

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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Very good	138	17	20	13	65	17	8	35	38	65	23	115
	4%	4%	5%	6%	5%	2%	3%	4%	3%	4%	3%	4%
Somewhat good			E	E	E							
	2020	274	228	159	752	457	150	402	614	1004	422	1597
	57%	59%	63%	70%	56%	53%	58%	49%	56%	63%	57%	57%
Somewhat bad			DE	ADEF					G	GH		
	1153	153	98	50	441	326	84	309	382	461	243	909
	33%	33%	27%	22%	33%	38%	32%	38%	35%	29%	33%	33%
Very bad		C			BC	BCD	C	I	I			
	209	21	14	7	90	59	18	78	70	61	47	162
	6%	4%	4%	3%	7%	7%	7%	10%	6%	4%	6%	6%
					BC	C	BC	HI	I			
Summary												
Top2Box (Good)	2158	290	247	172	817	474	158	437	652	1069	445	1713
	61%	63%	69%	75%	61%	55%	61%	53%	59%	67%	61%	62%
		E	ADEF	ABDEF	E				G	GH		
Low2Box (Bad)	1362	174	112	57	532	385	103	388	453	522	290	1072
	39%	37%	31%	25%	39%	45%	39%	47%	41%	33%	39%	38%
		BC	C		BC	ABCD	BC	HI	I			

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

		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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Yes, I will make purchases sooner	178	13	17	13	70	57	8	37	50	91	31	147
	5%	3%	5%	6%	5%	7%	3%	5%	5%	6%	4%	5%
				A	A	AF						
Yes, I will delay purchases for a little while (1-6 months)	735	103	82	39	286	167	59	158	236	341	167	569
	21%	22%	23%	17%	21%	19%	23%	19%	21%	21%	23%	20%
		C	C				C					
Yes, I will delay purchases for a long while (more than 6 months)	1216	143	103	59	527	302	81	338	413	465	303	912
	35%	31%	29%	26%	39%	35%	31%	41%	37%	29%	41%	33%
					ABCF	BC		I	I		K	
No	1391	205	156	118	466	333	112	292	405	694	234	1157
	40%	44%	44%	52%	35%	39%	43%	35%	37%	44%	32%	42%
		D	D	ABDEF			D			GH		J
Summary												
Yes Delayed	1951	246	185	98	813	469	140	495	650	806	470	1481
	55%	53%	52%	43%	60%	55%	54%	60%	59%	51%	64%	53%
		C	C		ABCEF	C	C	I	I		K	

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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Much more than last year	192	27	18	9	76	47	15	47	49	96	50	142
	5%	6%	5%	4%	6%	5%	6%	6%	4%	6%	7%	5%
A little more than last year	633	81	68	36	249	153	46	129	201	303	127	507
	18%	17%	19%	16%	18%	18%	18%	16%	18%	19%	17%	18%
The same as last year	1132	162	127	97	433	222	92	235	341	557	208	925
	32%	35%	35%	42%	32%	26%	35%	28%	31%	35%	28%	33%
		E	E	ABDEF	E		E			GH		J
A little less than last year	785	115	77	46	276	218	55	155	246	385	177	608
	22%	25%	21%	20%	20%	25%	21%	19%	22%	24%	24%	22%
						D				G		
Much less than last year	777	80	69	41	315	219	53	259	268	250	174	603
	22%	17%	19%	18%	23%	25%	20%	31%	24%	16%	24%	22%
					AC	ABC		HI	I			
Summary												
Top2Box (More)	826	108	86	45	325	200	61	176	251	399	177	649
	23%	23%	24%	20%	24%	23%	23%	21%	23%	25%	24%	23%
Low2Box (Less)	1562	195	146	87	591	437	108	414	514	634	351	1211
	44%	42%	41%	38%	44%	51%	41%	50%	46%	40%	48%	43%
					C	ABCDF		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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Yes	790	77	65	36	377	181	54	211	260	318	219	571
	22%	17%	18%	16%	28%	21%	21%	26%	24%	20%	30%	21%
					ABCEF	C	C	I	I		K	
No	2730	387	293	193	972	678	206	613	844	1272	516	2214
	78%	83%	82%	84%	72%	79%	79%	74%	76%	80%	70%	79%
		D	D	DEF		D	D			GH		J

