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77	7_11. How would you describe your comfort level with the following... - Sharing your complete financial picture with your spouse
85	20. What proportion of your monthly income after tax do you typically save each month?
86	36. When you were ready to join the workforce full-time, how much difficulty did you have finding a job?
88	39. Do you and your spouse combine your finances, or are you considering doing this, either through a joint bank account or other means?
90	42. Why have you and your spouse decided not to combine your finances?

2. Over the past year, would you say that your:

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Respondents (unwtd)	2001	1045	956	52	234	910	805	346	769	476	410	944	1057	944	561	496
Base: All Respondents (wtd)	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
Spending is increasing faster than your income	892	358	535	86	224	353	230	258	367	165	103	367	526	367	234	292
	45%	37%	52%	38%	47%	49%	40%	77%	48%	33%	25%	46%	44%	46%	54%	38%
Both are moving at the same rate	873	481	392	125	203	292	253	55	323	262	232	316	556	316	155	402
	44%	49%	38%	54%	43%	40%	44%	17%	43%	53%	56%	40%	46%	40%	36%	52%
Income is increasing faster than your spending	236	134	102	19	48	82	88	20	68	70	78	112	123	112	42	81
	12%	14%	10%	8%	10%	11%	15%	6%	9%	14%	19%	14%	10%	14%	10%	10%
Sigma	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Respondents (unwtd)	2001	1045	956	52	234	910	805	346	769	476	410	944	1057	944	561	496
Base: All Respondents (wtd)	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
A lot/Some (Net)	1091	493	598	146	278	402	266	333	758	-	-	496	595	496	275	321
	55%	51%	58%	63%	59%	55%	47%	100%	100%	-	-	62%	49%	62%	64%	41%
			A	I*	I	I	LM	LM				O		R	R	
A lot of debt	333	129	204	37	92	128	75	333	-	-	-	142	191	142	95	96
	17%	13%	20%	16%	19%	18%	13%	100%	-	-	-	18%	16%	18%	22%	12%
			A	*	I	I		KLM						R	R	
Some debt	758	363	394	108	185	273	190	-	758	-	-	353	404	353	179	225
	38%	37%	38%	47%	39%	38%	33%	-	100%	-	-	44%	34%	44%	42%	29%
			*						JLM			O		R	R	
Little/None (Net)	910	480	430	84	197	324	305	-	-	497	413	300	610	300	156	454
	45%	49%	42%	37%	41%	45%	53%	-	-	100%	100%	38%	51%	38%	36%	59%
		B		*			FGH			JK	JK		N		PQ	
Very little debt	497	244	253	54	130	172	141	-	-	497	-	186	311	186	96	215
	25%	25%	25%	23%	27%	24%	25%	-	-	100%	-	23%	26%	23%	22%	28%
			*							JKM						
I don't have any debt	413	236	177	31	66	152	163	-	-	-	413	114	299	114	60	239
	21%	24%	17%	13%	14%	21%	29%	-	-	-	100%	14%	25%	14%	14%	31%
		B		*		G	FGH				JKL		N		PQ	
Sigma	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

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9. Which of the following types of debt/loans do you have?

