

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?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Very good	138	96	42	40	49	49	12	54	38	35
	4%	6%	2%	4%	4%	4%	3%	4%	3%	5%
		B								H
Somewhat good	2020	1060	960	585	749	685	202	756	660	401
	57%	62%	53%	60%	54%	60%	55%	55%	58%	63%
		B		D		D				FGH
Somewhat bad	1153	470	683	304	502	347	131	456	383	184
	33%	28%	38%	31%	36%	30%	35%	33%	33%	29%
			A		CE					
Very bad	209	77	132	53	97	60	24	100	67	18
	6%	5%	7%	5%	7%	5%	7%	7%	6%	3%
			A				I	I	I	
Summary										
Top2Box (Good)	2158	1156	1002	625	798	734	215	809	698	436
	61%	68%	55%	64%	57%	64%	58%	59%	61%	68%
		B		D		D				FGH
Low2Box (Bad)	1362	547	815	356	599	406	155	556	450	201
	39%	32%	45%	36%	43%	36%	42%	41%	39%	32%
			A		CE		I	I	I	

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

2. And thinking about major purchases such as buying a car or household appliances, or your vacation spending, have you changed the timing of major purchases due to current economic conditions?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Yes, I will make purchases sooner	178	105	73	66	57	55	11	62	59	46
	5%	6%	4%	7%	4%	5%	3%	5%	5%	7%
		B		D						FG
Yes, I will delay purchases for a little while (1-6 months)	735	394	341	230	295	210	69	279	239	148
	21%	23%	19%	23%	21%	18%	19%	20%	21%	23%
		B		E						
Yes, I will delay purchases for a long while (more than 6 months)	1216	522	694	309	546	360	141	516	382	177
	35%	31%	38%	32%	39%	32%	38%	38%	33%	28%
			A		CE		I	HI	I	
No	1391	682	709	376	500	515	148	509	467	267
	40%	40%	39%	38%	36%	45%	40%	37%	41%	42%
						CD				
Summary										
Yes Delayed	1951	916	1035	540	841	570	210	795	622	324
	55%	54%	57%	55%	60%	50%	57%	58%	54%	51%
				E	CE			I		

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

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Much more than last year	192	91	101	81	54	57	19	67	70	37
	5%	5%	6%	8%	4%	5%	5%	5%	6%	6%
				DE						
A little more than last year	633	321	312	232	229	173	48	241	196	148
	18%	19%	17%	24%	16%	15%	13%	18%	17%	23%
				DE						FGH
The same as last year	1132	572	561	326	416	391	120	398	385	229
	32%	34%	31%	33%	30%	34%	33%	29%	34%	36%
						D			G	G
A little less than last year	785	393	392	199	314	272	88	325	234	138
	22%	23%	22%	20%	22%	24%	24%	24%	20%	22%
Much less than last year	777	327	450	144	385	248	94	335	263	86
	22%	19%	25%	15%	28%	22%	25%	25%	23%	13%
			A		CE	C	I	I	I	
Summary										
Top2Box (More)	826	412	413	313	283	230	67	308	266	185
	23%	24%	23%	32%	20%	20%	18%	23%	23%	29%
				DE						FGH
Low2Box (Less)	1562	719	843	343	699	520	182	660	497	223
	44%	42%	46%	35%	50%	46%	49%	48%	43%	35%
			A		CE	C	I	HI	I	

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

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

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Yes	790	363	427	245	405	140	74	307	283	126
	22%	21%	24%	25%	29%	12%	20%	22%	25%	20%
				E	E				I	
No	2730	1340	1389	737	993	1000	296	1059	864	511
	78%	79%	76%	75%	71%	88%	80%	78%	75%	80%
						CD				H

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

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

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Go up a lot	324	126	197	92	139	92	48	132	101	43
	9%	7%	11%	9%	10%	8%	13%	10%	9%	7%
			A				HI	I		
Go up a little	2268	1155	1114	618	888	763	214	870	733	451
	64%	68%	61%	63%	64%	67%	58%	64%	64%	71%
			B							FGH
Remain unchanged	816	383	433	238	329	249	92	324	272	128
	23%	22%	24%	24%	24%	22%	25%	24%	24%	20%
Go down a little	98	33	65	30	36	33	15	31	38	13
	3%	2%	4%	3%	3%	3%	4%	2%	3%	2%
			A							
Go down a lot	14	6	8	4	6	4	1	8	4	2
	0	0	0	0	0	0	0	1%	0	0
Summary										
Top2Box (Go up)	2592	1281	1311	710	1027	855	262	1002	834	494
	74%	75%	72%	72%	73%	75%	71%	73%	73%	78%
										FH
Low2Box (Go down)	112	39	73	34	42	37	16	40	42	15
	3%	2%	4%	3%	3%	3%	4%	3%	4%	2%
			A							

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I 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?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Improve a lot	92	62	29	34	40	17	8	40	24	20
	3%	4%	2%	3%	3%	2%	2%	3%	2%	3%
		B		E	E					
Improve a little	1398	749	649	426	501	470	112	501	474	312
	40%	44%	36%	43%	36%	41%	30%	37%	41%	49%
		B		D		D			FG	FGH
Stay the same	1132	523	609	339	463	330	140	431	374	188
	32%	31%	34%	35%	33%	29%	38%	32%	33%	29%
				E	E		I			
Worsen a little	702	281	422	149	298	255	78	304	224	96
	20%	16%	23%	15%	21%	22%	21%	22%	19%	15%
			A		C	C	I	I	I	
Worsen a lot	196	88	108	33	95	68	32	89	53	22
	6%	5%	6%	3%	7%	6%	9%	7%	5%	3%
					C	C	HI	I		
Summary										
Improve Summary	1489	812	678	460	542	487	120	541	497	331
	42%	48%	37%	47%	39%	43%	32%	40%	43%	52%
		B		D				F	F	FGH
Worsen Summary	898	368	530	183	393	323	110	393	276	118
	26%	22%	29%	19%	28%	28%	30%	29%	24%	19%
			A		C	C	I	HI	I	

