

1. How likely are you to renovate your home in the next year?

| | | Gender | | AGE | | | EDUCATION | | | |
|-------------------------------|-------|--------|--------|-------|-------|------|-----------|------|----------|-----------|
| | Total | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2023 | 913 | 1110 | 333 | 785 | 905 | 63 | 316 | 854 | 790 |
| Base: All Respondents (wtd) | 2023 | 940 | 1083 | 424 | 733 | 866 | 106 | 560 | 828 | 529 |
| Top 2 Box (Net) | 1158 | 551 | 607 | 323 | 437 | 398 | 76 | 418 | 461 | 203 |
| | 57% | 59% | 56% | 76% | 60% | 46% | 72% | 75% | 56% | 38% |
| | | | | DE | E | | HI* | HI | I | |
| Very likely | 451 | 199 | 252 | 130 | 170 | 150 | 25 | 147 | 190 | 89 |
| | 22% | 21% | 23% | 31% | 23% | 17% | 24% | 26% | 23% | 17% |
| | | | | DE | E | | * | I | I | |
| Somewhat likely | 707 | 352 | 355 | 192 | 267 | 248 | 51 | 271 | 271 | 115 |
| | 35% | 37% | 33% | 45% | 36% | 29% | 48% | 48% | 33% | 22% |
| | | | | DE | E | | HI* | HI | I | |
| Bottom 2 Box (Net) | 865 | 389 | 476 | 101 | 296 | 468 | 30 | 142 | 367 | 326 |
| | 43% | 41% | 44% | 24% | 40% | 54% | 28% | 25% | 44% | 62% |
| | | | | | C | CD | * | | FG | FGH |
| Not very likely | 555 | 250 | 305 | 66 | 188 | 301 | 17 | 82 | 238 | 218 |
| | 27% | 27% | 28% | 16% | 26% | 35% | 16% | 15% | 29% | 41% |
| | | | | | C | CD | * | | G | FGH |
| Not at all likely | 310 | 139 | 171 | 35 | 108 | 167 | 13 | 60 | 129 | 108 |
| | 15% | 15% | 16% | 8% | 15% | 19% | 12% | 11% | 16% | 20% |
| | | | | | C | CD | * | | | GH |
| Sigma | 2023 | 940 | 1083 | 424 | 733 | 866 | 106 | 560 | 828 | 529 |
| | 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

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

- Column Means:

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

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

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2. Approximately how much money do you intend to spend on your home renovation?