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

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

		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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Go up a lot	324	38	30	21	130	77	28	121	99	104	73	250
	9%	8%	8%	9%	10%	9%	11%	15%	9%	7%	10%	9%
								HI	I			
Go up a little	2268	335	235	153	863	517	166	451	709	1108	468	1800
	64%	72%	65%	67%	64%	60%	64%	55%	64%	70%	64%	65%
		BDEF		E					G	GH		
Remain unchanged	816	83	84	51	310	234	54	209	268	339	173	643
	23%	18%	23%	22%	23%	27%	21%	25%	24%	21%	24%	23%
			A		A	AF		I				
Go down a little	98	7	9	4	40	29	10	38	23	37	18	80
	3%	2%	2%	2%	3%	3%	4%	5%	2%	2%	2%	3%
							AC	HI				
Go down a lot	14	1	1	1	7	3	2	5	6	3	3	11
	0	0	0	0	0	0	1%	1%	1%	0	0	0
Summary												
Top2Box (Go up)	2592	373	265	173	992	594	194	572	808	1212	542	2050
	74%	80%	74%	76%	74%	69%	75%	69%	73%	76%	74%	74%
		BDEF		E						G		
Low2Box (Go down)	112	8	10	4	47	32	12	43	29	40	21	91
	3%	2%	3%	2%	3%	4%	5%	5%	3%	3%	3%	3%
							AC	HI				

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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Improve a lot	92	9	14	5	37	22	4	23	28	41	18	73
	3%	2%	4%	2%	3%	3%	2%	3%	3%	3%	2%	3%
			F									
Improve a little	1398	205	165	98	554	293	82	269	411	718	276	1122
	40%	44%	46%	43%	41%	34%	32%	33%	37%	45%	38%	40%
		EF	EF	EF	EF					GH		
Stay the same	1132	131	102	76	432	311	80	267	363	502	251	881
	32%	28%	28%	33%	32%	36%	31%	32%	33%	32%	34%	32%
						AB						
Worsen a little	702	92	63	40	259	175	73	186	238	279	149	554
	20%	20%	18%	18%	19%	20%	28%	23%	22%	18%	20%	20%
							ABCDE	I	I			
Worsen a lot	196	27	14	10	66	58	21	80	65	50	41	155
	6%	6%	4%	4%	5%	7%	8%	10%	6%	3%	6%	6%
							BCD	HI	I			
Summary												
Improve Summary	1489	214	179	103	591	315	87	291	439	759	294	1195
	42%	46%	50%	45%	44%	37%	33%	35%	40%	48%	40%	43%
		EF	DEF	EF	EF					GH		
Worsen Summary	898	119	77	50	325	233	93	266	303	329	190	708
	26%	26%	22%	22%	24%	27%	36%	32%	27%	21%	26%	25%
						B	ABCDE	HI	I			

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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Improve a lot	191	10	24	9	81	58	8	52	61	77	54	137
	5%	2%	7%	4%	6%	7%	3%	6%	6%	5%	7%	5%
			AF		AF	AF					K	
Improve a little	1198	156	136	82	439	312	74	230	351	617	264	934
	34%	34%	38%	36%	33%	36%	28%	28%	32%	39%	36%	34%
			DF	F		F				GH		
Stay the same	1368	196	128	90	513	331	110	305	430	634	254	1114
	39%	42%	36%	39%	38%	39%	42%	37%	39%	40%	35%	40%
		B					B					J
Worsen a little	547	72	54	36	220	113	52	147	188	212	117	430
	16%	16%	15%	16%	16%	13%	20%	18%	17%	13%	16%	15%
							E	I	I			
Worsen a lot	216	30	17	12	96	46	17	91	75	50	46	170
	6%	6%	5%	5%	7%	5%	6%	11%	7%	3%	6%	6%
								HI	I			
Summary												
Improve Summary	1389	166	160	91	520	369	82	282	412	695	318	1071
	39%	36%	45%	40%	39%	43%	31%	34%	37%	44%	43%	38%
			ADF	F	F	AF				GH	K	
Worsen Summary	763	102	71	48	316	158	68	238	263	262	164	599
	22%	22%	20%	21%	23%	18%	26%	29%	24%	16%	22%	22%
					E		BE	HI	I			

