

Table 1

CANADIANS' PERCEPTIONS AS TO HOW THEIR FINANCIAL SITUATION COMPARES TO THEIR PARENTS' AT THE SAME STAGE OF LIFE
- September 1989 to July 1998 -

				REGION																								
CANADA				B.C.				Alberta				Manitoba/Saskatchewan				Ontario				Québec				Atlantic				
	Sept. '89	Oct. '92	Nov. '95	July '98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98
(Weighted Bases)	(1505) (%)	(1502) (%)	(1506) (%)	(1515) (%)	(172) (%)	(177) (%)	(184) (%)	(198) (%)	(140) (%)	(130) (%)	(135) (%)	(136) (%)	(124) (%)	(122) (%)	(112) (%)	(106) (%)	(540) (%)	(551) (%)	(561) (%)	(572) (%)	(392) (%)	(387) (%)	(387) (%)	(380) (%)	(137) (%)	(135) (%)	(127) (%)	(123) (%)
Better off	74	56	47	44	75	57	48	36	76	62	51	49	74	63	47	49	71	56	47	45	77	48	46	40	69	64	51	49
About the same	12	18	16	15	11	16	17	17	14	16	17	16	13	16	13	17	13	19	15	15	8	21	16	15	20	14	16	16
Worse off	13	24	35	40	14	26	33	46	10	19	29	33	12	20	39	33	15	24	37	38	13	28	36	46	11	22	33	34
(Unsure)	1	1	1	1	0	1	3	1	1	3	2	2	1	2	1	1	0	1	1	1	1	2	2	0	0	0	0	1
				AGE									INCOME															
				18 to 34				35 to 54				55+				<\$30K				\$30 to 59K				\$60K+				
	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98
(Weighted Bases)	(605) (%)	(567) (%)	(555) (%)	(511) (%)	(495) (%)	(521) (%)	(539) (%)	(581) (%)	(403) (%)	(411) (%)	(411) (%)	(413) (%)	(n/a) (%)	(402) (%)	(430) (%)	(355) (%)	(n/a) (%)	(590) (%)	(488) (%)	(570) (%)	(n/a) (%)	(374) (%)	(463) (%)	(463) (%)	(n/a) (%)	(374) (%)	(463) (%)	(463) (%)
Better off	65	42	29	24	76	55	51	44	84	76	68	67	n/a	54	41	39	n/a	53	47	42	n/a	63	53	49	n/a	63	53	49
About the same	15	21	14	16	12	21	17	15	8	13	17	15	n/a	19	19	20	n/a	20	15	16	n/a	15	13	12	n/a	15	13	12
Worse off	20	36	56	59	11	23	31	40	8	9	14	17	n/a	25	40	40	n/a	26	36	41	n/a	21	33	39	n/a	21	33	39
(Unsure)	0	1	1	1	1	1	1	1	0	2	2	1	n/a	2	1	1	n/a	1	2	1	n/a	1	1	0	n/a	1	1	0

“Generally speaking, how do you think the overall financial circumstances of your generation compare to those of your parents at the same stage in their life? Would you say that people in your generation tend to be better off, worse off, or in about the same financial shape as their parents were at the same stage of life?”

Table 2

**CANADIANS' EXPECTATIONS AS TO HOW THE YOUNGER GENERATION WILL FARE FINANCIALLY COMPARED TO THEIR OWN
- September 1989 to July 1998 -**

				REGION																								
CANADA				B.C.				Alberta				Manitoba/Saskatchewan				Ontario				Québec				Atlantic				
	Sept. '89	Oct. '92	Nov. '95	July '98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98
(Weighted Bases)	(1505) (%)	(1502) (%)	(1506) (%)	(1515) (%)	(172) (%)	(177) (%)	(184) (%)	(198) (%)	(140) (%)	(130) (%)	(135) (%)	(136) (%)	(124) (%)	(122) (%)	(112) (%)	(106) (%)	(540) (%)	(551) (%)	(561) (%)	(572) (%)	(392) (%)	(387) (%)	(387) (%)	(380) (%)	(137) (%)	(135) (%)	(127) (%)	(123) (%)
Better off	28	16	12	19	20	12	10	19	22	7	9	20	17	18	7	20	36	19	13	18	25	16	15	19	30	14	14	15
About the same	27	25	23	23	31	24	19	18	34	28	26	24	33	21	18	20	17	24	23	20	30	24	28	30	35	30	16	26
Worse off	41	54	62	57	47	59	69	61	42	58	61	54	44	54	73	59	41	53	62	59	41	55	53	50	31	49	69	58
(Unsure)	4	5	3	2	2	5	2	2	2	8	4	1	6	7	2	1	5	5	3	2	4	5	4	1	4	6	1	0
				AGE									INCOME															
				18 to 34				35 to 54				55+				<\$30K				\$30 to 59K				\$60K+				
	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98	'89	'92	'95	'98
(Weighted Bases)	(605) (%)	(567) (%)	(555) (%)	(511) (%)	(495) (5)	(521) (%)	(539) (%)	(581) (%)	(403) (%)	(411) (%)	(411) (%)	(413) (%)	(n/a) (%)	(402) (%)	(430) (%)	(355) (%)	(n/a) (%)	(590) (%)	(488) (%)	(570) (%)	(n/a) (%)	(374) (%)	(463) (%)	(463) (%)	(n/a) (%)	(374) (%)	(463) (%)	(463) (%)
Better off	27	16	18	21	26	17	9	17	32	14	10	18	n/a	16	15	21	n/a	14	12	20	n/a	16	13	16	n/a	16	13	16
About the same	31	32	25	31	27	20	22	19	19	21	21	20	n/a	24	21	22	n/a	27	25	22	n/a	25	24	24	n/a	25	24	24
Worse off	39	48	55	47	43	61	66	63	44	56	65	60	n/a	53	60	55	n/a	54	61	56	n/a	57	61	59	n/a	57	61	59
(Unsure)	3	4	2	1	4	3	3	1	6	10	4	2	n/a	7	4	2	n/a	5	3	2	n/a	3	2	1	n/a	3	2	1

