

1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

	REGION							HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
1 - 100	137	22	12	10	44	37	12	52	35	20	13	19	118	13	18	4
	7%	8%	5%	7%	6%	8%	9%	8%	10%	4%	4%	4%	8%	8%	5%	9%
101 - 200	144	21	15	18	50	34	6	50	29	31	16	26	118	11	20	1
	7%	8%	7%	14%	6%	7%	4%	8%	8%	6%	5%	5%	8%	7%	6%	2%
201 - 300	121	8	21	6	42	38	6	37	35	31	12	28	93	3	14	4
	6%	3%	9%	5%	6%	8%	4%	6%	10%	7%	4%	6%	6%	2%	4%	8%
301 - 400	59	1	6	5	24	18	5	27	10	15	7	7	51	4	5	-
	3%	*	3%	4%	3%	4%	4%	4%	3%	3%	2%	2%	3%	3%	2%	-
401 - 500	177	26	20	11	58	48	14	44	38	49	34	44	133	11	27	3
	9%	9%	9%	9%	8%	10%	10%	7%	10%	10%	9%	9%	9%	7%	8%	7%
501 - 600	37	8	2	3	13	9	2	12	7	12	5	10	27	1	2	*
	2%	3%	1%	2%	2%	2%	2%	2%	2%	3%	2%	2%	2%	1%	1%	1%
601 - 700	23	6	2	2	9	4	-	11	3	2	5	3	21	3	6	-
	1%	2%	1%	1%	1%	1%	-	2%	1%	*	2%	1%	1%	2%	2%	-
701 - 800	57	10	6	4	14	22	2	20	14	17	6	12	45	2	9	*
	3%	4%	3%	3%	2%	5%	1%	3%	4%	4%	2%	3%	3%	1%	3%	1%
801 - 900	19	*	1	3	9	3	4	5	5	4	2	7	13	5	9	-
	1%	*	1%	2%	1%	1%	3%	1%	1%	1%	1%	1%	1%	3%	3%	-
901 - 1000	199	29	35	13	73	39	10	38	35	71	34	59	140	20	40	4
	10%	11%	16%	10%	9%	8%	8%	6%	10%	15%	10%	13%	9%	13%	12%	10%
1001 - 2000	232	31	21	17	86	61	17	35	39	90	59	51	182	26	37	10
	12%	12%	9%	13%	11%	13%	12%	5%	11%	19%	17%	11%	12%	16%	11%	22%
2001 - 3000	81	11	8	3	39	14	5	23	8	15	31	23	58	7	11	6
	4%	4%	4%	2%	5%	3%	4%	4%	2%	3%	9%	5%	4%	4%	3%	14%
3001 - 4000	32	5	3	1	15	5	3	3	2	7	20	10	23	4	7	-
	2%	2%	2%	1%	2%	1%	2%	*	*	2%	6%	2%	1%	2%	2%	-
4001 - 5000	28	7	6	3	7	3	2	2	7	7	11	7	21	1	5	-
	1%	2%	3%	2%	1%	1%	2%	*	2%	1%	3%	1%	1%	1%	2%	-
5001 - 6000	2	*	-	-	2	-	-	-	-	-	2	2	-	2	2	-
	*	-	-	-	*	-	-	-	-	1%	*	*	1%	*	*	-
6001 - 7000	3	-	-	-	2	1	-	*	-	*	1	1	2	-	-	-
	*	-	-	-	*	*	-	*	-	*	*	*	*	-	-	-
7001 - 8000	17	1	12	1	1	2	-	-	-	1	17	16	1	*	*	-
	1%	*	5%	1%	*	1%	-	-	*	*	5%	3%	*	*	*	-
8001 - 9000	7	-	3	-	5	-	-	3	*	-	4	4	3	*	1	-
	*	-	1%	-	1%	-	-	*	*	-	1%	1%	*	*	*	-
9001 - 10000	11	5	1	*	3	2	1	-	3	*	8	6	5	*	3	-
	1%	2%	1%	*	*	*	*	-	1%	*	2%	1%	*	*	1%	-
Insolvent (\$0/None)	613	80	49	32	274	131	47	284	91	100	53	137	476	45	115	11
	31%	29%	22%	24%	36%	28%	35%	44%	25%	21%	16%	29%	31%	28%	35%	26%
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	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 (*)

