LO1_1. (Simplicity) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used.			NDER			AGE					ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Simplicity	-														
Very important - 10	619	226	393	33	100	115	152	219	72	194	281	73	163	165	291
	31%	23%	39%	16%	26%	32%	34%	36%	37%	33%	29%	28%	39%	34%	27%
•	070	100	A	00	C	C	CD	CD	JK	70		20	N	N	400
9	272	130	142	30	57 150/	51	49	86	27	72	141	32	81	62	130
	14%	13%	14%	15%	15%	14%	11%	14%	14%	12%	15%	12%	19% MN	13%	12%
8	412	219	192	47	80	76	95	113	32	116	208	56	92	90	230
	21%	22% B	19%	23%	21%	21%	22%	18%	16%	20%	22%	22%	22%	18%	21%
7	266	136	130	38	64	46	47	72	22	71	132	41	35	60	172
	13%	14%	13%	18%	17%	13%	11%	12%	11%	12%	14%	16%	8%	12%	16%
				FG	FG									L	L
6	164	101	64	15	39	28	34	48	14	56	68	26	20	46	98
	8%	10% B	6%	7%	10%	8%	8%	8%	7%	10%	7%	10%	5%	9% L	9% L
5	166	105	61	24	33	25	39	45	26	44	86	10	18	40	109
	8%	11%	6%	12%	9%	7%	9%	7%	13%	8%	9%	4%	4%	8%	10%
		В		EG					IK	K	K			L	L
4	38	21	17	8	2	8	10	9	2	10	21	6	5	7	27
	2%	2%	2%	4% DG	0	2% D	2% D	2%	1%	2%	2%	2%	1%	1%	2%
3	40	26	13	6	7	3	10	13	3	12	17	7	4	12	24
	2%	3% B	1%	3%	2%	1%	2%	2%	2%	2%	2%	3%	1%	2%	2%
2	12	7	5	1	2	3	2	5	0	2	6	5	1	4	7
	1%	1%	0	0	1%	1%	0	1%	-	0	1%	2% I	0	1%	1%
Not at all important - 1	11	7	3	1	1	2	2	5	0	2	6	3	1	2	8
	1%	1%	0	1%	0	0	0	1%	-	0	1%	1%	0	0	1%

LO1_1. (Simplicity) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap lominiae useu.															
		GEI	NDER			AGE				EDUC	ATION		_	TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit</th><th>Conveni</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit	Conveni	Value
		Α	В	С	D	E	F	G	Н	-	J	K	Ĺ	М	N
Summary									•						
Top3Box - Important	1303 65%	575 59%	728 71%	110 54%	237 62%	242 68%	295 67%	419 68%	131 66%	381 66%	630 65%	161 62%	335 80%	318 65%	650 59%
Low3Box - Not Important	62 3%	41 4%	21 2%	8 4%	9 2%	8 2%	14 3%	CD 22 4%	3 2%	16 3%	29 3%	14 6%	MN 5 1%	N 18 4%	39 4%
	070	В	270	470	270	270	070	470	270	070	070	HIJ	1 /0	L	L
Mean	8.0	7.6	8.3 A	7.4	7.9 C	8.1 C	8.0 C	8.1 C	8.1	8.0	7.9	7.8	8.6 MN	8.0 N	7.7
Standard Deviation	2.0	2.0	1.8	2.0	1.8	1.9	2.0	2.0	1.9	1.9	2.0	2.1	1.6	2.0	2.0
Standard Error	0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Median	7.7	7.4	8.2	7.2	7.6	7.8	7.8	8.0	8.0	7.8	7.7	7.6	8.4	7.8	7.4

LO1_1. (Simplicity) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

Overlap formulae useu.				REC	SION			HOU	SEHOLD INC	COME		SEHOLD OSITION	TIME IS	S MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	1	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Simplicity														
Very important - 10	619	76	58	34	234	171	47	159	189	271	175	444	478	141
	31%	27%	30%	27%	31%	36% ACD	29%	31%	31%	31%	28%	32%	32%	28%
9	272	35	22	17	112	61	26	68	90	115	85	187	201	71
	14%	13%	11%	13%	15%	13%	16%	13%	15%	13%	14%	13%	14%	14%
8	412	59	41	27	147	106	32	101	121	190	146	266	301	111
	21%	21%	21%	21%	19%	22%	20%	20%	20%	22%	24% K	19%	20%	22%
7	266	36	17	18	111	61	23	61	96	109	86	180	200	67
	13%	13%	9%	14%	14% B	13%	14%	12%	16%	12%	14%	13%	13%	13%
6	164	29	25	11	57	31	11	46	52	66	39	126	115	49
	8%	11% E	13% DE	9%	7%	6%	7%	9%	8%	8%	6%	9% J	8%	10%
5	166	31	16	13	65	30	11	49	50	67	60	106	132	34
	8%	11% E	8%	10%	8%	6%	7%	10%	8%	8%	10%	8%	9%	7%
4	38	5	4	3	17	6	3	10	7	22	10	28	25	13
	2%	2%	2%	2%	2%	1%	2%	2%	1%	2% H	2%	2%	2%	3%
3	40	7	7	4	13	4	5	11	4	24	11	28	24	15
	2%	2%	4% E	3% E	2%	1%	3% E	2% H	1%	3% H	2%	2%	2%	3%
2	12	0	3	1	5	3	1	4	2	6	1	11	5	7
	1%	i	1% A	1%	1%	1%	0	1%	0	1%	0	1%	0	1% L
Not at all important - 1	11	1	0	1	5	2	2	2	2	6	3	7	7	3
	1%	0	-	1%	1%	1%	1%	0	0	1%	1%	1%	0	1%



LO1_1. (Simplicity) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	M
Summary														
Top3Box - Important	1303 65%	170 61%	121 62%	78 60%	493 65%	338 71% ABCD	104 65%	328 64%	400 65%	575 66%	406 66%	897 65%	980 66%	323 63%
Low3Box - Not Important	62 3%	8 3%	10 5% E	5 4%	22 3%	10 2%	7 5%	16 3% H	8 1%	36 4% H	15 3%	47 3%	37 2%	25 5% L
Mean	8.0	7.8	7.8	7.7	8.0	8.2 ABCDF	7.9	7.9	8.1	7.9	7.9	8.0	8.0 M	7.8
Standard Deviation	2.0	1.9	2.1	2.0	2.0	1.8	2.0	2.0	1.8	2.0	1.9	2.0	1.9	2.1
Standard Error	0	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0	0.1
Median	7.7	7.5	7.6	7.5	7.8	7.9	7.7	7.7	7.8	7.7	7.7	7.8	7.8	7.6

LO1_2. (Convenience) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap ionnulae useu.		GEI	NDER			AGE				EDUC	CATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Convenience													L		
Very important - 10	569 28%	209 21%	360 35%	38 19%	105 27%	108 30%	122 28%	195 32%	69 35%	173 30%	260 27%	66 25%	112 27%	189 39%	268 25%
	302	155	A 147	37	<u>C</u> 54	<u>C</u>	C	C	JK	77	100	25	75	LN 84	1.10
9	15%	16%	14%	18%	14%	49 14%	60 14%	101 16%	32 16% K	13%	168 17% IK	10%	75 18% N	84 17% N	143 13%
8	428 21%	227 23% B	201 20%	40 20%	101 26% FG	77 22%	86 20%	124 20%	34 17%	127 22%	200 21%	66 26% H	87 21%	102 21%	238 22%
7	282 14%	151 15%	131 13%	28 14%	50 13%	52 15%	69 16%	82 13%	23 12%	76 13%	148 15%	35 14%	63 15%	60 12%	159 15%
6	166 8%	91 9%	75 7%	20 10%	36 9%	28 8%	40 9%	43 7%	15 7%	48 8%	75 8%	28 11%	36 9%	24 5%	106 10%
5	157 8%	91 9% B	66 6%	27 13% DEG	23 6%	26 7%	37 8%	44 7%	15 8%	54 9%	68 7%	20 8%	M 25 6%	21 4%	M 111 10% LM
4	50 2%	24 2%	26 3%	9 5% G	8 2%	8 2%	14 3%	10 2%	5 2%	11 2%	23 2%	10 4%	10 3% M	3 1%	36 3% M
3	24 1%	15 2%	9 1%	3 1%	4 1%	3 1%	6 1%	9 1%	3 1%	4 1%	12 1%	5 2%	5 1%	3 1%	17 2%
2	14 1%	12 1%	3 0	1 0	2 1%	2 1%	4 1%	5 1%	1 0	4 1%	9 1%	1	4 1%	1	9 1%
Not at all important - 1	9	B 6 1%	3	1 0	1 0	3 1%	2	3	0 -	4 1%	3	2 1%	0 -	2 0	7 1%



LO1_2. (Convenience) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	ı	J	K	Ĺ	М	N
Summary													•		
Top3Box - Important	1298 65%	591 60%	708 69% A	115 56%	261 68% CF	234 66% C	268 61%	420 68% CF	136 69%	377 65%	628 65%	157 61%	274 66% N	375 77% LN	649 59%
Low3Box - Not Important	47 2%	33 3% B	14 1%	4 2%	7 2%	8 2%	12 3%	16 3%	4 2%	12 2%	24 3%	8 3%	9 2%	6 1%	32 3% M
Mean	7.9	7.7	8.2 A	7.5	8.0 C	8.0 C	7.8	8.1 CF	8.2 K	8.0	8.0 K	7.7	8.0 N	8.5 LN	7.7
Standard Deviation	1.9	1.9	1.8	2.0	1.8	1.9	2.0	1.9	1.9	1.9	1.9	2.0	1.8	1.6	2.0
Standard Error	0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Median	7.7	7.4	8.0	7.3	7.7	7.7	7.6	7.9	8.1	7.7	7.7	7.4	7.7	8.3	7.4

LO1_2. (Convenience) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

Overlap lorifluide used.				REC	GION			HOU	SEHOLD INC	COME		SEHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	К	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Convenience		1						I			1	I I		
Very important - 10	569	75	53	34	244	113	49	151	172	245	163	405	439	129
	28%	27%	28%	27%	32% E	24%	30%	30%	28%	28%	27%	29%	29%	25%
9	302	29	21	22	139	68	24	77	96	129	94	208	237	65
	15%	10%	11%	17% A	18% AB	14%	15%	15%	16%	15%	15%	15%	16%	13%
8	428	65	47	29	139	116	32	98	142	188	123	304	317	110
	21%	23%	24% D	22%	18%	24% D	20%	19%	23%	21%	20%	22%	21%	22%
7	282	35	35	20	102	64	27	66	86	130	100	182	200	82
	14%	13%	18%	16%	13%	13%	17%	13%	14%	15%	16%	13%	13%	16%
6	166	35	12	10	55	42	12	42	44	79	58	108	116	50
	8%	13% BD	6%	8%	7%	9%	7%	8%	7%	9%	9%	8%	8%	10%
5	157	24	13	10	51	46	12	47	46	65	52	105	115	43
	8%	9%	7%	8%	7%	10% D	8%	9%	7%	7%	8%	8%	8%	8%
4	50	8	5	1	20	12	4	15	17	18	14	36	34	15
	2%	3%	2%	1%	3%	2%	2%	3%	3%	2%	2%	3%	2%	3%
3	24	6	3	2	6	8	1	7	6	10	6	19	15	9
	1%	2%	1%	1%	1%	2%	0	1%	1%	1%	1%	1%	1%	2%
2	14	1	5	0	6	3	0	3	4	7	5	9	9	6
	1%	0	2% ADEF	-	1%	1%	-	1%	1%	1%	1%	1%	1%	1%
Not at all important - 1	9	0	0	1	3	4	1	4	1	3	1	7	7	2
	0	-	-	1%	0	1%	1%	1%	0	0	0	1%	0	0
Summary	I	<u> </u>						L			<u> </u>	I		
Top3Box - Important	1298	169	121	85	522	298	105	326	410	562	381	918	994	305
	65%	61%	63%	66%	68% AE	63%	65%	64%	67%	64%	62%	66% J	67% M	60%
Low3Box - Not Important	47	7	8	2	15	14	2	13	11	21	12	35	31	16
	2%	2%	4%	2%	2%	3%	1%	3%	2%	2%	2%	3%	2%	3%



LO1_2. (Convenience) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Mean	7.9	7.8	7.8	8.0	8.1 ABE	7.7	8.1	7.9	8.0	7.9	7.9	8.0	8.0 M	7.7
Standard Deviation	1.9	1.9	2.0	1.8	1.9	1.9	1.8	2.0	1.8	1.9	1.9	1.9	1.9	2.0
Standard Error	0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0	0	0.1
Median	7.7	7.5	7.5	7.7	8.0	7.5	7.8	7.7	7.7	7.7	7.6	7.7	7.8	7.4

LO1_3. (Value) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used.		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	Ĺ	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
alue		l							l				1		
Very important - 10	789	315	474	63	134	136	191	265	94	245	356	94	137	166	486
	39%	32%	46% A	31%	35%	38%	43% CD	43% CD	47% JK	42% J	37%	36%	33%	34%	44% LM
9	429	225	204	51	78	71	80	149	33	112	228	56	81	96	252
	21%	23%	20%	25% F	20%	20%	18%	24% F	17%	19%	24% HI	22%	19%	20%	23%
8	397	219	177	42	88	77	84	105	30	98	208	60	90	106	201
	20%	22% B	17%	21%	23% G	22%	19%	17%	15%	17%	22% HI	23% HI	21%	22%	18%
7	183	98	84	18	40	27	42	55	16	51	94	22	52	52	79
	9%	10%	8%	9%	10%	8%	10%	9%	8%	9%	10%	8%	12% N	11% N	7%
6	94	54	40	10	25	26	15	19	11	34	35	14	31	28	35
	5%	5%	4%	5%	6% FG	7% FG	3%	3%	6%	6% J	4%	5%	7% N	6% N	3%
5	75	47	28	16	13	9	22	16	12	30	27	7	16	27	32
	4%	5% B	3%	8% DEG	3%	3%	5% G	3%	6% J	5% J	3%	3%	4%	6% N	3%
4	16	11	5	1	5	4	2	4	2	2	8	3	8	5	3
	1%	1%	0	1%	1%	1%	0	1%	1%	0	1%	1%	2% N	1% N	0
3	9	5	3	0	1	2	4	1	1	2	4	1	2	3	4
	0	1%	0	-	0	1%	1%	0	0	0	0	0	0	1%	0
2	3	2	1	0	0	2	0	1	0	1	1	1	1	2	0
	0	0	0	-	-	0	-	0	-	0	0	0	0	0 N	-
Not at all important - 1	7	4	3	3	1	1	1	2	0	3	4	1	1	3	3
	0	0	0	1%	0	0	0	0	-	0	0	0	0	1%	0
ummary	1														
Top3Box - Important	1614	759	855	157	300	284	354	520	157	456	793	209	307	368	939
	81%	78%	84% A	77%	78%	80%	81%	84% CD	79%	79%	82%	81%	74%	75%	86% LM
Low3Box - Not Important	18	11	7	3	2	5	5	3	1	6	9	3	3	7	8
	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	1%	1%	1%	1%



LO1_3. (Value) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Ovenap ionnuiae usea.		GEN	IDER			AGE				EDUC	ATION		_	TANT IN EVE	
	Total	Male	Female	18-24 25-34 35-44+ 45-54 55+						HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Mean	8.6	8.4	8.8 A	8.3	8.5	8.5	8.7 C	8.8 CDE	8.7	8.6	8.6	8.6	8.3	8.4	8.8 LM
Standard Deviation	1.6	1.6	1.5	1.8	1.6	1.6	1.6	1.4	1.6	1.7	1.5	1.6	1.7	1.7	1.4
Standard Error	0	0.1	0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0	0.1	0.1	0.1	0
Median	8.5	8.2	8.8	8.2	8.3	8.4	8.6	8.7	8.8	8.6	8.4	8.4	8.1	8.2	8.8

LO1_3. (Value) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Overlap formulae useu.					GION				SEHOLD INC		COMP	SEHOLD OSITION		MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Value														
Very important - 10	789 39%	101 36%	82 42% E	51 40%	330 43% AE	159 33%	65 40%	206 40%	240 39%	343 39%	243 39%	546 39%	605 41%	184 36%
9	429 21%	62 22%	37 19%	31 24%	161 21%	103 22%	37 23%	103 20%	132 22%	194 22%	120 20%	309 22%	319 21%	110 22%
8	397 20%	54 19%	38 20%	26 20%	137 18%	112 24% D	30 19%	97 19%	112 18%	188 21%	132 21%	264 19%	294 20%	102 20%
7	183 9%	30 11%	16 8%	12 9%	61 8%	51 11%	14 9%	39 8%	61 10%	83 10%	55 9%	128 9%	127 9%	56 11%
6	94 5%	19 7% E	10 5%	6 4%	32 4%	18 4%	10 6%	24 5%	30 5%	40 5%	33 5%	60 4%	61 4%	33 6% L
5	75 4%	10 3%	8 4%	3 2%	28 4%	24 5% F	2 1%	29 6% I	26 4% I	20 2%	24 4%	51 4%	61 4%	14 3%
4	16 1%	2 1%	1 1%	0 -	7 1%	4 1%	1 1%	3 1%	9 1% I	3 0	4 1%	12 1%	7 0	8 2% L
3	9	0 -	1 0	0 -	5 1%	2 0	1 0	4 1%	1 0	3 0	2 0	6 0	8 1%	1 0
2	3 0	0 -	1 0	0 -	1 0	1 0	0 -	1 0	1 0	1 0	0 -	3 0	1 0	2 0
Not at all important - 1	7 0	1 0	0 -	1 1%	2 0	2 1%	1 1%	4 1% I	2 0	1 0	1 0	6 0	6 0	2 0

LO1_3. (Value) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

				REC	SION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Summary														
Top3Box - Important	1614 81%	217 78%	156 81%	108 84%	628 82%	373 79%	132 82%	406 80%	484 79%	724 83%	496 81%	1119 81%	1218 82% M	396 78%
Low3Box - Not Important	18 1%	1 0	2 1%	1 1%	8 1%	5 1%	2 1%	8 2% I	4 1%	5 1%	4 1%	14 1%	14 1%	4 1%
Mean	8.6	8.6	8.7	8.7 E	8.7 E	8.5	8.7	8.5	8.6	8.7	8.6	8.6	8.7 M	8.5
Standard Deviation	1.6	1.5	1.6	1.4	1.6	1.6	1.5	1.7	1.6	1.4	1.5	1.6	1.6	1.6
Standard Error	0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0	0.1	0	0	0.1
Median	8.5	8.4	8.6	8.6	8.7	8.2	8.6	8.5	8.5	8.5	8.5	8.5	8.6	8.3

LO1. (Top3box Summary) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used.

