

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

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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	2006	270	176	149	732	489	190	542	340	512	343	566	1440
Weighted	2006	269	213	131	769	482	143	632	359	468	271	547	1459
Yes	705	81	65	48	306	151	54	226	135	180	85	274	431
	35%	30%	31%	37%	40%	31%	38%	36%	38%	38%	31%	50%	30%
					ABE							L	
No	1301	188	147	82	463	331	89	406	224	288	186	273	1028
	65%	70%	69%	63%	60%	69%	62%	64%	62%	62%	69%	50%	70%
		D	D			D							K

- Column Proportions:
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
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2. What do you plan to cut back on in order to get back on track?

	REGION							HOUSEHOLD INCOME				HOUSEHOLD	
	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	683	79	54	51	279	148	72	186	126	190	115	272	411
Weighted	705	81	65	48	306	151	54	226	135	180	85	274	431
Entertainment	273	22	30	17	124	65	15	89	54	63	36	88	184
	39%	27%	45%	36%	40%	43%	27%	39%	40%	35%	42%	32%	43%
		*	*	*		AF	*				*		K
My day to day living expenses (groceries, phone, cable, etc)	260	35	30	13	119	43	20	90	42	69	30	105	156
	37%	43%	46%	27%	39%	29%	38%	40%	31%	38%	36%	38%	36%
		*	E*	*			*				*		
Using my credit card	211	20	17	12	99	46	17	61	44	53	32	87	124
	30%	24%	26%	25%	32%	31%	32%	27%	33%	30%	38%	32%	29%
		*	*	*			*				*		
Lunch and coffee money	210	18	18	14	96	50	13	67	35	52	26	83	127
	30%	22%	27%	30%	32%	33%	25%	30%	26%	29%	31%	30%	29%
		*	*	*			*				*		
I have no idea where to start	76	12	10	4	26	19	6	29	15	16	4	41	35
	11%	14%	15%	8%	8%	13%	11%	13%	11%	9%	5%	15%	8%
		*	*	*			*				*	L	
Using my line of credit	70	7	13	4	30	10	6	20	17	21	11	26	44
	10%	8%	20%	9%	10%	6%	11%	9%	12%	11%	13%	9%	10%
		*	DE*	*			*				*		
I won't cut back, and won't get back on track	36	4	4	5	11	11	3	8	8	11	5	13	23
	5%	5%	5%	10%	4%	7%	5%	4%	6%	6%	6%	5%	5%
		*	*	*			*				*		

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Minimum Base: 30 (**), Small Base: 100 (*)

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

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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	1323	191	122	98	453	341	118	356	214	322	228	294	1029
Weighted	1301	188	147	82	463	331	89	406	224	288	186	273	1028
I didn't want to go into debt or increase my debt load	455	59	48	30	173	119	26	162	81	105	46	99	357
	35%	32%	32%	36%	37%	36%	29%	40%	36%	36%	25%	36%	35%
			*	*			*	J	J	J			
Keeping track of my spending by making a budget and sticking to it	443	69	44	27	158	116	29	126	79	94	67	101	342
	34%	37%	30%	32%	34%	35%	32%	31%	35%	33%	36%	37%	33%
			*	*			*						
Knowing how much I had to spend, and once the money was gone that was it	309	59	36	16	102	63	34	121	71	50	30	78	232
	24%	31%	24%	20%	22%	19%	38%	30%	32%	18%	16%	28%	23%
		DE	*	*			BCDE*	IJ	IJ				
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	165	28	14	10	51	44	18	37	25	43	37	42	123
	13%	15%	9%	12%	11%	13%	20%	9%	11%	15%	20%	15%	12%
			*	*			BD*			G	GH		
Other	183	18	33	13	73	39	8	56	18	39	38	27	156
	14%	9%	23%	15%	16%	12%	9%	14%	8%	14%	20%	10%	15%
			AEF*	*			*				H		K

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Minimum Base: 30 (**), Small Base: 100 (*)
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4. Did you look for ways to maximize your rewards points collection when you purchased holiday gifts?

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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	2006	270	176	149	732	489	190	542	340	512	343	566	1440
Weighted	2006	269	213	131	769	482	143	632	359	468	271	547	1459
Yes	881	127	86	46	379	183	61	238	140	245	156	287	595
	44%	47%	40%	35%	49%	38%	43%	38%	39%	52%	58%	52%	41%
		CE			CE					GH	GH	L	
No	860	109	94	68	273	248	67	278	171	177	103	210	650
	43%	41%	44%	52%	36%	51%	47%	44%	48%	38%	38%	38%	45%
				AD		AD	D		IJ				K
Not applicable -- I don't collect rewards points	265	33	34	16	117	51	14	115	48	46	11	51	214
	13%	12%	16%	13%	15%	10%	10%	18%	13%	10%	4%	9%	15%
					E			IJ	J	J			K

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Minimum Base: 30 (**), Small Base: 100 (*)
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5. How did you maximize your rewards points collection?