	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age			
	Total	Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
	A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Base: All Answering (unwtd)	1591	795	796	46	207	742	596	346	769	476	-	789	802	789	476	326
Base: All Answering (wtd)	1588	737	851	199	408	574	407	333	758	497	-	681	907	681	371	536
Mortgage	760	340	419	66	172	301	222	166	376	218	-	327	433	327	231	202
	48%	46%	49%	33%	42%	52%	54%	50%	50%	44%	-	48%	48%	48%	62%	38%
				*		FG	FG							R	PR	
Credit cards that carry a balance	959	398	561	124	257	378	199	273	497	190	-	431	528	431	234	294
	60%	54%	66%	62%	63%	66%	49%	82%	66%	38%	-	63%	58%	63%	63%	55%
			A	*	I	I		KL	L					R		
Line of credit	574	247	326	56	144	222	151	182	286	106	-	217	357	217	149	208
	36%	34%	38%	28%	35%	39%	37%	55%	38%	21%	-	32%	39%	32%	40%	39%
				*				KL	L					N		P
Home Equity Line of Credit	261	148	114	17	72	91	81	64	117	80	-	62	199	62	84	115
	16%	20%	13%	9%	18%	16%	20%	19%	15%	16%	-	9%	22%	9%	23%	22%
			B	*										N	P	P
Car loan	625	291	334	77	160	236	152	161	302	162	-	290	334	290	145	189
	39%	39%	39%	39%	39%	41%	37%	48%	40%	33%	-	43%	37%	43%	39%	35%
				*				KL								
Student loan	173	69	104	-	18	75	80	51	100	22	-	149	24	149	20	4
	11%	9%	12%	-	4%	13%	20%	15%	13%	5%	-	22%	3%	22%	5%	1%
				*		FG	FGH	L	L			O		QR	R	
Personal Loan	346	170	177	72	83	130	61	115	175	56	-	167	179	167	84	95
	22%	23%	21%	36%	20%	23%	15%	34%	23%	11%	-	25%	20%	25%	23%	18%
				GI*		I		KL	L					R		
Other	30	17	13	4	13	10	3	6	16	8	-	11	18	11	11	7
	2%	2%	1%	2%	3%	2%	1%	2%	2%	2%	-	2%	2%	2%	3%	1%
				*	I											
No other debts aside from my mortgage	44	16	28	4	10	11	19	1	5	38	-	25	19	25	14	6
	3%	2%	3%	2%	3%	2%	5%	*	1%	8%	-	4%	2%	4%	4%	1%
				*			H							R	R	
Nothing	12	10	1	5	-	-	7	-	1	11	-	-	12	-	1	11
	1%	1%	*	3%	-	-	2%	-	*	2%	-	-	1%	-	*	2%
			B	*			GH			JK			N			P
Sigma	3784	1706	2078	426	930	1454	974	1019	1874	892	-	1680	2104	1680	974	1131
	238%	232%	244%	214%	228%	253%	240%	306%	247%	179%	-	247%	232%	247%	262%	211%

Statistics:

Overlap formulae used

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38_2. When thinking about a financial plan, how important are each of the following to you? - Having easy access to a financial plan online, preferably via a mobile phone app

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	2001	1045	956	52	234	910	805	346	769	476	410	944	1057	944	561	496
Base: All Answering (wtd)	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
Very/Somewhat important (Net)	1116	506	610	128	254	423	310	216	474	255	172	571	545	571	257	288
	56%	52%	59%	56%	54%	58%	54%	65%	63%	51%	42%	72%	45%	72%	60%	37%
Very important	431	179	251	36	100	175	120	98	166	95	72	247	184	247	97	87
	22%	18%	24%	16%	21%	24%	21%	29%	22%	19%	17%	31%	15%	31%	22%	11%
Somewhat important	685	326	359	92	155	248	191	118	307	160	100	324	362	324	160	201
	34%	34%	35%	40%	33%	34%	33%	35%	41%	32%	24%	41%	30%	41%	37%	26%
Only a little/Not at all important (Net)	885	467	418	102	220	303	260	117	284	242	241	225	660	225	174	486
	44%	48%	41%	44%	46%	42%	46%	35%	37%	49%	58%	28%	55%	28%	40%	63%
Only a little important	437	214	223	44	105	152	135	73	151	120	93	155	282	155	93	189
	22%	22%	22%	19%	22%	21%	24%	22%	20%	24%	23%	19%	23%	19%	22%	24%
Not at all important	448	253	196	58	115	151	125	45	133	122	148	70	378	70	81	297
	22%	26%	19%	25%	24%	21%	22%	13%	18%	25%	36%	9%	31%	9%	19%	38%
Sigma	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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Overlap formulae used

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

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31. Please indicate which of the below statements most accurately describes how you feel about your current debt load.

