

HOLIDAY SHOPPING

1. What is your most important New Year's resolution?

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

* small base; ** very small base (under 30) ineligible for sig testing

	TOTAL
Unweighted Base	455
Weighted Base	455
I want to become more physically fit	67 15%
I want to become more financially secure	57 13%
I want to give up a bad habit	35 8%
I want to lose weight	27 6%
Get/stay healthy	12 3%
Spend more time with family (a better balance between work and family)	3 1%
Other	30 7%
I don't have a New Year's resolution	220 48%
Don't know/Refused	5 1%

HOLIDAY SHOPPING

5. Which statement best describes how you feel about your financial situation after holiday shopping?

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	TOTAL
Unweighted Base	455
Weighted Base	455
Oh no! I spent more money than I meant to and now I regret it!	30 7%
I spent more than I meant to, but I don't really care!	84 19%
I spent the amount of money I budgeted for the holidays...I'm right on my financial target!	267 59%
Awesome! I saved money over the holiday season!	33 7%
Ignorance is bliss! I have no idea how much I spent.	22 5%
Don't know/Refused	19 4%

HOLIDAY SHOPPING

7. What is the interest rate, to the best of your knowledge, on your primary credit card, in other words, the card you use most often?

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

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	TOTAL
Unweighted Base	455
Weighted Base	455
0	36 8%
1	3 1%
2	1 0
3	2 0
4	0 0
5	3 1%
6	4 1%
7	10 2%
8	5 1%
9	14 3%
10	9 2%
11	20 4%

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	TOTAL
12	13 3%
13	5 1%
14	2 0
15	11 2%
16	5 1%
17	15 3%
18	94 21%
19	34 7%
20	12 3%
21	2 1%
22	3 1%
23	2 0
24	3 1%
25	0 0

VANCOUVER CMA RESPONDENTS ONLY

HOLIDAY SHOPPING

7. What is the interest rate, to the best of your knowledge, on your primary credit card, in other words, the card you use most often?

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E - F/G/H/I - J/K/L
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	TOTAL
26	20
27	10
28	20
29	10
Don't know/Refused	141 31%
Mean (Incl '0)	13.73
Mean (Excl '0)	15.54
Std Dev	5.01
Std Err	0.30
Median	16.94



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8. The 'prime rate' is the interest rate at which the major Banks loan money to their best customers, credit card rates are always higher. Many lending rates and credit card rates are quoted as 'Prime plus X percent'. The current Prime Rate is 4.5%. To the best of your knowledge, which of the following is the lowest rate for credit cards currently available in Canada?

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	TOTAL
Unweighted Base	455
Weighted Base	455
10 percent or more above the prime rate	148 33%
5-9 percent above the prime rate	94 21%
2-4 percent above the prime rate	64 14%
1 percent above the prime rate	24 5%
Less than 1 percent about the prime rate	28 6%
Don't know/Refused	96 21%

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9. If you had to choose of one the following options, what would you rather do in 2008?

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	TOTAL
Unweighted Base	455
Weighted Base	455
Follow a diet	118 26%
Follow a budget	322 71%
Don't know/Refused	15 3%

