

1. 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	<40k	40k-<60K	60k-<100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	3150	464	460	453	778	544	451	757	546	755	564	749	1986
Weighted	3150	423	334	205	1208	757	224	817	554	729	518	715	1974
Yes	977	128	102	62	399	211	75	269	181	221	135	240	514
	31.0%	30.0%	31.0%	30.0%	33.0%	28.0%	33.0%	33.0%	33.0%	30.0%	26.0%	34.0%	26.0%
								J	J			L	
No	2173	294	232	143	809	546	149	549	373	508	383	475	1459
	69.0%	70.0%	69.0%	70.0%	67.0%	72.0%	67.0%	67.0%	67.0%	70.0%	74.0%	66.0%	74.0%
											GH		K

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

2. How much over budget did you spend?

		REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k-<60K	60k-<100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Spent more than intended during holiday season	927	134	132	131	244	142	144	227	173	220	146	246	494
Weighted	968	126	102	61	393	211	75	262	181	221	133	240	509
\$0	9	2	1	0	2	3	1	4	1	1	0	1	8
	1.0%	1.0%	1.0%	1.0%	0	1.0%	2.0%	1.0%	1.0%	1.0%	0	0	2.0%
\$1-100	157	18	16	10	63	40	11	67	24	16	11	31	95
	16.0%	14.0%	16.0%	16.0%	16.0%	19.0%	15.0%	25.0%	13.0%	7.0%	8.0%	13.0%	19.0%
\$101-200	195	32	15	14	72	49	12	54	35	41	20	52	99
	20.0%	25.0%	15.0%	24.0%	18.0%	23.0%	16.0%	21.0%	19.0%	18.0%	15.0%	22.0%	20.0%
\$201-300	158	26	14	10	60	39	10	49	31	38	19	34	91
	16.0%	20.0%	14.0%	16.0%	15.0%	18.0%	13.0%	19.0%	17.0%	17.0%	15.0%	14.0%	18.0%
\$301-400	53	6	6	3	21	11	6	10	8	18	7	18	23
	5.0%	5.0%	5.0%	6.0%	5.0%	5.0%	8.0%	4.0%	4.0%	8.0%	6.0%	7.0%	5.0%
\$401-500	176	21	23	9	79	30	15	45	36	44	27	57	82
	18.0%	17.0%	22.0%	15.0%	20.0%	14.0%	19.0%	17.0%	20.0%	20.0%	20.0%	24.0%	16.0%
\$501-600	41	3	6	4	15	10	3	7	9	11	7	8	21
	4.0%	3.0%	6.0%	7.0%	4.0%	5.0%	4.0%	3.0%	5.0%	5.0%	5.0%	4.0%	4.0%
\$601-700	7	2	0	1	1	2	1	2	2	1	0	1	2
	1.0%	1.0%	-	2.0%	0	1.0%	1.0%	1.0%	1.0%	0	-	0	0
\$701-800	14	1	2	2	5	3	1	4	1	4	2	4	8
	1.0%	1.0%	2.0%	4.0%	1.0%	1.0%	1.0%	1.0%	0	2.0%	2.0%	2.0%	2.0%
\$801-900	4	0	0	0	4	0	1	1	0	1	1	0	4
	0	-	-	-	1.0%	-	1.0%	0	-	0	1.0%	-	1.0%
\$901-1000	105	10	11	3	53	17	10	15	24	29	23	22	53
	11.0%	8.0%	11.0%	5.0%	14.0%	8.0%	13.0%	6.0%	13.0%	13.0%	17.0%	9.0%	10.0%
\$1001+	48	6	8	4	18	8	5	4	9	18	14	11	21
	5.0%	5.0%	8.0%	6.0%	5.0%	4.0%	7.0%	2.0%	5.0%	8.0%	11.0%	5.0%	4.0%
Summary													
Mean	463.3	439.6	504.2	477.3	477.5	402	533.8	346.1	492.5	558.5	650.6	462.3	436.6
Standard Deviation	449.5	487.1	460.8	551.2	423.6	398.7	530.1	333.3	457	503.7	570.2	421.3	423.7
Median	300	300	400	300	300	300	400	250	300	400	500	350	300