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	1543	775	768	45	202	727	569	344	764	435	-	763	780	763	459	321
Base: All Answering (wtd)	1544	721	823	196	397	563	388	332	753	459	-	656	887	656	357	530
I'm in over my head, and need help controlling the situation	164	46	119	34	28	73	29	108	47	9	-	80	85	80	47	37
	11%	6%	14%	18%	7%	13%	7%	33%	6%	2%	-	12%	10%	12%	13%	7%
My debts are mostly under control, but I could use some help	527	250	276	50	146	207	124	153	317	57	-	272	255	272	127	128
	34%	35%	34%	25%	37%	37%	32%	46%	42%	12%	-	41%	29%	41%	36%	24%
I'm already getting help and the situation is under control	238	116	122	29	60	81	67	39	123	77	-	104	134	104	56	78
	15%	16%	15%	15%	15%	14%	17%	12%	16%	17%	-	16%	15%	16%	16%	15%
It's under control and I don't need any help	615	309	306	82	163	202	168	32	267	316	-	201	414	201	127	287
	40%	43%	37%	42%	41%	36%	43%	10%	35%	69%	-	31%	47%	31%	36%	54%
Sigma	1544	721	823	196	397	563	388	332	753	459	-	656	887	656	357	530
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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/M,N/O,P/Q/R

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

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32B. What, if anything, are the top 3 actions that have helped you feel more in control of your debt situation? - Rank Any Summary

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	816	438	378	26	108	347	335	80	376	360	-	350	466	350	238	228
Base: All Answering (wtd)	853	425	428	112	224	283	235	71	389	392	-	305	548	305	183	365
Having a written financial plan	372	177	196	45	112	111	104	32	170	171	-	133	240	133	69	171
	44%	42%	46%	41%	50%	39%	44%	45%	44%	43%	-	44%	44%	44%	38%	47%
				**	*			*								
I found better ways to manage my debts using technology (i.e., mobile phone apps or the Internet)	332	156	176	41	80	112	98	34	175	123	-	161	171	161	72	99
	39%	37%	41%	37%	36%	40%	42%	47%	45%	31%	-	53%	31%	53%	39%	27%
				**	*			L*	L			O		QR	R	
I retained the services of a financial advisor	195	104	91	16	63	57	59	7	79	110	-	50	145	50	32	113
	23%	24%	21%	15%	28%	20%	25%	9%	20%	28%	-	16%	26%	16%	18%	31%
				**	*			*		J			N			PQ
Having more access to lower-interest credit	383	180	203	50	89	141	104	36	191	155	-	122	261	122	96	165
	45%	42%	47%	45%	40%	50%	44%	51%	49%	40%	-	40%	48%	40%	52%	45%
				**	*			*							P	
Receiving emotional support from loved ones	221	105	115	38	53	68	61	24	105	92	-	105	115	105	39	76
	26%	25%	27%	34%	24%	24%	26%	34%	27%	23%	-	35%	21%	35%	21%	21%
				**	*			*				O		QR		
I educated myself about debt management (i.e., by taking advantage of information on products / services offered by my financial institution or taking a course on debt management)	496	255	241	41	141	172	143	45	215	236	-	177	320	177	102	217
	58%	60%	56%	37%	63%	61%	61%	63%	55%	60%	-	58%	58%	58%	56%	59%
				**	*			*								
Other	58	33	25	3	11	17	28	5	19	34	-	12	46	12	14	32
	7%	8%	6%	2%	5%	6%	12%	7%	5%	9%	-	4%	8%	4%	8%	9%
				**	*		GH	*								

Statistics:

Overlap formulae used

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

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29_1. Please rate the extent to which you agree or disagree with the following statements: - I don't think I'll ever be debt-free in my lifetime

	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age			
	Total	Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	1543	775	768	45	202	727	569	344	764	435	-	763	780	763	459	321
Base: All Answering (wtd)	1544	721	823	196	397	563	388	332	753	459	-	656	887	656	357	530
Strongly/Somewhat agree (Net)	619	287	331	77	176	234	132	210	307	101	-	277	342	277	177	165
	40%	40%	40%	39%	44%	42%	34%	63%	41%	22%	-	42%	39%	42%	49%	31%
				*	I	I		KL	L					R	PR	
Strongly agree	178	86	91	21	58	63	35	87	73	17	-	81	97	81	50	46
	12%	12%	11%	11%	15%	11%	9%	26%	10%	4%	-	12%	11%	12%	14%	9%
				*				KL	L							
Somewhat agree	441	201	240	56	118	171	96	123	235	84	-	196	245	196	126	119
	29%	28%	29%	29%	30%	30%	25%	37%	31%	18%	-	30%	28%	30%	35%	22%
				*		I		L	L					R	R	
Somewhat/Strongly disagree (Net)	925	433	492	119	222	329	256	122	445	358	-	379	546	379	181	365
	60%	60%	60%	61%	56%	58%	66%	37%	59%	78%	-	58%	61%	58%	51%	69%
				*				GH	J	JK				Q	PQ	
Somewhat disagree	487	208	279	61	123	180	124	87	279	121	-	205	282	205	102	180
	32%	29%	34%	31%	31%	32%	32%	26%	37%	26%	-	31%	32%	31%	28%	34%
				*					JL							
Strongly disagree	438	225	213	58	99	149	132	35	166	237	-	174	263	174	79	185
	28%	31%	26%	30%	25%	27%	34%	11%	22%	52%	-	27%	30%	27%	22%	35%
				*				GH	J	JK						PQ
Sigma	1544	721	823	196	397	563	388	332	753	459	-	656	887	656	357	530
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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29_5. Please rate the extent to which you agree or disagree with the following statements: - Getting out of debt is my top financial priority

