

Thinking about your level of debt, would you say you have...

	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)	2003	251	206	204	735	397	210	-	531	919	553	661	1342
Base: All Respondents (wtd)	2003	272	224	130	769	471	136	-	644	945	414	596	1407
Top 2 Box (Net)	1000	132	149	71	412	157	79	-	321	482	197	377	623
	50%	48%	66%	54%	54%	33%	58%	-	50%	51%	48%	63%	44%
		E	ACDE	E	E		E					L	
A lot of debt	219	34	21	19	99	27	20	-	74	95	50	84	136
	11%	12%	9%	14%	13%	6%	14%	-	12%	10%	12%	14%	10%
		E		E	E		E					L	
Some debt	781	98	128	52	313	130	59	-	247	387	147	293	487
	39%	36%	57%	40%	41%	28%	43%	-	38%	41%	35%	49%	35%
			ACDEF	E	E		E					L	
Bottom 2 Box (Net)	1003	141	75	60	357	313	57	-	323	464	217	219	784
	50%	52%	34%	46%	46%	67%	42%	-	50%	49%	52%	37%	56%
		B		B	B	ABCD							K
Very little debt	543	83	42	38	199	146	34	-	159	255	129	144	399
	27%	31%	19%	29%	26%	31%	25%	-	25%	27%	31%	24%	28%
		B		B		B							
I don't have any debt	460	57	34	21	157	167	23	-	164	208	88	75	385
	23%	21%	15%	16%	20%	36%	17%	-	25%	22%	21%	13%	27%
						ABCD							K
Sigma	2003	272	224	130	769	471	136	-	644	945	414	596	1407
	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

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 (*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Debt is causing issues in my relationship with my significant other

	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 Answering (unwtd)	1076	123	121	131	385	189	127	-	199	511	366	499	577
Base: All Answering (wtd)	1080	144	141	87	412	213	83	-	259	539	283	449	631
Top 2 Box (Net)	274	36	34	20	106	53	25	-	57	160	58	152	122
	25%	25%	24%	23%	26%	25%	30%	-	22%	30%	20%	34%	19%
		*	*	*			*			J		L	
Strongly agree	73	7	9	6	17	27	8	-	15	40	18	53	20
	7%	5%	6%	6%	4%	13%	10%	-	6%	7%	6%	12%	3%
		*	*	*		D	D*					L	
Somewhat agree	201	29	25	15	89	26	17	-	41	119	40	98	102
	19%	20%	18%	17%	22%	12%	20%	-	16%	22%	14%	22%	16%
		*	*	*	E		*			J			
Bottom 2 Box (Net)	806	108	107	67	307	159	58	-	202	379	225	298	508
	75%	75%	76%	77%	74%	75%	70%	-	78%	70%	80%	66%	81%
		*	*	*			*			I		K	
Somewhat disagree	313	50	39	24	113	63	25	-	73	157	84	131	182
	29%	35%	28%	27%	27%	30%	30%	-	28%	29%	30%	29%	29%
		*	*	*			*						
Strongly disagree	493	58	68	43	194	96	34	-	129	222	141	166	327
	46%	40%	48%	50%	47%	45%	41%	-	50%	41%	50%	37%	52%
		*	*	*			*						K
Sigma	1080	144	141	87	412	213	83	-	259	539	283	449	631
	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

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 (*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My significant other doesn't know how much debt I am in

	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 Answering (unwtd)	1076	123	121	131	385	189	127	-	199	511	366	499	577
Base: All Answering (wtd)	1080	144	141	87	412	213	83	-	259	539	283	449	631
Top 2 Box (Net)	173 16%	21 15%	19 14%	10 12%	65 16%	51 24%	7 8%	-	27 10%	106 20%	41 14%	90 20%	83 13%
		*	*	*		CF	*			H		L	
Strongly agree	53 5%	4 3%	5 4%	3 3%	18 4%	22 10%	1 1%	-	11 4%	33 6%	9 3%	28 6%	25 4%
		*	*	*		DF	*						
Somewhat agree	120 11%	17 12%	14 10%	8 9%	47 11%	29 14%	6 8%	-	16 6%	73 14%	31 11%	62 14%	58 9%
		*	*	*			*			H			
Bottom 2 Box (Net)	907 84%	123 85%	122 86%	77 88%	347 84%	162 76%	76 92%	-	232 90%	433 80%	242 86%	359 80%	547 87%
		*	*	E*			E*		I				K
Somewhat disagree	234 22%	32 23%	32 23%	15 17%	91 22%	40 19%	23 28%	-	63 24%	118 22%	53 19%	89 20%	145 23%
		*	*	*			*						
Strongly disagree	673 62%	90 63%	90 64%	62 71%	256 62%	122 57%	53 64%	-	169 65%	314 58%	189 67%	270 60%	402 64%
		*	*	*			*			I			
Sigma	1080 100%	144 100%	141 100%	87 100%	412 100%	213 100%	83 100%	-	259 100%	539 100%	283 100%	449 100%	631 100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I worry about paying my bills, including debt payments, each month

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	627	94	77	35	257	118	47	-	238	298	92	260	367
	41%	44%	40%	32%	42%	39%	42%	-	49%	40%	28%	50%	36%
									IJ	J		L	
Strongly agree	196	35	22	9	79	36	17	-	80	97	20	88	108
	13%	16%	11%	8%	13%	12%	15%	-	17%	13%	6%	17%	11%
									J	J		L	
Somewhat agree	431	59	55	26	178	82	30	-	158	201	71	171	259
	28%	27%	29%	24%	29%	27%	27%	-	33%	27%	22%	33%	25%
									J			L	
Bottom 2 Box (Net)	916	121	114	74	355	186	66	-	243	439	234	261	655
	59%	56%	60%	68%	58%	61%	58%	-	51%	60%	72%	50%	64%
										H	HI		K
Somewhat disagree	505	68	57	37	192	112	39	-	151	254	100	173	332
	33%	31%	30%	34%	31%	37%	35%	-	31%	35%	31%	33%	33%
Strongly disagree	410	54	57	36	163	73	27	-	92	185	134	88	323
	27%	25%	30%	33%	27%	24%	24%	-	19%	25%	41%	17%	32%
											HI		K
Sigma	1543	215	191	109	612	303	113	-	480	737	326	521	1022
	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

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is impacting my ability to save for retirement

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	818	121	113	50	314	161	59	-	294	379	145	317	501
	53%	56%	59%	46%	51%	53%	52%	-	61%	51%	45%	61%	49%
			C						IJ			L	
Strongly agree	322	53	42	21	118	59	30	-	124	159	38	146	176
	21%	25%	22%	19%	19%	19%	26%	-	26%	22%	12%	28%	17%
									J	J		L	
Somewhat agree	496	68	71	29	196	102	30	-	170	220	107	171	326
	32%	32%	37%	27%	32%	34%	26%	-	35%	30%	33%	33%	32%
Bottom 2 Box (Net)	725	94	77	59	298	142	54	-	186	358	181	204	521
	47%	44%	41%	54%	49%	47%	48%	-	39%	49%	55%	39%	51%
			B							H	H		K
Somewhat disagree	389	52	42	32	147	81	36	-	107	193	89	114	275
	25%	24%	22%	30%	24%	27%	32%	-	22%	26%	27%	22%	27%
Strongly disagree	336	42	36	26	151	62	18	-	79	165	91	90	245
	22%	20%	19%	24%	25%	20%	16%	-	17%	22%	28%	17%	24%
											H		K
Sigma	1543	215	191	109	612	303	113	-	480	737	326	521	1022
	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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is negatively impacting my mental health (e.g. anxiety, depression)

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	549 36%	79 37%	72 38%	35 32%	215 35%	103 34%	45 39%	-	198 41%	259 35%	92 28%	222 43%	327 32%
Strongly agree	164 11%	23 11%	22 11%	8 7%	59 10%	35 11%	17 15%	-	66 14%	70 9%	29 9%	79 15%	85 8%
Somewhat agree	385 25%	56 26%	50 26%	27 25%	156 25%	69 23%	27 24%	-	132 28%	190 26%	63 19%	144 28%	242 24%
Bottom 2 Box (Net)	993 64%	136 63%	119 62%	74 68%	397 65%	200 66%	69 61%	-	282 59%	478 65%	234 72%	298 57%	695 68%
Somewhat disagree	477 31%	70 32%	55 29%	30 28%	187 31%	100 33%	35 31%	-	147 31%	235 32%	95 29%	141 27%	336 33%
Strongly disagree	516 33%	66 31%	63 33%	44 40%	210 34%	100 33%	34 30%	-	135 28%	243 33%	138 42%	157 30%	359 35%
Sigma	1543 100%	215 100%	191 100%	109 100%	612 100%	303 100%	113 100%	-	480 100%	737 100%	326 100%	521 100%	1022 100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Worrying about my debt keeps me up at night