		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	Ĺ	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Simplicity	1303	575	728	110	237	242	295	419	131	381	630	161	335	318	650
	65%	59%	71% A	54%	62%	68% C	67% C	68% CD	66%	66%	65%	62%	80% MN	65% N	59%
Convenience	1298	591	708	115	261	234	268	420	136	377	628	157	274	375	649
	65%	60%	69% A	56%	68% CF	66% C	61%	68% CF	69%	65%	65%	61%	66% N	77% LN	59%
Value	1614	759	855	157	300	284	354	520	157	456	793	209	307	368	939
	81%	78%	84% A	77%	78%	80%	81%	84% CD	79%	79%	82%	81%	74%	75%	86% LM

LO1. (Top3box Summary) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Simplicity	1303	170	121	78	493	338	104	328	400	575	406	897	980	323
	65%	61%	62%	60%	65%	71% ABCD	65%	64%	65%	66%	66%	65%	66%	63%
Convenience	1298	169	121	85	522	298	105	326	410	562	381	918	994	305
	65%	61%	63%	66%	68% AE	63%	65%	64%	67%	64%	62%	66% J	67% M	60%
Value	1614 81%	217 78%	156 81%	108 84%	628 82%	373 79%	132 82%	406 80%	484 79%	724 83%	496 81%	1119 81%	1218 82% M	396 78%

LO1. (Low3box Summary) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

 $Proportions/Means: Columns \ Tested \ (5\% \ risk \ level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N$

Overlap formulae used.

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Simplicity	62	41	21	8	9	8	14	22	3	16	29	14	5	18	39
, ,	3%	4% B	2%	4%	2%	2%	3%	4%	2%	3%	3%	6% HIJ	1%	4% L	4% L
Convenience	47	33	14	4	7	8	12	16	4	12	24	8	9	6	32
	2%	3% B	1%	2%	2%	2%	3%	3%	2%	2%	3%	3%	2%	1%	3% M
Value	18	11	7	3	2	5	5	3	1	6	9	3	3	7	8
	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	1%	1%	1%	1%

LO1. (Low3box Summary) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

				REC	GION			HOU	SEHOLD INC	COME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Simplicity	62	8	10	5	22	10	7	16	8	36	15	47	37	25
	3%	3%	5% E	4%	3%	2%	5%	3% H	1%	4% H	3%	3%	2%	5% L
Convenience	47	7	8	2	15	14	2	13	11	21	12	35	31	16
	2%	2%	4%	2%	2%	3%	1%	3%	2%	2%	2%	3%	2%	3%
Value	18	1	2	1	8	5	2	8	4	5	4	14	14	4
	1%	0	1%	1%	1%	1%	1%	2% 	1%	1%	1%	1%	1%	1%

LO1. (Mean Summary) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used.

		GEN	IDER			AGE				EDUC	ATION		_	TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Simplicity	8.0	7.6	8.3 A	7.4	7.9 C	8.1 C	8.0 C	8.1 C	8.1	8.0	7.9	7.8	8.6 MN	8.0 N	7.7
Convenience	7.9	7.7	8.2 A	7.5	8.0 C	8.0 C	7.8	8.1 CF	8.2 K	8.0	8.0 K	7.7	8.0 N	8.5 LN	7.7
Value	8.6	8.4	8.8 A	8.3	8.5	8.5	8.7 C	8.8 CDE	8.7	8.6	8.6	8.6	8.3	8.4	8.8 LM

LO1. (Mean Summary) Below is a list of three principles and definitions. Using a scale from 1-10 where 10 means very important and 1 means not at all important, please indicate how important each one is to you personally in your everyday life.

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

				REC	SION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Simplicity	8.0	7.8	7.8	7.7	8.0	8.2 ABCDF	7.9	7.9	8.1	7.9	7.9	8.0	8.0 M	7.8
Convenience	7.9	7.8	7.8	8.0	8.1 ABE	7.7	8.1	7.9	8.0	7.9	7.9	8.0	8.0 M	7.7
Value	8.6	8.6	8.7	8.7 E	8.7 E	8.5	8.7	8.5	8.6	8.7	8.6	8.6	8.7 M	8.5

LO2. And thinking about the decisions you need to make in your everyday life, which of the following is most important? That is, which one has the most worth to you in making everyday decisions?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

		GENDER Total Male Female				AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Simplicity	418	196	222	28	80	77	100	132	52	130	186	50	418	0	0
	21%	20%	22%	14%	21% C	22% C	23% C	21% C	26% .J	22%	19%	20%	100% MN	-	-
Convenience	488	220	268	61	93	92	100	144	48	140	247	53	0	488	0
	24%	22%	26%	30%	24%	26%	23%	23%	24%	24%	26%	21%	-	100%	-
			Α											LN	
Value	1094	564	531	115	212	187	240	340	98	308	533	154	0	0	1094
	55%	58%	52%	57%	55%	53%	55%	55%	50%	53%	55%	60%	-	-	100%
		В										Н			LM

LO2. And thinking about the decisions you need to make in your everyday life, which of the following is most important? That is, which one has the most worth to you in making everyday decisions?

overlap formaliae accur				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Simplicity	418	57	26	18	138	144	35	103	136	177	128	290	296	122
	21%	21% B	13%	14%	18%	30% ABCDF	22% BC	20%	22%	20%	21%	21%	20%	24%
Convenience	488	50	49	25	178	146	40	140	156	192	138	350	373	115
	24%	18%	25%	20%	23%	31% ACD	25%	27% I	25%	22%	22%	25%	25%	22%
Value	1094	171	119	86	448	185	86	267	321	506	350	744	820	275
	55%	61% E	61% E	67% EF	59% E	39%	53% E	52%	52%	58% GH	57%	54%	55%	54%

LO3_1. (Retirement planning) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

•		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Retirement planning															
Simplicity	544	238	306	48	124	111	125	136	68	151	264	61	155	129	260
	27%	24%	30%	24%	32%	31%	29%	22%	34%	26%	27%	24%	37%	26%	24%
			Α		CG	G	G		IJK				MN		
Convenience	331	184	147	45	64	67	62	93	46	103	145	38	84	108	139
	17%	19%	14%	22%	17%	19%	14%	15%	23%	18%	15%	15%	20%	22%	13%
		В		FG					JK				N	N	
Value	1124	557	567	111	196	178	252	387	84	324	557	159	178	251	695
	56%	57%	56%	54%	51%	50%	57%	63%	43%	56%	58%	62%	43%	51%	64%
							E	CDE		Н	Н	Н		L	LM

LO3_1. (Retirement planning) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	К	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Retirement planning														
Simplicity	544	81	60	35	213	112	43	146	180	218	182	362	391	153
	27%	29%	31% E	27%	28%	24%	27%	29%	29% I	25%	30%	26%	26%	30%
Convenience	331	30	24	17	96	140	24	106	107	118	111	220	245	86
	17%	11%	12%	13%	13%	30% ABCDF	15%	21% I	17% I	13%	18%	16%	16%	17%
Value	1124	167	109	77	455	223	94	258	327	539	323	802	853	271
	56%	60% E	56% E	60% E	60% E	47%	58% E	51%	53%	62% GH	52%	58% J	57%	53%

LO3_2. (Vacationing) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< td=""><td>HS</td><td>Post Sec</td><td>Univ Grad</td><td>Simplicit y</td><td>Conveni ence</td><td>Value</td></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Vacationing		ı		ı					l.						
Simplicity	544	250	293	52	97	102	131	161	56	170	257	61	180	121	242
	27%	26%	29%	26%	25%	29%	30%	26%	28%	29%	27%	24%	43% MN	25%	22%
Convenience	572	318	255	56	99	96	127	195	66	157	277	72	121	187	264
	29%	32%	25%	27%	26%	27%	29%	32%	33%	27%	29%	28%	29%	38%	24%
		В						D					N	LN	
Value	884	412	472	96	188	157	182	260	76	251	432	124	116	180	588
	44%	42%	46%	47%	49%	44%	41%	42%	39%	44%	45%	48%	28%	37%	54%
			Α		FG							Н		L	LM

LO3_2. (Vacationing) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	GION			HOU	SEHOLD INC	COME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Vacationing								l			l.			
Simplicity	544	62	53	33	170	185	40	149	175	219	182	362	409	134
	27%	22%	28%	26%	22%	39% ABCDF	25%	29%	29%	25%	30%	26%	27%	26%
Convenience	572	69	52	30	196	173	53	155	188	228	154	418	421	151
	29%	25%	27%	23%	26%	36%	33%	30%	31%	26%	25%	30%	28%	30%
						ABCD	CD		1			J		
Value	884	147	88	66	398	117	68	206	250	428	279	605	659	225
	44%	53% EF	45% E	51% E	52% EF	25%	42% E	40%	41%	49% GH	45%	44%	44%	44%

LO3_3. (Visiting with friends and family) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	Ĺ	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Visiting with friends and family									l						
Simplicity	720	345	375	54	136	140	172	218	58	200	366	96	209	187	324
	36%	35%	37%	26%	35% C	39% C	39% C	35% C	30%	35%	38% H	37%	50% MN	38% N	30%
Convenience	592	350	242	74	120	107	116	174	66	172	281	73	93	184	315
	30%	36%	24%	36%	31%	30%	26%	28%	34%	30%	29%	28%	22%	38%	29%
		В		FG										LN	L
Value	688	285	403	76	128	109	151	224	73	207	319	90	115	117	455
	34%	29%	40% A	37%	33%	31%	34%	36%	37%	36%	33%	35%	28%	24%	42% LM

LO3_3. (Visiting with friends and family) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	GION			HOU	SEHOLD INC	COME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Visiting with friends and family	L	l						ı			l		l	
Simplicity	720	80	59	36	242	252	51	169	220	330	215	505	535	185
	36%	29%	31%	28%	32%	53% ABCDF	32%	33%	36%	38%	35%	37%	36%	36%
Convenience	592	95	65	49	251	84	49	151	188	252	195	397	469	123
	30%	34%	33%	38%	33%	18%	30%	30%	31%	29%	32%	29%	32%	24%
		E	E	E	E		E						М	
Value	688	103	69	44	271	139	61	190	205	293	206	482	484	204
	34%	37%	36%	34%	35%	29%	38%	37%	33%	33%	34%	35%	33%	40%
		E			E		E							L

LO3_4. (Grocery shopping) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

Overlap formalae accar		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Grocery shopping															
Simplicity	270	130	140	34	67	48	60	61	25	80	129	36	97	56	117
	13%	13%	14%	17% G	17% G	13%	14% G	10%	13%	14%	13%	14%	23% MN	12%	11%
Convenience	906	449	457	95	155	152	185	319	88	239	451	128	202	286	418
	45%	46%	45%	46%	40%	43%	42%	52%	44%	41%	47%	50%	48%	59%	38%
								DEF			1	I	N	LN	
Value	824	400	424	75	162	156	195	236	85	259	386	94	119	146	559
	41%	41%	42%	37%	42%	44%	44%	38%	43%	45%	40%	37%	29%	30%	51%
							G			K					LM

LO3_4. (Grocery shopping) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	GION			HOU	SEHOLD INC	COME		SEHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Grocery shopping														
Simplicity	270	25	15	12	81	120	17	65	92	110	95	175	188	81
	13%	9%	8%	9%	11%	25% ABCDF	10%	13%	15%	13%	15%	13%	13%	16% L
Convenience	906	132	86	68	347	210	63	238	266	401	247	659	687	219
	45%	48%	45%	53% EF	45%	44%	39%	47%	43%	46%	40%	48% J	46%	43%
Value	824	120	92	48	336	146	81	206	255	363	274	551	614	211
	41%	43% E	48% E	38%	44% E	31%	51% CE	40%	42%	42%	44% K	40%	41%	41%

LO3_5. (Buying a car) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

·		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Buying a car															
Simplicity	211	104	106	20	49	42	43	57	29	66	89	26	71	52	88
	11%	11%	10%	10%	13%	12%	10%	9%	15% J	11%	9%	10%	17% MN	11%	8%
Convenience	373	175	198	39	60	72	89	113	42	111	179	41	95	121	157
	19%	18%	19%	19%	16%	20%	20%	18%	21%	19%	19%	16%	23%	25%	14%
													N	N	
Value	1416	700	716	145	275	241	308	446	127	401	698	191	252	315	850
	71%	71%	70%	71%	72%	68%	70%	72%	64%	69%	72%	74%	60%	64%	78%
											Н	Н			LM

LO3_5. (Buying a car) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	GION			HOU	SEHOLD INC	COME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Buying a car														
Simplicity	211	24	24	11	70	66	15	74	65	71	75	135	160	50
	11%	9%	12%	9%	9%	14% AD	10%	14% HI	11%	8%	12%	10%	11%	10%
Convenience	373	20	22	16	83	207	25	99	134	139	106	267	285	88
	19%	7%	11%	12%	11%	44% ABCDF	16% A	19%	22% I	16%	17%	19%	19%	17%
Value	1416	234	148	102	610	202	120	337	414	665	434	982	1043	373
	71%	84% BEF	76% E	79% E	80% E	43%	75% E	66%	68%	76% GH	70%	71%	70%	73%

LO3_6. (Buying a home) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

•		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Buying a home									ı				1		
Simplicity	187	85	103	16	42	33	45	52	26	50	91	21	70	51	66
	9%	9%	10%	8%	11%	9%	10%	8%	13%	9%	9%	8%	17% MN	10% N	6%
Convenience	279	137	142	37	47	47	66	82	32	81	137	29	70	95	114
	14%	14%	14%	18%	12%	13%	15%	13%	16%	14%	14%	11%	17% N	19% N	10%
Value	1534	758	776	151	295	275	330	482	140	448	738	208	277	342	914
	77%	77%	76%	74%	77%	77%	75%	78%	71%	77% H	76%	81% H	66%	70%	84% LM

LO3_6. (Buying a home) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	GION			HOU	SEHOLD INC	COME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Buying a home														
Simplicity	187	20	14	12	78	50	15	60	65	61	60	128	140	48
	9%	7%	7%	9%	10%	10%	9%	12% I	11% I	7%	10%	9%	9%	9%
Convenience	279	16	16	13	56	157	20	87	90	101	81	198	215	65
	14%	6%	8%	10%	7%	33% ABCDF	13% AD	17% I	15%	12%	13%	14%	14%	13%
Value	1534	242	163	104	630	269	125	363	458	713	475	1059	1135	399
	77%	87% EF	85% E	81% E	82% E	57%	78% E	71%	75%	81% GH	77%	76%	76%	78%

LO3_7. (Investing) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Investing															
Simplicity	514	221	293	59	111	99	124	121	53	157	249	56	143	121	250
	26%	23%	29% A	29% G	29% G	28% G	28% G	20%	27%	27%	26%	22%	34% MN	25%	23%
Convenience	246	133	113	23	55	49	48	71	34	73	115	24	58	82	106
	12%	14%	11%	11%	14%	14%	11%	12%	17%	13%	12%	9%	14%	17%	10%
									JK				N	N	
Value	1240	625	615	122	218	208	269	423	112	348	602	178	217	285	738
	62%	64%	60%	60%	57%	58%	61%	69%	56%	60%	62%	69%	52%	58%	67%
								CDEF				HIJ		L	LM

LO3_7. (Investing) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	GION			HOU	SEHOLD INC	COME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Investing														
Simplicity	514	72	46	32	217	97	50	144	166	203	180	334	366	147
	26%	26%	24%	25%	28%	20%	31%	28%	27%	23%	29%	24%	25%	29%
					Ε		E	1			K			L
Convenience	246	22	16	15	81	86	24	73	88	85	82	164	184	62
	12%	8%	8%	12%	11%	18%	15%	14%	14%	10%	13%	12%	12%	12%
						ABD	AB	1	1					
Value	1240	183	131	82	466	292	86	293	360	587	354	887	938	302
	62%	66%	68%	63%	61%	61%	54%	58%	59%	67%	57%	64%	63%	59%
		F	F							GH		J		



LO3_8. (Banking) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

Overlap lorritulae useu.		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Banking													<u> </u>		
Simplicity	477	239	238	38	98	96	119	126	51	147	218	61	172	101	203
	24%	24%	23%	18%	25%	27% CG	27% CG	20%	26%	25%	23%	24%	41% MN	21%	19%
Convenience	916	446	470	89	164	165	199	299	87	255	469	105	183	292	441
	46%	46%	46%	44%	43%	46%	45%	48%	44%	44%	49% K	41%	44%	60% LN	40%
Value	607	294	313	78	122	95	121	191	60	176	279	92	63	95	450
	30%	30%	31%	38% EF	32%	27%	28%	31%	31%	30%	29%	35% J	15%	19%	41% LM

LO3_8. (Banking) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	GION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Banking														
Simplicity	477	57	35	22	150	174	39	130	157	189	157	319	338	139
	24%	21%	18%	17%	20%	37% ABCDF	24%	25%	26%	22%	26%	23%	23%	27% L
Convenience	916	128	83	67	368	199	72	225	280	410	282	634	692	225
	46%	46%	43%	52% E	48% E	42%	45%	44%	46%	47%	46%	46%	46%	44%
Value	607	93	76	40	246	102	50	155	176	276	176	431	460	148
	30%	33% E	39% E	31% E	32% E	22%	31% E	30%	29%	32%	29%	31%	31%	29%

LO3. (Simplicity Summary) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

		GEI	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Retirement planning	544	238	306	48	124	111	125	136	68	151	264	61	155	129	260
	27%	24%	30% A	24%	32% CG	31% G	29% G	22%	34% IJK	26%	27%	24%	37% MN	26%	24%
Vacationing	544	250	293	52	97	102	131	161	56	170	257	61	180	121	242
· ·	27%	26%	29%	26%	25%	29%	30%	26%	28%	29%	27%	24%	43% MN	25%	22%
Visiting with friends and family	720	345	375	54	136	140	172	218	58	200	366	96	209	187	324
	36%	35%	37%	26%	35% C	39% C	39% C	35% C	30%	35%	38% H	37%	50% MN	38% N	30%
Grocery shopping	270	130	140	34	67	48	60	61	25	80	129	36	97	56	117
	13%	13%	14%	17% G	17% G	13%	14% G	10%	13%	14%	13%	14%	23% MN	12%	11%
Buying a car	211	104	106	20	49	42	43	57	29	66	89	26	71	52	88
	11%	11%	10%	10%	13%	12%	10%	9%	15% J	11%	9%	10%	17% MN	11%	8%
Buying a home	187	85	103	16	42	33	45	52	26	50	91	21	70	51	66
	9%	9%	10%	8%	11%	9%	10%	8%	13%	9%	9%	8%	17% MN	10% N	6%
Investing	514	221	293	59	111	99	124	121	53	157	249	56	143	121	250
	26%	23%	29% A	29% G	29% G	28% G	28% G	20%	27%	27%	26%	22%	34% MN	25%	23%
Banking	477	239	238	38	98	96	119	126	51	147	218	61	172	101	203
	24%	24%	23%	18%	25%	27% CG	27% CG	20%	26%	25%	23%	24%	41% MN	21%	19%

LO3. (Simplicity Summary) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

					GION				SEHOLD INC		COMPO	EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Retirement planning	544 27%	81 29%	60 31% E	35 27%	213 28%	112 24%	43 27%	146 29%	180 29% I	218 25%	182 30%	362 26%	391 26%	153 30%
Vacationing	544 27%	62 22%	53 28%	33 26%	170 22%	185 39% ABCDF	40 25%	149 29%	175 29%	219 25%	182 30%	362 26%	409 27%	134 26%
Visiting with friends and family	720 36%	80 29%	59 31%	36 28%	242 32%	252 53% ABCDF	51 32%	169 33%	220 36%	330 38%	215 35%	505 37%	535 36%	185 36%
Grocery shopping	270 13%	25 9%	15 8%	12 9%	81 11%	120 25% ABCDF	17 10%	65 13%	92 15%	110 13%	95 15%	175 13%	188 13%	81 16% L
Buying a car	211 11%	24 9%	24 12%	11 9%	70 9%	66 14% AD	15 10%	74 14% HI	65 11%	71 8%	75 12%	135 10%	160 11%	50 10%
Buying a home	187 9%	20 7%	14 7%	12 9%	78 10%	50 10%	15 9%	60 12% I	65 11% I	61 7%	60 10%	128 9%	140 9%	48 9%
Investing	514 26%	72 26%	46 24%	32 25%	217 28% E	97 20%	50 31% E	144 28%	166 27%	203 23%	180 29% K	334 24%	366 25%	147 29% I
Banking	477 24%	57 21%	35 18%	22 17%	150 20%	174 37% ABCDF	39 24%	130 25%	157 26%	189 22%	157 26%	319 23%	338 23%	139 27% I

