



# Canadian Online Omni August 8 - August 15, 2011

## Debt Poll 2

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

		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	2011	288	180	126	760	508	149	478	618	915	391	1620
Weighted	2011	265	205	131	770	491	149	473	615	923	359	1652
My current debt level causes me a great deal of anxiety	164	18	21	11	69	34	11	63	46	55	45	119
	8%	7%	10%	9%	9%	7%	7%	13%	8%	6%	12%	7%
								HI			K	
My current debt level causes me some anxiety	489	63	53	28	184	119	42	136	132	221	104	385
	24%	24%	26%	22%	24%	24%	28%	29%	21%	24%	29%	23%
								H			K	
I am somewhat comfortable with my current debt level	525	70	55	36	187	140	36	97	169	259	119	406
	26%	27%	27%	28%	24%	29%	24%	21%	27%	28%	33%	25%
									G	G	K	
I am very comfortable with my current debt level	384	55	31	29	142	93	34	62	101	221	43	341
	19%	21%	15%	22%	18%	19%	23%	13%	16%	24%	12%	21%
										GH		J
I have no personal debt	449	58	46	26	188	105	26	115	167	166	48	401
	22%	22%	22%	20%	24%	21%	17%	24%	27%	18%	13%	24%
								I	I			J
Summary												
Top2Box (Anxious about debt level)	653	81	74	39	253	153	53	199	178	276	149	504
	32%	31%	36%	30%	33%	31%	35%	42%	29%	30%	41%	31%
								HI			K	
Low2Box (Comfortable with debt level)	909	126	85	65	329	234	70	159	270	481	162	747
	45%	47%	42%	50%	43%	48%	47%	34%	44%	52%	45%	45%
									G	GH		

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

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

		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 debt	1587	227	143	102	586	405	124	367	462	758	339	1248
Weighted	1562	207	159	104*	582	386	123	357	448	757	311	1251
Right now, it is more important for me to pay down my debt than to save and invest for the future	769	92	73	50	278	208	68	206	217	347	169	600
	49%	44%	46%	48%	48%	54%	55%	58%	48%	46%	54%	48%
						A		HI			K	
Right now, saving and investing for the future are as important to me as paying down my debt	685	104	77	50	258	145	51	123	200	363	121	564
	44%	50%	49%	48%	44%	37%	42%	34%	45%	48%	39%	45%
		E	E		E				G	G		
Right now, it is more important for me to save and invest for the future than to pay down my debt	108	12	9	5	46	33	4	29	32	48	21	88
	7%	6%	5%	5%	8%	9%	3%	8%	7%	6%	7%	7%

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

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

		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	2011	288	180	126	760	508	149	478	618	915	391	1620
Weighted	2011	265	205	131	770	491	149	473	615	923	359	1652
In much better shape than your friends and neighbours	682	99	63	46	275	151	48	142	215	325	94	588
	34%	37%	31%	35%	36%	31%	32%	30%	35%	35%	26%	36%
												J
In slightly better shape than your friends and neighbours	827	103	86	55	303	206	74	169	260	397	167	660
	41%	39%	42%	42%	39%	42%	49%	36%	42%	43%	46%	40%
							AD		G	G	K	
In slightly worse shape than your friends and neighbours	385	50	42	22	148	104	20	118	106	162	74	311
	19%	19%	21%	17%	19%	21%	13%	25%	17%	18%	21%	19%
						F		HI				
In much worse shape than your friends and neighbours	117	13	14	8	44	30	8	44	35	38	24	93
	6%	5%	7%	6%	6%	6%	5%	9%	6%	4%	7%	6%
								HI				
Summary												
Top2Box (Better)	1509	202	149	101	578	357	121	311	475	723	261	1248
	75%	76%	73%	77%	75%	73%	82%	66%	77%	78%	73%	76%
							E		G	G		
Low2Box (Worse)	502	63	56	29	192	133	27	162	140	200	98	404
	25%	24%	27%	23%	25%	27%	18%	34%	23%	22%	27%	24%
						F		HI				

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

		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	2011	288	180	126	760	508	149	478	618	915	391	1620
Weighted	2011	265	205	131	770	491	149	473	615	923	359	1652
Take a vacation	489	69	57	24	197	105	38	131	151	207	109	380
	24%	26%	28%	18%	26%	21%	25%	28%	25%	22%	30%	23%
								I			K	
Purchase a big-ticket / expensive item for your home	398	61	32	25	161	85	35	98	121	180	94	304
	20%	23%	15%	19%	21%	17%	23%	21%	20%	19%	26%	18%
											K	
Buy a new home	162	26	25	8	59	30	14	44	48	70	42	120
	8%	10%	12%	6%	8%	6%	10%	9%	8%	8%	12%	7%
			E								K	
Retire from working full-time	122	23	20	7	33	29	10	23	28	71	25	97
	6%	9%	10%	6%	4%	6%	7%	5%	5%	8%	7%	6%
		D	D							H		
Buy a second/additional property (in addition to your home)	87	18	14	5	28	14	8	12	23	52	21	66
	4%	7%	7%	4%	4%	3%	6%	3%	4%	6%	6%	4%
		DE	E							G		
Have children	75	7	15	3	28	18	4	20	19	36	17	59
	4%	3%	8%	2%	4%	4%	3%	4%	3%	4%	5%	4%
			ADE									
Start up a new business	67	7	10	5	25	13	7	22	17	28	14	53
	3%	3%	5%	4%	3%	3%	5%	5%	3%	3%	4%	3%
None of the above	1221	161	118	86	468	304	86	281	376	565	186	1035
	61%	61%	57%	66%	61%	62%	58%	59%	61%	61%	52%	63%
												J

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

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

		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	2011	288	180	126	760	508	149	478	618	915	391	1620
Weighted	2011	265	205	131	770	491	149	473	615	923	359	1652
Very happy	397	60	44	30	159	73	30	74	142	182	42	355
	20%	23%	22%	23%	21%	15%	20%	16%	23%	20%	12%	21%
Somewhat happy		E	E	E	E				G			J
	774	95	66	51	289	217	57	146	235	393	127	647
	39%	36%	32%	39%	37%	44%	38%	31%	38%	43%	35%	39%
Not very happy						ABD			G	G		
	673	92	70	40	250	165	56	186	193	294	150	523
	33%	35%	34%	31%	32%	34%	37%	39%	31%	32%	42%	32%
Not at all happy								HI			K	
	167	18	24	10	73	36	6	67	46	54	41	127
	8%	7%	12%	7%	9%	7%	4%	14%	8%	6%	11%	8%
			F		F			HI			K	
Summary												
Top2Box (Happy)	1171	155	111	81	448	290	87	220	377	574	169	1002
	58%	58%	54%	62%	58%	59%	58%	47%	61%	62%	47%	61%
									G	G		J
Low2Box (Not Happy)	840	110	94	50	322	201	62	253	239	348	190	649
	42%	42%	46%	38%	42%	41%	42%	53%	39%	38%	53%	39%
								HI			K	

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