

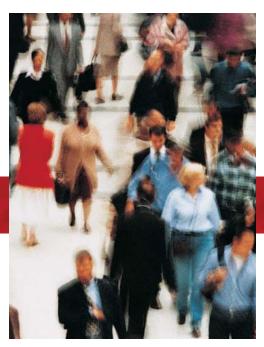
# Canadians Spending Habits at Christmas

Release date: December 11, 2006



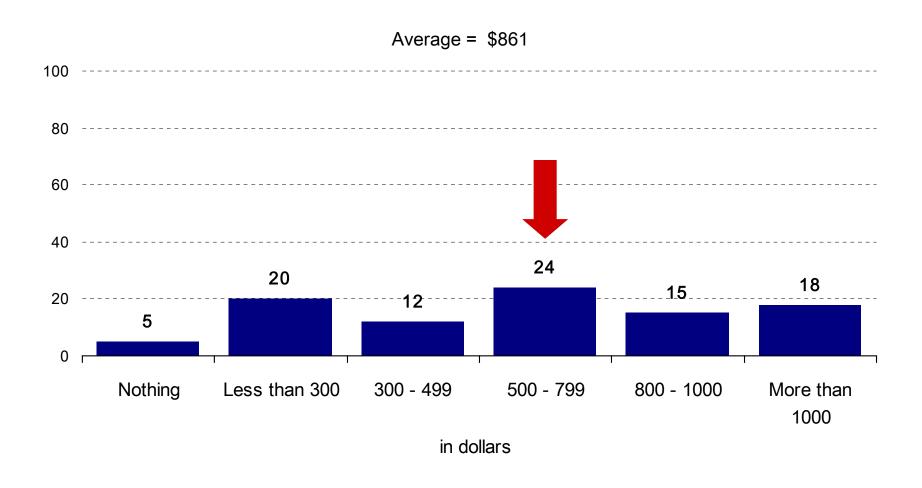
#### Methodology

- Telephone survey of the general public
  - 1022 interviews with a national random sample of Canadians 18 years of age and older
    - ✓ Interview period: December 5 December 6, 2006
    - ✓ National results valid within 3.1 percentage points, 19 times out of 20
  - The margin of error increases when the results are sub-divided
  - It should also be noted that the refusal rate and other measurement errors could also increase the margin of error
- All the data were statistically weighted to ensure the sample's regional, gender and age composition reflects that of the actual population of Canada according to Census data.