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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	815	96	113	46	326	187	47	200	139	202	176	143	672	90	156	15
	41%	35%	50%	35%	42%	40%	34%	31%	38%	43%	52%	30%	44%	56%	47%	33%
10 - Excellent (10)	447	52	54	28	197	86	30	113	78	104	96	56	391	54	97	8
	22%	19%	24%	22%	26%	18%	22%	18%	22%	22%	28%	12%	26%	34%	29%	19%
9	140	17	30	6	53	29	5	35	24	35	31	22	118	15	27	4
	7%	6%	14%	4%	7%	6%	4%	5%	7%	7%	9%	5%	8%	10%	8%	9%
8	228	28	28	12	76	72	12	52	36	64	49	65	164	20	33	2
	11%	10%	13%	9%	10%	15%	9%	8%	10%	13%	14%	14%	11%	13%	10%	5%
7	232	38	22	16	78	62	16	68	47	59	39	64	168	14	30	1
	12%	14%	10%	12%	10%	13%	12%	11%	13%	12%	11%	14%	11%	9%	9%	2%
6	170	19	14	12	66	45	13	61	28	40	33	59	110	15	27	3
	8%	7%	6%	9%	9%	9%	10%	9%	8%	8%	10%	13%	7%	9%	8%	6%
5	259	42	18	18	83	76	22	94	50	58	31	61	198	15	41	9
	13%	15%	8%	14%	11%	16%	16%	15%	14%	12%	9%	13%	13%	9%	13%	20%
4	155	35	10	14	54	35	7	67	20	38	20	41	114	13	23	7
	8%	13%	5%	10%	7%	7%	5%	10%	6%	8%	6%	9%	7%	8%	7%	15%
Bottom 3 Box (Net)	371	42	46	25	161	66	31	156	76	76	42	103	268	13	52	11
	19%	15%	21%	19%	21%	14%	23%	24%	21%	16%	12%	22%	18%	8%	16%	24%
3	151	23	8	4	71	30	15	49	37	33	18	48	103	9	31	3
	8%	9%	3%	3%	9%	6%	11%	8%	10%	7%	5%	10%	7%	6%	9%	7%
2	66	6	11	7	24	14	4	29	18	13	4	18	48	-	-	2
	3%	2%	5%	6%	3%	3%	3%	5%	5%	3%	1%	4%	3%	-	-	3%
1 - Terrible (1)	153	13	27	14	65	22	12	77	21	29	20	37	117	3	21	6
	8%	5%	12%	11%	8%	5%	9%	12%	6%	6%	6%	8%	8%	2%	6%	13%
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.4	6.3	6.6	6.1	6.5	6.5	6.1	5.8	6.3	6.6	7.1	5.9	6.6	7.5	6.8	5.6
Std. Dev.	2.86	2.66	3.12	2.97	2.98	2.58	2.9	2.94	2.85	2.76	2.71	2.64	2.9	2.5	2.84	3.06
Std. Err.	0.06	0.16	0.21	0.26	0.11	0.12	0.25	0.12	0.15	0.13	0.15	0.12	0.07	0.2	0.16	0.46
Median	7	6	8	6	7	7	6	6	7	7	8	6	7	8	7	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_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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	533	71	61	35	200	135	32	127	91	133	130	134	400	55	95	7
	27%	26%	27%	27%	26%	29%	24%	20%	25%	28%	38%	28%	26%	34%	29%	15%
10 - Much better (10)	270	36	17	19	117	68	13	69	57	59	58	53	218	38	54	4
	13%	13%	8%	15%	15%	14%	9%	11%	16%	12%	17%	11%	14%	24%	16%	9%
9	84	11	21	3	30	12	6	17	10	21	24	29	55	8	17	2
	4%	4%	10%	2%	4%	3%	5%	3%	3%	4%	7%	6%	4%	5%	5%	4%
8	180	23	22	14	53	55	13	41	24	54	48	52	127	9	23	1
	9%	9%	10%	10%	7%	12%	10%	6%	7%	11%	14%	11%	8%	6%	7%	3%
7	186	29	15	11	65	52	14	61	33	46	31	58	129	14	27	2
	9%	11%	7%	9%	8%	11%	11%	9%	9%	10%	9%	12%	8%	9%	8%	4%
6	245	25	21	14	106	65	15	80	41	68	28	55	190	25	45	5
	12%	9%	9%	11%	14%	14%	11%	12%	11%	14%	8%	12%	12%	16%	14%	10%
5	566	80	69	31	225	123	38	192	108	112	99	94	472	44	90	21
	28%	29%	31%	24%	29%	26%	28%	30%	30%	24%	29%	20%	31%	28%	27%	47%
4	158	25	20	13	56	38	6	55	34	39	17	37	122	9	31	4
	8%	9%	9%	10%	7%	8%	5%	9%	9%	8%	5%	8%	8%	6%	9%	8%
Bottom 3 Box (Net)	313	42	38	26	118	58	31	130	54	75	37	94	218	12	44	7
	16%	16%	17%	20%	15%	12%	22%	20%	15%	16%	11%	20%	14%	7%	13%	15%
3	111	16	11	8	42	21	12	46	17	26	18	38	74	3	18	*
	6%	6%	5%	6%	6%	5%	9%	7%	5%	6%	5%	8%	5%	2%	5%	1%
2	67	10	7	3	26	16	5	24	12	20	5	16	51	1	9	3
	3%	4%	3%	3%	3%	3%	4%	4%	3%	4%	1%	3%	3%	1%	3%	7%
1 - Much worse (1)	135	16	19	15	49	21	14	59	25	28	14	40	94	7	17	3
	7%	6%	9%	12%	6%	4%	10%	9%	7%	6%	4%	9%	6%	4%	5%	7%
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.9	5.8	5.7	5.7	5.9	6.1	5.5	5.4	5.8	5.9	6.5	5.8	5.9	6.6	6.1	5.2
Std. Dev.	2.51	2.49	2.51	2.73	2.52	2.4	2.56	2.48	2.55	2.49	2.45	2.61	2.48	2.48	2.51	2.3
Std. Err.	0.06	0.15	0.17	0.24	0.09	0.11	0.22	0.1	0.13	0.11	0.13	0.12	0.06	0.2	0.14	0.35
Median	5	5	5	5	5	6	5	5	5	6	6	6	5	6	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_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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$50K	\$50K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	603	82	67	44	231	144	35	156	100	147	140	143	460	56	109	8
	30%	30%	30%	34%	30%	31%	26%	24%	28%	31%	41%	30%	30%	35%	33%	18%
10 - Much better (10)	344	48	21	21	149	86	18	85	61	81	79	65	279	40	70	4
	17%	18%	10%	16%	19%	18%	13%	13%	17%	17%	23%	14%	18%	25%	21%	10%
		B			B	B					G					*
9	103	14	22	8	28	23	8	26	20	24	23	32	71	4	13	3
	5%	5%	10%	6%	4%	5%	6%	4%	5%	5%	7%	7%	5%	3%	4%	7%
8	156	20	24	14	54	35	9	46	19	42	39	46	111	12	26	1
	8%	7%	11%	11%	7%	7%	7%	7%	5%	9%	11%	10%	7%	8%	8%	2%
											H					*
7	216	22	9	14	88	60	23	49	45	60	35	65	151	21	42	6
	11%	8%	4%	11%	12%	13%	17%	8%	13%	13%	10%	14%	10%	13%	13%	14%
6	181	22	25	8	71	46	9	66	30	36	34	55	126	10	25	4
	9%	8%	11%	6%	9%	10%	7%	10%	8%	8%	10%	12%	8%	6%	7%	9%
																*
5	467	66	62	24	170	117	28	176	93	93	69	73	394	35	71	13
	23%	24%	28%	19%	22%	25%	20%	27%	26%	20%	20%	15%	26%	22%	21%	29%
4	143	25	23	7	54	25	8	54	26	34	17	30	113	11	30	1
	7%	9%	10%	6%	7%	5%	6%	8%	7%	7%	5%	6%	7%	7%	9%	3%
																*
Bottom 3 Box (Net)	391	57	37	32	154	79	32	145	66	103	45	105	286	26	54	12
	20%	21%	17%	25%	20%	17%	24%	22%	18%	22%	13%	22%	19%	16%	16%	27%
3	115	13	9	8	47	29	11	39	18	32	15	39	77	10	19	2
	6%	5%	4%	6%	6%	6%	8%	6%	5%	7%	4%	8%	5%	6%	6%	5%
												L				*
2	68	19	7	7	19	11	4	20	14	18	7	17	51	5	10	1
	3%	7%	3%	5%	2%	2%	3%	3%	4%	4%	2%	4%	3%	3%	3%	2%
1 - Much worse (1)	208	25	22	18	88	39	17	86	33	53	23	50	158	11	24	9
	10%	9%	10%	14%	11%	8%	12%	13%	9%	11%	7%	11%	10%	7%	7%	20%
																MN*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.9	5.8	5.7	5.8	5.9	6.1	5.7	5.5	5.9	5.9	6.6	5.9	5.9	6.4	6.2	5.2
									G	G	GHI					*
Std. Dev.	2.79	2.84	2.61	2.99	2.85	2.69	2.8	2.74	2.74	2.86	2.71	2.78	2.8	2.81	2.76	2.84
Std. Err.	0.06	0.17	0.17	0.26	0.1	0.12	0.24	0.11	0.14	0.13	0.15	0.13	0.07	0.22	0.15	0.43
Median	5.2	5	5	6	6	6	5.4	5	5	6	7	6	5	6	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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$50K	\$50K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	498	71	57	32	187	123	28	109	82	135	124	102	396	51	97	9
	25%	26%	25%	24%	24%	26%	21%	17%	23%	29%	36%	22%	26%	32%	29%	19%
10 - Much better (10)	257	33	24	21	102	65	13	49	40	74	64	42	215	32	51	6
	13%	12%	11%	16%	13%	14%	9%	8%	11%	16%	19%	9%	14%	20%	16%	14%
9	78	13	15	4	22	21	3	18	16	20	18	24	54	9	12	*
	4%	5%	7%	3%	3%	4%	2%	3%	4%	4%	5%	5%	4%	5%	4%	1%
8	162	25	18	7	63	38	13	42	26	41	42	36	127	10	33	2
	8%	9%	8%	5%	8%	8%	9%	6%	7%	9%	12%	8%	8%	7%	10%	5%
7	226	36	16	14	90	48	22	65	41	56	42	61	165	19	43	8
	11%	13%	7%	11%	12%	10%	16%	10%	11%	12%	12%	13%	11%	12%	13%	17%
6	209	26	28	13	68	59	15	63	42	47	34	67	143	17	34	4
	10%	10%	13%	10%	9%	12%	11%	10%	12%	10%	10%	14%	9%	11%	10%	10%
5	499	75	58	30	190	111	35	176	88	112	67	86	413	32	64	10
	25%	27%	26%	23%	25%	24%	26%	27%	24%	24%	20%	18%	27%	20%	19%	23%
4	170	20	13	13	76	41	8	73	31	36	20	51	119	17	32	3
	9%	7%	6%	10%	10%	9%	6%	11%	9%	8%	6%	11%	8%	11%	10%	6%
Bottom 3 Box (Net)	398	45	52	28	157	88	28	159	76	86	54	103	295	23	61	11
	20%	17%	23%	21%	20%	19%	21%	25%	21%	18%	16%	22%	19%	14%	19%	24%
3	119	12	12	8	49	34	5	36	25	31	17	31	87	9	21	4
	6%	4%	5%	6%	6%	7%	4%	6%	7%	7%	5%	7%	6%	6%	6%	9%
2	83	13	9	2	36	16	8	32	17	16	10	16	67	7	14	*
	4%	5%	4%	1%	5%	3%	6%	5%	5%	3%	3%	3%	4%	4%	4%	1%
1 - Much worse (1)	196	20	32	19	72	38	16	91	34	38	27	56	140	7	27	6
	10%	7%	14%	14%	9%	8%	11%	14%	9%	8%	8%	12%	9%	4%	8%	14%
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.7	5.8	5.5	5.6	5.6	5.8	5.5	5	5.6	5.9	6.3	5.5	5.7	6.2	5.9	5.5
Std. Dev.	2.64	2.54	2.75	2.83	2.64	2.61	2.57	2.55	2.6	2.66	2.71	2.61	2.65	2.65	2.68	2.75
Std. Err.	0.06	0.15	0.18	0.25	0.1	0.12	0.22	0.1	0.14	0.12	0.15	0.12	0.07	0.21	0.15	0.41
Median	5	5	5	5	5	5	5	5	5	6	6	5	5	6	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_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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$50K	\$50K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	473	56	54	31	187	120	25	103	73	138	122	112	361	47	95	9
	24%	21%	24%	24%	24%	25%	19%	16%	20%	29%	36%	24%	24%	30%	29%	21%
										GH	GH					*
10 - Much better (10)	219	28	14	15	92	59	12	48	27	67	57	37	183	29	46	5
	11%	10%	6%	11%	12%	12%	9%	8%	7%	14%	17%	8%	12%	18%	14%	11%
					B	B				GH	GH					*
												K				*
9	103	15	24	8	35	18	4	23	14	29	31	34	69	8	22	1
	5%	6%	10%	6%	5%	4%	3%	4%	4%	6%	9%	7%	5%	5%	7%	3%
				DEF							GH					*
8	151	13	17	9	60	43	9	31	32	43	34	42	109	10	27	3
	8%	5%	8%	7%	8%	7%	7%	5%	9%	9%	10%	9%	7%	7%	8%	7%
									G	G	G					*
7	168	32	15	7	55	43	16	45	20	43	39	50	118	19	31	2
	8%	12%	7%	6%	7%	9%	12%	7%	6%	9%	12%	11%	8%	12%	9%	5%
											GH					*
6	216	24	18	17	75	62	20	74	37	46	35	67	149	13	29	8
	11%	9%	8%	13%	10%	13%	15%	11%	10%	10%	10%	14%	10%	8%	9%	19%
												L				*
5	390	63	55	31	123	93	26	126	72	91	58	74	216	18	45	7
	19%	23%	24%	24%	16%	20%	19%	20%	20%	19%	17%	16%	21%	11%	14%	16%
		D	D	D									K			*
4	206	31	19	11	99	34	13	75	44	41	30	47	159	25	47	4
	10%	12%	8%	8%	13%	7%	9%	12%	12%	9%	9%	10%	10%	16%	14%	10%
					E											*
Bottom 3 Box (Net)	548	65	64	33	230	119	36	223	115	112	58	121	427	37	82	13
	27%	24%	28%	25%	30%	25%	27%	35%	32%	24%	17%	26%	28%	23%	25%	29%
								IJ	IJ	J						*
3	162	18	17	6	73	39	9	59	39	30	20	33	129	18	27	2
	8%	7%	8%	4%	10%	8%	7%	9%	11%	6%	6%	7%	8%	11%	8%	6%
									J							*
2	88	8	9	7	39	22	3	29	19	23	8	22	66	6	17	4
	4%	3%	4%	5%	5%	5%	2%	5%	5%	5%	2%	5%	4%	4%	5%	9%
																*
1 - Much worse (1)	298	39	38	21	117	59	24	134	57	59	30	66	232	12	38	6
	15%	14%	17%	16%	15%	13%	18%	21%	16%	12%	9%	14%	15%	8%	12%	15%
								IJ	J							*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.3	5.3	5.1	5.3	5.2	5.5	5.1	4.6	4.9	5.6	6.2	5.4	5.2	5.8	5.6	5.1
										GH	GHI					*
Std. Dev.	2.8	2.71	2.77	2.82	2.86	2.77	2.71	2.72	2.68	2.86	2.76	2.72	2.82	2.84	2.87	2.79
Std. Err.	0.06	0.16	0.19	0.25	0.1	0.13	0.23	0.11	0.14	0.13	0.15	0.13	0.07	0.22	0.16	0.42
Median	5	5	5	5	5	5	5	5	5	5	6	5	5	5.1	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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	609	70	75	41	242	143	38	164	102	144	135	147	462	59	119	8
	30%	26%	34%	32%	31%	30%	28%	25%	28%	30%	40%	31%	30%	37%	36%	18%
											GHI					*
10 - Much better (10)	297	46	23	23	119	70	16	70	50	78	71	58	239	35	62	6
	15%	17%	10%	18%	16%	15%	11%	11%	14%	17%	21%	12%	16%	22%	19%	13%
										G	GH					*
9	120	10	26	7	44	25	8	36	14	23	30	39	81	7	19	1
	6%	4%	11%	5%	6%	5%	6%	6%	4%	5%	9%	8%	5%	5%	6%	3%
			ADE								H					*
8	192	14	27	11	78	48	14	57	38	43	34	51	141	17	37	1
	10%	5%	12%	9%	10%	10%	10%	9%	11%	9%	10%	11%	9%	11%	11%	2%
			A													*
7	246	39	22	11	92	61	21	68	41	71	43	62	184	29	48	8
	12%	14%	10%	8%	12%	13%	15%	11%	11%	15%	13%	13%	12%	18%	14%	18%
																*
6	245	30	21	14	91	75	14	86	34	59	45	71	174	12	32	6
	12%	11%	9%	11%	12%	16%	10%	13%	9%	13%	13%	15%	11%	8%	10%	13%
																*
5	492	79	64	34	180	106	29	166	104	102	71	94	398	35	72	17
	25%	29%	29%	26%	23%	22%	22%	26%	29%	22%	21%	20%	26%	22%	22%	38%
									IJ				K			N*
4	136	18	10	7	63	26	11	42	26	36	21	32	104	13	25	2
	7%	7%	5%	6%	8%	8%	8%	7%	7%	8%	6%	7%	7%	8%	7%	4%
																*
Bottom 3 Box (Net)	274	36	32	23	100	59	24	118	53	60	25	64	210	10	36	3
	14%	13%	14%	17%	13%	13%	18%	18%	15%	13%	7%	14%	14%	7%	11%	7%
								IJ	J	J					M	*
3	98	12	7	7	37	23	13	38	22	22	11	21	77	7	14	-
	5%	4%	3%	5%	5%	5%	9%	6%	6%	5%	3%	4%	5%	5%	4%	-
							BD									*
2	39	8	3	3	14	9	3	14	8	12	3	9	31	1	3	2
	2%	3%	2%	2%	2%	2%	2%	2%	2%	3%	1%	2%	2%	1%	1%	5%
																*
1 - Much worse (1)	136	17	21	13	50	27	8	66	23	27	12	34	102	2	18	1
	7%	6%	9%	10%	6%	6%	6%	10%	6%	6%	3%	7%	7%	1%	6%	2%
																*
								IJ							M	*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.1	6.1	6.1	6	6.2	6.2	6	5.7	6	6.3	6.8	6.2	6.1	6.8	6.5	6.1
										G	GHI					*
Std. Dev.	2.52	2.52	2.57	2.76	2.53	2.44	2.49	2.57	2.49	2.51	2.41	2.49	2.54	2.31	2.52	2.18
Std. Err.	0.06	0.15	0.17	0.24	0.09	0.11	0.21	0.1	0.13	0.12	0.13	0.11	0.06	0.18	0.14	0.33
Median	6	6	6	6	6	6	6	5	5	6	7	6	6	7	7	5.4