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	433 28%	56 26%	55 29%	26 24%	179 29%	81 27%	36 32%	- -	148 31%	218 30%	66 20%	187 36%	246 24%
Strongly agree	117 8%	17 8%	14 8%	6 6%	50 8%	20 7%	10 9%	- -	41 8%	56 8%	21 6%	61 12%	56 6%
Somewhat agree	316 20%	39 18%	41 21%	20 18%	130 21%	60 20%	26 23%	- -	108 22%	163 22%	46 14%	126 24%	190 19%
Bottom 2 Box (Net)	1110 72%	160 74%	136 71%	83 76%	432 71%	223 73%	77 68%	- -	332 69%	519 70%	259 80%	334 64%	776 76%
Somewhat disagree	526 34%	81 37%	61 32%	33 30%	218 36%	100 33%	34 30%	- -	169 35%	245 33%	111 34%	172 33%	354 35%
Strongly disagree	584 38%	79 37%	75 39%	50 46%	215 35%	122 40%	44 38%	- -	163 34%	273 37%	148 46%	162 31%	422 41%
Sigma	1543 100%	215 100%	191 100%	109 100%	612 100%	303 100%	113 100%	- -	480 100%	737 100%	326 100%	521 100%	1022 100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My debt is preventing me from doing the things I want

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	826 54%	117 55%	111 58%	51 47%	322 53%	159 52%	66 58%	-	295 61%	401 54%	130 40%	322 62%	504 49%
Strongly agree	290 19%	43 20%	40 21%	13 12%	115 19%	53 18%	25 22%	-	117 24%	129 18%	43 13%	133 26%	156 15%
Somewhat agree	537 35%	75 35%	71 37%	38 35%	207 34%	105 35%	41 36%	-	178 37%	272 37%	87 27%	189 36%	347 34%
Bottom 2 Box (Net)	716 46%	98 45%	80 42%	58 53%	289 47%	144 48%	47 42%	-	185 39%	336 46%	196 60%	198 38%	518 51%
Somewhat disagree	417 27%	60 28%	42 22%	34 31%	168 28%	87 29%	26 23%	-	115 24%	198 27%	104 32%	129 25%	288 28%
Strongly disagree	300 19%	38 18%	38 20%	24 22%	121 20%	58 19%	21 18%	-	71 15%	138 19%	91 28%	69 13%	230 23%
Sigma	1543 100%	215 100%	191 100%	109 100%	612 100%	303 100%	113 100%	-	480 100%	737 100%	326 100%	521 100%	1022 100%

Statistics:

Overlap formulae used

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is causing me stress

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	741 48%	104 48%	101 53%	51 46%	288 47%	145 48%	52 46%	- -	260 54%	356 48%	125 38%	298 57%	443 43%
Strongly agree	218 14%	32 15%	34 18%	12 11%	84 14%	40 13%	15 13%	- -	94 20%	89 12%	35 11%	104 20%	113 11%
Somewhat agree	523 34%	72 33%	66 35%	38 35%	203 33%	106 35%	37 33%	- -	165 34%	267 36%	90 28%	193 37%	330 32%
Bottom 2 Box (Net)	802 52%	111 52%	90 47%	58 54%	324 53%	158 52%	61 54%	- -	221 46%	381 52%	200 62%	223 43%	579 57%
Somewhat disagree	431 28%	71 33%	55 29%	28 26%	163 27%	79 26%	34 30%	- -	125 26%	209 28%	97 30%	135 26%	295 29%
Strongly disagree	372 24%	40 19%	35 18%	30 28%	161 26%	79 26%	27 24%	- -	96 20%	171 23%	104 32%	87 17%	284 28%
Sigma	1543 100%	215 100%	191 100%	109 100%	612 100%	303 100%	113 100%	- -	480 100%	737 100%	326 100%	521 100%	1022 100%

Statistics:

Overlap formulae 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 (*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I often feel overwhelmed by my financial situation

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	715 46%	107 50%	92 48%	43 39%	286 47%	134 44%	53 47%	-	274 57%	331 45%	110 34%	278 53%	437 43%
Strongly agree	209 14%	34 16%	23 12%	10 9%	85 14%	45 15%	14 12%	-	80 17%	94 13%	36 11%	99 19%	110 11%
Somewhat agree	506 33%	73 34%	70 36%	33 30%	202 33%	89 29%	39 35%	-	195 41%	237 32%	74 23%	179 34%	327 32%
Bottom 2 Box (Net)	827 54%	108 50%	99 52%	66 61%	325 53%	169 56%	60 53%	-	206 43%	406 55%	216 66%	242 47%	585 57%
Somewhat disagree	465 30%	69 32%	51 27%	38 35%	183 30%	87 29%	36 31%	-	120 25%	231 31%	113 35%	153 29%	311 30%
Strongly disagree	363 24%	39 18%	47 25%	28 25%	142 23%	82 27%	25 22%	-	86 18%	174 24%	103 32%	89 17%	274 27%
Sigma	1543 100%	215 100%	191 100%	109 100%	612 100%	303 100%	113 100%	-	480 100%	737 100%	326 100%	521 100%	1022 100%

Statistics:

Overlap formulae 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 (*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	788	127	110	50	311	132	59	-	289	377	122	325	463
	51%	59%	57%	46%	51%	43%	52%	-	60%	51%	37%	62%	45%
		CE	E						IJ	J		L	
Strongly agree	295	49	42	20	110	46	29	-	115	146	34	127	168
	19%	23%	22%	19%	18%	15%	25%	-	24%	20%	10%	24%	16%
							E		J	J		L	
Somewhat agree	493	78	68	30	201	86	30	-	174	231	88	197	295
	32%	36%	36%	27%	33%	28%	26%	-	36%	31%	27%	38%	29%
									J			L	
Bottom 2 Box (Net)	755	88	81	59	301	172	55	-	191	360	204	196	559
	49%	41%	43%	54%	49%	57%	48%	-	40%	49%	63%	38%	55%
				A		AB				H	HI		K
Somewhat disagree	470	56	52	38	171	113	39	-	134	228	108	130	340
	30%	26%	27%	35%	28%	37%	35%	-	28%	31%	33%	25%	33%
						D							K
Strongly disagree	286	32	29	21	130	59	15	-	58	132	96	66	220
	19%	15%	15%	19%	21%	19%	14%	-	12%	18%	29%	13%	21%
										H	HI		K
Sigma	1543	215	191	109	612	303	113	-	480	737	326	521	1022
	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

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 (*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I don't think I will every be debt-free

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	595 39%	89 41%	68 36%	39 36%	226 37%	122 40%	51 45%	-	203 42%	286 39%	106 33%	219 42%	376 37%
Strongly agree	168 11%	21 10%	22 12%	10 9%	69 11%	28 9%	19 17%	-	66 14%	82 11%	20 6%	66 13%	103 10%
Somewhat agree	427 28%	68 31%	46 24%	30 27%	158 26%	94 31%	32 28%	-	137 29%	204 28%	86 26%	154 29%	273 27%
Bottom 2 Box (Net)	947 61%	127 59%	123 64%	70 64%	386 63%	181 60%	62 55%	-	277 58%	450 61%	220 67%	301 58%	646 63%
Somewhat disagree	487 32%	66 31%	60 31%	37 34%	179 29%	106 35%	40 36%	-	166 35%	230 31%	91 28%	155 30%	332 32%
Strongly disagree	461 30%	61 28%	63 33%	33 30%	207 34%	75 25%	22 19%	-	111 23%	221 30%	128 39%	147 28%	314 31%
Sigma	1543 100%	215 100%	191 100%	109 100%	612 100%	303 100%	113 100%	-	480 100%	737 100%	326 100%	521 100%	1022 100%

Statistics:

Overlap formulae 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 (*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Top 2 Box Summary