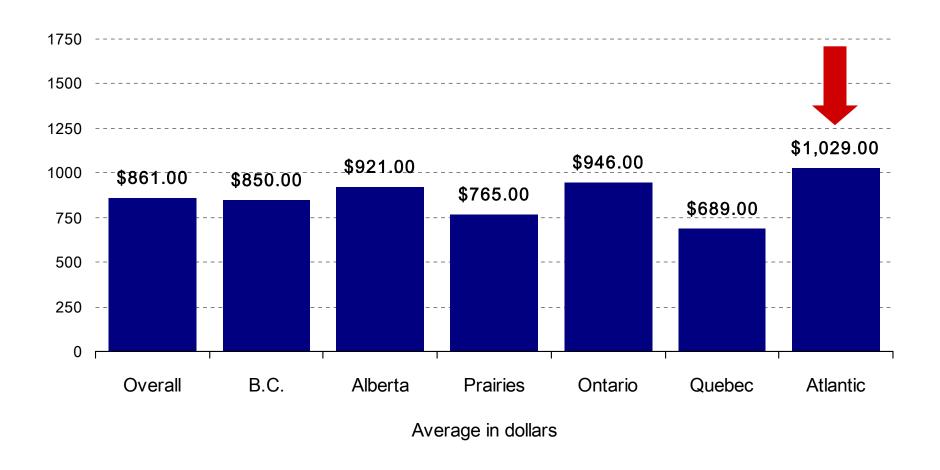


# Results

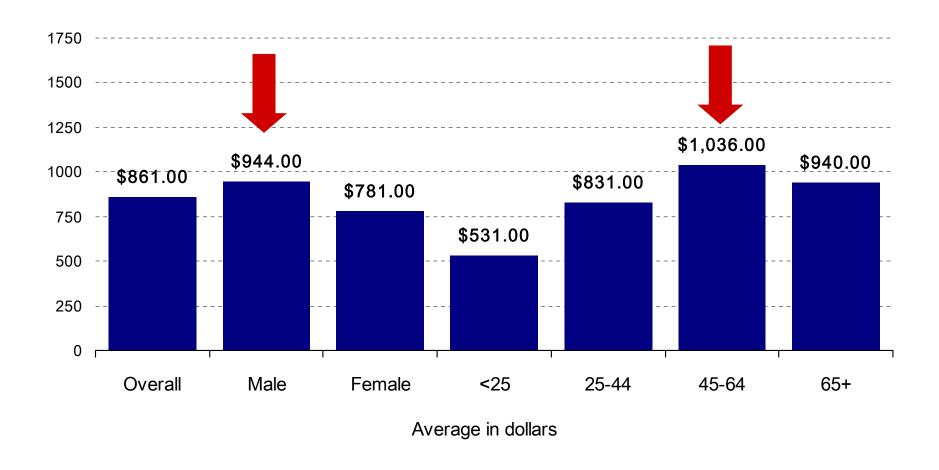
#### Estimated Christmas expenses



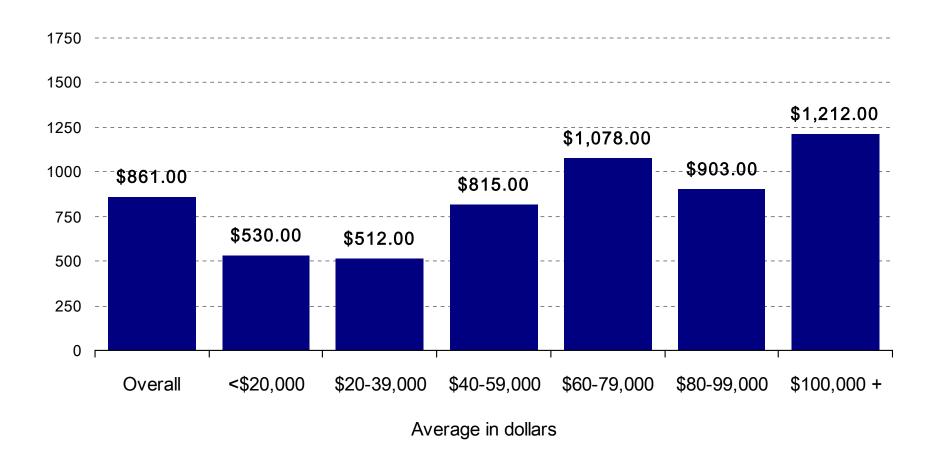
#### Estimated Christmas expenses by region



# Estimated Christmas expenses by gender and age

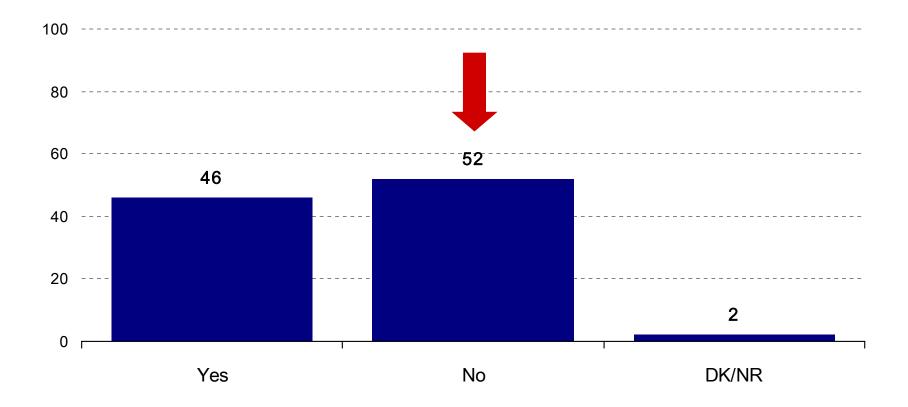


#### Estimated Christmas expenses by income



# Use of credit to purchase Christmas gifts

Q: Did you pay for any of your 2005 Christmas shopping on credit\*?

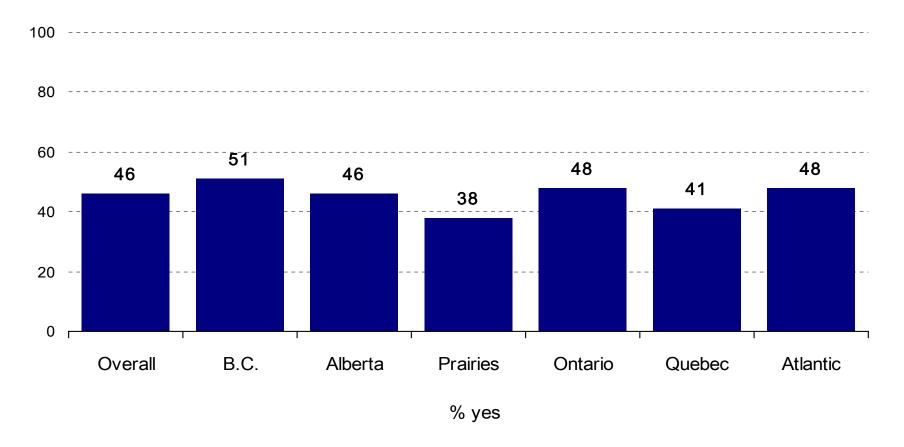


\*may include major credit cards, department store-type credit, line of credit, and consumer loans.

