

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 COMPOSITION	
		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	301	188	190	681	451	190	526	369	560	365	426	1575
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	633	385	496	288	389	1612
Top 3 Box (Net)	500	80	52	29	182	123	34	133	90	139	77	94	406
	25%	29%	23%	22%	24%	26%	25%	21%	23%	28%	27%	24%	25%
										G			
10 - Much better (10)	224	32	22	11	94	46	19	61	47	50	34	31	193
	11%	12%	10%	9%	12%	10%	14%	10%	12%	10%	12%	8%	12%
												K	
9	102	25	8	6	35	23	5	30	13	31	19	22	80
	5%	9%	3%	4%	5%	5%	4%	5%	3%	6%	6%	6%	5%
		BD											
8	174	23	22	12	52	54	10	43	30	59	24	42	132
	9%	9%	10%	9%	7%	11%	8%	7%	8%	12%	8%	11%	8%
						D				G			
7	227	18	19	9	109	55	17	53	40	62	43	44	183
	11%	7%	9%	7%	14%	12%	12%	8%	10%	13%	15%	11%	11%
					AC	A				G	G		
6	219	21	32	15	78	64	10	55	54	62	33	57	162
	11%	8%	14%	11%	10%	14%	8%	9%	14%	13%	12%	15%	10%
						A			G			L	
5	616	81	75	51	235	131	42	216	106	141	89	80	535
	31%	30%	34%	39%	31%	28%	31%	34%	27%	28%	31%	21%	33%
				DE									K
4	159	30	17	9	55	34	14	49	38	38	24	43	116
	8%	11%	8%	7%	7%	7%	10%	8%	10%	8%	8%	11%	7%
												L	
Bottom 3 Box (Net)	280	42	29	17	110	63	19	127	56	53	21	70	210
	14%	15%	13%	13%	14%	13%	14%	20%	15%	11%	7%	18%	13%
								IJ	J			L	
3	98	21	4	5	37	21	9	40	22	23	7	24	74
	5%	8%	2%	4%	5%	5%	6%	6%	6%	5%	2%	6%	5%
		B						J					
2	63	4	17	2	27	11	2	27	10	13	7	18	46
	3%	1%	8%	2%	4%	2%	1%	4%	3%	3%	2%	5%	3%
			ACDEF										
1 - Much worse (1)	119	17	8	10	46	30	8	60	24	17	8	28	90
	6%	6%	4%	8%	6%	6%	6%	9%	6%	3%	3%	7%	6%
								IJ					
Sigma	2001	272	224	130	768	470	136	633	385	496	288	389	1612
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary													
Mean	5.9	5.9	5.8	5.6	5.9	5.9	5.9	5.4	5.8	6.1	6.2	5.6	5.9
										G	GH		
Std. Dev.	2.4	2.52	2.29	2.31	2.42	2.35	2.46	2.5	2.42	2.25	2.2	2.44	2.39
Std. Err.	0.05	0.15	0.15	0.2	0.09	0.11	0.21	0.1	0.12	0.1	0.13	0.12	0.06
Median	5	5	5	5	5	6	5	5	5	6	6	6	5

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_1. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Felt anxiety over the arrival of your holiday-spending bills (i.e. credit cards)

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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	301	188	190	681	451	190	526	369	560	365	426	1575
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	633	385	496	288	389	1612
Top 2 Box (Net)	614 31%	74 27%	69 31%	31 24%	254 33%	139 30%	46 34%	240 38%	102 26%	149 30%	73 25%	156 40%	457 28%
Strongly agree	141 7%	21 8%	20 9%	11 9%	58 8%	22 5%	9 7%	53 8%	34 9%	33 7%	10 3%	31 8%	110 7%
Somewhat agree	473 24%	54 20%	49 22%	20 15%	196 26%	117 25%	37 27%	187 30%	68 18%	116 24%	63 22%	126 32%	347 22%
Bottom 2 Box (Net)	1387 69%	198 73%	155 69%	99 76%	514 67%	331 70%	90 66%	393 62%	283 74%	346 70%	215 75%	233 60%	1155 72%
Somewhat disagree	666 33%	89 33%	60 27%	57 44%	233 30%	187 40%	39 28%	192 30%	147 38%	156 31%	100 35%	133 34%	534 33%
Strongly disagree	721 36%	108 40%	95 42%	41 32%	281 37%	144 31%	51 38%	201 32%	137 35%	190 38%	114 40%	100 26%	621 39%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	633 100%	385 100%	496 100%	288 100%	389 100%	1612 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 (*)

2_2. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Lost sleep because of over-spending on the holidays

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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	301	188	190	681	451	190	526	369	560	365	426	1575
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	633	385	496	288	389	1612
Top 2 Box (Net)	442	52	62	30	158	109	30	189	79	113	31	125	317
	22%	19%	28%	23%	21%	23%	22%	30%	21%	23%	11%	32%	20%
								HIJ	J	J		L	
Strongly agree	120	20	15	8	49	21	7	52	32	22	4	30	90
	6%	7%	7%	6%	6%	4%	5%	8%	8%	4%	1%	8%	6%
								IJ	IJ	J			
Somewhat agree	322	32	47	22	109	88	23	137	47	91	27	95	227
	16%	12%	21%	17%	14%	19%	17%	22%	12%	18%	9%	24%	14%
			A			A		HJ		HJ		L	
Bottom 2 Box (Net)	1559	220	162	100	610	361	106	444	306	383	256	264	1295
	78%	81%	72%	77%	79%	77%	78%	70%	79%	77%	89%	68%	80%
									G	G	GHI		K
Somewhat disagree	666	90	60	50	250	166	50	195	127	150	115	136	530
	33%	33%	27%	39%	33%	35%	37%	31%	33%	30%	40%	35%	33%
				B							GI		
Strongly disagree	893	130	102	49	360	195	56	249	180	233	141	128	765
	45%	48%	46%	38%	47%	42%	41%	39%	47%	47%	49%	33%	47%
										G	G		K
Sigma	2001	272	224	130	768	470	136	633	385	496	288	389	1612
	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 (*)

2_3. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Felt regret over how much I spent over the holidays.