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

3. 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	<40k	40k-<60K	60k-<100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Spent more than intended during holiday season	934	136	132	132	248	142	144	231	173	220	148	246	498
Weighted	977	128	102	62	399	211	75	269	181	221	135	240	514
My day to day living expenses (groceries, phone, cable, etc)	422	54	44	29	186	75	33	106	80	96	59	93	225
	43.0%	42.0%	43.0%	47.0%	47.0%	36.0%	44.0%	40.0%	44.0%	43.0%	44.0%	39.0%	44.0%
Entertainment	400	54	46	29	166	78	28	108	68	101	55	102	203
	41.0%	42.0%	45.0%	46.0%	42.0%	37.0%	38.0%	40.0%	38.0%	45.0%	41.0%	43.0%	39.0%
Using my credit card	369	48	39	23	164	73	22	83	85	93	57	82	211
	38.0%	38.0%	39.0%	37.0%	41.0%	35.0%	29.0%	31.0%	47.0%	42.0%	42.0%	34.0%	41.0%
Lunch and coffee money	316	43	36	23	127	58	29	84	57	76	49	80	145
	32.0%	33.0%	36.0%	37.0%	32.0%	28.0%	39.0%	31.0%	32.0%	34.0%	37.0%	33.0%	28.0%
Using my line of credit	145	17	20	8	65	26	9	30	33	30	28	29	85
	15.0%	13.0%	19.0%	12.0%	16.0%	13.0%	12.0%	11.0%	18.0%	13.0%	21.0%	12.0%	17.0%
I have no idea where to start	119	14	6	7	49	30	12	46	19	21	9	34	53
	12.0%	11.0%	6.0%	11.0%	12.0%	14.0%	16.0%	17.0%	10.0%	9.0%	7.0%	14.0%	10.0%
I won't cut back, and won't get back on track	42	4	1	1	15	16	4	14	5	8	7	8	30
	4.0%	3.0%	1.0%	2.0%	4.0%	8.0%	6.0%	5.0%	3.0%	4.0%	5.0%	3.0%	6.0%
						B	B						

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

4. Which of the following helped you stick to your budget?

		REGION						HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k-<60K	60k-<100k	100k+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Did not spend more than intended during holiday season	2216	328	328	321	530	402	307	526	373	535	416	503	1488
Weighted	2173	294	232	143	809	546	149	549	373	508	383	475	1459
I didn't want to go into debt or increase my debt load	898	137	86	57	329	220	69	227	144	227	156	215	612
	41.0%	47.0%	37.0%	40.0%	41.0%	40.0%	46.0%	41.0%	38.0%	45.0%	41.0%	45.0%	42.0%
		B					B						
Keeping track of my spending by making a budget and sticking to it	677	83	71	48	251	172	53	152	121	169	119	139	428
	31.0%	28.0%	30.0%	33.0%	31.0%	31.0%	36.0%	28.0%	32.0%	33.0%	31.0%	29.0%	29.0%
							A						
Knowing how much I had to spend, and once the money was gone that was it	602	71	65	31	263	128	43	175	113	124	92	130	388
	28.0%	24.0%	28.0%	22.0%	33.0%	23.0%	29.0%	32.0%	30.0%	24.0%	24.0%	27.0%	27.0%
					ACE		C	IJ					
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	282	26	38	20	95	82	21	64	40	72	71	54	186
	13.0%	9.0%	16.0%	14.0%	12.0%	15.0%	14.0%	12.0%	11.0%	14.0%	19.0%	11.0%	13.0%
			A			A					GH		
Other	237	33	28	18	98	49	11	60	36	45	53	41	173
	11.0%	11.0%	12.0%	13.0%	12.0%	9.0%	7.0%	11.0%	10.0%	9.0%	14.0%	9.0%	12.0%
			F	F	F						I		

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