

q12. What impact, if any, has the current recession had on your financial situation over the past 6 months?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - DE - F/G/H/I - KLMN - O/P/Q - R/S/T/U Overlap formulae used * small base

| | TOTAL | Age | | | Gender | | Region | | | | | | Income | | | | Monthly Card Spent | | | Total Card Debt | | | No Card Debt |
|---|-------------|-----------------|-----------------|------------------|------------|-------------|-----------------|---------------|------------------|------------------|---------------|----------------|-----------------|-------------------|-----------------|------------------|---------------------|-------------|-------------------|-----------------------|-----------------|-----------------|--------------|
| | | 18-34 A | 35-54 B | 55+ C | Male D | Female E | BC/Alberta F | Man/Sask G | Ontario H | Quebec I | Atlantic J | <50K K | 50K to 99K L | 100K to 149K M | 150K+ N | Up to \$100 O | \$101 to \$500 P | \$501+ Q | Up to \$1500 R | \$1501 to \$5000 S | \$5001+ T | | |
| Base: All respondents | 2005 | 248 | 876 | 881 | 958 | 1047 | 520 | 140 | 926 | 272 | 147 | 682 | 739 | 265 | 103 | 520 | 785 | 700 | 325 | 268 | 310 | 1095 | |
| Weighted | 2005 | 561 | 862 | 581 | 962 | 1043 | 461 | 140 | 762 | 501 | 140 | 739 | 720 | 244 | 94* | 543 | 830 | 633 | 380 | 298 | 274 | 1046 | |
| Very positive | 21 1% | 7 1% | 11 1% | 3 1% | 7 1% | 14 1% | 2 1% | 3 2% | 13 2% | 3 1% | 0 - | 5 1% | 6 1% | 4 2% | 5 5% KL | 5 1% | 9 1% | 8 1% | 4 1% | 0 - | 3 1% | 11 1% | |
| Somewhat positive | 72 4% | 50 9% BC | 15 2% | 8 1% | 41 4% | 31 3% | 17 4% | 7 5% | 22 3% | 24 5% | 2 1% | 43 6% LM | 14 2% | 3 1% | 7 8% LM | 19 4% | 33 4% | 20 3% | 12 3% | 12 4% | 9 3% | 40 4% | |
| Neutral, my financial situation is the same | 1117 56% | 333 59% C | 491 57% C | 293 50% | 523 54% | 594 57% | 250 54% | 82 58% | 379 50% | 324 65% FH | 83 59% | 418 57% | 399 56% | 141 58% | 47 50% | 296 55% | 469 57% | 352 56% | 213 56% | 160 54% | 138 50% | 605 58% T | |
| Somewhat negative | 581 29% | 137 24% | 243 28% | 201 35% AB | 299 31% | 281 27% | 136 29% | 37 26% | 243 32% | 124 25% | 41 29% | 191 26% | 222 31% | 72 30% | 25 26% | 160 30% | 232 28% | 189 30% | 110 29% | 87 29% | 78 29% | 304 29% | |
| Very negative | 214 11% | 35 6% | 103 12% | 77 13% A | 93 10% | 122 12% | 56 12% | 12 9% | 106 14% | 26 5% | 14 10% | 82 11% | 78 11% | 24 10% | 10 11% | 63 12% | 87 11% | 64 10% | 41 11% | 40 13% U | 46 17% U | 86 8% | |
| Top 2 Box | 93 5% | 57 10% BC | 25 3% | 10 2% | 47 5% | 45 4% | 20 4% | 10 7% J | 34 5% | 27 5% | 2 1% | 48 7% L | 20 3% | 7 3% | 12 13% LM | 23 4% | 41 5% | 28 4% | 16 4% | 12 4% | 12 4% | 51 5% | |
| Bottom 2 Box | 795 40% | 172 31% | 346 40% A | 278 48% AB | 392 41% | 403 39% | 192 42% I | 49 35% | 349 46% GI | 150 30% | 56 40% | 273 37% | 300 42% | 96 40% | 35 37% | 223 41% | 319 38% | 253 40% | 151 40% | 126 42% | 125 46% U | 390 37% | |

q13.2. [Overall, I am spending less on my credit card(s)] Below is a list of statements that may or may not describe how the economic downturn has affected you personally over the past 6 months. Please consider your situation today compared to about 6 months ago and select a number from 1 to 5 for each statement, where 1 means you disagree totally and 5 means you agree totally with the statement, or you could pick any number between.