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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	741	91	85	48	284	177	55	185	133	185	164	181	559	73	126	15
	37%	34%	38%	37%	37%	38%	41%	29%	37%	39%	48%	39%	37%	46%	38%	34%
								G	G	GHI			N			*
10 - Much better (10)	385	54	32	28	157	89	25	111	61	98	83	73	312	39	70	8
	19%	20%	14%	22%	20%	19%	19%	17%	17%	21%	24%	15%	20%	24%	21%	18%
											GH		K			*
9	128	11	17	8	50	31	10	29	26	34	28	36	92	19	28	4
	6%	4%	7%	6%	7%	7%	8%	4%	7%	7%	8%	8%	6%	12%	9%	8%
																*
8	229	27	37	12	76	57	20	46	45	53	53	73	156	15	28	4
	11%	10%	16%	9%	10%	12%	14%	7%	13%	11%	15%	15%	10%	9%	8%	8%
			D						G	G	G	L				*
7	266	39	20	21	109	61	16	85	43	73	44	85	181	24	52	4
	13%	14%	9%	16%	14%	13%	12%	13%	12%	15%	13%	18%	12%	15%	16%	8%
												L				*
6	208	29	17	11	68	71	13	72	31	53	29	53	154	13	28	6
	10%	10%	8%	8%	9%	15%	9%	11%	9%	11%	9%	11%	10%	8%	9%	13%
						BCD										*
5	428	67	59	25	166	90	21	149	78	90	71	76	352	27	65	14
	21%	24%	26%	19%	22%	19%	15%	23%	22%	19%	21%	16%	23%	17%	20%	31%
			F										K			*
4	117	13	12	6	51	21	13	53	24	22	11	18	99	11	19	3
	6%	5%	5%	5%	7%	5%	10%	8%	7%	5%	3%	4%	7%	7%	6%	6%
							E	J								*
Bottom 3 Box (Net)	242	34	29	19	91	50	18	102	51	49	22	58	184	11	39	3
	12%	12%	13%	15%	12%	11%	13%	16%	14%	10%	6%	12%	12%	7%	12%	7%
								IJ	J						M	*
3	62	11	4	4	23	14	7	19	20	10	8	15	48	6	16	-
	3%	4%	2%	3%	3%	3%	5%	3%	5%	2%	2%	3%	3%	3%	5%	-
									I							*
2	48	5	5	3	23	10	3	22	10	8	6	12	36	2	10	2
	2%	2%	2%	3%	3%	2%	2%	3%	3%	2%	2%	3%	2%	1%	3%	5%
																*
1 - Much worse (1)	131	17	21	12	46	27	8	61	22	31	8	30	101	4	13	1
	7%	6%	9%	9%	6%	6%	6%	9%	6%	7%	2%	6%	7%	2%	4%	2%
								J	J	J						*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6.5	6.4	6.2	6.5	6.5	6.6	6.5	6	6.3	6.7	7.1	6.6	6.4	7.1	6.6	6.5
										G	GHI			N		*
Std. Dev.	2.6	2.57	2.64	2.79	2.62	2.51	2.66	2.7	2.61	2.57	2.35	2.5	2.63	2.42	2.57	2.43
Std. Err.	0.06	0.16	0.18	0.24	0.09	0.12	0.23	0.11	0.14	0.12	0.13	0.12	0.07	0.19	0.14	0.36
Median	7	6	6	7	7	7	7	6	6	7	7	7	6	7	7	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. 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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Your expected debt situation 5 years from now	741	91	85	48	284	177	55	185	133	185	164	181	559	73	126	15
	37%	34%	38%	37%	37%	38%	41%	29%	37%	39%	48%	39%	37%	46%	38%	34%
Your expected debt situation one year from now	609	70	75	41	242	143	38	164	102	144	135	147	462	59	119	8
	30%	26%	34%	32%	31%	30%	28%	25%	28%	30%	40%	31%	30%	37%	36%	18%
Your current debt situation compared to 5 years ago	603	82	67	44	231	144	35	156	100	147	140	143	460	56	109	8
	30%	30%	30%	34%	30%	31%	26%	24%	28%	31%	41%	30%	30%	35%	33%	18%
Your current debt situation compared to a year ago	533	71	61	35	200	135	32	127	91	133	130	134	400	55	95	7
	27%	26%	27%	27%	26%	29%	24%	20%	25%	28%	38%	28%	26%	34%	29%	15%
Your current ability to absorb an interest rate increase of 1 percentage point	498	71	57	32	187	123	28	109	82	135	124	102	396	51	97	9
	25%	26%	25%	24%	24%	26%	21%	17%	23%	29%	36%	22%	26%	32%	29%	19%
Your current ability to absorb an additional \$130 in interest payments on debt	473	56	54	31	187	120	25	103	73	138	122	112	361	47	95	9
	24%	21%	24%	24%	24%	25%	19%	16%	20%	29%	36%	24%	24%	30%	29%	21%

