

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

| | Total | REGION | | | | | | HOUSEHOLD INCOME | | | | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| 1 - 100 | 151 8% | 26 10% | 14 6% | 13 10% | 55 7% | 35 7% | 8 6% | 51 9% | 35 10% | 34 7% | 24 6% | 38 9% | 113 7% | 14 9% | 23 7% | 3 5% |
| 101 - 200 | 178 9% | 36 13% | 22 10% | 8 6% | 62 8% | 40 9% | 10 7% | 56 9% | 39 11% | 46 10% | 25 6% | 37 8% | 141 9% | 13 8% | 24 7% | 6 11% |
| 201 - 300 | 99 5% | 9 3% | 14 6% | 11 9% | 29 4% | 30 6% | 6 4% | 30 5% | 20 6% | 23 5% | 18 5% | 23 5% | 76 5% | 6 3% | 9 3% | 1 3% |
| 301 - 400 | 91 5% | 7 3% | 9 4% | 5 4% | 42 5% | 19 4% | 9 6% | 24 4% | 24 7% | 20 4% | 20 5% | 22 5% | 69 4% | 17 10% | 21 6% | - |
| 401 - 500 | 200 10% | 21 8% | 23 10% | 9 7% | 79 10% | 54 12% | 14 10% | 40 7% | 50 14% | 44 9% | 43 11% | 33 7% | 167 11% | 18 11% | 43 13% | 6 11% |
| 501 - 600 | 49 2% | 9 3% | 3 1% | 3 3% | 17 2% | 15 3% | 2 1% | 15 3% | 9 2% | 10 2% | 10 2% | 7 2% | 41 3% | 2 1% | 4 1% | 1 2% |
| 601 - 700 | 19 1% | 1 * | 1 * | * * | 9 1% | 5 1% | 2 2% | 2 * | 3 1% | 6 1% | 7 2% | 1 * | 18 1% | 2 1% | 6 2% | * 1% |
| 701 - 800 | 40 2% | 4 1% | 4 2% | 3 2% | 16 2% | 13 3% | * * | 13 2% | 6 2% | 12 2% | 6 2% | 9 2% | 31 2% | 3 2% | 6 2% | 3 5% |
| 801 - 900 | 21 1% | 5 2% | 5 2% | 1 1% | 5 1% | 4 1% | 1 1% | 12 2% | 3 1% | 2 * | 1 * | 3 1% | 18 1% | 5 3% | 5 1% | - |
| 901 - 1000 | 157 8% | 30 11% | 13 6% | 7 5% | 63 8% | 30 6% | 15 11% | 34 6% | 23 6% | 43 9% | 43 11% | 34 8% | 123 8% | 8 5% | 24 7% | 1 3% |
| 1001 - 2000 | 241 12% | 37 13% | 22 10% | 17 13% | 100 13% | 52 11% | 13 10% | 41 7% | 50 14% | 71 15% | 66 17% | 44 10% | 197 13% | 19 11% | 49 14% | 10 21% |
| 2001 - 3000 | 89 4% | 12 5% | 13 6% | 3 2% | 36 5% | 20 4% | 5 4% | 17 3% | 7 2% | 28 6% | 34 9% | 17 4% | 72 5% | 11 7% | 16 5% | 6 12% |
| 3001 - 4000 | 29 1% | 3 1% | 3 2% | 3 2% | 16 2% | 3 1% | 1 1% | - - | 3 1% | 11 2% | 11 3% | 7 2% | 22 1% | 1 1% | 9 3% | 1 2% |
| 4001 - 5000 | 21 1% | 4 1% | 2 1% | 5 4% | 4 1% | 4 1% | 2 1% | 7 1% | - - | 4 1% | 9 2% | 8 2% | 13 1% | 2 1% | 4 1% | - |
| 5001 - 6000 | 10 * | 1 * | - - | * * | 8 1% | - - | * * | - - | * * | 3 1% | 6 2% | 1 * | 8 1% | 1 1% | 2 1% | - |
| 6001 - 7000 | 4 * | * * | 3 1% | - - | * * | - - | - - | - - | - - | - - | 3 1% | 1 * | 3 * | * * | * * | - |
| 7001 - 8000 | 1 * | * * | - - | - - | 1 * | - - | - - | - - | - - | - - | 1 * | * * | 1 * | - - | - - | - |
| 9001 - 10000 | 15 1% | 1 * | - - | 1 1% | 5 1% | 8 2% | - - | 7 1% | - - | - - | 8 2% | 1 * | 14 1% | * * | * * | - |
| Insolvent (\$0/None) | 587 29% | 66 24% | 73 32% | 41 31% | 222 29% | 138 29% | 48 35% | 247 41% | 90 25% | 127 26% | 61 15% | 155 35% | 432 28% | 44 26% | 94 28% | 13 25% |
| Sigma | 2001 100% | 272 100% | 224 100% | 130 100% | 768 100% | 470 100% | 136 100% | 596 100% | 361 100% | 484 100% | 395 100% | 441 100% | 1560 100% | 166 100% | 340 100% | 51 100% |
| Summary | | | | | | | | | | | | | | | | |
| \$200 or less (Net) | 330 16% | 62 23% | 36 16% | 21 16% | 117 15% | 75 16% | 18 13% | 107 18% | 74 20% | 80 17% | 48 12% | 75 17% | 255 16% | 28 17% | 47 14% | 8 16% |
| \$100 or less (Net) | 151 8% | 26 10% | 14 6% | 13 10% | 55 7% | 35 7% | 8 6% | 51 9% | 35 10% | 34 7% | 24 6% | 38 9% | 113 7% | 14 9% | 23 7% | 3 5% |
| Mean (Incl. 0) | 782.1 | 816 | 734.6 | 775.2 | 814.8 | 786.6 | 599 | 550.4 | 567.6 | 795.4 | 1378.7 | 674.6 | 812.5 | 761.8 | 824.7 | 910.4 |
| Std. Dev. | 1320.67 | 1265.3 | 1179.75 | 1344.55 | 1317.64 | 1506.91 | 887.39 | 1266.24 | 741.19 | 1041.88 | 1906.55 | 1152.67 | 1363.27 | 1193.9 | 1173.68 | 1041.47 |
| Std. Err. | 29.52 | 76.7 | 78.81 | 117.89 | 47.54 | 69.49 | 76.07 | 51.86 | 39.01 | 47.35 | 95.95 | 54.86 | 34.52 | 92.58 | 63.65 | 146.43 |
| Mean (Excl. 0) | 1106.9 | 1076 | 1087.9 | 1126.9 | 1145.4 | 1113.2 | 927.9 | 940 | 756.4 | 1078.6 | 1630.2 | 1041.3 | 1123.5 | 1032.1 | 1141.2 | 1216.3 |
| Std. Dev. | 1452.31 | 1353.67 | 1295.64 | 1495.48 | 1436.14 | 1688.74 | 957.16 | 1540.84 | 767.74 | 1080.19 | 1972.01 | 1292.36 | 1490.21 | 1286.1 | 1243.25 | 1037.71 |
| Std. Err. | 38.62 | 94.23 | 105.32 | 158.09 | 61.43 | 92.64 | 102.13 | 82.46 | 46.64 | 57.17 | 107.92 | 76.42 | 44.37 | 116.09 | 79.31 | 168.64 |
| Median | 300 | 300 | 250 | 300 | 400 | 300 | 300 | 107.5 | 300 | 400 | 600 | 200 | 395.1 | 380 | 400 | 500 |

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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 763 | 116 | 81 | 39 | 329 | 142 | 55 | 189 | 139 | 195 | 170 | 97 | 666 | 71 | 160 | 23 |
| | 38% | 43% | 36% | 30% | 43% | 30% | 40% | 32% | 39% | 40% | 43% | 22% | 43% | 43% | 47% | 46% |
| | | CE | | | CE | | | | | G | G | | K | | | * |
| 10 - Excellent (10) | 421 | 61 | 49 | 20 | 184 | 73 | 34 | 107 | 85 | 97 | 92 | 41 | 379 | 39 | 88 | 16 |
| | 21% | 22% | 22% | 16% | 24% | 15% | 25% | 18% | 24% | 20% | 23% | 9% | 24% | 23% | 26% | 32% |
| | | | | | E | | E | | | | | | K | | | * |
| 9 | 123 | 21 | 12 | 6 | 50 | 24 | 8 | 26 | 21 | 33 | 33 | 21 | 102 | 7 | 18 | 1 |
| | 6% | 8% | 6% | 5% | 7% | 5% | 6% | 4% | 6% | 7% | 8% | 5% | 7% | 4% | 5% | 3% |
| | | | | | | | | | | | G | | | | | * |
| 8 | 220 | 34 | 19 | 13 | 95 | 45 | 13 | 56 | 33 | 65 | 45 | 35 | 185 | 25 | 54 | 6 |
| | 11% | 13% | 9% | 10% | 12% | 10% | 10% | 9% | 9% | 13% | 11% | 8% | 12% | 15% | 16% | 12% |
| | | | | | | | | | | | | | K | | | * |
| 7 | 220 | 23 | 30 | 17 | 69 | 61 | 21 | 46 | 47 | 56 | 56 | 61 | 159 | 7 | 19 | 2 |
| | 11% | 8% | 13% | 13% | 9% | 13% | 16% | 8% | 13% | 12% | 14% | 10% | 10% | 4% | 6% | 4% |
| | | | | | | | D | | G | | G | | | | | * |
| 6 | 193 | 26 | 18 | 19 | 74 | 44 | 12 | 67 | 34 | 51 | 31 | 43 | 150 | 20 | 35 | 4 |
| | 10% | 10% | 8% | 15% | 10% | 9% | 9% | 11% | 9% | 11% | 8% | 10% | 10% | 12% | 10% | 9% |
| | | | | | | | | | | | | | | | | * |
| 5 | 288 | 38 | 38 | 15 | 105 | 75 | 17 | 98 | 40 | 58 | 58 | 80 | 207 | 28 | 51 | 7 |
| | 14% | 14% | 17% | 12% | 14% | 16% | 12% | 17% | 11% | 12% | 15% | 18% | 13% | 17% | 15% | 13% |
| | | | | | | | | | | | | L | | | | * |
| 4 | 156 | 28 | 22 | 10 | 50 | 41 | 6 | 42 | 36 | 35 | 33 | 42 | 113 | 8 | 17 | 5 |
| | 8% | 10% | 10% | 8% | 6% | 9% | 4% | 7% | 10% | 7% | 8% | 10% | 7% | 5% | 5% | 10% |
| | | | | | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 381 | 40 | 36 | 30 | 143 | 107 | 25 | 155 | 65 | 90 | 47 | 118 | 263 | 33 | 58 | 9 |
| | 19% | 15% | 16% | 23% | 19% | 23% | 19% | 26% | 18% | 19% | 12% | 27% | 17% | 20% | 17% | 18% |
| | | | | | | A | | HU | | J | | L | | | | * |
| 3 | 169 | 18 | 16 | 18 | 59 | 48 | 10 | 64 | 19 | 44 | 28 | 56 | 113 | 15 | 23 | 5 |
| | 8% | 6% | 7% | 14% | 8% | 10% | 7% | 11% | 5% | 9% | 7% | 13% | 7% | 9% | 7% | 10% |
| | | | | AD | | | | H | | | | L | | | | * |
| 2 | 59 | 6 | 7 | 4 | 17 | 21 | 4 | 19 | 16 | 16 | 5 | 21 | 38 | 8 | 9 | 2 |
| | 3% | 2% | 3% | 3% | 2% | 4% | 3% | 3% | 4% | 3% | 1% | 5% | 2% | 5% | 3% | 4% |
| | | | | | | | | J | | | | L | | | | * |
| 1 - Terrible (1) | 153 | 17 | 13 | 8 | 67 | 38 | 11 | 71 | 29 | 29 | 14 | 41 | 113 | 9 | 25 | 2 |
| | 8% | 6% | 6% | 6% | 9% | 8% | 8% | 12% | 8% | 6% | 4% | 9% | 7% | 6% | 7% | 4% |
| | | | | | | | | IJ | J | | | | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 6.3 | 6.5 | 6.4 | 6 | 6.5 | 5.9 | 6.5 | 5.8 | 6.4 | 6.4 | 6.8 | 5.4 | 6.6 | 6.4 | 6.6 | 6.6 |
| | | E | | | E | | E | | G | G | G | | K | | | * |
| Std. Dev. | 2.83 | 2.76 | 2.75 | 2.67 | 2.9 | 2.76 | 2.88 | 2.93 | 2.9 | 2.76 | 2.59 | 2.61 | 2.83 | 2.84 | 2.86 | 2.94 |
| Std. Err. | 0.06 | 0.17 | 0.18 | 0.23 | 0.1 | 0.13 | 0.25 | 0.12 | 0.15 | 0.13 | 0.13 | 0.12 | 0.07 | 0.22 | 0.16 | 0.41 |
| Median | 6 | 7 | 6 | 6 | 7 | 6 | 7 | 6 | 7 | 7 | 7 | 5 | 7 | 6 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 463 | 67 | 45 | 28 | 167 | 122 | 34 | 124 | 83 | 111 | 116 | 88 | 375 | 28 | 66 | 15 |
| | 23% | 25% | 20% | 21% | 22% | 26% | 25% | 21% | 23% | 23% | 29% | 20% | 24% | 17% | 20% | 30% |
| | | | | | | | | | | | GI | | | | | * |
| 10 - Much better (10) | 239 | 38 | 26 | 13 | 86 | 61 | 16 | 75 | 38 | 49 | 65 | 45 | 195 | 16 | 35 | 9 |
| | 12% | 14% | 12% | 10% | 11% | 13% | 12% | 13% | 11% | 10% | 16% | 10% | 12% | 10% | 10% | 19% |
| | | | | | | | | | | | HI | | | | | * |
| 9 | 72 | 12 | 5 | 4 | 29 | 14 | 8 | 14 | 23 | 18 | 14 | 11 | 62 | 4 | 12 | 2 |
| | 4% | 4% | 2% | 3% | 4% | 3% | 6% | 2% | 6% | 4% | 3% | 2% | 4% | 2% | 4% | 4% |
| | | | | | | | | | | | G | | | | | * |
| 8 | 152 | 17 | 15 | 11 | 52 | 47 | 10 | 36 | 21 | 44 | 38 | 33 | 119 | 8 | 19 | 4 |
| | 8% | 6% | 6% | 8% | 7% | 10% | 7% | 6% | 6% | 9% | 10% | 7% | 8% | 5% | 6% | 7% |
| | | | | | | | | | | | | | | | | * |
| 7 | 185 | 19 | 28 | 3 | 73 | 48 | 14 | 50 | 38 | 45 | 40 | 47 | 139 | 20 | 39 | 1 |
| | 9% | 7% | 12% | 3% | 9% | 10% | 10% | 8% | 10% | 9% | 10% | 11% | 9% | 12% | 12% | 3% |
| | | | C | | C | C | C | | | | | | | | | * |
| 6 | 255 | 32 | 23 | 16 | 95 | 68 | 21 | 69 | 40 | 74 | 47 | 58 | 197 | 25 | 46 | 5 |
| | 13% | 12% | 10% | 12% | 12% | 14% | 16% | 12% | 11% | 15% | 12% | 13% | 13% | 15% | 14% | 10% |
| | | | | | | | | | | | | | | | | * |
| 5 | 546 | 68 | 72 | 44 | 219 | 108 | 35 | 149 | 108 | 118 | 113 | 100 | 446 | 45 | 98 | 15 |
| | 27% | 25% | 32% | 34% | 29% | 23% | 26% | 25% | 30% | 24% | 29% | 23% | 29% | 27% | 29% | 30% |
| | | | E | E | | | | | | | | | K | | | * |
| 4 | 169 | 27 | 25 | 9 | 67 | 35 | 7 | 63 | 22 | 41 | 23 | 39 | 130 | 15 | 28 | 1 |
| | 8% | 10% | 11% | 7% | 9% | 7% | 5% | 11% | 6% | 9% | 6% | 9% | 8% | 9% | 8% | 3% |
| | | | | | | | | J | | | | | | | | * |
| Bottom 3 Box (Net) | 382 | 58 | 32 | 30 | 148 | 89 | 25 | 141 | 70 | 94 | 56 | 110 | 273 | 34 | 61 | 13 |
| | 19% | 21% | 14% | 23% | 19% | 19% | 18% | 24% | 19% | 20% | 14% | 25% | 17% | 20% | 18% | 25% |
| | | | | | | | | J | | | | L | | | | * |
| 3 | 141 | 28 | 8 | 7 | 52 | 35 | 11 | 41 | 24 | 38 | 26 | 47 | 94 | 17 | 29 | 1 |
| | 7% | 10% | 3% | 5% | 7% | 7% | 8% | 7% | 7% | 8% | 7% | 11% | 6% | 10% | 9% | 3% |
| | | B | | | | | | | | | | L | | | | * |
| 2 | 52 | 5 | 7 | 5 | 24 | 9 | 3 | 24 | 3 | 14 | 9 | 12 | 41 | 7 | 11 | 6 |
| | 3% | 2% | 3% | 4% | 3% | 2% | 2% | 4% | 1% | 3% | 2% | 3% | 3% | 4% | 3% | 13% |
| | | | | | | | | H | | | | | | | | N* |
| 1 - Much worse (1) | 189 | 25 | 18 | 19 | 72 | 44 | 11 | 76 | 43 | 42 | 20 | 51 | 138 | 10 | 22 | 5 |
| | 9% | 9% | 8% | 14% | 9% | 9% | 8% | 13% | 12% | 9% | 5% | 12% | 9% | 6% | 6% | 10% |
| | | | | | | | | J | J | | | | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.6 | 5.6 | 5.6 | 5.2 | 5.5 | 5.8 | 5.8 | 5.3 | 5.6 | 5.6 | 6.1 | 5.3 | 5.7 | 5.5 | 5.6 | 5.6 |
| | | | | | | C | | | | | GHI | | K | | | * |
| Std. Dev. | 2.55 | 2.65 | 2.42 | 2.62 | 2.52 | 2.58 | 2.52 | 2.68 | 2.59 | 2.49 | 2.49 | 2.58 | 2.54 | 2.35 | 2.38 | 2.96 |
| Std. Err. | 0.06 | 0.16 | 0.16 | 0.23 | 0.09 | 0.12 | 0.22 | 0.11 | 0.14 | 0.11 | 0.13 | 0.12 | 0.06 | 0.18 | 0.13 | 0.42 |
| Median | 5 | 5 | 5 | 5 | 5 | 6 | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 5 | 5 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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 - <\$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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 574 29% | 81 30% | 66 29% | 30 23% | 211 27% | 140 30% | 46 34% | 171 29% | 96 27% | 137 28% | 135 34% | 108 24% | 466 30% | 40 24% | 93 27% | 13 26% |
| 10 - Much better (10) | 320 16% | 47 17% | 37 17% | 11 9% | 119 15% | 77 16% | 28 21% | 93 16% | 50 14% | 68 14% | 95 24% | 64 15% | 256 16% | 21 12% | 43 13% | 11 21% |
| 9 | 82 4% | 9 3% | 6 3% | 8 6% | 31 4% | 21 5% | 6 5% | 21 4% | 21 6% | 22 5% | 14 4% | 11 3% | 70 5% | 7 4% | 12 4% | 2 4% |
| 8 | 172 9% | 26 9% | 23 10% | 10 8% | 61 8% | 42 9% | 11 8% | 56 9% | 25 7% | 48 10% | 27 7% | 32 7% | 140 9% | 13 8% | 37 11% | * 1% |
| 7 | 180 9% | 19 7% | 14 6% | 12 9% | 59 8% | 56 12% | 21 15% | 45 7% | 37 10% | 48 10% | 41 10% | 53 12% | 127 8% | 13 8% | 28 8% | 5 9% |
| 6 | 182 9% | 21 8% | 11 5% | 14 11% | 73 10% | 54 12% | 8 6% | 58 10% | 37 10% | 49 10% | 24 6% | 39 9% | 143 9% | 18 11% | 28 8% | 2 4% |
| 5 | 397 20% | 63 23% | 61 27% | 26 20% | 156 20% | 64 14% | 26 19% | 119 20% | 59 16% | 90 19% | 80 20% | 66 15% | 331 21% | 41 25% | 74 22% | 15 30% |
| 4 | 151 8% | 17 6% | 15 6% | 7 6% | 76 10% | 29 6% | 7 5% | 45 8% | 28 8% | 26 5% | 30 7% | 42 9% | 109 7% | 26 16% | 46 13% | 3 6% |
| Bottom 3 Box (Net) | 517 26% | 70 26% | 58 26% | 41 31% | 193 25% | 127 27% | 29 21% | 158 27% | 103 29% | 133 28% | 85 21% | 134 30% | 383 25% | 28 17% | 72 21% | 12 24% |
| 3 | 167 8% | 26 9% | 21 9% | 15 12% | 63 8% | 34 7% | 8 6% | 36 6% | 24 7% | 53 11% | 36 9% | 35 8% | 132 8% | 12 7% | 32 10% | - - |
| 2 | 81 4% | 8 3% | 12 6% | 2 2% | 30 4% | 24 5% | 5 3% | 21 4% | 17 5% | 17 4% | 14 4% | 23 5% | 59 4% | 7 4% | 13 4% | 2 5% |
| 1 - Much worse (1) | 268 13% | 36 13% | 24 11% | 23 18% | 99 13% | 69 15% | 16 12% | 101 17% | 62 17% | 63 13% | 34 9% | 76 17% | 193 12% | 9 5% | 26 8% | 10 20% |
| Sigma | 2001 100% | 272 100% | 224 100% | 130 100% | 768 100% | 470 100% | 136 100% | 596 100% | 361 100% | 484 100% | 395 100% | 441 100% | 1560 100% | 166 100% | 340 100% | 51 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.6 | 5.6 | 5.6 | 5.2 | 5.5 | 5.7 | 6.1 | 5.5 | 5.4 | 5.6 | 6.1 | 5.3 | 5.7 | 5.6 | 5.6 | 5.5 |
| Std. Dev. | 2.91 | 2.92 | 2.86 | 2.81 | 2.87 | 2.99 | 2.94 | 2.98 | 2.99 | 2.86 | 2.93 | 2.97 | 2.88 | 2.48 | 2.63 | 3.16 |
| Std. Err. | 0.06 | 0.18 | 0.19 | 0.25 | 0.1 | 0.14 | 0.25 | 0.12 | 0.16 | 0.13 | 0.15 | 0.14 | 0.07 | 0.19 | 0.14 | 0.44 |
| Median | 5 | 5 | 5 | 5 | 5 | 6 | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 5 | 5 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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 - <\$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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 426 | 69 | 40 | 20 | 172 | 88 | 37 | 99 | 83 | 91 | 122 | 69 | 356 | 35 | 75 | 13 |
| | 21% | 25% | 18% | 15% | 22% | 19% | 27% | 17% | 23% | 19% | 31% | 16% | 23% | 21% | 22% | 26% |
| | | C | | | | | C | | | | GHI | | K | | | * |
| 10 - Much better (10) | 208 | 44 | 17 | 8 | 82 | 39 | 18 | 55 | 35 | 37 | 71 | 27 | 181 | 12 | 33 | 12 |
| | 10% | 16% | 8% | 6% | 11% | 8% | 13% | 9% | 10% | 8% | 18% | 6% | 12% | 7% | 10% | 23% |
| | | BCE | | | | | | | | | GHI | | K | | | MN* |
| 9 | 67 | 5 | 10 | 5 | 31 | 11 | 5 | 12 | 13 | 17 | 18 | 9 | 59 | 5 | 13 | - |
| | 3% | 2% | 4% | 4% | 4% | 2% | 4% | 2% | 4% | 3% | 5% | 2% | 4% | 3% | 4% | - |
| | | | | | | | | | | | | | | | | * |
| 8 | 150 | 19 | 14 | 6 | 59 | 38 | 14 | 31 | 35 | 37 | 32 | 34 | 117 | 17 | 29 | 1 |
| | 8% | 7% | 6% | 5% | 8% | 8% | 10% | 5% | 10% | 8% | 8% | 8% | 7% | 10% | 9% | 2% |
| | | | | | | | | | G | | | | | | | * |
| 7 | 166 | 23 | 15 | 5 | 74 | 37 | 11 | 36 | 18 | 52 | 45 | 41 | 125 | 21 | 39 | 2 |
| | 8% | 9% | 7% | 4% | 10% | 8% | 8% | 6% | 5% | 11% | 11% | 9% | 8% | 13% | 12% | 4% |
| | | | | | | | | | | GH | GH | | | | | * |
| 6 | 215 | 29 | 18 | 18 | 67 | 70 | 14 | 62 | 41 | 55 | 43 | 57 | 159 | 15 | 25 | * |
| | 11% | 11% | 8% | 14% | 9% | 15% | 10% | 10% | 11% | 11% | 11% | 13% | 10% | 9% | 7% | 1% |
| | | | | | | BD | | | | | | | | | | * |
| 5 | 488 | 65 | 64 | 34 | 181 | 113 | 31 | 165 | 78 | 129 | 75 | 102 | 385 | 38 | 81 | 20 |
| | 24% | 24% | 28% | 26% | 24% | 24% | 23% | 28% | 22% | 27% | 19% | 23% | 25% | 23% | 24% | 39% |
| | | | | | | | | J | | J | | | | | | * |
| 4 | 201 | 26 | 28 | 13 | 79 | 41 | 15 | 60 | 37 | 45 | 35 | 47 | 154 | 23 | 44 | 2 |
| | 10% | 10% | 13% | 10% | 10% | 9% | 11% | 10% | 10% | 9% | 9% | 11% | 10% | 14% | 13% | 4% |
| | | | | | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 505 | 60 | 59 | 40 | 196 | 121 | 29 | 174 | 104 | 112 | 76 | 125 | 380 | 35 | 76 | 13 |
| | 25% | 22% | 26% | 31% | 25% | 26% | 21% | 29% | 29% | 23% | 19% | 28% | 24% | 21% | 22% | 26% |
| | | | | | | | | J | J | | | | | | | * |
| 3 | 159 | 20 | 15 | 16 | 61 | 36 | 9 | 61 | 31 | 28 | 22 | 28 | 130 | 10 | 17 | 5 |
| | 8% | 7% | 7% | 12% | 8% | 8% | 7% | 10% | 9% | 6% | 6% | 6% | 8% | 6% | 5% | 10% |
| | | | | | | | | IJ | | | | | | | | * |
| 2 | 110 | 9 | 11 | 7 | 51 | 23 | 8 | 24 | 28 | 25 | 19 | 23 | 87 | 16 | 33 | - |
| | 6% | 3% | 5% | 6% | 7% | 5% | 6% | 4% | 8% | 5% | 5% | 5% | 6% | 9% | 10% | - |
| | | | | | | | | | | | | | | | | * |
| 1 - Much worse (1) | 236 | 31 | 32 | 17 | 83 | 62 | 12 | 89 | 44 | 59 | 35 | 74 | 163 | 10 | 26 | 8 |
| | 12% | 11% | 14% | 13% | 11% | 13% | 8% | 15% | 12% | 12% | 9% | 17% | 10% | 6% | 8% | 17% |
| | | | | | | | | J | | | | L | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.3 | 5.6 | 5 | 4.8 | 5.3 | 5.1 | 5.6 | 4.9 | 5.1 | 5.2 | 6 | 4.9 | 5.4 | 5.4 | 5.4 | 5.4 |
| | | BC | | | | | C | | | | GHI | | K | | | * |
| Std. Dev. | 2.64 | 2.77 | 2.58 | 2.48 | 2.67 | 2.56 | 2.67 | 2.59 | 2.71 | 2.53 | 2.79 | 2.55 | 2.66 | 2.43 | 2.57 | 3.05 |
| Std. Err. | 0.06 | 0.17 | 0.17 | 0.22 | 0.1 | 0.12 | 0.23 | 0.11 | 0.14 | 0.12 | 0.14 | 0.12 | 0.07 | 0.19 | 0.14 | 0.43 |
| 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 (*)

