D				
I regret the amount of debt that I've taken on in my life	612	100	56	43	205	174	33	157	116	155	135
	31%	37%	25%	33%	27%	37%	25%	27%	29%	31%	33%
		BDF				BDF					
I am concerned about my current level of debt	609	107	57	34	202	176	33	157	120	154	134
	30%	39%	26%	26%	26%	37%	24%	27%	30%	31%	33%
		BCDF				BCDF					
I am confident I won't have any debt in retirement	546	69	59	37	224	110	46	178	108	134	107
	27%	25%	27%	29%	29%	23%	33%	31%	27%	27%	26%
							E				
I will be able to cover all living and family expenses in the next 12 months without going into further debt	495	45	61	33	215	110	31	156	93	120	99
	25%	17%	27%	26%	28%	23%	23%	27%	23%	24%	24%
			A	A	A						
I am concerned about the impact of rising interest rates on my financial situation	366	61	38	22	111	120	14	98	79	78	79
	18%	22%	17%	17%	14%	25%	10%	17%	20%	16%	19%
		DF				BCDF					

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following: - Top 5 Box (6-10) Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
I am concerned about the impact of rising interest rates on my financial situation	1229	174	133	82	484	262	94	333	234	331	278
	61%	64%	59%	63%	63%	56%	69%	58%	58%	66%	68%
					E		E			G	GH
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1057	183	107	70	371	253	75	262	220	291	223
	53%	67%	48%	53%	48%	54%	55%	46%	54%	58%	54%
		BCDEF							G	G	G
I am confident I won't have any debt in retirement	973	159	105	58	347	242	61	221	181	277	232
	49%	58%	47%	45%	45%	52%	45%	38%	45%	55%	57%
		BCDF								GH	GH
I regret the amount of debt that I've taken on in my life	948	120	111	58	387	201	71	267	215	241	191
	47%	44%	50%	45%	50%	43%	52%	47%	53%	48%	47%
					E						
I am concerned about my current level of debt	927	114	112	58	371	208	64	269	200	235	188
	46%	42%	50%	45%	48%	44%	47%	47%	50%	47%	46%
I am worried that me or someone in my household could lose their job	760	85	83	47	319	182	44	223	124	210	170
	38%	31%	37%	36%	42%	39%	32%	39%	31%	42%	42%
					AF			H		H	H

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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7_1. To what extent do you agree or disagree with the following: - I am concerned that rising interest rates could move me towards bankruptcy

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	902	105	100	56	380	197	65	289	179	224	173
	45%	39%	45%	43%	49%	42%	48%	50%	44%	44%	42%
					AE			J			
Strongly agree	313	47	35	25	126	59	21	102	53	85	60
	16%	17%	16%	19%	16%	13%	15%	18%	13%	17%	15%
Somewhat agree	589	58	65	31	253	138	44	188	125	139	113
	29%	21%	29%	24%	33%	29%	32%	33%	31%	28%	28%
					AC	A	A				
Bottom 2 Box (Net)	1099	167	124	74	389	273	71	284	225	281	236
	55%	61%	55%	57%	51%	58%	52%	50%	56%	56%	58%
		D				D					G
Somewhat disagree	599	78	80	42	217	140	44	176	122	146	116
	30%	29%	36%	32%	28%	30%	32%	31%	30%	29%	28%
Strongly disagree	500	90	45	33	172	133	27	108	103	135	120
	25%	33%	20%	25%	22%	28%	20%	19%	26%	27%	29%
		BDF						G	G	G	
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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7_2. To what extent do you agree or disagree with the following: - As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	1264	151	160	83	499	277	95	388	245	322	255
	63%	56%	71%	64%	65%	59%	70%	68%	61%	64%	62%
			AE		A		AE				
Strongly agree	458	64	54	26	182	95	38	147	80	115	100
	23%	23%	24%	20%	24%	20%	28%	26%	20%	23%	24%
Somewhat agree	806	88	106	57	318	182	56	241	165	206	155
	40%	32%	47%	44%	41%	39%	41%	42%	41%	41%	38%
			A	A	A						
Bottom 2 Box (Net)	737	121	64	47	269	194	41	186	158	183	155
	37%	44%	29%	36%	35%	41%	30%	32%	39%	36%	38%
		BDF				BF					
Somewhat disagree	454	54	43	33	187	112	25	125	101	103	93
	23%	20%	19%	25%	24%	24%	18%	22%	25%	20%	23%
Strongly disagree	283	67	21	15	82	81	16	60	57	81	61
	14%	24%	9%	11%	11%	17%	12%	11%	14%	16%	15%
		BCDEF				BD				G	
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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7_3. To what extent do you agree or disagree with the following: - I'm already beginning to feel the effects of interest rate increases

