

Q. To what extent do you agree or disagree that you are making real financial progress?

	Making Real Financial Progress				Gender		Education			Oversample DMAs		
	Total Canada	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	N	O	P
Base: Total answering	2504	900	1350	254	1181	1312	1493	665	346	538	716	451
Base: Total answering (wtd)	2504	918	1340	245	1225	1270	1468	683	353	559	737	454
Top 3 Box (10/9/8) (Net)	918 37%	918 100%	- -	- -	512 42%	404 32%	509 35%	254 37%	155 44%	235 42%	251 34%	160 35%
		CD			F				GH	AOP		
Top 2 Box (10/9) (Subnet)	437 18%	437 48%	- -	- -	242 20%	194 15%	247 17%	118 17%	72 20%	120 22%	101 14%	64 14%
		O			F					AOP		
10 - Strongly agree (10)	245 10%	245 27%	- -	- -	123 10%	121 10%	147 10%	56 8%	42 12%	69 12%	58 8%	30 7%
		P								OP		
9	192 8%	192 21%	- -	- -	119 10%	73 6%	100 7%	62 9%	30 8%	51 9%	43 6%	35 8%
		CD			F					O		
8	481 19%	481 52%	- -	- -	270 22%	210 17%	262 18%	136 20%	83 24%	115 21%	150 20%	96 21%
		CD			F					G		
Mid 4 Box (7/6/5/4) (Net)	1340 54%	- -	1340 100%	- -	620 51%	714 56%	789 54%	382 56%	170 48%	282 51%	422 57%	255 56%
			BD		E					I		AN
7	469 19%	- -	469 35%	- -	228 19%	241 19%	251 17%	149 22%	68 19%	114 21%	168 23%	100 22%
			BD							G		A
6	394 16%	- -	394 29%	- -	192 16%	201 16%	221 15%	123 18%	51 14%	82 15%	130 18%	78 17%
			BD									
5	359 14%	- -	359 27%	- -	149 12%	205 16%	232 16%	86 13%	41 12%	61 11%	96 13%	54 12%
			N									
4	118 5%	- -	118 9%	- -	51 4%	67 5%	84 6%	24 4%	10 3%	24 4%	29 4%	24 5%
			BD									
Strongly disagree (3/2/1) (Net)	245 10%	- -	- -	245 100%	93 8%	151 12%	170 12%	47 7%	28 8%	41 7%	63 9%	39 9%
				BC								
3	90 6%	- -	- -	90 63%	35 5%	55 8%	53 8%	22 4%	15 4%	19 4%	33 4%	18 5%
				BC								
Strongly disagree (2/1) (Subnet)	155 6%	- -	- -	155 63%	58 5%	96 8%	117 8%	26 4%	12 4%	22 4%	30 4%	21 5%
				NO								
2	49 2%	- -	- -	49 20%	15 1%	32 3%	38 3%	6 1%	5 1%	7 1%	9 1%	6 1%
				BC								
1 - Strongly disagree (1)	107 4%	- -	- -	107 44%	42 4%	64 5%	79 5%	20 3%	8 2%	16 3%	21 3%	15 3%
				BC								
Sigma	2504 100%	918 100%	1340 100%	245 100%	1225 100%	1270 100%	1468 100%	683 100%	353 100%	559 100%	737 100%	454 100%
Mean	6.56	8.74 CD	5.91 D	1.93	6.8 F	6.32	6.38	6.75 G	6.93 G	6.9 AOP	6.59	6.58
Std. Dev.	2.22	0.85	0.98	0.9	2.13	2.29	2.33	2	2.08	2.12	2.02	2.04
Std. Err.	0.04	0.03	0.03	0.06	0.06	0.06	0.06	0.08	0.11	0.09	0.07	0.1

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P
Minimum Base: 30 (**), Small Base: 100 (*)

