

2. Do you have a monthly household budget that you try to follow?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
Yes	630	77	71	40	238	161	43	175	194	262	124	507
	62%	57%	68%	61%	61%	64%	57%	67%	63%	58%	66%	61%
								I				
No	393	58	33	26	154	89	32	85	115	193	65	328
	38%	43%	32%	39%	39%	36%	43%	33%	37%	42%	34%	39%
										G		

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

3. And how well do you follow your budget?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: Have a monthly household budget	632	78	63	42	240	163	46	179	195	258	111	521
Weighted	630	77*	71*	40*	238	161	43*	175	194	262	124*	507
I always stay within budget	76	9	4	6	25	25	5	24	25	26	11	65
	12%	11%	6%	16%	11%	16%	13%	14%	13%	10%	9%	13%
I usually stay within budget	488	65	64	27	192	111	28	126	145	217	97	391
	77%	84%	91%	68%	81%	69%	64%	72%	75%	83%	78%	77%
		EF	CEF		EF					GH		
I rarely stay in budget	63	4	2	6	20	23	7	24	22	17	16	47
	10%	5%	3%	16%	9%	14%	16%	14%	12%	6%	13%	9%
				B		AB	AB	I				
I never stay in budget	4	0	0	0	0	1	3	1	1	2	0	4
	1%	-	-	-	-	0	7%	0	1%	1%	-	1%
							ABDE					
Summary												
Top2Box (Always/ Usually)	564	73	69	34	217	137	33	150	170	244	108	456
	89%	95%	97%	84%	91%	85%	76%	86%	88%	93%	87%	90%
		EF	CEF		F					G		
Low2Box (Rarely/ Never)	67	4	2	6	20	24	10	25	24	18	16	51
	11%	5%	3%	16%	9%	15%	24%	14%	12%	7%	13%	10%
				B		AB	ABD	I				

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

4. How much, per month, are you currently putting aside for long-term savings?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
0	392	49	32	24	151	96	39	145	131	115	75	317
	38%	36%	31%	36%	38%	39%	51%	56%	43%	25%	40%	38%
1 - 100							ABD	HI	I			
	235	30	31	12	77	70	15	67	88	80	47	188
101 - 200	23%	22%	30%	18%	20%	28%	19%	26%	28%	18%	25%	22%
			D			D		I	I			
201 - 300	138	27	8	14	57	26	4	20	30	88	29	109
	13%	20%	8%	22%	15%	10%	6%	8%	10%	19%	15%	13%
301 - 400		BEF		BEF	F					GH		
	69	9	10	4	21	19	6	9	26	33	8	61
401 - 500	7%	7%	10%	6%	5%	7%	8%	4%	8%	7%	4%	7%
									G			
501 - 1000	29	3	1	2	13	7	3	3	5	21	8	22
	3%	2%	1%	4%	3%	3%	3%	1%	2%	5%	4%	3%
1001 - 1500										GH		
	49	4	6	1	19	13	7	5	13	30	8	41
1501 - 2000	5%	3%	6%	1%	5%	5%	9%	2%	4%	7%	4%	5%
							C			G		
More than 2000	77	8	10	6	38	14	1	7	10	60	10	67
	8%	6%	10%	9%	10%	6%	1%	3%	3%	13%	5%	8%
Don't know			F	F	F					GH		
	17	0	2	1	9	5	0	0	3	14	0	17
	2%	-	2%	2%	2%	2%	-	-	1%	3%	-	2%
										G		
	6	2	2	0	2	0	0	0	1	5	1	5
	1%	2%	2%	-	0	-	-	-	0	1%	0	1%
			E									
	6	3	0	1	3	0	0	0	0	6	1	5
	1%	2%	-	1%	1%	-	-	-	-	1%	0	1%
			E									
	6	0	1	1	2	0	2	3	1	3	3	4
	1%	-	1%	2%	1%	-	2%	1%	0	1%	1%	0
				E			E					
Summary												
Mean incl. 0	211	228.5	257	218.3	235.8	172.1	111.8	78.3	137.5	336.1	156.2	223.2
			EF	F	EF				G	GH		
Std. Dev.	385.81	480.07	405.48	400.36	425.33	277.28	176.22	163.06	242.48	500.46	280.73	404.7
Std. Err.	12.1	41.47	41.38	50.04	21.65	17.36	19.7	10.09	13.75	23.75	21.79	13.88
Median	100	100	100	100	100	75	0	0	50	200	50	100
Mean excl. 0	343.3	359.5	373.1	346.5	384.8	280.1	234.3	180.9	239.9	450.7	262.1	360.8
					E					GH		
Std. Dev.	443.69	562.6	442.48	459.62	487.98	308.25	191.18	207.48	279.51	533.18	323.6	463.88
Std. Err.	17.91	63.3	54.88	71.78	31.83	24.6	31.43	19.87	21.01	29.44	32.36	20.46