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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Your current ability to absorb an additional \$130 in interest payments on debt	548	65	64	33	230	119	36	223	115	112	58	121	427	37	82	13
	27%	24%	28%	25%	30%	25%	27%	35%	32%	24%	17%	26%	28%	23%	25%	29%
Your current ability to absorb an interest rate increase of 1 percentage point	398	45	52	28	157	88	28	159	76	86	54	103	295	23	61	11
	20%	17%	23%	21%	20%	19%	21%	25%	21%	18%	16%	22%	19%	14%	19%	24%
Your current debt situation compared to 5 years ago	391	57	37	32	154	79	32	145	66	103	45	105	286	26	54	12
	20%	21%	17%	25%	20%	17%	24%	22%	18%	22%	13%	22%	19%	16%	16%	27%
Your current debt situation compared to a year ago	313	42	38	26	118	58	31	130	54	75	37	94	218	12	44	7
	16%	16%	17%	20%	15%	12%	22%	20%	15%	16%	11%	20%	14%	7%	13%	15%
Your expected debt situation one year from now	274	36	32	23	100	59	24	118	53	60	25	64	210	10	36	3
	14%	13%	14%	17%	13%	13%	18%	18%	15%	13%	7%	14%	14%	7%	11%	7%
Your expected debt situation 5 years from now	242	34	29	19	91	50	18	102	51	49	22	58	184	11	39	3
	12%	12%	13%	15%	12%	11%	13%	16%	14%	10%	6%	12%	12%	7%	12%	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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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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	441	70	55	26	151	121	18	84	73	131	118	111	330	37	73	9
	22%	26%	24%	20%	20%	26%	14%	13%	20%	28%	34%	24%	22%	23%	22%	21%
		F	F			DF			G	GH	GH					*
10 - Extremely confident (10)	223	32	21	16	73	69	13	40	44	66	55	26	196	19	36	5
	11%	12%	9%	12%	9%	15%	9%	6%	12%	14%	16%	6%	13%	12%	11%	12%
						D			G	G	G		K			*
9	84	13	17	3	33	16	2	18	10	23	25	31	53	6	15	*
	4%	5%	8%	3%	4%	3%	2%	3%	3%	5%	7%	7%	3%	4%	4%	1%
			F								GH	L				*
8	134	25	17	7	45	36	3	26	19	41	37	53	81	12	22	4
	7%	9%	7%	6%	6%	8%	3%	4%	5%	9%	11%	11%	5%	7%	7%	9%
		F				F				G	GH	L				*
7	191	17	19	14	77	50	14	49	25	53	42	61	130	15	37	3
	10%	6%	8%	11%	10%	11%	10%	8%	7%	11%	12%	13%	8%	9%	11%	6%
											GH	L				*
6	189	30	10	13	67	55	15	46	32	43	43	44	145	16	32	7
	9%	11%	4%	10%	9%	12%	11%	7%	9%	9%	13%	9%	9%	10%	10%	16%
		B				B	B			G						*
5	367	59	40	23	126	95	24	122	75	75	57	80	287	31	68	5
	18%	22%	18%	18%	16%	20%	18%	19%	21%	16%	17%	17%	19%	20%	20%	11%
																*
4	131	13	10	11	58	29	11	41	23	37	18	38	93	7	16	5
	7%	5%	4%	8%	8%	6%	8%	6%	6%	8%	5%	8%	6%	4%	5%	10%
																*
Bottom 3 Box (Net)	682	83	92	43	290	121	54	303	133	133	64	136	546	53	106	16
	34%	30%	41%	33%	38%	26%	39%	47%	37%	28%	19%	29%	36%	34%	32%	36%
			E		E		E	HIJ	IJ	J			K			*
3	131	16	11	8	61	28	7	51	23	31	18	29	102	17	33	4
	7%	6%	5%	6%	8%	6%	5%	8%	6%	7%	5%	6%	7%	11%	10%	9%
																*
2	99	10	17	5	44	16	7	36	30	17	9	25	74	6	12	1
	5%	4%	8%	4%	6%	3%	5%	6%	8%	4%	3%	5%	5%	4%	4%	2%
			E					IJ								*
1 - Not at all confident (1)	452	56	63	30	185	77	40	216	80	85	37	82	370	30	60	11
	23%	21%	28%	23%	24%	16%	29%	34%	22%	18%	11%	17%	24%	19%	18%	24%
			E		E		E	HIJ	J	J			K			*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5	5.2	4.7	4.9	4.7	5.5	4.4	4	4.8	5.4	6.1	5.2	4.9	5.1	5.1	4.8
		F				BDF			G	GH	GHI					*
Std. Dev.	2.99	2.97	3.16	2.98	2.96	2.91	2.92	2.84	2.99	3	2.79	2.77	3.05	2.94	2.87	3
Std. Err.	0.07	0.18	0.21	0.26	0.11	0.13	0.25	0.11	0.16	0.14	0.15	0.13	0.08	0.23	0.16	0.45
Median	5	5	5	5	5	5	5	4	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_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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	510	74	62	38	186	114	36	130	89	141	114	101	409	50	85	11
	25%	27%	28%	29%	24%	24%	27%	20%	25%	30%	33%	22%	27%	32%	26%	25%
										G	GH					*
10 - Extremely confident (10)	266	46	29	16	95	64	16	72	46	71	60	31	235	27	42	4
	13%	17%	13%	12%	12%	14%	12%	11%	13%	15%	18%	7%	15%	17%	13%	10%
										G	K					*
9	73	11	9	3	32	9	8	12	8	23	21	21	52	8	14	2
	4%	4%	4%	3%	4%	2%	6%	2%	2%	5%	6%	4%	3%	5%	4%	5%
							E			G	GH					*
8	171	17	23	19	59	42	12	46	35	47	33	49	122	15	28	5
	9%	6%	10%	14%	8%	9%	9%	7%	10%	10%	10%	10%	8%	10%	9%	11%
				AD												*
7	199	35	25	10	72	47	10	54	18	58	38	47	153	23	44	1
	10%	13%	11%	8%	9%	10%	7%	8%	5%	12%	11%	10%	10%	14%	13%	3%
										H	H					*
6	203	24	14	11	78	62	15	65	35	36	44	52	151	8	30	7
	10%	9%	6%	8%	10%	13%	11%	10%	10%	8%	13%	11%	10%	5%	9%	16%
						B									M	M*
5	334	43	42	23	119	92	16	111	69	74	50	79	255	19	43	7
	17%	16%	19%	18%	15%	19%	12%	17%	19%	16%	15%	17%	17%	12%	13%	17%
																*
4	135	14	7	7	65	32	10	50	21	28	23	44	91	15	33	3
	7%	5%	3%	6%	8%	7%	7%	8%	6%	6%	7%	9%	6%	9%	10%	7%
					B											*
Bottom 3 Box (Net)	620	82	75	41	249	123	49	237	127	135	72	148	471	44	95	14
	31%	30%	34%	32%	32%	26%	36%	37%	35%	29%	21%	32%	31%	28%	29%	31%
							E	IJ	J	J						*
3	166	36	11	9	68	32	9	55	29	42	26	49	117	14	28	3
	8%	13%	5%	7%	9%	7%	7%	9%	8%	9%	8%	10%	8%	9%	9%	6%
																*
		BE														
2	95	12	16	4	35	17	11	33	20	20	13	20	75	6	10	1
	5%	4%	7%	3%	5%	4%	8%	5%	6%	4%	4%	4%	5%	4%	3%	3%
																*
							CE									
1 - Not at all confident (1)	359	34	48	29	146	74	29	148	79	73	33	80	279	24	57	10
	18%	12%	22%	22%	19%	16%	21%	23%	22%	15%	10%	17%	18%	15%	17%	23%
			A	A			A	IJ	IJ	J						*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	5.3	5.6	5.2	5.2	5.1	5.4	5.1	4.8	5	5.6	6	5	5.4	5.7	5.4	5.1
Mean										GH	GHI					*
Std. Dev.	2.97	2.95	3.11	3.05	2.97	2.84	3.1	2.95	3.02	2.99	2.83	2.72	3.03	3.05	2.93	2.97
Std. Err.	0.07	0.18	0.21	0.27	0.11	0.13	0.27	0.12	0.16	0.14	0.15	0.13	0.08	0.24	0.16	0.45
Median	5	5	5	5	5	5	5	5	5	5	6	5	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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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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	507	66	68	31	183	122	37	103	93	136	139	107	400	43	85	9
	25%	24%	30%	24%	24%	26%	27%	16%	26%	29%	41%	23%	26%	27%	26%	21%
									G	G	GHI					*
10 - Extremely confident (10)	248	34	29	15	79	70	22	51	50	71	61	36	212	26	39	4
	12%	12%	13%	12%	10%	15%	16%	8%	14%	15%	18%	8%	14%	17%	12%	9%
									G	G	G		K	N		*
9	82	12	14	4	33	13	6	12	7	26	33	22	61	10	20	1
	4%	4%	6%	3%	4%	3%	4%	2%	2%	5%	10%	5%	4%	6%	6%	2%
										GH	GHI					*
8	177	20	25	12	72	39	9	40	36	39	44	49	128	6	26	4
	9%	7%	11%	9%	9%	8%	7%	6%	10%	8%	13%	10%	8%	4%	8%	10%
										G					M	*
7	243	48	22	20	84	58	11	58	49	66	39	61	183	12	35	6
	12%	18%	10%	16%	11%	12%	8%	9%	14%	14%	11%	13%	12%	8%	11%	14%
		DF		F						G						*
6	231	29	19	12	86	72	13	71	37	49	41	66	165	21	44	5
	12%	11%	8%	10%	11%	15%	9%	11%	10%	10%	12%	14%	11%	13%	13%	10%
					B											*
5	326	42	37	17	134	76	19	117	57	76	43	69	257	29	61	5
	16%	15%	17%	13%	17%	16%	14%	18%	16%	16%	13%	15%	17%	18%	19%	11%
																*
4	173	25	11	15	70	36	16	58	36	38	29	47	126	11	25	7
	9%	9%	5%	12%	9%	8%	12%	9%	10%	8%	8%	10%	8%	7%	8%	16%
				B		B										*
Bottom 3 Box (Net)	521	63	66	34	212	105	40	238	88	107	51	121	399	43	80	13
	26%	23%	30%	26%	28%	22%	30%	37%	24%	23%	15%	26%	26%	27%	24%	29%
								HU	J	J						*
3	152	26	11	10	63	34	8	62	26	35	19	39	113	14	28	1
	8%	10%	5%	8%	8%	7%	6%	10%	7%	7%	6%	8%	7%	9%	9%	2%
																*
2	77	3	8	4	31	23	7	28	19	18	7	16	61	8	13	1
	4%	1%	4%	3%	4%	5%	5%	4%	5%	4%	2%	3%	4%	5%	4%	2%
					A	A										*
1 - Not at all confident (1)	292	33	47	19	118	48	26	148	43	53	24	66	226	20	38	11
	15%	12%	21%	15%	15%	10%	19%	23%	12%	11%	7%	14%	15%	13%	12%	25%
			AE		E		E	HU								N*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	5.5	5.7	5.4	5.4	5.3	5.7	5.3	4.6	5.6	5.8	6.5	5.3	5.5	5.6	5.6	4.9
Mean						D			G	G	GHI					*
Std. Dev.	2.83	2.72	3.09	2.82	2.79	2.73	3.09	2.77	2.8	2.82	2.69	2.67	2.88	2.93	2.74	2.92
Std. Err.	0.06	0.17	0.21	0.25	0.1	0.13	0.26	0.11	0.15	0.13	0.15	0.12	0.07	0.23	0.15	0.44
Median	5	6	5	5	5	6	5	5	5	6	7	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_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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	472	65	63	32	168	113	31	100	82	130	120	90	381	42	76	12
	24%	24%	28%	24%	22%	24%	23%	16%	23%	28%	35%	19%	25%	26%	23%	26%
									G	G	GHI		K			*
10 - Extremely confident (10)	224	39	22	18	79	53	14	58	45	56	52	23	201	24	35	3
	11%	14%	10%	14%	10%	11%	10%	9%	12%	12%	15%	5%	13%	15%	11%	7%
													K			*
9	84	13	17	3	26	20	5	12	14	13	33	27	57	5	13	5
	4%	5%	8%	3%	3%	4%	3%	2%	4%	3%	10%	6%	4%	3%	4%	12%
				D							GHI					N*
8	164	14	24	10	63	40	13	30	24	62	35	41	123	13	28	3
	8%	5%	11%	8%	8%	9%	9%	5%	7%	13%	10%	9%	8%	8%	9%	7%
										GH	G					*
7	220	31	13	17	86	64	10	61	36	59	35	62	158	26	43	3
	11%	11%	6%	13%	11%	14%	7%	9%	10%	12%	10%	13%	10%	17%	13%	6%
				B		B										*
6	199	17	24	13	74	60	9	64	35	45	37	60	139	14	31	3
	10%	6%	11%	10%	10%	13%	7%	10%	10%	10%	11%	13%	9%	9%	9%	6%
						A										*
5	338	61	35	15	113	93	21	104	62	90	51	65	273	22	49	9
	17%	22%	16%	11%	15%	20%	15%	16%	17%	19%	15%	14%	18%	14%	15%	20%
				CD		C										*
4	164	18	23	10	70	31	12	66	39	27	27	37	127	14	31	10
	8%	7%	10%	8%	9%	7%	9%	10%	11%	6%	8%	8%	8%	9%	9%	10%
								I	I							MN*
Bottom 3 Box (Net)	608	80	65	44	257	109	54	251	106	120	72	157	451	40	101	9
	30%	29%	29%	33%	34%	23%	40%	39%	29%	25%	21%	33%	29%	25%	30%	19%
				E	E		E	HJI	J							*
3	166	26	10	13	73	34	10	71	21	38	13	43	122	9	26	1
	8%	10%	5%	10%	9%	7%	7%	11%	6%	8%	4%	9%	8%	6%	8%	3%
								HJ		J						*
2	89	11	10	7	35	15	12	27	25	16	10	29	60	5	10	*
	4%	4%	4%	5%	5%	3%	9%	4%	7%	3%	3%	6%	4%	3%	3%	1%
							E		II							*
1 - Not at all confident (1)	353	42	44	24	150	60	33	153	59	66	49	84	269	25	64	7
	18%	15%	20%	19%	19%	13%	24%	24%	16%	14%	14%	18%	18%	16%	19%	16%
					E		E	HJI								*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.2	5.3	5.2	5.2	5	5.6	4.7	4.6	5.2	5.6	6	5	5.3	5.6	5.2	5.3
						DF			G	G	GH			N		*
Std. Dev.	2.89	2.91	2.98	3.02	2.9	2.7	3.03	2.82	2.9	2.79	2.95	2.73	2.93	2.93	2.91	2.76
Std. Err.	0.06	0.18	0.2	0.26	0.1	0.12	0.26	0.11	0.15	0.13	0.16	0.13	0.08	0.23	0.16	0.41
Median	5	5	5	5	5	6	5	5	5	5	6	5	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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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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	521	75	58	37	191	127	33	135	105	139	102	97	424	47	85	8
	26%	27%	26%	29%	25%	27%	24%	21%	29%	29%	30%	21%	28%	30%	26%	19%
									G	G	G		K			*
10 - Extremely confident (10)	306	50	31	20	108	78	19	88	73	74	50	35	270	26	45	5
	15%	18%	14%	16%	14%	17%	14%	14%	20%	16%	15%	8%	18%	16%	13%	11%
									G				K			*
9	89	12	12	3	39	20	3	19	16	15	27	23	66	11	23	2
	4%	5%	5%	2%	5%	4%	2%	3%	4%	3%	8%	5%	4%	7%	7%	5%
											GI					*
8	127	12	15	15	44	30	11	27	16	50	26	39	88	11	18	1
	6%	5%	7%	11%	6%	6%	8%	4%	4%	11%	8%	8%	6%	7%	5%	3%
				AD						GH	G					*
7	228	39	16	11	87	63	12	71	38	51	49	63	165	23	47	8
	11%	14%	7%	8%	11%	13%	9%	11%	11%	11%	14%	13%	11%	14%	14%	17%
																*
6	176	21	12	6	81	46	10	58	20	34	38	48	128	21	37	6
	9%	8%	5%	5%	10%	10%	8%	9%	6%	7%	11%	10%	8%	13%	11%	13%
				C							H					*
5	379	49	47	22	139	97	25	124	82	92	47	78	301	27	58	9
	19%	18%	21%	17%	18%	21%	18%	19%	23%	19%	14%	17%	20%	17%	18%	20%
									J							*
4	141	12	16	10	60	30	13	45	22	34	28	32	108	14	28	*
	7%	4%	7%	8%	8%	6%	9%	7%	6%	7%	8%	7%	7%	9%	8%	1%
																*
Bottom 3 Box (Net)	556	77	75	43	211	108	43	213	93	122	76	152	403	28	75	13
	28%	28%	33%	33%	27%	23%	32%	33%	26%	26%	22%	32%	26%	17%	23%	29%
			E	E				IJ				L				*
3	145	29	8	12	57	31	9	50	18	33	28	41	104	8	21	1
	7%	11%	3%	9%	7%	7%	7%	8%	5%	7%	8%	9%	7%	5%	6%	3%
		B		B												*
2	87	11	14	5	37	14	7	35	18	21	11	27	60	7	13	-
	4%	4%	6%	4%	5%	3%	5%	5%	5%	4%	3%	6%	4%	5%	4%	-
																*
1 - Not at all confident (1)	324	38	53	25	117	63	27	128	57	67	38	84	239	13	41	12
	16%	14%	24%	19%	15%	13%	20%	20%	16%	14%	11%	18%	16%	8%	12%	27%
			ADE					IJ								MN*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	5.5	5.7	5	5.2	5.4	5.7	5.1	5.1	5.7	5.6	5.9	5.1	5.6	6.1	5.7	5.2
Mean						BF			G	G	G		K			*
Std. Dev.	2.96	2.99	3.13	3.09	2.91	2.87	3.01	2.98	3.09	2.93	2.82	2.8	3	2.71	2.81	3.03
Std. Err.	0.07	0.18	0.21	0.27	0.11	0.13	0.26	0.12	0.16	0.13	0.15	0.13	0.08	0.21	0.15	0.45
Median	5	5	5	5	5	6	5	5	5	5	6	5	5	6	6	5.3