Q. Please respond yes or no to each of the following: - I set financial goals for myself

	Making Real Financial Progress				Gender		Education			Oversample DMAs		
	Total Canada	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	N	O	P
Base: Total answering	2504	900	1350	254	1181	1312	1493	665	346	538	716	451
Base: Total answering (wtd)	2504	918	1340	245	1225	1270	1468	683	353	559	737	454
Yes	1734	725	890	119	874	852	962	504	269	397	512	297
	69%	79%	66%	49%	71%	67%	66%	74%	76%	71%	70%	66%
No	770	194	450	126	351	418	507	179	84	162	224	156
	31%	21%	34%	52%	29%	33%	35%	26%	24%	29%	30%	35%
Sigma	2504	918	1340	245	1225	1270	1468	683	353	559	737	454
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

- Column Means:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

Q. Which of the following are a part of your financial goals? (Check all that apply)

	Making Real Financial Progress				Gender		Education			Oversample DMAs		
	Total Canada	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	N	O	P
Base: Total answering	1715	707	886	122	833	874	964	488	263	375	495	296
Base: Total answering (wtd)	1734	725	890	119	874	852	962	504	269	397	512	297
Retirement savings	1012 58%	426 59%	515 58%	71 60%	534 61%	476 56%	511 53%	331 66%	170 63%	231 58%	302 59%	201 68%
					F			G	G			ANO
Saving for children's expenses (i.e. education, etc.)	404 23%	171 24%	210 24%	23 20%	201 23%	202 24%	191 20%	133 26%	80 30%	75 19%	152 30%	76 26%
								G	G		AN	N
Paying down debt	661 38%	226 31%	371 42%	64 54%	345 40%	312 37%	379 40%	198 39%	84 31%	108 27%	199 39%	101 34%
			N	B	BC		I	I			N	
Buying a home	378 22%	157 22%	195 22%	26 22%	180 21%	197 23%	176 18%	146 29%	56 21%	79 20%	160 31%	75 25%
								GI			AN	
Renovating a home	475 27%	208 29%	242 27%	25 21%	241 28%	234 27%	266 28%	139 28%	69 26%	99 25%	138 27%	52 18%
			P							P	P	
Vacation	810 47%	352 49%	406 46%	51 43%	401 46%	409 48%	424 44%	256 51%	129 48%	173 44%	258 50%	149 50%
								G				
Making a major purchase (i.e. car, large appliance, etc.)	644 37%	256 35%	340 38%	48 40%	352 40%	289 34%	349 36%	195 39%	99 37%	127 32%	200 39%	108 36%
			N		F						N	
Other	121 7%	40 6%	62 7%	18 15%	51 6%	66 8%	86 9%	25 5%	10 4%	41 11%	24 5%	17 6%
			O	BC			HI			AOP		
Sigma	4504 260%	1836 253%	2342 263%	327 275%	2305 264%	2185 256%	2382 248%	1423 283%	699 260%	933 235%	1432 280%	779 262%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