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#### Use of credit to purchase Christmas gifts by region

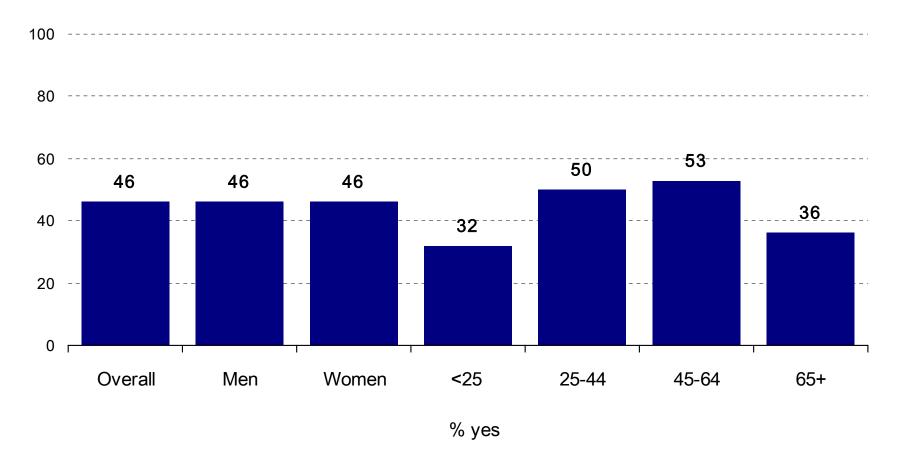
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# Use of credit to purchase Christmas gifts by gender and age

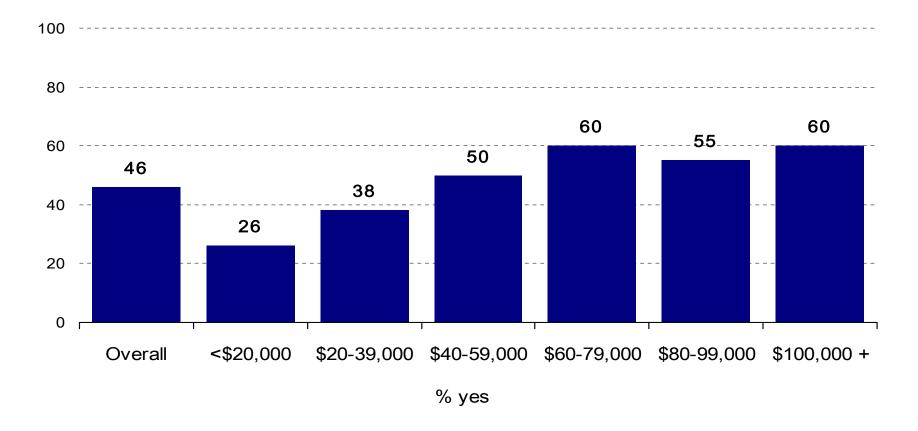
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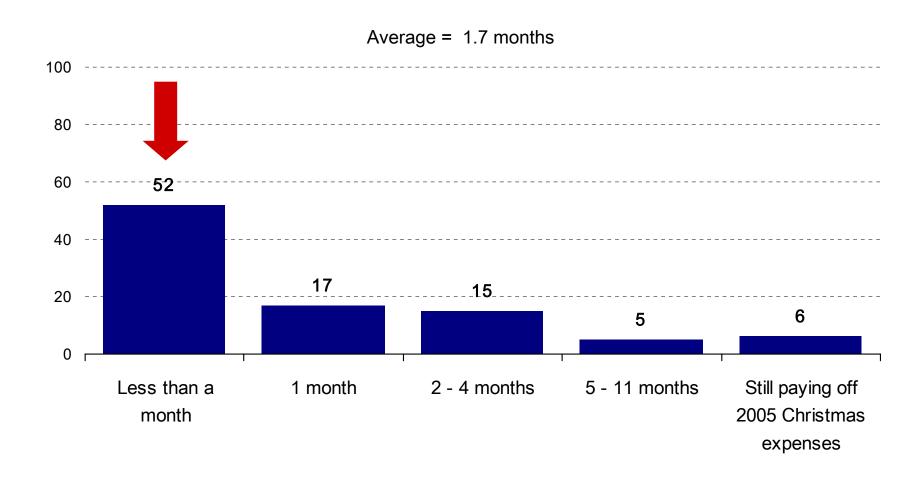
#### Use of credit to purchase Christmas gifts by income

Q: Did you pay for any of your 2005 Christmas shopping on credit\*?

