

1. When was the last time you created a budget, either for yourself or your household?

	Total	Gender		AGE			EDUCATION			
		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	1004	489	515	270	385	349	46	171	451	336
Weighted	1004	487	517	280	371	352	94	362	394	155
Within last six months	412	171	240	175	155	81	40	148	166	57
	41%	35%	46%	63%	42%	23%	43%	41%	42%	37%
6 months - 1 year			A	DE	E		*			
	104	55	49	24	39	41	4	29	50	22
	10%	11%	9%	9%	10%	12%	4%	8%	13%	14%
More than a year ago							*			FG
	199	114	85	32	77	89	16	67	81	34
	20%	23%	16%	12%	21%	25%	17%	19%	21%	22%
I have never created a budget for myself or my household		B			C	C	*			
	290	146	143	48	100	141	34	118	97	41
	29%	30%	28%	17%	27%	40%	36%	33%	25%	27%
					C	CD	*	H		

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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2. When it comes to personal finances, many people have habits they feel they should improve on. Do you personally have financial habits you plan to work on in the future?

	Total	Gender		AGE			EDUCATION			
		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	1004	489	515	270	385	349	46	171	451	336
Weighted	1004	487	517	280	371	352	94	362	394	155
Yes (Net)	660	312	347	229	274	157	58	239	273	90
	66%	64%	67%	82%	74%	45%	62%	66%	69%	58%
				DE	E		*		I	
Yes, I have lots of financial habits to work on	224	111	113	89	95	41	30	80	88	26
	22%	23%	22%	32%	25%	12%	32%	22%	22%	17%
				E	E		I*			
Yes, I have a few financial habits to work on	436	202	234	140	179	116	28	159	185	64
	43%	41%	45%	50%	48%	33%	30%	44%	47%	41%
				E	E		*		F	
No, I am happy with my financial habits as they are	344	175	170	51	98	196	36	123	121	65
	34%	36%	33%	18%	26%	55%	38%	34%	31%	42%
					C	CD	*			H

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

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3. Which of the following personal financial habits do you feel you should improve on?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Yes At Q2	651	317	334	213	283	155	29	113	312	197
Weighted	660	312	347	229	274	157	58	239	273	90
Overspending (living beyond my means)	238	112	127	104	95	39	25	83	101	30
	36%	36%	36%	46%	35%	25%	43%	35%	37%	33%
				DE			**			
No personal or household budget	145	75	70	47	61	37	15	55	53	22
	22%	24%	20%	20%	22%	24%	25%	23%	19%	24%
							**			
Not able to adhere to a budget	182	84	99	85	63	34	17	71	64	30
	28%	27%	28%	37%	23%	22%	29%	30%	23%	34%
				DE			**			H
Overusing credit cards	140	87	53	30	72	38	2	45	72	20
	21%	28%	15%	13%	26%	24%	4%	19%	27%	23%
		B			C	C	**			
Not paying credit card bill in full each month	155	83	72	30	77	48	17	55	70	13
	24%	27%	21%	13%	28%	31%	30%	23%	26%	14%
					C	C	**		I	
Accumulating debt such as loans	99	55	43	29	48	22	5	30	49	16
	15%	18%	13%	13%	18%	14%	8%	12%	18%	18%
							**			
Not saving money	358	149	209	144	132	83	31	140	154	33
	54%	48%	60%	63%	48%	53%	53%	59%	56%	37%
			A	D			**	I	I	
Other	75	33	42	32	29	14	6	32	30	7
	11%	11%	12%	14%	11%	9%	10%	13%	11%	8%
							**			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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4. When it comes to your finances, which of the following habits do you feel causes you stress:

	Total	Gender		AGE			EDUCATION			
		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	1004	489	515	270	385	349	46	171	451	336
Weighted	1004	487	517	280	371	352	94	362	394	155
Overspending (living beyond my means)	255	121	135	104	103	48	26	102	94	33
	25%	25%	26%	37%	28%	14%	28%	28%	24%	22%
				DE	E		*			
No personal or household budget	113	57	56	39	50	23	13	51	35	14
	11%	12%	11%	14%	14%	7%	14%	14%	9%	9%
				E	E		*			
Not adhering to a budget	168	77	91	68	57	43	16	60	69	23
	17%	16%	18%	24%	15%	12%	17%	16%	17%	15%
				DE			*			
Overusing credit cards	154	94	60	31	85	38	8	55	71	21
	15%	19%	12%	11%	23%	11%	9%	15%	18%	14%
		B			CE		*			
Not paying your credit card bill in full every month	157	75	82	35	72	50	11	69	58	20
	16%	15%	16%	13%	19%	14%	11%	19%	15%	13%
							*			
Accumulating debt such as loans	166	84	82	57	70	40	15	57	72	22
	17%	17%	16%	20%	19%	11%	16%	16%	18%	14%
				E	E		*			
Not saving money	436	207	229	153	165	119	40	170	181	45
	43%	43%	44%	54%	44%	34%	43%	47%	46%	29%
				DE	E		*	I	I	
Differing financial views within household	100	46	54	26	36	38	4	41	34	20
	10%	9%	10%	9%	10%	11%	5%	11%	9%	13%
							*			
Other	187	95	92	39	54	94	19	55	75	39
	19%	20%	18%	14%	15%	27%	20%	15%	19%	25%
						CD	*			GH

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

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5. About how often would you say you examine your personal spending habits?

	Total	Gender		AGE			EDUCATION			
		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	1004	489	515	270	385	349	46	171	451	336
Weighted	1004	487	517	280	371	352	94	362	394	155
Monthly	557	252	305	187	204	166	55	205	213	85
	55%	52%	59%	67%	55%	47%	58%	57%	54%	55%
				DE			*			
Less than monthly but at least twice a year	214	115	99	57	81	75	19	52	106	37
	21%	24%	19%	21%	22%	21%	20%	14%	27%	24%
							*		G	G
Once a year	65	29	36	17	22	26	6	22	25	12
	6%	6%	7%	6%	6%	7%	6%	6%	6%	8%
							*			
Less than once a year	58	33	25	4	23	30	8	23	18	8
	6%	7%	5%	2%	6%	9%	9%	6%	5%	5%
					C	C	*			
I never review my spending habits	111	58	53	15	41	54	7	60	31	12
	11%	12%	10%	5%	11%	15%	7%	17%	8%	8%
					C	C	*	HI		

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

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## 6\_1. [Primary goal]

Do you have specific financial goals you are actively working towards? Please indicate one primary goal, and then any other secondary goals you have.

	Total	Gender		AGE			EDUCATION			
		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	1004	489	515	270	385	349	46	171	451	336
Weighted	1004	487	517	280	371	352	94	362	394	155
<b>Primary goal</b>										
Purchasing a house or condo	70	39	31	37	28	5	-	25	30	16
	7%	8%	6%	13%	7%	1%	-	7%	8%	10%
				DE	E		*		F	F
Purchasing a vehicle	45	21	24	18	15	12	4	21	15	5
	4%	4%	5%	7%	4%	3%	4%	6%	4%	3%
							*			
Repaying loans	155	70	85	50	60	44	9	53	70	22
	15%	14%	16%	18%	16%	12%	9%	15%	18%	14%
							*			
Paying off my mortgage	118	59	59	26	63	29	2	46	50	20
	12%	12%	11%	9%	17%	8%	3%	13%	13%	13%
					CE		*		F	F
Saving for retirement	172	80	93	18	80	74	19	36	80	37
	17%	16%	18%	7%	22%	21%	21%	10%	20%	24%
					C	C	*		G	G
Saving for my children`s education	28	14	14	10	17	1	4	9	7	8
	3%	3%	3%	3%	5%	*	5%	2%	2%	5%
				E	E		*			H
Saving for my dream vacation	80	36	44	16	20	45	1	33	35	10
	8%	7%	8%	6%	5%	13%	2%	9%	9%	7%
						CD	*			
Saving for a life event (e.g. wedding)	25	11	14	14	8	4	5	7	10	4
	3%	2%	3%	5%	2%	1%	5%	2%	2%	3%
				E			*			
YES, I have financial goals, but nothing specific I am working actively towards	151	86	65	53	46	52	24	63	47	16
	15%	18%	13%	19%	12%	15%	26%	17%	12%	11%
							HI*	I		
NO, I don`t have financial goals	105	52	52	12	23	69	18	47	29	10
	10%	11%	10%	4%	6%	20%	19%	13%	7%	6%
						CD	HI*	HI		
*Home renovations	6	*	6	-	3	4	-	1	3	2
	1%	*	1%	-	1%	1%	-	*	1%	1%
							*			
*Saving money	4	-	4	3	1	*	-	2	2	*
	*	-	1%	1%	*	*	-	1%	*	*
							*			