	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
Debt is causing issues in my relationship with my significant other	274	36	34	20	106	53	25	-	57	160	58	152	122
	25%	25%	24%	23%	26%	25%	30%	-	22%	30%	20%	34%	19%
		*	*	*			*			J		L	
My significant other doesn't know how much debt I am in	173	21	19	10	65	51	7	-	27	106	41	90	83
	16%	15%	14%	12%	16%	24%	8%	-	10%	20%	14%	20%	13%
		*	*	*		CF	*			H		L	
I worry about paying my bills, including debt payments, each month	627	94	77	35	257	118	47	-	238	298	92	260	367
	41%	44%	40%	32%	42%	39%	42%	-	49%	40%	28%	50%	36%
									IJ	J		L	
My level of debt is impacting my ability to save for retirement	818	121	113	50	314	161	59	-	294	379	145	317	501
	53%	56%	59%	46%	51%	53%	52%	-	61%	51%	45%	61%	49%
			C							IJ		L	
My level of debt is negatively impacting my mental health (e.g. anxiety, depression)	549	79	72	35	215	103	45	-	198	259	92	222	327
	36%	37%	38%	32%	35%	34%	39%	-	41%	35%	28%	43%	32%
									J			L	
Worrying about my debt keeps me up at night	433	56	55	26	179	81	36	-	148	218	66	187	246
	28%	26%	29%	24%	29%	27%	32%	-	31%	30%	20%	36%	24%
									J	J		L	
My debt is preventing me from doing the things I want	826	117	111	51	322	159	66	-	295	401	130	322	504
	54%	55%	58%	47%	53%	52%	58%	-	61%	54%	40%	62%	49%
									J	J		L	
My level of debt is causing me stress	741	104	101	51	288	145	52	-	260	356	125	298	443
	48%	48%	53%	46%	47%	48%	46%	-	54%	48%	38%	57%	43%
									J	J		L	
I often feel overwhelmed by my financial situation	715	107	92	43	286	134	53	-	274	331	110	278	437
	46%	50%	48%	39%	47%	44%	47%	-	57%	45%	34%	53%	43%
									IJ	J		L	
I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)	788	127	110	50	311	132	59	-	289	377	122	325	463
	51%	59%	57%	46%	51%	43%	52%	-	60%	51%	37%	62%	45%
		CE	E						IJ	J		L	
I don't think I will every be debt-free	595	89	68	39	226	122	51	-	203	286	106	219	376
	39%	41%	36%	36%	37%	40%	45%	-	42%	39%	33%	42%	37%
									J				

Statistics:

Overlap formulae 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 (*)

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Bottom 2 Box Summary

	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
Debt is causing issues in my relationship with my significant other	806	108	107	67	307	159	58	-	202	379	225	298	508
	75%	75%	76%	77%	74%	75%	70%	-	78%	70%	80%	66%	81%
		*	*	*			*				I		K
My significant other doesn't know how much debt I am in	907	123	122	77	347	162	76	-	232	433	242	359	547
	84%	85%	86%	88%	84%	76%	92%	-	90%	80%	86%	80%	87%
		*	*	E*			E*		I				K
I worry about paying my bills, including debt payments, each month	916	121	114	74	355	186	66	-	243	439	234	261	655
	59%	56%	60%	68%	58%	61%	58%	-	51%	60%	72%	50%	64%
										H	HI		K
My level of debt is impacting my ability to save for retirement	725	94	77	59	298	142	54	-	186	358	181	204	521
	47%	44%	41%	54%	49%	47%	48%	-	39%	49%	55%	39%	51%
				B						H	H		K
My level of debt is negatively impacting my mental health (e.g. anxiety, depression)	993	136	119	74	397	200	69	-	282	478	234	298	695
	64%	63%	62%	68%	65%	66%	61%	-	59%	65%	72%	57%	68%
											H		K
Worrying about my debt keeps me up at night	1110	160	136	83	432	223	77	-	332	519	259	334	776
	72%	74%	71%	76%	71%	73%	68%	-	69%	70%	80%	64%	76%
											HI		K
My debt is preventing me from doing the things I want	716	98	80	58	289	144	47	-	185	336	196	198	518
	46%	45%	42%	53%	47%	48%	42%	-	39%	46%	60%	38%	51%
											HI		K
My level of debt is causing me stress	802	111	90	58	324	158	61	-	221	381	200	223	579
	52%	52%	47%	54%	53%	52%	54%	-	46%	52%	62%	43%	57%
											HI		K
I often feel overwhelmed by my financial situation	827	108	99	66	325	169	60	-	206	406	216	242	585
	54%	50%	52%	61%	53%	56%	53%	-	43%	55%	66%	47%	57%
										H	HI		K
I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)	755	88	81	59	301	172	55	-	191	360	204	196	559
	49%	41%	43%	54%	49%	57%	48%	-	40%	49%	63%	38%	55%
				A		AB				H	HI		K
I don't think I will every be debt-free	947	127	123	70	386	181	62	-	277	450	220	301	646
	61%	59%	64%	64%	63%	60%	55%	-	58%	61%	67%	58%	63%
											H		

Statistics:

Overlap formulae 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 (*)

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Have you ever made a large purchase and hidden the cost from loved ones?

	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 Answering (unwtd)	1547	180	171	169	578	271	178	-	387	729	431	582	965
Base: All Answering (wtd)	1543	215	191	109	612	303	113	-	480	737	326	521	1022
Top 2 Box (Net)	300 19%	35 16%	31 16%	20 19%	124 20%	75 25%	15 13%	- -	92 19%	144 20%	64 20%	124 24%	175 17%
Yes, I hid the purchase completely	141 9%	16 8%	9 5%	11 10%	51 8%	45 15%	9 8%	- -	36 7%	74 10%	31 9%	65 12%	77 7%
Yes, I lied about the real cost	159 10%	18 8%	22 12%	10 9%	73 12%	30 10%	6 6%	- -	56 12%	70 9%	33 10%	60 11%	99 10%
No	1243 81%	181 84%	160 84%	88 81%	488 80%	228 75%	98 87%	- -	389 81%	593 80%	261 80%	396 76%	847 83%
Sigma	1543 100%	215 100%	191 100%	109 100%	612 100%	303 100%	113 100%	- -	480 100%	737 100%	326 100%	521 100%	1022 100%

Statistics:

Overlap formulae 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 (*)

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Approximately how much was the total cost of the purchase?

	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 Answering (unwtd)	328	34	31	33	120	85	25	-	78	157	93	153	175
Base: All Answering (wtd)	300	35	31	20	124	75	15	-	92	144	64	124	175
Under \$500	98	9	13	3	49	17	7	-	32	42	24	35	63
	33%	26%	43%	17%	39%	22%	46%	-	35%	29%	37%	28%	36%
		**	**	**	E*	*	**		*	*	*	*	
\$500 to \$999	51	5	6	5	23	11	2	-	14	29	8	17	34
	17%	15%	18%	24%	19%	14%	14%	-	15%	20%	13%	14%	19%
		**	**	**	*	*	**		*	*	*	*	
\$1000 to \$2,999	70	12	8	6	21	20	2	-	24	40	5	24	45
	23%	34%	27%	28%	17%	27%	13%	-	26%	28%	8%	19%	26%
		**	**	**	*	*	**		J*	J*	*	*	
\$3,000 to \$4,999	25	2	2	1	8	10	2	-	2	15	8	16	9
	8%	5%	6%	4%	7%	14%	12%	-	2%	10%	12%	13%	5%
		**	**	**	*	*	**		*	*	H*	*	
\$5,000 to \$9,999	14	-	1	2	4	5	2	-	5	2	7	9	5
	5%	-	4%	9%	3%	6%	15%	-	5%	1%	11%	7%	3%
		**	**	**	*	*	**		*	*	I*	*	
\$10,000 to \$14,999	17	2	-	1	6	8	-	-	7	5	4	10	7
	6%	6%	-	3%	5%	11%	-	-	8%	4%	7%	8%	4%
		**	**	**	*	*	**		*	*	*	*	
\$15,000+	20	4	*	3	10	2	-	-	7	6	6	10	10
	7%	12%	1%	14%	8%	3%	-	-	8%	4%	9%	8%	5%
		**	**	**	*	*	**		*	*	*	*	
Don't know	6	1	-	-	3	2	-	-	*	4	2	3	3
	2%	3%	-	-	3%	2%	-	-	*	3%	3%	2%	2%
		**	**	**	*	*	**		*	*	*	*	
Sigma	300	35	31	20	124	75	15	-	92	144	64	124	175
	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

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 (*)

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What type of purchase did you hide/lie about the real cost?