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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	483	72	73	30	153	127	30	122	82	121	120	81	403	40	70	12
	24%	26%	33%	23%	20%	27%	22%	19%	23%	26%	35%	17%	26%	25%	21%	27%
			DF			D				G	GHI		K			*
10 - Extremely confident (10)	289	51	36	19	89	78	17	77	51	79	63	28	261	24	40	8
	14%	19%	16%	14%	12%	17%	12%	12%	14%	17%	19%	6%	17%	15%	12%	17%
						D				G			K			*
9	77	9	12	3	24	21	7	23	9	12	23	21	55	6	12	1
	4%	3%	5%	3%	3%	5%	5%	3%	2%	2%	7%	5%	4%	4%	4%	2%
											HI					*
8	117	11	26	8	40	27	6	22	22	30	34	31	86	10	18	3
	6%	4%	11%	6%	5%	6%	4%	3%	6%	6%	10%	7%	6%	7%	6%	8%
			ADEF								G					*
7	198	32	14	12	81	46	13	52	27	64	26	49	148	25	43	3
	10%	12%	6%	9%	11%	10%	9%	8%	7%	14%	8%	10%	10%	15%	13%	6%
											GHI					*
6	181	27	15	12	61	59	7	62	29	40	31	52	129	12	28	4
	9%	10%	6%	10%	8%	13%	5%	10%	8%	8%	9%	11%	8%	8%	8%	10%
						DF										*
5	366	51	41	24	128	103	20	135	65	80	51	83	283	17	56	8
	18%	19%	18%	18%	17%	22%	15%	21%	18%	17%	15%	18%	18%	11%	17%	19%
								J							M	*
4	174	19	10	14	87	31	12	70	27	40	26	49	124	18	29	5
	9%	7%	5%	11%	11%	7%	9%	11%	8%	8%	8%	10%	8%	11%	9%	11%
				B	BE											*
Bottom 3 Box (Net)	599	72	72	37	259	104	54	205	130	128	88	156	443	47	105	12
	30%	27%	32%	29%	34%	22%	40%	32%	36%	27%	26%	33%	29%	30%	32%	28%
			E		E		AE		II							*
3	160	23	13	10	71	31	12	50	36	31	29	40	120	20	31	5
	8%	8%	6%	8%	9%	7%	9%	8%	10%	7%	9%	8%	8%	13%	10%	10%
																*
2	80	10	11	6	35	13	5	19	21	23	11	27	54	9	21	-
	4%	4%	5%	5%	5%	3%	4%	3%	6%	5%	3%	6%	4%	6%	6%	-
																*
1 - Not at all confident (1)	359	40	47	22	153	60	37	136	73	74	48	90	269	18	52	8
	18%	15%	21%	17%	20%	13%	28%	21%	20%	16%	14%	19%	18%	11%	16%	18%
			E		E		ACE	J								*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	5.3	5.6	5.4	5.2	4.9	5.7	4.7	4.9	4.9	5.5	5.8	4.8	5.4	5.5	5.2	5.4
Mean		DF				DF				GH	GH		K			*
Std. Dev.	2.97	2.99	3.19	2.92	2.91	2.84	3.14	2.89	3.02	2.97	3.04	2.71	3.03	2.89	2.87	3
Std. Err.	0.07	0.18	0.21	0.26	0.1	0.13	0.27	0.11	0.16	0.14	0.16	0.12	0.08	0.23	0.16	0.45
Median	5	5	5	5	5	5	5	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. 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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
A change in your relationship status (i.e. divorce, separation)	521	75	58	37	191	127	33	135	105	139	102	97	424	47	85	8
	26%	27%	26%	29%	25%	27%	24%	21%	29%	29%	30%	21%	28%	30%	26%	19%
									G	G	G		K			*
Having an illness and being unable to work for three months	510	74	62	38	186	114	36	130	89	141	114	101	409	50	85	11
	25%	27%	28%	29%	24%	24%	27%	20%	25%	30%	33%	22%	27%	32%	26%	25%
										G	GH					*
Unexpected auto repairs or purchase	507	66	68	31	183	122	37	103	93	136	139	107	400	43	85	9
	25%	24%	30%	24%	24%	26%	27%	16%	26%	29%	41%	23%	26%	27%	26%	21%
									G	G	GHI					*
Loss of employment / change in wage or seasonal work	483	72	73	30	153	127	30	122	82	121	120	81	403	40	70	12
	24%	26%	33%	23%	20%	27%	22%	19%	23%	26%	35%	17%	26%	25%	21%	27%
			DF			D				G	GHI		K			*
The death of an immediate family member	472	65	63	32	168	113	31	100	82	130	120	90	381	42	76	12
	24%	24%	28%	24%	22%	24%	23%	16%	23%	28%	35%	19%	25%	26%	23%	26%
									G	G	GHI		K			*
Paying for your own or someone else's education	441	70	55	26	151	121	18	84	73	131	118	111	330	37	73	9
	22%	26%	24%	20%	20%	26%	14%	13%	20%	28%	34%	24%	22%	23%	22%	21%
		F	F			DF			G	GH	GH					*

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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Paying for your own or someone else's education	682	83	92	43	290	121	54	303	133	133	64	136	546	53	106	16
	34%	30%	41%	33%	38%	26%	39%	47%	37%	28%	19%	29%	36%	34%	32%	36%
			E		E		E	HIJ	IJ	J			K			*
Having an illness and being unable to work for three months	620	82	75	41	249	123	49	237	127	135	72	148	471	44	95	14
	31%	30%	34%	32%	32%	26%	36%	37%	35%	29%	21%	32%	31%	28%	29%	31%
							E	IJ	J	J						*
The death of an immediate family member	608	80	65	44	257	109	54	251	106	120	72	157	451	40	101	9
	30%	29%	29%	33%	34%	23%	40%	39%	29%	25%	21%	33%	29%	25%	30%	19%
				E	E		E	HIJ	J							*
Loss of employment / change in wage or seasonal work	599	72	72	37	259	104	54	205	130	128	88	156	443	47	105	12
	30%	27%	32%	29%	34%	22%	40%	32%	36%	27%	26%	33%	29%	30%	32%	28%
			E		E		AE		IJ							*
A change in your relationship status (i.e. divorce, separation)	556	77	75	43	211	108	43	213	93	122	76	152	403	28	75	13
	28%	28%	33%	33%	27%	23%	32%	33%	26%	26%	22%	32%	26%	17%	23%	29%
			E	E				IJ				L				*
Unexpected auto repairs or purchase	521	63	66	34	212	105	40	238	88	107	51	121	399	43	80	13
	26%	23%	30%	26%	28%	22%	30%	37%	24%	23%	15%	26%	26%	27%	24%	29%
								HIJ	J	J						*

