Table: 24

Q.4 How optimistic are you about your financial future over the next year?

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total answering	**2502**
Base: Total answering (wtd)	**2502**
	1705
Top 2 Box (Net)	68%
	356
Very optimistic (4)	14%
	1349
Somewhat optimistic (3)	54%
	797
Bottom 2 Box (Net)	32%
	606
Somewhat pessimistic (2)	24%
	191
Very pessimistic (1)	8%
	2502
Sigma	100%
	2.75
Mean	
	0.79
Std. Dev.	
	0.02
Std. Err.	

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

Table: 67

Q.13 What are the top three signs that you are making real financial progress?

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total answering	**2502**
Base: Total answering (wtd)	**2502**
	1051
That I have an emergency fund saved	42%
	567
That I can afford to own a home	23%
	887
That I'm paying down debt	35%
	890
That I'm saving for retirement	36%
	591
That my income is rising	24%
	787
That my net worth is rising	31%
	619
That I can afford to make regular investments	25%
	514
That I can make large purchases	21%
	705
That I can take a vacation	28%

That I can afford daily luxuries like dining out, coffee shops, etc.	564
	23%
That I can donate to the causes I care about	259
	10%
Other	71
	3%
Sigma	7506
	300%

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,

   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,

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

Table: 88

Q.W4Q3 How do you see inflation/rising costs of living impacting the amount of money you spend on the holidays this year?

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total Answering	**2502**
Base: Total Answering (wtd)	**2502**
Spend less money for fewer products	1119
	45%
Spend same amount of money for fewer products	843
	34%
Spend more money to get the same number of products	468
	19%
Spend more money to buy more products than previous years	72
	3%
Sigma	2502
	100%

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,

  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,

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

Table: 92

W12Q3. How much do you agree with the following statements about this year''s holiday spending? - I am confident that I will be

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total answering	**2502**
Base: Total answering (wtd)	**2502**
Top 2 Box (Net)	1897
	76%
Completely agree (4)	853
	34%
Somewhat agree (3)	1044
	42%
Bottom 2 Box (Net)	605
	24%
Somewhat disagree (2)	442
	18%
Completely disagree (1)	163
	7%
Sigma	2502
	100%
Mean	3.03
Std. Dev.	0.88
Std. Err.	0.02

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

Table: 93

W12Q3. How much do you agree with the following statements about this year''s holiday spending? - I am confident that I will be

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total answering	**2502**
Base: Total answering (wtd)	**2502**
Top 2 Box (Net)	1569
	63%
Completely agree (4)	551
	22%
Somewhat agree (3)	1019
	41%
Bottom 2 Box (Net)	933
	37%
Somewhat disagree (2)	634
	25%
Completely disagree (1)	298
	12%
Sigma	2502
	100%
Mean	2.73
Std. Dev.	0.94
Std. Err.	0.02

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

Table: 94

W12Q3. How much do you agree with the following statements about this year''s holiday spending? - Thinking about holiday

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total answering	**2502**
Base: Total answering (wtd)	**2502**
	1278
Top 2 Box (Net)	51%
	375
Completely agree (4)	15%
	903
Somewhat agree (3)	36%
	1224
Bottom 2 Box (Net)	49%
	712
Somewhat disagree (2)	28%
	512
Completely disagree (1)	21%
	2502
Sigma	100%
Mean	2.46
Std. Dev.	0.98
Std. Err.	0.02

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,

  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,

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

Table: 95

W12Q4. How long do you think it will take you to pay off your holiday bills/debt this year?

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total Answering	**2502**
Base: Total Answering (wtd)	**2502**
A month or less (1)	1308
	52%
2-3 months (2.5)	530
	21%
4-5 months (4.5)	249
	10%
6-8 months (7)	164
	7%
9-11 months (10)	55
	2%
A year or more (12)	195
	8%
Sigma	2502
	100%
Mean	3.12
Std. Dev.	3.29
Std. Err.	0.07

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,

 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,

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

Table: 96

W12Q5. Will rising costs of living impact how you approach holiday spending this year?

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total Answering	**2502**
Base: Total Answering (wtd)	**2502**
	992
I will buy less expensive gifts.	40%
	887
I will reduce my spending by making fewer big purchases.	35%
	657
I will cut down the list of people I buy gifts for.	26%
	613
I will spread out my purchases over several weeks/months.	25%
	53
Other changes	2%
	639
I do not plan to change how I spend on the holidays.	26%
	3841
Sigma	154%

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,

   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,

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

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Table: 103

Q.W12Q10 How do you plan to give back this holiday season?

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total answering	**2502**
Base: Total answering (wtd)	**2502**
Contribute money to charitable causes	757
	30%
Donate stocks, securities and/or mutual funds	120
	5%
Volunteer my time	401
	16%
Shop with brands whose values align with mine	479
	19%
I do not plan on giving back this holiday season	1091
	44%
Sigma	2847
	114%

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,

   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,

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

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Table: 104
Q.W12Q11 What motivates you to give back this holiday season?

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Plan to give back	**1413**
Base: Plan to give back (wtd)	**1411**
To support cause(s) I care about	714
	51%
To teach my kids/family the importance of giving	329
	23%
To help people in need	858
	61%
For financial benefits (e.g., tax credits)	231
	16%
To feel good about myself/others	520
	37%
To build a legacy and/or personal brand	100
	7%
I do not plan on giving back this holiday season	31
	2%
Sigma	2784
	197%

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