[Table of contents](#)

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 - <\$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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 385 19% | 57 21% | 33 15% | 21 16% | 149 19% | 91 19% | 33 25% | 73 12% | 64 18% | 91 19% | 131 33% | 78 18% | 307 20% | 30 18% | 63 19% | 13 26% |
| 10 - Much better (10) | 186 9% | 30 11% | 15 7% | 9 7% | 73 9% | 42 9% | 17 12% | 34 6% | 30 8% | 36 7% | 78 20% | 26 6% | 160 10% | 13 8% | 31 9% | 11 23% |
| 9 | 66 3% | 10 4% | 13 6% | 4 3% | 23 3% | 11 2% | 5 4% | 10 2% | 7 2% | 21 4% | 19 5% | 14 3% | 52 3% | 3 2% | 7 2% | * 1% |
| 8 | 133 7% | 17 6% | 6 3% | 7 6% | 54 7% | 38 8% | 12 9% | 29 5% | 27 8% | 34 7% | 34 9% | 38 9% | 94 6% | 14 9% | 25 7% | 1 2% |
| 7 | 159 8% | 22 8% | 17 8% | 7 5% | 50 6% | 45 10% | 17 13% | 39 7% | 22 6% | 49 10% | 37 9% | 37 8% | 121 8% | 15 9% | 29 9% | 2 4% |
| 6 | 154 8% | 19 7% | 20 9% | 13 10% | 57 7% | 39 8% | 6 4% | 46 8% | 30 8% | 35 7% | 35 9% | 46 11% | 108 7% | 20 12% | 33 10% | 1 2% |
| 5 | 397 20% | 53 19% | 51 23% | 27 21% | 156 20% | 82 17% | 27 20% | 130 22% | 71 20% | 98 20% | 64 16% | 79 18% | 317 20% | 33 20% | 76 22% | 8 15% |
| 4 | 209 10% | 35 13% | 21 9% | 16 12% | 71 9% | 57 12% | 9 7% | 68 11% | 40 11% | 43 9% | 37 9% | 37 8% | 172 11% | 18 11% | 32 9% | 3 7% |
| Bottom 3 Box (Net) | 698 35% | 87 32% | 81 36% | 47 36% | 286 37% | 156 33% | 42 31% | 241 40% | 136 38% | 168 35% | 91 23% | 164 37% | 534 34% | 51 30% | 107 31% | 24 47% |
| 3 | 188 9% | 20 7% | 23 10% | 10 8% | 90 12% | 33 7% | 13 9% | 53 9% | 30 8% | 48 10% | 31 8% | 45 10% | 143 9% | 20 12% | 41 12% | 10 19% |
| 2 | 105 5% | 13 5% | 8 3% | 9 7% | 44 6% | 28 6% | 4 3% | 32 5% | 27 7% | 28 6% | 11 3% | 27 6% | 78 5% | 10 6% | 21 6% | 2 3% |
| 1 - Much worse (1) | 405 20% | 54 20% | 51 23% | 28 21% | 152 20% | 95 20% | 26 19% | 156 26% | 79 22% | 92 19% | 49 12% | 91 21% | 313 20% | 21 12% | 46 13% | 12 24% |
| Sigma | 2001 100% | 272 100% | 224 100% | 130 100% | 768 100% | 470 100% | 136 100% | 596 100% | 361 100% | 484 100% | 395 100% | 441 100% | 1560 100% | 166 100% | 340 100% | 51 100% |
| Summary | 4.8 | 4.9 | 4.6 | 4.5 | 4.7 | 4.8 | 5.2 | 4.2 | 4.5 | 4.8 | 5.9 | 4.6 | 4.8 | 5 | 5 | 4.8 |
| Mean | | | | | | | | | | G | GHI | | | | | * |
| Std. Dev. | 2.83 | 2.88 | 2.73 | 2.72 | 2.83 | 2.82 | 2.96 | 2.64 | 2.79 | 2.77 | 2.97 | 2.72 | 2.85 | 2.58 | 2.65 | 3.37 |
| Std. Err. | 0.06 | 0.17 | 0.18 | 0.24 | 0.1 | 0.13 | 0.25 | 0.11 | 0.15 | 0.13 | 0.15 | 0.13 | 0.07 | 0.2 | 0.14 | 0.47 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 6 | 5 | 5 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 581 | 91 | 43 | 29 | 235 | 136 | 48 | 147 | 108 | 139 | 148 | 113 | 468 | 47 | 108 | 15 |
| | 29% | 33% | 19% | 22% | 31% | 29% | 35% | 25% | 30% | 29% | 38% | 26% | 30% | 28% | 32% | 30% |
| | | BC | | | B | B | BC | | | | GI | | | | | * |
| 10 - Much better (10) | 287 | 45 | 17 | 12 | 126 | 64 | 23 | 76 | 55 | 57 | 82 | 49 | 238 | 22 | 47 | 13 |
| | 14% | 17% | 8% | 9% | 16% | 14% | 17% | 13% | 15% | 12% | 21% | 11% | 15% | 13% | 14% | 27% |
| | | B | | | BC | | B | | | | GI | | | | | * |
| 9 | 92 | 9 | 7 | 5 | 37 | 25 | 10 | 24 | 11 | 31 | 17 | 21 | 71 | 8 | 21 | 2 |
| | 5% | 3% | 3% | 4% | 5% | 5% | 7% | 4% | 3% | 6% | 4% | 5% | 5% | 5% | 6% | 3% |
| | | | | | | | | | | | | | | | | * |
| 8 | 202 | 36 | 19 | 13 | 72 | 47 | 15 | 48 | 42 | 51 | 49 | 43 | 159 | 17 | 41 | * |
| | 10% | 13% | 8% | 10% | 9% | 10% | 11% | 8% | 12% | 10% | 12% | 10% | 10% | 10% | 12% | 1% |
| | | | | | | | | | | | | | | O | | * |
| 7 | 234 | 34 | 29 | 16 | 80 | 59 | 16 | 69 | 43 | 54 | 48 | 64 | 170 | 19 | 40 | 5 |
| | 12% | 13% | 13% | 12% | 10% | 12% | 12% | 12% | 12% | 11% | 12% | 14% | 11% | 12% | 12% | 10% |
| | | | | | | | | | | | | | | | | * |
| 6 | 233 | 30 | 17 | 21 | 85 | 66 | 15 | 71 | 38 | 62 | 45 | 44 | 189 | 22 | 39 | 4 |
| | 12% | 11% | 8% | 16% | 11% | 14% | 11% | 12% | 10% | 13% | 11% | 10% | 12% | 13% | 12% | 8% |
| | | | | B | | | | | | | | | | | | * |
| 5 | 471 | 56 | 78 | 31 | 181 | 97 | 27 | 140 | 83 | 117 | 80 | 91 | 380 | 40 | 76 | 14 |
| | 24% | 20% | 35% | 24% | 24% | 21% | 20% | 23% | 23% | 24% | 20% | 21% | 24% | 24% | 22% | 28% |
| | | | ADEF | | | | | | | | | | | | | * |
| 4 | 162 | 22 | 28 | 11 | 52 | 44 | 5 | 47 | 23 | 50 | 28 | 49 | 113 | 15 | 29 | 2 |
| | 8% | 8% | 12% | 9% | 7% | 9% | 4% | 8% | 6% | 10% | 7% | 11% | 7% | 9% | 9% | 3% |
| | | | DF | | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 320 | 39 | 29 | 22 | 135 | 69 | 24 | 121 | 66 | 62 | 45 | 81 | 239 | 24 | 48 | 11 |
| | 16% | 14% | 13% | 17% | 18% | 15% | 18% | 20% | 18% | 13% | 11% | 18% | 15% | 14% | 14% | 21% |
| | | | | | | | | IJ | J | | | | | | | * |
| 3 | 116 | 13 | 13 | 6 | 48 | 25 | 11 | 47 | 15 | 24 | 17 | 32 | 85 | 14 | 24 | - |
| | 6% | 5% | 6% | 5% | 6% | 5% | 8% | 8% | 4% | 5% | 4% | 7% | 5% | 8% | 7% | - |
| | | | | | | | | | | | | | | | | * |
| 2 | 58 | 7 | 5 | 4 | 24 | 13 | 5 | 15 | 8 | 20 | 9 | 13 | 45 | 5 | 9 | 4 |
| | 3% | 3% | 2% | 3% | 3% | 3% | 4% | 3% | 2% | 4% | 2% | 3% | 3% | 3% | 3% | 8% |
| | | | | | | | | | | | | | | | | * |
| 1 - Much worse (1) | 145 | 20 | 11 | 13 | 63 | 31 | 8 | 59 | 43 | 17 | 18 | 36 | 109 | 6 | 15 | 7 |
| | 7% | 7% | 5% | 10% | 8% | 7% | 6% | 10% | 12% | 4% | 5% | 8% | 7% | 4% | 4% | 13% |
| | | | | | | | | IJ | IJ | | | | | | | MN* |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 6 | 6.2 | 5.6 | 5.6 | 6 | 6 | 6.3 | 5.7 | 5.9 | 6 | 6.5 | 5.8 | 6 | 6 | 6.2 | 6 |
| | | B | | | | | B | | | | GHI | | | | | * |
| Std. Dev. | 2.57 | 2.6 | 2.19 | 2.46 | 2.67 | 2.52 | 2.67 | 2.62 | 2.74 | 2.38 | 2.55 | 2.55 | 2.57 | 2.4 | 2.46 | 3.13 |
| Std. Err. | 0.06 | 0.16 | 0.15 | 0.22 | 0.1 | 0.12 | 0.23 | 0.11 | 0.14 | 0.11 | 0.13 | 0.12 | 0.07 | 0.19 | 0.13 | 0.44 |
| Median | 6 | 6 | 5 | 5.9 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 5 | 6 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 780 | 115 | 69 | 40 | 313 | 184 | 59 | 204 | 140 | 195 | 185 | 188 | 592 | 64 | 142 | 19 |
| | 39% | 42% | 31% | 31% | 41% | 39% | 44% | 34% | 39% | 40% | 47% | 43% | 38% | 38% | 42% | 38% |
| | | B | | | B | | B | | | | G | | | | | * |
| 10 - Much better (10) | 419 | 57 | 38 | 19 | 178 | 94 | 32 | 96 | 72 | 111 | 117 | 93 | 326 | 33 | 77 | 14 |
| | 21% | 21% | 17% | 15% | 23% | 20% | 23% | 16% | 20% | 23% | 30% | 21% | 21% | 20% | 23% | 27% |
| | | | | | C | | | | | G | GHI | | | | | * |
| 9 | 143 | 23 | 19 | 8 | 43 | 38 | 12 | 43 | 24 | 31 | 27 | 39 | 104 | 8 | 20 | 2 |
| | 7% | 9% | 9% | 6% | 6% | 8% | 9% | 7% | 7% | 6% | 7% | 9% | 7% | 5% | 6% | 4% |
| | | | | | | | | | | | | | | | | * |
| 8 | 218 | 34 | 11 | 14 | 91 | 52 | 16 | 65 | 43 | 53 | 42 | 56 | 162 | 23 | 45 | 4 |
| | 11% | 13% | 5% | 10% | 12% | 11% | 11% | 11% | 12% | 11% | 11% | 13% | 10% | 14% | 13% | 8% |
| | | B | | | B | B | | | | | | | | | | * |
| 7 | 214 | 34 | 21 | 10 | 70 | 68 | 12 | 61 | 40 | 47 | 50 | 56 | 159 | 15 | 29 | 4 |
| | 11% | 12% | 9% | 8% | 9% | 14% | 9% | 10% | 11% | 10% | 13% | 13% | 10% | 9% | 9% | 8% |
| | | | | | D | | | | | | | | | | | * |
| 6 | 207 | 26 | 23 | 21 | 76 | 47 | 13 | 59 | 34 | 58 | 37 | 48 | 159 | 18 | 38 | 3 |
| | 10% | 10% | 10% | 16% | 10% | 10% | 9% | 10% | 9% | 12% | 9% | 11% | 10% | 11% | 11% | 6% |
| | | | | D | | | | | | | | | | | | * |
| 5 | 419 | 47 | 67 | 31 | 163 | 84 | 28 | 125 | 70 | 102 | 78 | 64 | 356 | 42 | 74 | 13 |
| | 21% | 17% | 30% | 24% | 21% | 18% | 21% | 21% | 19% | 21% | 20% | 14% | 23% | 25% | 22% | 27% |
| | | | ADE | | | | | | | | | | K | | | * |
| 4 | 131 | 20 | 16 | 7 | 52 | 34 | 3 | 50 | 13 | 36 | 19 | 34 | 97 | 12 | 27 | - |
| | 7% | 7% | 7% | 5% | 7% | 7% | 2% | 8% | 4% | 7% | 5% | 8% | 6% | 7% | 8% | - |
| | | | | | | | | H | | | | | | | | * |
| Bottom 3 Box (Net) | 249 | 31 | 29 | 21 | 94 | 54 | 20 | 97 | 64 | 46 | 25 | 52 | 197 | 15 | 30 | 10 |
| | 12% | 11% | 13% | 16% | 12% | 12% | 15% | 16% | 18% | 10% | 6% | 12% | 13% | 9% | 9% | 21% |
| | | | | | | | | IJ | IJ | | | | | | | N* |
| 3 | 68 | 9 | 13 | 1 | 28 | 11 | 5 | 23 | 16 | 16 | 6 | 16 | 52 | 7 | 8 | 4 |
| | 3% | 3% | 6% | 1% | 4% | 2% | 4% | 4% | 4% | 3% | 2% | 4% | 3% | 4% | 2% | 8% |
| | | | | | | | | | | | | | | | | * |
| 2 | 46 | 10 | 7 | 5 | 13 | 7 | 4 | 14 | 12 | 10 | 6 | 9 | 36 | 4 | 10 | - |
| | 2% | 4% | 3% | 4% | 2% | 1% | 3% | 2% | 3% | 2% | 2% | 2% | 2% | 2% | 3% | - |
| | | | | | | | | | | | | | | | | * |
| 1 - Much worse (1) | 136 | 12 | 10 | 15 | 52 | 36 | 11 | 60 | 37 | 20 | 12 | 27 | 109 | 4 | 11 | 6 |
| | 7% | 4% | 4% | 12% | 7% | 8% | 8% | 10% | 10% | 4% | 3% | 6% | 7% | 3% | 3% | 12% |
| | | | | AB | | | | IJ | IJ | | | | | | | MN* |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 6.5 | 6.7 | 6.2 | 5.9 | 6.6 | 6.6 | 6.6 | 6.1 | 6.3 | 6.7 | 7.2 | 6.7 | 6.5 | 6.6 | 6.7 | 6.3 |
| | | C | | | C | C | | | | G | GHI | | | | | * |
| Std. Dev. | 2.67 | 2.59 | 2.54 | 2.73 | 2.7 | 2.65 | 2.8 | 2.74 | 2.85 | 2.55 | 2.47 | 2.64 | 2.68 | 2.44 | 2.52 | 3.04 |
| Std. Err. | 0.06 | 0.16 | 0.17 | 0.24 | 0.1 | 0.12 | 0.24 | 0.11 | 0.15 | 0.12 | 0.12 | 0.13 | 0.07 | 0.19 | 0.14 | 0.43 |
| Median | 6 | 7 | 5.7 | 6 | 6 | 7 | 7 | 6 | 6 | 6.7 | 7 | 7 | 6 | 6 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Your expected debt situation 5 years from now | 780 | 115 | 69 | 40 | 313 | 184 | 59 | 204 | 140 | 195 | 185 | 188 | 592 | 64 | 142 | 19 |
| | 39% | 42% | 31% | 31% | 41% | 39% | 44% | 34% | 39% | 40% | 47% | 43% | 38% | 38% | 42% | 38% |
| | | B | | | B | | B | | | | G | | | | | * |
| Your expected debt situation one year from now | 581 | 91 | 43 | 29 | 235 | 136 | 48 | 147 | 108 | 139 | 148 | 113 | 468 | 47 | 108 | 15 |
| | 29% | 33% | 19% | 22% | 31% | 29% | 35% | 25% | 30% | 29% | 38% | 26% | 30% | 28% | 32% | 30% |
| | | BC | | | B | B | BC | | | | GI | | | | | * |
| Your current debt situation compared to 5 years ago | 574 | 81 | 66 | 30 | 211 | 140 | 46 | 171 | 96 | 137 | 135 | 108 | 466 | 40 | 93 | 13 |
| | 29% | 30% | 29% | 23% | 27% | 30% | 34% | 29% | 27% | 28% | 34% | 24% | 30% | 24% | 27% | 26% |
| | | | | | | | | | | | | | | | | * |
| Your current debt situation compared to a year ago | 463 | 67 | 45 | 28 | 167 | 122 | 34 | 124 | 83 | 111 | 116 | 88 | 375 | 28 | 66 | 15 |
| | 23% | 25% | 20% | 21% | 22% | 26% | 25% | 21% | 23% | 23% | 29% | 20% | 24% | 17% | 20% | 30% |
| | | | | | | | | | | | GI | | | | | * |
| Your current ability to absorb an interest rate increase of 1 percentage point | 426 | 69 | 40 | 20 | 172 | 88 | 37 | 99 | 83 | 91 | 122 | 69 | 356 | 35 | 75 | 13 |
| | 21% | 25% | 18% | 15% | 22% | 19% | 27% | 17% | 23% | 19% | 31% | 16% | 23% | 21% | 22% | 26% |
| | | C | | | | | C | | | | GHI | | K | | | * |
| Your current ability to absorb an additional \$130 in interest payments on debt | 385 | 57 | 33 | 21 | 149 | 91 | 33 | 73 | 64 | 91 | 131 | 78 | 307 | 30 | 63 | 13 |
| | 19% | 21% | 15% | 16% | 19% | 19% | 25% | 12% | 18% | 19% | 33% | 18% | 20% | 18% | 19% | 26% |
| | | | | | | | | | | G | GHI | | | | | * |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Your current ability to absorb an additional \$130 in interest payments on debt | 698 | 87 | 81 | 47 | 286 | 156 | 42 | 241 | 136 | 168 | 91 | 164 | 534 | 51 | 107 | 24 |
| | 35% | 32% | 36% | 36% | 37% | 33% | 31% | 40% | 38% | 35% | 23% | 37% | 34% | 30% | 31% | 47% |
| | | | | | | | | J | J | J | | | | | | * |
| Your current debt situation compared to 5 years ago | 517 | 70 | 58 | 41 | 193 | 127 | 29 | 158 | 103 | 133 | 85 | 134 | 383 | 28 | 72 | 12 |
| | 26% | 26% | 26% | 31% | 25% | 27% | 21% | 27% | 29% | 28% | 21% | 30% | 25% | 17% | 21% | 24% |
| | | | | | | | | | | | | L | | | | * |
| Your current ability to absorb an interest rate increase of 1 percentage point | 505 | 60 | 59 | 40 | 196 | 121 | 29 | 174 | 104 | 112 | 76 | 125 | 380 | 35 | 76 | 13 |
| | 25% | 22% | 26% | 31% | 25% | 26% | 21% | 29% | 29% | 23% | 19% | 28% | 24% | 21% | 22% | 26% |
| | | | | | | | | J | J | | | | | | | * |
| Your current debt situation compared to a year ago | 382 | 58 | 32 | 30 | 148 | 89 | 25 | 141 | 70 | 94 | 56 | 110 | 273 | 34 | 61 | 13 |
| | 19% | 21% | 14% | 23% | 19% | 19% | 18% | 24% | 19% | 20% | 14% | 25% | 17% | 20% | 18% | 25% |
| | | | | | | | | J | | | | L | | | | * |
| Your expected debt situation one year from now | 320 | 39 | 29 | 22 | 135 | 69 | 24 | 121 | 66 | 62 | 45 | 81 | 239 | 24 | 48 | 11 |
| | 16% | 14% | 13% | 17% | 18% | 15% | 18% | 20% | 18% | 13% | 11% | 18% | 15% | 14% | 14% | 21% |
| | | | | | | | | IJ | J | | | | | | | * |
| Your expected debt situation 5 years from now | 249 | 31 | 29 | 21 | 94 | 54 | 20 | 97 | 64 | 46 | 25 | 52 | 197 | 15 | 30 | 10 |
| | 12% | 11% | 13% | 16% | 12% | 12% | 15% | 16% | 18% | 10% | 6% | 12% | 13% | 9% | 9% | 21% |
| | | | | | | | | IJ | IJ | | | | | | | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 424 | 70 | 41 | 24 | 162 | 88 | 39 | 97 | 67 | 119 | 118 | 66 | 358 | 36 | 74 | 14 |
| | 21% | 26% | 18% | 19% | 21% | 19% | 28% | 16% | 19% | 25% | 30% | 15% | 23% | 22% | 22% | 28% |
| | | | | | | | E | | | G | GH | | K | | | * |
| 10 - Extremely confident (10) | 238 | 45 | 24 | 14 | 85 | 51 | 19 | 52 | 44 | 54 | 75 | 23 | 215 | 18 | 37 | 8 |
| | 12% | 17% | 11% | 11% | 11% | 11% | 14% | 9% | 12% | 11% | 19% | 5% | 14% | 11% | 11% | 15% |
| | | | | | | | | | | | GHI | | K | | | * |
| 9 | 56 | 6 | 5 | 4 | 23 | 12 | 5 | 12 | 6 | 21 | 12 | 12 | 44 | 5 | 12 | * |
| | 3% | 2% | 2% | 3% | 3% | 3% | 4% | 2% | 2% | 4% | 3% | 3% | 3% | 3% | 3% | 1% |
| | | | | | | | | | | | | | | | | * |
| 8 | 130 | 20 | 12 | 7 | 54 | 24 | 14 | 33 | 17 | 44 | 32 | 31 | 99 | 12 | 26 | 6 |
| | 7% | 7% | 5% | 5% | 7% | 5% | 11% | 6% | 5% | 9% | 8% | 7% | 6% | 7% | 8% | 12% |
| | | | | | | | E | | | | | | | | | * |
| 7 | 160 | 10 | 11 | 10 | 74 | 44 | 10 | 34 | 32 | 35 | 43 | 60 | 99 | 13 | 35 | * |
| | 8% | 4% | 5% | 8% | 10% | 9% | 7% | 6% | 9% | 7% | 11% | 14% | 6% | 8% | 10% | 1% |
| | | | | | A | A | | | | | G | L | | | | * |
| 6 | 172 | 20 | 27 | 11 | 55 | 51 | 8 | 39 | 37 | 45 | 29 | 51 | 121 | 18 | 30 | * |
| | 9% | 7% | 12% | 8% | 7% | 11% | 6% | 6% | 10% | 9% | 7% | 12% | 8% | 11% | 9% | 1% |
| | | | | | | | | | | | | L | | | | * |
| 5 | 301 | 40 | 31 | 24 | 103 | 90 | 13 | 80 | 41 | 82 | 65 | 69 | 233 | 22 | 51 | 12 |
| | 15% | 15% | 14% | 19% | 13% | 19% | 10% | 13% | 11% | 17% | 16% | 16% | 15% | 13% | 15% | 24% |
| | | | | | | DF | | | | | | | | | | * |
| 4 | 137 | 15 | 14 | 7 | 56 | 37 | 8 | 39 | 32 | 37 | 22 | 35 | 102 | 20 | 27 | * |
| | 7% | 6% | 6% | 5% | 7% | 8% | 6% | 6% | 9% | 8% | 6% | 8% | 7% | 12% | 8% | 1% |
| | | | | | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 807 | 116 | 100 | 54 | 318 | 161 | 58 | 308 | 152 | 167 | 117 | 161 | 647 | 58 | 122 | 23 |
| | 40% | 43% | 45% | 41% | 41% | 34% | 43% | 52% | 42% | 34% | 30% | 36% | 41% | 35% | 36% | 46% |
| | | | E | | E | | | HIJ | J | | | | | | | * |
| 3 | 187 | 23 | 25 | 10 | 74 | 38 | 16 | 69 | 30 | 44 | 36 | 45 | 142 | 15 | 39 | 5 |
| | 9% | 8% | 11% | 8% | 10% | 8% | 12% | 11% | 8% | 9% | 9% | 10% | 9% | 9% | 11% | 11% |
| | | | | | | | | | | | | | | | | * |
| 2 | 116 | 17 | 15 | 10 | 47 | 20 | 8 | 34 | 25 | 19 | 18 | 20 | 96 | 8 | 18 | 4 |
| | 6% | 6% | 7% | 7% | 6% | 4% | 6% | 6% | 7% | 4% | 5% | 5% | 6% | 5% | 5% | 9% |
| | | | | | | | | | | | | | | | | * |
| 1 - Not at all confident (1) | 504 | 77 | 60 | 34 | 197 | 103 | 34 | 206 | 97 | 104 | 63 | 95 | 409 | 34 | 65 | 13 |
| | 25% | 28% | 27% | 26% | 26% | 22% | 25% | 34% | 27% | 22% | 16% | 22% | 26% | 21% | 19% | 26% |
| | | | | | | | | IJ | J | | | | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 4.7 | 4.7 | 4.4 | 4.6 | 4.7 | 4.9 | 4.9 | 4 | 4.6 | 5 | 5.6 | 4.7 | 4.7 | 4.9 | 5 | 4.6 |
| | | | | | | | | | G | G | GHI | | | | | * |
| Std. Dev. | 3.05 | 3.28 | 2.99 | 3.02 | 3.06 | 2.89 | 3.24 | 2.98 | 3.06 | 2.99 | 3.09 | 2.7 | 3.15 | 2.94 | 2.93 | 3.24 |
| Std. Err. | 0.07 | 0.2 | 0.2 | 0.26 | 0.11 | 0.13 | 0.28 | 0.12 | 0.16 | 0.14 | 0.16 | 0.13 | 0.08 | 0.23 | 0.16 | 0.46 |
| Median | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 504 | 74 | 50 | 28 | 214 | 99 | 39 | 113 | 92 | 124 | 138 | 83 | 421 | 39 | 94 | 13 |
| | 25% | 27% | 22% | 21% | 28% | 21% | 29% | 19% | 25% | 26% | 35% | 19% | 27% | 24% | 28% | 26% |
| | | | | E | | | | | | G | GHI | | K | | | * |
| 10 - Extremely confident (10) | 274 | 50 | 24 | 13 | 115 | 52 | 19 | 68 | 62 | 54 | 70 | 29 | 245 | 28 | 51 | 10 |
| | 14% | 18% | 11% | 10% | 15% | 11% | 14% | 11% | 17% | 11% | 18% | 7% | 16% | 17% | 15% | 19% |
| | | E | | | | | | | I | | GI | | K | | | * |
| 9 | 67 | 7 | 11 | 3 | 34 | 6 | 5 | 14 | 13 | 24 | 13 | 8 | 59 | 6 | 15 | - |
| | 3% | 2% | 5% | 2% | 4% | 1% | 4% | 2% | 4% | 5% | 3% | 2% | 4% | 3% | 4% | - |
| | | | E | | E | | | | | | | | | | | * |
| 8 | 162 | 17 | 15 | 11 | 64 | 41 | 14 | 31 | 18 | 47 | 55 | 45 | 117 | 6 | 28 | 4 |
| | 8% | 6% | 7% | 9% | 8% | 9% | 11% | 5% | 5% | 10% | 14% | 10% | 8% | 4% | 8% | 7% |
| | | | | | | | | | | GH | GH | | | | M | * |
| 7 | 163 | 17 | 13 | 11 | 70 | 38 | 14 | 48 | 31 | 42 | 35 | 31 | 132 | 19 | 37 | 2 |
| | 8% | 6% | 6% | 9% | 9% | 8% | 10% | 8% | 9% | 9% | 9% | 7% | 8% | 11% | 11% | 4% |
| | | | | | | | | | | | | | | | | * |
| 6 | 166 | 27 | 19 | 10 | 55 | 49 | 6 | 47 | 30 | 36 | 40 | 45 | 121 | 19 | 34 | 1 |
| | 8% | 10% | 9% | 8% | 7% | 10% | 4% | 8% | 8% | 7% | 10% | 10% | 8% | 11% | 10% | 3% |
| | | | | | | | | | | | | | | | | * |
| 5 | 324 | 42 | 43 | 19 | 110 | 86 | 24 | 96 | 57 | 89 | 51 | 69 | 255 | 24 | 39 | 8 |
| | 16% | 16% | 19% | 15% | 14% | 18% | 17% | 16% | 16% | 18% | 13% | 16% | 16% | 14% | 12% | 15% |
| | | | | | | | | | | J | | | | | | * |
| 4 | 166 | 23 | 16 | 18 | 64 | 39 | 7 | 49 | 26 | 41 | 31 | 44 | 123 | 10 | 33 | 6 |
| | 8% | 9% | 7% | 14% | 8% | 8% | 5% | 8% | 7% | 8% | 8% | 10% | 8% | 6% | 10% | 11% |
| | | | | F | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 678 | 88 | 83 | 44 | 256 | 160 | 47 | 243 | 125 | 153 | 101 | 171 | 508 | 55 | 103 | 20 |
| | 34% | 32% | 37% | 34% | 33% | 34% | 34% | 41% | 35% | 31% | 26% | 39% | 33% | 33% | 30% | 40% |
| | | | | | | | | IJ | J | | | L | | | | * |
| 3 | 171 | 19 | 16 | 13 | 64 | 51 | 7 | 48 | 34 | 38 | 30 | 41 | 130 | 18 | 27 | 2 |
| | 9% | 7% | 7% | 10% | 8% | 11% | 5% | 8% | 9% | 8% | 8% | 9% | 8% | 11% | 8% | 4% |
| | | | | | | | | | | | | | | | | * |
| 2 | 109 | 8 | 15 | 5 | 56 | 22 | 3 | 26 | 28 | 25 | 18 | 27 | 82 | 10 | 24 | 8 |
| | 5% | 3% | 7% | 4% | 7% | 5% | 2% | 4% | 8% | 5% | 5% | 6% | 5% | 6% | 7% | 16% |
| | | | | | A | | | | | | | | | | | * |
| 1 - Not at all confident (1) | 398 | 61 | 52 | 26 | 136 | 88 | 36 | 168 | 63 | 89 | 52 | 103 | 296 | 28 | 52 | 10 |
| | 20% | 22% | 23% | 20% | 18% | 19% | 26% | 28% | 18% | 18% | 13% | 23% | 19% | 17% | 15% | 20% |
| | | | | | | | D | HU | | | | | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.1 | 5.2 | 4.8 | 4.9 | 5.3 | 4.9 | 5.1 | 4.6 | 5.2 | 5.2 | 5.8 | 4.6 | 5.2 | 5.3 | 5.4 | 4.8 |
| | | | | | | | | | G | G | GHI | | K | | | * |
| Std. Dev. | 3.03 | 3.18 | 3.01 | 2.87 | 3.08 | 2.85 | 3.21 | 3.04 | 3.1 | 2.94 | 2.99 | 2.8 | 3.08 | 3.04 | 3.01 | 3.27 |
| Std. Err. | 0.07 | 0.19 | 0.2 | 0.25 | 0.11 | 0.13 | 0.28 | 0.12 | 0.16 | 0.13 | 0.15 | 0.13 | 0.08 | 0.24 | 0.16 | 0.46 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 469 | 62 | 51 | 26 | 197 | 96 | 37 | 103 | 74 | 122 | 139 | 73 | 396 | 45 | 95 | 15 |
| | 23% | 23% | 23% | 20% | 26% | 20% | 27% | 17% | 20% | 25% | 35% | 17% | 25% | 27% | 28% | 30% |
| | | | | | | | | | | G | GHI | K | | | | * |
| 10 - Extremely confident (10) | 238 | 39 | 23 | 12 | 100 | 49 | 15 | 46 | 47 | 48 | 79 | 30 | 208 | 28 | 55 | 11 |
| | 12% | 14% | 10% | 10% | 13% | 10% | 11% | 8% | 13% | 10% | 20% | 7% | 13% | 17% | 16% | 22% |
| | | | | | | | | | | G | GHI | K | | | | * |
| 9 | 72 | 7 | 7 | 5 | 28 | 17 | 9 | 14 | 13 | 25 | 15 | 7 | 65 | 5 | 10 | 3 |
| | 4% | 2% | 3% | 4% | 4% | 4% | 6% | 2% | 3% | 5% | 4% | 2% | 4% | 3% | 3% | 6% |
| | | | | | | | | | | | | | K | | | * |
| 8 | 159 | 17 | 21 | 9 | 69 | 30 | 13 | 43 | 14 | 49 | 45 | 36 | 123 | 11 | 31 | 1 |
| | 8% | 6% | 10% | 7% | 9% | 6% | 10% | 7% | 4% | 10% | 11% | 8% | 8% | 7% | 9% | 2% |
| | | | | | | | | | | H | H | | | | | * |
| 7 | 198 | 29 | 20 | 10 | 67 | 50 | 22 | 42 | 39 | 43 | 52 | 63 | 135 | 8 | 27 | 1 |
| | 10% | 11% | 9% | 7% | 9% | 11% | 16% | 7% | 11% | 9% | 13% | 14% | 9% | 5% | 8% | 2% |
| | | | | | | | D | | | | G | L | | | | * |
| 6 | 209 | 26 | 23 | 14 | 80 | 54 | 11 | 66 | 48 | 48 | 37 | 39 | 169 | 22 | 41 | 4 |
| | 10% | 10% | 10% | 11% | 10% | 11% | 8% | 11% | 13% | 10% | 9% | 9% | 11% | 13% | 12% | 9% |
| | | | | | | | | | | | | | | | | * |
| 5 | 331 | 45 | 34 | 22 | 127 | 85 | 17 | 100 | 50 | 82 | 52 | 83 | 247 | 23 | 55 | 10 |
| | 17% | 17% | 15% | 17% | 17% | 18% | 13% | 17% | 14% | 17% | 13% | 19% | 16% | 14% | 16% | 19% |
| | | | | | | | | | | | | | | | | * |
| 4 | 173 | 29 | 5 | 13 | 71 | 46 | 9 | 40 | 38 | 47 | 33 | 43 | 129 | 20 | 33 | 2 |
| | 9% | 11% | 2% | 10% | 9% | 10% | 7% | 7% | 10% | 10% | 8% | 10% | 8% | 12% | 10% | 4% |
| | | B | | B | B | B | B | | | | | | | | | * |
| Bottom 3 Box (Net) | 622 | 80 | 91 | 45 | 226 | 140 | 40 | 245 | 112 | 143 | 82 | 139 | 482 | 48 | 88 | 18 |
| | 31% | 30% | 40% | 35% | 29% | 30% | 29% | 41% | 31% | 29% | 21% | 32% | 31% | 29% | 26% | 36% |
| | | | ADE | | | | | HIJ | J | J | | | | | | * |
| 3 | 205 | 31 | 33 | 11 | 67 | 50 | 13 | 57 | 45 | 58 | 33 | 43 | 161 | 15 | 27 | 3 |
| | 10% | 11% | 15% | 9% | 9% | 11% | 9% | 10% | 12% | 12% | 8% | 10% | 10% | 9% | 8% | 6% |
| | | | D | | | | | | | | | | | | | * |
| 2 | 92 | 8 | 14 | 5 | 48 | 12 | 5 | 36 | 13 | 23 | 7 | 16 | 76 | 15 | 25 | 6 |
| | 5% | 3% | 6% | 4% | 6% | 3% | 4% | 6% | 4% | 5% | 2% | 4% | 5% | 9% | 7% | 12% |
| | | | | | E | | | J | | J | | | | | | * |
| 1 - Not at all confident (1) | 325 | 42 | 44 | 29 | 111 | 78 | 22 | 151 | 54 | 62 | 42 | 80 | 245 | 19 | 36 | 9 |
| | 16% | 15% | 20% | 22% | 14% | 17% | 16% | 25% | 15% | 13% | 11% | 18% | 16% | 12% | 11% | 18% |
| | | | | D | | | | HIJ | | | | | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.2 | 5.3 | 4.9 | 4.8 | 5.3 | 5.1 | 5.5 | 4.5 | 5.2 | 5.3 | 6.1 | 4.9 | 5.3 | 5.4 | 5.6 | 5.3 |
| | | | | | | | | | G | G | GHI | K | | | | * |
| Std. Dev. | 2.87 | 2.87 | 2.95 | 2.89 | 2.89 | 2.77 | 2.92 | 2.86 | 2.83 | 2.77 | 2.88 | 2.66 | 2.92 | 2.95 | 2.87 | 3.34 |
| Std. Err. | 0.06 | 0.17 | 0.2 | 0.25 | 0.1 | 0.13 | 0.25 | 0.12 | 0.15 | 0.13 | 0.15 | 0.13 | 0.07 | 0.23 | 0.16 | 0.47 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 5 | 5 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 440 | 74 | 51 | 25 | 159 | 98 | 33 | 96 | 73 | 120 | 124 | 64 | 376 | 32 | 67 | 13 |
| | 22% | 27% | 23% | 19% | 21% | 21% | 24% | 16% | 20% | 25% | 31% | 14% | 24% | 19% | 20% | 25% |
| | | | | | | | | | | G | GH | | K | | | * |
| 10 - Extremely confident (10) | 217 | 46 | 25 | 10 | 64 | 54 | 18 | 46 | 33 | 49 | 69 | 21 | 196 | 14 | 28 | 9 |
| | 11% | 17% | 11% | 8% | 8% | 12% | 13% | 8% | 9% | 10% | 17% | 5% | 13% | 8% | 8% | 19% |
| | | | | | | | | | | | GHI | | K | | | * |
| 9 | 55 | 7 | 6 | 3 | 24 | 9 | 7 | 14 | 14 | 12 | 13 | 12 | 44 | 7 | 11 | - |
| | 3% | 3% | 3% | 2% | 3% | 2% | 5% | 2% | 4% | 2% | 3% | 3% | 3% | 4% | 3% | - |
| | | | | | | | | | | | | | | | | * |
| 8 | 168 | 21 | 20 | 12 | 71 | 35 | 9 | 36 | 26 | 59 | 42 | 32 | 137 | 11 | 27 | 3 |
| | 8% | 8% | 9% | 9% | 9% | 7% | 7% | 6% | 7% | 12% | 11% | 7% | 9% | 7% | 8% | 7% |
| | | | | | | | | | | G | G | | | | | * |
| 7 | 176 | 18 | 14 | 9 | 73 | 44 | 16 | 45 | 42 | 45 | 28 | 36 | 139 | 12 | 36 | 3 |
| | 9% | 7% | 6% | 7% | 9% | 9% | 12% | 7% | 12% | 9% | 7% | 8% | 9% | 7% | 11% | 6% |
| | | | | | | | | | | | | | | | | * |
| 6 | 211 | 30 | 31 | 12 | 76 | 46 | 16 | 53 | 47 | 44 | 44 | 59 | 152 | 20 | 38 | 2 |
| | 11% | 11% | 14% | 9% | 10% | 10% | 12% | 9% | 13% | 9% | 11% | 13% | 10% | 12% | 11% | 4% |
| | | | | | | | | | | | | | | | | * |
| 5 | 327 | 30 | 36 | 26 | 117 | 101 | 18 | 88 | 58 | 81 | 62 | 80 | 247 | 25 | 50 | 7 |
| | 16% | 11% | 16% | 20% | 15% | 21% | 13% | 15% | 16% | 17% | 16% | 18% | 16% | 15% | 15% | 15% |
| | | | | A | | AD | | | | | | | | | | * |
| 4 | 178 | 29 | 22 | 17 | 66 | 36 | 8 | 59 | 33 | 41 | 36 | 42 | 136 | 10 | 28 | 1 |
| | 9% | 11% | 10% | 13% | 9% | 8% | 6% | 10% | 9% | 8% | 9% | 9% | 9% | 6% | 8% | 3% |
| | | | | | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 669 | 91 | 70 | 41 | 278 | 146 | 44 | 256 | 107 | 153 | 101 | 161 | 509 | 68 | 121 | 24 |
| | 33% | 33% | 31% | 31% | 36% | 31% | 32% | 43% | 30% | 32% | 26% | 36% | 33% | 41% | 36% | 48% |
| | | | | | | | | HIJ | | | | | | | | * |
| 3 | 174 | 25 | 18 | 8 | 72 | 39 | 13 | 51 | 26 | 43 | 36 | 43 | 132 | 22 | 33 | 10 |
| | 9% | 9% | 8% | 6% | 9% | 8% | 9% | 9% | 7% | 9% | 9% | 10% | 8% | 13% | 10% | 21% |
| | | | | | | | | | | | | | | | | * |
| 2 | 101 | 9 | 8 | 4 | 48 | 27 | 6 | 32 | 25 | 21 | 13 | 16 | 85 | 15 | 26 | 4 |
| | 5% | 3% | 3% | 3% | 6% | 6% | 4% | 5% | 7% | 4% | 3% | 4% | 5% | 9% | 8% | 7% |
| | | | | | | | | | J | | | | | | | * |
| 1 - Not at all confident (1) | 394 | 57 | 45 | 29 | 158 | 80 | 26 | 173 | 57 | 88 | 52 | 102 | 292 | 31 | 63 | 10 |
| | 20% | 21% | 20% | 22% | 21% | 17% | 19% | 29% | 16% | 18% | 13% | 23% | 19% | 18% | 18% | 20% |
| | | | | | | | | HIJ | | | | | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5 | 5.2 | 5 | 4.8 | 4.8 | 5.1 | 5.3 | 4.3 | 5.1 | 5.1 | 5.7 | 4.5 | 5.1 | 4.7 | 4.9 | 4.8 |
| | | | | | | | | | G | G | GHI | | K | | | * |
| Std. Dev. | 2.9 | 3.13 | 2.89 | 2.78 | 2.86 | 2.82 | 3 | 2.89 | 2.77 | 2.87 | 2.94 | 2.65 | 2.96 | 2.84 | 2.83 | 3.22 |
| Std. Err. | 0.06 | 0.19 | 0.19 | 0.24 | 0.1 | 0.13 | 0.26 | 0.12 | 0.15 | 0.13 | 0.15 | 0.13 | 0.07 | 0.22 | 0.15 | 0.45 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4.2 |

