

1. In terms of the current economic conditions in Canada as a whole, how would you describe the overall state of the economy right now? Is it very good, somewhat good, somewhat bad or very bad?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Very good	25 2%	2 1%	1 1%	2 3%	14 3%	6 2%	1 1%	8 4%	10 3%	7 2%	7 4%	18 2%
Somewhat good	529 52%	70 52%	65 62%	51 77%	197 50%	110 44%	36 48%	97 45%	201 53%	231 54%	70 43%	459 54%
Somewhat bad	410 40%	50 37%	35 34%	13 19%	155 40%	121 48%	37 49%	93 43%	151 40%	166 39%	84 51%	326 38%
Very bad	57 6%	13 10%	3 3%	1 1%	26 7%	12 5%	2 2%	18 8%	18 5%	21 5%	3 2%	54 6%
Summary		C	C		C	BCD	C				K	J
Top2Box (Good)	554 54%	71 53%	66 63%	53 80%	210 54%	116 47%	37 49%	105 49%	211 56%	238 56%	77 47%	477 56%
Low2Box (Bad)	466 46%	63 47%	38 37%	13 20%	180 46%	133 53%	38 51%	111 51%	169 44%	187 44%	87 53%	379 44%
		C	C	E ABDEF	C	BC	C					

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

3\_1. (The national economy) Compared to three months ago, would you say that the conditions of the following are much better, a little better, unchanged, a little worse, or much worse?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Much better	18 2%	1 1%	2 2%	0 -	11 3%	2 1%	1 1%	4 2%	5 1%	8 2%	5 3%	12 1%
A little better	342 34%	51 38%	51 49%	30 46%	141 36%	51 21%	17 23%	52 24%	126 33%	164 39%	49 30%	294 34%
Unchanged	310 30%	31 23%	19 18%	21 32%	112 29%	96 38%	31 41%	72 33%	120 32%	118 28%	58 35%	252 29%
A little worse	260 25%	38 28%	22 21%	13 20%	90 23%	76 30%	21 27%	56 26%	96 25%	108 25%	42 26%	218 25%
Much worse	90 9%	13 10%	9 9%	2 3%	36 9%	24 10%	6 8%	32 15%	32 8%	27 6%	11 6%	80 9%
<b>Summary</b>												
Better Summary	360 35%	52 39%	54 52%	30 46%	152 39%	53 21%	18 24%	56 26%	131 35%	173 41%	54 33%	306 36%
Worse Summary	351 34%	51 38%	31 30%	15 23%	127 32%	100 40%	26 35%	88 41%	128 34%	135 32%	53 32%	298 35%
Net (Better - Worse)	9 1%	1 1%	23 22%	15 23%	25 6%	-47 -19%	-8 -11%	-32 -15%	3 1%	37 9%	1 1%	8 1%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

3\_2. (Your local economy (City/Town/Village)) Compared to three months ago, would you say that the conditions of the following are much better, a little better, unchanged, a little worse, or much worse?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Much better	25 2%	3 2%	2 2%	1 2%	11 3%	7 3%	1 2%	7 3%	8 2%	10 2%	2 1%	23 3%
A little better	203 20%	28 21%	37 36% ADEF	17 26% E	76 19%	33 13%	12 16%	35 16%	68 18%	100 24% G	23 14%	180 21%
Unchanged	467 46%	60 44%	33 32%	36 55%	165 42%	135 54%	38 51%	93 43%	186 49%	188 44%	94 57%	373 44%
A little worse	251 25%	32 24%	25 24%	10 15% B	107 27%	59 24% BD	18 24% B	57 26%	90 24%	103 24%	39 24% K	211 25%
Much worse	74 7%	12 9%	7 6%	2 3% C	32 8%	16 6%	6 8%	24 11% I	27 7%	23 5%	5 3%	69 8%
<b>Summary</b>												
Better Summary	228 22%	31 23%	40 38% ADEF	18 28% E	87 22%	39 16%	13 18%	42 19%	76 20%	110 26%	26 16%	203 24% J
Worse Summary	325 32%	44 33% C	32 30%	12 18% C	139 36%	75 30%	24 32%	81 38%	117 31%	127 30%	45 27%	280 33%
Net (Better - Worse)	-97 -9%	-13 -10%	8 8%	6 10%	-52 -13%	-35 -14%	-11 -14%	-40 -18%	-41 -11%	-16 -4%	-19 -12%	-78 -9%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