| | Gender | | AGE | | | EDUCATION | | | | |
|-------------------------------|--------|------|--------|-------|-------|-----------|-----|-----|----------|-----------|
| | Total | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 1003 | 459 | 544 | 189 | 423 | 391 | 23 | 146 | 419 | 415 |
| Base: All Respondents (wtd) | 1003 | 486 | 517 | 280 | 371 | 352 | 66 | 390 | 393 | 154 |
| 0 - 9999 | 487 | 229 | 258 | 132 | 181 | 174 | 36 | 202 | 183 | 66 |
| | 49% | 47% | 50% | 47% | 49% | 49% | 54% | 52% | 47% | 43% |
| | | | | | | | ** | | | |
| 10000 - 19999 | 222 | 103 | 119 | 68 | 76 | 78 | 10 | 76 | 97 | 39 |
| | 22% | 21% | 23% | 24% | 21% | 22% | 15% | 20% | 25% | 25% |
| | | | | | | | ** | | | |
| 20000 - 29999 | 155 | 72 | 83 | 40 | 61 | 53 | 10 | 59 | 64 | 22 |
| | 15% | 15% | 16% | 14% | 17% | 15% | 15% | 15% | 16% | 14% |
| | | | | | | | ** | | | |
| 30000 - 39999 | 34 | 20 | 14 | 7 | 14 | 12 | 3 | 11 | 12 | 7 |
| | 3% | 4% | 3% | 3% | 4% | 3% | 4% | 3% | 3% | 5% |
| | | | | | | | ** | | | |
| 40000 - 49999 | 32 | 22 | 10 | 9 | 12 | 10 | 6 | 14 | 8 | 4 |
| | 3% | 4% | 2% | 3% | 3% | 3% | 9% | 4% | 2% | 3% |
| | | | | | | | ** | | | |
| 50000 - 59999 | 39 | 19 | 21 | 11 | 13 | 14 | - | 18 | 13 | 8 |
| | 4% | 4% | 4% | 4% | 4% | 4% | - | 5% | 3% | 5% |
| | | | | | | | ** | | | |
| 60000 - 69999 | 6 | 6 | 1 | 2 | 3 | 2 | - | 2 | 4 | * |
| | 1% | 1% | * | 1% | 1% | 1% | - | * | 1% | * |
| | | | | | | | ** | | | |
| 70000 - 79999 | * | * | - | - | - | * | - | - | - | * |
| | * | * | - | - | - | * | - | - | - | * |
| | | | | | | | ** | | | |
| 80000 - 89999 | 5 | 1 | 4 | - | 4 | 1 | - | 2 | 2 | - |
| | * | * | 1% | - | 1% | * | - | 1% | 1% | - |
| | | | | | | | ** | | | |
| 90000 - 99999 | 1 | - | 1 | 1 | - | - | - | - | - | 1 |
| | * | - | * | * | - | - | - | - | - | * |
| | | | | | | | ** | | | |
| 100000 - 109999 | 12 | 8 | 5 | 4 | 5 | 4 | - | 5 | 4 | 4 |
| | 1% | 2% | 1% | 1% | 1% | 1% | - | 1% | 1% | 3% |
| | | | | | | | ** | | | |
| 150000 - 159999 | 4 | 4 | - | 2 | - | 2 | 2 | - | 2 | - |
| | * | 1% | - | 1% | - | * | 2% | - | 1% | - |
| | | | | | | | ** | | | |
| 200000 - 209999 | 3 | 1 | 2 | 1 | 1 | 1 | - | - | 2 | 1 |
| | * | * | * | * | * | * | - | - | * | 1% |

| | | | | | | | | | | |
|-----------------|----------|----------|----------|----------|----------|----------|---------|----------|----------|----------|
| | | | | | | | ** | | | |
| 220000 - 229999 | * | - | * | * | - | - | - | - | - | * |
| | * | - | * | * | - | - | - | - | - | * |
| 300000 - 309999 | 2 | 2 | - | 2 | - | - | - | - | 2 | 1 |
| | * | * | - | 1% | - | - | - | - | * | * |
| | | | | | | | ** | | | |
| 350000 - 359999 | * | * | - | - | * | - | - | - | - | * |
| | * | * | - | - | * | - | - | - | - | * |
| | | | | | | | ** | | | |
| 500000 | 1 | 1 | - | 1 | - | - | - | - | - | 1 |
| | * | * | - | * | - | - | - | - | - | * |
| | | | | | | | ** | | | |
| Sigma | 1003 | 486 | 517 | 280 | 371 | 352 | 66 | 390 | 393 | 154 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | |
| Summary | | | | | | | | | | |
| Mean | 16439.4 | 18811.9 | 14205.2 | 19668.9 | 15502.6 | 14859.8 | 15337.1 | 14281.1 | 16429.8 | 22377.7 |
| | | | | | | | ** | | | GH |
| Std. Dev. | 29025.03 | 35682.99 | 20691.19 | 41983.59 | 23071.67 | 20775.19 | 23914.1 | 16943.09 | 28797.87 | 48635.33 |
| | | | | | | | | | | |
| Std. Err. | 916.48 | 1617.89 | 910.38 | 2509.72 | 1197.66 | 1107.23 | 2951.54 | 858.26 | 1452.34 | 3913.28 |
| | | | | | | | | | | |
| Median | 10000 | 10000 | 9394 | 10000 | 10000 | 10000 | 5654 | 6000 | 10000 | 10000 |
| | | | | | | | | | | |