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	1543	775	768	45	202	727	569	344	764	435	-	763	780	763	459	321
Base: All Answering (wtd)	1544	721	823	196	397	563	388	332	753	459	-	656	887	656	357	530
Strongly/Somewhat agree (Net)	1292	582	711	168	343	471	310	300	652	340	-	563	729	563	297	432
	84%	81%	86%	86%	86%	84%	80%	90%	87%	74%	-	86%	82%	86%	83%	82%
Strongly agree	592	227	365	63	191	205	133	172	280	139	-	264	328	264	140	188
	38%	31%	44%	32%	48%	36%	34%	52%	37%	30%	-	40%	37%	40%	39%	36%
Somewhat agree	701	355	346	105	152	266	177	128	371	201	-	299	401	299	158	244
	45%	49%	42%	54%	38%	47%	46%	39%	49%	44%	-	46%	45%	46%	44%	46%
Somewhat/Strongly disagree (Net)	252	139	112	27	54	92	78	32	101	119	-	93	158	93	60	98
	16%	19%	14%	14%	14%	16%	20%	10%	13%	26%	-	14%	18%	14%	17%	18%
Somewhat disagree	205	112	93	27	46	77	56	28	86	91	-	79	126	79	52	75
	13%	16%	11%	14%	12%	14%	14%	8%	11%	20%	-	12%	14%	12%	14%	14%
Strongly disagree	46	27	20	-	9	15	23	4	15	27	-	14	32	14	9	23
	3%	4%	2%	-	2%	3%	6%	1%	2%	6%	-	2%	4%	2%	2%	4%
Sigma	1544	721	823	196	397	563	388	332	753	459	-	656	887	656	357	530
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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29_6. Please rate the extent to which you agree or disagree with the following statements: - I'm in debt, but so is everyone else

	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age			
	Total	Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
	A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Base: All Answering (unwtd)	1543	775	768	45	202	727	569	344	764	435	-	763	780	763	459	321
Base: All Answering (wtd)	1544	721	823	196	397	563	388	332	753	459	-	656	887	656	357	530
Strongly/Somewhat agree (Net)	1038	478	560	128	265	392	253	260	561	217	-	487	551	487	261	290
	67%	66%	68%	*	67%	70%	65%	78%	74%	47%	-	74%	62%	74%	73%	55%
								L	L			O		R	R	
Strongly agree	199	92	108	20	53	76	50	54	117	29	-	115	84	115	39	45
	13%	13%	13%	10%	13%	14%	13%	16%	15%	6%	-	18%	9%	18%	11%	8%
				*				L	L			O		QR		
Somewhat agree	839	386	452	108	212	316	202	206	444	188	-	372	467	372	221	246
	54%	54%	55%	55%	53%	56%	52%	62%	59%	41%	-	57%	53%	57%	62%	46%
				*				L	L					R	R	
Somewhat/Strongly disagree (Net)	505	242	263	67	132	171	135	72	192	242	-	169	336	169	97	240
	33%	34%	32%	34%	33%	30%	35%	22%	26%	53%	-	26%	38%	26%	27%	45%
				*						JK			N			PQ
Somewhat disagree	348	178	170	47	79	128	96	53	160	135	-	125	223	125	79	144
	23%	25%	21%	24%	20%	23%	25%	16%	21%	30%	-	19%	25%	19%	22%	27%
				*						JK			N			P
Strongly disagree	157	64	93	21	54	43	40	19	32	106	-	44	113	44	18	96
	10%	9%	11%	11%	14%	8%	10%	6%	4%	23%	-	7%	13%	7%	5%	18%
				*	H					JK			N			PQ
Sigma	1544	721	823	196	397	563	388	332	753	459	-	656	887	656	357	530
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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29_7. Please rate the extent to which you agree or disagree with the following statements: - The average Canadian household has too much debt