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E - F/G/H/I/J - K/L/M/N - O/P/Q - R/S/T/U Overlap formulae used * small base

| | TOTAL | Age | | | Gender | | Region | | | | | Income | | | | Monthly Card Spent | | | Total Card Debt | | | No Card Debt |
|--------------------------------|------------|------------|------------|------------|------------|-------------|-----------------|---------------|--------------|-------------|---------------|------------|-----------------|-------------------|------------|--------------------|---------------------|-------------|-------------------|-----------------------|--------------|--------------|
| | | 18-34 A | 35-54 B | 55+ C | Male D | Female E | BC/Alberta F | Man/Sask G | Ontario H | Quebec I | Atlantic J | <50K K | 50K to 99K L | 100K to 149K M | 150K+ N | Up to \$100 O | \$101 to \$500 P | \$501+ Q | Up to \$1500 R | \$1501 to \$5000 S | \$5001+ T | |
| Base: All respondents | 2005 | 248 | 876 | 881 | 958 | 1047 | 520 | 140 | 926 | 272 | 147 | 682 | 739 | 265 | 103 | 520 | 785 | 700 | 325 | 268 | 310 | 1095 |
| Weighted | 2005 | 561 | 862 | 581 | 962 | 1043 | 461 | 140 | 762 | 501 | 140 | 739 | 720 | 244 | 94* | 543 | 830 | 633 | 380 | 298 | 274 | 1046 |
| 5 - Agree totally | 503 25% | 129 23% | 237 27% | 137 24% | 181 19% | 321 31% | 113 25% | 34 24% | 181 24% | 128 26% | 46 33% | 221 30% | 173 24% | 37 15% | 14 15% | 232 43% | 201 24% | 70 11% | 123 32% | 110 37% | 82 30% | 187 18% |
| 4 | 471 24% | 125 22% | 206 24% | 140 24% | 230 24% | 240 23% | 115 25% | 34 24% | 200 26% | 89 18% | 33 24% | 168 23% | 177 25% | 71 29% | 17 18% | 124 23% | 238 29% | 108 17% | 104 27% | 89 30% | 97 35% | 178 17% |
| 3 - Neither agree nor disagree | 575 29% | 154 27% | 250 29% | 171 30% | 294 31% | 281 27% | 124 27% | 33 24% | 220 29% | 156 31% | 41 29% | 209 28% | 194 27% | 68 28% | 33 35% | 131 24% | 244 29% | 200 32% | 100 26% | 66 22% | 58 21% | 349 33% |
| 2 | 241 12% | 85 15% | 85 10% | 71 12% | 139 14% | 103 10% | 61 13% | 9 6% | 92 12% | 66 13% | 13 9% | 81 11% | 89 12% | 42 17% | 9 10% | 38 7% | 82 10% | 121 19% | 35 9% | 22 8% | 23 8% | 161 15% |
| 1 - Disagree totally | 216 11% | 69 12% | 84 10% | 62 11% | 118 12% | 98 9% | 47 10% | 31 22% | 69 9% | 61 12% | 7 5% | 61 8% | 86 12% | 26 11% | 21 22% | 18 3% | 65 8% | 133 21% | 18 5% | 10 3% | 14 5% | 171 16% |
| Top 2 Box | 973 49% | 254 45% | 443 51% | 277 48% | 411 43% | 562 54% | 229 50% | 68 48% | 381 50% | 218 43% | 79 56% | 389 53% | 350 49% | 108 44% | 30 33% | 356 66% | 439 53% | 178 28% | 227 60% | 199 67% | 178 65% | 365 35% |
| Bottom 2 Box | 457 23% | 154 27% | 170 20% | 133 23% | 257 27% | 200 19% | 109 24% | 39 28% | 161 21% | 127 25% | 21 15% | 141 19% | 176 24% | 68 28% | 30 32% | 56 10% | 147 18% | 254 40% | 52 14% | 32 11% | 37 14% | 331 32% |

q13. 4. [I am more likely to pay off my credit card bill(s) in full each month] Below is a list of statements that may or may not describe how the economic downturn has affected you personally over the past 6 months. Please consider your situation today compared to about 6 months ago and select a number from 1 to 5 for each statement, where 1 means you disagree totally and 5 means you agree totally with the statement, or you could pick any number between.

