

[Save money]

We are coming into the New Year and many Canadians make resolutions for the coming year. Will you be making any resolutions this New Year and if yes, what? Please identify up to three resolutions and rank them in order of their importance (1-3)

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	1277	557	720	264	495	518
Weighted	1277	619	658	356	472	448
Save money						
Rank 1	49	14	35	25	18	6
	4%	2%	5%	7%	4%	1%
			A	E	E	
Rank 2	68	17	50	28	27	12
	5%	3%	8%	8%	6%	3%
			A	E	E	
Rank 3	80	38	42	36	32	12
	6%	6%	6%	10%	7%	3%
				E	E	
No I am not making any resolutions	509	280	229	108	158	243
	40%	45%	35%	30%	33%	54%
		B				CD
No Rank	572	270	302	160	237	176
	45%	44%	46%	45%	50%	39%
					E	
Summary						
Rank (1/2/3)	196	69	127	89	78	30
	15%	11%	19%	25%	16%	7%
			A	DE	E	

- 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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[Pay down debt]

We are coming into the New Year and many Canadians make resolutions for the coming year. Will you be making any resolutions this New Year and if yes, what? Please identify up to three resolutions and rank them in order of their importance (1-3)

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	1277	557	720	264	495	518
Weighted	1277	619	658	356	472	448
Pay down debt						
Rank 1	42	16	26	12	20	10
	3%	3%	4%	3%	4%	2%
Rank 2	61	33	27	19	32	10
	5%	5%	4%	5%	7%	2%
					E	
Rank 3	68	38	30	22	36	10
	5%	6%	5%	6%	8%	2%
				E	E	
No I am not making any resolutions	509	280	229	108	158	243
	40%	45%	35%	30%	33%	54%
		B				CD
No Rank	597	252	346	196	226	176
	47%	41%	53%	55%	48%	39%
			A	E	E	
Summary						
Rank (1/2/3)	171	88	83	53	88	30
	13%	14%	13%	15%	19%	7%
				E	E	

- 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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[SUMMARY - RANK 1]

We are coming into the New Year and many Canadians make resolutions for the coming year. Will you be making any resolutions this New Year and if yes, what? Please identify up to three resolutions and rank them in order of their importance (1-3)

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Lose some weight	115	49	66	31	39	45
	9%	8%	10%	9%	8%	10%
Stop smoking	108	66	42	27	64	17
	8%	11%	6%	8%	13%	4%
		B			CE	
Exercise more	106	52	54	28	44	34
	8%	8%	8%	8%	9%	8%
Spend more time with family / loved ones	74	25	49	26	33	15
	6%	4%	8%	7%	7%	3%
			A		E	
Travel to someplace special	62	34	28	14	19	29
	5%	5%	4%	4%	4%	6%
Eat better / healthier	58	19	38	16	28	14
	5%	3%	6%	5%	6%	3%
Save money	49	14	35	25	18	6
	4%	2%	5%	7%	4%	1%
			A	E	E	
Pay down debt	42	16	26	12	20	10
	3%	3%	4%	3%	4%	2%
Enjoy life more	39	17	22	17	10	12
	3%	3%	3%	5%	2%	3%
Get something I've been longing for	23	6	17	18	3	2
	2%	1%	3%	5%	1%	*
				DE		
Get organized	18	7	11	7	5	5
	1%	1%	2%	2%	1%	1%
Learn something new	16	6	10	9	5	2
	1%	1%	2%	3%	1%	*
				E		

Spend less	14	7	7	5	6	2
	1%	1%	1%	1%	1%	1%
Drink less alcohol	10	7	3	-	6	4
	1%	1%	*	-	1%	1%
Work harder	6	3	3	2	3	1
	1%	1%	*	1%	1%	*
Get a financial plan	5	-	5	3	2	-
	*	-	1%	1%	*	-
Help others	5	4	1	2	-	2
	*	1%	*	1%	-	1%
Treat people more kindly	4	1	2	1	3	*
	*	*	*	*	1%	*
Quit drinking alcohol	2	-	2	-	2	-
	*	-	*	-	*	-
Save for retirement	2	1	1	1	1	-
	*	*	*	*	*	-
Other resolutions	11	5	6	3	3	4
	1%	1%	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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[SUMMARY - RANK (1/2/3)]

We are coming into the New Year and many Canadians make resolutions for the coming year. Will you be making any resolutions this New Year and if yes, what? Please identify up to three resolutions and rank them in order of their importance (1-3)

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Lose some weight	299	118	181	96	103	99
	23%	19%	27%	27%	22%	22%
			A			
Exercise more	292	134	158	74	133	84
	23%	22%	24%	21%	28%	19%
					E	
Eat better / healthier	252	98	154	76	98	78
	20%	16%	23%	21%	21%	17%
			A			
Save money	196	69	127	89	78	30
	15%	11%	19%	25%	16%	7%
			A	DE	E	
Pay down debt	171	88	83	53	88	30
	13%	14%	13%	15%	19%	7%
				E	E	
Travel to someplace special	159	74	85	49	49	62
	12%	12%	13%	14%	10%	14%
Spend more time with family / loved ones	154	69	85	54	61	39
	12%	11%	13%	15%	13%	9%
				E		
Stop smoking	136	79	58	37	76	23
	11%	13%	9%	11%	16%	5%
				E	E	
Enjoy life more	128	65	63	37	45	46
	10%	11%	10%	11%	9%	10%
Spend less	66	23	43	25	28	14
	5%	4%	7%	7%	6%	3%
				E		
Get something I've been longing for	62	25	37	37	16	8
	5%	4%	6%	10%	3%	2%
				DE		
Learn something new	50	15	36	19	16	15
	4%	2%	5%	5%	3%	3%
			A			

