



# Canadian Online Omni January 4-January 10, 2011

## RBC Economic Confidence Banner 2

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<a href="#">19</a>	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?
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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?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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	3533	503	476	589	721	678	566	703	1114	1716	700	2833
Weighted	3533	466	360	230	1353	862	261	749	1111	1673	780	2753
Very good	110	17	19	14	26	19	15	27	31	52	24	86
	3%	4%	5%	6%	2%	2%	6%	4%	3%	3%	3%	3%
			DE	DE			DE					
Somewhat good	2026	272	252	164	725	455	158	360	609	1057	454	1571
	57%	58%	70%	71%	54%	53%	60%	48%	55%	63%	58%	57%
			ADEF	ADEF			DE		G	GH		
Somewhat bad	1237	157	83	47	545	329	76	301	422	514	264	973
	35%	34%	23%	21%	40%	38%	29%	40%	38%	31%	34%	35%
		BC			ABCF	BCF	BC	I	I			
Very bad	160	20	6	4	57	60	12	61	49	51	38	122
	5%	4%	2%	2%	4%	7%	5%	8%	4%	3%	5%	4%
		BC			BC	BCD	BC	HI				
Summary												
Top2Box (Good)	2136	289	271	178	751	474	173	386	640	1109	478	1658
	60%	62%	75%	77%	55%	55%	66%	52%	58%	66%	61%	60%
		DE	ADEF	ADEF			DE		G	GH		
Low2Box (Bad)	1397	177	90	52	602	388	88	362	471	565	302	1095
	40%	38%	25%	23%	45%	45%	34%	48%	42%	34%	39%	40%
		BC			ABCF	ABCF	BC	HI	I			

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

5. Now, thinking about major purchases such as buying a car or household appliances, or your vacation spending, do you expect that you and your family will be spending ...

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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	3533	503	476	589	721	678	566	703	1114	1716	700	2833
Weighted	3533	466	360	230	1353	862	261	749	1111	1673	780	2753
Much more than last year	173	25	16	13	77	29	13	34	47	93	41	132
	5%	5%	4%	6%	6%	3%	5%	4%	4%	6%	5%	5%
A little more than last year	520	69	60	40	182	120	50	101	137	283	143	377
	15%	15%	17%	17%	13%	14%	19%	13%	12%	17%	18%	14%
							DE			H	K	
The same as last year	1229	156	150	99	463	272	89	237	355	637	269	960
	35%	33%	42%	43%	34%	32%	34%	32%	32%	38%	35%	35%
			ADEF	ADEF						GH		
A little less than last year	850	102	73	45	359	216	55	156	288	406	190	661
	24%	22%	20%	20%	27%	25%	21%	21%	26%	24%	24%	24%
					BCF	C			G			
Much less than last year	761	116	62	34	272	225	53	221	285	255	138	623
	22%	25%	17%	15%	20%	26%	20%	29%	26%	15%	18%	23%
		BC			C	BCDF	C	I	I			J
Summary												
Top2Box (More)	693	93	76	52	259	149	63	134	183	375	184	509
	20%	20%	21%	23%	19%	17%	24%	18%	16%	22%	24%	18%
				E			DE			GH	K	
Low2Box (Less)	1611	218	135	79	631	441	109	377	573	661	327	1284
	46%	47%	37%	34%	47%	51%	42%	50%	52%	40%	42%	47%
		BC			BC	BCF	C	I	I			

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

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

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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	3533	503	476	589	721	678	566	703	1114	1716	700	2833
Weighted	3533	466	360	230	1353	862	261	749	1111	1673	780	2753
Yes	706	89	69	35	315	147	51	163	232	311	173	533
	20%	19%	19%	15%	23%	17%	19%	22%	21%	19%	22%	19%
					CE							
No	2827	378	291	194	1038	715	211	585	879	1362	607	2219
	80%	81%	81%	85%	77%	83%	81%	78%	79%	81%	78%	81%
				D		D						