	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 Answering (unwtd)	328	34	31	33	120	85	25	-	78	157	93	153	175
Base: All Answering (wtd)	300	35	31	20	124	75	15	-	92	144	64	124	175
Electronics (TV, computer, tablet, etc.)	94	10	6	8	39	27	6	-	33	38	23	36	58
	31%	28%	19%	38%	31%	36%	39%	-	36%	26%	36%	29%	33%
		**	**	**	*	*	**		*	*	*	*	
Vehicle	39	6	1	2	15	15	1	-	16	14	8	19	19
	13%	16%	3%	8%	12%	20%	4%	-	18%	10%	12%	16%	11%
		**	**	**	*	*	**		*	*	*	*	
Beauty products	48	5	3	2	15	18	5	-	8	28	12	28	20
	16%	15%	10%	9%	12%	24%	34%	-	9%	20%	18%	23%	11%
		**	**	**	*	*	**		*	*	*	L*	
Jewelry	33	1	4	2	9	17	*	-	9	18	6	19	14
	11%	3%	13%	10%	7%	23%	3%	-	10%	12%	10%	15%	8%
		**	**	**	*	D*	**		*	*	*	*	
Clothes	75	6	11	5	30	20	3	-	14	41	19	38	37
	25%	17%	36%	25%	24%	27%	20%	-	16%	29%	30%	31%	21%
		**	**	**	*	*	**		*	*	*	*	
Entertainment (dining out, movies, bars, etc.)	62	10	7	10	19	14	2	-	14	41	8	29	33
	21%	30%	24%	48%	15%	19%	11%	-	15%	28%	12%	24%	19%
		**	**	**	*	*	**		*	J*	*	*	
Gambling, not including small lottery purchases (Casinos, online gambling, poker, etc.)	40	2	5	7	11	14	2	-	11	22	7	20	20
	13%	6%	15%	33%	9%	18%	11%	-	12%	15%	11%	16%	12%
		**	**	**	*	*	**		*	*	*	*	
Other	65	2	6	5	33	15	5	-	23	26	16	24	40
	22%	7%	18%	24%	26%	19%	31%	-	26%	18%	24%	20%	23%
		**	**	**	*	*	**		*	*	*	*	
Sigma	456	42	42	40	170	139	23	-	129	229	98	214	242
	152%	121%	136%	196%	137%	186%	153%	-	141%	159%	153%	172%	138%

Statistics:

Overlap formulae 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 (*)

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Thinking about the upcoming winter holiday season (Christmas, Hanukkah, New Years, Kwanzaa, etc.), do you plan on buying gifts, or spending money on things like travelling to see loved ones, parties, etc.?

	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)	2003	251	206	204	735	397	210	-	531	919	553	661	1342
Base: All Respondents (wtd)	2003	272	224	130	769	471	136	-	644	945	414	596	1407
Yes	1326	193	155	105	549	225	100	-	374	628	324	422	904
	66%	71%	69%	80%	71%	48%	73%	-	58%	66%	78%	71%	64%
No	677	79	69	26	221	246	36	-	270	317	90	174	503
	34%	29%	31%	20%	29%	52%	27%	-	42%	34%	22%	29%	36%
Sigma	2003	272	224	130	769	471	136	-	644	945	414	596	1407
	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

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 (*)

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Do you have a budget in mind for how much you plan to spend on gifts, travel, parties, etc.?

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Yes/Plan to (Net)	1052	141	135	86	435	177	77	-	289	511	252	349	704
	79%	73%	87%	82%	79%	79%	77%	-	77%	81%	78%	83%	78%
Yes	586	70	64	43	246	119	44	-	171	279	137	190	396
	44%	36%	41%	41%	45%	53%	44%	-	46%	44%	42%	45%	44%
Not yet, but I will have one	466	71	71	43	189	58	34	-	118	232	115	158	308
	35%	37%	46%	41%	34%	26%	34%	-	32%	37%	36%	38%	34%
No	274	52	20	18	113	48	23	-	85	117	72	73	200
	21%	27%	13%	18%	21%	21%	23%	-	23%	19%	22%	17%	22%
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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How likely do you think it is you'll overspend your budget for the holiday season?

	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 Answering (unwtd)	1132	137	122	142	430	171	130	-	267	527	338	400	732
Base: All Answering (wtd)	1052	141	135	86	435	177	77	-	289	511	252	349	704
Top 2 Box (Net)	564	83	75	46	222	106	33	-	135	278	151	230	334
	54%	59%	56%	53%	51%	60%	42%	-	47%	54%	60%	66%	48%
		F*	*	*		F	*				H	L	
Very likely	110	14	9	8	47	26	6	-	33	44	34	52	58
	10%	10%	7%	9%	11%	15%	8%	-	11%	9%	13%	15%	8%
		*	*	*		*	*					L	
Somewhat likely	454	69	66	37	175	80	26	-	102	234	118	177	277
	43%	49%	49%	43%	40%	45%	34%	-	35%	46%	47%	51%	39%
		*	*	*		*	*			H	H	L	
Bottom 2 Box (Net)	488	58	60	41	214	72	45	-	154	234	101	119	369
	46%	41%	44%	47%	49%	40%	58%	-	53%	46%	40%	34%	52%
		*	*	*			AE*		J				K
Not very likely	401	49	50	33	170	61	38	-	117	192	91	109	292
	38%	35%	37%	38%	39%	35%	49%	-	41%	38%	36%	31%	42%
		*	*	*			E*						K
Not at all likely	87	9	10	8	44	10	6	-	37	41	10	10	77
	8%	6%	7%	9%	10%	6%	8%	-	13%	8%	4%	3%	11%
		*	*	*			*		J				K
Sigma	1052	141	135	86	435	177	77	-	289	511	252	349	704
	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

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 (*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Taking a vacation over the holiday season

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	463	78	39	28	180	110	28	-	119	203	141	183	280
	35%	40%	25%	26%	33%	49%	28%	-	32%	32%	44%	43%	31%
		BC	*			BCDF				HI		L	
Totally willing	157	25	7	7	61	50	8	-	46	65	46	65	92
	12%	13%	4%	6%	11%	22%	8%	-	12%	10%	14%	15%	10%
		B	*		B	BCDF						L	
Somewhat willing	305	53	32	21	119	60	20	-	73	138	95	118	187
	23%	27%	21%	20%	22%	27%	20%	-	19%	22%	29%	28%	21%
			*								HI	L	
Bottom 2 Box (Net)	863	116	116	77	368	115	72	-	255	425	182	239	624
	65%	60%	75%	74%	67%	51%	72%	-	68%	68%	56%	57%	69%
			AE*	AE	E		E		J	J			K
Not very willing	401	56	63	29	159	59	35	-	111	196	95	105	296
	30%	29%	41%	28%	29%	26%	35%	-	30%	31%	29%	25%	33%
			DE*										K
Not at all willing	462	60	53	48	209	55	37	-	145	230	88	134	328
	35%	31%	34%	46%	38%	25%	37%	-	39%	37%	27%	32%	36%
			*	AE	E		E		J	J			
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Buying presents for family/friends

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	803	107	88	52	349	138	69	-	224	385	194	304	499
	61%	55%	57%	49%	64%	61%	69%	-	60%	61%	60%	72%	55%
			*		C		AC					L	
Totally willing	296	26	18	18	146	64	24	-	94	127	74	112	183
	22%	14%	11%	17%	27%	29%	24%	-	25%	20%	23%	27%	20%
			*		AB	ABC	AB					L	
Somewhat willing	507	81	71	33	203	74	45	-	129	258	120	192	315
	38%	42%	46%	32%	37%	33%	45%	-	35%	41%	37%	46%	35%
			CE*				CE					L	
Bottom 2 Box (Net)	523	86	67	53	200	87	31	-	150	243	129	117	406
	39%	45%	43%	51%	36%	39%	31%	-	40%	39%	40%	28%	45%
		F	*	DF									K
Not very willing	311	42	47	33	116	60	14	-	93	141	78	79	233
	23%	22%	30%	31%	21%	27%	14%	-	25%	22%	24%	19%	26%
			F*	DF		F							K
Not at all willing	212	45	20	20	83	27	17	-	58	102	51	39	173
	16%	23%	13%	19%	15%	12%	17%	-	15%	16%	16%	9%	19%
		E	*										K
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Travelling to visit family/friends