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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 564 | 91 | 72 | 31 | 214 | 111 | 45 | 155 | 105 | 142 | 127 | 91 | 473 | 44 | 91 | 21 |
| | 28% | 33% | 32% | 24% | 28% | 24% | 33% | 26% | 29% | 29% | 32% | 21% | 30% | 26% | 27% | 41% |
| | | E | | | | | | | | | | | K | | | * |
| 10 - Extremely confident (10) | 335 | 68 | 38 | 17 | 114 | 70 | 28 | 86 | 67 | 75 | 82 | 44 | 291 | 26 | 52 | 12 |
| | 17% | 25% | 17% | 13% | 15% | 15% | 20% | 14% | 19% | 15% | 21% | 10% | 19% | 16% | 15% | 24% |
| | | CDE | | | | | | | | | G | | K | | | * |
| 9 | 89 | 9 | 13 | 5 | 44 | 12 | 6 | 36 | 13 | 25 | 12 | 16 | 74 | 9 | 16 | 3 |
| | 4% | 3% | 6% | 4% | 6% | 3% | 4% | 6% | 3% | 5% | 3% | 4% | 5% | 5% | 5% | 6% |
| | | | | | E | | | | | | | | | | | * |
| 8 | 140 | 14 | 21 | 9 | 56 | 29 | 11 | 33 | 26 | 41 | 34 | 32 | 108 | 9 | 23 | 5 |
| | 7% | 5% | 9% | 7% | 7% | 6% | 8% | 6% | 7% | 9% | 8% | 7% | 7% | 5% | 7% | 11% |
| | | | | | | | | | | | | | | | | * |
| 7 | 165 | 18 | 10 | 8 | 68 | 49 | 12 | 57 | 21 | 37 | 33 | 39 | 126 | 15 | 25 | 3 |
| | 8% | 7% | 5% | 6% | 9% | 10% | 9% | 10% | 6% | 8% | 8% | 9% | 8% | 9% | 7% | 7% |
| | | | | | | B | | | | | | | | | | * |
| 6 | 160 | 27 | 19 | 10 | 52 | 39 | 13 | 48 | 35 | 38 | 31 | 39 | 121 | 19 | 34 | 2 |
| | 8% | 10% | 9% | 8% | 7% | 8% | 10% | 8% | 10% | 8% | 8% | 9% | 8% | 12% | 10% | 4% |
| | | | | | | | | | | | | | | | | * |
| 5 | 357 | 39 | 35 | 29 | 141 | 89 | 24 | 99 | 77 | 86 | 49 | 75 | 283 | 35 | 78 | 6 |
| | 18% | 14% | 16% | 22% | 18% | 19% | 17% | 17% | 21% | 18% | 12% | 17% | 18% | 21% | 23% | 11% |
| | | | | | | | | | J | J | | | | | | * |
| 4 | 148 | 18 | 11 | 10 | 52 | 51 | 7 | 43 | 20 | 41 | 31 | 36 | 112 | 12 | 22 | 2 |
| | 7% | 7% | 5% | 7% | 7% | 11% | 5% | 7% | 6% | 8% | 8% | 8% | 7% | 7% | 6% | 3% |
| | | | | | | BD | | | | | | | | | | * |
| Bottom 3 Box (Net) | 607 | 80 | 77 | 42 | 241 | 132 | 35 | 194 | 103 | 141 | 123 | 161 | 446 | 42 | 91 | 17 |
| | 30% | 29% | 34% | 33% | 31% | 28% | 26% | 33% | 29% | 29% | 31% | 37% | 29% | 25% | 27% | 33% |
| | | | | | | | | | | | | L | | | | * |
| 3 | 131 | 24 | 11 | 7 | 44 | 38 | 6 | 22 | 28 | 31 | 42 | 38 | 94 | 8 | 14 | 3 |
| | 7% | 9% | 5% | 6% | 6% | 8% | 5% | 4% | 8% | 6% | 11% | 9% | 6% | 5% | 4% | 6% |
| | | | | | | | | | G | | GI | | | | | * |
| 2 | 97 | 11 | 9 | 4 | 49 | 19 | 6 | 33 | 12 | 19 | 20 | 24 | 73 | 17 | 27 | 2 |
| | 5% | 4% | 4% | 3% | 6% | 4% | 4% | 6% | 3% | 4% | 5% | 5% | 5% | 10% | 8% | 3% |
| | | | | | | | | | | | | | | | | * |
| 1 - Not at all confident (1) | 379 | 45 | 57 | 31 | 148 | 75 | 23 | 139 | 63 | 92 | 61 | 99 | 279 | 17 | 50 | 12 |
| | 19% | 16% | 25% | 24% | 19% | 16% | 17% | 23% | 18% | 19% | 15% | 23% | 18% | 10% | 15% | 24% |
| | | | AE | | | | | | J | | | | | | | M* |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.4 | 5.7 | 5.2 | 5 | 5.3 | 5.3 | 5.8 | 5.2 | 5.5 | 5.4 | 5.6 | 4.8 | 5.5 | 5.6 | 5.4 | 5.8 |
| | | C | | | | | | | | | | | K | | | * |
| Std. Dev. | 3.1 | 3.24 | 3.3 | 3.06 | 3.1 | 2.91 | 3.13 | 3.16 | 3.07 | 3.07 | 3.15 | 2.94 | 3.13 | 2.87 | 2.95 | 3.51 |
| Std. Err. | 0.07 | 0.2 | 0.22 | 0.27 | 0.11 | 0.13 | 0.27 | 0.13 | 0.16 | 0.14 | 0.16 | 0.14 | 0.08 | 0.22 | 0.16 | 0.49 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 |

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 465 | 72 | 51 | 24 | 187 | 95 | 36 | 115 | 93 | 120 | 117 | 71 | 395 | 32 | 74 | 13 |
| | 23% | 26% | 23% | 19% | 24% | 20% | 27% | 19% | 26% | 25% | 30% | 16% | 25% | 19% | 22% | 25% |
| | | | | | | | | | | G | | K | | | | * |
| 10 - Extremely confident (10) | 271 | 48 | 27 | 13 | 113 | 51 | 18 | 55 | 64 | 59 | 74 | 29 | 242 | 18 | 41 | 9 |
| | 14% | 18% | 12% | 10% | 15% | 11% | 13% | 9% | 18% | 12% | 19% | 6% | 16% | 11% | 12% | 17% |
| | | E | | | | | | G | | GI | | K | | | | * |
| 9 | 68 | 9 | 11 | 5 | 26 | 10 | 6 | 27 | 6 | 26 | 8 | 12 | 55 | 4 | 9 | 3 |
| | 3% | 3% | 5% | 4% | 3% | 2% | 4% | 5% | 2% | 5% | 2% | 3% | 4% | 2% | 3% | 5% |
| | | | | | | | | | | HJ | | | | | | * |
| 8 | 127 | 15 | 13 | 6 | 48 | 33 | 12 | 32 | 23 | 35 | 34 | 30 | 97 | 10 | 23 | 1 |
| | 6% | 6% | 6% | 4% | 6% | 7% | 9% | 5% | 6% | 7% | 9% | 7% | 6% | 6% | 7% | 3% |
| | | | | | | | | | | | | | | | | * |
| 7 | 143 | 22 | 11 | 6 | 56 | 41 | 7 | 36 | 23 | 36 | 35 | 34 | 109 | 16 | 32 | 1 |
| | 7% | 8% | 5% | 5% | 7% | 9% | 5% | 6% | 6% | 7% | 9% | 8% | 7% | 10% | 9% | 3% |
| | | | | | | | | | | | | | | | | * |
| 6 | 174 | 24 | 15 | 11 | 68 | 47 | 9 | 47 | 36 | 40 | 42 | 43 | 131 | 24 | 39 | 6 |
| | 9% | 9% | 7% | 8% | 9% | 10% | 7% | 8% | 10% | 8% | 11% | 10% | 8% | 15% | 12% | 11% |
| | | | | | | | | | | | | | | | | * |
| 5 | 335 | 43 | 43 | 27 | 108 | 91 | 24 | 95 | 60 | 85 | 45 | 71 | 264 | 21 | 48 | 6 |
| | 17% | 16% | 19% | 20% | 14% | 19% | 18% | 16% | 17% | 18% | 11% | 16% | 17% | 12% | 14% | 11% |
| | | | | | | D | | | | J | | | | | | * |
| 4 | 145 | 22 | 12 | 14 | 64 | 30 | 4 | 41 | 23 | 30 | 37 | 37 | 109 | 11 | 28 | 2 |
| | 7% | 8% | 5% | 11% | 8% | 6% | 3% | 7% | 6% | 6% | 9% | 8% | 7% | 6% | 8% | 4% |
| | | | | F | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 738 | 90 | 93 | 48 | 285 | 166 | 56 | 261 | 125 | 174 | 119 | 186 | 552 | 63 | 120 | 23 |
| | 37% | 33% | 42% | 37% | 37% | 35% | 41% | 44% | 35% | 36% | 30% | 42% | 35% | 38% | 35% | 45% |
| | | | | | | | | HIJ | | | | L | | | | * |
| 3 | 182 | 14 | 20 | 8 | 78 | 48 | 14 | 54 | 28 | 55 | 29 | 45 | 137 | 19 | 38 | 2 |
| | 9% | 5% | 9% | 6% | 10% | 10% | 11% | 9% | 8% | 11% | 7% | 10% | 9% | 11% | 11% | 4% |
| | | | | | A | | | | | | | | | | | * |
| 2 | 117 | 11 | 14 | 10 | 51 | 25 | 7 | 44 | 26 | 22 | 15 | 24 | 93 | 9 | 20 | 6 |
| | 6% | 4% | 6% | 8% | 7% | 5% | 5% | 7% | 7% | 5% | 4% | 5% | 6% | 6% | 6% | 12% |
| | | | | | | | | J | | | | | | | | * |
| 1 - Not at all confident (1) | 438 | 65 | 60 | 30 | 156 | 93 | 35 | 164 | 71 | 97 | 76 | 117 | 322 | 35 | 62 | 15 |
| | 22% | 24% | 27% | 23% | 20% | 20% | 26% | 27% | 20% | 20% | 19% | 26% | 21% | 21% | 18% | 30% |
| | | | | | | | | HIJ | | | | L | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 4.9 | 5.2 | 4.7 | 4.6 | 5 | 4.9 | 4.9 | 4.4 | 5.2 | 5 | 5.4 | 4.4 | 5.1 | 4.8 | 5 | 4.7 |
| | | | | | | | | | G | G | G | | K | | | * |
| Std. Dev. | 3.06 | 3.21 | 3.12 | 2.92 | 3.08 | 2.88 | 3.19 | 3.01 | 3.13 | 3.01 | 3.14 | 2.81 | 3.1 | 2.93 | 2.93 | 3.42 |
| Std. Err. | 0.07 | 0.19 | 0.21 | 0.26 | 0.11 | 0.13 | 0.27 | 0.12 | 0.16 | 0.14 | 0.16 | 0.13 | 0.08 | 0.23 | 0.16 | 0.48 |
| Median | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4.7 |