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

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?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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	3533	503	476	589	721	678	566	703	1114	1716	700	2833
Weighted	3533	466	360	230	1353	862	261	749	1111	1673	780	2753
Improve a lot	88	13	14	9	33	9	9	34	15	39	25	62
	2%	3%	4%	4%	2%	1%	3%	4%	1%	2%	3%	2%
		E	E	E			E	HI				
Improve a little	1416	199	205	104	536	263	108	256	427	732	309	1107
	40%	43%	57%	45%	40%	31%	41%	34%	38%	44%	40%	40%
		E	ACDEF	DE	E		E			GH		
Stay the same	1196	151	96	77	455	331	86	261	403	532	301	895
	34%	32%	27%	34%	34%	38%	33%	35%	36%	32%	39%	33%
				B	B	AB	B		I		K	
Worsen a little	697	88	37	33	276	216	47	157	219	321	124	573
	20%	19%	10%	14%	20%	25%	18%	21%	20%	19%	16%	21%
		B			BC	ABCDF	B				J	
Worsen a lot	137	15	8	6	53	43	12	41	46	49	21	116
	4%	3%	2%	3%	4%	5%	5%	6%	4%	3%	3%	4%
						B	B	I				
Summary												
Improve Summary	1503	213	219	113	569	273	116	290	442	771	334	1169
	43%	46%	61%	49%	42%	32%	44%	39%	40%	46%	43%	42%
		E	ACDEF	DE	E		E			GH		
Worsen Summary	834	103	45	39	329	259	59	198	266	370	145	689
	24%	22%	12%	17%	24%	30%	23%	26%	24%	22%	19%	25%
		B		B	BC	ABCDF	BC					J

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

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?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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	3533	503	476	589	721	678	566	703	1114	1716	700	2833
Weighted	3533	466	360	230	1353	862	261	749	1111	1673	780	2753
Improve a lot	202	27	24	15	82	39	15	42	53	107	69	133
	6%	6%	7%	7%	6%	5%	6%	6%	5%	6%	9%	5%
											K	
Improve a little	1138	150	148	76	405	259	100	207	352	579	270	868
	32%	32%	41%	33%	30%	30%	38%	28%	32%	35%	35%	32%
			ACDE				ADE			G		
Stay the same	1452	193	146	99	550	365	99	310	447	695	312	1141
	41%	41%	40%	43%	41%	42%	38%	41%	40%	42%	40%	41%
Worsen a little	597	80	32	32	250	164	40	121	223	253	111	486
	17%	17%	9%	14%	18%	19%	15%	16%	20%	15%	14%	18%
		B		B	BC	BC	B		I			
Worsen a lot	144	16	11	7	66	36	7	69	36	39	19	125
	4%	3%	3%	3%	5%	4%	3%	9%	3%	2%	2%	5%
								HI				J
Summary												
Improve Summary	1340	177	171	91	487	298	115	249	405	686	339	1001
	38%	38%	48%	40%	36%	35%	44%	33%	36%	41%	43%	36%
			ACDE				DE			GH	K	
Worsen Summary	741	96	43	39	316	199	47	189	259	292	129	611
	21%	21%	12%	17%	23%	23%	18%	25%	23%	17%	17%	22%
		B		B	BCF	BCF	B	I	I			J

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



12. Did you spend more than you intended to during the holiday season?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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	3533	503	476	589	721	678	566	703	1114	1716	700	2833
Weighted	3533	466	360	230	1353	862	261	749	1111	1673	780	2753
Yes	1150	140	113	80	483	238	96	247	326	577	326	824
	33%	30%	31%	35%	36%	28%	37%	33%	29%	34%	42%	30%
				E	AE		AE			H	K	
No	2383	326	248	149	870	624	165	501	785	1096	454	1929
	67%	70%	69%	65%	64%	72%	63%	67%	71%	66%	58%	70%
		DF				CDF			I			J