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	1358	174	174	91	550	282	86	404	263	336	282
	68%	64%	78%	70%	72%	60%	63%	70%	65%	67%	69%
			AEF	E	AE						
Strongly agree	462	51	54	31	197	94	35	133	93	116	102
	23%	19%	24%	24%	26%	20%	26%	23%	23%	23%	25%
				A							
Somewhat agree	896	123	120	60	353	188	51	271	170	220	181
	45%	45%	53%	46%	46%	40%	37%	47%	42%	44%	44%
			EF								
Bottom 2 Box (Net)	643	98	50	39	218	188	50	170	140	168	127
	32%	36%	22%	30%	28%	40%	37%	30%	35%	33%	31%
		BD				BCD	B				
Somewhat disagree	441	56	35	28	160	123	38	127	92	114	85
	22%	21%	16%	22%	21%	26%	28%	22%	23%	23%	21%
					B	B					
Strongly disagree	202	42	15	11	58	65	12	43	47	54	42
	10%	15%	6%	8%	8%	14%	9%	7%	12%	11%	10%
		BCD				BD					
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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7_4. To what extent do you agree or disagree with the following: - I have a solid understanding of how interest rate increases impact my financial situation

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	1611	217	184	104	612	377	118	433	318	414	362
	81%	80%	82%	80%	80%	80%	87%	75%	79%	82%	88%
										G	GHI
Strongly agree	571	90	75	31	195	137	44	133	97	154	156
	29%	33%	33%	24%	25%	29%	33%	23%	24%	31%	38%
		D								G	GHI
Somewhat agree	1040	127	109	73	417	240	74	300	221	260	206
	52%	47%	49%	56%	54%	51%	54%	52%	55%	51%	50%
Bottom 2 Box (Net)	390	55	40	26	156	93	18	141	85	91	47
	19%	20%	18%	20%	20%	20%	13%	25%	21%	18%	12%
								IJ	J	J	
Somewhat disagree	308	36	38	22	128	69	15	115	69	68	38
	15%	13%	17%	17%	17%	15%	11%	20%	17%	14%	9%
								IJ	J		
Strongly disagree	82	20	2	4	29	24	3	26	17	22	10
	4%	7%	1%	3%	4%	5%	2%	4%	4%	4%	2%
		BDF				B					
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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7_5. To what extent do you agree or disagree with the following: - With interest rates rising, I will be more careful with how I spend my money

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	1673	230	191	113	646	374	121	470	339	428	348
	84%	84%	85%	87%	84%	79%	89%	82%	84%	85%	85%
							E				
Strongly agree	728	113	91	54	273	140	58	206	149	175	156
	36%	41%	40%	41%	35%	30%	43%	36%	37%	35%	38%
		E	E	E			E				
Somewhat agree	946	117	100	59	373	234	63	264	190	253	192
	47%	43%	45%	46%	49%	50%	46%	46%	47%	50%	47%
Bottom 2 Box (Net)	328	42	33	17	123	97	15	103	64	77	61
	16%	16%	15%	13%	16%	21%	11%	18%	16%	15%	15%
						F					
Somewhat disagree	234	21	23	15	97	68	10	74	46	59	42
	12%	8%	10%	12%	13%	14%	7%	13%	11%	12%	10%
					A	AF					
Strongly disagree	93	22	10	2	25	29	5	29	18	18	19
	5%	8%	4%	1%	3%	6%	4%	5%	4%	3%	5%
		CD				C					
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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7_6. To what extent do you agree or disagree with the following: - If interest rates go up much more, I'm afraid that I will be in financial trouble