LO3. (Convenience Summary) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Retirement planning	331	184	147	45	64	67	62	93	46	103	145	38	84	108	139
	17%	19% B	14%	22% FG	17%	19%	14%	15%	23% JK	18%	15%	15%	20% N	22% N	13%
Vacationing	572	318	255	56	99	96	127	195	66	157	277	72	121	187	264
	29%	32% B	25%	27%	26%	27%	29%	32% D	33%	27%	29%	28%	29% N	38% LN	24%
Visiting with friends and family	592	350	242	74	120	107	116	174	66	172	281	73	93	184	315
	30%	36% B	24%	36% FG	31%	30%	26%	28%	34%	30%	29%	28%	22%	38% LN	29% L
Grocery shopping	906	449	457	95	155	152	185	319	88	239	451	128	202	286	418
	45%	46%	45%	46%	40%	43%	42%	52% DEF	44%	41%	47% I	50% I	48% N	59% LN	38%
Buying a car	373	175	198	39	60	72	89	113	42	111	179	41	95	121	157
	19%	18%	19%	19%	16%	20%	20%	18%	21%	19%	19%	16%	23% N	25% N	14%
Buying a home	279	137	142	37	47	47	66	82	32	81	137	29	70	95	114
	14%	14%	14%	18%	12%	13%	15%	13%	16%	14%	14%	11%	17% N	19% N	10%
Investing	246	133	113	23	55	49	48	71	34	73	115	24	58	82	106
	12%	14%	11%	11%	14%	14%	11%	12%	17% JK	13%	12%	9%	14% N	17% N	10%
Banking	916	446	470	89	164	165	199	299	87	255	469	105	183	292	441
	46%	46%	46%	44%	43%	46%	45%	48%	44%	44%	49% K	41%	44%	60% LN	40%

LO3. (Convenience Summary) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	S MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Retirement planning	331	30	24	17	96	140	24	106	107	118	111	220	245	86
	17%	11%	12%	13%	13%	30% ABCDF	15%	21% I	17% I	13%	18%	16%	16%	17%
Vacationing	572	69	52	30	196	173	53	155	188	228	154	418	421	151
	29%	25%	27%	23%	26%	36% ABCD	33% CD	30%	31% I	26%	25%	30% J	28%	30%
Visiting with friends and family	592	95	65	49	251	84	49	151	188	252	195	397	469	123
	30%	34% E	33% E	38% E	33% E	18%	30% E	30%	31%	29%	32%	29%	32% M	24%
Grocery shopping	906	132	86	68	347	210	63	238	266	401	247	659	687	219
	45%	48%	45%	53% EF	45%	44%	39%	47%	43%	46%	40%	48% J	46%	43%
Buying a car	373	20	22	16	83	207	25	99	134	139	106	267	285	88
	19%	7%	11%	12%	11%	44% ABCDF	16% A	19%	22% I	16%	17%	19%	19%	17%
Buying a home	279	16	16	13	56	157	20	87	90	101	81	198	215	65
	14%	6%	8%	10%	7%	33% ABCDF	13% AD	17% I	15%	12%	13%	14%	14%	13%
Investing	246	22	16	15	81	86	24	73	88	85	82	164	184	62
	12%	8%	8%	12%	11%	18% ABD	15% AB	14% I	14% I	10%	13%	12%	12%	12%
Banking	916	128	83	67	368	199	72	225	280	410	282	634	692	225
	46%	46%	43%	52% E	48% E	42%	45%	44%	46%	47%	46%	46%	46%	44%

LO3. (Value Summary) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	Ĺ	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Retirement planning	1124	557	567	111	196	178	252	387	84	324	557	159	178	251	695
	56%	57%	56%	54%	51%	50%	57% E	63% CDE	43%	56% H	58% H	62% H	43%	51% I	64% LM
Vacationing	884	412	472	96	188	157	182	260	76	251	432	124	116	180	588
	44%	42%	46% A	47%	49% FG	44%	41%	42%	39%	44%	45%	48% H	28%	37% L	54% LM
Visiting with friends and family	688	285	403	76	128	109	151	224	73	207	319	90	115	117	455
	34%	29%	40% A	37%	33%	31%	34%	36%	37%	36%	33%	35%	28%	24%	42% LM
Grocery shopping	824	400	424	75	162	156	195	236	85	259	386	94	119	146	559
	41%	41%	42%	37%	42%	44%	44% G	38%	43%	45% K	40%	37%	29%	30%	51% LM
Buying a car	1416	700	716	145	275	241	308	446	127	401	698	191	252	315	850
	71%	71%	70%	71%	72%	68%	70%	72%	64%	69%	72% H	74% H	60%	64%	78% LM
Buying a home	1534	758	776	151	295	275	330	482	140	448	738	208	277	342	914
	77%	77%	76%	74%	77%	77%	75%	78%	71%	77% H	76%	81% H	66%	70%	84% LM
nvesting	1240	625	615	122	218	208	269	423	112	348	602	178	217	285	738
	62%	64%	60%	60%	57%	58%	61%	69% CDEF	56%	60%	62%	69% HIJ	52%	58% L	67% LM
Banking	607	294	313	78	122	95	121	191	60	176	279	92	63	95	450
	30%	30%	31%	38% EF	32%	27%	28%	31%	31%	30%	29%	35% J	15%	19%	41% LM

LO3. (Value Summary) Now, below is a list of specific scenarios or situations. Please indicate which of the three principals is most important to you in each one.

				REC	GION			HOU	SEHOLD INC	OME		SEHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Retirement planning	1124	167	109	77	455	223	94	258	327	539	323	802	853	271
	56%	60% E	56% E	60% E	60% E	47%	58% E	51%	53%	62% GH	52%	58% .I	57%	53%
Vacationing	884	147	88	66	398	117	68	206	250	428	279	605	659	225
·	44%	53% EF	45% E	51% E	52% EF	25%	42% E	40%	41%	49% GH	45%	44%	44%	44%
Visiting with friends and family	688	103	69	44	271	139	61	190	205	293	206	482	484	204
,	34%	37% E	36%	34%	35% E	29%	38% E	37%	33%	33%	34%	35%	33%	40% I
Grocery shopping	824	120	92	48	336	146	81	206	255	363	274	551	614	211
, , , ,	41%	43% E	48% E	38%	44% E	31%	51% CE	40%	42%	42%	44% K	40%	41%	41%
Buying a car	1416	234	148	102	610	202	120	337	414	665	434	982	1043	373
	71%	84% BEF	76% E	79% E	80% E	43%	75% E	66%	68%	76% GH	70%	71%	70%	73%
Buying a home	1534	242	163	104	630	269	125	363	458	713	475	1059	1135	399
	77%	87% EF	85% E	81% E	82% E	57%	78% E	71%	75%	81% GH	77%	76%	76%	78%
Investing	1240	183	131	82	466	292	86	293	360	587	354	887	938	302
•	62%	66% F	68% F	63%	61%	61%	54%	58%	59%	67% GH	57%	64% J	63%	59%
Banking	607	93	76	40	246	102	50	155	176	276	176	431	460	148
	30%	33%	39%	31%	32%	22%	31%	30%	29%	32%	29%	31%	31%	29%

LO4_1. (I like to organize my life to keep things simple) Please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.									1						
		GEI	NDER			AGE				EDUC	ATION		IMPOR	TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
like to organize my life to keep thing	gs simple												L		
Strongly agree	671	264	407	41	108	122	151	249	76	212	303	79	175	169	327
	34%	27%	40% A	20%	28% C	34% C	34% C	40% CDEF	38% J	37% J	31%	31%	42% MN	35%	30%
Somewhat agree	1140	601	538	128	230	204	249	329	100	315	575	150	211	275	654
	57%	61% B	53%	63% G	60% G	57%	57%	53%	51%	54%	60% HI	58%	50%	56%	60% L
Somewhat disagree	174	106	69	34	44	28	35	34	21	50	78	26	27	41	107
	9%	11% B	7%	17% EFG	11% G	8%	8%	5%	11%	9%	8%	10%	6%	8%	10% L
Strongly disagree	15	9	7	1	2	2	5	5	1	1	9	4	5	3	6
3,3	1%	1%	1%	1%	1%	1%	1%	1%	0	0	1% 	2% 	1%	1%	1%
Summary	,	l							ı						
Top2Box - Agree	1810	865	945	169	338	326	400	578	176	527	878	229	385	444	981
	91%	88%	93% A	83%	88%	92% C	91% C	94% CD	89%	91%	91%	89%	92%	91%	90%
Low2Box - Disagree	190	114	75	35	46	30	40	38	22	51	87	29	32	44	113
	9%	12% B	7%	17% EFG	12% G	8%	9%	6%	11%	9%	9%	11%	8%	9%	10%

LO4_1. (I like to organize my life to keep things simple) Please indicate to what extent you agree/disagree with each of the following statements.

				REC	SION			HOU	SEHOLD INC	COME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
like to organize my life to keep things sin	nple													
Strongly agree	671	91	60	35	250	183	52	178	215	276	204	467	518	153
	34%	33%	31%	27%	33%	39% CD	32%	35%	35%	32%	33%	34%	35% M	30%
Somewhat agree	1140	160	115	78	437	260	89	271	352	516	349	791	849	290
	57%	58%	60%	61%	57%	55%	55%	53%	57%	59% G	57%	57%	57%	57%
Somewhat disagree	174	26	17	14	70	29	19	59	42	74	60	114	115	59
	9%	9%	9%	10%	9%	6%	12% E	12% H	7%	8%	10%	8%	8%	12% L
Strongly disagree	15	1	1	2	7	3	1	2	5	9	3	12	7	8
	1%	0	0	2%	1%	1%	0	0	1%	1%	0	1%	0	2% I
Summary		<u>l</u>						l			<u>l</u>			
Top2Box - Agree	1810	250	176	113	687	443	141	449	566	792	553	1258	1367	443
	91%	90%	91%	88%	90%	93% CDF	88%	88%	92% G	91%	90%	91%	92% M	87%
Low2Box - Disagree	190	28	17	16	77	32	20	61	47	83	63	127	122	68
	9%	10%	9%	12% F	10% E	7%	12% F	12% H	8%	9%	10%	9%	8%	13%

LO4_2. (I love all of the conveniences that today's world offers) Please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.															
		GEI	NDER			AGE				EDUC	ATION		IMPOR	TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post</th><th>Univ</th><th>Simplicit</th><th>Conveni</th><th>Value</th></hs<>	HS	Post	Univ	Simplicit	Conveni	Value
		A	В	С	D	E	F	G	Н	<u>l</u>	Sec J	Grad K	L	ence M	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
love all of the conveniences that too	dav's world offers														
Strongly agree	336	155	180	35	66	68	58	109	48	99	149	40	68	116	151
	17%	16%	18%	17%	17%	19% F	13%	18% F	24% IJK	17%	15%	15%	16%	24% LN	14%
Somewhat agree	1210	605	605	113	216	214	278	388	109	358	594	149	253	290	668
	60%	62%	59%	55%	56%	60%	63% D	63% D	55%	62%	62%	58%	60%	59%	61%
Somewhat disagree	385	188	197	47	79	62	89	108	29	100	193	63	80	74	231
	19%	19%	19%	23%	21%	17%	20%	18%	15%	17%	20%	25% HI	19%	15%	21% M
Strongly disagree	69	31	39	9	22	12	16	11	12	21	30	7	17	8	45
<i>5. 5</i>	3%	3%	4%	5% G	6% G	3%	4% G	2%	6% J	4%	3%	3%	4% M	2%	4% M
Summary													I.		
Top2Box - Agree	1546	760	785	148	282	282	336	497	157	457	743	188	321	406	819
	77%	78%	77%	73%	74%	79%	76%	81% CD	79%	79% K	77%	73%	77%	83% LN	75%
Low2Box - Disagree	454	219	235	56	102	74	104	119	41	121	223	70	97	82	275
	23%	22%	23%	27% G	26% G	21%	24%	19%	21%	21%	23%	27%	23% M	17%	25% M
		1		G	G				1			- 1	IVI		IVI

LO4_2. (I love all of the conveniences that today's world offers) Please indicate to what extent you agree/disagree with each of the following statements.

				REC	GION			HOU	SEHOLD INC	COME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
love all of the conveniences that toda	ay's world offers							ı						
Strongly agree	336	48	30	23	132	72	30	91	91	152	96	240	271	64
	17%	17%	16%	18%	17%	15%	19%	18%	15%	17%	16%	17%	18% M	13%
Somewhat agree	1210	159	116	82	462	299	92	291	379	540	359	851	929	281
	60%	57%	60%	64%	60%	63%	57%	57%	62%	62%	58%	62%	62% M	55%
Somewhat disagree	385	60	42	18	143	87	35	106	121	158	132	253	250	135
	19%	22% C	22%	14%	19%	18%	22%	21%	20%	18%	21%	18%	17%	26% L
Strongly disagree	69	11	5	5	28	18	3	22	22	25	30	40	39	31
	3%	4%	3%	4%	4%	4%	2%	4%	4%	3%	5% K	3%	3%	6% L
Summary		l						l						
Top2Box - Agree	1546	207	146	105	594	371	123	382	469	692	454	1091	1200	345
	77%	74%	76%	82%	78%	78%	76%	75%	77%	79%	74%	79% J	81% M	68%
Low2Box - Disagree	454	71	47	23	170	104	38	128	144	183	162	293	289	166
	23%	26%	24%	18%	22%	22%	24%	25%	23%	21%	26% K	21%	19%	32% I

LO4_3. (These days you get more value for what you spend) Please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.															
		GEI	NDER			AGE				EDUC	ATION		IMPOR [*]	TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit	Conveni ence	Value
		А	В	С	D	E	F	G	Н	I	J	K	Ĺ	M	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
These days you get more value for v	vhat you spend														
Strongly agree	89	41	48	12	20	19	16	22	11	31	39	8	17	31	41
	4%	4%	5%	6%	5%	5%	4%	4%	6%	5%	4%	3%	4%	6% N	4%
Somewhat agree	491	269	221	64	93	81	103	150	45	134	246	65	85	140	266
-	25%	28% B	22%	31% EFG	24%	23%	23%	24%	23%	23%	25%	25%	20%	29% L	24%
Somewhat disagree	1031	494	537	88	187	187	234	335	94	308	489	140	230	228	572
Ü	52%	50%	53%	43%	49%	52% C	53% C	54% C	47%	53%	51%	54%	55% M	47%	52% M
Strongly disagree	389	175	214	40	85	68	87	109	48	105	192	45	85	89	215
3, 113, 11	19%	18%	21%	20%	22%	19%	20%	18%	24%	18%	20%	17%	20%	18%	20%
Summary															
Top2Box - Agree	580	310	270	76	113	101	119	172	56	166	285	73	102	170	307
	29%	32% B	26%	37% EFG	29%	28%	27%	28%	28%	29%	29%	28%	24%	35% LN	28%
Low2Box - Disagree	1420	669	751	128	272	255	321	444	142	413	681	185	316	317	787
_	71%	68%	74%	63%	71%	72%	73%	72%	72%	71%	71%	72%	76%	65%	72%
			Α			С	С	С					M		M

LO4_3. (These days you get more value for what you spend) Please indicate to what extent you agree/disagree with each of the following statements.

·					SION				SEHOLD INC		COMPO	EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	Е	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
These days you get more value for wha	it you spend											Į.		
Strongly agree	89	11	6	5	36	24	7	31	28	28	33	56	69	20
	4%	4%	3%	4%	5%	5%	4%	6% I	5%	3%	5%	4%	5%	4%
Somewhat agree	491	63	39	39	186	120	43	120	153	218	139	352	372	119
	25%	23%	20%	31% B	24%	25%	27%	24%	25%	25%	23%	25%	25%	23%
Somewhat disagree	1031	146	93	62	385	263	81	247	311	472	324	706	773	258
	52%	52%	48%	48%	50%	55%	51%	49%	51%	54% G	53%	51%	52%	50%
Strongly disagree	389	58	55	22	157	69	30	111	121	157	119	271	276	114
	19%	21% E	29% ACDEF	17%	20% E	14%	18%	22%	20%	18%	19%	20%	19%	22%
Summary														
Top2Box - Agree	580	75	45	45	222	144	50	151	180	246	173	407	440	140
	29%	27%	23%	35% B	29%	30% B	31%	30%	29%	28%	28%	29%	30%	27%
Low2Box - Disagree	1420	203	149	84	542	331	111	359	433	629	443	977	1049	371
	71%	73%	77% CE	65%	71%	70%	69%	70%	71%	72%	72%	71%	70%	73%

37

LO4_4. (Life is just too complicated today) Please indicate to what extent you agree/disagree with each of the following statements.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

May 02, 2007

Overlap formulae used.		1													
		GEN	NDER			AGE					ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Life is just too complicated today															
Strongly agree	298	123	175	32	68	50	72	76	44	88	137	29	68	69	161
	15%	13%	17% A	16%	18% G	14%	16% G	12%	22% IJK	15%	14%	11%	16%	14%	15%
Somewhat agree	926	470	457	87	188	188	201	261	98	279	439	110	207	232	488
	46%	48%	45%	43%	49% G	53% CFG	46%	42%	50%	48%	45%	43%	50%	47%	45%
Somewhat disagree	645	317	327	67	109	97	137	234	48	177	326	93	122	153	370
	32%	32%	32%	33%	28%	27%	31%	38% DEF	24%	31%	34% H	36% H	29%	31%	34%
Strongly disagree	131	69	62	18	19	21	29	45	7	34	64	26	22	34	75
	7%	7%	6%	9%	5%	6%	7%	7%	4%	6%	7%	10% HI	5%	7%	7%
Summary															
Top2Box - Agree	1224	593	631	119	256	238	274	337	142	367	576	140	274	301	649
	61%	61%	62%	59%	67% G	67% CG	62% G	55%	72% IJK	63% K	60%	54%	66% N	62%	59%
Low2Box - Disagree	776	386	389	85	128	118	166	279	56	212	390	119	143	187	445
	39%	39%	38%	41% E	33%	33%	38%	45% DEF	28%	37% H	40% H	46% HI	34%	38%	41% L

LO4_4. (Life is just too complicated today) Please indicate to what extent you agree/disagree with each of the following statements.

