

17. Did you spend more than you intended to during the holiday season?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Yes	1385	173	134	94	552	314	117	315	435	635	339	1046
	31%	30%	29%	32%	32%	29%	35%	29%	32%	31%	41%	29%
							ABE				K	
No	3094	414	323	198	1164	779	214	764	940	1390	485	2609
	69%	70%	71%	68%	68%	71%	65%	71%	68%	69%	59%	71%
		F	F			F						J

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

18. How much over budget did you spend?

		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: Spent more than intended during holiday season	1355	139	135	167	431	257	225	310	440	605	321	1034
Weighted	1360	164	133	93	545	306	117	308	430	622	333	1027
\$0	15	2	0	1	8	2	2	4	7	4	2	12
	1%	1%	-	1%	1%	1%	1%	1%	2%	1%	1%	1%
\$1-100	203	16	14	15	96	48	15	66	75	62	53	150
	15%	10%	11%	16%	18%	16%	13%	21%	17%	10%	16%	15%
					A			I	I			
\$101-200	295	35	29	24	108	78	20	83	104	107	80	215
	22%	21%	22%	26%	20%	26%	17%	27%	24%	17%	24%	21%
						F		I	I			
\$201-300	218	33	17	17	83	48	19	50	72	96	47	170
	16%	20%	13%	19%	15%	16%	17%	16%	17%	15%	14%	17%
\$301-400	95	14	11	5	34	22	9	21	29	45	16	79
	7%	8%	8%	5%	6%	7%	7%	7%	7%	7%	5%	8%
\$401-500	258	24	31	15	104	55	26	38	76	143	52	206
	19%	15%	23%	17%	19%	18%	23%	12%	18%	23%	16%	20%
										G		
\$501-600	21	0	4	3	7	6	1	2	7	12	10	11
	2%	-	3%	3%	1%	2%	1%	1%	2%	2%	3%	1%
			A	A							K	
\$601-700	13	3	3	1	4	2	1	4	3	6	3	11
	1%	2%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%
\$701-800	13	1	1	1	5	4	2	2	2	10	5	8
	1%	1%	1%	1%	1%	1%	2%	1%	0	2%	1%	1%
\$801-900	1	0	0	0	1	0	0	0	1	0	0	1
	0	-	-	-	0	-	-	-	0	-	-	0
\$901-1000	153	18	12	8	70	27	18	26	37	90	50	102
	11%	11%	9%	9%	13%	9%	15%	8%	9%	14%	15%	10%
							E			GH	K	
\$1001+	76	18	12	3	25	14	3	12	17	46	13	62
	6%	11%	9%	3%	5%	5%	3%	4%	4%	7%	4%	6%
		CDEF	F							H		
Summary												
Mean	467.1	543.4	531.8	408.4	465.7	416.1	472.2	380.1	414.1	546.8	460.5	469.2
		CE	CE							GH		
Standard Deviation	467.2	536	511.8	401.7	485.4	399.1	425.1	427.2	438	492.8	433.1	477.9
Median	300	300	400	300	300	300	400	250	300	400	300	300

18. How much over budget did you spend?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids

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

19. What do you plan to cut back on in order to get back on track?

		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: Spent more than intended during holiday season	1376	145	137	168	436	264	225	315	444	617	326	1050
Weighted	1385	173	134	94	552	314	117	315	435	635	339	1046
Entertainment	586	75	61	42	239	124	44	122	194	270	151	435
	42%	43%	45%	45%	43%	40%	38%	39%	45%	42%	44%	42%
My day to day living expenses (groceries, phone, cable, etc)	573	71	61	42	238	109	52	141	190	242	132	440
	41%	41%	46%	44%	43%	35%	44%	45%	44%	38%	39%	42%
			E		E		E					
Using my credit card	486	50	47	31	205	113	40	82	148	255	114	372
	35%	29%	35%	33%	37%	36%	34%	26%	34%	40%	34%	36%
									G	G		
Lunch and coffee money	434	58	50	28	180	84	33	93	134	206	119	315
	31%	34%	37%	30%	33%	27%	28%	30%	31%	33%	35%	30%
			E									
Using my line of credit	154	23	17	10	55	35	14	24	44	85	31	123
	11%	13%	12%	10%	10%	11%	12%	8%	10%	13%	9%	12%
										G		
I have no idea where to start	126	10	10	8	55	30	13	42	51	34	40	86
	9%	6%	8%	8%	10%	10%	11%	13%	12%	5%	12%	8%
								I	I			
I won't cut back, and won't get back on track	75	11	4	5	23	25	5	12	26	36	15	59
	5%	6%	3%	5%	4%	8%	4%	4%	6%	6%	5%	6%
						D						
Don't know	1	0	1	0	0	0	0	0	0	1	0	1
	0	-	0	-	-	-	-	-	-	0	-	0

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

20. Which of the following helped you stick to 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: Did not spend more than intended during holiday season	3103	345	361	370	959	657	410	766	954	1383	474	2629
Weighted	3094	414	323	198	1164	779	214	764	940	1390	485	2609
I didn't want to go into debt or increase my debt load	1231	172	130	66	457	320	85	261	376	593	189	1042
	40%	42%	40%	34%	39%	41%	39%	34%	40%	43%	39%	40%
		C				C			G	G		
Keeping track of my spending by making a budget and sticking to it	831	105	84	55	313	221	53	178	263	390	150	681
	27%	25%	26%	28%	27%	28%	25%	23%	28%	28%	31%	26%
									G	G	K	
Knowing how much I had to spend, and once the money was gone that was it	809	124	81	56	322	161	62	238	246	325	151	658
	26%	30%	25%	29%	28%	21%	29%	31%	26%	23%	31%	25%
		E		E	E		E	HI			K	
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	279	40	34	18	81	87	20	62	81	135	62	217
	9%	10%	11%	9%	7%	11%	9%	8%	9%	10%	13%	8%
			D			D					K	
Other	404	63	52	28	148	92	21	118	121	166	48	356
	13%	15%	16%	14%	13%	12%	10%	15%	13%	12%	10%	14%
		F	F					I				J
Don't know	1	0	0	0	0	0	1	0	0	1	1	0
	0	-	-	-	-	-	0	-	-	0	0	-
							D					

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

21. How did you finance most of your holiday spending?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Cash/ Debit (Net)	3467	451	354	232	1302	866	257	885	1088	1494	643	2825
	77%	77%	77%	80%	76%	79%	77%	82%	79%	74%	78%	77%
								I	I			
Cash	2780	355	286	181	1056	698	201	728	869	1183	495	2285
	62%	61%	63%	62%	62%	64%	61%	67%	63%	58%	60%	63%
								HI	I			
Debit Card	1239	169	112	80	456	322	99	284	410	546	292	948
	28%	29%	25%	27%	27%	29%	30%	26%	30%	27%	35%	26%
											K	
Credit card(s)	1394	182	138	87	563	318	106	254	418	722	260	1134
	31%	31%	30%	30%	33%	29%	32%	24%	30%	36%	32%	31%
									G	GH		
Rewards points	253	41	18	14	112	47	20	59	63	131	63	190
	6%	7%	4%	5%	7%	4%	6%	5%	5%	6%	8%	5%
		BE			BE					H	K	
Line of credit	164	15	12	11	52	61	12	38	57	69	47	117
	4%	3%	3%	4%	3%	6%	4%	4%	4%	3%	6%	3%
						ABD					K	
Annual bonus	92	15	12	5	32	18	9	9	24	58	28	63
	2%	3%	3%	2%	2%	2%	3%	1%	2%	3%	3%	2%
										G	K	

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