3\_4. (Your personal financial situation) Compared to three months ago, would you say that the conditions of the following are much better, a little better, unchanged, a little worse, or much worse?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Much better	36 4%	4 3%	1 1%	0 -	17 4%	11 4%	3 4%	7 3%	10 3%	18 4%	8 5%	28 3%
A little better	168 17%	16 12%	25 24%	9 14%	68 17%	31 12%	18 24%	17 8%	68 18%	84 20%	26 16%	142 17%
Unchanged	445 44%	53 40%	43 41%	36 55%	172 44%	113 45%	27 36%	73 34%	176 46%	196 46%	68 41%	376 44%
A little worse	257 25%	41 30%	25 24%	14 21%	98 25%	59 24%	21 28%	71 33%	82 22%	104 24%	50 30%	207 24%
Much worse	114 11%	20 15%	10 10%	7 10%	36 9%	35 14%	6 8%	48 22%	43 11%	23 6%	12 7%	102 12%
<b>Summary</b>												
Better Summary	204 20%	20 15%	26 25%	9 14%	85 22%	42 17%	21 28%	24 11%	78 21%	103 24%	34 21%	170 20%
Worse Summary	371 36%	61 45%	35 34%	21 31%	133 34%	95 38%	27 36%	119 55%	125 33%	127 30%	62 38%	309 36%
Net (Better - Worse)	-167 -16%	-40 -30%	-9 -9%	-11 -17%	-48 -12%	-53 -21%	-6 -8%	-95 -44%	-48 -13%	-24 -6%	-28 -17%	-139 -16%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

4\_1. (The national economy) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Improve a lot	17 2%	2 2%	2 2%	2 3%	4 1%	6 2%	1 1%	4 2%	6 1%	7 2%	2 1%	14 2%
Improve a little	351 34%	48 36%	44 42%	29 44%	147 38%	58 23%	24 32%	63 29%	115 30%	173 41%	46 28%	306 36%
Stay the same	454 45%	59 44%	43 42%	24 36%	164 42%	129 52%	35 46%	95 44%	187 49%	172 41%	82 50%	373 44%
Worsen a little	139 14%	15 11%	9 9%	9 13%	57 15%	38 15%	11 14%	30 14%	57 15%	52 12%	26 16%	113 13%
Worsen a lot	59 6%	10 7%	5 5%	2 3%	18 5%	18 7%	5 7%	24 11%	15 4%	20 5%	8 5%	51 6%
<b>Summary</b>												
Improve Summary	368 36%	50 37%	46 44%	31 47%	151 39%	63 25%	25 34%	67 31%	120 32%	180 42%	48 29%	320 37%
Worsen Summary	198 19%	25 18%	15 14%	11 16%	76 19%	56 23%	16 21%	54 25%	71 19%	72 17%	34 21%	164 19%
Net (Improve - Worsen)	170 17%	26 19%	32 30%	20 31%	76 19%	7 3%	10 13%	13 6%	49 13%	108 25%	14 9%	156 18%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

4\_2. (Your local economy (City/Town/Village)) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Improve a lot	11 1%	0 -	2 2%	0 -	3 1%	3 1%	2 3%	5 3%	3 1%	3 1%	2 1%	9 1%
Improve a little	284 28%	46 34%	41 39%	18 26%	110 28%	50 20%	19 25%	50 23%	98 26%	136 32%	29 18%	255 30%
Stay the same	548 54%	63 46%	48 46%	42 64%	194 50%	157 63%	44 58%	111 52%	214 57%	222 52%	112 68%	436 51%
Worsen a little	128 13%	17 13%	13 12%	6 8%	63 16%	24 9%	5 7%	25 12%	52 14%	51 12%	16 10%	112 13%
Worsen a lot	50 5%	8 6%	1 1%	1 1%	20 5%	15 6%	5 7%	24 11%	13 3%	13 3%	6 4%	44 5%
<b>Summary</b>												
Improve Summary	295 29%	46 34%	43 41%	18 26%	113 29%	54 22%	21 28%	56 26%	100 26%	139 33%	31 19%	264 31%
Worsen Summary	177 17%	26 19%	14 13%	6 9%	83 21%	38 15%	10 13%	49 23%	64 17%	64 15%	22 13%	156 18%
Net (Improve - Worsen)	117 12%	21 15%	29 28%	11 17%	30 8%	15 6%	11 15%	7 3%	36 9%	74 17%	9 6%	108 13%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