					SION				SEHOLD INC		COMP	EHOLD OSITION	TIME IS	MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Life is just too complicated today														
Strongly agree	298	35	21	21	142	51	28	102	101	94	97	201	235	63
	15%	12%	11%	16%	19% ABE	11%	17% E	20% I	17% I	11%	16%	15%	16%	12%
Somewhat agree	926	145	104	53	358	188	78	240	281	405	296	630	710	216
	46%	52% CE	54% CE	41%	47% E	40%	49% E	47%	46%	46%	48%	46%	48% M	42%
Somewhat disagree	645	78	57	46	216	202	47	142	196	307	177	468	456	189
·	32%	28%	29%	36%	28%	42% ABDF	29%	28%	32%	35% G	29%	34% J	31%	37% L
Strongly disagree	131	21	11	9	48	34	8	27	34	70	46	85	88	43
	7%	8%	6%	7%	6%	7%	5%	5%	6%	8% G	7%	6%	6%	8% L
Summary	'							•						
Top2Box - Agree	1224	179	125	74	500	240	106	341	383	498	393	831	945	279
	61%	64% E	65% E	57%	65% E	50%	66% E	67% I	62% I	57%	64%	60%	63% M	55%
Low2Box - Disagree	776	99	68	55	264	236	55	168	230	377	223	553	544	232
	39%	36%	35%	43%	35%	50% ABDF	34%	33%	38%	43% GH	36%	40%	37%	45% L

LO4_5. (I can't be bothered with things that take me out of my way) Please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.															
		GEN	IDER			AGE				EDUC	ATION		IMPOR ⁻	TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post</th><th>Univ</th><th>Simplicit</th><th>Conveni</th><th>Value</th></hs<>	HS	Post	Univ	Simplicit	Conveni	Value
		Α	В	С	D	E	F	G	Н		Sec J	Grad K	y I	ence M	N
		^	Ь	0	D	_	'	u	''	'	J	IX	_	IVI	11
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	123
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
can't be bothered with things that take me o									l						
Strongly agree	166	84	82	15	36	34	31	50	28	50	64	24	47	59	61
	8%	9%	8%	8%	9%	10%	7%	8%	14% IJ	9%	7%	9%	11% N	12% N	6%
Somewhat agree	842	424	418	82	161	158	198	244	93	234	403	112	185	245	413
	42%	43%	41%	40%	42%	44%	45%	40%	47%	41%	42%	43%	44% N	50% N	38%
Somewhat disagree	829	403	426	83	161	150	177	258	67	245	414	104	163	157	509
	41%	41%	42%	41%	42%	42%	40%	42%	34%	42% H	43% H	40%	39% M	32%	46% LM
Strongly disagree	162	68	94	24	27	14	34	63	10	49	85	19	23	27	112
	8%	7%	9%	12% E	7% E	4%	8% E	10% E	5%	8%	9%	7%	5%	6%	10% LM
Summary		•											•		
Top2Box - Agree	1009	508	500	97	196	192	229	294	121	285	467	136	232	303	474
	50%	52%	49%	48%	51%	54% G	52%	48%	61% IJ	49%	48%	53%	55% N	62% LN	43%
Low2Box - Disagree	991	471	520	107	188	164	211	322	77	294	499	122	186	185	621
	50%	48%	51%	52%	49%	46%	48%	52% F	39%	51% H	52% H	47%	45% M	38%	57% LM

LO4_5. (I can't be bothered with things that take me out of my way) Please indicate to what extent you agree/disagree with each of the following statements.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	Е	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
can't be bothered with things that take	e me out of my way													
Strongly agree	166	18	9	14	62	51	12	57	49	59	55	111	138	28
	8%	6%	4%	11% B	8%	11% AB	8%	11% I	8%	7%	9%	8%	9% M	6%
Somewhat agree	842	103	74	51	308	247	60	210	266	365	268	574	655	188
	42%	37%	39%	39%	40%	52% ABCDF	37%	41%	43%	42%	44%	41%	44% M	37%
Somewhat disagree	829	126	93	57	330	158	66	195	254	380	258	572	589	240
	41%	45% E	48% E	44% E	43% E	33%	41%	38%	41%	43%	42%	41%	40%	47% L
Strongly disagree	162	31	17	7	65	19	23	47	44	71	35	127	107	55
	8%	11%	9%	6%	8%	4%	14%	9%	7%	8%	6%	9%	7%	11%
		E	E		E		CDE					J		L
Summary								1			T			
Top2Box - Agree	1009	121	83	64	370	298	72	267	315	424	323	685	792	216
	50%	43%	43%	50%	48%	63% ABCDF	45%	52%	51%	48%	53%	50%	53% M	42%
Low2Box - Disagree	991	157	110	64	394	177	89	242	298	451	292	699	697	295
	50%	57% E	57% E	50% E	52% E	37%	55% E	48%	49%	52%	47%	50%	47%	58% L

LO4_6. (Quality is worth more to me than quantity) Please indicate to what extent you agree/disagree with each of the following statements.

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	Ĺ	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Quality is worth more to me than quar									1						
Strongly agree	983	457	526	78	165	186	233	323	80	289	466	148	208	213	562
	49%	47%	52% A	38%	43%	52% CD	53% CD	52% CD	40%	50% H	48% H	57% HIJ	50% M	44%	51% M
Somewhat agree	908	476	432	117	198	143	188	262	90	259	461	98	183	242	483
	45%	49% B	42%	58% EFG	52% EFG	40%	43%	42%	45%	45%	48% K	38%	44%	50% N	44%
Somewhat disagree	78	33	45	6	19	19	13	20	21	22	29	6	21	25	32
Ü	4%	3%	4%	3%	5%	5%	3%	3%	11% IJK	4%	3%	2%	5% N	5% N	3%
Strongly disagree	30	13	17	3	2	7	6	11	7	7	9	6	5	9	17
0, 0	2%	1%	2%	1%	1%	2%	1%	2%	4% IJ	1%	1%	2%	1%	2%	2%
Summary									•						
Top2Box - Agree	1892 95%	933 95%	958 94%	195 96%	363 94%	329 93%	420 95%	584 95%	170 86%	548 95%	928 96%	246 95%	392 94%	455 93%	1045 96%
	33 /6	33 /0	J-7/0	3070	J-7/0	30 /0	33 /0	3370	0070	95 /6 H	H	35 78 H	J+70	30 /0	M
Low2Box - Disagree	108	46	62	9	21	27	20	32	28	30	38	12	26	33	49
	5%	5%	6%	4%	6%	7%	5%	5%	14% IJK	5%	4%	5%	6%	7% N	4%

LO4_6. (Quality is worth more to me than quantity) Please indicate to what extent you agree/disagree with each of the following statements.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Quality is worth more to me than quan	ntity							ı						
Strongly agree	983	146	92	58	384	229	73	235	311	437	275	708	741	242
	49%	53%	48%	45%	50%	48%	46%	46%	51%	50%	45%	51% J	50%	47%
Somewhat agree	908	120	89	62	338	222	76	242	275	391	301	607	683	225
	45%	43%	46%	48%	44%	47%	47%	47%	45%	45%	49% K	44%	46%	44%
Somewhat disagree	78	7	11	4	29	19	8	25	21	32	31	47	51	27
	4%	3%	5%	3%	4%	4%	5%	5%	3%	4%	5%	3%	3%	5% L
Strongly disagree	30	4	1	5	12	5	3	8	6	16	8	22	14	16
	2%	2%	0	4% BE	2%	1%	2%	2%	1%	2%	1%	2%	1%	3% L
Summary														
Top2Box - Agree	1892	267	182	120	722	452	149	476	585	828	576	1316	1424	468
	95%	96%	94%	93%	95%	95%	93%	93%	95%	95%	94%	95%	96% M	92%
Low2Box - Disagree	108	11	11	9	42	23	12	33	28	47	40	69	65	43
	5%	4%	6%	7%	5%	5%	7%	7%	5%	5%	6%	5%	4%	8% I

LO4_7. (Time is money) Please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.		GEI	NDER			AGE				EDUC	ATION		IMPOR	TANT IN EVE	RYDAY
														DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post</th><th>Univ</th><th>Simplicit</th><th>Conveni</th><th>Value</th></hs<>	HS	Post	Univ	Simplicit	Conveni	Value
										l	Sec	Grad	У	ence	
		Α	В	С	D	E	F	G	Н	ļ	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Time is money															
Strongly agree	473	243	230	45	97	82	104	144	57	134	227	56	83	135	255
	24%	25%	23%	22%	25%	23%	24%	23%	29%	23%	23%	22%	20%	28% L	23%
Somewhat agree	1016	507	509	105	180	187	244	301	89	296	496	135	214	238	564
	51%	52%	50%	51%	47%	52%	55% DG	49%	45%	51%	51%	52%	51%	49%	52%
Somewhat disagree	431	192	239	43	83	71	77	157	40	124	206	61	102	100	229
-	22%	20%	23% A	21%	22%	20%	17%	25% EF	20%	21%	21%	24%	24%	21%	21%
Strongly disagree	80	37	43	11	24	15	15	14	12	25	37	6	20	14	46
	4%	4%	4%	5% G	6% G	4%	4%	2%	6% K	4%	4%	2%	5%	3%	4%
Summary									•						
Top2Box - Agree	1489	750	739	150	277	269	348	445	146	429	722	191	296	373	820
	74%	77% B	72%	74%	72%	76%	79% DG	72%	74%	74%	75%	74%	71%	76% L	75%
Low2Box - Disagree	511	229	282	54	107	87	92	171	52	149	243	67	122	115	275
	26%	23%	28% A	26%	28% F	24%	21%	28% F	26%	26%	25%	26%	29% M	24%	25%



LO4_7. (Time is money) Please indicate to what extent you agree/disagree with each of the following statements.

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

Overlap formulae used.

·			_		SION				SEHOLD INC		COMPO	EHOLD OSITION		MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	M
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Time is money														
Strongly agree	473	60	38	29	191	118	39	113	142	217	148	325	473	0
	24%	21%	20%	22%	25%	25%	24%	22%	23%	25%	24%	23%	32% M	-
Somewhat agree	1016	153	105	63	368	244	83	247	321	447	324	692	1016	0
	51%	55% D	54%	49%	48%	51%	52%	48%	52%	51%	53%	50%	68% M	-
Somewhat disagree	431	51	40	35	173	97	36	123	127	181	117	314	0	431
	22%	18%	21%	27% A	23%	20%	23%	24%	21%	21%	19%	23%	-	84% L
Strongly disagree	80	15	11	3	33	16	3	27	23	30	27	53	0	80
	4%	5% F	6% F	2%	4%	3%	2%	5%	4%	3%	4%	4%	-	16% L
Summary														
Top2Box - Agree	1489	213	143	91	558	362	122	360	463	664	472	1017	1489	0
	74%	77%	74%	71%	73%	76%	76%	71%	76%	76% G	77%	73%	100% M	-
Low2Box - Disagree	511	65	50	38	206	113	39	150	150	211	144	367	0	511
- -	26%	23%	26%	29%	27%	24%	24%	29% I	24%	24%	23%	27%	-	100% L

LO4. (Top2box Summary) Please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.															
		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	Ĺ	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
I like to organize my life to keep things simple	1810	865	945	169	338	326	400	578	176	527	878	229	385	444	981
	91%	88%	93% A	83%	88%	92% C	91% C	94% CD	89%	91%	91%	89%	92%	91%	90%
I love all of the conveniences that today's world offers	1546	760	785	148	282	282	336	497	157	457	743	188	321	406	819
	77%	78%	77%	73%	74%	79%	76%	81% CD	79%	79% K	77%	73%	77%	83% LN	75%
These days you get more value for what you spend	580	310	270	76	113	101	119	172	56	166	285	73	102	170	307
	29%	32% B	26%	37% EFG	29%	28%	27%	28%	28%	29%	29%	28%	24%	35% LN	28%
Life is just too complicated today	1224	593	631	119	256	238	274	337	142	367	576	140	274	301	649
	61%	61%	62%	59%	67% G	67% CG	62% G	55%	72% IJK	63% K	60%	54%	66% N	62%	59%
I can't be bothered with things that take me out of my way	1009	508	500	97	196	192	229	294	121	285	467	136	232	303	474
	50%	52%	49%	48%	51%	54% G	52%	48%	61% IJ	49%	48%	53%	55% N	62% LN	43%
Quality is worth more to me than quantity	1892	933	958	195	363	329	420	584	170	548	928	246	392	455	1045
•	95%	95%	94%	96%	94%	93%	95%	95%	86%	95% H	96% H	95% H	94%	93%	96% M
Time is money	1489	750	739	150	277	269	348	445	146	429	722	191	296	373	820
•	74%	77% B	72%	74%	72%	76%	79% DG	72%	74%	74%	75%	74%	71%	76%	75%



LO4. (Top2box Summary) Please indicate to what extent you agree/disagree with each of the following statements.

				REC	GION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
I like to organize my life to keep things simple	1810	250	176	113	687	443	141	449	566	792	553	1258	1367	443
·	91%	90%	91%	88%	90%	93% CDF	88%	88%	92% G	91%	90%	91%	92% M	87%
I love all of the conveniences that today's world offers	1546	207	146	105	594	371	123	382	469	692	454	1091	1200	345
	77%	74%	76%	82%	78%	78%	76%	75%	77%	79%	74%	79% J	81% M	68%
These days you get more value for what you spend	580	75	45	45	222	144	50	151	180	246	173	407	440	140
	29%	27%	23%	35% B	29%	30% B	31%	30%	29%	28%	28%	29%	30%	27%
Life is just too complicated today	1224	179	125	74	500	240	106	341	383	498	393	831	945	279
	61%	64% E	65% E	57%	65% E	50%	66% E	67% I	62% I	57%	64%	60%	63% M	55%
I can't be bothered with things that take me out of my way	1009	121	83	64	370	298	72	267	315	424	323	685	792	216
	50%	43%	43%	50%	48%	63% ABCDF	45%	52%	51%	48%	53%	50%	53% M	42%
Quality is worth more to me than quantity	1892	267	182	120	722	452	149	476	585	828	576	1316	1424	468
	95%	96%	94%	93%	95%	95%	93%	93%	95%	95%	94%	95%	96% M	92%
Time is money	1489	213	143	91	558	362	122	360	463	664	472	1017	1489	0
	74%	77%	74%	71%	73%	76%	76%	71%	76%	76% G	77%	73%	100% M	-



LO4. (Low2box Summary) Please indicate to what extent you agree/disagree with each of the following statements.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used. **GENDER** AGE **EDUCATION** IMPORTANT IN EVERYDAY **DECISIONS** Total Male 18-24 25-34 45-54 55+ <HS HS Univ Conveni Female 35-44+ Post Simplicit Value Sec Grad ence Α В С D Е F G Н М Ν J Κ 2270 1003 1267 204 396 520 738 224 658 1095 293 483 552 1235 Base: All respondents 412 Weighted 980 1020 204 356 198 258 488 2000 384 440 616 578 966 418 1094 I like to organize my life to keep things 190 114 75 35 46 30 40 38 22 51 87 29 32 44 113 simple 9% 12% 7% 17% 12% 8% 9% 6% 11% 9% 9% 11% 8% 9% 10% В **EFG** G I love all of the conveniences that today's 454 219 235 56 102 74 104 119 41 121 223 70 97 82 275 world offers 22% 24% 23% 17% 25% 23% 23% 27% 26% 21% 19% 21% 21% 23% 27% G G M M These days you get more value for what you 1420 669 751 128 272 255 321 444 142 413 681 185 316 317 787 spend 71% 68% 74% 63% 71% 72% 73% 72% 72% 71% 72% 76% 65% 72% 71% M М Α С С С Life is just too complicated today 776 386 389 85 128 118 166 279 56 212 390 119 143 187 445 39% 39% 38% 41% 33% 33% 38% 45% 28% 37% 40% 46% 34% 38% 41% Ε DEF Н Н ΗΙ I can't be bothered with things that take me 991 471 520 107 188 164 211 322 77 294 499 122 186 185 621 out of my way 50% 48% 51% 52% 49% 46% 48% 52% 39% 51% 52% 47% 45% 38% 57% Ε Н Н М LM Quality is worth more to me than quantity 108 46 62 9 21 27 20 32 28 30 38 12 26 33 49 5% 5% 6% 4% 6% 7% 5% 5% 14% 5% 4% 5% 6% 7% 4% IJK Ν 229 54 92 171 67 122 275 Time is money 511 282 107 87 52 149 243 115 26% 23% 28% 26% 28% 24% 21% 28% 26% 26% 25% 26% 29% 24% 25% Α F М



LO4. (Low2box Summary) Please indicate to what extent you agree/disagree with each of the following statements.

					GION			HOU	SEHOLD INC			EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
I like to organize my life to keep things simple	190	28	17	16	77	32	20	61	47	83	63	127	122	68
	9%	10%	9%	12% E	10% E	7%	12% E	12% H	8%	9%	10%	9%	8%	13% L
I love all of the conveniences that today's world offers	454	71	47	23	170	104	38	128	144	183	162	293	289	166
	23%	26%	24%	18%	22%	22%	24%	25%	23%	21%	26% K	21%	19%	32% L
These days you get more value for what you spend	1420	203	149	84	542	331	111	359	433	629	443	977	1049	371
	71%	73%	77% CE	65%	71%	70%	69%	70%	71%	72%	72%	71%	70%	73%
Life is just too complicated today	776	99	68	55	264	236	55	168	230	377	223	553	544	232
	39%	36%	35%	43%	35%	50% ABDF	34%	33%	38%	43% GH	36%	40%	37%	45% L
I can't be bothered with things that take me out of my way	991	157	110	64	394	177	89	242	298	451	292	699	697	295
	50%	57% E	57% E	50% E	52% E	37%	55% E	48%	49%	52%	47%	50%	47%	58% L
Quality is worth more to me than quantity	108	11	11	9	42	23	12	33	28	47	40	69	65	43
	5%	4%	6%	7%	5%	5%	7%	7%	5%	5%	6%	5%	4%	8% L
Time is money	511	65	50	38	206	113	39	150	150	211	144	367	0	511
	26%	23%	26%	29%	27%	24%	24%	29% 	24%	24%	23%	27%	-	100% L



LO5. What have you done recently to simplify your life?