*For education	9	-	9	9	-	-	-	5	4	1
	1%	-	2%	3%	-	-	-	1%	1%	1%
			A	DE			*			
*Investing (e.g. capital, insurance, business)	4	4	*	1	-	4	-	2	1	1
	*	1%	*	*	-	1%	-	1%	*	1%
							*			
Other	18	7	12	10	2	7	2	7	8	1
	2%	1%	2%	4%	1%	2%	2%	2%	2%	1%
				D			*			
Nothing	14	9	5	4	6	4	4	5	4	1
	1%	2%	1%	1%	2%	1%	5%	1%	1%	1%
							*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

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6\_2. [Secondary goals]

Do you have specific financial goals you are actively working towards? Please indicate one primary goal, and then any other secondary goals you have.

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Total Answering	828	399	429	239	334	255	29	124	385	290
Weighted	793	375	419	237	316	241	60	266	335	133
<b>Secondary goals</b>										
Purchasing a house or condo	156	72	83	83	58	14	12	58	66	20
	20%	19%	20%	35%	18%	6%	20%	22%	20%	15%
				DE	E		**			
Purchasing a vehicle	273	129	144	108	87	78	21	111	104	37
	34%	35%	34%	46%	28%	32%	36%	42%	31%	28%
				DE			**	HI		
Repaying loans	201	90	111	75	76	50	20	72	81	27
	25%	24%	26%	31%	24%	21%	34%	27%	24%	21%
				E			**			
Paying off my mortgage	180	89	91	69	82	29	21	64	70	25
	23%	24%	22%	29%	26%	12%	36%	24%	21%	19%
				E	E		**			
Saving for retirement	273	143	130	97	130	45	26	85	115	47
	34%	38%	31%	41%	41%	19%	44%	32%	34%	35%
				E	E		**			
Saving for my children`s education	157	75	82	72	73	13	14	48	73	23
	20%	20%	20%	30%	23%	5%	23%	18%	22%	17%
				E	E		**			
Saving for my dream vacation	263	114	148	110	95	58	23	86	110	44
	33%	31%	35%	46%	30%	24%	38%	32%	33%	33%
				DE			**			
Saving for a life event (e.g. wedding)	161	64	97	91	49	21	12	62	66	20
	20%	17%	23%	38%	16%	9%	19%	24%	20%	15%
				DE	E		**			
*Home renovations	3	*	2	-	2	1	-	-	1	2
	*	*	1%	-	1%	*	-	-	*	1%
							**			
*Saving money	12	3	9	2	5	5	-	9	2	1
	1%	1%	2%	1%	1%	2%	-	3%	1%	*
							**			
*For education	4	1	3	4	-	-	2	-	2	-
	1%	*	1%	2%	-	-	4%	-	1%	-
				D			**			
*Investing (e.g. capital, insurance, business)	6	4	2	-	4	1	-	3	1	2
	1%	1%	1%	-	1%	1%	-	1%	*	2%
							**			H



Other	15	4	11	7	3	4	-	2	8	4
	2%	1%	3%	3%	1%	2%	-	1%	3%	3%
							**			
Nothing	13	9	4	3	5	5	4	3	5	1
	2%	2%	1%	1%	2%	2%	7%	1%	1%	1%
							**			
Don't know	1	-	1	1	-	*	-	-	1	*
	*	-	*	*	-	*	-	-	*	*
							**			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

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6\_3. [Primary+Secondary]

Do you have specific financial goals you are actively working towards? Please indicate one primary goal, and then any other secondary goals you have.