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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| A change in your relationship status (i.e. divorce, separation) | 564 | 91 | 72 | 31 | 214 | 111 | 45 | 155 | 105 | 142 | 127 | 91 | 473 | 44 | 91 | 21 |
| | 28% | 33% | 32% | 24% | 28% | 24% | 33% | 26% | 29% | 29% | 32% | 21% | 30% | 26% | 27% | 41% |
| | | E | | | | | | | | | | K | | | | * |
| Having an illness and being unable to work for three months | 504 | 74 | 50 | 28 | 214 | 99 | 39 | 113 | 92 | 124 | 138 | 83 | 421 | 39 | 94 | 13 |
| | 25% | 27% | 22% | 21% | 28% | 21% | 29% | 19% | 25% | 26% | 35% | 19% | 27% | 24% | 28% | 26% |
| | | | | | E | | | | | G | GHI | | K | | | * |
| Unexpected auto repairs or purchase | 469 | 62 | 51 | 26 | 197 | 96 | 37 | 103 | 74 | 122 | 139 | 73 | 396 | 45 | 95 | 15 |
| | 23% | 23% | 23% | 20% | 26% | 20% | 27% | 17% | 20% | 25% | 35% | 17% | 25% | 27% | 28% | 30% |
| | | | | | | | | | | G | GHI | | K | | | * |
| Loss of employment / change in wage or seasonal work | 465 | 72 | 51 | 24 | 187 | 95 | 36 | 115 | 93 | 120 | 117 | 71 | 395 | 32 | 74 | 13 |
| | 23% | 26% | 23% | 19% | 24% | 20% | 27% | 19% | 26% | 25% | 30% | 16% | 25% | 19% | 22% | 25% |
| | | | | | | | | | | | G | | K | | | * |
| The death of an immediate family member | 440 | 74 | 51 | 25 | 159 | 98 | 33 | 96 | 73 | 120 | 124 | 64 | 376 | 32 | 67 | 13 |
| | 22% | 27% | 23% | 19% | 21% | 21% | 24% | 16% | 20% | 25% | 31% | 14% | 24% | 19% | 20% | 25% |
| | | | | | | | | | | G | GH | | K | | | * |
| Paying for your own or someone else's education | 424 | 70 | 41 | 24 | 162 | 88 | 39 | 97 | 67 | 119 | 118 | 66 | 358 | 36 | 74 | 14 |
| | 21% | 26% | 18% | 19% | 21% | 19% | 28% | 16% | 19% | 25% | 30% | 15% | 23% | 22% | 22% | 28% |
| | | | | | | | E | | | G | GH | | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Paying for your own or someone else's education | 807 | 116 | 100 | 54 | 318 | 161 | 58 | 308 | 152 | 167 | 117 | 161 | 647 | 58 | 122 | 23 |
| | 40% | 43% | 45% | 41% | 41% | 34% | 43% | 52% | 42% | 34% | 30% | 36% | 41% | 35% | 36% | 46% |
| | | | E | | E | | | HIJ | J | | | | | | | * |
| Loss of employment / change in wage or seasonal work | 738 | 90 | 93 | 48 | 285 | 166 | 56 | 261 | 125 | 174 | 119 | 186 | 552 | 63 | 120 | 23 |
| | 37% | 33% | 42% | 37% | 37% | 35% | 41% | 44% | 35% | 36% | 30% | 42% | 35% | 38% | 35% | 45% |
| | | | | | | | | HIJ | | | | L | | | | * |
| Having an illness and being unable to work for three months | 678 | 88 | 83 | 44 | 256 | 160 | 47 | 243 | 125 | 153 | 101 | 171 | 508 | 55 | 103 | 20 |
| | 34% | 32% | 37% | 34% | 33% | 34% | 34% | 41% | 35% | 31% | 26% | 39% | 33% | 33% | 30% | 40% |
| | | | | | | | | IJ | J | | | L | | | | * |
| The death of an immediate family member | 669 | 91 | 70 | 41 | 278 | 146 | 44 | 256 | 107 | 153 | 101 | 161 | 509 | 68 | 121 | 24 |
| | 33% | 33% | 31% | 31% | 36% | 31% | 32% | 43% | 30% | 32% | 26% | 36% | 33% | 41% | 36% | 48% |
| | | | | | | | | HIJ | | | | | | | | * |
| Unexpected auto repairs or purchase | 622 | 80 | 91 | 45 | 226 | 140 | 40 | 245 | 112 | 143 | 82 | 139 | 482 | 48 | 88 | 18 |
| | 31% | 30% | 40% | 35% | 29% | 30% | 29% | 41% | 31% | 29% | 21% | 32% | 31% | 29% | 26% | 36% |
| | | | ADE | | | | | HIJ | J | J | | | | | | * |
| A change in your relationship status (i.e. divorce, separation) | 607 | 80 | 77 | 42 | 241 | 132 | 35 | 194 | 103 | 141 | 123 | 161 | 446 | 42 | 91 | 17 |
| | 30% | 29% | 34% | 33% | 31% | 28% | 26% | 33% | 29% | 29% | 31% | 37% | 29% | 25% | 27% | 33% |
| | | | | | | | | | | | | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 466 | 60 | 44 | 41 | 177 | 116 | 28 | 165 | 80 | 112 | 87 | 135 | 331 | 44 | 75 | 11 |
| | 23% | 22% | 20% | 32% | 23% | 25% | 20% | 28% | 22% | 23% | 22% | 31% | 21% | 26% | 22% | 23% |
| | | | | B | | | | | | | | L | | | | * |
| 10 - Strongly agree (10) | 262 | 30 | 28 | 25 | 100 | 69 | 11 | 97 | 49 | 60 | 47 | 77 | 185 | 21 | 37 | 9 |
| | 13% | 11% | 12% | 19% | 13% | 15% | 8% | 16% | 14% | 12% | 12% | 18% | 12% | 13% | 11% | 19% |
| | | | | F | | | | | | | | L | | | | * |
| 9 | 66 | 9 | 9 | 4 | 23 | 17 | 4 | 28 | 7 | 13 | 12 | 19 | 47 | 5 | 8 | 1 |
| | 3% | 3% | 4% | 3% | 3% | 4% | 3% | 5% | 2% | 3% | 3% | 4% | 3% | 3% | 2% | 2% |
| | | | | | | | | | | | | | | | | * |
| 8 | 137 | 21 | 7 | 13 | 54 | 30 | 13 | 40 | 25 | 39 | 29 | 39 | 98 | 17 | 30 | 1 |
| | 7% | 8% | 3% | 10% | 7% | 6% | 9% | 7% | 7% | 8% | 7% | 9% | 6% | 10% | 9% | 2% |
| | | | | B | | | B | | | | | | | | | * |
| 7 | 199 | 24 | 30 | 12 | 68 | 53 | 12 | 46 | 47 | 45 | 46 | 64 | 135 | 19 | 38 | 1 |
| | 10% | 9% | 13% | 9% | 9% | 11% | 9% | 8% | 13% | 9% | 12% | 15% | 9% | 11% | 11% | 2% |
| | | | | | | | | | G | | | L | | | | * |
| 6 | 167 | 22 | 26 | 17 | 46 | 48 | 8 | 46 | 32 | 39 | 37 | 47 | 120 | 10 | 19 | 3 |
| | 8% | 8% | 12% | 13% | 6% | 10% | 6% | 8% | 9% | 8% | 9% | 11% | 8% | 6% | 6% | 7% |
| | | | D | D | D | | | | | | | | | | | * |
| 5 | 302 | 31 | 32 | 19 | 111 | 83 | 25 | 93 | 40 | 86 | 52 | 77 | 225 | 24 | 44 | 14 |
| | 15% | 12% | 14% | 15% | 14% | 18% | 18% | 16% | 11% | 18% | 13% | 17% | 14% | 14% | 13% | 27% |
| | | | | | | | | | | H | | | | | | N* |
| 4 | 150 | 16 | 14 | 12 | 68 | 35 | 6 | 48 | 17 | 32 | 33 | 35 | 115 | 17 | 31 | * |
| | 7% | 6% | 6% | 10% | 9% | 7% | 4% | 8% | 5% | 7% | 8% | 8% | 7% | 10% | 9% | 1% |
| | | | | | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 717 | 120 | 78 | 28 | 298 | 136 | 57 | 198 | 145 | 170 | 141 | 84 | 633 | 53 | 133 | 20 |
| | 36% | 44% | 35% | 21% | 39% | 29% | 42% | 33% | 40% | 35% | 36% | 19% | 41% | 32% | 39% | 40% |
| | | CE | C | | CE | | CE | | | | | | K | | M | * |
| 3 | 174 | 37 | 26 | 3 | 55 | 35 | 16 | 50 | 23 | 46 | 34 | 31 | 143 | 7 | 25 | 2 |
| | 9% | 14% | 12% | 3% | 7% | 7% | 12% | 8% | 6% | 9% | 9% | 7% | 9% | 4% | 7% | 3% |
| | | CDE | C | | | | C | | | | | | | | | * |
| 2 | 118 | 11 | 14 | 7 | 60 | 20 | 6 | 18 | 34 | 35 | 20 | 15 | 103 | 10 | 34 | 1 |
| | 6% | 4% | 6% | 6% | 8% | 4% | 5% | 3% | 9% | 7% | 5% | 3% | 7% | 6% | 10% | 2% |
| | | | | | | | | | GJ | G | | | | | | * |
| 1 - Strongly disagree (1) | 425 | 71 | 38 | 17 | 184 | 80 | 35 | 130 | 88 | 90 | 87 | 38 | 388 | 35 | 74 | 18 |
| | 21% | 26% | 17% | 13% | 24% | 17% | 25% | 22% | 24% | 19% | 22% | 9% | 25% | 21% | 22% | 36% |
| | | CE | | | CE | | C | | | | | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5 | 4.7 | 5.1 | 5.8 | 4.8 | 5.4 | 4.6 | 5.2 | 4.9 | 5 | 5 | 6 | 4.7 | 5.1 | 4.8 | 4.6 |
| | | | | ABDF | | ADF | | | | | | L | | | | * |
| Std. Dev. | 3.04 | 3.08 | 2.92 | 2.96 | 3.11 | 2.96 | 2.94 | 3.16 | 3.16 | 2.96 | 3.01 | 2.74 | 3.06 | 3.06 | 3.02 | 3.38 |
| Std. Err. | 0.07 | 0.19 | 0.2 | 0.26 | 0.11 | 0.14 | 0.25 | 0.13 | 0.17 | 0.13 | 0.15 | 0.13 | 0.08 | 0.24 | 0.16 | 0.48 |
| Median | 5 | 5 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 540 | 67 | 65 | 41 | 205 | 125 | 37 | 175 | 99 | 144 | 91 | 169 | 371 | 42 | 84 | 14 |
| | 27% | 25% | 29% | 31% | 27% | 27% | 27% | 29% | 27% | 30% | 23% | 38% | 24% | 25% | 25% | 27% |
| | | | | | | | | | | J | | L | | | | * |
| 10 - Strongly agree (10) | 316 | 38 | 39 | 22 | 110 | 90 | 17 | 107 | 59 | 81 | 57 | 94 | 222 | 18 | 34 | 7 |
| | 16% | 14% | 17% | 17% | 14% | 19% | 12% | 18% | 16% | 17% | 14% | 21% | 14% | 11% | 10% | 13% |
| | | | | | | | | | | | | L | | | | * |
| 9 | 77 | 9 | 5 | 6 | 33 | 13 | 11 | 26 | 18 | 15 | 11 | 17 | 60 | 8 | 11 | 6 |
| | 4% | 3% | 2% | 5% | 4% | 3% | 8% | 4% | 5% | 3% | 3% | 4% | 4% | 5% | 3% | 11% |
| | | | | | | | BE | | | | | | | | | N* |
| 8 | 147 | 20 | 21 | 12 | 62 | 22 | 10 | 42 | 22 | 48 | 23 | 58 | 89 | 16 | 38 | 1 |
| | 7% | 7% | 9% | 9% | 8% | 5% | 7% | 7% | 6% | 10% | 6% | 13% | 6% | 9% | 11% | 3% |
| | | | | | | | | | | | | L | | | | * |
| 7 | 202 | 33 | 18 | 14 | 75 | 54 | 7 | 73 | 34 | 49 | 32 | 47 | 155 | 15 | 25 | 4 |
| | 10% | 12% | 8% | 10% | 10% | 11% | 5% | 12% | 10% | 10% | 8% | 11% | 10% | 9% | 7% | 8% |
| | | F | | | | | | | | | | | | | | * |
| 6 | 158 | 18 | 17 | 13 | 57 | 42 | 12 | 46 | 33 | 27 | 40 | 39 | 120 | 11 | 27 | 3 |
| | 8% | 7% | 8% | 10% | 7% | 9% | 8% | 8% | 9% | 6% | 10% | 9% | 8% | 6% | 8% | 6% |
| | | | | | | | | | | | I | | | | | * |
| 5 | 315 | 34 | 39 | 24 | 103 | 87 | 27 | 111 | 50 | 66 | 49 | 54 | 260 | 24 | 48 | 7 |
| | 16% | 12% | 18% | 19% | 13% | 19% | 20% | 19% | 14% | 14% | 13% | 12% | 17% | 15% | 14% | 14% |
| | | | | | | D | | J | | | | | | | | * |
| 4 | 162 | 27 | 19 | 10 | 66 | 31 | 9 | 42 | 31 | 42 | 33 | 41 | 121 | 16 | 30 | 4 |
| | 8% | 10% | 8% | 7% | 9% | 7% | 7% | 7% | 9% | 9% | 8% | 9% | 8% | 10% | 9% | 7% |
| | | | | | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 624 | 93 | 66 | 29 | 262 | 131 | 44 | 150 | 113 | 156 | 148 | 92 | 532 | 58 | 127 | 19 |
| | 31% | 34% | 29% | 22% | 34% | 28% | 32% | 25% | 31% | 32% | 38% | 21% | 34% | 35% | 37% | 38% |
| | | C | | | C | | | | | G | G | | K | | | * |
| 3 | 158 | 23 | 18 | 9 | 73 | 29 | 7 | 41 | 30 | 43 | 32 | 27 | 131 | 17 | 38 | 3 |
| | 8% | 9% | 8% | 7% | 9% | 6% | 5% | 7% | 8% | 9% | 8% | 6% | 8% | 10% | 11% | 6% |
| | | | | | | | | | | | | | | | | * |
| 2 | 97 | 11 | 8 | 4 | 37 | 27 | 10 | 14 | 16 | 28 | 25 | 18 | 79 | 6 | 21 | 1 |
| | 5% | 4% | 3% | 3% | 5% | 6% | 7% | 2% | 4% | 6% | 6% | 4% | 5% | 4% | 6% | 2% |
| | | | | | | | | | | G | G | | | | | * |
| 1 - Strongly disagree (1) | 369 | 59 | 40 | 16 | 152 | 75 | 27 | 95 | 67 | 85 | 91 | 47 | 322 | 35 | 68 | 15 |
| | 18% | 22% | 18% | 12% | 20% | 16% | 20% | 16% | 18% | 18% | 23% | 11% | 21% | 21% | 20% | 30% |
| | | C | | | | | | | | | G | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.3 | 5.1 | 5.4 | 5.8 | 5.2 | 5.5 | 5.1 | 5.7 | 5.4 | 5.4 | 4.9 | 6.1 | 5.1 | 5 | 4.9 | 4.9 |
| | | | | AD | | | | J | | J | | L | | | | * |
| Std. Dev. | 3.07 | 3.09 | 3.07 | 2.89 | 3.08 | 3.05 | 3.08 | 3.01 | 3.09 | 3.11 | 3.11 | 2.96 | 3.06 | 3.01 | 2.95 | 3.34 |
| Std. Err. | 0.07 | 0.19 | 0.2 | 0.25 | 0.11 | 0.14 | 0.26 | 0.12 | 0.16 | 0.14 | 0.16 | 0.14 | 0.08 | 0.23 | 0.16 | 0.47 |
| Median | 5 | 5 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 664 | 72 | 87 | 47 | 269 | 145 | 44 | 206 | 113 | 164 | 135 | 161 | 503 | 59 | 107 | 16 |
| | 33% | 27% | 39% | 36% | 35% | 31% | 32% | 35% | 31% | 34% | 34% | 36% | 32% | 35% | 32% | 31% |
| | | A | | | A | | | | | | | | | | | * |
| 10 - Strongly agree (10) | 379 | 45 | 57 | 29 | 138 | 95 | 15 | 120 | 78 | 83 | 69 | 99 | 281 | 34 | 59 | 11 |
| | 19% | 16% | 26% | 23% | 18% | 20% | 11% | 20% | 22% | 17% | 18% | 22% | 18% | 20% | 17% | 22% |
| | | AF | | F | | F | | | | | | | | | | * |
| 9 | 69 | 7 | 3 | 4 | 27 | 16 | 11 | 17 | 7 | 20 | 20 | 15 | 54 | 6 | 10 | 1 |
| | 3% | 3% | 1% | 3% | 4% | 3% | 8% | 3% | 2% | 4% | 5% | 3% | 3% | 3% | 3% | 1% |
| | | | | | | | ABDE | | | | H | | | | | * |
| 8 | 216 | 21 | 26 | 13 | 103 | 35 | 17 | 69 | 28 | 62 | 45 | 47 | 169 | 19 | 38 | 4 |
| | 11% | 8% | 12% | 10% | 13% | 7% | 13% | 12% | 8% | 13% | 11% | 11% | 11% | 12% | 11% | 8% |
| | | | | | AE | | | | | | | | | | | * |
| 7 | 315 | 51 | 35 | 17 | 124 | 74 | 15 | 92 | 59 | 74 | 66 | 81 | 234 | 29 | 58 | 4 |
| | 16% | 19% | 16% | 13% | 16% | 16% | 11% | 15% | 16% | 15% | 17% | 18% | 15% | 17% | 17% | 7% |
| | | | | | | | | | | | | | | | | * |
| 6 | 207 | 24 | 23 | 12 | 68 | 64 | 15 | 47 | 43 | 59 | 46 | 56 | 151 | 19 | 32 | 3 |
| | 10% | 9% | 10% | 9% | 9% | 14% | 11% | 8% | 12% | 12% | 12% | 13% | 10% | 11% | 9% | 6% |
| | | | | | D | | | | | | | | | | | * |
| 5 | 335 | 38 | 34 | 29 | 123 | 86 | 25 | 112 | 57 | 81 | 47 | 81 | 254 | 27 | 64 | 8 |
| | 17% | 14% | 15% | 22% | 16% | 18% | 18% | 19% | 16% | 17% | 12% | 18% | 16% | 16% | 19% | 16% |
| | | | | | | | | J | | | | | | | | * |
| 4 | 126 | 23 | 14 | 7 | 47 | 23 | 12 | 42 | 15 | 32 | 24 | 26 | 101 | 8 | 19 | 5 |
| | 6% | 8% | 6% | 6% | 6% | 5% | 9% | 7% | 4% | 7% | 6% | 6% | 6% | 5% | 6% | 11% |
| | | | | | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 354 | 64 | 31 | 18 | 137 | 78 | 26 | 97 | 75 | 74 | 77 | 37 | 316 | 25 | 60 | 15 |
| | 18% | 23% | 14% | 14% | 18% | 17% | 19% | 16% | 21% | 15% | 20% | 8% | 20% | 15% | 18% | 29% |
| | | BC | | | | | | | | | | | K | | | * |
| 3 | 95 | 18 | 7 | 6 | 33 | 21 | 9 | 34 | 20 | 18 | 18 | 22 | 73 | 13 | 21 | * |
| | 5% | 7% | 3% | 4% | 4% | 4% | 7% | 6% | 6% | 4% | 5% | 5% | 5% | 8% | 6% | 1% |
| | | | | | | | | | | | | | | | | * |
| 2 | 46 | 5 | 3 | 4 | 22 | 7 | 4 | 8 | 8 | 16 | 8 | 5 | 41 | 1 | 13 | 2 |
| | 2% | 2% | 1% | 3% | 3% | 2% | 3% | 1% | 2% | 3% | 2% | 1% | 3% | 1% | 4% | 3% |
| | | | | | | | | | | | | | | | M | * |
| 1 - Strongly disagree (1) | 214 | 40 | 21 | 8 | 82 | 49 | 12 | 56 | 46 | 40 | 51 | 11 | 202 | 10 | 26 | 13 |
| | 11% | 15% | 9% | 6% | 11% | 10% | 9% | 9% | 13% | 8% | 13% | 3% | 13% | 6% | 8% | 25% |
| | | C | | | | | | | | | I | | K | | | MN* |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 394 | 50 | 40 | 34 | 141 | 105 | 24 | 114 | 79 | 112 | 73 | 135 | 258 | 38 | 73 | 9 |
| | 20% | 18% | 18% | 26% | 18% | 22% | 18% | 19% | 22% | 23% | 18% | 31% | 17% | 23% | 21% | 17% |
| | | | | | | | | | | | | L | | | | * |
| 10 - Strongly agree (10) | 192 | 26 | 19 | 15 | 62 | 60 | 8 | 59 | 37 | 51 | 37 | 60 | 132 | 16 | 35 | 4 |
| | 10% | 10% | 8% | 12% | 8% | 13% | 6% | 10% | 10% | 11% | 9% | 14% | 8% | 9% | 10% | 7% |
| | | | | | D | | | | | | | L | | | | * |