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	638	87	71	42	283	106	49	-	167	297	174	221	416
	48%	45%	46%	40%	52%	47%	49%	-	45%	47%	54%	52%	46%
			*		C						H		
Totally willing	195	24	14	12	100	33	10	-	61	73	61	67	128
	15%	13%	9%	12%	18%	15%	10%	-	16%	12%	19%	16%	14%
			*		B						I		
Somewhat willing	443	62	57	29	183	73	39	-	106	224	113	154	288
	33%	32%	36%	28%	33%	32%	39%	-	28%	36%	35%	37%	32%
			*										
Bottom 2 Box (Net)	688	106	84	63	265	119	51	-	207	332	150	200	488
	52%	55%	54%	60%	48%	53%	51%	-	55%	53%	46%	48%	54%
			*		D						J		
Not very willing	372	56	49	25	147	67	28	-	107	181	85	120	252
	28%	29%	32%	24%	27%	30%	28%	-	29%	29%	26%	28%	28%
			*										
Not at all willing	316	50	35	38	118	52	23	-	100	151	65	80	236
	24%	26%	23%	36%	21%	23%	23%	-	27%	24%	20%	19%	26%
			*		BDEF								K
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Hosting holiday parties

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	389	50	32	31	151	97	27	-	98	179	112	148	241
	29%	26%	21%	30%	28%	43%	27%	-	26%	28%	35%	35%	27%
			*			ABCD				H		L	
Totally willing	96	14	2	5	40	27	7	-	24	36	36	41	55
	7%	7%	1%	5%	7%	12%	7%	-	6%	6%	11%	10%	6%
		B	*		B	B	B				I	L	
Somewhat willing	293	36	30	26	112	69	21	-	74	143	76	107	186
	22%	19%	19%	25%	20%	31%	21%	-	20%	23%	24%	25%	21%
			*			ABD							
Bottom 2 Box (Net)	937	143	123	74	397	128	73	-	276	449	211	273	663
	71%	74%	79%	70%	72%	57%	73%	-	74%	72%	65%	65%	73%
		E	E*	E	E	E	E		J				K
Not very willing	457	58	61	32	202	70	34	-	140	221	96	153	304
	34%	30%	39%	31%	37%	31%	34%	-	37%	35%	30%	36%	34%
			*										
Not at all willing	480	85	62	41	195	58	38	-	136	228	115	120	359
	36%	44%	40%	40%	36%	26%	38%	-	36%	36%	36%	29%	40%
		E	E*	E	E	E	E						K
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Dining out/attending parties

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	506	61	49	28	207	118	44	-	151	219	136	189	317
	38%	31%	32%	26%	38%	53%	44%	-	40%	35%	42%	45%	35%
			*		C	ABCD	C					L	
Totally willing	124	13	9	6	56	32	7	-	35	50	39	42	81
	9%	7%	6%	6%	10%	14%	7%	-	9%	8%	12%	10%	9%
			*			C							
Somewhat willing	383	47	40	21	151	86	37	-	116	170	97	147	236
	29%	24%	26%	20%	28%	38%	37%	-	31%	27%	30%	35%	26%
			*			ABCD	AC					L	
Bottom 2 Box (Net)	820	133	106	77	341	107	56	-	223	409	188	233	587
	62%	69%	68%	74%	62%	47%	56%	-	60%	65%	58%	55%	65%
			E	E*	DEF	E							K
Not very willing	402	53	45	33	170	70	30	-	110	197	95	117	285
	30%	28%	29%	32%	31%	31%	30%	-	29%	31%	29%	28%	32%
			*										
Not at all willing	418	79	61	44	172	37	26	-	113	212	93	116	302
	32%	41%	39%	42%	31%	16%	26%	-	30%	34%	29%	28%	33%
		EF	E*	DEF	E								
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Top 2 Box Summary

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Taking a vacation over the holiday season	463	78	39	28	180	110	28	-	119	203	141	183	280
	35%	40%	25%	26%	33%	49%	28%	-	32%	32%	44%	43%	31%
		BC	*			BCDF				HI		L	
Buying presents for family/friends	803	107	88	52	349	138	69	-	224	385	194	304	499
	61%	55%	57%	49%	64%	61%	69%	-	60%	61%	60%	72%	55%
			*		C		AC					L	
Travelling to visit family/friends	638	87	71	42	283	106	49	-	167	297	174	221	416
	48%	45%	46%	40%	52%	47%	49%	-	45%	47%	54%	52%	46%
			*		C						H		
Hosting holiday parties	389	50	32	31	151	97	27	-	98	179	112	148	241
	29%	26%	21%	30%	28%	43%	27%	-	26%	28%	35%	35%	27%
			*			ABCD					H	L	
Dining out/attending parties	506	61	49	28	207	118	44	-	151	219	136	189	317
	38%	31%	32%	26%	38%	53%	44%	-	40%	35%	42%	45%	35%
			*		C	ABCD	C					L	

Statistics:

Overlap formulae 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 (*)

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Bottom 2 Box Summary

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Taking a vacation over the holiday season	863	116	116	77	368	115	72	-	255	425	182	239	624
	65%	60%	75%	74%	67%	51%	72%	-	68%	68%	56%	57%	69%
			AE*	AE	E		E		J	J			K
Buying presents for family/friends	523	86	67	53	200	87	31	-	150	243	129	117	406
	39%	45%	43%	51%	36%	39%	31%	-	40%	39%	40%	28%	45%
		F	*	DF									K
Travelling to visit family/friends	688	106	84	63	265	119	51	-	207	332	150	200	488
	52%	55%	54%	60%	48%	53%	51%	-	55%	53%	46%	48%	54%
			*	D					J				
Hosting holiday parties	937	143	123	74	397	128	73	-	276	449	211	273	663
	71%	74%	79%	70%	72%	57%	73%	-	74%	72%	65%	65%	73%
		E	E*	E	E		E		J				K
Dining out/attending parties	820	133	106	77	341	107	56	-	223	409	188	233	587
	62%	69%	68%	74%	62%	47%	56%	-	60%	65%	58%	55%	65%
		E	E*	DEF	E								K

Statistics:

Overlap formulae 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 (*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Taking a vacation over the holiday season

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Yes	319	46	44	22	119	74	15	-	58	155	106	140	179
	24%	24%	29%	21%	22%	33%	14%	-	16%	25%	33%	33%	20%
			F*			CDF				H	HI	L	
No	1007	147	111	83	430	151	86	-	316	473	218	281	726
	76%	76%	71%	79%	78%	67%	86%	-	84%	75%	67%	67%	80%
			*	E	E	BE			IJ	J			K
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Buying presents for family/friends

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Yes	663	96	78	47	261	119	61	-	188	310	164	270	393
	50%	50%	50%	45%	48%	53%	61%	-	50%	49%	51%	64%	43%
			*				CD					L	
No	663	97	77	58	287	105	39	-	186	318	159	152	512
	50%	50%	50%	55%	52%	47%	39%	-	50%	51%	49%	36%	57%
			*	F	F								K
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Travelling to visit family/friends

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Yes	357	45	47	25	149	67	22	-	95	180	82	151	206
	27%	24%	31%	24%	27%	30%	22%	-	25%	29%	25%	36%	23%
			*									L	
No	969	148	107	80	399	157	78	-	279	449	242	271	699
	73%	76%	69%	76%	73%	70%	78%	-	75%	71%	75%	64%	77%
			*									K	
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Hosting holiday parties

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Yes	206 16%	15 8%	22 14%	16 16%	82 15%	60 27%	10 10%	-	51 14%	97 15%	57 18%	103 24%	103 11%
			*			ABCDF						L	
No	1120 84%	178 92%	133 86%	88 84%	466 85%	165 73%	90 90%	-	323 86%	531 85%	266 82%	319 76%	801 89%
		E	E*	E	E	E	E						K
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	-	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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And have you ever gone into debt for any of the following in previous holiday seasons? - Dining out/attending parties

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Yes	280	41	29	17	87	81	25	-	77	130	74	134	146
	21%	21%	19%	16%	16%	36%	25%	-	21%	21%	23%	32%	16%
			*			ABCD	D					L	
No	1045	152	126	88	461	144	75	-	297	499	250	287	758
	79%	79%	81%	84%	84%	64%	75%	-	79%	79%	77%	68%	84%
		E	E*	E	EF							K	
Sigma	1326	193	155	105	549	225	100	-	374	628	324	422	904
	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

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 (*)

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Are you planning to go into debt for the upcoming holiday season (gifts, travel, parties, etc.)?