Overlap formulae used. * small base		GEN	NDER			AGE				EDUC	ATION		IMPOR	TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit v</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit v	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	Ĺ	М	N
Base: All respondents (Excluding DKs)	1285	504	781	97	194	221	304	469	94	355	644	192	281	306	698
Weighted (2.18.18.11.19 2.18)	1112	483	629	92*	186	190	253	392	82*	309	554	166	240	268	604
Became more organized/ bought an organizer	172	52	121	24	32	36	35	45	16	36	94	26	40	39	94
	15%	11%	19% A	26% FG	17%	19% G	14%	12%	20% I	12%	17% I	16%	17%	14%	16%
Cleaned house/ clutter	111	19	93	8	15	14	31	43	8	24	54	25	17	19	76
	10%	4%	15% A	9%	8%	7%	12%	11%	9%	8%	10%	15% I	7%	7%	13% LM
Stopped worrying about the small things/reduce stress	98	39	59	5	10	10	31	43	7	36	43	13	31	25	42
	9%	8%	9%	5%	5%	5%	12% DE	11% DE	8%	12% J	8%	8%	13% N	9%	7%
Retired/ quit work	90	47	42	1	11	4	5	69	8	28	38	15	15	19	55
	8%	10%	7%	1%	6% CF	2%	2%	18% CDEF	9%	9%	7%	9%	6%	7%	9%
Cut down/ reduce workload (get help/ hire help/ say no)	89	38	51	4	11	14	30	31	3	24	48	14	22	12	55
• •	8%	8%	8%	4%	6%	7%	12% CD	8%	4%	8%	9%	8%	9% M	4%	9% M
Personal time/ vacation	82 7%	34 7%	48 8%	4 4%	11 6%	17 9%	20 8%	30 8%	5 6%	25 8%	42 8%	10 6%	20 8%	15 5%	48 8%
Moved/ bought a new home	57 5%	24 5%	33 5%	6 6%	10 5%	10 5%	12 5%	20 5%	3 3%	15 5% K	37 7% K	2 1%	10 4%	13 5%	34 6%
Became more financially responsible	53 5%	27 5%	27 4%	5 5%	12 6%	12 6% G	12 5%	12 3%	3 3%	9	33 6%	9 5%	8 3%	15 6%	31 5%
Started banking online	52 5%	22 5%	30 5%	1 1%	16 9% CEG	7 4%	14 5%	14 4%	4 5%	8 2%	32 6%	8 5%	7 3%	14 5%	31 5%
Made better use of my computer/ the internet	46	21	26	4	3	8	7	25	3	14	25	5	6	13	27
menet	4%	4%	4%	4%	2%	4%	3%	6% DF	3%	5%	4%	3%	3%	5%	5%
Changed jobs/ careers	43	19	25	5	8	9	15	7	5	14	20	5	5	12	26
Q ,	4%	4%	4%	6% G	4%	5% G	6% G	2%	6%	4%	4%	3%	2%	5%	4%
Started an exercise regimen	28 3%	12 2%	16 3%	1 1%	4 2%	6 3%	8 3%	10 3%	1 1%	13 4% J	10 2%	4 3%	5 2%	7 2%	16 3%
Moved for convience closer to work/ shopping/ banks	23	7	16	5	4	3	5	7	1	8	10	4	2	14	7
S. Spr. g. Saimo	2%	2%	3%	5%	2%	2%	2%	2%	2%	3%	2%	2%	1%	5% LN	1%
Consolidated debt	23 2%	14 3%	9 1%	0 -	4 2%	7 4% G	7 3%	4 1%	1 1%	4 1%	10 2%	8 5% IJ	3 1%	4 1%	16 3%



LO5. What have you done recently to simplify your life?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used. * small base **GENDER** AGE **EDUCATION** IMPORTANT IN EVERYDAY **DECISIONS** 45-54 Total Male 18-24 25-34 55+ <HS HS Univ Conveni Female 35-44+ Post Simplicit Value Sec Grad ence В С D F G Н М Ν Α J Κ 21 0 Bought a new vehicle 7 14 4 4 2 6 5 2 10 9 6 9 2% 1% 2% 5% 2% 1% 2% 1% 2% 3% 2% 1% 3% 2% Κ G K Consolidated my banking/ financial services 19 12 3 3 8 4 1 5 8 5 6 5 9 2% 3% 1% 3% 2% 0 3% 1% 1% 2% 1% 3% 3% 2% 1% EG Downsized 18 5 13 0 2 9 13 4 4 10 6 4 2% 1% 2% 1% 1% 2% 2% 1% 0 2% 2% 2% 1% 2% Paid off debts/ bills/ mortgage 17 12 6 8 5 3 5 2 11 5 0 4 4 4 2% 3% 1% 2% 2% 2% 1% 1% 3% 1% 2% 2% 1% 2% В 17 10 0 2 4 6 9 3 5 9 Purchased an appliance 7 5 7 2% 2% 2% 1% 3% 2% 2% 1% 2% 2% 0 1% 2% 1% Retirement/ estate planning 17 10 2 4 3 8 2 8 2% 2% 1% 1% 1% 2% 1% 2% 1% 3% 1% 1% 3% 1% 1% Changed my marital status 16 10 6 0 2 5 5 5 2 3 6 5 3 5 9 1% 2% 1% 1% 2% 2% 1% 2% 1% 1% 3% 1% 2% 1% IJ 2 Renovated/ renovating 15 6 9 0 2 6 6 2 3 5 9 1% 1% 1% 0 1% 2% 1% 2% 1% 1% 1% 2% 0 1% Only purchase/ buy what is needed 15 4 11 5 7 4 9 5 4 6 1% 1% 2% 1% 0 0 2% 2% 1% 1% 2% 0 2% 2% 1% Prioritize 13 6 3 3 6 3 3 4 4 4 6 1% 1% 1% 2% 2% 0 2% 1% 1% 1% 1% 2% 2% 1% 1% 13 8 5 2 7 2 2 2 6 5 2 Prepared a budget 4 1% 2% 1% 2% 4% 1% 1% 0 1% 1% 1% 3% 1% 1% 1% FG Cancelled/ down graded utilities (home/ cell 13 6 2 2 2 5 2 0 2 6 4 3 4 6 phone, cable) 1% 1% 1% 3% 1% 1% 2% 1% 1% 1% 2% 1% 2% 1% Bought a new computer/ laptop 11 6 5 2 4 2 2 2 2 5 2 3 2 1% 1% 1% 2% 0 2% 1% 1% 2% 1% 1% 1% 1% 1% 1% Changed financial institutions/ banks 11 3 8 0 3 1 6 0 3 6 2 4 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 0 1% 1%



LO5. What have you done recently to simplify your life?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used. * small base GENDER AGE EDUCATION IMPORTANT IN EVERYDAY **DECISIONS** Female Value Total Male 18-24 25-34 35-44+ 45-54 55+ <HS HS Univ Simplicit Conveni Post Sec Grad ence Α В С D Е F G Н М Ν J Κ Started eating better 10 3 0 2 0 0 2 2 4 5 4 4 1% 1% 2% 1% 1% 1% 1% 2% 1% 1% 1% 1% F 2 Cut down on time spent cooking/ menu 9 0 9 3 4 1 0 0 3 2 4 planning 1% 1% 1% 1% 1% 2% 0 1% 1% 1% 1% 1% Α G G Using public transportation 9 4 5 0 2 1 5 2 5 2 3 1 4 1% 1% 1% 1% 0 1% 1% 2% 0 1% 1% 1% 1% 1% Engage in a healthy lifestyle 2 6 0 2 2 2 2 0 6 2 2 4 1% 0 1% 1% 1% 1% 0 0 1% 0 1% 1% 1% 2 2 3 2 2 2 2 Purchased a home/ cell phone 5 0 1 5 1% 0 1% 1% 1% 0 1% 2% 1% 0 1% 0 1% 1% Sold car 4 2 0 4 0 0 5 2 3 3 0 1% 1% 0 1% 1% 0 1% 1% 1% 1% 1% Ν Ν Using telephone banking 6 5 3 0 2 3 2 0 2 5 1 1% 0 1% 1% 2% 0 0 1% 1% 0 0 1% 1% Other mentions 155 82 72 14 30 30 28 54 13 51 71 19 39 51 64 14% 17% 11% 15% 16% 16% 11% 14% 16% 17% 13% 11% 16% 19% 11% В Ν Ν



LO5. What have you done recently to simplify your life?

				REC	GION			HOU	SEHOLD IN	COME		SEHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	К	L	М
Base: All respondents (Excluding DKs)	1285	194	119	95	448	316	113	293	389	603	340	945	954	331
Weighted	1112	152	108	75*	416	271	89	260	335	517	300	812	832	280
Became more organized/ bought an organizer	172	25	22	9	70	31	15	33	59	80	59	113	130	42
	15%	16%	20% E	12%	17% E	11%	17%	13%	18%	16%	20% K	14%	16%	15%
Cleaned house/ clutter	111	21	17	12	41	10	10	23	26	63	30	82	83	29
	10%	14% E	16% E	16% E	10% E	4%	11% E	9%	8%	12% H	10%	10%	10%	10%
Stopped worrying about the small things/ reduce stress	98	6	4	5	30	46	7	30	28	40	20	78	65	33
	9%	4%	4%	6%	7%	17% ABCDF	8%	12%	8%	8%	7%	10%	8%	12% L
Retired/ quit work	90	15	11	8	38	12	6	13	31	46	14	76	62	27
	8%	10% E	10% E	10% E	9% E	4%	7%	5%	9% G	9% G	5%	9% J	7%	10%
Cut down/ reduce workload (get help/ hire help/ say no)	89	21	12	7	26	18	5	19	21	49	26	63	66	22
	8%	13% DEF	12%	10%	6%	7%	5%	7%	6%	9%	9%	8%	8%	8%
Personal time/ vacation	82	10	3	2	26	34	6	17	28	37	31	51	64	18
	7%	6%	3%	3%	6%	13% ABCD	7%	6%	8%	7%	10% K	6%	8%	6%
Moved/ bought a new home	57	7	10	3	21	14	2	13	17	28	7	50	41	16
	5%	4%	9% F	4%	5%	5%	3%	5%	5%	5%	2%	6% J	5%	6%
Became more financially responsible	53	8	3	4	22	14	3	11	17	26	17	37	41	13
	5%	5%	3%	5%	5%	5%	3%	4%	5%	5%	6%	5%	5%	5%
Started banking online	52	10	6	4	21	7	5	8	17	26	13	39	38	13
v	5%	7% E	5%	5%	5%	3%	5%	3%	5%	5%	4%	5%	5%	5%
Made better use of my computer/ the internet	46	8	6	2	21	8	2	16	12	19	5	41	39	8
	4%	5%	5%	2%	5%	3%	3%	6%	4%	4%	2%	5% J	5%	3%
Changed jobs/ careers	43	8	4	3	18	8	2	13	11	19	14	30	35	8
	4%	5%	4%	3%	4%	3%	2%	5%	3%	4%	5%	4%	4%	3%



LO5. What have you done recently to simplify your life?

Overlap formulae used. * small base				REC	GION			HOU	ISEHOLD INC	COME		EHOLD DSITION	TIME IS	S MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	К	L	М
Started an exercise regimen	28 3%	5 3%	3 3%	2 2%	9 2%	6 2%	4 4%	11 4%	8 2%	10 2%	6 2%	22 3%	16 2%	12 4% I
Moved for convience closer to work/ shopping/ banks	23	2	1	2	14	0	4	7	1	15	9	14	20	3
	2%	2% E	1%	3% E	3% E	-	5% BE	3% H	0	3% H	3%	2%	2%	1%
Consolidated debt	23 2%	3 2% E	1 1%	2 3% E	13 3% E	1 0	2 2%	1 0	9 3% G	13 3% G	6 2%	17 2%	20 2%	3 1%
Bought a new vehicle	21 2%	2 1%	2 2%	2 3%	9 2%	4 2%	2 2%	7 3%	3 1%	11 2%	4 1%	18 2%	14 2%	7 3%
Consolidated my banking/ financial services	19 2%	1 0	1 1%	2 2%	10 2%	7 2%	0 -	3 1%	7 2%	10 2%	3 1%	17 2%	15 2%	4 2%
Downsized	18 2%	5 3% E	1 1%	2 2%	9 2%	1 0	0 -	2 1%	4 1%	11 2%	3 1%	15 2%	13 2%	5 2%
Paid off debts/ bills/ mortgage	17 2%	2 1%	4 4% E	2 2%	8 2%	1 0	1 1%	5 2%	5 1%	8 2%	7 2%	10 1%	14 2%	4 1%
Purchased an appliance	17 2%	2 1%	0	1 1%	6 2%	6 2%	2 2%	3 1%	5 2%	9 2%	7 2%	10 1%	14 2%	3 1%
Retirement/ estate planning	17 2%	1 1%	1 1%	0 -	7 2%	6 2%	2 3%	5 2%	5 2%	7 1%	4 1%	13 2%	13 2%	4 1%
Changed my marital status	16 1%	2 1%	3 2%	1 2%	3 1%	7 2% D	1 1%	4 2%	6 2%	6 1%	7 2%	9 1%	11 1%	5 2%
Renovated/ renovating	15 1%	1 0	2 2%	3 4% AD	3 1%	5 2%	1 1%	3 1%	5 1%	7 1%	5 2%	10 1%	10 1%	5 2%
Only purchase/ buy what is needed	15 1%	2 1%	1 1%	1 1%	8 2%	2 1%	1 1%	3 1%	3 1%	8 2%	2 1%	13 2%	11 1%	3 1%
Prioritize	13 1%	2 1%	0 -	0 -	10 3% E	1 0	0 -	3 1%	2 1%	8 2%	5 2%	8 1%	12 1%	2 1%
Prepared a budget	13 1%	1 0	2 2%	0 -	6 2%	4 1%	0 -	2 1%	6 2%	5 1%	4 1%	9 1%	9 1%	4 1%
Cancelled/ down graded utilities (home/ cell	13	1	1	0	8	2	0	3	5	5	3	10	8	5
phone, cable)	1%	1%	1%	-	2%	1%	-	1%	1%	1%	1%	1%	1%	2%



LO5. What have you done recently to simplify your life?

Overlap formulae used. * small base				REC	SION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Bought a new computer/ laptop	11 1%	3 2%	1 1%	0 -	3 1%	3 1%	1 1%	5 2%	4 1%	2	1 0	10 1%	8 1%	3 1%
Changed financial institutions/ banks	11 1%	1 0	0 -	1 1%	5 1%	4 1%	0 -	0 -	5 2% G	5 1%	3 1%	8 1%	9 1%	1 1%
Started eating better	10 1%	3 2%	0 -	0 -	2	3 1%	2 3% D	3 1%	3 1%	4 1%	2 1%	9 1%	9 1%	2 1%
Cut down on time spent cooking/ menu planning	9	1	1	1	0	4	2	1	3	5	3	7	7	2
	1%	1% D	1%	1% D	-	2% D	3% D	1%	1%	1%	1%	1%	1%	1%
Using public transportation	9 1%	1 1%	1 1%	2 3% D	2 0	2 1%	0 -	3 1%	2 1%	3 1%	3 1%	6 1%	5 1%	4 1%
Engage in a healthy lifestyle	7 1%	1 1%	0 -	1 1%	3 1%	2 1%	0 -	3 1%	2 1%	2 0	3 1%	4 1%	5 1%	2 1%
Purchased a home/ cell phone	7 1%	3 2% E	1 1%	0 -	3 1%	0 -	1 1%	3 1%	1 0	3 1%	2 1%	5 1%	6 1%	1 1%
Sold car	7 1%	1 0	0 -	1 1%	2 0	3 1%	1 1%	0 -	4 1%	3 1%	1 0	6 1%	6 1%	1 0
Using telephone banking	6 1%	0 -	2 2% E	1 1%	3 1%	0 -	1 1%	3 1% H	0 -	3 1%	2 1%	4 0	1	6 2%
Other mentions	155 14%	13 8%	14 12%	12 16% A	52 13%	47 17% A	17 19% A	46 18%	44 13%	64 12%	40 13%	114 14%	114 14%	41 15%



LO8. Thinking specifically about your personal finances, what have you done recently to simplify your life financially?

		GEI	NDER			AGE					ATION		IMPOR	TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	ı	J	K	Ĺ	М	N
Base: All respondents (Excluding DKs)	1131	446	685	91	206	203	262	369	84	300	572	175	237	284	610
Weighted	986	431	555	85*	194	175	220	312	73*	263	497	153	206	250	531
Online banking	123	42	81	13	26	18	24	43	6	24	76	18	23	34	66
	12%	10%	15% A	15%	13%	11%	11%	14%	8%	9%	15% I	12%	11%	14%	12%
Made better/ cheaper purchasing decisions	119	45	74	13	20	17	24	44	12	44	52	10	23	32	64
· · · · · ·	12%	10%	13%	16%	10%	10%	11%	14%	17% K	17% JK	10%	7%	11%	13%	12%
Started saving/ investing	106	44	62	13	24	17	18	34	14	34	46	13	21	26	59
	11%	10%	11%	15%	12%	9%	8%	11%	19% JK	13%	9%	8%	10%	10%	11%
Paid off debts/ bills/ mortgages	105	49	56	3	23	20	34	26	9	40	41	15	27	19	59
	11%	11%	10%	4%	12% C	11% C	15% CG	8%	12%	15% J	8%	10%	13%	8%	11%
Consolidated bank accounts/ fees/ services	95	47	48	9	14	11	22	39	1	20	47	27	17	22	55
	10%	11%	9%	11%	7%	6%	10%	12% E	1%	7% H	9% H	18% HIJ	8%	9%	10%
Hired a financial advisor/ planner	86	32	54	3	11	9	18	45	2	12	47	25	16	16	54
	9%	7%	10%	3%	6%	5%	8%	14% CDEF	3%	4%	9% I	16% HIJ	8%	6%	10%
Consolidated debts/ bills	65	27	38	3	21	16	14	11	4	15	36	10	14	11	40
	7%	6%	7%	3%	11% CG	9% G	6%	3%	6%	6%	7%	7%	7%	4%	8%
Prepared a budget	62	23	39	7	13	11	9	20	5	13	34	10	9	19	34
	6%	5%	7%	9%	7%	7%	4%	7%	7%	5%	7%	7%	4%	8%	6%
Invested in RRSPs	61	27	33	2	18	13	20	9	4	19	32	6	17	12	32
	6%	6%	6%	2%	9% CG	7% G	9% CG	3%	6%	7%	6%	4%	8%	5%	6%
Stopped/ decreased use of credit cards	57	21	36	3	9	13	16	16	4	12	32	8	13	16	28
	6%	5%	6%	3%	5%	7%	7%	5%	6%	5%	7%	5%	6%	7%	5%
Automated deposit/ bill payments	33	17	17	5	8	8	6	6	3	9	18	4	7	14	12
	3%	4%	3%	6%	4%	5%	3%	2%	4%	3%	4%	3%	4%	6% N	2%
Found a (better) job	33	14	19	6	6	7	7	7	1	13	16	3	6	9	18
	3%	3%	3%	7% G	3%	4%	3%	2%	1%	5%	3%	2%	3%	4%	3%
Applied for lower interest rate/ lower charges/ line of credit/ credit card	32	15	17	3	5	5	9	10	3	4	23	2	8	6	18
	3%	3%	3%	3%	2%	3%	4%	3%	4%	2%	5% IK	1%	4%	2%	3%
Changed bank/ investment	20	12	8	1	3	3	4	8	1	4	9	5	2	5	13
	2%	3%	1%	2%	2%	2%	2%	3%	2%	2%	2%	3%	1%	2%	2%



LO8. Thinking specifically about your personal finances, what have you done recently to simplify your life financially?

		GEN	NDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	Ĺ	М	N
Work more	20	9	11	2	2	6	6	4	4	6	7	2	1	3	16
	2%	2%	2%	3%	1%	4% G	3%	1%	5% J	2%	2%	2%	0	1%	3% L
Started planning for retirement	17	8	9	0	1	2	3	11	0	5	10	2	2	8	7
	2%	2%	2%	-	0	1%	1%	3% D	-	2%	2%	1%	1%	3%	1%
Consolidate (general)	16	7	9	0	4	5	3	4	1	6	7	2	6	2	7
-	2%	2%	2%	-	2%	3%	1%	1%	1%	2%	1%	1%	3%	1%	1%
Re-mortgaged home	12	9	3	0	2	4	4	3	1	4	6	1	3	2	6
	1%	2% B	1%	-	1%	2%	2%	1%	1%	2%	1%	1%	2%	1%	1%
Walk more/ drive less	10	6	5	3	2	1	3	2	0	3	7	1	5	3	2
	1%	1%	1%	3% G	1%	0	1%	0	-	1%	1%	1%	3% N	1%	0
Other mentions	96	44	51	11	18	19	16	32	8	29	48	11	24	34	38
	10%	10%	9%	13%	9%	11%	7%	10%	11%	11%	10%	7%	11%	13% N	7%

LO8. Thinking specifically about your personal finances, what have you done recently to simplify your life financially?