- Column Means:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

Q. To what extent do you agree or disagree with the following:? - I am on track to meet my financial goals

	Making Real Financial Progress				Gender		Education			Oversample DMAs		
	Total Canada	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	N	O	P
Base: Total answering	1715	707	886	122	833	874	964	488	263	375	495	296
Base: Total answering (wtd)	1734	725	890	119	874	852	962	504	269	397	512	297
Strongly/somewhat agree (Net)	1284 74%	663 91%	598 67%	23 19%	662 76%	619 73%	672 70%	398 79%	214 80%	336 85%	374 73%	230 77%
		CD	D					G	G	AOP		
Strongly agree (4)	303 18%	229 32%	66 8%	8 7%	173 20%	129 15%	153 16%	86 17%	64 24%	84 21%	86 17%	39 13%
	P	CD			F				GH	P		
Somewhat agree (3)	980 57%	434 60%	532 60%	15 13%	489 56%	490 58%	518 54%	312 62%	150 56%	252 64%	287 56%	192 64%
		D	D					G		AO		AO
Somewhat/strongly disagree (Net)	450 26%	62 9%	292 33%	96 81%	212 24%	233 27%	290 30%	105 21%	55 21%	61 15%	139 27%	67 23%
	N		B	BC			HI				N	N
Somewhat disagree (2)	362 21%	53 7%	260 29%	49 41%	177 20%	180 21%	221 23%	95 19%	45 17%	53 13%	115 23%	57 19%
	N		B	BC			I				N	
Strongly disagree (1)	88 5%	9 1%	32 4%	47 40%	35 4%	54 6%	69 7%	10 2%	10 4%	8 2%	24 5%	11 4%
	N		B	BC		E	HI				N	
Sigma	1734 100%	725 100%	890 100%	119 100%	874 100%	852 100%	962 100%	504 100%	269 100%	397 100%	512 100%	297 100%
Mean	2.86	3.22	2.71	1.86	2.92	2.81	2.79	2.94	3	3.04	2.85	2.87
		CD	D		F			G	G	AOP		
Std. Dev.	0.75	0.63	0.65	0.88	0.74	0.76	0.79	0.66	0.74	0.65	0.75	0.67
Std. Err.	0.02	0.02	0.02	0.08	0.03	0.03	0.03	0.03	0.05	0.03	0.03	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

- Column Means:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

Q. To what extent do you agree or disagree with the following: - I often do things that worsen my financial situation (i.e. impulse purchases, consumer debt, etc.)

		Making Real Financial Progress			Gender		Education			Oversample DMAs		
	Total Canada	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	N	O	P
Base: Total answering	2504	900	1350	254	1181	1312	1493	665	346	538	716	451
Base: Total answering (wtd)	2504	918	1340	245	1225	1270	1468	683	353	559	737	454
Strongly/somewhat agree (Net)	859 34%	288 31%	471 35%	100 41%	417 34%	436 34%	527 36%	221 32%	111 32%	159 29%	274 37%	149 33%
	N			B							N	
Strongly agree (4)	159 6%	57 6%	77 6%	25 10%	72 6%	85 7%	113 8%	32 5%	14 4%	34 6%	43 6%	29 6%
				BC			HI					
Somewhat agree (3)	700 28%	232 25%	394 29%	75 31%	345 28%	351 28%	414 28%	189 28%	98 28%	125 22%	231 31%	120 26%
	N		B								AN	
Somewhat/strongly disagree (Net)	1645 66%	630 69%	869 65%	146 59%	808 66%	834 66%	941 64%	462 68%	241 68%	400 72%	462 63%	305 67%
		D								AO		
Somewhat disagree (2)	881 35%	295 32%	525 39%	61 25%	440 36%	438 35%	508 35%	251 37%	121 34%	197 35%	259 35%	184 41%
		D	BD									A
Strongly disagree (1)	764 31%	335 37%	344 26%	85 35%	368 30%	397 31%	433 30%	211 31%	121 34%	203 36%	203 28%	121 27%
		C		C						AOP		
Sigma	2504 100%	918 100%	1340 100%	245 100%	1225 100%	1270 100%	1468 100%	683 100%	353 100%	559 100%	737 100%	454 100%
Mean	2.1 N	2.01	2.15 B	2.16 B	2.1	2.1	2.14 I	2.06	2.01	1.98	2.15 N	2.13 N
Std. Dev.	0.91	0.93	0.87	1.02	0.9	0.92	0.93	0.88	0.88	0.91	0.89	0.88
Std. Err.	0.02	0.03	0.02	0.06	0.03	0.03	0.02	0.03	0.05	0.04	0.03	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