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Yes	193 15%	19 10%	20 13%	17 17%	71 13%	55 24%	11 11%	-	67 18%	84 13%	42 13%	80 19%	113 12%
			*			ABDF						L	
No	1133 85%	174 90%	135 87%	87 83%	478 87%	170 76%	89 89%	-	307 82%	545 87%	281 87%	342 81%	791 88%
		E	E*		E		E						K
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	-	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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You mentioned you plan on using debt for the upcoming holiday season, what types of credit do you plan on using?

	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 Answering (unwtd)	211	23	18	26	77	51	16	-	50	95	66	106	105
Base: All Answering (wtd)	193	19	20	17	71	55	11	-	67	84	42	80	113
Credit card	142	16	17	12	53	34	10	-	40	71	31	57	85
	74%	85%	87%	72%	74%	62%	87%	-	60%	85%	72%	72%	75%
	**	**	**	*	*	**	**	*	H*	*	*	*	*
Line of credit	41	5	3	3	13	16	1	-	16	14	12	21	20
	21%	28%	14%	19%	18%	30%	6%	-	24%	16%	28%	26%	18%
	**	**	**	*	*	**	**	*	*	*	*	*	*
Home equity line of credit	20	1	1	1	3	14	*	-	6	9	6	17	3
	11%	7%	4%	7%	4%	25%	2%	-	9%	10%	13%	21%	3%
	**	**	**	*	D*	**	**	*	*	*	*	L*	*
Loans	22	3	2	2	6	10	-	-	10	9	3	15	7
	12%	14%	9%	10%	9%	18%	-	-	15%	10%	8%	19%	6%
	**	**	**	*	*	**	**	*	*	*	*	L*	*
Payday loans	20	1	-	2	8	7	2	-	5	8	7	10	10
	10%	5%	-	12%	11%	13%	15%	-	7%	9%	17%	13%	8%
	**	**	**	*	*	**	**	*	*	*	*	*	*
Other	5	2	-	1	2	-	-	-	2	3	-	1	4
	3%	11%	-	8%	2%	-	-	-	4%	4%	-	2%	3%
	**	**	**	*	*	**	**	*	*	*	*	*	*
Sigma	251	29	22	22	84	81	13	-	80	113	59	122	129
	130%	149%	115%	129%	119%	148%	110%	-	119%	135%	138%	153%	114%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - I often get stressed/anxious before the holiday season

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	579 44%	79 41%	66 43%	46 44%	248 45%	91 41%	48 48%	-	173 46%	292 46%	114 35%	219 52%	360 40%
Strongly agree	129 10%	13 7%	19 12%	13 12%	50 9%	24 11%	11 11%	-	43 12%	60 9%	26 8%	60 14%	69 8%
Somewhat agree	450 34%	67 34%	48 31%	33 32%	198 36%	68 30%	37 37%	-	130 35%	232 37%	88 27%	159 38%	291 32%
Bottom 2 Box (Net)	747 56%	114 59%	89 57%	59 56%	300 55%	133 59%	52 52%	-	201 54%	337 54%	210 65%	203 48%	545 60%
Somewhat disagree	356 27%	65 34%	39 25%	27 26%	144 26%	49 22%	32 32%	-	102 27%	165 26%	88 27%	104 25%	252 28%
Strongly disagree	391 30%	49 25%	50 32%	32 31%	156 28%	84 37%	21 20%	-	99 26%	171 27%	121 38%	99 23%	293 32%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	-	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - I often struggle to pay off debt after the holiday season

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	382 29%	51 26%	47 31%	29 28%	161 29%	64 29%	29 29%	- -	125 33%	184 29%	72 22%	181 43%	201 22%
Strongly agree	100 8%	12 6%	4 3%	5 5%	49 9%	22 10%	8 8%	- -	36 10%	39 6%	25 8%	56 13%	44 5%
Somewhat agree	282 21%	39 20%	43 28%	24 23%	112 20%	42 19%	21 21%	- -	89 24%	145 23%	48 15%	125 30%	157 17%
Bottom 2 Box (Net)	944 71%	142 74%	108 69%	75 72%	387 71%	161 71%	71 71%	- -	249 67%	444 71%	251 78%	241 57%	703 78%
Somewhat disagree	418 31%	72 37%	45 29%	36 35%	168 31%	58 26%	38 38%	- -	112 30%	197 31%	108 34%	126 30%	292 32%
Strongly disagree	527 40%	70 36%	62 40%	39 37%	219 40%	103 46%	33 33%	- -	137 37%	247 39%	143 44%	115 27%	412 46%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	- -	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - My level of debt prevents me from spending what I'd like to over the holiday season

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	468 35%	67 35%	61 40%	43 41%	188 34%	74 33%	33 33%	- -	135 36%	241 38%	92 28%	213 50%	255 28%
Strongly agree	135 10%	18 9%	15 10%	7 7%	54 10%	31 14%	10 10%	- -	45 12%	66 11%	24 7%	75 18%	60 7%
Somewhat agree	333 25%	49 25%	46 30%	36 34%	135 25%	44 19%	23 23%	- -	89 24%	175 28%	68 21%	138 33%	195 22%
Bottom 2 Box (Net)	858 65%	126 65%	93 60%	62 59%	360 66%	150 67%	67 67%	- -	239 64%	387 62%	232 72%	209 50%	649 72%
Somewhat disagree	378 28%	63 33%	43 28%	26 25%	151 27%	57 25%	38 38%	- -	102 27%	179 28%	97 30%	101 24%	277 31%
Strongly disagree	480 36%	63 33%	50 32%	36 34%	210 38%	93 41%	28 28%	- -	137 37%	208 33%	135 42%	108 26%	373 41%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	- -	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - The holiday season has become too focused on spending money

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	1037 78%	159 82%	125 80%	78 74%	422 77%	172 76%	82 82%	- -	300 80%	498 79%	239 74%	342 81%	695 77%
Strongly agree	491 37%	63 33%	59 38%	35 33%	215 39%	69 31%	50 50%	- -	157 42%	236 38%	98 30%	160 38%	331 37%
Somewhat agree	546 41%	96 50%	65 42%	43 41%	207 38%	103 46%	33 33%	- -	143 38%	262 42%	141 44%	182 43%	364 40%
Bottom 2 Box (Net)	289 22%	34 18%	30 20%	27 26%	127 23%	53 24%	18 18%	- -	74 20%	130 21%	84 26%	79 19%	209 23%
Somewhat disagree	156 12%	21 11%	18 12%	13 13%	67 12%	26 12%	11 11%	- -	44 12%	70 11%	42 13%	47 11%	109 12%
Strongly disagree	132 10%	13 7%	12 8%	14 13%	60 11%	27 12%	7 7%	- -	30 8%	60 10%	42 13%	33 8%	100 11%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	- -	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - I feel pressure to buy gifts for certain people in my life

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	747 56%	112 58%	95 62%	56 54%	305 56%	120 53%	59 59%	- -	216 58%	345 55%	186 57%	277 66%	469 52%
Strongly agree	208 16%	26 13%	31 20%	18 17%	85 16%	27 12%	21 21%	- -	62 17%	90 14%	56 17%	92 22%	116 13%
Somewhat agree	539 41%	86 44%	65 42%	38 37%	220 40%	92 41%	37 37%	- -	154 41%	256 41%	129 40%	185 44%	354 39%
Bottom 2 Box (Net)	579 44%	81 42%	60 38%	48 46%	243 44%	105 47%	41 41%	- -	158 42%	283 45%	138 43%	144 34%	435 48%
Somewhat disagree	279 21%	44 23%	26 17%	25 24%	106 19%	57 26%	21 21%	- -	77 21%	140 22%	62 19%	69 16%	210 23%
Strongly disagree	300 23%	37 19%	34 22%	23 22%	138 25%	48 21%	20 20%	- -	81 22%	143 23%	76 23%	75 18%	224 25%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	- -	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - I feel more stressed about my finances over the holidays than I do throughout the rest of the year