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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| Summary | | | | | | | | | | |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|
| Mean | 25.5 | 24.6 | 26.4 | 32.4 | 27.2 | 18.3 | 38.4 | 24.9 | 24.8 | 23.6 |
| | | | | E | E | | ** | | | |
| Std. Dev. | 34.67 | 33.49 | 35.75 | 33.54 | 35.34 | 33.58 | 40.24 | 35.14 | 33.5 | 33.05 |
| | | | | | | | | | | |
| Std. Err. | 1.09 | 1.52 | 1.57 | 2 | 1.83 | 1.79 | 4.97 | 1.78 | 1.69 | 2.66 |
| | | | | | | | | | | |
| Median | - | - | - | 25 | - | - | 30 | - | - | - |
| | | | | | | | | | | |

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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4_1. How long will it take you to pay down the debt that you accumulate as a result of your home renovation? - years

| | Total | Gender | | AGE | | | EDUCATION | | | |
|-----------------------------|-------|--------|--------|-------|-------|-----|-----------|-----|----------|-----------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Answering (unwtd) | 404 | 181 | 223 | 108 | 198 | 98 | 13 | 53 | 167 | 171 |
| Base: All Answering (wtd) | 428 | 208 | 220 | 165 | 168 | 94 | 38 | 154 | 170 | 65 |
| 0 | 62 | 27 | 35 | 32 | 16 | 14 | 5 | 12 | 31 | 14 |
| | 14% | 13% | 16% | 20% | 9% | 15% | 12% | 8% | 18% | 21% |
| | | * | | * | | * | ** | * | | G |
| 1 | 84 | 38 | 46 | 26 | 40 | 19 | 2 | 26 | 40 | 16 |
| | 20% | 18% | 21% | 16% | 24% | 20% | 6% | 17% | 24% | 25% |
| | | * | | * | | * | ** | * | | |
| 2 | 106 | 63 | 43 | 44 | 37 | 25 | 2 | 48 | 44 | 12 |
| | 25% | 30% | 20% | 27% | 22% | 26% | 6% | 31% | 26% | 18% |
| | | * | | * | | * | ** | * | | |
| 3 | 46 | 19 | 27 | 16 | 16 | 14 | 7 | 23 | 10 | 7 |
| | 11% | 9% | 12% | 9% | 10% | 15% | 18% | 15% | 6% | 10% |
| | | * | | * | | * | ** | * | | |
| 4 | 19 | 15 | 3 | 6 | 13 | * | - | 7 | 10 | 2 |
| | 4% | 7% | 1% | 3% | 7% | * | - | 4% | 6% | 3% |
| | | B* | | * | E | * | ** | * | | |
| 5 | 57 | 15 | 42 | 19 | 24 | 14 | 13 | 18 | 16 | 11 |
| | 13% | 7% | 19% | 11% | 14% | 15% | 34% | 12% | 9% | 16% |
| | | * | A | * | | * | ** | * | | H |
| 6 | 7 | 7 | - | 7 | - | - | - | 6 | 2 | - |
| | 2% | 4% | - | 5% | - | - | - | 4% | 1% | - |
| | | B* | | * | | * | ** | * | | |
| 7 | 9 | 8 | 1 | 6 | 3 | - | - | 6 | 3 | - |
| | 2% | 4% | * | 4% | 2% | - | - | 4% | 2% | - |
| | | * | | * | | * | ** | * | | |
| 8 | * | - | * | - | * | - | - | - | - | * |
| | * | - | * | - | * | - | - | - | - | * |
| | | * | | * | | * | ** | * | | |
| 9 | 2 | - | 2 | 1 | 1 | - | - | - | 2 | - |
| | 1% | - | 1% | 1% | 1% | - | - | - | 1% | - |
| | | * | | * | | * | ** | * | | |
| 10 | 28 | 11 | 17 | 8 | 14 | 6 | 6 | 7 | 11 | 3 |
| | 6% | 5% | 8% | 5% | 8% | 6% | 17% | 4% | 7% | 5% |
| | | * | | * | | * | ** | * | | |
| 11 | * | * | - | - | * | - | - | - | - | * |
| | * | * | - | - | * | - | - | - | - | 1% |
| | | * | | * | | * | ** | * | | |
| 12 | 7 | 4 | 4 | * | 4 | 3 | 3 | 2 | 1 | 1 |
| | 2% | 2% | 2% | * | 2% | 3% | 7% | 2% | 1% | 2% |

| | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|
| | | * | | * | | * | ** | * | | |
| Sigma | 428 | 208 | 220 | 165 | 168 | 94 | 38 | 154 | 170 | 65 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Mean | 3 | 2.9 | 3.1 | 2.8 | 3.3 | 2.9 | 4.9 | 3.1 | 2.7 | 2.6 |
| | | * | | * | | * | ** | * | | |
| Std. Dev. | 2.87 | 2.75 | 2.98 | 2.66 | 3.02 | 2.94 | 3.65 | 2.57 | 2.81 | 2.81 |
| Std. Err. | 0.14 | 0.19 | 0.2 | 0.21 | 0.23 | 0.3 | 0.59 | 0.21 | 0.22 | 0.35 |

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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| | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|
| Mean | 1.7 | 1.8 | 1.7 | 2.5 | 1.1 | 1.5 | 1.6 | 1.5 | 1.8 | 2.2 |
| | | * | | DE* | | * | ** | * | | |
| Std. Dev. | 2.64 | 2.85 | 2.42 | 2.86 | 2.36 | 2.39 | 2.05 | 2.66 | 2.61 | 2.91 |
| | | | | | | | | | | |
| Std. Err. | 0.13 | 0.2 | 0.16 | 0.22 | 0.18 | 0.25 | 0.33 | 0.21 | 0.2 | 0.36 |
| | | | | | | | | | | |

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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4. How long will it take you to pay down the debt that you accumulate as a result of your home renovation? - NET TABLE

| | Total | Gender | | AGE | | | EDUCATION | | | |
|-----------------------------|-------|--------|--------|-------|-------|-----|-----------|-----|----------|-----------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | A | B | C | D | E | F | G | H | I | |
| Base: All Answering (unwtd) | 404 | 181 | 223 | 108 | 198 | 98 | 13 | 53 | 167 | 171 |
| Base: All Answering (wtd) | 428 | 208 | 220 | 165 | 168 | 94 | 38 | 154 | 170 | 65 |
| 1 month | 20 | 11 | 10 | 11 | 8 | 2 | 4 | 3 | 11 | 3 |
| | 5% | 5% | 4% | 7% | 4% | 2% | 10% | 2% | 6% | 5% |
| | | * | | * | | * | ** | * | | |
| 2 months | 34 | 20 | 15 | 18 | 12 | 4 | 2 | 13 | 15 | 6 |
| | 8% | 9% | 7% | 11% | 7% | 4% | 4% | 8% | 9% | 9% |
| | | * | | * | | * | ** | * | | |
| 3 months | 14 | 8 | 6 | 4 | 5 | 5 | 2 | - | 7 | 4 |
| | 3% | 4% | 3% | 3% | 3% | 5% | 6% | - | 4% | 6% |
| | | * | | * | | * | ** | * | | G |
| 4 months | 13 | 8 | 5 | 8 | 4 | * | 3 | 6 | 3 | 2 |
| | 3% | 4% | 2% | 5% | 2% | 1% | 8% | 4% | 1% | 2% |
| | | * | | * | | * | ** | * | | |
| 5 months | 20 | 5 | 16 | 14 | 3 | 3 | 7 | 2 | 7 | 5 |
| | 5% | 2% | 7% | 8% | 2% | 3% | 18% | 1% | 4% | 7% |
| | | * | | * | | * | ** | * | | |
| 6 months | 57 | 23 | 34 | 29 | 11 | 17 | - | 18 | 30 | 9 |
| | 13% | 11% | 15% | 18% | 7% | 18% | - | 11% | 18% | 13% |
| | | * | | D* | | D* | ** | * | | |
| 7 months | * | - | * | - | * | - | - | - | - | * |
| | * | - | * | - | * | - | - | - | - | * |
| | | * | | * | | * | ** | * | | |
| 8 months | 2 | 2 | - | 1 | 1 | - | - | - | - | 2 |
| | * | 1% | - | 1% | 1% | - | - | - | - | 3% |
| | | * | | * | | * | ** | * | | GH |
| 10 months | 7 | 6 | * | 6 | * | - | - | 6 | - | 1 |
| | 2% | 3% | * | 4% | * | - | - | 4% | - | 2% |
| | | * | | * | | * | ** | * | | H |
| 11 months | * | - | * | - | * | - | - | - | - | * |
| | * | - | * | - | * | - | - | - | - | * |
| | | * | | * | | * | ** | * | | |
| 12 months | 47 | 22 | 25 | 6 | 28 | 13 | - | 17 | 19 | 11 |
| | 11% | 10% | 12% | 4% | 17% | 14% | - | 11% | 11% | 17% |
| | | * | | * | C | C* | ** | * | | |
| 13-18 months | 36 | 16 | 21 | 20 | 11 | 6 | 2 | 9 | 21 | 4 |
| | 9% | 8% | 9% | 12% | 6% | 7% | 6% | 6% | 12% | 6% |
| | | * | | * | | * | ** | * | | |
| 19-24 months | 1 | 1 | - | - | 1 | - | - | - | - | 1 |
| | * | * | - | - | 1% | - | - | - | - | 2% |