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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: Yes In Q23	941	138	75	55	390	194	89	213	143	279	202	322	619
Weighted	881	127	86	46	379	183	61	238	140	245	156	287	595
Looked for bonus points offers	519	78	56	26	241	72	46	146	74	149	97	191	328
	59%	61%	65%	58%	64%	40%	75%	61%	53%	61%	62%	67%	55%
		E	E*	E*	E		E*					L	
Purchased all items using one rewards credit card.	367	45	40	21	151	84	26	66	57	129	76	113	254
	42%	35%	47%	47%	40%	46%	43%	28%	41%	53%	49%	39%	43%
			*	*			*		G	GH	G		
Shopped only at retailers where I could collect points	350	55	35	14	154	61	30	106	61	85	65	138	211
	40%	44%	41%	30%	41%	33%	49%	45%	44%	35%	42%	48%	36%
			*	*			CE*					L	
Other	58	7	8	3	22	16	2	13	9	14	11	15	44
	7%	6%	9%	7%	6%	9%	3%	6%	6%	6%	7%	5%	7%
			*	*			*						

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Minimum Base: 30 (**), Small Base: 100 (*)

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6. Over this past holiday season, did you redeem your rewards points to offset expenses?

	REGION							HOUSEHOLD INCOME				HOUSEHOLD	
	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: Yes/No In Q23	1784	241	154	130	646	437	176	454	299	469	332	525	1259
Weighted	1741	236	179	114	652	431	129	516	311	422	260	496	1245
Yes	497	76	41	27	219	85	50	137	91	129	82	173	324
	29%	32%	23%	24%	34%	20%	39%	26%	29%	30%	32%	35%	26%
		E			BCE		BCE					L	
No	1244	160	138	87	433	347	79	380	220	293	178	323	921
	71%	68%	77%	76%	66%	80%	61%	74%	71%	70%	68%	65%	74%
			DF	DF		ADF							K

- Column Proportions:
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
Minimum Base: 30 (**), Small Base: 100 (*)

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7. What did you redeem your points for this holiday season?

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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: Yes In Q25	538	80	38	34	228	87	71	128	93	151	107	205	333
Weighted	497	76	41	27	219	85	50	137	91	129	82	173	324
Merchandise	220	32	24	11	104	31	17	52	41	66	34	80	140
	44%	43%	59%	39%	48%	37%	34%	38%	46%	51%	42%	46%	43%
		*	**	**		*	*		*		*		
Groceries	207	23	19	8	102	26	27	59	33	59	35	78	129
	42%	30%	47%	30%	47%	31%	55%	43%	36%	46%	42%	45%	40%
		*	**	**	AE	*	AE*		*		*		
Gift cards	201	39	16	8	78	35	26	55	36	60	36	78	123
	40%	51%	37%	29%	36%	41%	52%	40%	40%	47%	43%	45%	38%
		D*	**	**		*	D*		*		*		
Travel	37	4	9	3	16	3	2	4	5	12	11	13	23
	7%	5%	22%	13%	7%	4%	3%	3%	5%	9%	13%	8%	7%
		*	**	**		*	*		*	G	G*		
Paying down your credit card	32	5	4	2	18	3	1	13	6	5	5	9	23
	6%	6%	10%	6%	8%	3%	3%	10%	6%	4%	6%	5%	7%
		*	**	**		*	*		*		*		
Charitable donations	17	3	-	1	9	3	2	3	4	3	5	6	10
	3%	3%	-	2%	4%	3%	4%	2%	4%	3%	6%	4%	3%
		*	**	**		*	*		*		*		
Other	24	5	1	1	10	7	1	6	7	3	7	3	21
	5%	6%	2%	3%	4%	8%	3%	4%	8%	2%	8%	2%	6%
		*	**	**		*	*		*		I*		K

- Column Proportions:
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L
Minimum Base: 30 (**), Small Base: 100 (*)

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

		REGION						HOUSEHOLD INCOME				HOUSEHOLD	
	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	2000	240	199	201	714	466	180	601	325	541	341	488	1512
Weighted	2000	268	212	130	767	480	142	698	338	489	280	466	1534
Cash (Net)	1379	198	145	91	526	316	103	541	226	328	148	328	1051
	69%	74%	68%	70%	69%	66%	72%	78%	67%	67%	53%	71%	68%
								HIJ	J	J			
Cash	989	149	103	66	374	221	77	403	167	217	106	226	764
	49%	55%	49%	51%	49%	46%	54%	58%	49%	44%	38%	48%	50%
		E						HIJ	J				
Debit Card	704	94	77	42	288	162	40	259	105	193	81	187	517
	35%	35%	36%	32%	38%	34%	28%	37%	31%	39%	29%	40%	34%
					F			J		HJ		L	
Credit card(s)	930	118	99	48	365	238	62	245	161	271	178	231	700
	47%	44%	47%	37%	48%	50%	43%	35%	48%	55%	64%	50%	46%
					C	C			G	G	GHI		
Redeem rewards points for gift cards and merchandise	230	37	20	9	112	35	17	81	37	64	37	83	147
	12%	14%	9%	7%	15%	7%	12%	12%	11%	13%	13%	18%	10%
		CE			CE							L	
Line of credit	58	4	7	7	22	14	5	11	12	23	11	23	35
	3%	1%	3%	5%	3%	3%	3%	2%	3%	5%	4%	5%	2%
				A						G	G	L	
Annual bonus	51	14	8	2	18	5	4	9	5	17	19	17	34
	3%	5%	4%	2%	2%	1%	3%	1%	2%	3%	7%	4%	2%
		E	E							G	GHI		

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