1. Have you ever obtained or received your credit score before? If yes, how? Please select all of the following methods that you have used to get your credit score before.

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	2001	246	205	159	718	469	204	537	341	521	363	376	1625
Base: All Respondents (wtd)	2001	268	212	130	767	481	142	658	343	448	306	379	1622
Yes, from my banker / mortgage consultant/ other financial services professional	370	54	62	27	99	105	23	84	75	106	74	82	288
	18%	20%	29%	21%	13%	22%	16%	13%	22%	24%	24%	22%	18%
		D	DF	D		D			G	G	G		
Yes, directly from my credit report	264	35	34	14	104	56	22	82	42	76	42	56	208
	13%	13%	16%	11%	14%	12%	15%	12%	12%	17%	14%	15%	13%
Yes, from an online credit tracking tool or website	171	26	25	10	62	43	7	42	45	42	28	43	128
	9%	10%	12%	7%	8%	9%	5%	6%	13%	9%	9%	11%	8%
			F						G				
Yes, from a car dealership/ car loan agent	146	17	21	11	38	50	9	32	31	46	21	39	107
	7%	6%	10%	8%	5%	10%	6%	5%	9%	10%	7%	10%	7%
			D			D			G	G		L	
Yes, from my banking or credit card statement	127	19	12	12	53	26	6	31	27	35	19	36	91
	6%	7%	6%	9%	7%	5%	4%	5%	8%	8%	6%	10%	6%
												L	
Yes, from a bankruptcy agent/ trustee	56	12	3	4	18	12	8	21	12	16	5	15	41
	3%	5%	1%	3%	2%	2%	6%	3%	3%	4%	2%	4%	3%
							BD						
Yes, from an apartment rental company / leasing agent	55	10	4	-	21	17	3	21	10	18	3	13	43
	3%	4%	2%	-	3%	4%	2%	3%	3%	4%	1%	3%	3%
		C				C				J			
From Equifax	14	1	1	-	5	7	-	4	1	6	3	*	14
	1%	*	*	-	1%	2%	-	1%	*	1%	1%	*	1%
No, I have never obtained or received my credit score before	1144	147	100	76	488	246	88	410	183	219	157	190	954
	57%	55%	47%	58%	64%	51%	62%	62%	53%	49%	51%	50%	59%
					ABE		BE	HIJ					K
Other	6	-	-	-	3	3	-	2	1	3	-	*	6
	*	-	-	-	*	1%	-	*	*	1%	-	*	*
Don't know	2	-	-	-	1	1	-	*	*	-	1	1	1
	*	-	-	-	*	*	-	*	*	-	*	*	*
Sigma	2357	321	262	152	892	565	164	728	427	567	354	477	1880
	118%	120%	123%	117%	116%	118%	116%	111%	124%	127%	116%	126%	116%

Statistics:
Overlap formula used
- Column Proportions:
  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
  Minimum Base: 30 (**), Small Base: 100 (*)