| | | | | | | | | | | |
|----------------|------|-------|-------|-------|-------|------|-------|-------|-------|------|
| | | * | | * | | * | ** | * | | H |
| 2 years | 106 | 63 | 43 | 44 | 38 | 25 | 2 | 48 | 44 | 12 |
| | 25% | 30% | 20% | 27% | 22% | 26% | 6% | 31% | 26% | 18% |
| | | * | | * | | * | ** | * | | |
| 3 years | 47 | 21 | 27 | 16 | 18 | 14 | 7 | 23 | 11 | 7 |
| | 11% | 10% | 12% | 9% | 11% | 15% | 18% | 15% | 6% | 10% |
| | | * | | * | | * | ** | * | | |
| 4 years | 19 | 15 | 3 | 6 | 13 | * | - | 7 | 10 | 2 |
| | 4% | 7% | 1% | 3% | 7% | * | - | 4% | 6% | 3% |
| | | B* | | * | E | * | ** | * | | |
| 5 years | 57 | 15 | 42 | 19 | 24 | 14 | 13 | 18 | 16 | 11 |
| | 13% | 7% | 19% | 11% | 14% | 15% | 34% | 12% | 9% | 16% |
| | | * | A | * | | * | ** | * | | H |
| 6 years | 7 | 7 | - | 7 | - | - | - | 6 | 2 | - |
| | 2% | 4% | - | 5% | - | - | - | 4% | 1% | - |
| | | B* | | * | | * | ** | * | | |
| 7 years | 9 | 8 | 1 | 6 | 3 | - | - | 6 | 3 | - |
| | 2% | 4% | * | 4% | 2% | - | - | 4% | 2% | - |
| | | * | | * | | * | ** | * | | |
| 8 years | * | - | * | - | * | - | - | - | - | * |
| | * | - | * | - | * | - | - | - | - | * |
| | | * | | * | | * | ** | * | | |
| 9 years | 2 | - | 2 | 1 | 1 | - | - | - | 2 | - |
| | 1% | - | 1% | 1% | 1% | - | - | - | 1% | - |
| | | * | | * | | * | ** | * | | |
| 10 years | 28 | 11 | 17 | 8 | 14 | 6 | 6 | 7 | 11 | 3 |
| | 6% | 5% | 8% | 5% | 8% | 6% | 17% | 4% | 7% | 5% |
| | | * | | * | | * | ** | * | | |
| 11 years | * | * | - | - | * | - | - | - | - | * |
| | * | * | - | - | * | - | - | - | - | 1% |
| | | * | | * | | * | ** | * | | |
| 12 years | 7 | 4 | 4 | * | 4 | 3 | 3 | 2 | 1 | 1 |
| | 2% | 2% | 2% | * | 2% | 3% | 7% | 2% | 1% | 2% |
| | | * | | * | | * | ** | * | | |
| Summary | | | | | | | | | | |
| Mean | 30.6 | 29.5 | 31.6 | 26.7 | 34.8 | 31 | 45.9 | 31.8 | 27.5 | 26.5 |
| | | | | | C | * | ** | * | | |
| Std. Dev. | 32.8 | 31.43 | 34.11 | 29.59 | 35.29 | 33.7 | 44.53 | 30.23 | 31.53 | 31.1 |
| Std. Err. | 1.42 | 1.93 | 2.07 | 1.97 | 2.5 | 3.18 | 6.29 | 2.2 | 2.16 | 3.4 |