Overlap formulae used. * small base				REC	GION			HOU	SEHOLD INC	COME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents (Excluding DKs)	1131	140	115	85	417	291	83	226	359	546	325	806	842	289
Weighted	986	109	103	66*	392	248	68*	199	310	477	289	698	740	246
Online banking	123	14	16	8	52	23	11	19	38	66	31	92	94	30
	12%	13%	15%	11%	13%	9%	16%	10%	12%	14%	11%	13%	13%	12%
Made better/ cheaper purchasing decisions	119	14	11	6	45	36	7	47	42	29	31	88	88	30
	12%	13%	11%	10%	11%	14%	10%	24% HI	14% I	6%	11%	13%	12%	12%
Started saving/ investing	106	10	8	8	48	24	8	19	38	49	26	80	74	32
5 5	11%	9%	8%	12%	12%	10%	11%	9%	12%	10%	9%	12%	10%	13%
Paid off debts/ bills/ mortgages	105	18	13	7	47	16	4	28	35	42	40	65	78	27
	11%	16% EF	12%	10%	12% E	6%	6%	14% I	11%	9%	14% K	9%	11%	11%
Consolidated bank accounts/ fees/ services	95	11	15	9	38	18	5	12	24	59	22	73	70	25
	10%	10%	14% E	13%	10%	7%	7%	6%	8%	12% GH	7%	11%	9%	10%
Hired a financial advisor/ planner	86	12	4	10	36	20	4	6	23	57	12	74	62	23
	9%	11% B	4%	15% B	9%	8%	6%	3%	7% G	12% GH	4%	11% J	8%	10%
Consolidated debts/ bills	65	6	9	5	29	6	9	3	21	41	31	34	51	14
	7%	6%	9% E	8% E	7% E	2%	13% E	2%	7% G	9% G	11% K	5%	7%	6%
Prepared a budget	62	6	7	4	24	16	5	13	22	27	21	40	42	20
	6%	5%	7%	7%	6%	6%	8%	7%	7%	6%	7%	6%	6%	8%
Invested in RRSPs	61	4	6	4	26	17	3	6	23	31	21	40	49	12
	6%	4%	6%	5%	7%	7%	4%	3%	7% G	7%	7%	6%	7%	5%
Stopped/ decreased use of credit cards	57	9	6	4	19	14	5	6	18	33	21	36	43	14
	6%	8%	5%	6%	5%	5%	8%	3%	6%	7% G	7%	5%	6%	6%
Automated deposit/ bill payments	33	3	2	4	15	9	1	6	12	15	12	21	21	12
	3%	3%	1%	6%	4%	3%	2%	3%	4%	3%	4%	3%	3%	5%
Found a (better) job	33	3	2	2	14	7	6	10	10	12	14	19	23	10
	3%	3%	1%	3%	3%	3%	9% ABDE	5%	3%	3%	5%	3%	3%	4%
Applied for lower interest rate/ lower charges/ line of credit/ credit card	32	3	5	1	14	6	3	5	10	16	9	23	24	7
-	3%	3%	5%	1%	3%	2%	5%	3%	3%	3%	3%	3%	3%	3%
Changed bank/ investment	20	4	2	1	7	5	1	3	7	11	5	15	16	4
	2%	3%	2%	1%	2%	2%	1%	1%	2%	2%	2%	2%	2%	2%



LO8. Thinking specifically about your personal finances, what have you done recently to simplify your life financially?

				REC	SION			HOU	SEHOLD INC	COME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Work more	20 2%	1 1%	4 4%	2 2%	5 1%	7 3%	1 1%	5 2%	8 3%	6 1%	6 2%	14 2%	15 2%	5 2%
Started planning for retirement	17 2%	1 1%	4 4%	2 2%	7 2%	3 1%	1 1%	2 1%	8 2%	7 1%	2 1%	15 2%	11 2%	5 2%
Consolidate (general)	16 2%	2 2%	1	1	7 2%	4 2%	1	1	10	6 1%	7 2%	9	11 1%	5 2%
Re-mortgaged home	12	2%	1%	1%	4	4	2%	0	3% G 7	4	4	8	8	4
The mortgaged nome	1%	1%	1%	1%	1%	2%	-	Ö	2%	1%	2%	1%	1%	2%
Walk more/ drive less	10 1%	1 1%	0 -	0 -	4 1%	4 2%	2 3%	3 2%	2 0	6 1%	5 2%	5 1%	8 1%	3 1%
Other mentions	96 10%	9 9%	6 6%	4 6%	26 7%	48 19% ABCDE	2 3%	36 18%	21 7%	39 8%	25 9%	71 10%	73 10%	22 9%

LO9_1. (You get what you pay for) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
You get what you pay for															
Strongly agree	525	257	268	36	92	88	116	194	59	165	250	51	102	129	294
	26%	26%	26%	18%	24%	25%	26% C	31% CDE	30% K	29% K	26% K	20%	24%	26%	27%
Somewhat agree	911	438	473	96	157	163	196	300	87	258	445	121	187	210	514
	46%	45%	46%	47%	41%	46%	45%	49% D	44%	45%	46%	47%	45%	43%	47%
Somewhat disagree	448	225	223	63	102	83	98	103	42	122	216	68	98	116	235
	22%	23%	22%	31% EFG	27% G	23% G	22% G	17%	21%	21%	22%	26%	23%	24%	21%
Strongly disagree	115	60	55	9	34	23	30	19	10	33	55	17	31	33	51
	6%	6%	5%	4%	9% G	6% G	7% G	3%	5%	6%	6%	7%	7% N	7%	5%
Summary															
Top2Box - Agree	1437 72%	695 71%	742 73%	132 65%	248 65%	251 70%	312 71%	494 80%	146 74%	423 73%	695 72%	173 67%	289 69%	339 69%	808 74%
	1270	1170	13%	03%	03%	10%	D D	CDEF	1470	13%	1270	0776	09%	03%	1470
Low2Box - Disagree	563	285	279	72	136	105	128	122	52	155	271	85	128	149	286
	28%	29%	27%	35% G	35% FG	30% G	29% G	20%	26%	27%	28%	33%	31%	31%	26%

LO9_1. (You get what you pay for) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

					SION				SEHOLD INC		COMP	EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
You get what you pay for														
Strongly agree	525	84	61	39	231	57	54	129	165	230	149	376	424	101
	26%	30% E	32% E	30% E	30% E	12%	34% E	25%	27%	26%	24%	27%	28% M	20%
Somewhat agree	911	137	81	69	367	185	73	228	279	403	278	633	681	230
	46%	49% E	42%	53% BE	48% E	39%	45%	45%	46%	46%	45%	46%	46%	45%
Somewhat disagree	448	46	40	18	131	185	29	117	131	200	143	306	304	145
Ç	22%	17%	21%	14%	17%	39% ABCDF	18%	23%	21%	23%	23%	22%	20%	28% L
Strongly disagree	115	11	11	4	35	49	5	36	38	41	45	69	80	35
	6%	4%	6%	3%	5%	10% ACDF	3%	7%	6%	5%	7% K	5%	5%	7%
Summary	•							•						
Top2Box - Agree	1437	220	142	107	598	241	127	357	444	634	428	1009	1105	331
	72%	79% E	74% E	83% BE	78% E	51%	79% E	70%	72%	72%	69%	73%	74% M	65%
Low2Box - Disagree	563	58	51	21	166	234	33	153	169	241	188	375	384	180
	28%	21%	26% C	17%	22%	49% ABCDF	21%	30%	28%	28%	31%	27%	26%	35% L

LO9_2. (It's easy to spend your money away if you don't pay attention to the fine print) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	ı	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
It's easy to spend your money away if		on to the fine							ı				ı		
Strongly agree	972 49%	440 45%	532 52% A	81 39%	212 55% CEF	170 48%	201 46%	308 50% C	108 55% K	294 51% K	462 48%	109 42%	193 46%	227 46%	552 50%
Somewhat agree	889 44%	473 48% B	416 41%	107 52% DG	150 39%	167 47% D	201 46% D	265 43%	74 37%	249 43%	444 46% H	122 47% H	194 46%	232 48%	464 42%
Somewhat disagree	107 5%	53 5%	55 5%	15 7%	20 5%	16 5%	27 6%	29 5%	11 6%	25 4%	47 5%	23 9% IJ	24 6%	23 5%	61 6%
Strongly disagree	31 2%	14 1%	17 2%	1 1%	3 1%	2 1%	11 2% E	14 2%	4 2%	10 2%	13 1%	4 1%	7 2%	7 1%	17 2%
Summary	1														
Top2Box - Agree	1862 93%	913 93%	949 93%	188 92%	361 94%	337 95%	402 91%	573 93%	182 92%	543 94% K	906 94% K	231 89%	387 93%	458 94%	1016 93%
Low2Box - Disagree	138 7%	67 7%	72 7%	17 8%	23 6%	19 5%	38 9%	43 7%	16 8%	35 6%	60 6%	27 11% IJ	31 7%	29 6%	78 7%

LO9_2. (It's easy to spend your money away if you don't pay attention to the fine print) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
t's easy to spend your money away	if you don't pay attentio	n to the fine p	rint											
Strongly agree	972 49%	137 49%	87 45%	57 45%	395 52% E	216 45%	81 50%	257 50%	312 51%	402 46%	300 49%	673 49%	746 50% M	226 44%
Somewhat agree	889 44%	123 44%	95 49%	60 47%	318 42%	223 47%	70 43%	223 44%	266 43%	399 46%	280 45%	610 44%	649 44%	241 47%
Somewhat disagree	107 5%	12 4%	9 5%	9 7%	40 5%	30 6%	8 5%	19 4%	27 4%	61 7% GH	30 5%	77 6%	73 5%	35 7%
Strongly disagree	31 2%	7 3%	3 1%	2 1%	12 2%	6 1%	2 1%	11 2%	9 1%	12 1%	6 1%	25 2%	21 1%	10 2%
Summary														
Top2Box - Agree	1862 93%	259 93%	182 94%	118 92%	713 93%	439 92%	151 94%	480 94%	578 94% I	802 92%	579 94%	1282 93%	1395 94%	467 91%
Low2Box - Disagree	138 7%	19 7%	11 6%	11 8%	51 7%	36 8%	10 6%	30 6%	35 6%	73 8% H	37 6%	102 7%	94 6%	44 9%

LO9_3. (It's important to keep track of all the little expenses that add up) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.		CEN	NDER			AGE				EDITO	ATION		IMPOR	TANT IN EVE	DVDAV
		G	NDEN			AGE				EDUC	ATION			DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	ı	J	K	L	M	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
It's important to keep track of all the little	e expenses that add												I.		
Strongly agree	883 44%	378 39%	505 49% A	79 39%	191 50% CEF	145 41%	186 42%	283 46%	97 49%	262 45%	418 43%	106 41%	171 41%	208 43%	503 46%
Somewhat agree	933 47%	495 50% B	438 43%	98 48%	162 42%	172 48%	215 49%	285 46%	81 41%	268 46%	455 47%	129 50% H	201 48%	235 48%	497 45%
Somewhat disagree	165 8%	93 10% B	71 7%	22 11%	29 8%	37 10% G	34 8%	43 7%	17 9%	40 7%	86 9%	21 8%	43 10%	39 8%	82 8%
Strongly disagree	20 1%	14 1%	6 1%	6 3% DE	2 0	2	5 1%	6 1%	3 2%	8 1%	7 1%	2 1%	3 1%	5 1%	12 1%
Summary				1											
Top2Box - Agree	1816 91%	872 89%	943 92% A	177 87%	353 92%	317 89%	401 91%	567 92% C	178 90%	530 92%	873 90%	235 91%	372 89%	443 91%	1000 91%
Low2Box - Disagree	184 9%	107 11% B	77 8%	27 13% G	31 8%	39 11%	39 9%	49 8%	20 10%	48 8%	93 10%	23 9%	46 11%	45 9%	94 9%

LO9_3. (It's important to keep track of all the little expenses that add up) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
It's important to keep track of all the I	ittle expenses that add							•						
Strongly agree	883 44%	129 47%	85 44%	62 48%	360 47%	170 36%	77 48%	236 46%	274 45%	371 42%	280 46%	602 44%	678 46%	205 40%
Somewhat agree	933 47%	E 126 45%	92 48%	E 54 42%	E 331 43%	256 54% ACDF	E 73 46%	224 44%	294 48%	415 47%	278 45%	655 47%	M 691 46%	242 47%
Somewhat disagree	165 8%	18 7%	14 7%	12 9%	66 9%	47 10%	8 5%	44 9%	38 6%	82 9% H	52 8%	112 8%	111 7%	54 11%
Strongly disagree	20 1%	4 1%	2 1%	1 1%	7 1%	2 1%	3 2%	6 1%	7 1%	7 1%	5 1%	15 1%	9 1%	11 2% I
Summary								ı						_
Top2Box - Agree	1816 91%	256 92%	177 92%	116 90%	691 90%	426 90%	150 93%	460 90%	568 93% I	786 90%	558 91%	1257 91%	1369 92% M	446 87%
Low2Box - Disagree	184 9%	22 8%	16 8%	13 10%	73 10%	49 10%	11 7%	50 10%	45 7%	89 10% H	57 9%	127 9%	120 8%	65 13% L

LO9_4. (The only way to save money is to be cheap) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.		CEN	NDER			AGE				EDITO	ATION		IMPOR	TANT IN EVE	DVDAV
														DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	Ĺ	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
The only way to save money is to be	cheap														
Strongly agree	146	72	73	22	49	25	30	19	21	45	71	8	42	36	68
	7%	7%	7%	11% G	13% EFG	7% G	7% G	3%	11% K	8% K	7% K	3%	10% N	7%	6%
Somewhat agree	462	222	240	62	110	102	92	97	60	147	207	49	89	137	236
	23%	23%	24%	30%	29%	29%	21%	16%	30%	25%	21%	19%	21%	28%	22%
				FG	FG	FG	G		JK	K				LN	
Somewhat disagree	955	479	476	85	183	172	226	289	81	258	482	133	198	229	528
	48%	49%	47%	42%	48%	48%	51% C	47%	41%	45%	50% HI	52% H	47%	47%	48%
Strongly disagree	437	206	231	35	42	56	92	212	35	128	206	68	89	86	262
	22%	21%	23%	17% D	11%	16%	21% DE	34% CDEF	18%	22%	21%	26% H	21%	18%	24% M
Summary															
Top2Box - Agree	608	294	314	84	159	127	122	116	81	192	278	57	131	173	304
	30%	30%	31%	41% FG	41% FG	36% FG	28% G	19%	41% IJK	33% K	29% K	22%	31%	35% N	28%
Low2Box - Disagree	1392	685	707	120	226	228	318	500	117	386	688	201	287	315	790
3	70%	70%	69%	59%	59%	64%	72%	81%	59%	67%	71%	78%	69%	65%	72%
							CDE	CDEF		Н	Н	HIJ			М

LO9_4. (The only way to save money is to be cheap) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

		REGION REGION Outples Quality						1100	SEHOLD INC	OWIL	HOUSEHOLD COMPOSITION		TIME IS MONEY	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	1	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
he only way to save money is to be chea	p													
Strongly agree	146	15	11	13	68	27	11	52	46	47	63	83	119	26
	7%	6%	6%	10% E	9% E	6%	7%	10% I	7%	5%	10% K	6%	8% M	5%
Somewhat agree	462	67	41	26	189	90	49	151	147	164	176	286	362	100
	23%	24%	21%	20%	25% E	19%	31% BCE	30% HI	24% I	19%	29% K	21%	24% M	20%
Somewhat disagree	955	130	102	66	334	257	67	210	296	449	287	668	707	248
	48%	47%	53% DF	51%	44%	54% ADF	42%	41%	48% G	51% G	47%	48%	47%	49%
Strongly disagree	437	66	39	24	173	102	34	97	125	215	90	348	301	136
	22%	24%	20%	19%	23%	21%	21%	19%	20%	25% GH	15%	25% J	20%	27% L
Summary	•													
Top2Box - Agree	608 30%	82 30%	52 27%	39 30%	258 34% E	116 24%	60 38% BE	203 40% HI	193 31% I	211 24%	239 39% K	369 27%	482 32% M	126 25%
Low2Box - Disagree	1392 70%	196 70%	141 73%	90 70%	507 66%	359 76% DF	100 62%	307 60%	420 69% G	664 76% GH	377 61%	1015 73%	1007 68%	385 75%

LO9_5. (Banks offer so many different accounts, how am I supposed to know which one is right for me) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used.