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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	417	63	57	29	161	75	32	147	71	86	81	131	286	24	60	11
	21%	23%	25%	22%	21%	16%	24%	23%	20%	18%	24%	28%	19%	15%	18%	24%
		E	E				E					L				*
10 - Strongly agree (10)	218	33	35	16	79	37	18	81	35	43	43	66	153	9	29	5
	11%	12%	16%	12%	10%	8%	14%	13%	10%	9%	12%	14%	10%	6%	9%	11%
			E									L				*
9	66	9	12	4	28	11	3	22	11	15	15	21	45	5	15	*
	3%	3%	5%	3%	4%	2%	3%	3%	3%	3%	4%	5%	3%	3%	4%	1%
																*
8	132	22	10	9	54	27	11	44	24	28	23	44	88	10	16	6
	7%	8%	4%	7%	7%	6%	8%	7%	7%	6%	7%	9%	6%	6%	5%	13%
												L				*
7	198	26	33	9	83	36	11	62	43	45	34	62	137	20	43	6
	10%	10%	15%	7%	11%	8%	8%	10%	12%	9%	10%	13%	9%	13%	13%	14%
			CE									L				*
6	196	22	13	19	74	60	9	59	42	41	39	63	133	13	32	4
	10%	8%	6%	14%	10%	13%	6%	9%	12%	9%	11%	13%	9%	8%	10%	9%
			BF			BF						L				*
5	313	52	32	26	111	70	22	111	46	79	40	86	227	17	38	3
	16%	19%	14%	20%	14%	15%	16%	17%	13%	17%	12%	18%	15%	11%	11%	8%
								J								*
4	145	17	10	9	56	35	18	54	19	39	19	31	114	12	28	5
	7%	6%	4%	7%	7%	8%	13%	8%	5%	8%	5%	7%	7%	8%	8%	10%
							ABDE									*
Bottom 3 Box (Net)	733	92	81	39	283	194	44	212	138	182	129	98	635	73	130	15
	37%	34%	36%	30%	37%	41%	32%	33%	38%	39%	38%	21%	41%	46%	39%	34%
						C						K				*
3	145	16	14	8	59	38	11	45	32	25	27	24	122	10	25	3
	7%	6%	6%	6%	8%	8%	8%	7%	9%	5%	8%	5%	8%	6%	8%	8%
																*
2	133	21	19	8	46	35	4	36	31	35	21	20	113	14	25	5
	7%	8%	9%	6%	6%	8%	3%	6%	9%	7%	6%	4%	7%	9%	7%	11%
			F										K			*
1 - Strongly disagree (1)	454	55	47	24	178	121	30	131	75	122	81	54	400	49	80	7
	23%	20%	21%	18%	23%	26%	22%	20%	21%	26%	24%	11%	26%	31%	24%	15%
													K	N		*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	4.8	5	5.2	5.1	4.9	4.4	5	5	4.8	4.6	5	5.8	4.6	4.2	4.7	5.1
		E	E	E				I				L		M		*
Std. Dev.	2.99	2.99	3.2	2.9	2.99	2.86	3.02	2.98	2.95	2.96	3.11	2.75	3	2.93	2.97	2.95
Std. Err.	0.07	0.18	0.21	0.25	0.11	0.13	0.26	0.12	0.16	0.14	0.17	0.13	0.08	0.23	0.16	0.44
Median	5	5	5	5	5	5	5	5	5	5	5	6	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_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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	535	75	71	39	202	109	39	179	106	116	91	148	387	34	73	14
	27%	28%	32%	30%	26%	23%	28%	28%	30%	25%	27%	31%	25%	21%	22%	31%
												L				*
10 - Strongly agree (10)	308	42	38	23	116	65	25	117	53	62	50	80	227	22	41	8
	15%	15%	17%	18%	15%	14%	18%	18%	15%	13%	15%	17%	15%	14%	13%	19%
																*
9	78	18	7	7	30	9	7	27	21	15	7	16	61	6	15	2
	4%	7%	3%	5%	4%	2%	5%	4%	6%	3%	2%	3%	4%	4%	5%	4%
									J							*
8	150	15	27	9	57	35	7	35	32	39	35	51	98	5	16	3
	7%	6%	12%	7%	7%	7%	5%	5%	9%	8%	10%	11%	6%	3%	5%	8%
												G	L			*
7	177	32	19	15	56	42	14	41	38	49	36	66	111	11	29	4
	9%	12%	9%	12%	7%	9%	11%	6%	10%	10%	10%	14%	7%	7%	9%	8%
																*
6	177	31	14	14	68	38	12	61	22	44	33	51	126	22	38	3
	9%	11%	6%	10%	9%	8%	9%	9%	6%	9%	10%	11%	8%	14%	11%	7%
																*
5	301	37	23	21	120	80	20	102	60	73	34	66	235	17	47	9
	15%	14%	10%	16%	16%	17%	15%	16%	17%	15%	10%	14%	15%	11%	14%	20%
									J	J						*
4	132	21	13	10	55	18	15	58	21	24	18	27	105	11	18	*
	7%	8%	6%	8%	7%	4%	11%	9%	6%	5%	5%	6%	7%	7%	5%	1%
					E		E	I								*
Bottom 3 Box (Net)	679	76	83	32	268	184	36	204	114	166	128	112	567	64	127	15
	34%	28%	37%	25%	35%	39%	26%	32%	32%	35%	38%	24%	37%	40%	38%	33%
					C	C	ACF						K			*
3	149	19	25	8	61	27	9	48	16	38	33	37	112	16	33	5
	7%	7%	11%	6%	8%	6%	7%	7%	4%	8%	10%	8%	7%	10%	10%	10%
												H				*
2	107	11	16	5	45	27	2	28	23	25	18	17	90	13	25	3
	5%	4%	7%	4%	6%	6%	1%	4%	6%	5%	5%	4%	6%	8%	8%	7%
					F											*
1 - Strongly disagree (1)	423	47	41	19	162	130	25	128	75	103	77	58	365	35	68	7
	21%	17%	18%	14%	21%	28%	18%	20%	21%	22%	23%	12%	24%	22%	21%	15%
						ABCDF							K			*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	5.2	5.5	5.3	5.7	5.1	4.8	5.6	5.3	5.3	5.1	5.1	5.9	5	4.8	4.9	5.5
Mean		E		DE			E					L				*
Std. Dev.	3.13	3.04	3.2	2.99	3.12	3.17	3.08	3.15	3.15	3.06	3.16	2.89	3.16	3.1	3.04	3.16
Std. Err.	0.07	0.18	0.21	0.26	0.11	0.15	0.26	0.12	0.17	0.14	0.17	0.13	0.08	0.25	0.17	0.47
Median	5	6	5	6	5	5	5	5	5	5	5	6	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_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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	674	85	93	41	293	112	52	223	118	155	122	163	511	70	122	19
	34%	31%	42%	32%	38%	24%	38%	35%	33%	33%	36%	35%	33%	44%	37%	44%
			E		E		E							N		*
10 - Strongly agree (10)	344	38	52	16	145	69	24	128	62	75	58	72	272	37	65	9
	17%	14%	23%	12%	19%	15%	17%	20%	17%	16%	17%	15%	18%	23%	20%	21%
			ACE													*
9	100	8	11	10	54	9	9	32	15	23	16	27	73	16	24	3
	5%	3%	5%	8%	7%	2%	6%	5%	4%	5%	5%	6%	5%	10%	7%	7%
			AE	AE			E									*
8	230	39	30	15	93	33	19	63	41	57	48	64	166	17	33	7
	11%	14%	14%	12%	12%	7%	14%	10%	12%	12%	14%	14%	11%	11%	10%	16%
		E	E		E		E									*
7	260	53	35	17	88	53	15	73	40	69	53	91	169	16	39	5
	13%	20%	15%	13%	11%	11%	11%	11%	11%	15%	15%	19%	11%	10%	12%	11%
		DEF										L				*
6	241	15	32	16	103	59	16	75	44	59	43	62	178	20	40	1
	12%	5%	14%	12%	13%	13%	12%	12%	12%	13%	13%	13%	12%	13%	12%	2%
			A	A	A	A	A									*
5	335	51	24	20	132	91	17	124	66	69	41	71	264	13	47	10
	17%	19%	11%	16%	17%	19%	12%	19%	18%	15%	12%	15%	17%	8%	14%	23%
						B		J	J						M	M*
4	121	21	4	9	39	41	7	40	19	29	22	17	104	12	31	2
	6%	8%	2%	7%	5%	9%	5%	6%	5%	6%	6%	4%	7%	8%	9%	4%
		B		B		BD							K			*
Bottom 3 Box (Net)	369	48	36	26	114	115	31	111	72	91	61	66	303	27	53	8
	18%	18%	16%	20%	15%	24%	22%	17%	20%	19%	18%	14%	20%	17%	16%	17%
						BD	D						K			*
3	112	14	6	6	39	35	11	33	25	26	16	26	86	9	18	2
	6%	5%	3%	5%	5%	7%	8%	5%	7%	5%	5%	6%	6%	6%	6%	5%
																*
2	72	7	8	4	24	23	6	27	13	18	7	19	53	6	13	2
	4%	3%	4%	3%	3%	5%	4%	4%	4%	4%	2%	4%	3%	4%	4%	4%
																*
1 - Strongly disagree (1)	185	27	21	16	50	56	14	50	34	48	39	21	164	11	21	4
	9%	10%	9%	12%	7%	12%	11%	8%	9%	10%	11%	4%	11%	7%	6%	8%
				D		D							K			*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	6.1	6	6.7	5.9	6.4	5.5	6.1	6.2	6	6.1	6.2	6.5	6	6.6	6.4	6.4
Mean		E	CE		CE		E					L				*
Std. Dev.	2.75	2.67	2.8	2.78	2.66	2.77	2.89	2.76	2.77	2.76	2.78	2.46	2.83	2.87	2.73	2.85
Std. Err.	0.06	0.16	0.19	0.24	0.1	0.13	0.25	0.11	0.15	0.13	0.15	0.11	0.07	0.23	0.15	0.43
Median	6	7	7	6	6	5	6	6	6	6	7	7	6	7	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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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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	353	46	57	32	118	76	25	112	74	72	63	107	246	31	64	6
	18%	17%	25%	24%	15%	16%	18%	17%	21%	15%	18%	23%	16%	20%	19%	14%
			DE	DE								L				*
10 - Strongly agree (10)	171	24	30	15	50	43	10	69	34	31	24	44	127	15	32	2
	9%	9%	13%	11%	6%	9%	7%	11%	10%	7%	7%	9%	8%	10%	10%	3%
			D													*
9	52	2	11	7	23	7	2	6	8	8	18	22	30	2	8	1
	3%	1%	5%	6%	3%	1%	2%	1%	2%	2%	5%	5%	2%	1%	3%	3%
			AE	AE								L				*
8	129	19	16	10	46	26	13	37	32	33	20	41	88	14	23	3
	6%	7%	7%	7%	6%	6%	9%	6%	9%	7%	6%	9%	6%	9%	7%	7%
																*
7	175	17	17	9	85	38	10	53	32	41	38	66	110	24	43	8
	9%	6%	7%	7%	11%	8%	7%	8%	9%	9%	11%	14%	7%	15%	13%	18%
												L				*
6	164	17	11	10	67	50	9	42	32	41	31	46	117	14	29	4
	8%	6%	5%	8%	9%	11%	7%	7%	9%	9%	9%	10%	8%	9%	9%	9%
																*
5	338	54	29	21	129	83	22	117	64	76	51	74	264	25	57	2
	17%	20%	13%	16%	17%	18%	16%	18%	18%	16%	15%	16%	17%	16%	17%	6%
																*
4	150	25	12	11	56	39	8	65	13	35	25	45	104	10	21	6
	7%	9%	5%	9%	7%	8%	6%	10%	4%	7%	7%	10%	7%	6%	6%	14%
								H								*
Bottom 3 Box (Net)	821	114	98	48	314	184	62	257	145	206	133	132	689	55	116	18
	41%	42%	44%	37%	41%	39%	46%	40%	40%	44%	39%	28%	45%	34%	35%	40%
													K			*
3	163	24	20	8	69	34	9	46	27	43	25	34	130	8	26	1
	8%	9%	9%	6%	9%	7%	7%	7%	7%	9%	7%	7%	8%	5%	8%	2%
																*
2	145	17	21	12	47	32	16	39	24	43	20	39	106	14	24	2
	7%	6%	9%	9%	6%	7%	12%	6%	7%	9%	6%	8%	7%	9%	7%	5%
								D								*
1 - Strongly disagree (1)	513	74	58	27	198	118	38	172	95	121	88	59	454	33	66	15
	26%	27%	26%	21%	26%	25%	28%	27%	26%	26%	26%	13%	30%	21%	20%	33%
													K			*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	4.5	4.3	4.7	4.9	4.5	4.5	4.3	4.5	4.7	4.3	4.6	5.3	4.3	4.9	4.9	4.3
Mean												L				*
Std. Dev.	2.91	2.87	3.24	3.06	2.83	2.87	2.94	2.94	3	2.81	2.93	2.76	2.92	2.92	2.88	2.9
Std. Err.	0.07	0.17	0.22	0.27	0.1	0.13	0.25	0.12	0.16	0.13	0.16	0.13	0.07	0.23	0.16	0.43
Median	5	4	5	5	5	5	4	5	5	4	5	5	4	5	5	4