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	2001	1045	956	52	234	910	805	346	769	476	410	944	1057	944	561	496
Base: All Answering (wtd)	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
Strongly/Somewhat agree (Net)	1877	907	971	216	445	682	534	315	715	463	385	741	1136	741	409	727
	94%	93%	94%	*	94%	94%	94%	95%	94%	93%	93%	93%	94%	93%	95%	94%
Strongly agree	957	438	519	97	241	344	274	193	334	224	205	392	565	392	198	367
	48%	45%	50%	42%	51%	47%	48%	58%	44%	45%	50%	49%	47%	49%	46%	47%
				*				KL								
Somewhat agree	920	468	452	119	204	338	260	122	381	239	179	349	571	349	211	360
	46%	48%	44%	52%	43%	47%	46%	37%	50%	48%	43%	44%	47%	44%	49%	46%
				*					J	J						
Somewhat/Strongly disagree (Net)	124	66	58	14	29	44	36	18	43	34	28	55	69	55	22	47
	6%	7%	6%	6%	6%	6%	6%	5%	6%	7%	7%	7%	6%	7%	5%	6%
				*												
Somewhat disagree	106	50	56	8	26	43	29	18	33	30	25	50	56	50	20	36
	5%	5%	5%	4%	6%	6%	5%	5%	4%	6%	6%	6%	5%	6%	5%	5%
				*												
Strongly disagree	18	16	2	6	3	1	7	-	10	4	4	5	13	5	2	11
	1%	2%	*	3%	1%	*	1%	-	1%	1%	1%	1%	1%	1%	*	1%
		B		*			H									
Sigma	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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29_8. Please rate the extent to which you agree or disagree with the following statements: - I'm better off financially than my parents were at my age

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	2001	1045	956	52	234	910	805	346	769	476	410	944	1057	944	561	496
Base: All Answering (wtd)	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
Strongly/Somewhat agree (Net)	1059	559	501	125	244	358	332	98	355	310	297	401	658	401	204	454
	53%	57%	49%	54%	51%	49%	58%	29%	47%	62%	72%	50%	55%	50%	47%	59%
		B		*			H		J	JK	JKL					PQ
Strongly agree	408	214	193	43	85	137	143	36	96	125	151	138	269	138	75	195
	20%	22%	19%	19%	18%	19%	25%	11%	13%	25%	37%	17%	22%	17%	17%	25%
				*			GH			JK	JKL		N			PQ
Somewhat agree	652	344	307	83	159	221	189	61	259	185	146	263	389	263	130	259
	33%	35%	30%	36%	33%	30%	33%	18%	34%	37%	35%	33%	32%	33%	30%	33%
		B		*					J	J	J					
Somewhat/Strongly disagree (Net)	942	414	528	105	230	369	238	236	403	187	116	395	547	395	227	320
	47%	43%	51%	46%	49%	51%	42%	71%	53%	38%	28%	50%	45%	50%	53%	41%
			A	*		i		KLM	LM	M				R	R	
Somewhat disagree	598	291	307	83	120	232	163	122	249	137	91	240	359	240	141	218
	30%	30%	30%	36%	25%	32%	29%	37%	33%	28%	22%	30%	30%	30%	33%	28%
				*				LM	M							
Strongly disagree	344	122	221	22	110	137	75	114	154	50	26	155	189	155	86	103
	17%	13%	22%	10%	23%	19%	13%	34%	20%	10%	6%	19%	16%	19%	20%	13%
			A	*	FI	i		KLM	LM					R	R	
Sigma	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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7_11. How would you describe your comfort level with the following... - Sharing your complete financial picture with your spouse