Overlap lormulae used.		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
Banks offer so many different accounts,	, how am I suppose	d to know w	nich one is riç	ght for me											
Strongly agree	308 15%	139 14%	169 17%	29 14%	57 15%	52 15%	74 17%	97 16%	47 24% IJK	97 17% K	137 14%	28 11%	71 17%	78 16%	158 14%
Somewhat agree	856 43%	417 43%	438 43%	87 43%	173 45%	153 43%	190 43%	253 41%	88 45%	249 43%	417 43%	102 39%	189 45%	207 42%	460 42%
Somewhat disagree	612 31%	309 32%	304 30%	69 34%	113 29%	126 35% FG	123 28%	182 29%	50 25%	177 31%	298 31%	87 34% H	123 30%	149 31%	340 31%
Strongly disagree	224 11%	114 12%	110 11%	20 10%	41 11%	26 7%	53 12% E	84 14% E	13 7%	55 10%	114 12% H	42 16% HI	35 8%	53 11%	136 12% L
Summary															
Top2Box - Agree	1163 58%	556 57%	607 60%	115 57%	230 60%	204 57%	264 60%	350 57%	135 68% IJK	346 60% K	554 57% K	129 50%	260 62% N	286 59%	618 56%
Low2Box - Disagree	837 42%	423 43%	413 40%	89 43%	154 40%	151 43%	176 40%	266 43%	63 32%	232 40% H	412 43% H	129 50% HIJ	158 38%	202 41%	476 44% L

LO9_5. (Banks offer so many different accounts, how am I supposed to know which one is right for me) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

				REC	GION			HOU	SEHOLD INC	COME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
Banks offer so many different accounts		to know which	ch one is righ								l			
Strongly agree	308	31	24	23	123	84	23	97	112	97	96	212	241	66
	15%	11%	12%	18% A	16% A	18% A	14%	19% I	18% I	11%	16%	15%	16%	13%
Somewhat agree	856	122	79	57	320	211	67	212	288	355	269	587	650	206
	43%	44%	41%	44%	42%	44%	41%	42%	47% I	41%	44%	42%	44%	40%
Somewhat disagree	612	90	62	35	228	144	54	161	158	294	182	430	440	173
-	31%	32%	32%	27%	30%	30%	33%	32% H	26%	34% H	30%	31%	30%	34%
Strongly disagree	224	34	28	14	93	37	18	40	55	129	69	155	158	66
	11%	12% E	15% E	11%	12% E	8%	11%	8%	9%	15% GH	11%	11%	11%	13%
Summary								•			•			
Top2Box - Agree	1163 58%	154 55%	103 53%	80 62%	443 58%	295 62%	89 56%	309 61%	400 65%	452 52%	365 59%	799 58%	891 60%	272 53%
Low2Box - Disagree	837	124	90	49	321	B 181	71	201	213	423	251	586	<u>M</u> 598	239
	42%	45%	47% E	38%	42%	38%	44%	39%	35%	48% GH	41%	42%	40%	47% L

LO9_6. (I wish someone would help me figure out which chequing account is the best fit for my needs) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

Overlap formulae used.				1											
		GEN	NDER			AGE				EDUC	ATION		_	TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
wish someone would help me figure	out which chequing a	ccount is th	e best fit for r	ny needs					ı				ı		
Strongly agree	208	88	120	28	52	33	40	55	31	60	102	15	50	57	101
	10%	9%	12% A	14% G	14% FG	9%	9%	9%	16% IJK	10% K	11% K	6%	12%	12%	9%
Somewhat agree	595	285	309	67	136	123	119	149	68	158	297	72	131	152	312
-	30%	29%	30%	33% G	35% FG	35% FG	27%	24%	34%	27%	31%	28%	31%	31%	28%
Somewhat disagree	780	402	378	75	133	145	178	249	66	246	368	100	160	187	432
·	39%	41%	37%	37%	35%	41%	41%	40%	34%	43% H	38%	39%	38%	38%	40%
Strongly disagree	417	204	213	34	63	54	102	163	33	114	200	71	77	91	249
	21%	21%	21%	17%	16%	15%	23% DE	26% CDE	17%	20%	21%	27% HIJ	18%	19%	23%
Summary		•													
Top2Box - Agree	803 40%	374 38%	429 42%	95 47%	188 49%	157 44%	160 36%	204 33%	99 50%	218 38%	398 41%	88 34%	181 43%	209 43%	413 38%
				FG	FG	FG			IJK		K		N	N	
Low2Box - Disagree	1197	606	591	109	196	199	280	412	99	360	567	170	237	279	681
	60%	62%	58%	53%	51%	56%	64% CDE	67% CDE	50%	62% H	59% H	66% HJ	57%	57%	62% LM

LO9_6. (I wish someone would help me figure out which chequing account is the best fit for my needs) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

				REC	GION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
wish someone would help me figure	out which chequing ac	count is the	best fit for my	needs										
Strongly agree	208	22	20	11	84	59	13	78	68	61	62	147	158	50
	10%	8%	10%	8%	11%	12% A	8%	15% HI	11% I	7%	10%	11%	11%	10%
Somewhat agree	595	81	50	40	222	149	53	161	215	219	211	384	467	128
	30%	29%	26%	31%	29%	31%	33%	32% I	35% I	25%	34% K	28%	31% M	25%
Somewhat disagree	780	110	72	52	291	196	59	181	224	374	227	553	566	214
	39%	39%	37%	41%	38%	41%	37%	35%	37%	43% GH	37%	40%	38%	42%
Strongly disagree	417	66	51	25	167	72	35	91	106	221	116	301	297	120
	21%	24% E	26% E	20%	22% E	15%	22% E	18%	17%	25% GH	19%	22%	20%	23%
Summary											•	•		
Top2Box - Agree	803 40%	103 37%	70 36%	51 40%	306 40%	207 44%	66 41%	239 47%	283 46%	280 32%	272 44% K	531 38%	626 42% M	177 35%
Low2Box - Disagree	1197 60%	176 63%	123 64%	78 60%	458 60%	268 56%	95 59%	271 53%	330 54%	595 68%	343 56%	854 62%	863 58%	334 65%
										GH		J		L

LO9_7. (It's important to review your finances on a regular basis) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following

		GENDER				AGE				EDUC	ATION		IMPORTANT IN EVERYDAY DECISIONS		
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
It's important to review your finances	on a regular basis												l		
Strongly agree	1137 57%	496 51%	641 63% A	104 51%	221 58%	183 51%	234 53%	395 64% CDEF	110 56%	329 57%	543 56%	156 60%	212 51%	258 53%	667 61% LM
Somewhat agree	796 40%	436 45% B	360 35%	89 44% G	147 38%	158 44% G	194 44% G	208 34%	83 42%	233 40%	390 40%	90 35%	187 45% N	203 42%	406 37%
Somewhat disagree	57 3%	38 4% B	18 2%	11 5% G	14 4%	11 3%	10 2%	11 2%	4 2%	13 2%	29 3%	10 4%	15 4% N	25 5% N	17 2%
Strongly disagree	10 1%	9 1% B	1 0	1 0	1 0	3 1%	2 0	2	1 0	3 0	4 0	3 1%	4 1%	2	4 0
Summary															
Top2Box - Agree	1933 97%	932 95%	1001 98% A	193 94%	369 96%	341 96%	428 97%	603 98% C	193 97%	562 97%	932 97%	246 95%	398 95%	461 95%	1073 98% LM
Low2Box - Disagree	67 3%	47 5% B	20 2%	11 6% G	15 4%	15 4%	12 3%	13 2%	5 3%	16 3%	33 3%	12 5%	19 5% N	27 5% N	21 2%

LO9_7. (It's important to review your finances on a regular basis) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

Overlap formulae used.

				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS MONEY	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
It's important to review your finances	s on a regular basis							l						
Strongly agree	1137 57%	162 58% E	121 63% E	79 62% E	475 62% E	207 44%	94 58% F	270 53%	337 55%	528 60% GH	339 55%	799 58%	868 58% M	269 53%
Somewhat agree	796 40%	111 40%	71 37%	47 37%	267 35%	238 50% ABCDF	62 38%	212 41%	259 42% I	325 37%	253 41%	543 39%	579 39%	217 42%
Somewhat disagree	57 3%	3 1%	2 1%	1 0	18 2%	27 6% ABCD	6 3%	26 5% HI	15 2%	16 2%	20 3%	37 3%	35 2%	22 4% L
Strongly disagree	10 1%	2 1%	0 -	2 1%	5 1%	2 1%	0 -	2 0	3 0	5 1%	4 1%	6 0	7 0	3 1%
Summary														
Top2Box - Agree	1933 97%	273 98% E	191 99% E	126 98% E	742 97% E	446 94%	155 97%	482 95%	596 97% G	853 98% G	592 96%	1341 97%	1447 97% M	486 95%
Low2Box - Disagree	67 3%	5 2%	2 1%	2 2%	23 3%	30 6% ABCD	6 3%	28 5% HI	17 3%	22 2%	24 4%	43 3%	42 3%	25 5% L

LO9. (Top2box Summary) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

		GEN	NDER			AGE				EDUC	ATION		IMPOR	TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
You get what you pay for	1437	695	742	132	248	251	312	494	146	423	695	173	289	339	808
	72%	71%	73%	65%	65%	70%	71% D	80% CDEF	74%	73%	72%	67%	69%	69%	74%
t's easy to spend your money away if you don't pay attention to the fine print	1862	913	949	188	361	337	402	573	182	543	906	231	387	458	1016
	93%	93%	93%	92%	94%	95%	91%	93%	92%	94% K	94% K	89%	93%	94%	93%
t's important to keep track of all the little expenses that add up	1816	872	943	177	353	317	401	567	178	530	873	235	372	443	1000
	91%	89%	92% A	87%	92%	89%	91%	92% C	90%	92%	90%	91%	89%	91%	91%
The only way to save money is to be cheap	608	294	314	84	159	127	122	116	81	192	278	57	131	173	304
	30%	30%	31%	41% FG	41% FG	36% FG	28% G	19%	41% IJK	33% K	29% K	22%	31%	35% N	28%
Banks offer so many different accounts, how am I supposed to know which one is right for me	1163	556	607	115	230	204	264	350	135	346	554	129	260	286	618
	58%	57%	60%	57%	60%	57%	60%	57%	68% IJK	60% K	57% K	50%	62% N	59%	56%
wish someone would help me figure out which chequing account is the best fit for my needs	803	374	429	95	188	157	160	204	99	218	398	88	181	209	413
	40%	38%	42%	47% FG	49% FG	44% FG	36%	33%	50% IJK	38%	41% K	34%	43% N	43% N	38%
t's important to review your finances on a regular basis	1933	932	1001	193	369	341	428	603	193	562	932	246	398	461	1073
	97%	95%	98% A	94%	96%	96%	97%	98% C	97%	97%	97%	95%	95%	95%	98% LM

LO9. (Top2box Summary) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

				REC	SION			HOU	SEHOLD INC			EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
You get what you pay for	1437	220	142	107	598	241	127	357	444	634	428	1009	1105	331
	72%	79% E	74% E	83% BE	78% E	51%	79% E	70%	72%	72%	69%	73%	74% M	65%
It's easy to spend your money away if you don't pay attention to the fine print	1862	259	182	118	713	439	151	480	578	802	579	1282	1395	467
	93%	93%	94%	92%	93%	92%	94%	94%	94% I	92%	94%	93%	94%	91%
It's important to keep track of all the little expenses that add up	1816	256	177	116	691	426	150	460	568	786	558	1257	1369	446
	91%	92%	92%	90%	90%	90%	93%	90%	93% I	90%	91%	91%	92% M	87%
The only way to save money is to be cheap	608	82	52	39	258	116	60	203	193	211	239	369	482	126
	30%	30%	27%	30%	34% E	24%	38% BE	40% HI	31% I	24%	39% K	27%	32% M	25%
Banks offer so many different accounts, how am I supposed to know which one is right for me	1163	154	103	80	443	295	89	309	400	452	365	799	891	272
	58%	55%	53%	62%	58%	62% B	56%	61% I	65% I	52%	59%	58%	60% M	53%
I wish someone would help me figure out which chequing account is the best fit for my needs	803	103	70	51	306	207	66	239	283	280	272	531	626	177
	40%	37%	36%	40%	40%	44%	41%	47% I	46% I	32%	44% K	38%	42% M	35%
It's important to review your finances on a regular basis	1933	273	191	126	742	446	155	482	596	853	592	1341	1447	486
-	97%	98% E	99% E	98% E	97% E	94%	97%	95%	97% G	98% G	96%	97%	97% M	95%

LO9. (Low2box Summary) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
You get what you pay for	563	285	279	72	136	105	128	122	52	155	271	85	128	149	286
	28%	29%	27%	35% G	35% FG	30% G	29% G	20%	26%	27%	28%	33%	31%	31%	26%
It's easy to spend your money away if you don't pay attention to the fine print	138	67	72	17	23	19	38	43	16	35	60	27	31	29	78
	7%	7%	7%	8%	6%	5%	9%	7%	8%	6%	6%	11% IJ	7%	6%	7%
It's important to keep track of all the little expenses that add up	184	107	77	27	31	39	39	49	20	48	93	23	46	45	94
	9%	11% B	8%	13% G	8%	11%	9%	8%	10%	8%	10%	9%	11%	9%	9%
The only way to save money is to be cheap	1392	685	707	120	226	228	318	500	117	386	688	201	287	315	790
	70%	70%	69%	59%	59%	64%	72% CDE	81% CDEF	59%	67% H	71% H	78% HIJ	69%	65%	72% M
Banks offer so many different accounts, how am I supposed to know which one is right for me	837	423	413	89	154	151	176	266	63	232	412	129	158	202	476
	42%	43%	40%	43%	40%	43%	40%	43%	32%	40% H	43% H	50% HIJ	38%	41%	44% L
I wish someone would help me figure out which chequing account is the best fit for my needs	1197	606	591	109	196	199	280	412	99	360	567	170	237	279	681
	60%	62%	58%	53%	51%	56%	64% CDE	67% CDE	50%	62% H	59% H	66% HJ	57%	57%	62% LM
It's important to review your finances on a regular basis	67	47	20	11	15	15	12	13	5	16	33	12	19	27	21
•	3%	5% B	2%	6% G	4%	4%	3%	2%	3%	3%	3%	5%	5% N	5% N	2%

LO9. (Low2box Summary) Still thinking about your personal banking, finances, and investments, please indicate to what extent you agree/disagree with each of the following statements.

				REC	GION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
You get what you pay for	563	58	51	21	166	234	33	153	169	241	188	375	384	180
	28%	21%	26% C	17%	22%	49% ABCDF	21%	30%	28%	28%	31%	27%	26%	35% L
It's easy to spend your money away if you don't pay attention to the fine print	138	19	11	11	51	36	10	30	35	73	37	102	94	44
	7%	7%	6%	8%	7%	8%	6%	6%	6%	8% H	6%	7%	6%	9%
It's important to keep track of all the little expenses that add up	184	22	16	13	73	49	11	50	45	89	57	127	120	65
	9%	8%	8%	10%	10%	10%	7%	10%	7%	10% H	9%	9%	8%	13% L
The only way to save money is to be cheap	1392	196	141	90	507	359	100	307	420	664	377	1015	1007	385
	70%	70%	73% F	70%	66%	76% DF	62%	60%	69% G	76% GH	61%	73% J	68%	75% L
Banks offer so many different accounts, how am I supposed to know which one is right for me	837	124	90	49	321	181	71	201	213	423	251	586	598	239
	42%	45%	47% E	38%	42%	38%	44%	39%	35%	48% GH	41%	42%	40%	47% L
I wish someone would help me figure out which chequing account is the best fit for my needs	1197	176	123	78	458	268	95	271	330	595	343	854	863	334
	60%	63%	64%	60%	60%	56%	59%	53%	54%	68% GH	56%	62% J	58%	65% L
It's important to review your finances on a regular basis	67	5	2	2	23	30	6	28	17	22	24	43	42	25
	3%	2%	1%	2%	3%	6% ABCD	3%	5% HI	3%	2%	4%	3%	3%	5% L

LO16_1. (I wish my bank would reward me more for my business.) How much do you agree or disagree with each of the following statements?

•		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
I wish my bank would reward me more	e for my business.												L		
Strongly agree	1296	616	680	137	266	255	289	350	126	357	636	177	261	323	712
	65%	63%	67%	67% G	69% G	72% FG	66% G	57%	64%	62%	66%	69% I	63%	66%	65%
Somewhat agree	584	304	280	55	99	86	135	209	57	183	272	72	121	141	322
	29%	31%	27%	27%	26%	24%	31% E	34% DE	29%	32%	28%	28%	29%	29%	29%
Somewhat disagree	95	47	48	11	17	12	13	43	13	31	43	7	24	20	51
· ·	5%	5%	5%	5%	4%	3%	3%	7% EF	7% K	5%	4%	3%	6%	4%	5%
Strongly disagree	25	13	12	2	3	3	4	14	2	7	15	2	12	3	10
	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	2%	1%	3% MN	1%	1%
Summary													•		
Top2Box - Agree	1880	920	960	191	364	341	423	560	183	540	908	249	382	465	1033
	94%	94%	94%	94%	95% G	96% G	96% G	91%	92%	93%	94%	97% H	91%	95% L	94% L
Low2Box - Disagree	120	60	60	13	20	14	17	56	15	38	58	9	36	23	61
	6%	6%	6%	6%	5%	4%	4%	9% DEF	8% K	7%	6%	3%	9% MN	5%	6%

LO16_1. (I wish my bank would reward me more for my business.) How much do you agree or disagree with each of the following statements?

				REC	SION			HOU	SEHOLD INC	OME		EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
wish my bank would reward me more	for my business.													
Strongly agree	1296	167	133	83	516	290	107	320	403	572	430	867	1002	295
	65%	60%	69% AE	65%	68% AE	61%	67%	63%	66%	65%	70% K	63%	67% M	58%
Somewhat agree	584	90	51	36	198	165	43	155	179	249	155	428	418	166
	29%	33% D	27%	28%	26%	35% BDF	27%	30%	29%	28%	25%	31% J	28%	32% L
Somewhat disagree	95	13	8	8	38	18	10	23	26	45	25	70	56	39
	5%	5%	4%	6%	5%	4%	6%	5%	4%	5%	4%	5%	4%	8% L
Strongly disagree	25	7	1	1	12	4	1	11	6	8	6	19	13	12
	1%	3% E	1%	1%	2%	1%	0	2%	1%	1%	1%	1%	1%	2% L
Summary														
Top2Box - Agree	1880 94%	258 93%	184 95%	120 93%	714 93%	454 96%	150 93%	475 93%	581 95%	822 94%	585 95%	1295 94%	1419 95% M	460 90%
Low2Box - Disagree	120	20	9	9	50	21	11	34	32	53	31	89	70	51
	6%	7%	5%	7%	7%	4%	7%	7%	5%	6%	5%	6%	5%	10% I

LO16_2. (I wish my bank would give me more value each month for the fees I pay.) How much do you agree or disagree with each of the following statements?

Overlap formulae used.															
		GEI	NDER			AGE				EDUC	ATION		IMPOR [*]	TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
wish my bank would give me more	value each month for t	the fees I pa													
Strongly agree	1201	589	612	111	266	252	276	296	122	328	582	169	239	300	662
	60%	60%	60%	54%	69% CFG	71% CFG	63% CG	48%	62%	57%	60%	65% I	57%	61%	61%
Somewhat agree	589	295	293	71	87	84	130	217	53	187	283	65	140	131	318
	29%	30%	29%	35% DE	23%	24%	30% DE	35% DEF	27%	32% K	29%	25%	33% M	27%	29%
Somewhat disagree	150	74	76	17	24	15	29	65	18	51	65	17	26	44	81
	8%	8%	7%	8% E	6%	4%	7%	10% DEF	9%	9%	7%	7%	6%	9%	7%
Strongly disagree	60	22	38	5	7	4	5	38	5	13	36	7	13	14	33
	3%	2%	4% A	3%	2%	1%	1%	6% CDEF	2%	2%	4%	3%	3%	3%	3%
Summary															
Top2Box - Agree	1790	884	906	182	353	336	406	513	175	514	865	234	379	430	981
	89%	90%	89%	89%	92% G	95% CG	92% G	83%	89%	89%	90%	91%	91%	88%	90%
Low2Box - Disagree	210	96	115	23	31	19	34	103	23	64	100	24	39	58	114
	11%	10%	11%	11% E	8%	5%	8%	17% DEF	11%	11%	10%	9%	9%	12%	10%

LO16_2. (I wish my bank would give me more value each month for the fees I pay.) How much do you agree or disagree with each of the following statements?

					GION				SEHOLD INC		COMP	EHOLD OSITION	TIME IS	MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
l wish my bank would give me more va	alue each month for th	e fees I pay.												
Strongly agree	1201	160	114	80	475	270	102	292	374	534	421	780	936	265
	60%	58%	59%	62%	62%	57%	63%	57%	61%	61%	68% K	56%	63% M	52%
Somewhat agree	589	83	50	33	204	174	45	166	182	241	148	441	425	164
	29%	30%	26%	26%	27%	37%	28%	32%	30%	28%	24%	32%	29%	32%
Compulat diagram	150	OF	22	12	EC	ABCDF	11	38	41	70	35	116	88	62
Somewhat disagree	8%	25 9% E	11% E	9%	56 7%	25 5%	7%	7%	7%	8%	6%	8% J	6%	12% L
Strongly disagree	60	10	7	3	30	7	2	15	16	30	12	48	40	20
	3%	4% E	4%	3%	4% E	1%	2%	3%	3%	3%	2%	3%	3%	4%
Summary														
Top2Box - Agree	1790	243	164	114	678	444	147	457	556	775	569	1221	1361	429
	89%	87%	85%	88%	89%	93% ABCD	91%	90%	91%	89%	92% K	88%	91% M	84%
Low2Box - Disagree	210	35	29	15	86	32	14	53	57	100	47	163	128	82
	11%	13% E	15% E	12% E	11% E	7%	9%	10%	9%	11%	8%	12% J	9%	16% L

LO16_3. (I don't want to pay a fee for having personalized cheques.) How much do you agree or disagree with each of the following statements?