Get organized	49	17	32	15	21	13
	4%	3%	5%	4%	4%	3%
Drink less alcohol	42	28	14	6	20	15
	3%	5%	2%	2%	4%	3%
		B				
Help others	39	21	18	12	12	15
	3%	3%	3%	3%	3%	3%
Save for retirement	27	17	10	3	17	7
	2%	3%	2%	1%	4%	2%
					C	
Get a financial plan	27	12	15	8	15	4
	2%	2%	2%	2%	3%	1%
					E	
Treat people more kindly	24	6	18	10	9	5
	2%	1%	3%	3%	2%	1%
Work harder	23	8	15	14	9	1
	2%	1%	2%	4%	2%	*
				E	E	
Quit drinking alcohol	4	2	2	-	4	-
	*	*	*	-	1%	-
Other resolutions	30	12	19	10	11	9
	2%	2%	3%	3%	2%	2%

- 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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Generally speaking, are you optimistic or pessimistic about 2016?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	1277	557	720	264	495	518
Weighted	1277	619	658	356	472	448
Optimistic	860	405	456	235	306	319
	67%	65%	69%	66%	65%	71%
Pessimistic	150	95	55	36	66	48
	12%	15%	8%	10%	14%	11%
		B				
Neither	266	120	147	85	100	82
	21%	19%	22%	24%	21%	18%

- 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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Are you better off financially than you were a year ago?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	1277	557	720	264	495	518
Weighted	1277	619	658	356	472	448
Yes	495	259	236	162	172	161
	39%	42%	36%	45%	36%	36%
				DE		
No	691	320	372	166	269	256
	54%	52%	57%	47%	57%	57%
					C	C
Don't know	91	41	50	28	32	31
	7%	7%	8%	8%	7%	7%

- 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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How does your current level of household debt compare to the debt you held one year ago?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	1277	557	720	264	495	518
Weighted	1277	619	658	356	472	448
It is substantially higher	51	23	28	29	14	8
	4%	4%	4%	8%	3%	2%
				DE		
It is somewhat higher	154	64	90	51	76	27
	12%	10%	14%	14%	16%	6%
				E	E	
It is the same	635	310	326	161	206	268
	50%	50%	49%	45%	44%	60%
						CD
It is somewhat lower	287	153	134	77	117	92
	22%	25%	20%	22%	25%	21%
It is substantially lower	150	70	80	38	60	53
	12%	11%	12%	11%	13%	12%
Summary						
Top2Box (Higher)	205	87	118	81	90	35
	16%	14%	18%	23%	19%	8%
				E	E	
Low2Box (Lower)	437	223	214	115	177	145
	34%	36%	33%	32%	37%	32%

- 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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How will your spending this holiday season compare to last year's?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	1277	557	720	264	495	518
Weighted	1277	619	658	356	472	448
It will be substantially higher	14	6	9	8	6	*
	1%	1%	1%	2%	1%	*
				E		
It will be somewhat higher	107	57	50	44	33	30
	8%	9%	8%	12%	7%	7%
				E		
It will be the same	683	363	320	138	256	289
	53%	59%	49%	39%	54%	65%
		B			C	CD
It will be somewhat lower	285	130	155	99	98	89
	22%	21%	24%	28%	21%	20%
				E		
It will be substantially lower	188	64	124	68	80	40
	15%	10%	19%	19%	17%	9%
			A	E	E	
Summary						
Top2Box (Higher)	121	62	59	52	39	31
	10%	10%	9%	15%	8%	7%
				DE		
Low2Box (Lower)	473	194	279	166	178	129
	37%	31%	42%	47%	38%	29%
			A	DE	E	

- 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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Do you work with a financial advisor who, in your opinion, has provided you value?

		Gender		AGE		
	Total	Male	Female	18-34	35-54	55+
		A	B	C	D	E
Base: All Respondents	1277	557	720	264	495	518
Weighted	1277	619	658	356	472	448
Yes (Net)	405	213	193	76	121	208
	32%	34%	29%	21%	26%	46%
						CD
Yes, I work with a financial advisor who has provided me value	328	166	162	46	100	182
	26%	27%	25%	13%	21%	41%
					C	CD
Yes, I work with a financial advisor, but he/she has not provided me value	77	47	30	30	21	26
	6%	8%	5%	8%	4%	6%
No, I don't work with a financial advisor	815	372	442	255	333	227
	64%	60%	67%	72%	70%	51%
			A	E	E	
Don't know	57	34	23	25	19	13
	4%	5%	3%	7%	4%	3%
				E		

- 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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