2. Why have you never used an online credit tracking tool before?

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Answering (unwtd)	1054	125	84	87	420	221	117	323	171	230	172	164	890
Base: All Answering (wtd)	1144	147	100	76	488	246	88	410	183	219	157	190	954
I don't need/want to know what my credit score is	463	47	26	33	225	99	33	138	70	96	87	48	415
	40%	32%	26%	43%	46%	40%	37%	34%	38%	44%	56%	25%	43%
		*	*	B*	AB	B	*			G	GHI		K
I don't want to pay for it	331	35	31	18	148	75	23	118	58	66	43	61	270
	29%	24%	31%	24%	30%	31%	26%	29%	32%	30%	27%	32%	28%
		*	*	*			*						
I've never heard of an online credit tracking tool/ I don't know what they do	232	43	18	15	85	57	16	90	40	39	22	35	197
	20%	29%	17%	19%	17%	23%	18%	22%	22%	18%	14%	18%	21%
		D*	*	*			*						
I'm concerned about the security of checking my score online	155	20	9	12	79	21	14	56	28	28	14	34	121
	14%	13%	9%	16%	16%	8%	16%	14%	15%	13%	9%	18%	13%
		*	*	*	E		E*						
I plan to, I just haven't gotten around to it yet	137	19	20	10	42	35	11	57	30	26	7	34	103
	12%	13%	20%	13%	9%	14%	12%	14%	17%	12%	4%	18%	11%
		*	D*	*			*	J	J	J		L	
I don't want to check my score too often and hurt my credit score	105	12	16	2	54	9	12	40	14	20	17	26	80
	9%	8%	16%	2%	11%	4%	14%	10%	8%	9%	11%	14%	8%
		*	CE*	*	CE		CE*						
I prefer to use other methods of finding out my credit score	52	7	1	8	22	9	6	22	8	7	8	5	47
	5%	5%	1%	11%	4%	4%	7%	5%	4%	3%	5%	3%	5%
		*	*	BE*			*						
Other	14	3	-	-	6	5	-	3	3	6	1	3	11
	1%	2%	-	-	1%	2%	-	1%	2%	3%	*	1%	1%
		*	*	*			*						
Nothing	1	-	-	*	*	-	-	-	-	-	-	-	1
	*	-	-	*	*	-	-	-	-	-	-	-	*
		*	*	*			*						
Don't know	4	-	-	2	3	-	-	2	-	-	-	-	4
	*	-	-	2%	1%	-	-	*	-	-	-	-	*
		*	*	E*			*						
Sigma	1495	186	121	99	664	310	115	526	251	288	198	246	1249
	131%	127%	121%	130%	136%	126%	131%	128%	138%	132%	126%	129%	131%

Statistics:
Overlap formula used
- Column Proportions:
  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
  Minimum Base: 30 (**), Small Base: 100 (*)

3. Do you currently own a major credit card? By major credit cards, we mean general purpose cards such as American Express, VISA or MasterCard. Please do not include debit, check, gas, or department store cards.

| | | REGION | | | | | | HOUSEHOLD INCOME | | | | HOUSEHOLD | |
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	2001	246	205	159	718	469	204	537	341	521	363	376	1625
Base: All Respondents (wtd)	2001	268	212	130	767	481	142	658	343	448	306	379	1622
Yes	1610	211	150	110	631	400	107	436	289	403	293	278	1332
	80%	79%	71%	85%	82%	83%	75%	66%	84%	90%	96%	73%	82%
				B	B	BF			G	GH	GHI		K
No	391	57	62	20	137	81	35	222	54	45	13	101	290
	20%	21%	29%	15%	18%	17%	25%	34%	16%	10%	4%	27%	18%
			CDE				E	HIJ	IJ	J		L	
Sigma	2001	268	212	130	767	481	142	658	343	448	306	379	1622
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

4. What is your credit score (also known as your FICO score)?

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All Respondents (unwtd)	2001	246	205	159	718	469	204	537	341	521	363	376	1625
Base: All Respondents (wtd)	2001	268	212	130	767	481	142	658	343	448	306	379	1622
400 to 619	61	12	7	3	24	8	8	33	16	7	-	16	46
	3%	4%	3%	2%	3%	2%	6%	5%	5%	2%	-	4%	3%
							E	IJ	IJ	J			
620 to 659	58	7	3	6	24	14	4	24	13	11	9	21	37
	3%	3%	1%	5%	3%	3%	3%	4%	4%	2%	3%	5%	2%
												L	
660 to 719	98	17	11	4	36	24	7	17	21	34	24	30	69
	5%	6%	5%	3%	5%	5%	5%	3%	6%	8%	8%	8%	4%
									G	G	G	L	
720+	201	27	21	13	73	61	6	38	35	62	50	36	164
	10%	10%	10%	10%	10%	13%	4%	6%	10%	14%	16%	10%	10%
		F			F	F			G	G	GH		
Don't know	1387	178	141	93	546	332	97	482	237	295	204	232	1155
	69%	66%	66%	72%	71%	69%	68%	73%	69%	66%	67%	61%	71%
								I					K
Prefer not to answer	195	27	30	11	64	42	20	64	21	39	19	44	151
	10%	10%	14%	9%	8%	9%	14%	10%	6%	9%	6%	12%	9%
			D				D						
Sigma	2001	268	212	130	767	481	142	658	343	448	306	379	1622
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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