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	1382	716	666	34	150	638	560	238	530	341	273	592	790	592	412	378
Base: All Answering (wtd)	1371	655	716	151	312	507	402	223	516	357	276	498	873	498	305	568
Very/Somewhat comfortable (Net)	1205	588	617	127	270	442	366	169	440	329	268	421	784	421	274	510
	88%	90%	86%	84%	87%	87%	91%	76%	85%	92%	97%	85%	90%	85%	90%	90%
Very comfortable	767	369	398	82	167	275	243	94	247	233	193	284	482	284	161	321
	56%	56%	56%	54%	54%	54%	60%	42%	48%	65%	70%	57%	55%	57%	53%	57%
Somewhat comfortable	439	219	219	45	103	167	123	75	193	96	75	137	302	137	113	189
	32%	33%	31%	30%	33%	33%	31%	34%	37%	27%	27%	27%	35%	27%	37%	33%
Not very/Not at all comfortable (Net)	166	67	99	24	41	65	36	55	76	27	8	77	89	77	31	58
	12%	10%	14%	16%	13%	13%	9%	24%	15%	8%	3%	15%	10%	15%	10%	10%
Not very comfortable	118	46	72	24	29	41	25	36	55	22	5	54	64	54	21	43
	9%	7%	10%	16%	9%	8%	6%	16%	11%	6%	2%	11%	7%	11%	7%	8%
Not at all comfortable	48	21	27	-	13	24	11	19	21	5	3	23	25	23	10	15
	3%	3%	4%	-	4%	5%	3%	8%	4%	1%	1%	5%	3%	5%	3%	3%
Sigma	1371	655	716	151	312	507	402	223	516	357	276	498	873	498	305	568
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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20 What proportion of your monthly income after tax do you typically save each month?

Base: All Respondents (Lowest)	Total	Proposition											Amount of Cash											Total (all 12 months)	% of total										
		1			2			3			4			5			6			7			8			9			10						
		A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C	A			B	C	A	B	C	A	B	C	A	B
2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020

Source: Over/Up formula used
 - Column Propositions
 - Column Total (2% A/B/C/D/E/G/H/I/J/K/L/M/N/O/P/Q/R)
 - Minimum Base: 30 (1% Small Base: 100 (1%))
 - Column Means
 - Column Total (2% A/B/C/D/E/G/H/I/J/K/L/M/N/O/P/Q/R)
 - Minimum Base: 30 (1% Small Base: 100 (1%))

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36. When you were ready to join the workforce full-time, how much difficulty did you have finding a job?

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Respondents (unwtd)	2001	1045	956	52	234	910	805	346	769	476	410	944	1057	944	561	496
Base: All Respondents (wtd)	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
A lot	215	117	98	22	46	68	80	44	73	65	33	112	103	112	44	59
	11%	12%	10%	9%	10%	9%	14%	13%	10%	13%	8%	14%	9%	14%	10%	8%
				*			H					O			R	
Some	503	229	274	56	118	160	168	87	217	108	91	246	257	246	109	148
	25%	24%	27%	24%	25%	22%	30%	26%	29%	22%	22%	31%	21%	31%	25%	19%
				*			H					O			R	
Not very much	644	296	348	81	154	245	165	110	256	143	135	254	390	254	151	239
	32%	30%	34%	35%	32%	34%	29%	33%	34%	29%	33%	32%	32%	32%	35%	31%
				*			I									
None at all	629	328	301	71	157	248	153	90	209	180	150	174	455	174	126	329
	31%	34%	29%	31%	33%	34%	27%	27%	28%	36%	36%	22%	38%	22%	29%	42%
				*			I						N		P	PQ
I'm not ready to join the workforce yet	10	2	8	-	-	5	4	2	2	2	3	9	1	9	1	-
	*	*	1%	-	-	1%	1%	1%	*	*	1%	1%	*	1%	*	-
				*								O			R	
Sigma	2001	972	1029	230	474	726	570	333	758	497	413	795	1206	795	431	774
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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39. Do you and your spouse combine your finances, or are you considering doing this, either through a joint bank account or other means?

