

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	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
Very good	84	6	10	13	28	17	10	23	25	36	16	68
	3%	1%	3%	7%	2%	2%	5%	3%	3%	2%	3%	3%
				ABDE			ADE					
Somewhat good	1602	188	208	117	580	401	107	339	434	829	291	1311
	52%	47%	67%	59%	50%	54%	47%	49%	49%	56%	54%	52%
			ACDEF	ADF		AF				GH		
Somewhat bad	1210	180	89	61	507	275	99	282	374	555	207	1003
	40%	45%	29%	31%	43%	37%	44%	41%	42%	37%	39%	40%
		BCE			BCE	BC	BCE		I			
Very bad	158	26	4	7	54	52	10	45	49	64	23	135
	5%	7%	1%	4%	5%	7%	5%	7%	6%	4%	4%	5%
		B		B	B	BC	B					
Summary												
Top2Box (Good)	1686	194	218	131	608	418	117	362	459	865	307	1379
	55%	48%	70%	66%	52%	56%	52%	53%	52%	58%	57%	55%
			ADEF	ADEF		A				GH		
Low2Box (Bad)	1368	206	93	68	561	327	109	327	423	618	230	1138
	45%	52%	30%	34%	48%	44%	48%	47%	48%	42%	43%	45%
		BCE			BC	BC	BC	I	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
Base: All respondents	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
Yes, I will make purchases sooner	126	8	12	9	36	54	8	35	26	65	28	98
	4%	2%	4%	4%	3%	7%	4%	5%	3%	4%	5%	4%
				A		ABDF						
Yes, I will delay purchases for a little while (1-6 months)	617	66	72	41	251	139	48	105	192	320	116	500
	20%	16%	23%	21%	21%	19%	21%	15%	22%	22%	22%	20%
			A		A				G	G		
Yes, I will delay purchases for a long while (more than 6 months)	1031	166	82	48	423	246	66	299	335	396	188	843
	34%	42%	26%	24%	36%	33%	29%	43%	38%	27%	35%	33%
		BCEF			BCF	BC		I	I			
No	1280	161	145	101	460	307	105	250	328	702	205	1075
	42%	40%	46%	51%	39%	41%	46%	36%	37%	47%	38%	43%
			D	ADE			D			GH		
Summary												
Yes Delayed	1647	232	155	89	674	384	113	404	527	716	304	1343
	54%	58%	50%	45%	58%	52%	50%	59%	60%	48%	57%	53%
		BCF			BCEF	C		I	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
Base: All respondents	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
Much more than last year	141	12	11	8	58	37	15	30	23	87	23	118
	5%	3%	3%	4%	5%	5%	7%	4%	3%	6%	4%	5%
							AB			H		
A little more than last year	400	47	43	28	152	99	31	72	107	221	89	311
	13%	12%	14%	14%	13%	13%	14%	10%	12%	15%	17%	12%
										G	K	
The same as last year	1077	129	129	76	410	252	80	226	305	546	187	890
	35%	32%	41%	38%	35%	34%	35%	33%	35%	37%	35%	35%
			ADE									
A little less than last year	735	107	64	50	274	186	55	127	231	377	114	621
	24%	27%	21%	25%	23%	25%	24%	18%	26%	25%	21%	25%
		B							G	G		
Much less than last year	701	105	65	37	276	172	45	234	215	252	124	577
	23%	26%	21%	18%	24%	23%	20%	34%	24%	17%	23%	23%
		CF			C			HI	I			
Summary												
Top2Box (More)	541	59	54	37	209	136	47	102	131	308	112	429
	18%	15%	17%	18%	18%	18%	21%	15%	15%	21%	21%	17%
							A			GH		
Low2Box (Less)	1436	212	129	86	550	357	100	361	446	629	238	1198
	47%	53%	41%	43%	47%	48%	44%	52%	51%	42%	44%	48%
		BCF				B		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	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
Yes	666	93	58	22	302	150	42	163	217	286	115	551
	22%	23%	19%	11%	26%	20%	18%	24%	25%	19%	21%	22%
		C	C		BCEF	C	C	I	I			
No	2388	307	254	177	868	595	184	526	665	1197	422	1966
	78%	77%	81%	89%	74%	80%	82%	76%	75%	81%	79%	78%
			D	ABDEF		D	D			GH		