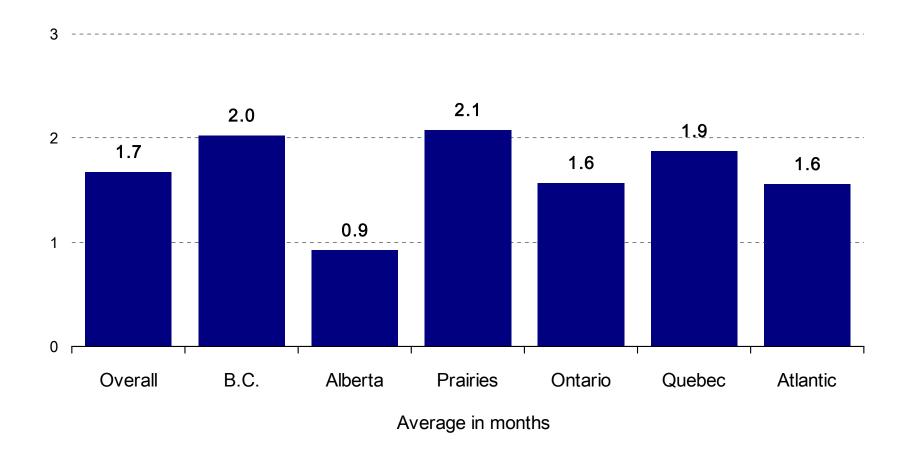


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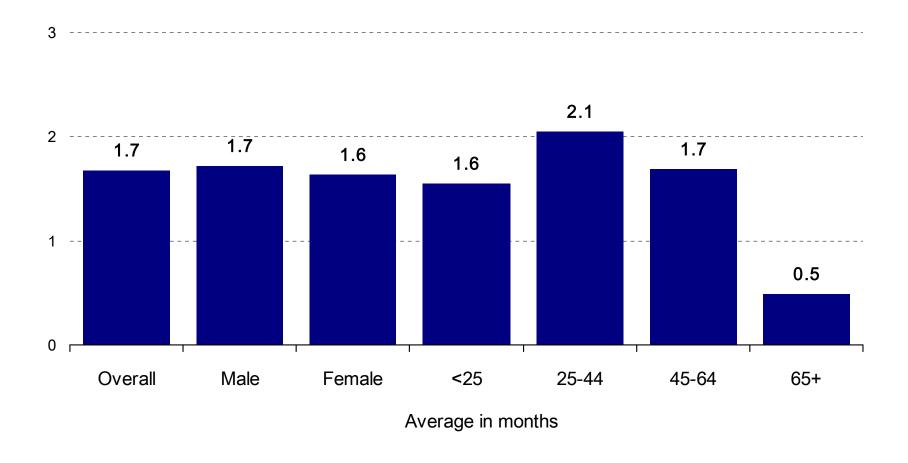
#### Time required to pay off Christmas debt



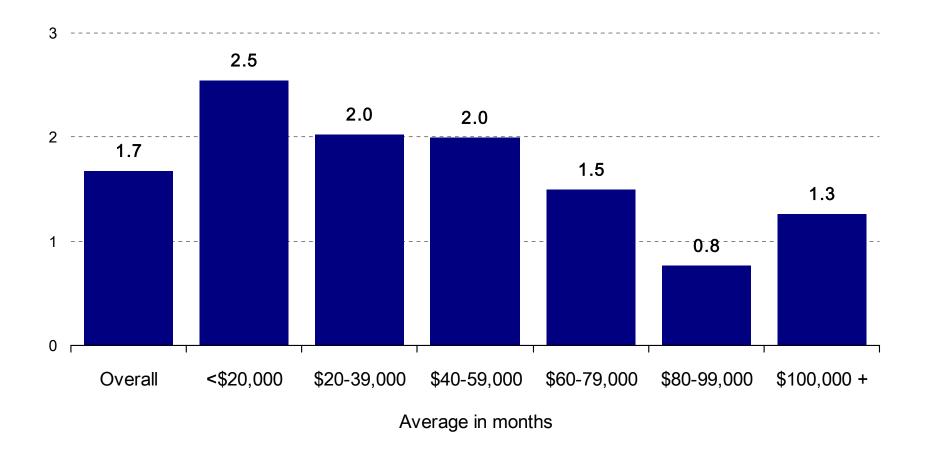
#### Time required to pay off Christmas debt by region



# Time required to pay off Christmas debt by gender and age



#### Time required to pay off Christmas debt by income





For more information:

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