4. How much, per month, are you currently putting aside for long-term savings?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Median	200	200	200	200	200	200	200	100	125	220	150	200

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

6_1. [APR] Please rate your level of understanding for each of the following terms:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
APR												
Very familiar	147	24	15	6	57	37	8	27	39	80	24	123
	14%	18%	14%	9%	15%	15%	10%	11%	13%	18%	13%	15%
										G		
Somewhat familiar	157	20	16	9	59	40	12	47	29	82	22	135
	15%	15%	16%	13%	15%	16%	16%	18%	9%	18%	12%	16%
								H		H		
Not very familiar	296	38	30	23	112	72	20	79	96	122	55	241
	29%	29%	29%	34%	29%	29%	26%	30%	31%	27%	29%	29%
Not at all familiar	423	53	43	29	162	100	36	106	145	171	86	336
	41%	39%	41%	43%	41%	40%	47%	41%	47%	38%	46%	40%
									I			
Summary												
Top2Box (Very/ Somewhat)	304	44	31	15	117	77	20	74	68	162	46	258
	30%	32%	30%	22%	30%	31%	27%	29%	22%	36%	25%	31%
										H		
Low2Box (Not very/ Not at all)	719	91	73	52	275	172	55	185	241	293	142	577
	70%	68%	70%	78%	70%	69%	73%	71%	78%	64%	75%	69%
									I			

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

6_2. [Budget] Please rate your level of understanding for each of the following terms:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
Budget												
Very familiar	681	105	76	45	264	154	37	158	204	318	112	569
	67%	78%	73%	67%	68%	62%	49%	61%	66%	70%	59%	68%
		DEF	F	F	F					G		J
Somewhat familiar	290	24	26	20	109	80	30	81	85	124	63	226
	28%	17%	25%	30%	28%	32%	40%	31%	28%	27%	34%	27%
					A	A	ABD					
Not very familiar	29	5	2	1	8	7	5	7	13	9	8	21
	3%	3%	2%	1%	2%	3%	7%	3%	4%	2%	4%	2%
							D					
Not at all familiar	24	2	0	1	9	8	3	13	6	4	5	19
	2%	1%	-	2%	2%	3%	4%	5%	2%	1%	3%	2%
								HI				
Summary												
Top2Box (Very/ Somewhat)	970	128	103	64	374	234	67	239	290	442	175	795
	95%	95%	98%	97%	95%	94%	89%	92%	94%	97%	93%	95%
			F		F					GH		
Low2Box (Not very/ Not at all)	53	7	2	2	18	15	8	20	19	13	13	39
	5%	5%	2%	3%	5%	6%	11%	8%	6%	3%	7%	5%
							BD	I	I			

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

6_3. [RRSP] Please rate your level of understanding for each of the following terms:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
RRSP												
Very familiar	542	79	61	41	221	115	24	106	154	282	78	465
	53%	59%	58%	62%	57%	46%	32%	41%	50%	62%	41%	56%
		EF	F	EF	EF	F			G	GH		J
Somewhat familiar	312	40	30	18	116	80	28	87	92	133	63	249
	30%	29%	29%	27%	30%	32%	37%	33%	30%	29%	33%	30%
Not very familiar	101	12	10	4	24	33	16	37	36	28	30	71
	10%	9%	10%	6%	6%	13%	21%	14%	12%	6%	16%	8%
						D	ABCD	I	I		K	
Not at all familiar	68	4	3	3	30	21	7	29	27	12	17	51
	7%	3%	3%	5%	8%	8%	10%	11%	9%	3%	9%	6%
							A	I	I			
Summary												
Top2Box (Very/ Somewhat)	854	119	91	59	338	196	52	193	246	415	141	713
	83%	88%	87%	89%	86%	78%	69%	74%	80%	91%	75%	85%
		EF	F	F	EF					GH		J
Low2Box (Not very/ Not at all)	169	16	14	7	54	54	24	66	63	40	47	122
	17%	12%	13%	11%	14%	22%	31%	26%	20%	9%	25%	15%
						AD	ABCD	I	I		K	