| 9 | 56 | 9 | 3 | 4 | 16 | 20 | 4 | 19 | 6 | 13 | 14 | 26 | 30 | 3 | 6 | - |
| | 3% | 3% | 1% | 3% | 2% | 4% | 3% | 3% | 2% | 3% | 3% | 6% | 2% | 2% | 2% | - |
| | | | | | | | | | | | | L | | | | * |
| 8 | 146 | 15 | 18 | 14 | 63 | 25 | 11 | 36 | 36 | 47 | 23 | 49 | 97 | 19 | 32 | 5 |
| | 7% | 5% | 8% | 11% | 8% | 5% | 8% | 6% | 10% | 10% | 6% | 11% | 6% | 11% | 9% | 10% |
| | | | | E | | | | | | J | | L | | | | * |
| 7 | 189 | 17 | 20 | 10 | 75 | 49 | 17 | 63 | 27 | 42 | 41 | 54 | 135 | 19 | 33 | 4 |
| | 9% | 6% | 9% | 8% | 10% | 10% | 13% | 11% | 7% | 9% | 10% | 12% | 9% | 12% | 10% | 8% |
| | | | | | | | | | | | | | | | | * |
| 6 | 150 | 12 | 17 | 7 | 54 | 55 | 5 | 47 | 22 | 42 | 24 | 36 | 113 | 9 | 23 | 3 |
| | 7% | 4% | 8% | 5% | 7% | 12% | 4% | 8% | 6% | 9% | 6% | 8% | 7% | 6% | 7% | 7% |
| | | | | | | ADF | | | | | | | | | | * |
| 5 | 344 | 44 | 54 | 20 | 131 | 74 | 21 | 103 | 61 | 79 | 57 | 72 | 272 | 30 | 59 | 12 |
| | 17% | 16% | 24% | 15% | 17% | 16% | 15% | 17% | 17% | 16% | 14% | 16% | 17% | 18% | 17% | 24% |
| | | | | E | | | | | | | | | | | | * |
| 4 | 132 | 16 | 10 | 15 | 43 | 40 | 8 | 44 | 20 | 28 | 32 | 31 | 101 | 5 | 17 | 1 |
| | 7% | 6% | 4% | 12% | 6% | 9% | 6% | 7% | 6% | 6% | 8% | 7% | 6% | 3% | 5% | 1% |
| | | | | BD | | | | | | | | | | | | * |
| Bottom 3 Box (Net) | 794 | 133 | 83 | 44 | 325 | 148 | 61 | 224 | 153 | 181 | 168 | 113 | 680 | 64 | 136 | 22 |
| | 40% | 49% | 37% | 34% | 42% | 31% | 45% | 38% | 42% | 37% | 42% | 26% | 44% | 39% | 40% | 43% |
| | | BCE | | | E | | E | | | | | | K | | | * |
| 3 | 158 | 29 | 17 | 9 | 61 | 31 | 11 | 37 | 31 | 35 | 36 | 30 | 129 | 11 | 24 | 1 |
| | 8% | 11% | 8% | 7% | 8% | 7% | 8% | 6% | 9% | 7% | 9% | 7% | 8% | 6% | 7% | 2% |
| | | | | | | | | | | | | | | | | * |
| 2 | 129 | 18 | 10 | 6 | 62 | 21 | 13 | 31 | 19 | 39 | 29 | 25 | 105 | 11 | 30 | 5 |
| | 6% | 6% | 4% | 5% | 8% | 5% | 10% | 5% | 5% | 8% | 7% | 6% | 7% | 6% | 9% | 11% |
| | | | | | | | E | | | | | | | | | * |
| 1 - Strongly disagree (1) | 506 | 87 | 56 | 29 | 202 | 95 | 36 | 157 | 103 | 108 | 102 | 59 | 447 | 43 | 82 | 15 |
| | 25% | 32% | 25% | 22% | 26% | 20% | 27% | 26% | 28% | 22% | 26% | 13% | 29% | 26% | 24% | 30% |
| | | E | | | | | | | | | | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 4.6 | 4.2 | 4.6 | 5 | 4.5 | 5.1 | 4.4 | 4.7 | 4.6 | 4.9 | 4.5 | 5.7 | 4.4 | 4.8 | 4.7 | 4.3 |
| | | | | A | | ADF | | | | | | L | | | | * |
| Std. Dev. | 2.97 | 3.05 | 2.85 | 3.05 | 2.93 | 2.98 | 2.93 | 2.99 | 3.06 | 3 | 2.99 | 2.91 | 2.93 | 3.04 | 3.02 | 2.94 |
| Std. Err. | 0.07 | 0.18 | 0.19 | 0.27 | 0.11 | 0.14 | 0.25 | 0.12 | 0.16 | 0.14 | 0.15 | 0.14 | 0.07 | 0.24 | 0.16 | 0.41 |
| Median | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 6 | 4 | 5 | 5 | 5 |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O
Minimum Base: 30 (**), Small Base: 100 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 659 | 103 | 78 | 30 | 275 | 129 | 44 | 176 | 124 | 170 | 142 | 120 | 539 | 63 | 132 | 14 |
| | 33% | 38% | 35% | 23% | 36% | 27% | 32% | 29% | 34% | 35% | 36% | 27% | 35% | 38% | 39% | 28% |
| | | CE | | | CE | | | | | | | | K | | | * |
| 10 - Strongly agree (10) | 387 | 70 | 40 | 19 | 150 | 78 | 30 | 101 | 80 | 88 | 90 | 56 | 331 | 27 | 58 | 11 |
| | 19% | 26% | 18% | 15% | 19% | 17% | 22% | 17% | 22% | 18% | 23% | 13% | 21% | 16% | 17% | 22% |
| | | CE | | | | | | | | | G | | K | | | * |
| 9 | 88 | 10 | 3 | 4 | 46 | 16 | 8 | 15 | 20 | 29 | 17 | 22 | 66 | 11 | 24 | - |
| | 4% | 4% | 2% | 3% | 6% | 3% | 6% | 3% | 6% | 6% | 4% | 5% | 4% | 6% | 7% | - |
| | | | | | B | | | | | | G | | | | | * |
| 8 | 184 | 23 | 34 | 7 | 79 | 35 | 6 | 60 | 23 | 54 | 35 | 42 | 142 | 25 | 50 | 3 |
| | 9% | 9% | 15% | 6% | 10% | 7% | 4% | 10% | 6% | 11% | 9% | 9% | 9% | 15% | 15% | 6% |
| | | | CEF | | F | | | | | | | | | | | * |
| 7 | 173 | 16 | 21 | 6 | 70 | 46 | 14 | 40 | 34 | 49 | 39 | 48 | 125 | 22 | 39 | 10 |
| | 9% | 6% | 9% | 4% | 9% | 10% | 10% | 7% | 9% | 10% | 10% | 11% | 8% | 13% | 12% | 19% |
| | | | | | | | | | | | | | | | | * |
| 6 | 173 | 9 | 12 | 15 | 75 | 53 | 9 | 52 | 20 | 48 | 39 | 42 | 131 | 15 | 34 | 3 |
| | 9% | 3% | 5% | 12% | 10% | 11% | 6% | 9% | 6% | 10% | 10% | 9% | 8% | 9% | 10% | 6% |
| | | | | A | A | AB | | | | | | | | | | * |
| 5 | 283 | 42 | 29 | 19 | 91 | 80 | 21 | 91 | 43 | 64 | 51 | 58 | 225 | 21 | 38 | 10 |
| | 14% | 16% | 13% | 15% | 12% | 17% | 16% | 15% | 12% | 13% | 13% | 13% | 14% | 12% | 11% | 20% |
| | | | | | D | | | | | | | | | | | * |
| 4 | 139 | 22 | 16 | 9 | 50 | 33 | 9 | 40 | 35 | 23 | 27 | 40 | 99 | 11 | 24 | 1 |
| | 7% | 8% | 7% | 7% | 6% | 7% | 7% | 7% | 10% | 5% | 7% | 9% | 6% | 6% | 7% | 2% |
| | | | | | | | | | I | | | | | | | * |
| Bottom 3 Box (Net) | 574 | 79 | 68 | 51 | 207 | 130 | 39 | 198 | 105 | 130 | 97 | 134 | 440 | 35 | 72 | 12 |
| | 29% | 29% | 30% | 39% | 27% | 28% | 29% | 33% | 29% | 27% | 25% | 30% | 28% | 21% | 21% | 24% |
| | | | | DE | | | | J | | | | | | | | * |
| 3 | 164 | 15 | 19 | 18 | 57 | 46 | 10 | 48 | 27 | 43 | 30 | 44 | 121 | 10 | 18 | 4 |
| | 8% | 6% | 9% | 14% | 7% | 10% | 7% | 8% | 8% | 9% | 8% | 10% | 8% | 6% | 5% | 8% |
| | | | | AD | | | | | | | | | | | | * |
| 2 | 102 | 11 | 17 | 6 | 40 | 17 | 11 | 40 | 23 | 18 | 19 | 26 | 76 | 9 | 17 | 1 |
| | 5% | 4% | 8% | 4% | 5% | 4% | 8% | 7% | 6% | 4% | 5% | 6% | 5% | 6% | 5% | 2% |
| | | | | | | | | | | | | | | | | * |
| 1 - Strongly disagree (1) | 308 | 53 | 32 | 28 | 111 | 66 | 18 | 110 | 54 | 69 | 48 | 64 | 243 | 16 | 37 | 7 |
| | 15% | 19% | 14% | 21% | 14% | 14% | 14% | 19% | 15% | 14% | 12% | 15% | 16% | 9% | 11% | 15% |
| | | | | | | | | J | | | | | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.7 | 5.7 | 5.6 | 4.9 | 5.9 | 5.6 | 5.7 | 5.3 | 5.7 | 5.9 | 6 | 5.4 | 5.8 | 6.2 | 6.1 | 5.9 |
| | | C | | | C | C | C | | | G | G | | | | | * |
| Std. Dev. | 3.11 | 3.37 | 3.09 | 3.06 | 3.1 | 2.94 | 3.17 | 3.13 | 3.22 | 3.04 | 3.07 | 2.93 | 3.15 | 2.85 | 2.91 | 3.01 |
| Std. Err. | 0.07 | 0.2 | 0.21 | 0.27 | 0.11 | 0.14 | 0.27 | 0.13 | 0.17 | 0.14 | 0.15 | 0.14 | 0.08 | 0.22 | 0.16 | 0.42 |
| Median | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 5 | 5 | 6 | 6 | 5 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 3 Box (Net) | 643 | 95 | 63 | 28 | 278 | 133 | 46 | 165 | 105 | 161 | 151 | 93 | 550 | 53 | 132 | 17 |
| | 32% | 35% | 28% | 22% | 36% | 28% | 34% | 28% | 29% | 33% | 38% | 21% | 35% | 32% | 39% | 34% |
| | | C | | | CE | | | | | GH | | K | | | M | * |
| 10 - Strongly agree (10) | 370 | 66 | 39 | 19 | 155 | 61 | 30 | 88 | 57 | 89 | 104 | 41 | 329 | 29 | 68 | 13 |
| | 18% | 24% | 17% | 15% | 20% | 13% | 22% | 15% | 16% | 18% | 26% | 9% | 21% | 18% | 20% | 25% |
| | | E | | | E | | | | | GH | | K | | | | * |
| 9 | 101 | 14 | 10 | 4 | 55 | 13 | 6 | 26 | 14 | 35 | 14 | 16 | 86 | 5 | 33 | 3 |
| | 5% | 5% | 4% | 3% | 7% | 3% | 5% | 4% | 4% | 7% | 4% | 4% | 5% | 3% | 10% | 6% |
| | | | | | E | | | | | J | | | | | M | * |
| 8 | 172 | 15 | 14 | 5 | 69 | 59 | 10 | 50 | 33 | 37 | 32 | 36 | 135 | 18 | 30 | 1 |
| | 9% | 6% | 6% | 4% | 9% | 13% | 7% | 8% | 9% | 8% | 8% | 8% | 9% | 11% | 9% | 3% |
| | | | | | ABC | | | | | | | | | | | * |
| 7 | 226 | 27 | 28 | 12 | 85 | 56 | 18 | 52 | 39 | 67 | 50 | 61 | 164 | 25 | 41 | 5 |
| | 11% | 10% | 12% | 9% | 11% | 12% | 13% | 9% | 11% | 14% | 13% | 14% | 11% | 15% | 12% | 10% |
| | | | | | | | | | | G | | | | | | * |
| 6 | 207 | 25 | 22 | 18 | 83 | 43 | 15 | 65 | 42 | 55 | 33 | 60 | 147 | 21 | 40 | 4 |
| | 10% | 9% | 10% | 14% | 11% | 9% | 11% | 11% | 12% | 11% | 8% | 14% | 9% | 13% | 12% | 8% |
| | | | | | | | | | | | | L | | | | * |
| 5 | 302 | 39 | 35 | 21 | 120 | 70 | 16 | 105 | 50 | 62 | 52 | 46 | 255 | 35 | 60 | 10 |
| | 15% | 14% | 16% | 16% | 16% | 15% | 12% | 18% | 14% | 13% | 13% | 11% | 16% | 21% | 18% | 20% |
| | | | | | | | | | | | | K | | | | * |
| 4 | 162 | 22 | 17 | 17 | 43 | 52 | 12 | 54 | 31 | 40 | 24 | 44 | 119 | 12 | 21 | 2 |
| | 8% | 8% | 8% | 13% | 6% | 11% | 9% | 9% | 9% | 8% | 6% | 10% | 8% | 7% | 6% | 3% |
| | | | | D | | D | | | | | | | | | | * |
| Bottom 3 Box (Net) | 461 | 64 | 59 | 34 | 159 | 117 | 29 | 154 | 95 | 99 | 84 | 137 | 324 | 20 | 46 | 13 |
| | 23% | 24% | 26% | 26% | 21% | 25% | 21% | 26% | 26% | 21% | 21% | 31% | 21% | 12% | 13% | 25% |
| | | | | | | | | | | | | L | | | | * |
| 3 | 138 | 23 | 17 | 6 | 48 | 28 | 15 | 38 | 23 | 38 | 30 | 47 | 92 | 7 | 15 | 5 |
| | 7% | 8% | 8% | 5% | 6% | 6% | 11% | 6% | 6% | 8% | 8% | 11% | 6% | 4% | 4% | 9% |
| | | | | | | | | | | | | L | | | | * |
| 2 | 69 | 11 | 8 | 5 | 20 | 15 | 10 | 20 | 12 | 15 | 15 | 18 | 51 | 5 | 9 | 3 |
| | 3% | 4% | 4% | 4% | 3% | 3% | 7% | 3% | 3% | 3% | 4% | 4% | 3% | 3% | 3% | 5% |
| | | | | | | | D | | | | | | | | | * |
| 1 - Strongly disagree (1) | 254 | 30 | 34 | 22 | 90 | 73 | 4 | 96 | 59 | 47 | 39 | 72 | 182 | 9 | 21 | 5 |
| | 13% | 11% | 15% | 17% | 12% | 15% | 3% | 16% | 16% | 10% | 10% | 16% | 12% | 5% | 6% | 11% |
| | | F | F | F | F | F | | IJ | IJ | | | L | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Summary | | | | | | | | | | | | | | | | |
| Mean | 5.9 | 6.1 | 5.6 | 5.3 | 6.2 | 5.5 | 6.2 | 5.5 | 5.6 | 6.1 | 6.3 | 5.2 | 6.1 | 6.3 | 6.5 | 6.1 |
| | | CE | | | CE | | CE | | | GH | GH | | K | | | * |
| Std. Dev. | 2.95 | 3.06 | 2.99 | 2.91 | 2.94 | 2.87 | 2.78 | 2.94 | 2.99 | 2.85 | 3.01 | 2.79 | 2.96 | 2.5 | 2.67 | 3.1 |
| Std. Err. | 0.07 | 0.19 | 0.2 | 0.26 | 0.11 | 0.13 | 0.24 | 0.12 | 0.16 | 0.13 | 0.15 | 0.13 | 0.07 | 0.19 | 0.14 | 0.44 |
| Median | 6 | 6 | 6 | 5 | 6 | 5 | 6 | 5 | 6 | 6 | 7 | 5 | 6 | 6 | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| I am concerned about the impact of rising interest rates on my financial situation | 664 | 72 | 87 | 47 | 269 | 145 | 44 | 206 | 113 | 164 | 135 | 161 | 503 | 59 | 107 | 16 |
| | 33% | 27% | 39% | 36% | 35% | 31% | 32% | 35% | 31% | 34% | 34% | 36% | 32% | 35% | 32% | 31% |
| | | | A | | A | | | | | | | | | | | * |
| I am confident I won't have any debt in retirement | 659 | 103 | 78 | 30 | 275 | 129 | 44 | 176 | 124 | 170 | 142 | 120 | 539 | 63 | 132 | 14 |
| | 33% | 38% | 35% | 23% | 36% | 27% | 32% | 29% | 34% | 35% | 36% | 27% | 35% | 38% | 39% | 28% |
| | | CE | | | CE | | | | | | | K | | | | * |
| I will be able to cover all living and family expenses in the next 12 months without going into further debt | 643 | 95 | 63 | 28 | 278 | 133 | 46 | 165 | 105 | 161 | 151 | 93 | 550 | 53 | 132 | 17 |
| | 32% | 35% | 28% | 22% | 36% | 28% | 34% | 28% | 29% | 33% | 38% | 21% | 35% | 32% | 39% | 34% |
| | | C | | | CE | | | | | | GH | | K | | M | * |
| I regret the amount of debt that I've taken on in my life | 540 | 67 | 65 | 41 | 205 | 125 | 37 | 175 | 99 | 144 | 91 | 169 | 371 | 42 | 84 | 14 |
| | 27% | 25% | 29% | 31% | 27% | 27% | 27% | 29% | 27% | 30% | 23% | 38% | 24% | 25% | 25% | 27% |
| | | | | | | | | | | J | | L | | | | * |
| I am concerned about my current level of debt | 466 | 60 | 44 | 41 | 177 | 116 | 28 | 165 | 80 | 112 | 87 | 135 | 331 | 44 | 75 | 11 |
| | 23% | 22% | 20% | 32% | 23% | 25% | 20% | 28% | 22% | 23% | 22% | 31% | 21% | 26% | 22% | 23% |
| | | | | B | | | | | | | | L | | | | * |
| I am worried that me or someone in my household could lose their job | 394 | 50 | 40 | 34 | 141 | 105 | 24 | 114 | 79 | 112 | 73 | 135 | 258 | 38 | 73 | 9 |
| | 20% | 18% | 18% | 26% | 18% | 22% | 18% | 19% | 22% | 23% | 18% | 31% | 17% | 23% | 21% | 17% |
| | | | | | | | | | | | | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| I am worried that me or someone in my household could lose their job | 794 | 133 | 83 | 44 | 325 | 148 | 61 | 224 | 153 | 181 | 168 | 113 | 680 | 64 | 136 | 22 |
| | 40% | 49% | 37% | 34% | 42% | 31% | 45% | 38% | 42% | 37% | 42% | 26% | 44% | 39% | 40% | 43% |
| | | BCE | | | E | | E | | | | | | K | | | * |
| I am concerned about my current level of debt | 717 | 120 | 78 | 28 | 298 | 136 | 57 | 198 | 145 | 170 | 141 | 84 | 633 | 53 | 133 | 20 |
| | 36% | 44% | 35% | 21% | 39% | 29% | 42% | 33% | 40% | 35% | 36% | 19% | 41% | 32% | 39% | 40% |
| | | CE | C | | CE | | CE | | | | | | K | | M | * |
| I regret the amount of debt that I've taken on in my life | 624 | 93 | 66 | 29 | 262 | 131 | 44 | 150 | 113 | 156 | 148 | 92 | 532 | 58 | 127 | 19 |
| | 31% | 34% | 29% | 22% | 34% | 28% | 32% | 25% | 31% | 32% | 38% | 21% | 34% | 35% | 37% | 38% |
| | | C | | | C | | | | | G | G | | K | | | * |
| I am confident I won't have any debt in retirement | 574 | 79 | 68 | 51 | 207 | 130 | 39 | 198 | 105 | 130 | 97 | 134 | 440 | 35 | 72 | 12 |
| | 29% | 29% | 30% | 39% | 27% | 28% | 29% | 33% | 29% | 27% | 25% | 30% | 28% | 21% | 21% | 24% |
| | | | | DE | | | | J | | | | | | | | * |
| I will be able to cover all living and family expenses in the next 12 months without going into further debt | 461 | 64 | 59 | 34 | 159 | 117 | 29 | 154 | 95 | 99 | 84 | 137 | 324 | 20 | 46 | 13 |
| | 23% | 24% | 26% | 26% | 21% | 25% | 21% | 26% | 26% | 21% | 21% | 31% | 21% | 12% | 13% | 25% |
| | | | | | | | | | | | | L | | | | * |
| I am concerned about the impact of rising interest rates on my financial situation | 354 | 64 | 31 | 18 | 137 | 78 | 26 | 97 | 75 | 74 | 77 | 37 | 316 | 25 | 60 | 15 |
| | 18% | 23% | 14% | 14% | 18% | 17% | 19% | 16% | 21% | 15% | 20% | 8% | 20% | 15% | 18% | 29% |
| | | BC | | | | | | | | | | | 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 (*)