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	1143	132	134	79	460	257	81	357	228	276	223
	57%	49%	60%	60%	60%	55%	60%	62%	57%	55%	55%
			A	A	A		A	IJ			
Strongly agree	478	60	54	28	194	111	32	149	85	121	98
	24%	22%	24%	21%	25%	24%	23%	26%	21%	24%	24%
Somewhat agree	664	72	80	51	267	145	49	208	143	155	125
	33%	26%	36%	39%	35%	31%	36%	36%	35%	31%	31%
				A	A		A				
Bottom 2 Box (Net)	858	140	90	52	308	214	55	217	175	229	186
	43%	51%	40%	40%	40%	45%	40%	38%	43%	45%	45%
		BCDF								G	G
Somewhat disagree	534	75	65	30	200	124	39	149	102	144	107
	27%	28%	29%	23%	26%	26%	29%	26%	25%	28%	26%
Strongly disagree	325	65	25	21	108	90	16	67	73	85	79
	16%	24%	11%	16%	14%	19%	12%	12%	18%	17%	19%
		BDF				B			G	G	G
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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7. To what extent do you agree or disagree with the following: - Top 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
With interest rates rising, I will be more careful with how I spend my money	1673	230	191	113	646	374	121	470	339	428	348
	84%	84%	85%	87%	84%	79%	89%	82%	84%	85%	85%
I have a solid understanding of how interest rate increases impact my financial situation	1611	217	184	104	612	377	118	433	318	414	362
	81%	80%	82%	80%	80%	80%	87%	75%	79%	82%	88%
I'm already beginning to feel the effects of interest rate increases	1358	174	174	91	550	282	86	404	263	336	282
	68%	64%	78%	70%	72%	60%	63%	70%	65%	67%	69%
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	1264	151	160	83	499	277	95	388	245	322	255
	63%	56%	71%	64%	65%	59%	70%	68%	61%	64%	62%
If interest rates go up much more, I'm afraid that I will be in financial trouble	1143	132	134	79	460	257	81	357	228	276	223
	57%	49%	60%	60%	60%	55%	60%	62%	57%	55%	55%
I am concerned that rising interest rates could move me towards bankruptcy	902	105	100	56	380	197	65	289	179	224	173
	45%	39%	45%	43%	49%	42%	48%	50%	44%	44%	42%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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7. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
I am concerned that rising interest rates could move me towards bankruptcy	1099	167	124	74	389	273	71	284	225	281	236
	55%	61%	55%	57%	51%	58%	52%	50%	56%	56%	58%
		D				D					G
If interest rates go up much more, I'm afraid that I will be in financial trouble	858	140	90	52	308	214	55	217	175	229	186
	43%	51%	40%	40%	40%	45%	40%	38%	43%	45%	45%
		BCDF								G	G
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	737	121	64	47	269	194	41	186	158	183	155
	37%	44%	29%	36%	35%	41%	30%	32%	39%	36%	38%
		BDF				BF					
I'm already beginning to feel the effects of interest rate increases	643	98	50	39	218	188	50	170	140	168	127
	32%	36%	22%	30%	28%	40%	37%	30%	35%	33%	31%
		BD				BCD	B				
I have a solid understanding of how interest rate increases impact my financial situation	390	55	40	26	156	93	18	141	85	91	47
	19%	20%	18%	20%	20%	20%	13%	25%	21%	18%	12%
								IJ	J	J	
With interest rates rising, I will be more careful with how I spend my money	328	42	33	17	123	97	15	103	64	77	61
	16%	16%	15%	13%	16%	21%	11%	18%	16%	15%	15%
						F					

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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QWave27_1. In the past year have you...

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Went further in credit card debt	431	51	62	27	161	87	43	106	81	124	108
	22%	19%	27%	21%	21%	19%	31%	18%	20%	25%	26%
			AE				ADE			G	G
Had to make hardship withdrawal (taking money from savings, home equity, RSP, or alternative methods to pay debt or day-to-day expenses)	351	44	48	29	150	47	33	97	81	97	63
	18%	16%	21%	22%	20%	10%	25%	17%	20%	19%	15%
		E	E	E	E		AE				
Paid only the minimum balance on my credit card	523	50	75	37	216	103	43	151	110	135	110
	26%	18%	33%	29%	28%	22%	31%	26%	27%	27%	27%
			AE	A	A		AE				
Paid only the minimum balance on my line of credit	377	39	41	25	164	71	36	101	66	106	89
	19%	14%	18%	19%	21%	15%	26%	18%	16%	21%	22%
					AE		AE				
Extended the repayment terms on a debt to lower my monthly payments	168	21	16	16	73	32	10	43	35	51	35
	8%	8%	7%	12%	9%	7%	8%	7%	9%	10%	8%
				E							
Made a major purchase on credit, such as a vacation, without paying it off right away	278	36	53	17	111	43	18	64	47	83	74
	14%	13%	24%	13%	14%	9%	13%	11%	12%	16%	18%
			ACDEF		E					G	GH
Bought something on credit that requires no payments for a while (i.e. furniture, appliances, etc.)	228	30	38	13	94	38	16	58	34	64	60
	11%	11%	17%	10%	12%	8%	12%	10%	8%	13%	15%
			E								H
Spent money I shouldn't have in order to 'keep up with the Jones'	238	33	29	19	102	35	19	71	48	62	46
	12%	12%	13%	15%	13%	8%	14%	12%	12%	12%	11%
				E	E		E				
Borrowed money that I can't afford to pay back quickly	358	43	52	29	158	49	27	107	69	99	70
	18%	16%	23%	22%	21%	10%	20%	19%	17%	20%	17%
			E	E	E		E				
None	834	138	75	52	277	244	47	220	172	209	166
	42%	51%	34%	40%	36%	52%	35%	38%	43%	41%	40%
		BCDF				BCDF					
Sigma	3785	485	489	264	1507	748	291	1018	743	1032	820
	189%	178%	218%	203%	196%	159%	214%	177%	184%	204%	201%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_21. To what extent do you agree or disagree with the following: - I hide my credit card debt from my friends or family