Statistics:

Overlap formula used

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

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

- Column Means:

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

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

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5. Have you set a budget for how much you are willing to spend on renovations?

| | | Gender | | AGE | | | EDUCATION | | | |
|-------------------------------|-------|--------|--------|-------|-------|------|-----------|------|----------|-----------|
| | Total | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 1003 | 459 | 544 | 189 | 423 | 391 | 23 | 146 | 419 | 415 |
| Base: All Respondents (wtd) | 1003 | 486 | 517 | 280 | 371 | 352 | 66 | 390 | 393 | 154 |
| Yes | 489 | 236 | 253 | 172 | 184 | 133 | 40 | 177 | 191 | 81 |
| | 49% | 49% | 49% | 62% | 50% | 38% | 61% | 45% | 49% | 52% |
| | | | | DE | E | | ** | | | |
| Not yet, but I intend to | 421 | 194 | 227 | 92 | 155 | 174 | 18 | 173 | 168 | 62 |
| | 42% | 40% | 44% | 33% | 42% | 49% | 28% | 44% | 43% | 40% |
| | | | | | | C | ** | | | |
| No, and I won't | 92 | 56 | 37 | 15 | 32 | 45 | 7 | 39 | 34 | 12 |
| | 9% | 11% | 7% | 5% | 9% | 13% | 11% | 10% | 9% | 8% |
| | | | | | | C | ** | | | |
| Sigma | 1003 | 486 | 517 | 280 | 371 | 352 | 66 | 390 | 393 | 154 |
| | 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

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

- Column Means:

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

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

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6. If the renovations exceed your budget, what will you do?