[Table of contents](#)

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

| | Total | REGION | | | | | | HOUSEHOLD INCOME | | | | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| I am concerned about the impact of rising interest rates on my financial situation | 1186 | 147 | 145 | 76 | 461 | 283 | 73 | 345 | 214 | 297 | 247 | 298 | 888 | 106 | 197 | 22 |
| | 59% | 54% | 65% | 59% | 60% | 60% | 54% | 58% | 59% | 61% | 62% | 67% | 57% | 64% | 58% | 44% |
| | | | | | | | | | | | | L | | O | | * |
| I will be able to cover all living and family expenses in the next 12 months without going into further debt | 1076 | 147 | 113 | 58 | 447 | 232 | 79 | 282 | 185 | 283 | 234 | 215 | 861 | 99 | 213 | 26 |
| | 54% | 54% | 50% | 45% | 58% | 49% | 58% | 47% | 51% | 58% | 59% | 49% | 55% | 60% | 63% | 52% |
| | | | | | CE | | C | | | G | G | | K | | | * |
| I am confident I won't have any debt in retirement | 1005 | 128 | 110 | 51 | 420 | 228 | 66 | 268 | 178 | 268 | 220 | 209 | 795 | 100 | 206 | 27 |
| | 50% | 47% | 49% | 39% | 55% | 49% | 49% | 45% | 49% | 55% | 56% | 47% | 51% | 60% | 61% | 53% |
| | | | | | C | | | | | G | G | | | | | * |
| I regret the amount of debt that I've taken on in my life | 901 | 118 | 100 | 67 | 338 | 221 | 56 | 294 | 166 | 221 | 164 | 254 | 646 | 67 | 135 | 21 |
| | 45% | 43% | 45% | 52% | 44% | 47% | 41% | 49% | 46% | 46% | 42% | 58% | 41% | 41% | 40% | 41% |
| | | | | | | | | J | | | | L | | | | * |
| I am concerned about my current level of debt | 832 | 106 | 100 | 71 | 291 | 217 | 48 | 257 | 159 | 195 | 170 | 246 | 586 | 72 | 132 | 16 |
| | 42% | 39% | 45% | 54% | 38% | 46% | 35% | 43% | 44% | 40% | 43% | 56% | 38% | 43% | 39% | 32% |
| | | | | ADF | | DF | | | | | | L | | | | * |
| I am worried that me or someone in my household could lose their job | 732 | 78 | 77 | 51 | 270 | 209 | 46 | 224 | 128 | 197 | 138 | 225 | 506 | 66 | 129 | 16 |
| | 37% | 29% | 34% | 39% | 35% | 44% | 34% | 38% | 35% | 41% | 35% | 51% | 32% | 40% | 38% | 32% |
| | | | | | | ABD | | | | | | 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 (*)

[Table of contents](#)