4\_4. (Your personal financial situation) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Improve a lot	43 4%	5 4%	5 5%	4 6%	17 4%	9 3%	4 5%	11 5%	16 4%	16 4%	13 8%	31 4%
Improve a little	291 28%	30 23%	28 27%	18 28%	115 29%	70 28%	28 38%	62 29%	89 24%	139 33%	48 29%	242 28%
Stay the same	490 48%	61 46%	53 51%	33 50%	190 49%	120 48%	33 43%	82 38%	195 51%	213 50%	76 46%	414 48%
Worsen a little	134 13%	28 21%	12 12%	8 13%	48 12%	31 13%	6 8%	31 14%	59 16%	43 10%	20 12%	113 13%
Worsen a lot	62 6%	10 8%	6 6%	2 3%	21 5%	18 7%	5 6%	29 13%	20 5%	13 3%	7 4%	55 6%
<b>Summary</b>												
Improve Summary	334 33%	35 26%	33 32%	22 34%	132 34%	79 32%	32 43%	73 34%	105 28%	155 37%	61 37%	273 32%
Worsen Summary	195 19%	38 28%	18 17%	11 16%	69 18%	50 20%	10 14%	60 28%	79 21%	57 13%	27 17%	168 20%
Net (Improve - Worsen)	139 14%	-3 -2%	15 14%	12 18%	63 16%	29 12%	22 29%	14 6%	26 7%	99 23%	34 20%	105 12%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

7. Are you, or is anyone in your household worried about losing their job or being laid off?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Yes	225	39	27	7	76	57	18	43	99	84	41	184
	22%	29%	26%	11%	20%	23%	24%	20%	26%	20%	25%	21%
No	795	96	77	59	314	192	57	173	280	342	123	672
	78%	71%	74%	89%	80%	77%	76%	80%	74%	80%	75%	79%
		CD	C	ABE	A				I	H		

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

8. In the next six months, do you think interest rates will...

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Go up a lot	77 8%	12 9%	8 7%	3 4%	32 8%	17 7%	6 8%	12 5%	38 10%	27 6%	9 5%	68 8%
Go up a little	628 62%	87 64%	71 68%	41 61%	238 61%	144 58%	48 64%	113 52%	217 57%	297 70%	111 67%	517 60%
Remain unchanged	271 27%	32 24%	24 23%	20 31%	98 25%	79 32%	17 23%	74 34%	108 28%	89 21%	40 25%	231 27%
Go down a little	40 4%	4 3%	1 1%	3 4%	22 6%	9 4%	1 2%	14 6%	14 4%	12 3%	4 3%	35 4%
Go down a lot	5 0	0 -	0 -	0 -	1 0	0 -	3 4%	3 1%	2 0	0 -	0 -	5 1%
<b>Summary</b>												
Top2Box (Go up)	704 69%	98 73%	79 76%	43 65%	270 69%	161 65%	54 71%	125 58%	256 67%	324 76%	119 73%	585 68%
Low2Box (Go down)	45 4%	4 3%	1 1%	3 4%	23 6%	9 4%	5 6%	17 8%	16 4%	12 3%	4 3%	40 5%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