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	708 35%	76 28%	78 35%	50 38%	297 39%	153 33%	55 40%	232 40%	156 39%	156 31%	134 33%
Strongly agree	263 13%	38 14%	30 14%	21 16%	102 13%	50 11%	22 16%	86 15%	46 11%	69 14%	54 13%
				A	A		A	IJ	I		
Somewhat agree	446 22%	38 14%	47 21%	29 23%	195 25%	103 22%	33 24%	146 25%	111 27%	87 17%	80 20%
				A	A	A	A	I	IJ		
Bottom 2 Box (Net)	1293 65%	196 72%	146 65%	80 62%	471 61%	317 67%	81 60%	342 60%	247 61%	349 69%	275 67%
		CDF								GH	G
Somewhat disagree	542 27%	67 25%	75 33%	21 16%	218 28%	128 27%	33 24%	166 29%	105 26%	140 28%	105 26%
			C		C	C					
Strongly disagree	751 38%	129 48%	72 32%	59 45%	253 33%	190 40%	48 35%	176 31%	142 35%	209 41%	170 42%
		BDF		BD		D				G	G
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_22. To what extent do you agree or disagree with the following: - I am embarrassed by the amount of debt I owe

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	808	90	94	50	340	175	59	263	160	187	166
	40%	33%	42%	39%	44%	37%	43%	46%	40%	37%	41%
					A		A	I			
Strongly agree	296	41	25	22	134	50	23	99	55	77	59
	15%	15%	11%	17%	17%	11%	17%	17%	14%	15%	14%
					E						
Somewhat agree	513	49	68	28	206	125	36	164	105	110	107
	26%	18%	30%	21%	27%	27%	27%	29%	26%	22%	26%
			A		A	A	A	I			
Bottom 2 Box (Net)	1193	182	131	80	429	295	77	311	243	318	243
	60%	67%	58%	61%	56%	63%	57%	54%	60%	63%	59%
		DF								G	
Somewhat disagree	583	72	70	36	218	151	36	168	142	146	95
	29%	26%	31%	28%	28%	32%	27%	29%	35%	29%	23%
									J		
Strongly disagree	610	110	61	44	211	144	41	143	102	171	148
	30%	41%	27%	34%	27%	31%	30%	25%	25%	34%	36%
		BDEF								GH	GH
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_23. To what extent do you agree or disagree with the following: - My financial situation stresses me out

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	1184	157	129	77	479	258	83	382	238	282	227
	59%	58%	57%	59%	62%	55%	61%	66%	59%	56%	55%
				E				IJ			
Strongly agree	513	68	53	32	217	101	42	177	105	121	93
	26%	25%	24%	25%	28%	21%	31%	31%	26%	24%	23%
				E				IJ			
Somewhat agree	671	88	75	45	263	158	42	205	133	161	134
	34%	32%	34%	35%	34%	34%	31%	36%	33%	32%	33%
Bottom 2 Box (Net)	817	116	95	53	289	212	53	192	165	223	182
	41%	42%	43%	41%	38%	45%	39%	34%	41%	44%	45%
						D				G	G
Somewhat disagree	447	49	67	26	168	109	29	115	93	120	87
	22%	18%	30%	20%	22%	23%	21%	20%	23%	24%	21%
			AD								
Strongly disagree	370	66	28	27	121	103	23	77	72	103	95
	18%	24%	13%	21%	16%	22%	17%	13%	18%	20%	23%
		BD				BD				G	G
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_24. To what extent do you agree or disagree with the following: - My financial situation causes me anxiety