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

6_4. [RESP] Please rate your level of understanding for each of the following terms:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
RESP												
Very familiar	291	42	42	20	128	44	15	56	68	167	56	234
	28%	31%	40%	30%	33%	18%	20%	22%	22%	37%	30%	28%
		E	EF	E	EF					GH		
Somewhat familiar	298	40	29	23	125	61	20	71	80	148	62	237
	29%	30%	28%	35%	32%	24%	26%	27%	26%	33%	33%	28%
					E							
Not very familiar	229	23	17	11	78	77	23	66	78	85	38	191
	22%	17%	16%	16%	20%	31%	30%	25%	25%	19%	20%	23%
						ABCD	AB	I	I			
Not at all familiar	205	30	16	13	60	67	18	67	83	55	32	173
	20%	22%	15%	20%	15%	27%	24%	26%	27%	12%	17%	21%
						BD		I	I			
Summary												
Top2Box (Very/ Somewhat)	589	82	71	43	253	105	35	127	148	315	118	471
	58%	61%	68%	65%	65%	42%	46%	49%	48%	69%	63%	56%
		EF	EF	EF	EF					GH		
Low2Box (Not very/ Not at all)	434	53	33	24	138	144	41	133	161	140	70	364
	42%	39%	32%	35%	35%	58%	54%	51%	52%	31%	37%	44%
						ABCD	ABCD	I	I			

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

6_5. [Interest] Please rate your level of understanding for each of the following terms:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
Interest												
Very familiar	688	105	78	45	271	148	40	155	207	327	107	582
	67%	78%	75%	68%	69%	59%	53%	60%	67%	72%	57%	70%
		EF	EF		EF					G		J
Somewhat familiar	272	25	25	20	100	74	28	73	83	116	63	209
	27%	19%	24%	31%	26%	30%	37%	28%	27%	25%	34%	25%
						A	A				K	
Not very familiar	36	2	1	1	11	16	4	17	12	7	10	26
	4%	2%	1%	1%	3%	6%	6%	6%	4%	2%	5%	3%
						AD		I	I			
Not at all familiar	26	3	0	0	9	11	3	15	6	6	8	18
	3%	2%	-	-	2%	5%	4%	6%	2%	1%	4%	2%
						B	B	HI				
Summary												
Top2Box (Very/ Somewhat)	960	130	103	66	371	222	68	228	290	442	170	790
	94%	97%	99%	99%	95%	89%	90%	88%	94%	97%	90%	95%
		E	EF	EF	E				G	GH		J
Low2Box (Not very/ Not at all)	63	5	1	1	20	27	8	31	19	13	18	45
	6%	3%	1%	1%	5%	11%	10%	12%	6%	3%	10%	5%
						ABCD	BC	HI	I		K	

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

6_6. [Minimum payment] Please rate your level of understanding for each of the following terms:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
Minimum payment												
Very familiar	702	103	84	44	275	150	46	154	206	342	120	582
	69%	77%	81%	66%	70%	60%	61%	59%	67%	75%	64%	70%
		EF	CEF		E					GH		
Somewhat familiar	243	22	18	18	92	76	17	76	77	91	51	193
	24%	17%	18%	28%	23%	30%	22%	29%	25%	20%	27%	23%
						AB		I				
Not very familiar	41	4	2	1	12	15	6	13	17	11	10	31
	4%	3%	2%	1%	3%	6%	8%	5%	5%	2%	5%	4%
									I			
Not at all familiar	37	5	0	4	12	9	7	17	9	11	8	29
	4%	4%	-	5%	3%	4%	9%	6%	3%	2%	4%	4%
				B			BD	I				
Summary												
Top2Box (Very/ Somewhat)	946	126	103	62	367	225	63	230	283	433	171	775
	92%	93%	98%	93%	94%	90%	83%	89%	92%	95%	91%	93%
		F	EF		F					G		
Low2Box (Not very/ Not at all)	77	9	2	4	24	24	13	30	26	22	17	60
	8%	7%	2%	7%	6%	10%	17%	11%	8%	5%	9%	7%
						B	ABD	I				