	Total	Gender		AGE			EDUCATION			
		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	1004	489	515	270	385	349	46	171	451	336
Weighted	1004	487	517	280	371	352	94	362	394	155
<b>Primary+Secondary</b>										
Purchasing a house or condo	224	111	113	119	86	19	12	82	95	35
	22%	23%	22%	43%	23%	5%	13%	23%	24%	23%
				DE	E		*			
Purchasing a vehicle	316	150	166	127	102	87	25	130	119	41
	31%	31%	32%	45%	28%	25%	27%	36%	30%	27%
				DE			*	I		
Repaying loans	334	152	183	120	128	86	29	112	145	48
	33%	31%	35%	43%	34%	25%	31%	31%	37%	31%
				E	E		*			
Paying off my mortgage	294	144	149	92	144	57	24	108	119	44
	29%	30%	29%	33%	39%	16%	25%	30%	30%	28%
				E	E		*			
Saving for retirement	437	219	218	115	206	115	44	119	191	83
	44%	45%	42%	41%	56%	33%	47%	33%	48%	54%
					CE		*		G	G
Saving for my children`s education	185	89	96	81	90	14	18	57	80	31
	18%	18%	19%	29%	24%	4%	19%	16%	20%	20%
				E	E		*			
Saving for my dream vacation	340	148	192	125	115	101	24	119	143	54
	34%	30%	37%	44%	31%	29%	26%	33%	36%	35%
				DE			*			
Saving for a life event (e.g. wedding)	182	74	108	103	56	23	16	67	75	24
	18%	15%	21%	37%	15%	7%	17%	18%	19%	16%
				DE	E		*			
YES, I have financial goals, but nothing specific I am working actively towards	151	86	65	53	46	52	24	63	47	16
	15%	18%	13%	19%	12%	15%	26%	17%	12%	11%
							HI*	I		
NO, I don`t have financial goals	105	52	52	12	23	69	18	47	29	10
	10%	11%	10%	4%	6%	20%	19%	13%	7%	6%
						CD	HI*	HI		
*Home renovations	9	1	8	-	4	4	-	1	4	3
	1%	*	2%	-	1%	1%	-	*	1%	2%
							*			
*Saving money	16	3	13	5	6	6	-	11	4	1
	2%	1%	3%	2%	2%	2%	-	3%	1%	1%
			A				*			

*For education	12	1	11	12	-	-	2	5	5	1
	1%	*	2%	4%	-	-	2%	1%	1%	1%
			A	DE			*			
*Investing (e.g. capital, insurance, business)	10	8	3	1	4	5	-	5	2	4
	1%	2%	1%	*	1%	1%	-	1%	*	2%
							*			H
Other	28	9	19	14	4	10	2	7	14	5
	3%	2%	4%	5%	1%	3%	2%	2%	4%	3%
				D			*			
Nothing	17	9	8	4	6	8	4	5	7	1
	2%	2%	2%	1%	2%	2%	5%	1%	2%	1%
							*			
Don't know	1	-	1	1	-	*	-	-	1	*
	*	-	*	*	-	*	-	-	*	*
							*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

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7. When was the last time you reviewed your financial goals?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Total Answering	918	449	469	263	367	288	37	148	418	315
Weighted	899	435	465	268	348	283	76	315	365	145
Within last six months	593	252	341	209	222	161	47	194	255	96
	66%	58%	73%	78%	64%	57%	62%	62%	70%	66%
6 months - 1 year			A	DE			*			
	176	109	67	36	70	70	21	65	59	32
	20%	25%	14%	14%	20%	25%	28%	21%	16%	22%
More than a year ago		B				C	*			H
	130	74	57	22	56	53	7	55	51	17
	15%	17%	12%	8%	16%	19%	9%	18%	14%	12%
					C	C	*			

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

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

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8. Do you feel you are on track to meet your financial goals?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Total Answering	918	449	469	263	367	288	37	148	418	315
Weighted	899	435	465	268	348	283	76	315	365	145
Yes (Net)	656	315	341	197	239	221	46	217	275	118
	73%	73%	73%	73%	69%	78%	61%	69%	75%	82%
						D	*			FGH
Yes, I feel I am generally on track	349	161	188	76	119	154	17	107	151	74
	39%	37%	40%	28%	34%	54%	23%	34%	41%	51%
						CD	*		F	FGH
Yes, but I need to make some adjustments to be on track	307	154	153	121	119	67	29	110	124	44
	34%	35%	33%	45%	34%	24%	38%	35%	34%	31%
				DE	E		*			
No, I don't feel I am on track	243	120	123	71	109	63	30	97	90	26
	27%	27%	27%	27%	31%	22%	39%	31%	25%	18%
					E		I*	I	I	

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I  
 Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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