| | Total | Gender | | AGE | | | EDUCATION | | | |
|---|-------|--------|--------|-------|-------|------|-----------|------|----------|-----------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Answering (unwtd) | 913 | 407 | 506 | 178 | 390 | 345 | 20 | 129 | 382 | 382 |
| Base: All Answering (wtd) | 911 | 431 | 480 | 265 | 339 | 307 | 59 | 351 | 359 | 143 |
| Spend more savings to complete the renovation | 403 | 222 | 181 | 123 | 121 | 159 | 29 | 149 | 164 | 61 |
| | 44% | 51% | 38% | 46% | 36% | 52% | 50% | 42% | 46% | 43% |
| | | B | | * | | D | ** | | | |
| Take on more debt to complete the renovation | 140 | 54 | 86 | 32 | 70 | 38 | 5 | 53 | 52 | 31 |
| | 15% | 13% | 18% | 12% | 21% | 12% | 8% | 15% | 15% | 22% |
| | | | | | | | | | | |
| Ask for a loan or gift from family or friends | 63 | 28 | 34 | 34 | 25 | 3 | 7 | 24 | 22 | 10 |
| | 7% | 7% | 7% | 13% | 7% | 1% | 12% | 7% | 6% | 7% |
| | | | | E* | E | | ** | | | |
| Stop repairs and finish them when you have the money | 230 | 86 | 144 | 79 | 92 | 59 | 8 | 98 | 90 | 33 |
| | 25% | 20% | 30% | 30% | 27% | 19% | 13% | 28% | 25% | 23% |
| | | | A | E* | | | ** | | | |
| Look for another contractor who can do the work within our budget | 158 | 93 | 65 | 57 | 61 | 40 | 8 | 63 | 56 | 31 |
| | 17% | 22% | 14% | 22% | 18% | 13% | 14% | 18% | 16% | 22% |
| | | | B | * | | | ** | | | H |
| Other | 46 | 15 | 31 | 4 | 22 | 20 | 2 | 12 | 26 | 7 |
| | 5% | 3% | 7% | 2% | 7% | 6% | 3% | 4% | 7% | 5% |
| | | | | * | C | | ** | | | |
| | | | | * | E | | ** | | | H |
| Sigma | 1040 | 498 | 542 | 330 | 392 | 318 | 59 | 399 | 410 | 172 |
| | 114% | 116% | 113% | 124% | 116% | 104% | 100% | 114% | 114% | 121% |

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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7. What are your biggest financial fears about renovating?

| | Total | Gender | | AGE | | | EDUCATION | | | |
|--|-------|--------|--------|-------|-------|------|-----------|------|----------|-----------|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 1003 | 459 | 544 | 189 | 423 | 391 | 23 | 146 | 419 | 415 |
| Base: All Respondents (wtd) | 1003 | 486 | 517 | 280 | 371 | 352 | 66 | 390 | 393 | 154 |
| I'm going to take on too much debt | 142 | 46 | 96 | 62 | 56 | 24 | 15 | 50 | 51 | 26 |
| | 14% | 9% | 19% | 22% | 15% | 7% | 22% | 13% | 13% | 17% |
| | | A | B | C | D | E | F | G | H | I |
| I won't get my investment back when I sell | 171 | 92 | 79 | 65 | 51 | 54 | 4 | 81 | 58 | 27 |
| | 17% | 19% | 15% | 23% | 14% | 15% | 7% | 21% | 15% | 18% |
| | | | | D | | | ** | | | |
| I'll uncover larger problems that will add to my total renovation cost | 331 | 132 | 199 | 105 | 117 | 110 | 14 | 141 | 130 | 46 |
| | 33% | 27% | 39% | 37% | 31% | 31% | 21% | 36% | 33% | 30% |
| | | A | | | | | ** | | | |
| The housing market will collapse and my home's value will decrease | 151 | 75 | 77 | 72 | 41 | 38 | 8 | 76 | 45 | 22 |
| | 15% | 15% | 15% | 26% | 11% | 11% | 12% | 20% | 11% | 14% |
| | | | | DE | | | ** | H | | |
| Interest rates will rise and my debt payments will rise | 86 | 52 | 35 | 31 | 36 | 20 | 2 | 35 | 37 | 13 |
| | 9% | 11% | 7% | 11% | 10% | 6% | 2% | 9% | 9% | 9% |
| | | | | | | | ** | | | |
| I won't pay off the debt incurred as quickly as I want | 134 | 60 | 73 | 47 | 55 | 31 | 4 | 48 | 57 | 26 |
| | 13% | 12% | 14% | 17% | 15% | 9% | 6% | 12% | 14% | 17% |
| | | | | E | E | | ** | | | |
| My financial situation will change (job loss, divorce, illness, etc.) | 184 | 72 | 113 | 81 | 73 | 30 | 17 | 66 | 67 | 34 |
| | 18% | 15% | 22% | 29% | 20% | 9% | 26% | 17% | 17% | 22% |
| I don't have any financial fears about renovating | 344 | 190 | 154 | 49 | 120 | 176 | 30 | 123 | 137 | 53 |
| | 34% | 39% | 30% | 17% | 32% | 50% | 46% | 31% | 35% | 35% |
| | | B | | | C | CD | ** | | | |
| Sigma | 1543 | 718 | 825 | 511 | 549 | 483 | 93 | 620 | 583 | 248 |
| | 154% | 148% | 160% | 183% | 148% | 137% | 142% | 159% | 148% | 160% |