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

| | Total | REGION | | | | | | HOUSEHOLD INCOME | | | | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 846 | 112 | 91 | 73 | 293 | 223 | 53 | 295 | 156 | 201 | 141 | 241 | 605 | 58 | 114 | 19 |
| | 42% | 41% | 41% | 56% | 38% | 47% | 39% | 49% | 43% | 42% | 36% | 55% | 39% | 35% | 33% | 38% |
| | | | | ABDF | | D | | IJ | | | | L | | | | * |
| Strongly agree | 282 | 36 | 32 | 29 | 106 | 60 | 19 | 114 | 52 | 69 | 37 | 79 | 203 | 22 | 30 | 11 |
| | 14% | 13% | 14% | 22% | 14% | 13% | 14% | 19% | 15% | 14% | 9% | 18% | 13% | 13% | 9% | 22% |
| | | | | ADE | | | | J | | J | | L | | N | | N* |
| Somewhat agree | 564 | 76 | 59 | 44 | 186 | 163 | 34 | 181 | 103 | 132 | 104 | 162 | 402 | 37 | 83 | 8 |
| | 28% | 28% | 27% | 34% | 24% | 35% | 25% | 30% | 29% | 27% | 26% | 37% | 26% | 22% | 25% | 16% |
| | | | | D | | D | | | | | | L | | | | * |
| Bottom 2 Box (Net) | 1155 | 160 | 133 | 57 | 476 | 247 | 83 | 302 | 205 | 283 | 254 | 200 | 955 | 108 | 226 | 31 |
| | 58% | 59% | 59% | 44% | 62% | 53% | 61% | 51% | 57% | 58% | 64% | 45% | 61% | 65% | 67% | 62% |
| | | C | C | | CE | | C | | | G | G | | K | | | * |
| Somewhat disagree | 580 | 65 | 71 | 29 | 222 | 151 | 42 | 167 | 99 | 146 | 113 | 132 | 448 | 55 | 111 | 8 |
| | 29% | 24% | 32% | 22% | 29% | 32% | 31% | 28% | 27% | 30% | 29% | 30% | 29% | 33% | 33% | 17% |
| | | | | | | C | | | | | | | | | | * |
| Strongly disagree | 575 | 94 | 62 | 28 | 254 | 96 | 41 | 134 | 106 | 137 | 141 | 69 | 507 | 53 | 116 | 23 |
| | 29% | 35% | 28% | 22% | 33% | 20% | 30% | 23% | 29% | 28% | 36% | 16% | 32% | 32% | 34% | 45% |
| | | CE | | | CE | | E | | | | GI | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1597 | 223 | 179 | 107 | 582 | 396 | 110 | 446 | 277 | 408 | 344 | 366 | 1231 | 119 | 255 | 31 |
| | 80% | 82% | 80% | 82% | 76% | 84% | 81% | 75% | 77% | 84% | 87% | 83% | 79% | 71% | 75% | 61% |
| | | | | | | D | | | | GH | GH | | | | | * |
| Strongly agree | 567 | 84 | 68 | 43 | 205 | 130 | 37 | 145 | 90 | 156 | 137 | 121 | 447 | 31 | 77 | 18 |
| | 28% | 31% | 30% | 33% | 27% | 28% | 27% | 24% | 25% | 32% | 35% | 27% | 29% | 19% | 23% | 36% |
| | | | | | | | | | | G | GH | | | | | M* |
| Somewhat agree | 1030 | 138 | 111 | 64 | 377 | 267 | 73 | 300 | 186 | 252 | 207 | 246 | 784 | 88 | 178 | 13 |
| | 51% | 51% | 50% | 49% | 49% | 57% | 54% | 50% | 52% | 52% | 52% | 56% | 50% | 53% | 52% | 25% |
| | | | | | | D | | | | | | | | O | O | * |
| Bottom 2 Box (Net) | 404 | 49 | 45 | 23 | 186 | 74 | 26 | 151 | 84 | 76 | 51 | 75 | 329 | 48 | 85 | 20 |
| | 20% | 18% | 20% | 18% | 24% | 16% | 19% | 25% | 23% | 16% | 13% | 17% | 21% | 29% | 25% | 39% |
| | | | | | E | | | IJ | IJ | | | | | | | * |
| Somewhat disagree | 316 | 35 | 30 | 17 | 151 | 60 | 23 | 111 | 77 | 65 | 34 | 58 | 259 | 41 | 69 | 15 |
| | 16% | 13% | 14% | 13% | 20% | 13% | 17% | 19% | 21% | 13% | 9% | 13% | 17% | 24% | 20% | 31% |
| | | | | | AE | | | J | IJ | J | | | | | | * |
| Strongly disagree | 87 | 15 | 14 | 6 | 35 | 14 | 3 | 40 | 7 | 11 | 16 | 17 | 70 | 7 | 16 | 4 |
| | 4% | 5% | 6% | 5% | 5% | 3% | 2% | 7% | 2% | 2% | 4% | 4% | 4% | 4% | 5% | 8% |
| | | | | | | | | HI | | | | | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

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

| | Total | REGION | | | | | | HOUSEHOLD INCOME | | | | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1136 | 145 | 122 | 85 | 417 | 293 | 74 | 370 | 208 | 267 | 212 | 321 | 815 | 92 | 178 | 16 |
| | 57% | 53% | 54% | 65% | 54% | 62% | 54% | 62% | 58% | 55% | 54% | 73% | 52% | 55% | 52% | 32% |
| | | | | AD | | AD | | J | | | | L | | O | O | * |
| Strongly agree | 381 | 44 | 53 | 37 | 143 | 86 | 18 | 142 | 72 | 90 | 59 | 114 | 267 | 27 | 57 | 6 |
| | 19% | 16% | 24% | 28% | 19% | 18% | 14% | 24% | 20% | 19% | 15% | 26% | 17% | 17% | 17% | 12% |
| | | | F | ADEF | | | | J | | | | L | | | | * |
| Somewhat agree | 755 | 101 | 69 | 48 | 274 | 207 | 56 | 229 | 136 | 177 | 153 | 207 | 548 | 64 | 121 | 10 |
| | 38% | 37% | 31% | 37% | 36% | 44% | 41% | 38% | 38% | 37% | 39% | 47% | 35% | 39% | 36% | 21% |
| | | | | | | BD | | | | | | L | | | | * |
| Bottom 2 Box (Net) | 865 | 127 | 102 | 46 | 351 | 177 | 62 | 226 | 153 | 217 | 183 | 120 | 744 | 74 | 162 | 34 |
| | 43% | 47% | 46% | 35% | 46% | 38% | 46% | 38% | 42% | 45% | 46% | 27% | 48% | 45% | 48% | 68% |
| | | CE | | | CE | | | | | | G | | K | | | MN* |
| Somewhat disagree | 499 | 57 | 60 | 28 | 197 | 126 | 30 | 135 | 97 | 124 | 94 | 89 | 410 | 46 | 98 | 16 |
| | 25% | 21% | 27% | 22% | 26% | 27% | 22% | 23% | 27% | 26% | 24% | 20% | 26% | 27% | 29% | 32% |
| | | | | | | | | | | | | | K | | | * |
| Strongly disagree | 366 | 70 | 43 | 17 | 154 | 51 | 32 | 91 | 56 | 93 | 89 | 31 | 335 | 29 | 64 | 18 |
| | 18% | 26% | 19% | 13% | 20% | 11% | 23% | 15% | 16% | 19% | 23% | 7% | 21% | 17% | 19% | 36% |
| | | CE | E | | E | | E | | | | GH | | K | | | MN* |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

7_7. To what extent do you agree or disagree with the following: - Even if interest rates decline, I'm concerned about my ability to repay my debts

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 946 47% | 116 43% | 101 45% | 76 59% | 336 44% | 255 54% | 60 44% | 330 55% | 171 47% | 225 46% | 154 39% | 261 59% | 684 44% | 81 49% | 156 46% | 19 39% |
| | | | | ABDF | | AD | | IJ | J | J | | L | | | | * |
| Strongly agree | 272 14% | 37 14% | 31 14% | 25 19% | 110 14% | 55 12% | 14 10% | 108 18% | 50 14% | 58 12% | 34 9% | 84 19% | 188 12% | 23 14% | 45 13% | 9 18% |
| | | | | E | | | | IJ | | | | L | | | | * |
| Somewhat agree | 674 34% | 80 29% | 70 31% | 51 39% | 226 29% | 200 43% | 47 34% | 222 37% | 121 34% | 167 34% | 120 30% | 178 40% | 496 32% | 58 35% | 111 33% | 11 21% |
| | | | | D | | ABD | | | | | | L | | | | * |
| Bottom 2 Box (Net) | 1055 53% | 156 57% | 123 55% | 54 41% | 432 56% | 215 46% | 76 56% | 267 45% | 190 53% | 259 54% | 241 61% | 180 41% | 875 56% | 85 51% | 184 54% | 31 61% |
| | | | CE | C | | CE | | | | G | GHI | | K | | | * |
| Somewhat disagree | 613 31% | 82 30% | 69 31% | 35 27% | 235 31% | 149 32% | 44 32% | 174 29% | 116 32% | 141 29% | 124 31% | 125 28% | 488 31% | 52 31% | 109 32% | 12 24% |
| | | | | | | | | | | | | | | | | * |
| Strongly disagree | 442 22% | 73 27% | 54 24% | 19 15% | 197 26% | 66 14% | 32 23% | 92 15% | 74 21% | 119 24% | 117 30% | 55 12% | 387 25% | 33 20% | 75 22% | 19 37% |
| | | | CE | E | | CE | | E | | G | GH | | K | | | M* |
| Sigma | 2001 100% | 272 100% | 224 100% | 130 100% | 768 100% | 470 100% | 136 100% | 596 100% | 361 100% | 484 100% | 395 100% | 441 100% | 1560 100% | 166 100% | 340 100% | 51 100% |

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 (*)

[Table of contents](#)

7_8. To what extent do you agree or disagree with the following: - High interest rates have had a negative impact on my household's finances

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1302 | 171 | 155 | 100 | 502 | 289 | 84 | 399 | 226 | 309 | 268 | 333 | 969 | 106 | 216 | 27 |
| | 65% | 63% | 69% | 77% | 65% | 61% | 62% | 67% | 63% | 64% | 68% | 75% | 62% | 63% | 64% | 53% |
| | | | | ADEF | | | | | | | | L | | | | * |
| Strongly agree | 482 | 65 | 68 | 47 | 197 | 78 | 27 | 155 | 89 | 112 | 98 | 138 | 344 | 41 | 84 | 9 |
| | 24% | 24% | 30% | 36% | 26% | 17% | 20% | 26% | 25% | 23% | 25% | 31% | 22% | 25% | 25% | 17% |
| | | E | E | ADEF | E | | | | | | | L | | | | * |
| Somewhat agree | 820 | 107 | 86 | 54 | 305 | 211 | 57 | 244 | 137 | 197 | 170 | 195 | 625 | 64 | 132 | 18 |
| | 41% | 39% | 39% | 41% | 40% | 45% | 42% | 41% | 38% | 41% | 43% | 44% | 40% | 39% | 39% | 35% |
| | | | | | | | | | | | | | | | | * |
| Bottom 2 Box (Net) | 699 | 101 | 70 | 30 | 266 | 181 | 52 | 197 | 135 | 175 | 127 | 109 | 590 | 61 | 124 | 24 |
| | 35% | 37% | 31% | 23% | 35% | 39% | 38% | 33% | 37% | 36% | 32% | 25% | 38% | 37% | 36% | 47% |
| | | C | | | C | C | C | | | | | | K | | | * |
| Somewhat disagree | 452 | 49 | 43 | 21 | 163 | 143 | 33 | 133 | 89 | 108 | 76 | 89 | 364 | 40 | 74 | 9 |
| | 23% | 18% | 19% | 16% | 21% | 30% | 24% | 22% | 25% | 22% | 19% | 20% | 23% | 24% | 22% | 18% |
| | | | | | | ABCD | | | | | | | | | | * |
| Strongly disagree | 246 | 51 | 26 | 9 | 103 | 38 | 19 | 64 | 46 | 67 | 50 | 20 | 226 | 20 | 49 | 15 |
| | 12% | 19% | 12% | 7% | 13% | 8% | 14% | 11% | 13% | 14% | 13% | 5% | 15% | 12% | 15% | 30% |
| | | CE | | | E | | | | | | | K | | | | MN* |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

7_9. To what extent do you agree or disagree with the following: - I desperately need interest rates to go down

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1314 | 170 | 150 | 87 | 487 | 326 | 93 | 389 | 252 | 318 | 254 | 354 | 960 | 101 | 213 | 32 |
| | 66% | 63% | 67% | 67% | 63% | 69% | 69% | 65% | 70% | 66% | 64% | 80% | 62% | 61% | 63% | 63% |
| | | | | | | | | | | | | L | | | | * |
| Strongly agree | 491 | 62 | 63 | 41 | 201 | 89 | 36 | 147 | 92 | 125 | 100 | 146 | 345 | 33 | 81 | 14 |
| | 25% | 23% | 28% | 32% | 26% | 19% | 26% | 25% | 25% | 26% | 25% | 33% | 22% | 20% | 24% | 27% |
| | | | E | E | E | | | | | | | L | | | | * |
| Somewhat agree | 823 | 109 | 87 | 46 | 287 | 237 | 58 | 242 | 160 | 192 | 153 | 207 | 615 | 67 | 131 | 18 |
| | 41% | 40% | 39% | 35% | 37% | 50% | 42% | 41% | 44% | 40% | 39% | 47% | 39% | 40% | 39% | 36% |
| | | | | | ABCD | | | | | | | L | | | | * |
| Bottom 2 Box (Net) | 687 | 102 | 74 | 43 | 281 | 144 | 43 | 208 | 109 | 167 | 141 | 88 | 600 | 66 | 127 | 19 |
| | 34% | 37% | 33% | 33% | 37% | 31% | 31% | 35% | 30% | 34% | 36% | 20% | 38% | 39% | 37% | 37% |
| | | | | | | | | | | | | K | | | | * |
| Somewhat disagree | 442 | 50 | 55 | 28 | 181 | 105 | 24 | 137 | 77 | 100 | 86 | 62 | 380 | 43 | 82 | 10 |
| | 22% | 18% | 24% | 22% | 24% | 22% | 18% | 23% | 21% | 21% | 22% | 14% | 24% | 26% | 24% | 21% |
| | | | | | | | | | | | | K | | | | * |
| Strongly disagree | 245 | 52 | 20 | 15 | 100 | 39 | 19 | 71 | 33 | 66 | 56 | 25 | 219 | 23 | 45 | 8 |
| | 12% | 19% | 9% | 12% | 13% | 8% | 14% | 12% | 9% | 14% | 14% | 6% | 14% | 14% | 13% | 16% |
| | | BDE | | | E | | | | | | | K | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

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 - <\$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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| I have a solid understanding of how interest rate increases impact my financial situation | 1597 | 223 | 179 | 107 | 582 | 396 | 110 | 446 | 277 | 408 | 344 | 366 | 1231 | 119 | 255 | 31 |
| | 80% | 82% | 80% | 82% | 76% | 84% | 81% | 75% | 77% | 84% | 87% | 83% | 79% | 71% | 75% | 61% |
| | | | | | D | | | | | GH | GH | | | | | * |
| I desperately need interest rates to go down | 1314 | 170 | 150 | 87 | 487 | 326 | 93 | 389 | 252 | 318 | 254 | 354 | 960 | 101 | 213 | 32 |
| | 66% | 63% | 67% | 67% | 63% | 69% | 69% | 65% | 70% | 66% | 64% | 80% | 62% | 61% | 63% | 63% |
| | | | | | | | | | | | | L | | | | * |
| High interest rates have had a negative impact on my household's finances | 1302 | 171 | 155 | 100 | 502 | 289 | 84 | 399 | 226 | 309 | 268 | 333 | 969 | 106 | 216 | 27 |
| | 65% | 63% | 69% | 77% | 65% | 61% | 62% | 67% | 63% | 64% | 68% | 75% | 62% | 63% | 64% | 53% |
| | | | | ADEF | | | | | | | | L | | | | * |
| If interest rates go up much more, I'm afraid that I will be in financial trouble | 1136 | 145 | 122 | 85 | 417 | 293 | 74 | 370 | 208 | 267 | 212 | 321 | 815 | 92 | 178 | 16 |
| | 57% | 53% | 54% | 65% | 54% | 62% | 54% | 62% | 58% | 55% | 54% | 73% | 52% | 55% | 52% | 32% |
| | | | | AD | | AD | | J | | | | L | | O | O | * |
| Even if interest rates decline, I'm concerned about my ability to repay my debts | 946 | 116 | 101 | 76 | 336 | 255 | 60 | 330 | 171 | 225 | 154 | 261 | 684 | 81 | 156 | 19 |
| | 47% | 43% | 45% | 59% | 44% | 54% | 44% | 55% | 47% | 46% | 39% | 59% | 44% | 49% | 46% | 39% |
| | | | | ABDF | | AD | | IJ | J | J | | L | | | | * |
| I am concerned that rising interest rates could move me towards bankruptcy | 846 | 112 | 91 | 73 | 293 | 223 | 53 | 295 | 156 | 201 | 141 | 241 | 605 | 58 | 114 | 19 |
| | 42% | 41% | 41% | 56% | 38% | 47% | 39% | 49% | 43% | 42% | 36% | 55% | 39% | 35% | 33% | 38% |
| | | | | ABDF | | D | | IJ | | | | 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 (*)

[Table of contents](#)

7. To what extent do you agree or disagree with the following: - Bottom 2 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| I am concerned that rising interest rates could move me towards bankruptcy | 1155 | 160 | 133 | 57 | 476 | 247 | 83 | 302 | 205 | 283 | 254 | 200 | 955 | 108 | 226 | 31 |
| | 58% | 59% | 59% | 44% | 62% | 53% | 61% | 51% | 57% | 58% | 64% | 45% | 61% | 65% | 67% | 62% |
| | | C | C | | CE | | C | | | G | G | | K | | | * |
| Even if interest rates decline, I'm concerned about my ability to repay my debts | 1055 | 156 | 123 | 54 | 432 | 215 | 76 | 267 | 190 | 259 | 241 | 180 | 875 | 85 | 184 | 31 |
| | 53% | 57% | 55% | 41% | 56% | 46% | 56% | 45% | 53% | 54% | 61% | 41% | 56% | 51% | 54% | 61% |
| | | CE | C | | CE | | C | | | G | GHI | | K | | | * |
| If interest rates go up much more, I'm afraid that I will be in financial trouble | 865 | 127 | 102 | 46 | 351 | 177 | 62 | 226 | 153 | 217 | 183 | 120 | 744 | 74 | 162 | 34 |
| | 43% | 47% | 46% | 35% | 46% | 38% | 46% | 38% | 42% | 45% | 46% | 27% | 48% | 45% | 48% | 68% |
| | | CE | | | CE | | | | | G | | | K | | | MN* |
| High interest rates have had a negative impact on my household's finances | 699 | 101 | 70 | 30 | 266 | 181 | 52 | 197 | 135 | 175 | 127 | 109 | 590 | 61 | 124 | 24 |
| | 35% | 37% | 31% | 23% | 35% | 39% | 38% | 33% | 37% | 36% | 32% | 25% | 38% | 37% | 36% | 47% |
| | | C | | | C | C | C | | | | | | K | | | * |
| I desperately need interest rates to go down | 687 | 102 | 74 | 43 | 281 | 144 | 43 | 208 | 109 | 167 | 141 | 88 | 600 | 66 | 127 | 19 |
| | 34% | 37% | 33% | 33% | 37% | 31% | 31% | 35% | 30% | 34% | 36% | 20% | 38% | 39% | 37% | 37% |
| | | | | | | | | | | | | | K | | | * |
| I have a solid understanding of how interest rate increases impact my financial situation | 404 | 49 | 45 | 23 | 186 | 74 | 26 | 151 | 84 | 76 | 51 | 75 | 329 | 48 | 85 | 20 |
| | 20% | 18% | 20% | 18% | 24% | 16% | 19% | 25% | 23% | 16% | 13% | 17% | 21% | 29% | 25% | 39% |
| | | | | | E | | | IJ | IJ | | | | | | | * |

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 (*)

[Table of contents](#)

Qwave29_1. Which of the following are you likely to do if interest rates decline in the next 3 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Pay off debt faster | 712 36% | 90 33% | 91 41% | 51 40% | 268 35% | 155 33% | 56 41% | 189 32% | 127 35% | 171 35% | 174 44% | 208 47% | 504 32% | 60 36% | 105 31% | 15 29% |
| | | | | | | | | | | | GHI | L | | | | * |
| Add to my debt | 102 5% | 14 5% | 7 3% | 10 7% | 36 5% | 33 7% | 3 2% | 34 6% | 27 7% | 25 5% | 9 2% | 26 6% | 76 5% | 12 7% | 19 6% | 1 2% |
| | | | | | | | | J | J | J | | | | | | * |
| Spend more money on wants instead of needs | 207 10% | 38 14% | 32 14% | 15 11% | 72 9% | 33 7% | 17 13% | 68 11% | 30 8% | 59 12% | 37 9% | 61 14% | 146 9% | 11 7% | 28 8% | 3 7% |
| | | | E | E | | | | | | | | L | | | | * |
| Save more money | 907 45% | 117 43% | 107 48% | 63 48% | 334 43% | 232 49% | 55 40% | 283 48% | 145 40% | 221 46% | 184 46% | 245 55% | 663 42% | 74 45% | 145 43% | 23 45% |
| | | | | | | | | | | | | L | | | | * |
| Apply for a new form of credit (i.e. credit card, line of credit, etc.) | 104 5% | 15 5% | 9 4% | 14 11% | 29 4% | 33 7% | 4 3% | 53 9% | 23 6% | 16 3% | 12 3% | 36 8% | 68 4% | 13 8% | 20 6% | * 1% |
| | | | | BDF | | D | | IJ | | | | L | | | | * |
| Buy a home | 127 6% | 16 6% | 11 5% | 9 7% | 38 5% | 39 8% | 14 10% | 46 8% | 26 7% | 24 5% | 25 6% | 44 10% | 83 5% | 10 6% | 15 4% | 4 8% |
| | | | | | | | D | | | | | L | | | | * |
| Make a major purchase (i.e. new car, vacation, etc.) | 177 9% | 23 8% | 22 10% | 17 13% | 63 8% | 38 8% | 14 10% | 52 9% | 24 7% | 53 11% | 33 8% | 51 12% | 126 8% | 15 9% | 29 9% | 7 13% |
| | | | | | | | | | | | | | | | | * |
| Declining interest rates won't impact me in any of these ways | 573 29% | 99 37% | 60 27% | 30 23% | 259 34% | 89 19% | 36 27% | 155 26% | 103 29% | 142 29% | 111 28% | 60 14% | 513 33% | 55 33% | 122 36% | 20 40% |
| | | CE | | | CE | | | | | | | K | | | | * |
| Sigma | 2911 145% | 412 151% | 340 152% | 209 160% | 1099 143% | 653 139% | 198 146% | 880 148% | 505 140% | 712 147% | 585 148% | 731 166% | 2180 140% | 250 151% | 484 142% | 73 145% |