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - DE - F/G/H/I/J - K/L/M/N - O/P/Q - R/S/T/U Overlap formulae used * small base

| | TOTAL | Age | | | Gender | | Region | | | | | Income | | | | Monthly Card Spent | | | Total Card Debt | | | No Card Debt |
|--------------------------------|------------|------------|------------|------------|------------|-------------|-----------------|---------------|--------------|-------------|---------------|------------|-----------------|-------------------|------------|--------------------|---------------------|-------------|-------------------|-----------------------|--------------|--------------|
| | | 18-34 A | 35-54 B | 55+ C | Male D | Female E | BC/Alberta F | Man/Sask G | Ontario H | Quebec I | Atlantic J | <50K K | 50K to 99K L | 100K to 149K M | 150K+ N | Up to \$100 O | \$101 to \$500 P | \$501+ Q | Up to \$1500 R | \$1501 to \$5000 S | \$5001+ T | |
| Base: All respondents | 2005 | 248 | 876 | 881 | 958 | 1047 | 520 | 140 | 926 | 272 | 147 | 682 | 739 | 265 | 103 | 520 | 785 | 700 | 325 | 268 | 310 | 1095 |
| Weighted | 2005 | 561 | 862 | 581 | 962 | 1043 | 461 | 140 | 762 | 501 | 140 | 739 | 720 | 244 | 94* | 543 | 830 | 633 | 380 | 298 | 274 | 1046 |
| 5 - Agree totally | 640 32% | 121 22% | 250 29% | 269 46% | 328 34% | 313 30% | 142 31% | 41 29% | 247 32% | 167 33% | 43 31% | 190 26% | 240 33% | 85 35% | 38 41% | 128 24% | 227 27% | 285 45% | 47 12% | 29 10% | 14 5% | 550 53% |
| 4 | 312 16% | 92 16% | 131 15% | 88 15% | 155 16% | 156 15% | 75 16% | 20 14% | 122 16% | 72 15% | 23 16% | 124 17% | 107 15% | 49 20% | 9 10% | 77 14% | 158 19% | 77 12% | 116 31% | 34 11% | 39 14% | 123 12% |
| 3 - Neither agree nor disagree | 617 31% | 208 37% | 276 32% | 133 23% | 296 31% | 320 31% | 146 32% | 49 35% | 226 30% | 158 32% | 38 27% | 249 34% | 210 29% | 69 28% | 30 32% | 195 36% | 256 31% | 166 26% | 126 33% | 122 41% | 84 31% | 282 27% |
| 2 | 204 10% | 69 12% | 97 11% | 38 7% | 76 8% | 129 12% | 53 11% | 15 11% | 70 9% | 44 9% | 21 15% | 87 12% | 78 11% | 20 8% | 4 4% | 69 13% | 105 13% | 29 5% | 56 15% | 59 20% | 63 23% | 26 3% |
| 1 - Disagree totally | 232 12% | 71 13% | 108 13% | 53 9% | 107 11% | 124 12% | 45 10% | 15 11% | 97 13% | 59 12% | 15 11% | 88 12% | 84 12% | 21 9% | 13 14% | 73 14% | 84 10% | 75 12% | 35 9% | 53 18% | 74 27% | 64 6% |
| Top 2 Box | 952 48% | 213 38% | 382 44% | 357 62% | 483 50% | 469 45% | 217 47% | 61 43% | 369 48% | 240 48% | 66 47% | 314 43% | 348 48% | 134 55% | 47 51% | 205 38% | 384 46% | 363 57% | 163 43% | 63 21% | 53 19% | 673 64% |
| Bottom 2 Box | 436 22% | 140 25% | 205 24% | 91 16% | 183 19% | 253 24% | 99 21% | 30 22% | 167 22% | 104 21% | 37 26% | 176 24% | 161 22% | 41 17% | 17 18% | 143 26% | 189 23% | 104 16% | 90 24% | 112 38% | 137 50% | 91 9% |

q13. 7. [I am using cash and debit more often for everyday purchases] Below is a list of statements that may or may not describe how the economic downturn has affected you personally over the past 6 months. Please consider your situation today compared to about 6 months ago and s a number from 1 to 5 for each statement, where 1 means you disagree totally and 5 means you agree totally with the statement, or you could pick any number between.