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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8. As a result of undertaking a renovation, what financial obligations or expenditures are you putting off?

| | Total | Gender | | AGE | | | EDUCATION | | | | | |
|--|-------|--------|--------|-------|-------|------|-----------|------|----------|-----------|-----|-----|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad | | |
| | | A | B | C | D | E | F | G | H | I | | |
| Base: All Respondents (unwtd) | 1003 | 459 | 544 | 189 | 423 | 391 | 23 | 146 | 419 | 415 | | |
| Base: All Respondents (wtd) | 1003 | 486 | 517 | 280 | 371 | 352 | 66 | 390 | 393 | 154 | | |
| Not saving as much for an emergency as I should be | 254 | 107 | 147 | 83 | 110 | 60 | 16 | 87 | 109 | 41 | | |
| | 25% | 22% | 28% | 30% | 30% | 17% | 24% | 22% | 28% | 27% | | |
| | | | | E | E | | ** | | | | | |
| Not paying down debt as fast as I should be | 245 | 107 | 138 | 83 | 105 | 57 | 12 | 96 | 99 | 38 | | |
| | 24% | 22% | 27% | 29% | 28% | 16% | 18% | 25% | 25% | 25% | | |
| | | | | | | | | | | | | |
| Retirement (Net) | 259 | 123 | 136 | 91 | 96 | 72 | 7 | 94 | 110 | 47 | | |
| | 26% | 25% | 26% | 33% | 26% | 20% | 11% | 24% | 28% | 31% | | |
| | | | | E | | | ** | | | | | |
| | | | | E | E | | ** | | | | | |
| Not saving for retirement as much as I should | 215 | 99 | 116 | 84 | 78 | 53 | 6 | 82 | 94 | 34 | | |
| | 21% | 20% | 22% | 30% | 21% | 15% | 9% | 21% | 24% | 22% | | |
| | | | | | | | | | | | | |
| Delaying my retirement | 78 | 35 | 43 | 15 | 29 | 34 | 3 | 26 | 29 | 20 | 57 | 21 |
| | 8% | 7% | 8% | 6% | 8% | 10% | 5% | 7% | 7% | 13% | 10% | 5% |
| | | | | | | | ** | | | GH | | |
| Foregoing a vacation or other leisure activities | 326 | 142 | 185 | 70 | 135 | 121 | 14 | 137 | 125 | 50 | 203 | 123 |
| | 33% | 29% | 36% | 25% | 36% | 34% | 21% | 35% | 32% | 33% | 34% | 31% |
| | | | | | C | | ** | | | | | |
| Delaying another major purchase, such as a car | 185 | 96 | 89 | 52 | 57 | 76 | 14 | 61 | 77 | 34 | 112 | 73 |
| | 18% | 20% | 17% | 19% | 15% | 22% | 21% | 16% | 20% | 22% | 19% | 18% |
| | | | | | | | ** | | | | | |
| Other | 182 | 94 | 88 | 35 | 44 | 102 | 27 | 61 | 70 | 24 | 56 | 126 |
| | 18% | 19% | 17% | 13% | 12% | 29% | 41% | 16% | 18% | 16% | 9% | 31% |
| | | | | | | CD | ** | | | | | J |
| Sigma | 1485 | 680 | 805 | 423 | 558 | 504 | 92 | 550 | 603 | 241 | | |
| | 148% | 140% | 156% | 151% | 150% | 143% | 139% | 141% | 153% | 156% | | |
| | | | | | | | | | | | | |

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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