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 (*)

[Table of contents](#)

GRID_Qwave29_2_1. To what extent do you agree or disagree with the following attitudes: - Lower interest rates will give me more financial breathing room

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1464 | 182 | 169 | 100 | 567 | 345 | 100 | 423 | 261 | 365 | 299 | 352 | 1112 | 120 | 241 | 35 |
| | 73% | 67% | 76% | 77% | 74% | 73% | 73% | 71% | 72% | 75% | 76% | 80% | 71% | 72% | 71% | 69% |
| | | | | | | | | | | | | L | | | | * |
| Strongly agree | 397 | 50 | 51 | 26 | 151 | 92 | 26 | 107 | 49 | 114 | 96 | 105 | 292 | 27 | 59 | 5 |
| | 20% | 19% | 23% | 20% | 20% | 19% | 19% | 18% | 14% | 24% | 24% | 24% | 19% | 16% | 17% | 10% |
| | | | | | | | | | | H | GH | L | | | | * |
| Somewhat agree | 1067 | 131 | 118 | 74 | 416 | 254 | 73 | 315 | 211 | 251 | 204 | 247 | 819 | 93 | 182 | 30 |
| | 53% | 48% | 53% | 57% | 54% | 54% | 54% | 53% | 59% | 52% | 52% | 56% | 53% | 56% | 53% | 58% |
| | | | | | | | | | | | | | | | | * |
| Bottom 2 Box (Net) | 537 | 90 | 55 | 30 | 201 | 125 | 36 | 174 | 100 | 119 | 96 | 89 | 448 | 46 | 99 | 16 |
| | 27% | 33% | 24% | 23% | 26% | 27% | 27% | 29% | 28% | 25% | 24% | 20% | 29% | 28% | 29% | 31% |
| | | | | | | | | | | | | | K | | | * |
| Somewhat disagree | 366 | 57 | 40 | 18 | 128 | 94 | 28 | 126 | 72 | 73 | 59 | 76 | 290 | 31 | 57 | 11 |
| | 18% | 21% | 18% | 14% | 17% | 20% | 21% | 21% | 20% | 15% | 15% | 17% | 19% | 19% | 17% | 21% |
| | | | | | | | | IJ | | | | | | | | * |
| Strongly disagree | 172 | 34 | 14 | 12 | 73 | 31 | 8 | 47 | 28 | 47 | 36 | 13 | 158 | 15 | 42 | 5 |
| | 9% | 12% | 6% | 9% | 9% | 7% | 6% | 8% | 8% | 10% | 9% | 3% | 10% | 9% | 12% | 11% |
| | | E | | | | | | | | | | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

GRID_Qwave29_2_2. To what extent do you agree or disagree with the following attitudes: - Lower interest rates will have a positive impact on my household's finances

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1498 | 192 | 175 | 104 | 567 | 355 | 105 | 419 | 263 | 371 | 319 | 367 | 1131 | 121 | 244 | 37 |
| | 75% | 71% | 78% | 80% | 74% | 76% | 77% | 70% | 73% | 77% | 81% | 83% | 72% | 73% | 72% | 74% |
| | | | | | | | | | | | GH | L | | | | * |
| Strongly agree | 450 | 54 | 59 | 35 | 185 | 87 | 30 | 129 | 67 | 106 | 109 | 112 | 338 | 40 | 84 | 13 |
| | 23% | 20% | 26% | 27% | 24% | 19% | 22% | 22% | 19% | 22% | 28% | 25% | 22% | 24% | 25% | 25% |
| | | | | | | | | | | | H | | | | | * |
| Somewhat agree | 1048 | 138 | 116 | 69 | 381 | 268 | 75 | 290 | 196 | 265 | 210 | 255 | 793 | 81 | 161 | 25 |
| | 52% | 51% | 52% | 53% | 50% | 57% | 55% | 49% | 54% | 55% | 53% | 58% | 51% | 49% | 47% | 49% |
| | | | | | | | | | | | D | | | | | * |
| Bottom 2 Box (Net) | 503 | 80 | 49 | 26 | 202 | 115 | 31 | 177 | 98 | 113 | 76 | 74 | 429 | 45 | 96 | 13 |
| | 25% | 29% | 22% | 20% | 26% | 24% | 23% | 30% | 27% | 23% | 19% | 17% | 28% | 27% | 28% | 26% |
| | | | | | | | | J | J | | | | K | | | * |
| Somewhat disagree | 357 | 54 | 37 | 15 | 150 | 78 | 22 | 129 | 76 | 78 | 45 | 61 | 295 | 32 | 60 | 9 |
| | 18% | 20% | 17% | 12% | 19% | 17% | 16% | 22% | 21% | 16% | 11% | 14% | 19% | 18% | 18% | 18% |
| | | | | | | | | J | J | | | | K | | | * |
| Strongly disagree | 146 | 26 | 12 | 11 | 52 | 37 | 9 | 49 | 22 | 35 | 30 | 13 | 134 | 12 | 36 | 4 |
| | 7% | 10% | 5% | 8% | 7% | 8% | 7% | 8% | 6% | 7% | 8% | 3% | 9% | 7% | 11% | 8% |
| | | | | | | | | | | | | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

GRID_Qwave29_2_3. To what extent do you agree or disagree with the following attitudes: - Interest rates will have to go down a lot before my financial situation significantly improves

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1138 | 155 | 128 | 87 | 409 | 283 | 75 | 385 | 213 | 252 | 209 | 311 | 827 | 92 | 168 | 30 |
| | 57% | 57% | 57% | 67% | 53% | 60% | 55% | 65% | 59% | 52% | 53% | 70% | 53% | 55% | 49% | 60% |
| | | | | D | | | | IJ | | | | L | | | | * |
| Strongly agree | 323 | 49 | 52 | 31 | 117 | 59 | 14 | 118 | 61 | 76 | 57 | 93 | 230 | 28 | 48 | 4 |
| | 16% | 18% | 23% | 24% | 15% | 13% | 11% | 20% | 17% | 16% | 15% | 21% | 15% | 17% | 14% | 8% |
| | | | DEF | DEF | | | | | | | | L | | | | * |
| Somewhat agree | 815 | 106 | 76 | 55 | 292 | 224 | 61 | 266 | 153 | 176 | 152 | 217 | 597 | 64 | 120 | 26 |
| | 41% | 39% | 34% | 43% | 38% | 48% | 45% | 45% | 42% | 36% | 38% | 49% | 38% | 38% | 35% | 52% |
| | | | | | | BD | | I | | | | L | | | | * |
| Bottom 2 Box (Net) | 863 | 117 | 96 | 43 | 359 | 187 | 61 | 211 | 148 | 232 | 186 | 131 | 733 | 74 | 172 | 20 |
| | 43% | 43% | 43% | 33% | 47% | 40% | 45% | 35% | 41% | 48% | 47% | 30% | 47% | 45% | 51% | 40% |
| | | | | | C | | | | | G | G | | K | | | * |
| Somewhat disagree | 551 | 56 | 55 | 27 | 241 | 138 | 34 | 143 | 95 | 158 | 103 | 106 | 445 | 53 | 116 | 11 |
| | 28% | 20% | 25% | 21% | 31% | 29% | 25% | 24% | 26% | 33% | 26% | 24% | 29% | 32% | 34% | 22% |
| | | | | | AC | A | | | | G | | | | | | * |
| Strongly disagree | 312 | 62 | 41 | 17 | 118 | 49 | 26 | 68 | 53 | 75 | 83 | 24 | 288 | 22 | 56 | 9 |
| | 16% | 23% | 18% | 13% | 15% | 10% | 19% | 11% | 15% | 15% | 21% | 6% | 18% | 13% | 16% | 19% |
| | | CDE | E | | E | | E | | | | G | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

GRID_Qwave29_2_4. To what extent do you agree or disagree with the following attitudes: - I am concerned interest rates won't decline fast enough to offer me the financial relief I need

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1124 | 131 | 130 | 80 | 416 | 296 | 70 | 367 | 207 | 254 | 211 | 305 | 819 | 94 | 179 | 25 |
| | 56% | 48% | 58% | 61% | 54% | 63% | 51% | 61% | 57% | 52% | 54% | 69% | 53% | 56% | 53% | 50% |
| | | | | A | | ADF | | IJ | | | | L | | | | * |
| Strongly agree | 311 | 40 | 44 | 28 | 117 | 61 | 22 | 122 | 54 | 64 | 58 | 95 | 216 | 24 | 45 | 7 |
| | 16% | 15% | 20% | 22% | 15% | 13% | 16% | 20% | 15% | 13% | 15% | 22% | 14% | 14% | 13% | 14% |
| | | | | E | | | | IJ | | | | L | | | | * |
| Somewhat agree | 813 | 91 | 86 | 51 | 300 | 236 | 48 | 245 | 153 | 190 | 154 | 210 | 603 | 70 | 134 | 18 |
| | 41% | 34% | 39% | 40% | 39% | 50% | 35% | 41% | 43% | 39% | 39% | 48% | 39% | 42% | 40% | 36% |
| | | | | | | ABDF | | | | | | L | | | | * |
| Bottom 2 Box (Net) | 877 | 141 | 94 | 50 | 352 | 174 | 66 | 230 | 154 | 231 | 183 | 136 | 740 | 73 | 161 | 25 |
| | 44% | 52% | 42% | 39% | 46% | 37% | 49% | 39% | 43% | 48% | 46% | 31% | 47% | 44% | 47% | 50% |
| | | CE | | | E | | E | | | G | G | | K | | | * |
| Somewhat disagree | 550 | 72 | 62 | 33 | 218 | 126 | 39 | 154 | 97 | 153 | 101 | 107 | 444 | 48 | 101 | 12 |
| | 28% | 26% | 28% | 25% | 28% | 27% | 29% | 26% | 27% | 32% | 25% | 24% | 28% | 29% | 30% | 24% |
| | | | | | | | | | | | | | | | | * |
| Strongly disagree | 326 | 69 | 31 | 17 | 134 | 48 | 27 | 75 | 57 | 77 | 83 | 29 | 297 | 25 | 60 | 13 |
| | 16% | 25% | 14% | 13% | 17% | 10% | 20% | 13% | 16% | 16% | 21% | 7% | 19% | 15% | 18% | 26% |
| | | BCDE | | | E | | E | | | | G | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

GRID_Qwave29_2_5. To what extent do you agree or disagree with the following attitudes: - I will be less stressed out by debt with lower interest rates

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 1386 | 182 | 157 | 88 | 532 | 326 | 101 | 414 | 239 | 339 | 280 | 350 | 1036 | 113 | 227 | 36 |
| | 69% | 67% | 70% | 68% | 69% | 69% | 74% | 69% | 66% | 70% | 71% | 79% | 66% | 68% | 67% | 71% |
| | | | | | | | | | | | | L | | | | * |
| Strongly agree | 409 | 56 | 52 | 28 | 167 | 82 | 23 | 117 | 67 | 95 | 93 | 111 | 298 | 31 | 62 | 4 |
| | 20% | 21% | 23% | 22% | 22% | 17% | 17% | 20% | 19% | 20% | 24% | 25% | 19% | 18% | 18% | 8% |
| | | | | | | | | | | | | L | | | | * |
| Somewhat agree | 977 | 125 | 105 | 60 | 365 | 244 | 78 | 297 | 172 | 244 | 187 | 239 | 738 | 83 | 165 | 32 |
| | 49% | 46% | 47% | 46% | 48% | 52% | 57% | 50% | 48% | 50% | 47% | 54% | 47% | 50% | 48% | 63% |
| | | | | | | | | | | | | L | | | | * |
| Bottom 2 Box (Net) | 615 | 90 | 67 | 42 | 236 | 144 | 35 | 182 | 122 | 145 | 115 | 91 | 524 | 53 | 113 | 15 |
| | 31% | 33% | 30% | 32% | 31% | 31% | 26% | 31% | 34% | 30% | 29% | 21% | 34% | 32% | 33% | 29% |
| | | | | | | | | | | | | K | | | | * |
| Somewhat disagree | 391 | 47 | 46 | 28 | 144 | 105 | 20 | 126 | 77 | 94 | 66 | 72 | 318 | 35 | 61 | 6 |
| | 20% | 17% | 21% | 21% | 19% | 22% | 15% | 21% | 21% | 19% | 17% | 16% | 20% | 21% | 18% | 13% |
| | | | | | | | | | | | | | | | | * |
| Strongly disagree | 224 | 43 | 21 | 14 | 92 | 39 | 15 | 56 | 45 | 51 | 48 | 19 | 205 | 18 | 53 | 8 |
| | 11% | 16% | 9% | 11% | 12% | 8% | 11% | 9% | 12% | 11% | 12% | 4% | 13% | 11% | 15% | 17% |
| | | E | | | | | | | | | | K | | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

GRID_Qwave29_2_6. To what extent do you agree or disagree with the following attitudes: - I'm so in over my head with debt that lower interest rates won't help me much

| | 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Top 2 Box (Net) | 678 | 86 | 59 | 47 | 234 | 215 | 39 | 250 | 116 | 146 | 114 | 213 | 466 | 45 | 93 | 17 |
| | 34% | 31% | 26% | 36% | 30% | 46% | 29% | 42% | 32% | 30% | 29% | 48% | 30% | 27% | 27% | 34% |
| | | | | | | ABDF | | HU | | | | L | | | | * |
| Strongly agree | 174 | 19 | 17 | 15 | 72 | 43 | 8 | 71 | 32 | 39 | 21 | 54 | 119 | 13 | 33 | 3 |
| | 9% | 7% | 7% | 11% | 9% | 9% | 6% | 12% | 9% | 8% | 5% | 12% | 8% | 8% | 10% | 5% |
| | | | | | | | | J | | | | L | | | | * |
| Somewhat agree | 505 | 66 | 42 | 32 | 162 | 171 | 31 | 179 | 84 | 107 | 94 | 158 | 346 | 32 | 60 | 15 |
| | 25% | 24% | 19% | 24% | 21% | 36% | 23% | 30% | 23% | 22% | 24% | 36% | 22% | 19% | 18% | 29% |
| | | | | | | ABCDF | | I | | | | L | | | | * |
| Bottom 2 Box (Net) | 1323 | 187 | 165 | 83 | 535 | 255 | 97 | 346 | 245 | 339 | 280 | 229 | 1094 | 121 | 247 | 33 |
| | 66% | 69% | 74% | 64% | 70% | 54% | 71% | 58% | 68% | 70% | 71% | 52% | 70% | 73% | 73% | 66% |
| | | E | E | | E | | E | | G | G | G | | K | | | * |
| Somewhat disagree | 594 | 60 | 69 | 47 | 227 | 145 | 47 | 185 | 107 | 148 | 116 | 145 | 450 | 53 | 109 | 11 |
| | 30% | 22% | 31% | 36% | 29% | 31% | 34% | 31% | 30% | 31% | 29% | 33% | 29% | 32% | 32% | 22% |
| | | | | A | | A | A | | | | | | | | | * |
| Strongly disagree | 728 | 126 | 96 | 36 | 308 | 110 | 51 | 161 | 138 | 190 | 164 | 84 | 644 | 68 | 138 | 22 |
| | 36% | 46% | 43% | 28% | 40% | 23% | 37% | 27% | 38% | 39% | 42% | 19% | 41% | 41% | 41% | 44% |
| | | CE | CE | | CE | | E | | G | G | G | | K | | | * |
| Sigma | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| | 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 (*)

[Table of contents](#)

GRID_Qwave29_2. To what extent do you agree or disagree with the following attitudes: - Top 2 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| Lower interest rates will have a positive impact on my household's finances | 1498 | 192 | 175 | 104 | 567 | 355 | 105 | 419 | 263 | 371 | 319 | 367 | 1131 | 121 | 244 | 37 |
| | 75% | 71% | 78% | 80% | 74% | 76% | 77% | 70% | 73% | 77% | 81% | 83% | 72% | 73% | 72% | 74% |
| | | | | | | | | | | | GH | L | | | | * |
| Lower interest rates will give me more financial breathing room | 1464 | 182 | 169 | 100 | 567 | 345 | 100 | 423 | 261 | 365 | 299 | 352 | 1112 | 120 | 241 | 35 |
| | 73% | 67% | 76% | 77% | 74% | 73% | 73% | 71% | 72% | 75% | 76% | 80% | 71% | 72% | 71% | 69% |
| | | | | | | | | | | | | L | | | | * |
| I will be less stressed out by debt with lower interest rates | 1386 | 182 | 157 | 88 | 532 | 326 | 101 | 414 | 239 | 339 | 280 | 350 | 1036 | 113 | 227 | 36 |
| | 69% | 67% | 70% | 68% | 69% | 69% | 74% | 69% | 66% | 70% | 71% | 79% | 66% | 68% | 67% | 71% |
| | | | | | | | | | | | | L | | | | * |
| Interest rates will have to go down a lot before my financial situation significantly improves | 1138 | 155 | 128 | 87 | 409 | 283 | 75 | 385 | 213 | 252 | 209 | 311 | 827 | 92 | 168 | 30 |
| | 57% | 57% | 57% | 67% | 53% | 60% | 55% | 65% | 59% | 52% | 53% | 70% | 53% | 55% | 49% | 60% |
| | | | | D | | | | IJ | | | | L | | | | * |
| I am concerned interest rates won't decline fast enough to offer me the financial relief I need | 1124 | 131 | 130 | 80 | 416 | 296 | 70 | 367 | 207 | 254 | 211 | 305 | 819 | 94 | 179 | 25 |
| | 56% | 48% | 58% | 61% | 54% | 63% | 51% | 61% | 57% | 52% | 54% | 69% | 53% | 56% | 53% | 50% |
| | | | | A | | ADF | | IJ | | | | L | | | | * |
| I'm so in over my head with debt that lower interest rates won't help me much | 678 | 86 | 59 | 47 | 234 | 215 | 39 | 250 | 116 | 146 | 114 | 213 | 466 | 45 | 93 | 17 |
| | 34% | 31% | 26% | 36% | 30% | 46% | 29% | 42% | 32% | 30% | 29% | 48% | 30% | 27% | 27% | 34% |
| | | | | | | ABDF | | HIJ | | | | 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 (*)

[Table of contents](#)

GRID_Qwave29_2. To what extent do you agree or disagree with the following attitudes: - Bottom 2 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 | 275 | 201 | 170 | 725 | 457 | 173 | 469 | 320 | 513 | 532 | 504 | 1497 | 173 | 345 | 50 |
| Base: All Respondents (wtd) | 2001 | 272 | 224 | 130 | 768 | 470 | 136 | 596 | 361 | 484 | 395 | 441 | 1560 | 166 | 340 | 51 |
| I'm so in over my head with debt that lower interest rates won't help me much | 1323 | 187 | 165 | 83 | 535 | 255 | 97 | 346 | 245 | 339 | 280 | 229 | 1094 | 121 | 247 | 33 |
| | 66% | 69% | 74% | 64% | 70% | 54% | 71% | 58% | 68% | 70% | 71% | 52% | 70% | 73% | 73% | 66% |
| | | E | E | | E | | E | | G | G | G | | K | | | * |
| I am concerned interest rates won't decline fast enough to offer me the financial relief I need | 877 | 141 | 94 | 50 | 352 | 174 | 66 | 230 | 154 | 231 | 183 | 136 | 740 | 73 | 161 | 25 |
| | 44% | 52% | 42% | 39% | 46% | 37% | 49% | 39% | 43% | 48% | 46% | 31% | 47% | 44% | 47% | 50% |
| | | CE | | | E | | E | | | G | G | | K | | | * |
| Interest rates will have to go down a lot before my financial situation significantly improves | 863 | 117 | 96 | 43 | 359 | 187 | 61 | 211 | 148 | 232 | 186 | 131 | 733 | 74 | 172 | 20 |
| | 43% | 43% | 43% | 33% | 47% | 40% | 45% | 35% | 41% | 48% | 47% | 30% | 47% | 45% | 51% | 40% |
| | | | | | C | | | | | G | G | | K | | | * |
| I will be less stressed out by debt with lower interest rates | 615 | 90 | 67 | 42 | 236 | 144 | 35 | 182 | 122 | 145 | 115 | 91 | 524 | 53 | 113 | 15 |
| | 31% | 33% | 30% | 32% | 31% | 31% | 26% | 31% | 34% | 30% | 29% | 21% | 34% | 32% | 33% | 29% |
| | | | | | | | | | | | | | K | | | * |
| Lower interest rates will give me more financial breathing room | 537 | 90 | 55 | 30 | 201 | 125 | 36 | 174 | 100 | 119 | 96 | 89 | 448 | 46 | 99 | 16 |
| | 27% | 33% | 24% | 23% | 26% | 27% | 27% | 29% | 28% | 25% | 24% | 20% | 29% | 28% | 29% | 31% |
| | | | | | | | | | | | | | K | | | * |
| Lower interest rates will have a positive impact on my household's finances | 503 | 80 | 49 | 26 | 202 | 115 | 31 | 177 | 98 | 113 | 76 | 74 | 429 | 45 | 96 | 13 |
| | 25% | 29% | 22% | 20% | 26% | 24% | 23% | 30% | 27% | 23% | 19% | 17% | 28% | 27% | 28% | 26% |
| | | | | | | | | J | J | | | | 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 (*)

[Table of contents](#)