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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	667	94	81	41	259	149	44	173	119	168	143	145	522	68	137	9
	33%	35%	36%	31%	34%	32%	33%	27%	33%	36%	42%	31%	34%	43%	41%	21%
										G	GH	O	O			*
10 - Strongly agree (10)	361	48	44	20	144	84	21	99	57	98	79	56	305	39	74	7
	18%	18%	20%	16%	19%	18%	15%	15%	16%	21%	23%	12%	20%	24%	22%	16%
										GH	K					*
9	99	12	17	12	35	15	9	27	14	19	25	28	71	7	17	2
	5%	4%	7%	9%	5%	3%	6%	4%	4%	4%	7%	6%	5%	5%	5%	4%
				DE												*
8	208	35	20	9	80	49	15	46	48	51	39	62	146	22	46	1
	10%	13%	9%	7%	10%	10%	11%	7%	13%	11%	11%	13%	10%	14%	14%	2%
										G						*
7	167	22	17	14	68	37	8	50	20	37	41	52	115	12	27	4
	8%	8%	8%	11%	9%	8%	6%	8%	5%	8%	12%	11%	7%	8%	8%	8%
										H	L					*
6	176	26	15	12	64	48	12	63	27	37	34	54	122	17	33	*
	9%	9%	7%	9%	8%	10%	8%	10%	7%	8%	10%	11%	8%	10%	10%	1%
																*
5	338	43	32	21	134	83	26	117	60	81	48	82	256	27	55	11
	17%	16%	14%	16%	17%	18%	19%	18%	17%	17%	14%	17%	17%	17%	17%	25%
																*
4	163	26	16	7	63	39	12	54	29	47	19	40	123	15	31	4
	8%	10%	7%	5%	8%	8%	9%	8%	8%	10%	6%	8%	8%	9%	9%	9%
										J						*
Bottom 3 Box (Net)	490	61	63	36	181	115	35	187	106	102	57	98	392	21	47	16
	25%	23%	28%	27%	24%	25%	25%	29%	29%	22%	17%	21%	26%	13%	14%	35%
								IJ	IJ							MN*
3	139	11	10	7	63	40	7	45	36	31	15	34	105	8	19	2
	7%	4%	5%	5%	8%	9%	5%	7%	10%	7%	4%	7%	7%	5%	6%	5%
										J						*
2	66	10	10	4	17	19	6	18	15	18	5	12	54	3	8	1
	3%	4%	4%	3%	2%	4%	5%	3%	4%	4%	1%	2%	4%	2%	2%	3%
																*
1 - Strongly disagree (1)	286	40	42	25	102	56	21	124	54	53	36	52	233	9	20	12
	14%	15%	19%	19%	13%	12%	15%	19%	15%	11%	11%	15%	6%	6%	6%	27%
			E	E												
								IJ								MN*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	5.8	5.8	5.7	5.6	5.9	5.7	5.6	5.3	5.5	6	6.5	5.8	5.8	6.6	6.5	4.8
										G	GH	O	O			*
Std. Dev.	3	2.99	3.24	3.12	2.97	2.92	3	3.03	3.02	2.96	2.89	2.72	3.08	2.74	2.73	3.18
Std. Err.	0.07	0.18	0.22	0.27	0.11	0.13	0.26	0.12	0.16	0.14	0.16	0.13	0.08	0.22	0.15	0.48
Median	6	6	6	6	6	5	5	5	5	6	7	6	5	7	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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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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 3 Box (Net)	698	102	87	45	262	155	48	158	128	187	155	121	577	64	123	18
	35%	38%	39%	34%	34%	33%	35%	24%	35%	40%	45%	26%	38%	40%	37%	41%
									G	G	GH		K			*
10 - Strongly agree (10)	406	58	44	21	153	100	29	100	72	119	84	44	362	40	70	11
	20%	21%	20%	16%	20%	21%	21%	16%	20%	25%	25%	9%	24%	25%	21%	25%
									G	G	K					*
9	92	14	10	11	36	13	8	23	16	17	23	20	72	8	20	1
	5%	5%	5%	9%	5%	3%	6%	4%	4%	4%	7%	4%	5%	5%	6%	3%
				E												*
8	200	30	32	12	73	42	11	35	40	52	48	57	143	16	33	6
	10%	11%	14%	9%	9%	9%	8%	5%	11%	11%	14%	12%	9%	10%	10%	13%
									G	G	G					*
7	197	24	23	14	81	40	15	62	35	52	34	56	141	19	33	5
	10%	9%	10%	11%	11%	9%	11%	10%	10%	11%	10%	12%	9%	12%	10%	12%
																*
6	230	30	18	15	99	49	19	88	30	44	40	60	170	18	39	6
	11%	11%	8%	11%	13%	11%	14%	14%	8%	9%	12%	13%	11%	11%	12%	13%
								H								*
5	298	54	24	16	111	72	21	106	60	56	47	86	211	17	40	5
	15%	20%	11%	12%	14%	15%	15%	16%	17%	12%	14%	18%	14%	11%	12%	12%
		B										L				*
4	154	16	16	12	63	41	7	60	27	43	14	46	108	14	26	3
	8%	6%	7%	9%	8%	9%	5%	9%	8%	9%	4%	10%	7%	9%	8%	7%
								J		J						*
Bottom 3 Box (Net)	424	45	57	29	153	113	26	170	80	90	52	102	322	27	70	7
	21%	16%	25%	23%	20%	24%	19%	26%	22%	19%	15%	22%	21%	17%	21%	15%
								IJ	J							*
3	115	19	9	7	48	25	7	37	28	28	11	26	90	8	20	3
	6%	7%	4%	5%	6%	5%	5%	6%	8%	6%	3%	5%	6%	5%	6%	6%
								J								*
2	58	5	8	1	25	16	4	33	11	6	5	14	44	5	12	2
	3%	2%	4%	1%	3%	3%	3%	5%	3%	1%	1%	3%	3%	3%	4%	5%
								IJ								*
1 - Strongly disagree (1)	250	21	40	22	80	72	15	101	42	57	36	62	189	14	38	2
	13%	8%	18%	17%	10%	15%	11%	16%	12%	12%	11%	13%	12%	9%	11%	4%
			AD	AD		AD										*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
Mean	6	6.3	5.9	5.9	6.1	5.8	6.2	5.4	6	6.3	6.7	5.5	6.2	6.5	6.2	6.6
									G	G	GH		K			*
Std. Dev.	2.95	2.75	3.18	3.02	2.87	3.07	2.92	2.93	2.95	3	2.87	2.67	3.02	2.89	2.98	2.73
Std. Err.	0.07	0.17	0.21	0.27	0.1	0.14	0.25	0.12	0.16	0.14	0.16	0.12	0.08	0.23	0.16	0.41
Median	6	6	6	6	6	6	6	5	6	7	7	6	6	7	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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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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
I will be able to cover all living and family expenses in the next 12 months without going into further debt	698	102	87	45	262	155	48	158	128	187	155	121	577	64	123	18
	35%	38%	39%	34%	34%	33%	35%	24%	35%	40%	45%	26%	38%	40%	37%	41%
									G	G	GH		K			*
I am concerned about the impact of rising interest rates on my financial situation	674	85	93	41	293	112	52	223	118	155	122	163	511	70	122	19
	34%	31%	42%	32%	38%	24%	38%	35%	33%	33%	36%	35%	33%	44%	37%	44%
			E		E		E							N		*
I am confident I won't have any debt in retirement	667	94	81	41	259	149	44	173	119	168	143	145	522	68	137	9
	33%	35%	36%	31%	34%	32%	33%	27%	33%	36%	42%	31%	34%	43%	41%	21%
										G	GH			O	O	*
I regret the amount of debt that I've taken on in my life	535	75	71	39	202	109	39	179	106	116	91	148	387	34	73	14
	27%	28%	32%	30%	26%	23%	28%	28%	30%	25%	27%	31%	25%	21%	22%	31%
												L				*
I am concerned about my current level of debt	417	63	57	29	161	75	32	147	71	86	81	131	286	24	60	11
	21%	23%	25%	22%	21%	16%	24%	23%	20%	18%	24%	28%	19%	15%	18%	24%
		E	E				E					L				*
I am worried that me or someone in my household could lose their job	353	46	57	32	118	76	25	112	74	72	63	107	246	31	64	6
	18%	17%	25%	24%	15%	16%	18%	17%	21%	15%	18%	23%	16%	20%	19%	14%
			DE	DE								L				*

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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
I am worried that me or someone in my household could lose their job	821	114	98	48	314	184	62	257	145	206	133	132	689	55	116	18
	41%	42%	44%	37%	41%	39%	46%	40%	40%	44%	39%	28%	45%	34%	35%	40%
													K			*
I am concerned about my current level of debt	733	92	81	39	283	194	44	212	138	182	129	98	635	73	130	15
	37%	34%	36%	30%	37%	41%	32%	33%	38%	39%	38%	21%	41%	46%	39%	34%
						C							K			*
I regret the amount of debt that I've taken on in my life	679	76	83	32	268	184	36	204	114	166	128	112	567	64	127	15
	34%	28%	37%	25%	35%	39%	26%	32%	32%	35%	38%	24%	37%	40%	38%	33%
			C		C	ACF							K			*
I am confident I won't have any debt in retirement	490	61	63	36	181	115	35	187	106	102	57	98	392	21	47	16
	25%	23%	28%	27%	24%	25%	25%	29%	29%	22%	17%	21%	26%	13%	14%	35%
								IJ	IJ							MN*
I will be able to cover all living and family expenses in the next 12 months without going into further debt	424	45	57	29	153	113	26	170	80	90	52	102	322	27	70	7
	21%	16%	25%	23%	20%	24%	19%	26%	22%	19%	15%	22%	21%	17%	21%	15%
								IJ	J							*
I am concerned about the impact of rising interest rates on my financial situation	369	48	36	26	114	115	31	111	72	91	61	66	303	27	53	8
	18%	18%	16%	20%	15%	24%	22%	17%	20%	19%	18%	14%	20%	17%	16%	17%
						BD	D						K			*

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

	REGION																HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa									
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O										
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47									
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44									
I am concerned about the impact of rising interest rates on my financial situation	1175	153	160	74	483	223	82	371	203	283	218	317	859	106	201	25									
	59%	56%	71%	57%	63%	48%	60%	57%	56%	60%	64%	67%	56%	67%	61%	56%									
			ACE		E		E					L				*									
I will be able to cover all living and family expenses in the next 12 months without going into further debt	1126	157	128	73	442	244	82	309	192	283	228	237	888	101	195	29									
	56%	58%	57%	56%	58%	52%	60%	48%	53%	60%	67%	50%	58%	63%	59%	66%									
										G	GH	K				*									
I am confident I won't have any debt in retirement	1010	142	113	67	391	234	64	287	166	242	218	251	759	97	198	14									
	50%	52%	50%	51%	51%	50%	47%	44%	46%	51%	64%	53%	50%	61%	60%	31%									
											GHI	O	O			*									
I regret the amount of debt that I've taken on in my life	889	138	105	67	326	188	65	281	166	209	160	266	623	67	140	20									
	44%	51%	47%	52%	42%	40%	48%	44%	46%	44%	47%	57%	41%	42%	42%	46%									
			E		E							L				*									
I am concerned about my current level of debt	811	112	102	56	318	170	52	268	156	172	154	256	555	57	135	21									
	41%	41%	46%	43%	41%	36%	38%	42%	43%	36%	45%	54%	36%	36%	41%	48%									
											I	L				*									
I am worried that me or someone in my household could lose their job	692	80	85	50	270	163	44	207	138	154	132	219	473	69	136	18									
	35%	29%	38%	38%	35%	35%	32%	32%	38%	33%	39%	47%	31%	43%	41%	41%									
												L				*									

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

	REGION							HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 2 Box (Net)	833	107	99	60	311	186	70	329	149	175	123	267	566	59	137	15
	42%	39%	44%	46%	40%	40%	51%	51%	41%	37%	36%	57%	37%	37%	41%	33%
Strongly agree	249	26	37	22	93	48	24	106	48	49	35	88	162	22	45	5
	12%	9%	16%	17%	12%	10%	18%	16%	13%	10%	10%	19%	11%	14%	14%	11%
							AE	IJ				L				*
Somewhat agree	584	82	62	38	218	138	46	222	101	126	88	179	404	37	92	10
	29%	30%	28%	30%	28%	29%	34%	34%	28%	27%	26%	38%	26%	23%	28%	22%
Bottom 2 Box (Net)	1168	165	125	70	458	284	66	317	211	297	218	204	964	100	194	30
	58%	61%	56%	54%	60%	60%	49%	49%	59%	63%	64%	43%	63%	63%	59%	67%
		F			F	F			G	G	G		K			*
Somewhat disagree	608	83	68	46	228	152	31	168	108	150	111	133	475	54	97	20
	30%	31%	30%	35%	30%	32%	23%	26%	30%	32%	32%	28%	31%	34%	29%	46%
Strongly disagree	560	82	57	24	230	133	35	149	103	147	108	71	489	46	97	10
	28%	30%	25%	19%	30%	28%	25%	23%	29%	31%	32%	15%	32%	29%	29%	21%
		C			C	C			G	G		K				*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	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

	REGION																HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa									
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O										
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47									
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44									
Top 2 Box (Net)	1161	162	140	74	449	252	84	397	207	270	197	342	820	80	186	27									
	58%	60%	62%	57%	58%	54%	62%	62%	57%	57%	58%	73%	54%	50%	56%	61%									
												L				*									
Strongly agree	379	46	58	28	156	60	31	138	67	82	65	124	255	33	71	9									
	19%	17%	26%	21%	20%	13%	23%	21%	19%	17%	19%	26%	17%	21%	21%	19%									
			E	E	E		E					L				*									
Somewhat agree	782	116	82	47	293	192	53	259	139	188	133	218	564	47	115	19									
	39%	43%	36%	36%	38%	41%	39%	40%	39%	40%	39%	46%	37%	29%	35%	42%									
												L				*									
Bottom 2 Box (Net)	840	110	84	56	319	218	52	248	153	202	144	129	710	79	145	17									
	42%	40%	38%	43%	42%	46%	38%	38%	43%	43%	42%	27%	46%	50%	44%	39%									
												K				*									
Somewhat disagree	483	61	44	40	186	127	24	149	88	116	73	96	387	45	81	11									
	24%	23%	20%	31%	24%	27%	18%	23%	24%	24%	21%	20%	25%	28%	24%	25%									
				BF		F										*									
Strongly disagree	356	49	40	16	133	91	28	99	65	87	70	33	323	34	64	6									
	18%	18%	18%	12%	17%	19%	20%	15%	18%	18%	21%	7%	21%	21%	19%	14%									
												K				*									
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44									
	100%	100%	100%	100%	100%	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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 2 Box (Net)	1291	180	155	85	505	275	91	441	212	315	217	360	931	112	225	23
	65%	66%	69%	65%	66%	58%	67%	68%	59%	67%	64%	76%	61%	70%	68%	51%
			E		E			H		H		L				*
Strongly agree	397	53	52	27	169	64	31	140	69	105	57	122	274	33	73	8
	20%	20%	23%	21%	22%	14%	23%	22%	19%	22%	17%	26%	18%	21%	22%	19%
			E		E			E				L				*
Somewhat agree	895	127	103	58	336	211	60	301	143	210	160	237	657	79	151	14
	45%	47%	46%	44%	44%	45%	44%	47%	40%	44%	47%	50%	43%	49%	46%	32%
												L				*
Bottom 2 Box (Net)	710	92	69	45	263	195	45	204	149	157	124	111	599	48	106	22
	35%	34%	31%	35%	34%	42%	33%	32%	41%	33%	36%	24%	39%	30%	32%	49%
						BD				GI						*
Somewhat disagree	462	49	42	35	171	136	30	142	99	97	70	80	382	30	67	15
	23%	18%	19%	27%	22%	29%	22%	22%	27%	21%	20%	17%	25%	19%	20%	33%
						ABD							K			*
Strongly disagree	248	43	28	11	92	59	15	63	50	60	55	31	217	17	39	7
	12%	16%	12%	8%	12%	13%	11%	10%	14%	13%	16%	7%	14%	11%	12%	15%
										G			K			*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 2 Box (Net)	1518	212	171	98	565	375	97	448	256	390	294	363	1156	119	257	32
	76%	78%	76%	75%	74%	80%	71%	69%	71%	83%	86%	77%	76%	75%	78%	73%
Strongly agree																
	530	77	62	37	195	125	34	145	85	145	118	124	406	50	96	9
	26%	28%	28%	29%	25%	26%	25%	22%	24%	31%	35%	26%	27%	31%	29%	20%
Somewhat agree																
	989	135	110	61	370	250	63	303	171	245	176	239	750	69	161	24
Bottom 2 Box (Net)																
	483	61	53	32	203	95	39	198	104	82	47	108	374	40	74	12
Somewhat disagree																
	24%	22%	24%	25%	26%	20%	29%	31%	29%	17%	14%	23%	24%	25%	22%	27%
Strongly disagree																
	375	47	42	27	151	75	33	147	79	65	43	98	277	27	53	11
	19%	17%	19%	20%	20%	16%	24%	23%	22%	14%	13%	21%	18%	17%	16%	25%
Sigma																
	108	14	11	5	52	20	6	51	26	17	4	10	97	13	21	1
	5%	5%	5%	4%	7%	4%	4%	8%	7%	4%	1%	2%	6%	8%	6%	2%
	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	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