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

8_1. [I am confident my math and money management skills will help me plan for a secure financial future] To what extent do you agree or disagree with the following statements?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
I am confident my math and money management skills will help me plan for a secure financial future												
Strongly agree	284	38	33	15	114	67	17	64	77	143	34	250
	28%	28%	32%	22%	29%	27%	22%	25%	25%	31%	18%	30%
												J
Somewhat agree	525	60	56	34	205	132	38	122	162	240	115	410
	51%	44%	53%	51%	52%	53%	50%	47%	53%	53%	61%	49%
											K	
Somewhat disagree	174	31	13	17	56	41	16	56	55	63	35	139
	17%	23%	12%	26%	14%	16%	22%	22%	18%	14%	19%	17%
		D		BD				I				
Strongly disagree	40	7	3	1	15	9	4	16	14	9	4	36
	4%	5%	3%	1%	4%	3%	6%	6%	5%	2%	2%	4%
								I	I			
Summary												
Top2Box (Agree)	809	97	89	49	320	200	55	186	240	383	150	660
	79%	72%	85%	73%	82%	80%	73%	72%	78%	84%	79%	79%
			A		A					GH		
Low2Box (Disagree)	214	37	16	18	72	50	21	73	69	72	39	175
	21%	28%	15%	27%	18%	20%	27%	28%	22%	16%	21%	21%
		BD						I	I			

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

8_2. [I am confident teaching another person about money, saving and budgeting] To what extent do you agree or disagree with the following statements?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
I am confident teaching another person about money, saving and budgeting												
Strongly agree	218	37	21	12	79	56	13	61	58	99	31	187
	21%	28%	20%	19%	20%	22%	17%	23%	19%	22%	17%	22%
Somewhat agree	498	52	53	36	216	112	30	107	150	241	102	396
	49%	39%	51%	54%	55%	45%	40%	41%	49%	53%	54%	47%
					AEF					G		
Somewhat disagree	237	36	24	16	71	68	22	66	70	101	43	194
	23%	26%	23%	24%	18%	27%	29%	25%	23%	22%	23%	23%
						D	D					
Strongly disagree	69	10	6	3	26	13	11	26	30	13	12	57
	7%	7%	6%	4%	7%	5%	15%	10%	10%	3%	6%	7%
							CDE	I	I			
Summary												
Top2Box (Agree)	717	89	74	48	294	168	43	168	208	341	133	583
	70%	66%	71%	72%	75%	67%	56%	65%	68%	75%	71%	70%
					EF					GH		
Low2Box (Disagree)	306	46	30	18	97	81	33	92	100	114	55	252
	30%	34%	29%	28%	25%	33%	44%	35%	32%	25%	29%	30%
						D	D	I	I			

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

8_6. [I could use help with my financial management skills] To what extent do you agree or disagree with the following statements?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1022	134	97	65	388	255	82	264	312	446	169	853
Weighted	1023	135	104*	66*	391	249	76*	259	309	455	188	835
I could use help with my financial management skills												
Strongly agree	125	15	10	5	42	42	10	45	50	30	33	92
	12%	11%	10%	8%	11%	17%	13%	17%	16%	7%	18%	11%
						D		I	I		K	
Somewhat agree	505	56	51	32	190	135	42	114	161	230	96	409
	49%	41%	49%	48%	48%	54%	56%	44%	52%	51%	51%	49%
						A	A					
Somewhat disagree	284	43	29	22	120	55	16	71	69	144	45	239
	28%	32%	28%	33%	31%	22%	21%	27%	23%	32%	24%	29%
					E					H		
Strongly disagree	108	21	14	7	40	18	7	29	28	51	13	95
	11%	16%	14%	10%	10%	7%	10%	11%	9%	11%	7%	11%
		E										
Summary												
Top2Box (Agree)	630	71	61	38	231	177	52	160	211	260	129	501
	62%	53%	58%	56%	59%	71%	69%	62%	68%	57%	69%	60%
						ABCD	A		I		K	
Low2Box (Disagree)	393	64	44	29	160	73	24	100	98	195	59	334
	38%	47%	42%	44%	41%	29%	31%	38%	32%	43%	31%	40%
		EF	E	E	E					H		J

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base