9\_1. (Canadian economy) Thinking about the next year or so, do you, yourself, generally feel that the Canadian economy and your own financial situation will improve, stay the same or get worse?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Improve a lot	52 5%	5 4%	8 7%	8 11%	20 5%	11 4%	0 -	10 5%	25 7%	17 4%	4 3%	47 6%
Improve a little	528 52%	82 61%	59 57%	39 59%	216 55%	91 36%	41 55%	103 48%	179 47%	247 58%	82 50%	446 52%
Stay the same	239 23%	25 18%	17 17%	10 15%	76 19%	94 38%	17 22%	53 24%	97 26%	89 21%	38 23%	200 23%
Worsen a little	169 17%	18 13%	16 15%	8 12%	70 18%	44 18%	14 19%	42 20%	67 18%	60 14%	34 21%	135 16%
Worsen a lot	32 3%	5 4%	4 4%	1 2%	9 2%	9 4%	3 4%	8 4%	11 3%	13 3%	6 3%	26 3%
<b>Summary</b>												
Improve Summary	580 57%	87 65%	67 64%	47 71%	236 60%	102 41%	41 55%	113 52%	204 54%	263 62%	86 53%	494 58%
Worsen Summary	201 20%	23 17%	20 19%	9 14%	79 20%	53 21%	17 23%	50 23%	78 21%	73 17%	40 24%	162 19%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

9\_2. (Your own financial situation) Thinking about the next year or so, do you, yourself, generally feel that the Canadian economy and your own financial situation will improve, stay the same or get worse?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Improve a lot	84 8%	8 6%	14 14%	5 8%	35 9%	17 7%	5 6%	17 8%	34 9%	33 8%	17 10%	67 8%
Improve a little	367 36%	48 36%	37 36%	27 41%	139 36%	86 35%	29 39%	64 30%	124 33%	178 42%	51 31%	316 37%
Stay the same	407 40%	53 40%	36 35%	26 39%	154 40%	106 42%	32 42%	82 38%	169 45%	156 37%	65 40%	342 40%
Worsen a little	117 11%	15 11%	12 11%	6 8%	44 11%	33 13%	7 9%	37 17%	35 9%	45 11%	25 15%	91 11%
Worsen a lot	45 4%	10 8%	4 4%	2 3%	18 5%	7 3%	3 4%	15 7%	17 5%	13 3%	5 3%	40 5%
<b>Summary</b>												
Improve Summary	451 44%	55 41%	52 50%	33 49%	174 44%	103 42%	34 45%	82 38%	158 42%	211 50%	68 42%	383 45%
Worsen Summary	162 16%	26 19%	16 16%	8 12%	62 16%	40 16%	10 13%	52 24%	52 14%	58 14%	31 19%	131 15%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

12. Which of the following is most likely to keep you up at night?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
Paying off some or all of my debt	280 27%	37 27%	29 28%	21 32%	108 28%	68 27%	17 22%	66 31%	115 30%	99 23%	48 29%	232 27%
Having enough for my retirement	182 18%	26 19%	28 27%	11 17%	66 17%	41 17%	10 13%	24 11%	60 16%	99 23%	18 11%	164 19%
No emergency fund	160 16%	22 17%	9 9%	12 18%	46 12%	54 22%	16 21%	51 24%	64 17%	45 11%	41 25%	119 14%
Financing my home (ie. paying my mortgage, having a downpayment for a house)	38 4%	6 5%	4 4%	0 -	18 5%	9 4%	1 1%	4 2%	17 4%	18 4%	10 6%	28 3%
I don't have any financial concerns that keep me up at night	360 35%	43 32%	34 33%	22 33%	153 39%	76 30%	32 43%	70 32%	124 33%	165 39%	46 28%	314 37%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base

13. When looking at your financial situation, pick one thing that you are the most confident about:?

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	1020	137	110	70	391	240	72	205	362	453	147	873
Weighted	1020	135	104*	66*	391	249	75*	216	379	425	164	856
My ability to manage my debt	474 46%	71 53%	49 47%	25 38%	157 40%	129 52%	42 55%	99 46%	163 43%	211 50%	73 45%	400 47%
My retirement savings	138 13%	7 5%	16 15%	13 20%	63 16%	29 12%	10 13%	7 3%	47 12%	84 20%	19 12%	118 14%
My emergency fund	59 6%	4 3%	7 7%	5 7%	28 7%	10 4%	4 6%	6 3%	20 5%	32 8%	9 5%	50 6%
I am not confident about any aspect of my financial situation	350 34%	52 39%	32 31%	23 35%	142 36%	81 32%	20 26%	103 48%	149 39%	98 23%	62 38%	288 34%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. \* small base