Overlap formulae used.															
		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	Е	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
don't want to pay a fee for having pe	ersonalized cheques.														
Strongly agree	1267	574	694	117	239	229	278	404	121	360	604	183	259	308	700
	63%	59%	68% A	57%	62%	64%	63%	66% C	61%	62%	63%	71% HIJ	62%	63%	64%
Somewhat agree	546	292	254	59	106	98	127	155	52	162	278	53	117	128	300
	27%	30% B	25%	29%	27%	28%	29%	25%	26%	28% K	29% K	21%	28%	26%	27%
Somewhat disagree	155	99	56	22	34	24	30	45	21	45	70	20	35	39	82
	8%	10% B	6%	11%	9%	7%	7%	7%	11%	8%	7%	8%	8%	8%	7%
Strongly disagree	32	15	17	5	6	4	5	11	5	11	14	2	7	13	12
	2%	2%	2%	3%	2%	1%	1%	2%	2%	2%	1%	1%	2%	3% N	1%
Summary		•													
Top2Box - Agree	1813	865	948	176	345	328	405	559	173	522	882	236	376	436	1000
	91%	88%	93% A	86%	90%	92% C	92% C	91%	87%	90%	91%	91%	90%	89%	91%
Low2Box - Disagree	187	114	73	28	40	28	35	57	26	56	83	22	42	51	94
	9%	12% B	7%	14% EF	10%	8%	8%	9%	13%	10%	9%	9%	10%	11%	9%

LO16_3. (I don't want to pay a fee for having personalized cheques.) How much do you agree or disagree with each of the following statements?

					SION				SEHOLD INC		COMPO	EHOLD DSITION	TIME IS	MONEY
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
don't want to pay a fee for having pe	ersonalized cheques.													
Strongly agree	1267	188	131	83	519	246	100	314	388	564	405	862	957	310
	63%	68% E	68% E	64% E	68% E	52%	62% E	62%	63%	64%	66%	62%	64%	61%
Somewhat agree	546	68	44	32	178	177	47	148	167	230	162	384	405	141
-	27%	24%	23%	25%	23%	37% ABCDF	29%	29%	27%	26%	26%	28%	27%	28%
Somewhat disagree	155	18	17	11	54	44	13	35	48	73	41	114	106	49
-	8%	6%	9%	8%	7%	9%	8%	7%	8%	8%	7%	8%	7%	10%
Strongly disagree	32	5	1	3	14	8	1	12	11	8	7	25	21	11
	2%	2%	1%	3%	2%	2%	1%	2% I	2%	1%	1%	2%	1%	2%
Summary	1							ı			1			
Top2Box - Agree	1813	256	175	115	697	423	147	462	554	794	567	1245	1362	451
	91%	92%	91%	89%	91%	89%	92%	91%	90%	91%	92%	90%	91% M	88%
Low2Box - Disagree	187	22	18	14	67	52	14	47	59	81	48	139	127	60
	9%	8%	9%	11%	9%	11%	8%	9%	10%	9%	8%	10%	9%	12%

LO16_4. (I don't want to pay a fee for overdraft protection.) How much do you agree or disagree with each of the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N Overlap formulae used.

Canadian Online Ipsos-Reid Express

May 02, 2007

		GEN	IDER			AGE					ATION		IMPOR ⁻	TANT IN EVE DECISIONS	
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
don't want to pay a fee for overdraft p	rotection.												l.		
Strongly agree	1088	501	587	95	217	205	247	324	104	293	550	141	227	267	594
	54%	51%	57% A	47%	56% C	58% C	56% C	53%	53%	51%	57% I	55%	54%	55%	54%
Somewhat agree	617	332	285	78	115	100	133	191	58	200	281	78	125	144	348
	31%	34% B	28%	38% DEF	30%	28%	30%	31%	29%	35% J	29%	30%	30%	30%	32%
Somewhat disagree	243 12%	115 12%	128 13%	26 13%	42 11%	46 13%	50 11%	80 13%	28 14%	73 13%	109 11%	33 13%	54 13%	66 14%	123 11%
Strongly disagree	52	31	21	5	11	5	10	21	8	13	25	6	13	10	29
onongry dioagroo	3%	3%	2%	2%	3%	2%	2%	3%	4%	2%	3%	2%	3%	2%	3%
Summary															
Top2Box - Agree	1705 85%	833 85%	872 85%	173 85%	332 86%	305 86%	380 86%	515 84%	162 82%	493 85%	831 86%	219 85%	352 84%	412 84%	941 86%
		3370	5570	3	5570	5570	0070	O 170	OL /0	5576	33 70	3370	3 770	J 7/0	
Low2Box - Disagree	295	147	149	31	52	51	60	101	36	86	135	39	66	76	153
	15%	15%	15%	15%	14%	14%	14%	16%	18%	15%	14%	15%	16%	16%	14%

LO16_4. (I don't want to pay a fee for overdraft protection.) How much do you agree or disagree with each of the following statements?

Overlap formulae used.				REC	SION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS	MONEY
	Total	ВС	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	Е	F	G	Н	ı	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
don't want to pay a fee for overdraft														
Strongly agree	1088	166	109	75	445	205	89	264	344	478	351	736	823	264
	54%	60% E	56% E	58% E	58% E	43%	55% E	52%	56%	55%	57%	53%	55%	52%
Somewhat agree	617	82	59	38	213	178	48	166	182	269	178	438	453	164
	31%	29%	30%	29%	28%	37% AD	30%	32%	30%	31%	29%	32%	30%	32%
Somewhat disagree	243	25	22	13	81	80	21	62	77	104	72	171	175	68
	12%	9%	12%	10%	11%	17% ACD	13%	12%	13%	12%	12%	12%	12%	13%
Strongly disagree	52	6	3	3	25	12	3	18	11	24	13	39	38	14
	3%	2%	2%	3%	3%	3%	2%	3%	2%	3%	2%	3%	3%	3%
Summary	<u> </u>							l				I		
Top2Box - Agree	1705	247	167	112	658	383	137	430	526	747	530	1175	1276	429
	85%	89% E	87%	87%	86% E	81%	85%	84%	86%	85%	86%	85%	86%	84%
Low2Box - Disagree	295	31	26	16	106	92	24	80	87	128	86	210	213	82
	15%	11%	13%	13%	14%	19% AD	15%	16%	14%	15%	14%	15%	14%	16%

LO16_5. (I don't want to pay a fee for going over my monthly transaction limit.) How much do you agree or disagree with each of the following statements?

		GEN	GENDER AGE EDUCATION						IMPORTANT IN EVERYDAY DECISIONS						
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	ı	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
I don't want to pay a fee for going over	my monthly transac	tion limit.													
Strongly agree	1267 63%	585 60%	682 67% A	127 62%	253 66% G	236 66% G	290 66% G	360 58%	121 61%	362 63%	614 64%	170 66%	260 62%	310 64%	697 64%
Somewhat agree	574 29%	311 32% B	264 26%	60 30%	104 27%	97 27%	125 28%	188 31%	59 30%	172 30%	276 29%	67 26%	124 30%	136 28%	314 29%
Somewhat disagree	122 6%	65 7%	57 6%	12 6%	18 5%	20 6%	21 5%	50 8% DF	13 6%	32 6%	60 6%	17 7%	24 6%	32 7%	65 6%
Strongly disagree	37 2%	20 2%	17 2%	5 3%	8 2%	2 1%	4 1%	18 3% EF	5 3%	12 2%	16 2%	4 2%	10 2%	9 2%	18 2%
Summary															
Top2Box - Agree	1841 92%	895 91%	946 93%	187 92%	358 93% G	334 94% G	415 94% G	548 89%	180 91%	534 92%	890 92%	237 92%	384 92%	446 91%	1011 92%
Low2Box - Disagree	159 8%	85 9%	74 7%	17 8%	27 7%	22 6%	25 6%	68 11% DEF	18 9%	44 8%	75 8%	21 8%	34 8%	42 9%	83 8%

LO16_5. (I don't want to pay a fee for going over my monthly transaction limit.) How much do you agree or disagree with each of the following statements?

				REC	GION			HOU	SEHOLD INC	OME		EHOLD OSITION	TIME IS MONEY	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
don't want to pay a fee for going over	er my monthly transacti	on limit.												
Strongly agree	1267	185	125	85	523	246	103	314	379	573	415	852	957	310
	63%	66% E	65% E	66% E	68% E	52%	64% E	61%	62%	65%	67% K	62%	64%	61%
Somewhat agree	574	71	57	36	181	183	46	155	188	231	170	404	418	156
	29%	26%	30%	28%	24%	38% ABCDF	29%	30%	31%	26%	28%	29%	28%	31%
Somewhat disagree	122	15	8	5	45	38	10	31	34	56	24	97	87	35
-	6%	6%	4%	4%	6%	8%	6%	6%	6%	6%	4%	7% J	6%	7%
Strongly disagree	37	7	3	3	15	9	2	11	12	14	7	31	27	11
	2%	2%	1%	2%	2%	2%	1%	2%	2%	2%	1%	2%	2%	2%
Summary								ı						
Top2Box - Agree	1841	256	182	121	704	429	149	468	567	804	585	1256	1375	466
	92%	92%	94%	94%	92%	90%	93%	92%	92%	92%	95% K	91%	92%	91%
Low2Box - Disagree	159	22	11	7	60	47	12	42	46	71	31	128	114	45
	8%	8%	6%	6%	8%	10%	7%	8%	8%	8%	5%	9% .I	8%	9%

LO16_6. (I want a chequing account without any hidden charges) How much do you agree or disagree with each of the following statements?

Overlap formulae used.									1						
		GEN	IDER			AGE				EDUC	ATION			TANT IN EVE DECISIONS	RYDAY
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< th=""><th>HS</th><th>Post Sec</th><th>Univ Grad</th><th>Simplicit y</th><th>Conveni ence</th><th>Value</th></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094
I want a chequing account without an															
Strongly agree	1596	752	843	156	315	277	345	504	153	453	765	224	320	389	887
	80%	77%	83% A	76%	82%	78%	78%	82%	77%	78%	79%	87% HIJ	77%	80%	81% L
Somewhat agree	354	198	157	39	58	72	89	96	34	110	180	30	81	84	189
	18%	20% B	15%	19%	15%	20%	20% DG	16%	17%	19% K	19% K	12%	19%	17%	17%
Somewhat disagree	38	21	17	7	10	6	5	11	8	11	16	4	10	12	16
-	2%	2%	2%	3%	3%	2%	1%	2%	4% J	2%	2%	1%	2%	3%	1%
Strongly disagree	12	8	3	3	2	1	1	5	2	4	5	1	7	3	2
	1%	1%	0	1%	1%	0	0	1%	1%	1%	1%	0	2% N	1%	0
Summary															
Top2Box - Agree	1950 97%	950 97%	1000 98%	195 95%	372 97%	349 98%	434 99%	600 97%	187 95%	564 98%	945 98%	254 98%	401 96%	473 97%	1076 98%
							С			Н	Н	Н			L
Low2Box - Disagree	50	29	21	9	12	7	6	16	11	14	21	4	17	15	18
	3%	3%	2%	5% F	3%	2%	1%	3%	5% IJK	2%	2%	2%	4% N	3%	2%

LO16_6. (I want a chequing account without any hidden charges) How much do you agree or disagree with each of the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

Overlap formulae used.

Overlag formulae deed.					SION				SEHOLD INC		COMPO	EHOLD DSITION	TIME IS MONEY	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
I want a chequing account without any hic								ı						
Strongly agree	1596	233	158	104	637	331	132	401	489	705	485	1110	1196	399
	80%	84% E	82% E	80% E	83% E	70%	82% E	79%	80%	81%	79%	80%	80%	78%
Somewhat agree	354	37	31	21	111	127	26	85	114	155	116	239	263	91
-	18%	13%	16%	17%	15%	27% ABCDF	16%	17%	19%	18%	19%	17%	18%	18%
Somewhat disagree	38	6	4	3	11	14	1	18	9	10	11	28	22	16
_	2%	2%	2%	2%	1%	3%	1%	4% HI	2%	1%	2%	2%	1%	3% L
Strongly disagree	12	2	1	1	5	3	1	5	1	5	4	8	7	4
	1%	1%	0	1%	1%	1%	1%	1%	0	1%	1%	1%	0	1%
Summary								ı			l			
Top2Box - Agree	1950	270	188	125	749	459	159	486	602	860	601	1349	1459	491
	97%	97%	97%	97%	98%	97%	99%	95%	98% G	98% G	98%	97%	98% M	96%
Low2Box - Disagree	50	8	5	4	15	16	2	23	11	15	15	35	30	20
	3%	3%	3%	3%	2%	3%	1%	5% HI	2%	2%	2%	3%	2%	4% L

LO16. (Top2box Summary) How much do you agree or disagree with each of the following statements?

97%

98%

95%

97%

97%

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K - L/M/N

Overlap formulae used. **GENDER** AGE **EDUCATION** IMPORTANT IN EVERYDAY **DECISIONS** 25-34 45-54 Total Male 18-24 55+ <HS HS Univ Conveni Female 35-44+ Post Simplicit Value Sec Grad ence Α В С D Ε F G Н М Ν J Κ 2270 1003 1267 204 520 738 224 658 1095 293 483 552 1235 Base: All respondents 396 412 418 Weighted 980 1020 204 356 616 198 258 488 2000 384 440 578 966 1094 I wish my bank would reward me more for 1880 920 960 191 364 341 423 560 183 540 908 249 382 465 1033 my business. 94% 94% 94% 94% 95% 96% 96% 91% 92% 93% 94% 97% 91% 95% 94% G G G Н I wish my bank would give me more value 1790 884 906 182 353 336 406 513 175 514 865 234 379 430 981 each month for the fees I pay. 90% 92% 83% 91% 89% 89% 89% 92% 95% 89% 89% 90% 91% 88% 90% CG G G I don't want to pay a fee for having 1813 865 948 176 345 328 405 559 173 522 882 236 376 436 1000 personalized cheques. 90% 91% 88% 93% 86% 90% 92% 92% 91% 87% 91% 90% 89% 91% 91% Α С С I don't want to pay a fee for overdraft 1705 833 872 173 332 305 380 515 162 493 831 219 352 412 941 protection. 85% 85% 85% 85% 86% 86% 86% 84% 82% 85% 86% 85% 84% 84% 86% I don't want to pay a fee for going over my 1841 895 946 187 358 334 415 548 180 534 890 237 384 446 1011 monthly transaction limit. 92% 91% 93% 92% 93% 94% 94% 89% 91% 92% 92% 92% 92% 91% 92% G G G I want a chequing account without any 1950 950 1000 195 372 349 434 600 187 564 945 254 401 473 1076

98%

99%

С

97%

95%

98%

Н

98%

Н

98%

Н

96%

97%

98%

hidden charges

LO16. (Top2box Summary) How much do you agree or disagree with each of the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K - L/M

Overlap formulae used.

					SION				SEHOLD INC		HOUSEHOLD COMPOSITION		TIME IS MONEY	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Agree	Disagree
		Α	В	С	D	E	F	G	Н	I	J	K	L	М
Base: All respondents	2270	338	214	165	797	559	197	560	701	1006	680	1590	1679	591
Weighted	2000	278	193	129	764	475	161	510	613	875	616	1384	1489	511
I wish my bank would reward me more for my business.	1880	258	184	120	714	454	150	475	581	822	585	1295	1419	460
,	94%	93%	95%	93%	93%	96%	93%	93%	95%	94%	95%	94%	95% M	90%
I wish my bank would give me more value each month for the fees I pay.	1790	243	164	114	678	444	147	457	556	775	569	1221	1361	429
. ,	89%	87%	85%	88%	89%	93% ABCD	91%	90%	91%	89%	92% K	88%	91% M	84%
I don't want to pay a fee for having personalized cheques.	1813	256	175	115	697	423	147	462	554	794	567	1245	1362	451
	91%	92%	91%	89%	91%	89%	92%	91%	90%	91%	92%	90%	91% M	88%
I don't want to pay a fee for overdraft protection.	1705	247	167	112	658	383	137	430	526	747	530	1175	1276	429
•	85%	89% E	87%	87%	86% E	81%	85%	84%	86%	85%	86%	85%	86%	84%
I don't want to pay a fee for going over my monthly transaction limit.	1841	256	182	121	704	429	149	468	567	804	585	1256	1375	466
•	92%	92%	94%	94%	92%	90%	93%	92%	92%	92%	95% K	91%	92%	91%
I want a chequing account without any hidden charges	1950	270	188	125	749	459	159	486	602	860	601	1349	1459	491
	97%	97%	97%	97%	98%	97%	99%	95%	98% G	98% G	98%	97%	98% M	96%



LO16. (Low2box Summary) How much do you agree or disagree with each of the following statements?

Overlap formulae used.			IDER			AGE					ATION		IMPORTANT IN EVERYDAY DECISIONS			
	Total	Male	Female	18-24	25-34	35-44+	45-54	55+	<hs< td=""><td>HS</td><td>Post Sec</td><td>Univ Grad</td><td>Simplicit y</td><td>Conveni ence</td><td>Value</td></hs<>	HS	Post Sec	Univ Grad	Simplicit y	Conveni ence	Value	
		Α	В	С	D	E	F	G	Н	I	J	K	L	М	N	
Base: All respondents	2270	1003	1267	204	396	412	520	738	224	658	1095	293	483	552	1235	
Weighted	2000	980	1020	204	384	356	440	616	198	578	966	258	418	488	1094	
I wish my bank would reward me more for my business.	120	60	60	13	20	14	17	56	15	38	58	9	36	23	61	
	6%	6%	6%	6%	5%	4%	4%	9% DEF	8% K	7%	6%	3%	9% MN	5%	6%	
I wish my bank would give me more value each month for the fees I pay.	210	96	115	23	31	19	34	103	23	64	100	24	39	58	114	
	11%	10%	11%	11% E	8%	5%	8%	17% DEF	11%	11%	10%	9%	9%	12%	10%	
I don't want to pay a fee for having personalized cheques.	187	114	73	28	40	28	35	57	26	56	83	22	42	51	94	
	9%	12% B	7%	14% EF	10%	8%	8%	9%	13%	10%	9%	9%	10%	11%	9%	
I don't want to pay a fee for overdraft protection.	295	147	149	31	52	51	60	101	36	86	135	39	66	76	153	
	15%	15%	15%	15%	14%	14%	14%	16%	18%	15%	14%	15%	16%	16%	14%	
I don't want to pay a fee for going over my monthly transaction limit.	159	85	74	17	27	22	25	68	18	44	75	21	34	42	83	
	8%	9%	7%	8%	7%	6%	6%	11% DEF	9%	8%	8%	8%	8%	9%	8%	
I want a chequing account without any hidden charges	50	29	21	9	12	7	6	16	11	14	21	4	17	15	18	
	3%	3%	2%	5% F	3%	2%	1%	3%	5% IJK	2%	2%	2%	4% N	3%	2%	