	REGION																HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa									
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O										
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47									
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44									
Top 2 Box (Net)	1642	214	187	109	631	385	117	544	290	378	292	395	1248	119	270	34									
	82%	79%	83%	84%	82%	82%	86%	84%	80%	80%	86%	84%	82%	75%	82%	77%									
															M	*									
Strongly agree	617	75	75	43	269	104	51	188	114	152	114	161	455	57	123	14									
	31%	27%	33%	33%	35%	22%	38%	29%	32%	32%	33%	34%	30%	36%	37%	33%									
			E	E	E		E									*									
Somewhat agree	1026	139	112	67	362	281	65	356	175	226	178	234	792	62	147	20									
	51%	51%	50%	51%	47%	60%	48%	55%	49%	48%	52%	50%	52%	39%	44%	44%									
						DF		I								*									
Bottom 2 Box (Net)	359	58	37	21	138	85	19	101	70	94	49	76	283	40	61	10									
	18%	21%	17%	16%	18%	18%	14%	16%	20%	20%	14%	16%	18%	25%	18%	23%									
														N		*									
Somewhat disagree	257	41	28	17	98	60	13	76	51	68	27	58	198	31	44	5									
	13%	15%	12%	13%	13%	13%	10%	12%	14%	14%	8%	12%	13%	20%	13%	11%									
								J	J					N		*									
Strongly disagree	102	17	10	4	39	25	6	25	19	27	22	18	84	9	17	5									
	5%	6%	4%	3%	5%	5%	5%	4%	5%	6%	6%	4%	6%	6%	5%	12%									
																*									
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44									
	100%	100%	100%	100%	100%	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

	REGION																HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa									
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O										
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47									
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44									
Top 2 Box (Net)	1083	158	120	69	418	240	78	386	202	237	175	323	760	91	193	24									
	54%	58%	54%	53%	54%	51%	58%	60%	56%	50%	51%	69%	50%	57%	58%	53%									
								IJ				L				*									
Strongly agree	348	45	60	23	138	56	25	119	67	70	64	115	233	27	67	11									
	17%	17%	27%	18%	18%	12%	18%	18%	19%	15%	19%	24%	15%	17%	20%	25%									
			ADE		E							L				*									
Somewhat agree	736	112	60	46	280	184	53	266	135	166	111	209	527	63	126	13									
	37%	41%	27%	35%	36%	39%	39%	41%	37%	35%	33%	44%	34%	40%	38%	28%									
		B			B	B	B	J				L				*									
Bottom 2 Box (Net)	918	114	104	61	351	230	58	260	158	236	166	148	770	69	138	21									
	46%	42%	46%	47%	46%	49%	42%	40%	44%	50%	49%	31%	50%	43%	42%	47%									
										G	G		K			*									
Somewhat disagree	542	58	59	45	211	138	31	172	88	127	87	104	438	37	76	14									
	27%	21%	26%	34%	27%	29%	23%	27%	24%	27%	25%	22%	29%	23%	23%	32%									
				AF								K				*									
Strongly disagree	376	57	45	16	139	92	27	88	70	109	79	44	332	31	62	7									
	19%	21%	20%	12%	18%	20%	20%	14%	19%	23%	23%	9%	22%	20%	19%	15%									
									G	G		K				*									
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44									
	100%	100%	100%	100%	100%	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				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$50K	\$50K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
With interest rates rising, I will be more careful with how I spend my money	1642	214	187	109	631	385	117	544	290	378	292	395	1248	119	270	34
	82%	79%	83%	84%	82%	82%	86%	84%	80%	80%	86%	84%	82%	75%	82%	77%
I have a solid understanding of how interest rate increases impact my financial situation	1518	212	171	98	565	375	97	448	256	390	294	363	1156	119	257	32
	76%	78%	76%	75%	74%	80%	71%	69%	71%	83%	86%	77%	76%	75%	78%	73%
I'm already beginning to feel the effects of interest rate increases	1291	180	155	85	505	275	91	441	212	315	217	360	931	112	225	23
	65%	66%	69%	65%	66%	58%	67%	68%	59%	67%	64%	76%	61%	70%	68%	51%
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	1161	162	140	74	449	252	84	397	207	270	197	342	820	80	186	27
	58%	60%	62%	57%	58%	54%	62%	62%	57%	57%	58%	73%	54%	50%	56%	61%
If interest rates go up much more, I'm afraid that I will be in financial trouble	1083	158	120	69	418	240	78	386	202	237	175	323	760	91	193	24
	54%	58%	54%	53%	54%	51%	58%	60%	56%	50%	51%	69%	50%	57%	58%	53%
I am concerned that rising interest rates could move me towards bankruptcy	833	107	99	60	311	186	70	329	149	175	123	267	566	59	137	15
	42%	39%	44%	46%	40%	40%	51%	51%	41%	37%	36%	57%	37%	37%	41%	33%

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

	REGION																HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa									
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O										
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47									
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44									
I am concerned that rising interest rates could move me towards bankruptcy	1168	165	125	70	458	284	66	317	211	297	218	204	964	100	194	30									
	58%	61%	56%	54%	60%	60%	49%	49%	59%	63%	64%	43%	63%	63%	59%	67%									
		F			F	F			G	G	G		K			*									
If interest rates go up much more, I'm afraid that I will be in financial trouble	918	114	104	61	351	230	58	260	158	236	166	148	770	69	138	21									
	46%	42%	46%	47%	46%	49%	42%	40%	44%	50%	49%	31%	50%	43%	42%	47%									
									G	G			K			*									
As interest rates rise, I'm more concerned about my ability to repay my debts than I used to be	840	110	84	56	319	218	52	248	153	202	144	129	710	79	145	17									
	42%	40%	38%	43%	42%	46%	38%	38%	43%	43%	42%	27%	46%	50%	44%	39%									
													K			*									
I'm already beginning to feel the effects of interest rate increases	710	92	69	45	263	195	45	204	149	157	124	111	599	48	106	22									
	35%	34%	31%	35%	34%	42%	33%	32%	41%	33%	36%	24%	39%	30%	32%	49%									
						BD			GI				K			*									
I have a solid understanding of how interest rate increases impact my financial situation	483	61	53	32	203	95	39	198	104	82	47	108	374	40	74	12									
	24%	22%	24%	25%	26%	20%	29%	31%	29%	17%	14%	23%	24%	25%	22%	27%									
					E			IJ	IJ							*									
With interest rates rising, I will be more careful with how I spend my money	359	58	37	21	138	85	19	101	70	94	49	76	283	40	61	10									
	18%	21%	17%	16%	18%	18%	14%	16%	20%	20%	14%	16%	18%	25%	18%	23%									
														N		*									

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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Qwave28_1. Reflecting on your financial situation at the start of the pandemic in 2020, how would you compare your current financial status?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
I am financially ahead now	299	33	36	15	115	83	18	45	53	81	93	90	209	32	62	8
	15%	12%	16%	11%	15%	18%	13%	7%	15%	17%	27%	19%	14%	20%	19%	18%
I am in a fairly good position	662	95	66	50	248	162	41	205	108	174	115	179	483	53	109	17
	33%	35%	30%	39%	32%	34%	30%	32%	30%	37%	34%	38%	32%	33%	33%	38%
I am worse off financially	637	86	67	38	263	133	51	253	123	139	77	151	486	47	104	14
	32%	32%	30%	29%	34%	28%	37%	39%	34%	29%	23%	32%	32%	29%	31%	31%
The pandemic did not have a significant impact on my finances	403	58	55	27	143	93	26	142	76	78	56	51	352	28	55	6
	20%	21%	25%	21%	19%	20%	19%	22%	21%	17%	17%	11%	23%	18%	17%	12%
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	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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Qwave28_2. In the next 12 months, how concerned are you about social squeeze on your personal finances? This includes social financial obligations such as expenses to attend/travel to/support social events e.g. birthdays, weddings, baby showers, graduations, celebrations, etc.

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD		Ontario		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids	Toronto	GTA	Ottawa
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents (unwtd)	2001	241	197	198	719	455	191	503	331	517	473	537	1464	168	343	47
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
Top 2 Box (Net)	988	131	117	73	406	190	71	347	177	233	167	300	688	80	175	21
	49%	48%	52%	56%	53%	40%	52%	54%	49%	49%	64%	45%	50%	53%	47%	
		E	E	E	E	E	E					L				*
Very concerned	343	42	49	27	137	58	30	135	70	67	61	97	246	20	54	10
	17%	16%	22%	20%	18%	12%	22%	21%	20%	14%	18%	21%	16%	13%	16%	22%
		E	E	E	E	E	E	I				L				*
Somewhat concerned	645	89	68	46	269	131	42	212	107	166	106	203	442	60	121	11
	32%	33%	30%	36%	35%	28%	31%	33%	30%	35%	31%	43%	29%	38%	36%	25%
		E	E	E	E							L				*
Bottom 2 Box (Net)	867	116	86	46	306	256	56	235	160	217	163	144	723	71	137	18
	43%	43%	38%	36%	40%	55%	41%	36%	44%	46%	48%	31%	47%	44%	42%	41%
						ABCDF				G	G		K			*
Not very concerned	566	74	55	36	192	176	34	166	104	139	99	110	456	43	90	11
	28%	27%	25%	28%	25%	37%	25%	26%	29%	29%	29%	23%	30%	27%	27%	24%
						ABCDF							K			*
Not at all concerned	301	43	30	10	114	81	23	69	56	78	64	34	267	28	48	7
	15%	16%	14%	8%	15%	17%	17%	11%	15%	17%	19%	7%	17%	18%	14%	17%
		C			C	C	C			G	G		K			*
Don't know	146	24	22	11	56	24	8	63	23	22	11	27	119	9	18	5
	7%	9%	10%	8%	7%	5%	6%	10%	6%	5%	3%	6%	8%	5%	6%	12%
								JJ								*
Sigma	2001	272	224	130	768	470	136	645	360	472	341	471	1530	159	331	44
	100%	100%	100%	100%	100%	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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