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

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

		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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
I am confident that I am managing my debt well	1335	229	144	98	457	319	89	230	415	690	199	1136
	38%	49%	40%	43%	34%	37%	34%	28%	38%	43%	27%	41%
		BDEF	D	DF					G	GH		J
I think I am OK but know I could do better	1245	149	134	75	498	304	85	250	395	601	285	960
	35%	32%	37%	33%	37%	35%	33%	30%	36%	38%	39%	34%
									G	G		
I am just keeping my head above water	727	67	55	43	288	206	68	266	225	236	191	536
	21%	15%	15%	19%	21%	24%	26%	32%	20%	15%	26%	19%
					AB	AB	ABCD	HI	I		K	
Not so good and I don't know where to start	123	8	18	10	60	17	11	35	50	38	36	87
	3%	2%	5%	4%	4%	2%	4%	4%	4%	2%	5%	3%
			AE	AE	AE		AE	I	I		K	
I am terrible at managing my debt	89	11	9	3	46	13	7	44	21	25	24	65
	3%	2%	2%	1%	3%	2%	3%	5%	2%	2%	3%	2%
					CE			HI				

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

		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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Spend less	1052	137	90	60	413	276	78	279	342	431	208	844
	30%	29%	25%	26%	31%	32%	30%	34%	31%	27%	28%	30%
Pay off my debt as much as I can					B	BC		I				
	1368	163	141	83	502	366	113	302	420	645	301	1068
Save or invest more	39%	35%	39%	36%	37%	43%	43%	37%	38%	41%	41%	38%
						ACD	ACD					
All of these	797	115	94	57	317	173	41	153	223	421	137	661
	23%	25%	26%	25%	23%	20%	16%	19%	20%	26%	19%	24%
None of these		F	EF	F	F					GH		J
	884	93	85	52	373	217	64	202	287	395	234	650
	25%	20%	24%	23%	28%	25%	25%	24%	26%	25%	32%	23%
					A	A					K	
	254	46	26	22	86	53	21	75	87	92	31	223
	7%	10%	7%	10%	6%	6%	8%	9%	8%	6%	4%	8%
		DE		DE				I				J

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

A3. How have rising gas and food prices affected your day-to-day 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: All respondents	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
This has had a significant impact on my budget	1585	155	128	74	689	412	127	454	525	605	412	1173
	45%	33%	36%	32%	51%	48%	49%	55%	48%	38%	56%	42%
					ABC	ABC	ABC	HI	I		K	
This has not had a big impact, but I've cut back on other expenses	1326	198	154	102	460	313	98	245	418	662	263	1063
	38%	43%	43%	45%	34%	36%	38%	30%	38%	42%	36%	38%
		DE	DE	DEF					G	G		
There has been no impact on my budget	609	110	77	52	199	134	35	125	161	323	61	548
	17%	24%	22%	23%	15%	16%	14%	15%	15%	20%	8%	20%
		DEF	DEF	DEF						GH		J

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

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

		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	3520	534	502	482	901	582	519	751	1101	1668	673	2847
Weighted	3520	464	359	229	1349	859	260	825	1105	1590	736	2784
Find ways to reduce my interest costs or monthly payments	1187	143	123	72	474	286	89	244	398	544	284	903
	34%	31%	34%	31%	35%	33%	34%	30%	36%	34%	39%	32%
									G	G	K	
Increase my savings and/or investments	952	130	124	65	374	208	52	176	297	480	175	777
	27%	28%	35%	28%	28%	24%	20%	21%	27%	30%	24%	28%
		F	ACDEF	F	F				G	G		
Find out how I could change my mortgage rate from variable to fixed	184	18	18	11	86	33	17	25	57	102	58	125
	5%	4%	5%	5%	6%	4%	7%	3%	5%	6%	8%	5%
					E		AE		G	G	K	
Establish/increase my line of credit	163	12	17	5	76	40	13	54	59	50	38	125
	5%	3%	5%	2%	6%	5%	5%	7%	5%	3%	5%	4%
					AC		C	I	I			
Spend less in other areas	1559	198	155	84	656	340	125	339	502	719	397	1162
	44%	43%	43%	37%	49%	40%	48%	41%	45%	45%	54%	42%
			C		ACE		CE				K	
None of the above	731	106	65	55	249	198	58	231	220	280	129	603
	21%	23%	18%	24%	18%	23%	22%	28%	20%	18%	17%	22%
		D		BD		D		HI				J

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