- Column Means:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

Q. To what extent do you agree or disagree with the following: - I often spend more money than I know I should

	Making Real Financial Progress				Gender		Education			Oversample DMAs		
	Total Canada	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	N	O	P
Base: Total answering	2504	900	1350	254	1181	1312	1493	665	346	538	716	451
Base: Total answering (wtd)	2504	918	1340	245	1225	1270	1468	683	353	559	737	454
Strongly/somewhat agree (Net)	1073 43%	354 39%	587 44%	132 54%	515 42%	551 43%	674 46%	269 39%	129 37%	210 38%	321 44%	185 41%
	N		B	BC			HI				N	
Strongly agree (4)	225 9%	93 10%	96 7%	36 15%	97 8%	126 10%	146 10%	48 7%	31 9%	43 8%	69 9%	29 6%
	P	C		BC			H					
Somewhat agree (3)	847 34%	261 29%	490 37%	96 39%	418 34%	425 34%	528 36%	221 32%	98 28%	167 30%	252 34%	156 34%
			B	B			I					
Somewhat/strongly disagree (Net)	1431 57%	564 62%	754 56%	113 46%	710 58%	719 57%	794 54%	414 61%	223 63%	349 62%	416 57%	269 59%
		CD	D					G	G	AO		
Somewhat disagree (2)	894 36%	315 34%	523 39%	56 23%	450 37%	440 35%	509 35%	259 38%	125 35%	213 38%	244 33%	182 40%
		D	BD									O
Strongly disagree (1)	538 22%	250 27%	231 17%	57 23%	260 21%	278 22%	285 19%	154 23%	98 28%	135 24%	172 23%	87 19%
		C		C					G			
Sigma	2504 100%	918 100%	1340 100%	245 100%	1225 100%	1270 100%	1468 100%	683 100%	353 100%	559 100%	737 100%	454 100%
Mean	2.3 N	2.21	2.34 B	2.45 B	2.29	2.31	2.36 HI	2.24	2.18	2.21	2.3	2.28
Std. Dev.	0.91	0.96	0.84	1.01	0.89	0.92	0.91	0.88	0.94	0.9	0.93	0.84
Std. Err.	0.02	0.03	0.02	0.06	0.03	0.03	0.02	0.03	0.05	0.04	0.03	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

- Column Means:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P

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

Q. How often do you save money?

	Making Real Financial Progress				Gender		Education			Oversample DMAs		
	Total Canada	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	N	O	P
Base: Total answering	2504	900	1350	254	1181	1312	1493	665	346	538	716	451
Base: Total answering (wtd)	2504	918	1340	245	1225	1270	1468	683	353	559	737	454
Saving Money At least Monthly (Net)	1573 63%	681 74%	818 61%	74 30%	790 65%	782 62%	854 58%	486 71%	234 66%	366 66%	485 66%	301 66%
Every paycheque/paycheck	893 36%	405 44%	453 34%	35 14%	448 37%	445 35%	454 31%	315 46%	124 35%	218 39%	271 37%	184 41%
About once a month	680 27%	276 30%	365 27%	40 16%	342 28%	337 27%	399 27%	171 25%	110 31%	149 27%	214 29%	117 26%
Once every few months	327 13%	100 11%	189 14%	39 16%	160 13%	164 13%	199 14%	75 11%	54 15%	59 11%	104 14%	55 12%
Once a year	70 3%	23 3%	40 3%	8 3%	44 4%	27 2%	40 3%	16 2%	14 4%	22 4%	33 5%	12 3%
Less often than once a year	45 2%	9 1%	28 2%	7 3%	20 2%	24 2%	31 2%	11 2%	3 1%	3 1%	12 2%	5 1%
Whenever I have spare cash	377 15%	88 10%	219 16%	70 28%	167 14%	205 16%	257 18%	81 12%	39 11%	80 14%	83 11%	67 15%
Never	112 5%	18 2%	47 4%	48 19%	44 4%	68 5%	88 6%	15 2%	9 3%	30 5%	19 3%	13 3%
Sigma	2504 100%	918 100%	1340 100%	245 100%	1225 100%	1270 100%	1468 100%	683 100%	353 100%	559 100%	737 100%	454 100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): a, A/N, A/O, A/P, B/C/D, E/F, G/H/I, N/O/P
 Minimum Base: 30 (**), Small Base: 100 (*)