



Canadian Online Omni August 8 - August 15, 2011

Debt Poll 1

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1. Which of the following statements best describes how you feel about your own personal debt situation?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	2011	953	1058	649	812	550	176	633	902	300
Weighted	2011	973	1038	561	798	652	219	772	656	364
My current debt level causes me a great deal of anxiety	164	77	86	62	77	25	21	52	61	30
	8%	8%	8%	11%	10%	4%	9%	7%	9%	8%
				E	E					
My current debt level causes me some anxiety	489	227	263	156	220	113	53	170	176	90
	24%	23%	25%	28%	28%	17%	24%	22%	27%	25%
				E	E				G	
I am somewhat comfortable with my current debt level	525	275	250	143	240	141	48	223	165	89
	26%	28%	24%	26%	30%	22%	22%	29%	25%	24%
		B			E					
I am very comfortable with my current debt level	384	193	191	84	151	150	43	150	125	66
	19%	20%	18%	15%	19%	23%	19%	19%	19%	18%
						C				
I have no personal debt	449	201	247	116	110	222	55	177	128	89
	22%	21%	24%	21%	14%	34%	25%	23%	20%	24%
				D		CD				
Summary										
Top2Box (Anxious about debt level)	653	304	349	218	297	138	74	222	237	120
	32%	31%	34%	39%	37%	21%	34%	29%	36%	33%
				E	E				G	
Low2Box (Comfortable with debt level)	909	468	441	227	391	291	91	373	291	155
	45%	48%	43%	40%	49%	45%	41%	48%	44%	43%
		B			C					

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

2. And which of the following statements best captures your point of view?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Have debt	1587	764	823	521	700	366	135	491	732	229
Weighted	1562	772	790	445	688	429	165	595	528	275
Right now, it is more important for me to pay down my debt than to save and invest for the future	769	388	381	198	343	228	90	297	267	115
	49%	50%	48%	45%	50%	53%	55%	50%	51%	42%
						C	I	I	I	
Right now, saving and investing for the future are as important to me as paying down my debt	685	317	368	194	304	187	61	273	224	127
	44%	41%	47%	44%	44%	44%	37%	46%	42%	46%
			A							
Right now, it is more important for me to save and invest for the future than to pay down my debt	108	68	41	53	41	15	14	24	37	34
	7%	9%	5%	12%	6%	3%	8%	4%	7%	12%
		B		DE					G	GH

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

3. Thinking about your non-mortgage debt (e.g. credit cards, lines of credit, personal loans, etc.), would you say that you are...

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	2011	953	1058	649	812	550	176	633	902	300
Weighted	2011	973	1038	561	798	652	219	772	656	364
In much better shape than your friends and neighbours	682	322	361	169	240	274	62	260	228	133
	34%	33%	35%	30%	30%	42%	28%	34%	35%	37%
						CD				
In slightly better shape than your friends and neighbours	827	404	423	234	323	270	111	345	243	127
	41%	41%	41%	42%	40%	41%	50%	45%	37%	35%
							HI	HI		
In slightly worse shape than your friends and neighbours	385	178	207	114	179	92	37	132	144	72
	19%	18%	20%	20%	22%	14%	17%	17%	22%	20%
				E	E				G	
In much worse shape than your friends and neighbours	117	70	47	45	57	16	10	35	41	32
	6%	7%	5%	8%	7%	2%	4%	5%	6%	9%
		B		E	E					G
Summary										
Top2Box (Better)	1509	725	783	402	563	544	173	605	471	260
	75%	75%	76%	72%	70%	83%	79%	78%	72%	71%
						CD		HI		
Low2Box (Worse)	502	248	254	159	236	108	47	167	184	104
	25%	25%	24%	28%	30%	17%	21%	22%	28%	29%
				E	E				G	G

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

4. In the past two years, have you delayed or cancelled your plans to do any of the following because of concern about your debt situation?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	2011	953	1058	649	812	550	176	633	902	300
Weighted	2011	973	1038	561	798	652	219	772	656	364
Take a vacation	489	245	244	169	221	100	51	160	181	97
	24%	25%	24%	30%	28%	15%	23%	21%	28%	27%
				E	E				G	G
Purchase a big-ticket / expensive item for your home	398	188	210	138	160	100	36	133	137	92
	20%	19%	20%	25%	20%	15%	17%	17%	21%	25%
				DE	E					FG
Buy a new home	162	86	76	89	50	23	16	38	54	53
	8%	9%	7%	16%	6%	4%	7%	5%	8%	15%
				DE	E				G	FGH
Retire from working full-time	122	62	60	20	54	49	14	46	43	19
	6%	6%	6%	4%	7%	7%	7%	6%	7%	5%
					C	C				
Buy a second/additional property (in addition to your home)	87	51	36	25	35	27	11	30	31	15
	4%	5%	3%	4%	4%	4%	5%	4%	5%	4%
Have children	75	37	38	65	9	1	9	20	21	27
	4%	4%	4%	12%	1%	0	4%	3%	3%	7%
				DE						GH
Start up a new business	67	45	22	36	23	9	11	17	24	15
	3%	5%	2%	6%	3%	1%	5%	2%	4%	4%
		B		DE						
None of the above	1221	584	638	282	469	470	147	506	372	197
	61%	60%	61%	50%	59%	72%	67%	65%	57%	54%
					C	CD	HI	HI		

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5. Would you say your debt situation makes you feel...

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	2011	953	1058	649	812	550	176	633	902	300
Weighted	2011	973	1038	561	798	652	219	772	656	364
Very happy	397	189	208	80	110	207	45	166	119	66
	20%	19%	20%	14%	14%	32%	21%	21%	18%	18%
						CD				
Somewhat happy	774	400	374	188	307	280	82	315	238	139
	39%	41%	36%	33%	38%	43%	38%	41%	36%	38%
		B				C				
Not very happy	673	307	365	222	313	138	68	244	234	126
	33%	32%	35%	40%	39%	21%	31%	32%	36%	35%
				E	E					
Not at all happy	167	77	91	72	69	27	23	47	64	32
	8%	8%	9%	13%	9%	4%	11%	6%	10%	9%
				DE	E		G		G	
Summary										
Top2Box (Happy)	1171	589	582	267	417	487	128	481	357	206
	58%	61%	56%	48%	52%	75%	58%	62%	55%	56%
						CD		H		
Low2Box (Not Happy)	840	384	456	294	381	165	92	291	298	158
	42%	39%	44%	52%	48%	25%	42%	38%	45%	44%
				E	E				G	

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