“And how do you think the generation younger than you will fare financially compared to your generation? Do you think the next generation will be better off, worse off, or in about the same financial shape as your generation?”

Table 3

**CANADIANS' VIEWS AS TO HOW EASY/HARD IT IS TO "MAKE ENDS MEET" TODAY COMPARED TO FIVE YEARS AGO
- September 1989 to July 1998 -**

				REGION																																
CANADA				B.C.				Alberta				Manitoba/Saskatchewan				Ontario				Québec				Atlantic												
	Sept. '89	Apr. '90	Aug. '95	July '98	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98								
(Weighted Bases)	(1505) (%)	(1501) (%)	(1503) (%)	(1515) (%)	(172) (%)	(172) (%)	(183) (%)	(198) (%)	(140) (%)	(139) (%)	(135) (%)	(136) (%)	(124) (%)	(124) (%)	(112) (%)	(106) (%)	(540) (%)	(538) (%)	(560) (%)	(572) (%)	(392) (%)	(391) (%)	(386) (%)	(380) (%)	(137) (%)	(137) (%)	(127) (%)	(123) (%)								
Harder now	38	45	52	54	34	38	55	59	39	43	51	50	48	40	47	52	34	50	52	48	43	45	52	61	33	38	53	55								
Easier now	24	17	13	15	20	24	18	12	27	21	15	23	19	14	15	21	29	17	12	17	19	13	13	11	27	18	11	11								
About the same	36	38	34	31	44	36	26	28	33	35	33	27	32	45	38	28	35	32	35	34	37	42	35	29	39	44	35	34								
(Unsure)	2	1	1	0	2	2	1	1	1	1	1	0	1	1	0	0	2	1	1	1	2	0	0	0	1	1	0	0								
				AGE									INCOME*																							
				18 to 34				35 to 54				55+				Lower				Middle				Higher												
	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98	'89	'90	'95	'98								
(Weighted Bases)	(605) (%)	(602) (%)	(554) (%)	(511) (%)	(495) (5)	(494) (%)	(534) (%)	(581) (%)	(403) (%)	(401) (%)	(410) (%)	(413) (%)	(239) (%)	(500) (%)	(409) (%)	(355) (%)	(471) (%)	(490) (%)	(515) (%)	(570) (%)	(632) (%)	(396) (%)	(421) (%)	(463) (%)	(46) (%)	(50) (%)	(63) (%)	(65) (%)	(44) (%)	(44) (%)	(52) (%)	(55) (%)	(32) (%)	(36) (%)	(42) (%)	(44) (%)
Harder now	36	43	50	49	44	51	59	59	32	40	44	52	46	50	63	65	44	44	52	55	32	36	42	44	11	8	7	7	19	19	12	13	32	27	21	26
Easier now	26	22	16	22	26	15	12	15	20	11	10	7	42	41	30	27	35	37	35	31	36	36	37	30	1	1	0	1	2	0	1	0	1	1	0	0
About the same	35	33	33	29	29	33	28	26	48	49	44	40	1	1	0	1	2	0	1	0	1	1	0	0	1	1	0	1	2	0	1	0	1	1	0	0
(Unsure)	3	2	1	1	1	1	1	0	1	0	1	1	1	1	0	1	2	0	1	0	1	1	0	0	1	1	0	1	2	0	1	0	1	1	0	0

* Different household income categories were used in the four polls. In the 1998 and 1995 surveys: <\$30,000 (lower income), \$30,000-\$59,999 (middle income) and \$60,000+ (higher income). In 1990: <\$30,000, \$30,000-\$49,999 and \$50,000+. In 1989: <\$20,000, \$20,000-\$39,999 and \$40,000+.

"Over the past five years or so, have you personally been finding it harder to make ends meet, easier to make ends meet, or have your personal financial circumstances in terms of 'money in and money out' stayed about the same over the past five years?"