	Total	Gender		EDUCATION				Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds
		A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Answering (unwtd)	1382	716	666	34	150	638	560	238	530	341	273	592	790	592	412	378
Base: All Answering (wtd)	1371	655	716	151	312	507	402	223	516	357	276	498	873	498	305	568
We currently combine our finances	905	448	457	77	217	341	270	149	309	258	189	282	622	282	209	413
	66%	68%	64%	51%	70%	67%	67%	67%	60%	72%	69%	57%	71%	57%	68%	73%
We don't do this yet, but are considering it	184	87	97	20	33	70	61	36	79	38	30	108	76	108	35	41
	13%	13%	14%	13%	11%	14%	15%	16%	15%	11%	11%	22%	9%	22%	12%	7%
We don't do this yet, and are not considering it	282	120	162	54	62	96	70	38	127	61	56	108	174	108	61	113
	21%	18%	23%	36%	20%	19%	17%	17%	25%	17%	20%	22%	20%	22%	20%	20%
Sigma	1371	655	716	151	312	507	402	223	516	357	276	498	873	498	305	568
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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42. Why have you and your spouse decided not to combine your finances?

	Total	Gender		EDUCATION					Amount of Debt				Millennials vs. Gen Xers		Age		
		Male	Female	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None	20-40 year olds	41-69 year olds	20-40 year olds	41-54 year olds	55-69 year olds	
	A	B	F	G	H	I	J	K	L	M	N	O	P	Q	R		
Base: All Answering (unwd)	260	119	141	11	29	123	97	39	105	61	55	120	140	120	61		
Base: All Answering (wd)	282	120	162	54	62	96	70	38	127	61	56	108	174	108	61	113	
Relationship Baggage (Net)	77	37	40	15	19	25	18	9	34	20	13	33	43	33	13	31	
	27%	30%	25%	27%	31%	26%	26%	24%	27%	33%	23%	31%	25%	31%	21%	27%	
I don't trust my spouse	7	4	3	-	3	4	1	2	2	4	-	3	4	3	1	3	
	3%	3%	2%	-	4%	4%	1%	5%	1%	6%	-	3%	2%	3%	2%	2%	
Our relationship is not permanent	4	1	3	-	2	1	1	1	2	-	1	3	1	3	-	-	
	1%	1%	2%	-	4%	1%	1%	2%	1%	4%	-	1%	1%	1%	4%	-	
I did this in a previous relationship and had a bad experience	23	5	18	9	2	9	3	3	12	5	3	4	19	4	4	15	
	8%	4%	11%	16%	4%	10%	4%	8%	10%	8%	5%	4%	11%	4%	6%	13%	
My spouse did this in a previous relationship and had a bad experience	7	1	6	-	2	4	1	2	1	1	3	4	3	4	3	-	
	3%	1%	3%	-	3%	4%	2%	5%	1%	2%	5%	4%	2%	4%	5%	-	
It would create unnecessary tension in our relationship	42	29	13	6	12	11	13	4	19	12	6	21	21	21	7	14	
	15%	24%	8%	11%	19%	11%	19%	11%	15%	20%	11%	19%	12%	19%	11%	12%	
We just started dating, it is too soon to do this	7	3	5	3	1	3	1	-	3	4	1	7	-	7	-	-	
	3%	2%	3%	5%	2%	3%	1%	-	2%	6%	2%	7%	-	7%	-	-	
Financial Incompatibility (Net)	57	23	33	10	21	20	16	16	23	10	8	29	28	29	13	15	
	20%	20%	21%	19%	18%	20%	23%	41%	18%	17%	14%	27%	16%	27%	21%	13%	
My spouse is in too much debt	20	11	9	5	5	6	4	2	10	6	3	9	11	9	4	7	
	7%	9%	5%	9%	8%	6%	6%	5%	8%	9%	5%	8%	6%	8%	7%	6%	
My spouse refuses to take on my debt	6	5	1	3	-	2	2	2	5	-	-	4	2	4	1	1	
	2%	4%	1%	5%	-	2%	3%	5%	4%	-	-	4%	1%	4%	2%	1%	