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	555 42%	88 46%	69 45%	35 34%	238 43%	82 37%	42 42%	- -	170 45%	265 42%	121 37%	230 55%	325 36%
Strongly agree	100 8%	11 6%	15 9%	4 4%	48 9%	10 4%	12 12%	- -	30 8%	44 7%	26 8%	49 12%	51 6%
Somewhat agree	456 34%	77 40%	55 35%	32 30%	189 34%	73 32%	30 30%	- -	139 37%	221 35%	96 30%	182 43%	274 30%
Bottom 2 Box (Net)	770 58%	105 54%	86 55%	69 66%	311 57%	142 63%	58 58%	- -	204 55%	364 58%	202 63%	192 45%	579 64%
Somewhat disagree	348 26%	56 29%	35 22%	29 27%	137 25%	60 27%	31 31%	- -	96 26%	175 28%	76 24%	99 23%	249 28%
Strongly disagree	423 32%	48 25%	51 33%	41 39%	174 32%	82 37%	27 27%	- -	108 29%	189 30%	126 39%	93 22%	330 36%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	- -	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - The holiday season undoes all of the good financial decisions I've made throughout the year

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	388 29%	63 33%	39 25%	33 31%	162 30%	56 25%	35 35%	- -	121 32%	175 28%	91 28%	175 41%	213 24%
Strongly agree	83 6%	6 3%	4 3%	4 4%	50 9%	12 6%	6 6%	- -	34 9%	33 5%	16 5%	52 12%	31 3%
Somewhat agree	305 23%	56 29%	35 22%	29 27%	113 21%	44 20%	28 28%	- -	87 23%	142 23%	76 23%	122 29%	182 20%
Bottom 2 Box (Net)	938 71%	130 67%	116 75%	72 69%	386 70%	168 75%	66 65%	- -	253 68%	453 72%	232 72%	247 59%	691 76%
Somewhat disagree	471 35%	63 33%	65 42%	34 32%	193 35%	75 33%	42 42%	- -	126 34%	240 38%	104 32%	139 33%	332 37%
Strongly disagree	468 35%	67 35%	51 33%	38 36%	194 35%	94 42%	24 24%	- -	127 34%	213 34%	128 40%	109 26%	359 40%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	- -	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - Each year I end up regretting the amount of money I've spent over the holiday season

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	430 32%	75 39%	44 28%	31 30%	183 33%	62 28%	35 35%	- -	121 32%	216 34%	94 29%	186 44%	244 27%
Strongly agree	99 7%	4 2%	6 4%	8 8%	46 8%	26 12%	9 9%	- -	30 8%	47 8%	21 6%	51 12%	48 5%
Somewhat agree	332 25%	71 37%	38 24%	23 22%	137 25%	35 16%	26 26%	- -	90 24%	169 27%	73 22%	136 32%	196 22%
Bottom 2 Box (Net)	896 68%	118 61%	111 72%	74 70%	365 67%	163 72%	65 65%	- -	253 68%	412 66%	230 71%	235 56%	660 73%
Somewhat disagree	456 34%	60 31%	64 42%	32 30%	190 35%	76 34%	33 33%	- -	126 34%	209 33%	121 37%	133 32%	323 36%
Strongly disagree	440 33%	58 30%	47 30%	42 40%	175 32%	87 39%	32 32%	- -	127 34%	204 32%	109 34%	102 24%	338 37%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	- -	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - Financial stress often ruins the holidays for me

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	290 22%	41 21%	24 16%	24 23%	118 21%	61 27%	23 23%	-	90 24%	140 22%	60 19%	127 30%	163 18%
Strongly agree	84 6%	8 4%	7 5%	3 3%	38 7%	20 9%	7 7%	-	26 7%	37 6%	21 6%	47 11%	37 4%
Somewhat agree	206 16%	33 17%	17 11%	20 20%	79 14%	40 18%	16 16%	-	63 17%	103 16%	39 12%	80 19%	126 14%
Bottom 2 Box (Net)	1036 78%	152 79%	130 84%	81 77%	431 79%	164 73%	77 77%	-	284 76%	488 78%	263 81%	295 70%	741 82%
Somewhat disagree	470 35%	77 40%	60 38%	34 32%	192 35%	65 29%	42 42%	-	137 37%	221 35%	112 35%	152 36%	318 35%
Strongly disagree	566 43%	75 39%	71 46%	47 45%	238 43%	99 44%	35 35%	-	148 39%	267 43%	151 47%	142 34%	424 47%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	-	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - I can't afford to spend the amount of money that I'm expected to spend 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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	532 40%	72 37%	62 40%	44 42%	224 41%	89 40%	42 41%	-	167 45%	261 42%	103 32%	212 50%	321 35%
Strongly agree	130 10%	15 8%	19 12%	7 7%	51 9%	22 10%	17 17%	-	48 13%	53 9%	29 9%	59 14%	71 8%
Somewhat agree	402 30%	57 30%	44 28%	36 35%	173 32%	67 30%	24 24%	-	119 32%	208 33%	75 23%	153 36%	249 28%
Bottom 2 Box (Net)	794 60%	121 63%	93 60%	61 58%	325 59%	136 60%	59 59%	-	206 55%	367 58%	220 68%	210 50%	583 65%
Somewhat disagree	401 30%	67 35%	53 34%	28 27%	152 28%	69 31%	32 32%	-	113 30%	185 29%	103 32%	116 28%	285 32%
Strongly disagree	392 30%	54 28%	40 26%	33 32%	172 31%	67 30%	26 26%	-	93 25%	182 29%	117 36%	94 22%	298 33%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	-	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - The financial stress of the holidays negatively affects my mental health

	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 Answering (unwtd)	1439	189	148	169	548	222	163	-	332	659	448	498	941
Base: All Answering (wtd)	1326	193	155	105	549	225	100	-	374	628	324	422	904
Top 2 Box (Net)	346 26%	52 27%	34 22%	25 24%	151 28%	53 24%	31 31%	- -	118 32%	164 26%	64 20%	153 36%	193 21%
Strongly agree	73 5%	5 2%	6 4%	5 4%	35 6%	13 6%	10 10%	- -	27 7%	28 4%	18 6%	40 10%	32 4%
Somewhat agree	274 21%	48 25%	28 18%	20 19%	116 21%	41 18%	22 22%	- -	91 24%	136 22%	47 14%	113 27%	161 18%
Bottom 2 Box (Net)	980 74%	141 73%	121 78%	80 76%	398 72%	171 76%	69 69%	- -	256 68%	465 74%	259 80%	269 64%	711 79%
Somewhat disagree	446 34%	74 38%	56 36%	30 28%	179 33%	69 31%	38 38%	- -	115 31%	219 35%	111 34%	139 33%	307 34%
Strongly disagree	534 40%	67 35%	65 42%	50 48%	219 40%	102 45%	31 31%	- -	141 38%	245 39%	148 46%	130 31%	404 45%
Sigma	1326 100%	193 100%	155 100%	105 100%	549 100%	225 100%	100 100%	- -	374 100%	628 100%	324 100%	422 100%	904 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights

	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 Answering (unwtd)	1002	127	109	129	366	157	114	-	173	462	367	430	572
Base: All Answering (wtd)	938	127	121	83	378	158	70	-	208	461	268	363	575
Top 2 Box (Net)	202	23	22	9	96	31	20	-	41	103	58	108	94
	22%	18%	18%	11%	25%	20%	29%	-	20%	22%	22%	30%	16%
		*	*	*	C	*	C*					L	
Strongly agree	46	4	4	2	21	10	4	-	9	21	16	37	9
	5%	3%	4%	2%	5%	7%	6%	-	4%	5%	6%	10%	2%
		*	*	*		*	*					L	
Somewhat agree	156	18	18	7	76	21	16	-	33	82	41	71	85
	17%	14%	15%	9%	20%	13%	23%	-	16%	18%	15%	20%	15%
		*	*	*	C	*	C*						
Bottom 2 Box (Net)	736	105	99	74	282	127	50	-	167	359	210	255	481
	78%	82%	82%	89%	75%	80%	71%	-	80%	78%	78%	70%	84%
		*	*	DF*		*	*						K
Somewhat disagree	302	51	37	33	100	51	30	-	63	147	92	134	167
	32%	40%	30%	40%	27%	32%	42%	-	30%	32%	34%	37%	29%
		D*	*	D*		*	D*					L	
Strongly disagree	434	53	62	41	181	76	20	-	104	211	119	120	314
	46%	42%	52%	49%	48%	48%	29%	-	50%	46%	44%	33%	55%
		*	F*	F*	F	F*	*						K
Sigma	938	127	121	83	378	158	70	-	208	461	268	363	575
	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