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E - F/G/H/I - J/K/L/M/N - O/P/Q - R/S/T/U Overlap formulae used * small base

| | TOTAL | Age | | | Gender | | Region | | | | | | Income | | | | Monthly Card Spent | | | Total Card Debt | | | No Card Debt |
|--------------------------------|------------|------------|------------|------------|------------|-------------|-----------------|---------------|--------------|-------------|---------------|------------|-----------------|-------------------|------------|------------------|---------------------|-------------|-------------------|-----------------------|--------------|------------|--------------|
| | | 18-34 A | 35-54 B | 55+ C | Male D | Female E | BC/Alberta F | Man/Sask G | Ontario H | Quebec I | Atlantic J | <50K K | 50K to 99K L | 100K to 149K M | 150K+ N | Up to \$100 O | \$101 to \$500 P | \$501+ Q | Up to \$1500 R | \$1501 to \$5000 S | \$5001+ T | U | |
| Base: All respondents | 2005 | 248 | 876 | 881 | 958 | 1047 | 520 | 140 | 926 | 272 | 147 | 682 | 739 | 265 | 103 | 520 | 785 | 700 | 325 | 268 | 310 | 1095 | |
| Weighted | 2005 | 561 | 862 | 581 | 962 | 1043 | 461 | 140 | 762 | 501 | 140 | 739 | 720 | 244 | 94* | 543 | 830 | 633 | 380 | 298 | 274 | 1046 | |
| 5 - Agree totally | 508 25% | 142 25% | 225 26% | 141 24% | 184 19% | 323 31% | 120 26% | 36 25% | 168 22% | 134 27% | 50 36% | 239 32% | 171 24% | 34 14% | 9 10% | 255 47% | 211 26% | 41 7% | 148 39% | 113 38% | 87 32% | 158 15% | |
| 4 | 442 22% | 123 22% | 210 24% | 109 19% | 222 23% | 220 21% | 105 23% | 31 22% | 172 23% | 107 21% | 26 19% | 156 21% | 179 25% | 57 23% | 16 17% | 111 21% | 256 31% | 74 12% | 94 25% | 91 31% | 94 34% | 160 15% | |
| 3 - Neither agree nor disagree | 456 23% | 131 23% | 193 22% | 132 23% | 226 24% | 230 22% | 101 22% | 31 22% | 183 24% | 106 21% | 35 25% | 152 21% | 161 22% | 61 25% | 26 28% | 113 21% | 207 25% | 136 22% | 94 25% | 63 21% | 49 18% | 250 24% | |
| 2 | 211 11% | 71 13% | 79 9% | 61 11% | 120 12% | 92 9% | 41 9% | 13 9% | 90 12% | 58 12% | 8 6% | 84 11% | 71 10% | 25 10% | 12 13% | 34 6% | 71 9% | 107 17% | 20 5% | 14 5% | 22 8% | 155 15% | |
| 1 - Disagree totally | 389 19% | 95 17% | 156 18% | 138 24% | 210 22% | 178 17% | 94 20% | 30 21% | 149 20% | 96 19% | 21 15% | 109 15% | 137 19% | 67 28% | 30 32% | 29 5% | 85 10% | 274 43% | 23 6% | 17 6% | 22 8% | 323 31% | |
| Top 2 Box | 949 47% | 265 47% | 434 50% | 250 43% | 406 42% | 543 52% | 225 49% | 67 47% | 340 45% | 241 48% | 76 54% | 395 53% | 350 49% | 91 37% | 25 27% | 367 68% | 467 56% | 115 18% | 241 64% | 204 69% | 181 66% | 318 30% | |
| Bottom 2 Box | 600 30% | 166 30% | 235 27% | 199 34% | 330 34% | 270 26% | 135 29% | 43 30% | 239 31% | 154 31% | 29 21% | 193 26% | 209 29% | 93 38% | 43 46% | 63 12% | 156 19% | 381 60% | 44 12% | 31 10% | 44 16% | 479 46% | |

q16. Thinking about your personal spending on credit cards, how do you think the amount you spend will change over the next six months or so? Your best estimate is fine. (SELECT ONE RESPONSE ONLY)