I'm a spender and my spouse is a saver	13	2	11	-	-	7	6	3	5	2	2	9	3	9	2	2	
	5%	2%	7%	-	-	7%	9%	8%	4%	3%	4%	9%	2%	9%	3%	1%	
My spouse is a spender and I'm a saver	31	15	16	8	8	9	5	10	11	6	4	16	15	16	7	8	
	11%	13%	10%	14%	14%	10%	8%	27%	9%	10%	6%	14%	9%	14%	12%	7%	
Financial Ideology (Net)	117	65	51	8	24	47	37	13	48	30	26	43	74	43	22	52	
	41%	54%	32%	15%	39%	49%	53%	34%	38%	49%	47%	40%	42%	40%	36%	46%	
Financial autonomy is important, for both of us	64	32	32	3	8	30	24	6	24	18	17	20	44	20	16	29	
	23%	27%	20%	5%	13%	31%	34%	15%	19%	30%	30%	18%	26%	18%	25%	26%	
It would result in too many arguments about money	39	22	17	6	9	18	6	5	21	10	3	19	20	19	5	14	
	14%	19%	10%	10%	15%	19%	9%	14%	17%	16%	6%	18%	11%	18%	9%	13%	
I make a lot more than my spouse but want them to carry their own weight, financially	5	4	*	-	-	3	2	2	1	*	1	1	4	1	3	1	
	2%	4%	*	-	-	3%	2%	6%	1%	1%	1%	1%	2%	1%	5%	1%	
My spouse makes a lot more than I do but wants me to carry my own weight, financially	15	5	10	3	-	5	7	1	8	2	4	10	5	10	2	4	
	5%	4%	6%	5%	-	5%	10%	2%	6%	4%	7%	9%	3%	9%	3%	3%	
My debts and loans shouldn't have to be my spouse's problem	30	13	17	6	1	13	10	4	15	10	-	24	6	24	5	1	
	10%	10%	11%	10%	2%	13%	15%	11%	12%	17%	-	22%	3%	22%	8%	1%	
My spouse's debts and loans shouldn't have to be my problem	22	15	7	3	7	7	5	2	5	9	7	6	16	6	6	10	
	8%	13%	4%	5%	11%	8%	8%	4%	4%	15%	12%	6%	9%	6%	10%	9%	
Addiction Issues (Net)	34	15	19	13	5	10	5	6	17	9	2	8	26	8	4	22	
	12%	13%	12%	24%	9%	10%	8%	16%	13%	15%	4%	8%	15%	8%	6%	19%	
I have a gambling problem	1	*	*	-	-	1	-	1	-	-	-	-	1	-	1	-	
	*	*	*	-	-	1%	-	3%	-	-	-	-	1%	-	2%	-	
My spouse has a gambling problem	1	-	1	-	-	1	-	1	-	-	-	-	1	-	1	-	
	*	-	1%	-	-	1%	-	1%	-	-	-	-	1%	-	2%	-	
I'm addicted to drugs/ alcohol	4	3	1	3	-	-	1	-	4	-	-	4	1	4	1	-	
	1%	2%	1%	5%	-	-	2%	-	3%	-	-	3%	*	3%	1%	-	
My spouse is addicted to drugs/ alcohol	8	5	3	3	-	4	1	2	4	-	1	3	4	3	1	3	
	3%	4%	2%	5%	-	4%	1%	6%	3%	-	2%	3%	2%	3%	2%	3%	
I have a shopping addiction	4	-	4	-	-	2	2	2	1	1	-	3	*	3	*	-	
	1%	-	2%	-	-	2%	3%	4%	1%	2%	-	3%	*	3%	1%	-	
My spouse has a shopping addiction	25	14	11	13	5	4	3	2	13	8	2	5	21	5	1	20	
	9%	12%	7%	24%	9%	4%	4%	5%	10%	13%	4%	4%	12%	4%	1%	18%	
Other	36	18	19	7	14	8	7	6	16	6	7	13	23	13	5	18	
	13%	15%	11%	13%	22%	9%	10%	17%	13%	11%	12%	12%	13%	12%	8%	16%	
Nothing/None of the above	66	24	41	12	14	27	12	8	30	14	14	29	37	29	18	18	
	23%	20%	25%	23%	23%	28%	18%	21%	24%	23%	24%	26%	21%	26%	30%	16%	
Sigma	480	232	248	91	94	178	117	70	213	120	77	215	265	215	97	169	
	170%	194%	153%	167%	153%	185%	167%	183%	168%	198%	137%	199%	152%	199%	159%	149%	

Statistics:
 - Column Proportions:
 Columns Tested (5%): A/B,C/D/E,F/G/H/I/J/K/L/M,N/O,P/Q/R
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B,C/D/E,F/G/H/I/J/K/L/M,N/O,P/Q/R
 Minimum Base: 30 (**), Small Base: 100 (*)

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