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

13. How much over budget did you spend?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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: Spent more than intended during holiday season	1047	146	124	186	232	172	187	202	324	521	278	769
Weighted	1125	138	106	79	471	236	94	240	323	562	323	802
\$0	11	1	1	0	6	1	2	3	1	7	1	10
	1%	1%	1%	-	1%	0	2%	1%	0	1%	0	1%
							C					
\$1-100	168	18	11	13	79	40	7	68	52	48	47	121
	15%	13%	11%	16%	17%	17%	7%	28%	16%	9%	15%	15%
				F	F	F		HI	I			
\$101-200	261	26	23	19	110	63	20	54	90	118	75	187
	23%	19%	22%	24%	23%	27%	22%	22%	28%	21%	23%	23%
\$201-300	174	21	15	13	81	33	12	27	54	94	50	124
	16%	15%	14%	16%	17%	14%	12%	11%	17%	17%	16%	16%
\$301-400	73	10	6	4	24	22	7	22	24	27	22	51
	6%	7%	6%	6%	5%	9%	7%	9%	7%	5%	7%	6%
\$401-500	235	30	25	20	98	42	21	38	53	144	72	163
	21%	22%	24%	25%	21%	18%	22%	16%	16%	26%	22%	20%
										GH		
\$501-600	28	3	1	0	20	1	3	4	9	15	8	20
	2%	2%	1%	0	4%	0	3%	2%	3%	3%	2%	2%
					CE		E					
\$601-700	10	1	2	2	2	2	1	3	0	7	2	8
	1%	1%	2%	2%	1%	1%	1%	1%	0	1%	0	1%
				D								
\$701-800	14	3	2	0	0	8	1	2	6	6	2	12
	1%	2%	2%	0	-	3%	1%	1%	2%	1%	1%	1%
		D	D			D	D					
\$801-900	1	0	0	1	0	0	0	0	1	0	0	1
	0	-	-	1%	-	-	0	0	0	-	-	0
				D								
\$901-1000	96	18	10	6	31	18	14	14	21	61	26	70
	9%	13%	10%	8%	7%	8%	14%	6%	7%	11%	8%	9%
		D					DE					
\$1001+	54	8	10	1	21	8	7	5	12	36	18	35
	5%	6%	9%	1%	4%	3%	7%	2%	4%	6%	6%	4%
		C	CE				C					
Summary												
Mean	429.3	493.1	506.6	380.4	401.6	392.5	521.3	331.8	391.5	492.7	441.4	424.5
		CDE	CDE				CDE			GH		
Standard Deviation	381.6	439.9	435.6	280.9	366.4	345.5	426.9	321.9	349.8	410.4	397.8	375
Median	300	400	400	300	300	300	400	200	300	400	300	300

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

14. What do you plan to cut back on in order to get back on track?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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: Spent more than intended during holiday season	1073	149	133	188	237	174	192	207	329	537	283	790
Weighted	1150	140	113	80	483	238	96	247	326	577	326	824
My day to day living expenses (groceries, phone, cable, etc)	477	60	47	36	216	77	40	101	138	237	120	357
	41%	43%	42%	45%	45%	32%	41%	41%	42%	41%	37%	43%
				E	E							
Using my credit card	392	40	34	22	182	75	38	51	120	221	101	291
	34%	29%	30%	27%	38%	31%	40%	20%	37%	38%	31%	35%
					C		AC		G	G		
Using my line of credit	181	26	16	7	82	31	19	27	51	103	49	132
	16%	19%	15%	8%	17%	13%	19%	11%	16%	18%	15%	16%
					C		C					
Entertainment	518	78	57	34	214	93	42	115	156	248	152	366
	45%	56%	51%	42%	44%	39%	44%	46%	48%	43%	47%	44%
Lunch and coffee money	354	55	32	24	148	66	28	77	107	169	107	247
	31%	39%	29%	30%	31%	28%	29%	31%	33%	29%	33%	30%
I have no idea where to start	159	20	11	11	56	45	16	50	53	56	48	111
	14%	14%	10%	13%	12%	19%	16%	20%	16%	10%	15%	13%
						BD		I	I			
I won't cut back, and won't get back on track	80	8	8	6	29	23	6	16	18	46	19	61
	7%	6%	7%	7%	6%	10%	7%	6%	5%	8%	6%	7%

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

15. Which of the following helped you stick to your budget?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	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: Did not spend more than intended during holiday season	2460	354	343	401	484	504	374	496	785	1179	417	2043
Weighted	2383	326	248	149	870	624	165	501	785	1096	454	1929
Knowing how much I had to spend, and once the money was gone that was it	621	93	66	36	224	152	50	166	230	226	129	492
	26%	28%	27%	24%	26%	24%	30%	33%	29%	21%	28%	26%
								I	I			
Keeping track of my spending by making a budget and sticking to it	662	86	68	40	241	182	46	107	222	332	129	533
	28%	26%	28%	27%	28%	29%	28%	21%	28%	30%	28%	28%
									G	G		
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	264	39	21	17	79	93	14	49	74	141	62	202
	11%	12%	9%	11%	9%	15%	8%	10%	9%	13%	14%	10%
						BDF				H		
I didn't want to go into debt or increase my debt load	1093	157	113	64	411	275	74	236	341	516	205	888
	46%	48%	46%	43%	47%	44%	45%	47%	43%	47%	45%	46%
Other	261	40	34	19	100	53	16	56	83	122	38	223
	11%	12%	14%	13%	11%	8%	9%	11%	11%	11%	8%	12%
			E	E								

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