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - DE - F/G/H/I/J - K/L/M/N - O/P/Q - R/S/T/U Overlap formulae used * small base

| | TOTAL | Age | | | Gender | | Region | | | | | | Income | | | | Monthly Card Spent | | | Total Card Debt | | | No Card Debt |
|--------------------------------|-------------|------------|------------|------------|------------|-------------|-----------------|---------------|--------------|-------------|---------------|------------|-----------------|-------------------|------------|------------------|---------------------|-------------|-------------------|-----------------------|--------------|------------|--------------|
| | | 18-34 A | 35-54 B | 55+ C | Male D | Female E | BC/Alberta F | Man/Sask G | Ontario H | Quebec I | Atlantic J | <50K K | 50K to 99K L | 100K to 149K M | 150K+ N | Up to \$100 O | \$101 to \$500 P | \$501+ Q | Up to \$1500 R | \$1501 to \$5000 S | \$5001+ T | | |
| Base: All respondents | 2005 | 248 | 876 | 881 | 958 | 1047 | 520 | 140 | 926 | 272 | 147 | 682 | 739 | 265 | 103 | 520 | 785 | 700 | 325 | 268 | 310 | 1095 | |
| Weighted | 2005 | 561 | 862 | 581 | 962 | 1043 | 461 | 140 | 762 | 501 | 140 | 739 | 720 | 244 | 94* | 543 | 830 | 633 | 380 | 298 | 274 | 1046 | |
| I will spend much more | 18 1% | 11 2% | 5 1% | 2 0% | 8 1% | 10 1% | 3 1% | 1 1% | 3 0% | 9 2% | 2 2% | 7 1% | 6 1% | 2 1% | 2 2% | 8 2% | 4 1% | 5 1% | 1 0% | 2 1% | 1 0% | 14 1% | |
| I will spend a bit more | 71 4% | 32 6% | 21 2% | 18 3% | 44 5% | 27 3% | 23 5% | 12 9% | 28 4% | 6 1% | 2 2% | 21 3% | 28 4% | 6 3% | 13 13% | 6 1% | 29 4% | 35 6% | 2 1% | 15 5% | 7 2% | 44 4% | |
| Neutral, it will stay the same | 904 45% | 250 45% | 367 43% | 286 49% | 463 48% | 441 42% | 191 41% | 66 47% | 334 44% | 262 52% | 51 37% | 306 41% | 339 47% | 117 48% | 41 44% | 224 41% | 312 38% | 367 58% | 138 37% | 63 21% | 66 24% | 634 61% | |
| I will spend a bit less | 537 27% | 153 27% | 237 28% | 146 25% | 256 27% | 281 27% | 129 28% | 32 23% | 197 26% | 139 28% | 39 28% | 208 28% | 185 26% | 76 31% | 23 25% | 100 19% | 275 33% | 161 25% | 126 33% | 101 34% | 81 30% | 227 22% | |
| I will spend much less | 476 24% | 115 21% | 233 27% | 128 22% | 192 20% | 284 27% | 116 25% | 28 20% | 200 26% | 87 17% | 45 32% | 197 27% | 162 23% | 43 18% | 15 16% | 204 38% | 208 25% | 64 10% | 112 30% | 116 39% | 120 44% | 126 12% | |
| Top 2 Box | 88 4% | 43 8% | 25 3% | 20 4% | 52 5% | 37 4% | 25 6% | 14 10% | 31 4% | 14 3% | 4 3% | 28 4% | 34 5% | 8 3% | 15 16% | 14 3% | 34 4% | 41 6% | 3 1% | 17 6% | 7 3% | 58 6% | |
| Bottom 2 Box | 1013 51% | 269 48% | 469 54% | 275 47% | 447 47% | 565 54% | 245 53% | 61 43% | 397 52% | 225 45% | 85 60% | 405 55% | 347 48% | 119 49% | 38 41% | 305 56% | 483 58% | 225 36% | 238 63% | 217 73% | 201 73% | 353 34% | |