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I 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?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Improve a lot	191	93	98	102	64	24	20	68	62	40
	5%	5%	5%	10%	5%	2%	6%	5%	5%	6%
				DE	E					
Improve a little	1198	638	559	415	479	304	96	450	406	246
	34%	37%	31%	42%	34%	27%	26%	33%	35%	39%
		B		DE	E			F	F	FG
Stay the same	1368	660	709	319	519	531	170	516	445	238
	39%	39%	39%	32%	37%	47%	46%	38%	39%	37%
						CD	GHI			
Worsen a little	547	230	317	107	228	212	52	228	181	86
	16%	13%	17%	11%	16%	19%	14%	17%	16%	13%
			A		C	C				
Worsen a lot	216	83	133	39	108	69	31	103	53	29
	6%	5%	7%	4%	8%	6%	8%	8%	5%	4%
			A		C		HI	HI		
Summary										
Improve Summary	1389	731	657	518	543	328	117	518	469	285
	39%	43%	36%	53%	39%	29%	32%	38%	41%	45%
		B		DE	E				F	FG
Worsen Summary	763	312	451	145	336	281	83	331	234	114
	22%	18%	25%	15%	24%	25%	23%	24%	20%	18%
			A		C	C		HI		

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

A1. How would you describe the way that you manage your debt?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
I am confident that I am managing my debt well	1335	682	653	302	436	597	119	503	401	312
	38%	40%	36%	31%	31%	52%	32%	37%	35%	49%
		B				CD				FGH
I think I am OK but know I could do better	1245	603	643	402	510	334	131	494	394	226
	35%	35%	35%	41%	36%	29%	35%	36%	34%	35%
				E	E					
I am just keeping my head above water	727	339	389	212	345	170	83	292	269	84
	21%	20%	21%	22%	25%	15%	22%	21%	23%	13%
				E	E		I	I	I	
Not so good and I don't know where to start	123	49	74	45	56	23	25	35	55	9
	3%	3%	4%	5%	4%	2%	7%	3%	5%	1%
				E	E		GI		GI	
I am terrible at managing my debt	89	31	59	21	52	17	12	42	29	7
	3%	2%	3%	2%	4%	1%	3%	3%	2%	1%
			A		E		I	I		

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

A2. Thinking about your personal finances, which of the following would you say you plan to do (or continue to do) in the next year or so?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Spend less	1052	492	561	264	402	386	106	403	365	179
	30%	29%	31%	27%	29%	34%	29%	29%	32%	28%
						CD				
Pay off my debt as much as I can	1368	679	689	303	655	411	129	547	481	211
	39%	40%	38%	31%	47%	36%	35%	40%	42%	33%
					CE	C		I	FI	
Save or invest more	797	403	395	290	276	231	46	273	260	219
	23%	24%	22%	30%	20%	20%	12%	20%	23%	34%
				DE				F	F	FGH
All of these	884	351	533	342	342	200	96	344	295	149
	25%	21%	29%	35%	24%	18%	26%	25%	26%	23%
			A	DE	E					
None of these	254	163	91	45	77	132	41	96	72	45
	7%	10%	5%	5%	6%	12%	11%	7%	6%	7%
		B				CD	GH			

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

A3. How have rising gas and food prices affected your day-to-day budget?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
This has had a significant impact on my budget	1585	720	865	454	701	431	192	655	542	196
	45%	42%	48%	46%	50%	38%	52%	48%	47%	31%
			A	E	E		I	I	I	
This has not had a big impact, but I've cut back on other expenses	1326	641	686	396	478	452	115	492	421	297
	38%	38%	38%	40%	34%	40%	31%	36%	37%	47%
				D		D				FGH
There has been no impact on my budget	609	343	266	132	219	258	62	218	185	144
	17%	20%	15%	13%	16%	23%	17%	16%	16%	23%
		B				CD				GH

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

A4. If interest rates rise during 2011, which of the following would you likely want to do?

		GENDER		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	3520	1939	1581	736	1382	1402	301	1065	1473	681
Weighted	3520	1703	1817	982	1398	1140	370	1366	1148	637
Find ways to reduce my interest costs or monthly payments	1187	523	664	419	447	321	98	429	429	230
	34%	31%	37%	43%	32%	28%	27%	31%	37%	36%
Increase my savings and/or investments			A	DE					FG	F
	952	449	503	365	308	279	71	335	307	240
	27%	26%	28%	37%	22%	24%	19%	25%	27%	38%
Find out how I could change my mortgage rate from variable to fixed				DE					F	FGH
	184	77	106	60	82	42	10	76	62	36
	5%	5%	6%	6%	6%	4%	3%	6%	5%	6%
Establish/increase my line of credit				E	E					
	163	69	95	95	46	22	12	62	60	29
	5%	4%	5%	10%	3%	2%	3%	5%	5%	5%
Spend less in other areas				DE						
	1559	691	868	475	643	442	154	611	522	272
	44%	41%	48%	48%	46%	39%	42%	45%	45%	43%
None of the above			A	E	E					
	731	401	330	156	289	287	105	292	220	115
	21%	24%	18%	16%	21%	25%	28%	21%	19%	18%
		B			C	CD	GHI			

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