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	1195	161	133	79	482	249	90	393	240	273	229
	60%	59%	59%	61%	63%	53%	66%	68%	60%	54%	56%
				E			E	HIJ			
Strongly agree	489	69	56	31	200	91	42	163	97	119	91
	24%	25%	25%	24%	26%	19%	31%	28%	24%	24%	22%
				E			E				
Somewhat agree	706	93	77	48	282	158	49	230	143	154	138
	35%	34%	35%	37%	37%	34%	36%	40%	36%	31%	34%
								I			
Bottom 2 Box (Net)	806	111	91	51	286	221	46	181	163	232	180
	40%	41%	41%	39%	37%	47%	34%	32%	40%	46%	44%
						DF			G	G	G
Somewhat disagree	452	49	59	26	174	115	28	101	101	131	90
	23%	18%	26%	20%	23%	24%	21%	18%	25%	26%	22%
									G	G	
Strongly disagree	355	62	32	25	112	106	18	80	62	101	90
	18%	23%	14%	19%	15%	23%	13%	14%	15%	20%	22%
		BDF				BDF				G	GH
Sigma	2001	272	224	130	768	470	136	574	403	505	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_25. To what extent do you agree or disagree with the following: - My financial situation causes me to feel a greater sense of isolation

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
Top 2 Box (Net)	968 48%	109 40%	114 51%	64 49%	412 54%	195 41%	74 54%	343 60%	188 47%	218 43%	172 42%
Strongly agree	345 17%	43 16%	39 17%	28 22%	154 20%	50 11%	31 23%	118 21%	67 17%	88 17%	62 15%
Somewhat agree	624 31%	66 24%	75 34%	36 28%	258 34%	145 31%	42 31%	225 39%	121 30%	130 26%	110 27%
Bottom 2 Box (Net)	1033 52%	163 60%	110 49%	66 51%	357 46%	275 59%	62 46%	231 40%	215 53%	287 57%	237 58%
Somewhat disagree	564 28%	81 30%	65 29%	31 24%	194 25%	155 33%	38 28%	135 23%	134 33%	160 32%	103 25%
Strongly disagree	469 23%	82 30%	45 20%	35 27%	163 21%	121 26%	24 18%	96 17%	81 20%	127 25%	134 33%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	574 100%	403 100%	505 100%	409 100%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_2. To what extent do you agree or disagree with the following: - Top 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
My financial situation causes me anxiety	1195	161	133	79	482	249	90	393	240	273	229
	60%	59%	59%	61%	63%	53%	66%	68%	60%	54%	56%
My financial situation stresses me out	1184	157	129	77	479	258	83	382	238	282	227
	59%	58%	57%	59%	62%	55%	61%	66%	59%	56%	55%
					E			E			
My financial situation causes me to feel a greater sense of isolation	968	109	114	64	412	195	74	343	188	218	172
	48%	40%	51%	49%	54%	41%	54%	60%	47%	43%	42%
			A		AE		AE	HU			
I am embarrassed by the amount of debt I owe	808	90	94	50	340	175	59	263	160	187	166
	40%	33%	42%	39%	44%	37%	43%	46%	40%	37%	41%
					A		A	I			
I hide my credit card debt from my friends or family	708	76	78	50	297	153	55	232	156	156	134
	35%	28%	35%	38%	39%	33%	40%	40%	39%	31%	33%
					A	A	A	IJ	I		

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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GRID_QWave27_2. To what extent do you agree or disagree with the following: - Bottom 2 Box Summary

	Total	REGION						HOUSEHOLD INCOME			
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	2001	311	200	183	712	402	193	480	358	537	519
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	574	403	505	409
I hide my credit card debt from my friends or family	1293	196	146	80	471	317	81	342	247	349	275
	65%	72%	65%	62%	61%	67%	60%	60%	61%	69%	67%
		CDF								GH	G
I am embarrassed by the amount of debt I owe	1193	182	131	80	429	295	77	311	243	318	243
	60%	67%	58%	61%	56%	63%	57%	54%	60%	63%	59%
		DF								G	
My financial situation causes me to feel a greater sense of isolation	1033	163	110	66	357	275	62	231	215	287	237
	52%	60%	49%	51%	46%	59%	46%	40%	53%	57%	58%
		BDF				DF			G	G	G
My financial situation stresses me out	817	116	95	53	289	212	53	192	165	223	182
	41%	42%	43%	41%	38%	45%	39%	34%	41%	44%	45%
						D				G	G
My financial situation causes me anxiety	806	111	91	51	286	221	46	181	163	232	180
	40%	41%	41%	39%	37%	47%	34%	32%	40%	46%	44%
						DF			G	G	G

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O

Minimum Base: 30 (**), Small Base: 100 (*)

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