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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	301	188	190	681	451	190	526	369	560	365	426	1575
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	633	385	496	288	389	1612
Top 2 Box (Net)	626	73	83	43	249	139	39	232	111	150	80	159	467
	31%	27%	37%	33%	32%	29%	29%	37%	29%	30%	28%	41%	29%
Strongly agree	140	21	22	7	56	25	9	57	29	32	7	39	101
	7%	8%	10%	5%	7%	5%	7%	9%	8%	6%	3%	10%	6%
								J	J	J		L	
Somewhat agree	486	52	61	36	193	114	30	175	82	118	73	120	366
	24%	19%	27%	28%	25%	24%	22%	28%	21%	24%	25%	31%	23%
Bottom 2 Box (Net)	1375	199	141	87	520	332	97	401	274	345	208	231	1145
	69%	73%	63%	67%	68%	71%	71%	63%	71%	70%	72%	59%	71%
		B							G		G		K
Somewhat disagree	711	105	55	46	264	188	54	219	145	165	109	141	570
	36%	38%	24%	35%	34%	40%	40%	35%	38%	33%	38%	36%	35%
Strongly disagree	665	95	87	41	256	144	43	181	128	181	98	90	575
	33%	35%	39%	31%	33%	31%	31%	29%	33%	36%	34%	23%	36%
										G			K
Sigma	2001	272	224	130	768	470	136	633	385	496	288	389	1612
	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 (*)

2_4. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - Made New Year's resolutions to get your finances back on track.

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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	301	188	190	681	451	190	526	369	560	365	426	1575
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	633	385	496	288	389	1612
Top 2 Box (Net)	810	90	76	40	295	263	46	286	161	202	90	182	627
	40%	33%	34%	30%	38%	56%	33%	45%	42%	41%	31%	47%	39%
Strongly agree	195	22	21	12	66	64	10	76	40	49	18	49	146
	10%	8%	9%	9%	9%	14%	8%	12%	10%	10%	6%	13%	9%
						AD		J					
Somewhat agree	614	68	55	28	228	199	35	210	121	153	72	133	481
	31%	25%	25%	21%	30%	42%	26%	33%	31%	31%	25%	34%	30%
Bottom 2 Box (Net)	1191	182	148	91	474	207	91	347	224	294	198	207	985
	60%	67%	66%	70%	62%	44%	67%	55%	58%	59%	69%	53%	61%
		E	E	E	E		E				GHI		K
Somewhat disagree	540	78	53	50	198	124	38	175	108	119	82	113	428
	27%	29%	24%	38%	26%	26%	28%	28%	28%	24%	29%	29%	27%
Strongly disagree				BDE									
	651	103	95	41	276	83	52	172	116	175	116	94	557
	33%	38%	42%	31%	36%	18%	39%	27%	30%	35%	40%	24%	35%
Sigma		E	E	E	E		E			G	GH		K
	2001	272	224	130	768	470	136	633	385	496	288	389	1612
	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 (*)

2_5. The third Monday of January sometimes called "Blue Monday" has often been referred as the most depressing day of the year. To what extent do you agree or disagree that during this time of year in the past you have... - increased your debt load on leisure or entertainment to combat boredom.

	Total	REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		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	301	188	190	681	451	190	526	369	560	365	426	1575
Base: All Respondents (wtd)	2001	272	224	130	768	470	136	633	385	496	288	389	1612
Top 2 Box (Net)	444 22%	52 19%	46 20%	24 19%	166 22%	132 28%	24 18%	162 26%	90 23%	107 22%	50 18%	93 24%	351 22%
Strongly agree	75 4%	14 5%	7 3%	5 4%	32 4%	15 3%	3 2%	38 6%	15 4%	11 2%	5 2%	8 2%	67 4%
Somewhat agree	369 18%	37 14%	39 17%	19 15%	134 17%	117 25%	21 16%	125 20%	75 19%	96 19%	46 16%	85 22%	284 18%
Bottom 2 Box (Net)	1557 78%	221 81%	178 80%	106 81%	602 78%	339 72%	112 82%	471 74%	296 77%	389 78%	237 82%	296 76%	1261 78%
Somewhat disagree	717 36%	105 39%	75 34%	55 43%	256 33%	176 38%	50 36%	219 35%	139 36%	167 34%	121 42%	166 43%	551 34%
Strongly disagree	840 42%	115 42%	103 46%	50 39%	346 45%	162 34%	62 46%	252 40%	156 41%	221 45%	117 41%	129 33%	710 44%
Sigma	2001 100%	272 100%	224 100%	130 100%	768 100%	470 100%	136 100%	633 100%	385 100%	496 100%	288 100%	389 100%	1612 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 (*)