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 (*)

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How much do you agree or disagree with the following? - The financial stress of the holidays affects my productivity at work

	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 Answering (unwtd)	1097	150	113	135	412	177	110	-	223	495	379	421	676
Base: All Answering (wtd)	962	147	114	81	385	172	63	-	248	447	267	348	614
Top 2 Box (Net)	183 19%	30 20%	19 17%	11 14%	74 19%	37 22%	12 19%	- -	61 25%	86 19%	36 13%	90 26%	93 15%
Strongly agree	46 5%	1 1%	3 3%	3 3%	20 5%	15 9%	4 7%	- -	16 6%	20 4%	10 4%	25 7%	20 3%
Somewhat agree	137 14%	29 20%	16 14%	8 10%	54 14%	22 13%	8 13%	- -	45 18%	66 15%	26 10%	64 18%	73 12%
Bottom 2 Box (Net)	779 81%	117 80%	95 83%	70 86%	311 81%	135 78%	51 81%	- -	187 75%	361 81%	231 87%	258 74%	520 85%
Somewhat disagree	355 37%	49 34%	45 40%	27 33%	138 36%	64 37%	31 49%	- -	109 44%	160 36%	86 32%	113 33%	241 39%
Strongly disagree	424 44%	68 46%	49 43%	43 53%	173 45%	71 41%	20 32%	- -	78 31%	201 45%	145 54%	145 42%	279 46%
Sigma	962 100%	147 100%	114 100%	81 100%	385 100%	172 100%	63 100%	- -	248 100%	447 100%	267 100%	348 100%	614 100%

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - Top 2 Box Summary

	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
I often get stressed/anxious before the holiday season	579	79	66	46	248	91	48	-	173	292	114	219	360
	44%	41%	43%	44%	45%	41%	48%	-	46%	46%	35%	52%	40%
			*						J	J		L	
I often struggle to pay off debt after the holiday season	382	51	47	29	161	64	29	-	125	184	72	181	201
	29%	26%	31%	28%	29%	29%	29%	-	33%	29%	22%	43%	22%
			*						J			L	
My level of debt prevents me from spending what I'd like to over the holiday season	468	67	61	43	188	74	33	-	135	241	92	213	255
	35%	35%	40%	41%	34%	33%	33%	-	36%	38%	28%	50%	28%
			*						J			L	
The holiday season has become too focused on spending money	1037	159	125	78	422	172	82	-	300	498	239	342	695
	78%	82%	80%	74%	77%	76%	82%	-	80%	79%	74%	81%	77%
			*										
I feel pressure to buy gifts for certain people in my life	747	112	95	56	305	120	59	-	216	345	186	277	469
	56%	58%	62%	54%	56%	53%	59%	-	58%	55%	57%	66%	52%
			*									L	
I feel more stressed about my finances over the holidays than I do throughout the rest of the year	555	88	69	35	238	82	42	-	170	265	121	230	325
	42%	46%	45%	34%	43%	37%	42%	-	45%	42%	37%	55%	36%
			*									L	
The holiday season undoes all of the good financial decisions I've made throughout the year	388	63	39	33	162	56	35	-	121	175	91	175	213
	29%	33%	25%	31%	30%	25%	35%	-	32%	28%	28%	41%	24%
			*									L	
Each year I end up regretting the amount of money I've spent over the holiday season	430	75	44	31	183	62	35	-	121	216	94	186	244
	32%	39%	28%	30%	33%	28%	35%	-	32%	34%	29%	44%	27%
			*									L	
Financial stress often ruins the holidays for me	290	41	24	24	118	61	23	-	90	140	60	127	163
	22%	21%	16%	23%	21%	27%	23%	-	24%	22%	19%	30%	18%
			*			B						L	
I can't afford to spend the amount of money that I'm expected to spend on the holidays	532	72	62	44	224	89	42	-	167	261	103	212	321
	40%	37%	40%	42%	41%	40%	41%	-	45%	42%	32%	50%	35%
			*						J	J		L	
The financial stress of the holidays negatively affects my mental health	346	52	34	25	151	53	31	-	118	164	64	153	193
	26%	27%	22%	24%	28%	24%	31%	-	32%	26%	20%	36%	21%
			*						J			L	
The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights	202	23	22	9	96	31	20	-	41	103	58	108	94
	22%	18%	18%	11%	25%	20%	29%	-	20%	22%	22%	30%	16%
		*	*	*	C	*	C*					L	
The financial stress of the holidays affects my productivity at work	183	30	19	11	74	37	12	-	61	86	36	90	93
	19%	20%	17%	14%	19%	22%	19%	-	25%	19%	13%	26%	15%
		*	*	*			*		J			L	

Statistics:

Overlap formulae 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 (*)

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How much do you agree or disagree with the following? - Bottom 2 Box Summary

	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
I often get stressed/anxious before the holiday season	747	114	89	59	300	133	52	-	201	337	210	203	545
	56%	59%	57%	56%	55%	59%	52%	-	54%	54%	65%	48%	60%
			*								HI		K
I often struggle to pay off debt after the holiday season	944	142	108	75	387	161	71	-	249	444	251	241	703
	71%	74%	69%	72%	71%	71%	71%	-	67%	71%	78%	57%	78%
			*								H		K
My level of debt prevents me from spending what I'd like to over the holiday season	858	126	93	62	360	150	67	-	239	387	232	209	649
	65%	65%	60%	59%	66%	67%	67%	-	64%	62%	72%	50%	72%
			*								I		K
The holiday season has become too focused on spending money	289	34	30	27	127	53	18	-	74	130	84	79	209
	22%	18%	20%	26%	23%	24%	18%	-	20%	21%	26%	19%	23%
			*										
I feel pressure to buy gifts for certain people in my life	579	81	60	48	243	105	41	-	158	283	138	144	435
	44%	42%	38%	46%	44%	47%	41%	-	42%	45%	43%	34%	48%
			*										K
I feel more stressed about my finances over the holidays than I do throughout the rest of the year	770	105	86	69	311	142	58	-	204	364	202	192	579
	58%	54%	55%	66%	57%	63%	58%	-	55%	58%	63%	45%	64%
			*										K
The holiday season undoes all of the good financial decisions I've made throughout the year	938	130	116	72	386	168	66	-	253	453	232	247	691
	71%	67%	75%	69%	70%	75%	65%	-	68%	72%	72%	59%	76%
			*										K
Each year I end up regretting the amount of money I've spent over the holiday season	896	118	111	74	365	163	65	-	253	412	230	235	660
	68%	61%	72%	70%	67%	72%	65%	-	68%	66%	71%	56%	73%
			*										K
Financial stress often ruins the holidays for me	1036	152	130	81	431	164	77	-	284	488	263	295	741
	78%	79%	84%	77%	79%	73%	77%	-	76%	78%	81%	70%	82%
			E*										K
I can't afford to spend the amount of money that I'm expected to spend on the holidays	794	121	93	61	325	136	59	-	206	367	220	210	583
	60%	63%	60%	58%	59%	60%	59%	-	55%	58%	68%	50%	65%
			*								HI		K
The financial stress of the holidays negatively affects my mental health	980	141	121	80	398	171	69	-	256	465	259	269	711
	74%	73%	78%	76%	72%	76%	69%	-	68%	74%	80%	64%	79%
			*								H		K
The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights	736	105	99	74	282	127	50	-	167	359	210	255	481
	78%	82%	82%	89%	75%	80%	71%	-	80%	78%	78%	70%	84%
		*	*	DF*		*	*						K
The financial stress of the holidays affects my productivity at work	779	117	95	70	311	135	51	-	187	361	231	258	520
	81%	80%	83%	86%	81%	78%	81%	-	75%	81%	87%	74%	85%
		*	*	*			*				H		K

Statistics:

Overlap formulae 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 (*)

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