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
Base: All respondents	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
Improve a lot	44	4	10	4	12	12	2	15	11	19	8	36
	1%	1%	3%	2%	1%	2%	1%	2%	1%	1%	1%	1%
			ADF									
Improve a little	746	106	105	56	300	124	55	136	242	367	138	607
	24%	26%	34%	28%	26%	17%	24%	20%	27%	25%	26%	24%
		E	ADEF	E	E		E		G	G		
Stay the same	1037	128	96	64	400	282	68	242	284	512	217	820
	34%	32%	31%	32%	34%	38%	30%	35%	32%	35%	40%	33%
						BF					K	
Worsen a little	1019	138	90	62	390	255	86	227	290	503	159	861
	33%	34%	29%	31%	33%	34%	38%	33%	33%	34%	30%	34%
							BC					
Worsen a lot	208	24	11	14	68	72	15	69	56	82	15	193
	7%	6%	4%	7%	6%	10%	7%	10%	6%	6%	3%	8%
				B		ABD	B	HI				J
Summary												
Improve Summary	790	110	115	59	312	137	57	151	253	386	146	643
	26%	27%	37%	30%	27%	18%	25%	22%	29%	26%	27%	26%
		E	ACDEF	E	E		E		G			
Worsen Summary	1227	162	101	76	458	327	101	296	346	585	174	1053
	40%	41%	33%	38%	39%	44%	45%	43%	39%	39%	32%	42%
		B			B	B	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
Base: All respondents	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
Improve a lot	121	7	15	6	47	35	11	33	28	61	24	98
	4%	2%	5%	3%	4%	5%	5%	5%	3%	4%	4%	4%
			A			A	A					
Improve a little	847	100	105	66	313	203	59	160	259	428	188	658
	28%	25%	34%	33%	27%	27%	26%	23%	29%	29%	35%	26%
			ADEF	ADEF					G	G	K	
Stay the same	1320	168	126	79	502	338	107	288	366	665	231	1089
	43%	42%	40%	40%	43%	45%	47%	42%	42%	45%	43%	43%
							BC					
Worsen a little	579	93	53	37	221	137	37	137	175	267	74	505
	19%	23%	17%	19%	19%	18%	17%	20%	20%	18%	14%	20%
		BF										J
Worsen a lot	187	32	13	10	87	32	11	70	55	62	20	167
	6%	8%	4%	5%	7%	4%	5%	10%	6%	4%	4%	7%
		BE			BE			HI				J
Summary												
Improve Summary	968	107	120	72	360	239	71	193	286	488	212	756
	32%	27%	39%	36%	31%	32%	31%	28%	32%	33%	39%	30%
			ADEF	A						G	K	
Worsen Summary	766	125	65	48	308	169	48	207	229	329	94	672
	25%	31%	21%	24%	26%	23%	21%	30%	26%	22%	18%	27%
		BCEF			B			I				J

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

A6. Thinking about your personal finances, over the next year which do you intend to do:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
Focus on reducing my debt	999	113	106	66	389	243	83	175	310	514	215	784
	33%	28%	34%	33%	33%	33%	37%	25%	35%	35%	40%	31%
							A		G	G	K	
Spend less	915	121	80	59	375	213	66	252	272	390	134	781
	30%	30%	26%	30%	32%	29%	29%	37%	31%	26%	25%	31%
					B			HI	I			J
Save or invest more	638	74	65	43	258	162	36	108	167	363	115	523
	21%	19%	21%	22%	22%	22%	16%	16%	19%	24%	21%	21%
				F	F	F				GH		
All of these	640	96	71	40	238	151	44	146	194	301	135	505
	21%	24%	23%	20%	20%	20%	19%	21%	22%	20%	25%	20%
											K	
None of these	358	56	40	23	129	82	26	101	78	179	35	323
	12%	14%	13%	11%	11%	11%	12%	15%	9%	12%	7%	13%
								H		H		J

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

12. In the past three months, have you had to use any of your savings to help pay everyday expenses or for an emergency?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
Yes	913	129	82	53	388	198	64	246	298	369	184	729
	30%	32%	26%	27%	33%	27%	28%	36%	34%	25%	34%	29%
					BCE			I	I		K	
No (Net)	2141	271	230	145	782	548	162	443	584	1114	353	1788
	70%	68%	74%	73%	67%	73%	72%	64%	66%	75%	66%	71%
			D	D		D				GH		J
No, I used my credit card/s to help pay everyday expenses or for an emergency	369	44	40	23	117	116	26	92	101	177	75	295
	12%	11%	13%	12%	10%	16%	12%	13%	11%	12%	14%	12%
						AD						
No, I used my line of credit to help pay everyday expenses or for an emergency	250	31	22	18	91	70	18	39	71	141	52	198
	8%	8%	7%	9%	8%	9%	8%	6%	8%	10%	10%	8%
										G		
No, I used a personal loan to help pay everyday expenses or for an emergency	47	7	5	3	12	16	4	21	12	14	11	36
	2%	2%	2%	2%	1%	2%	2%	3%	1%	1%	2%	1%
								I				
No, I haven't had to find extra money to help pay everyday expenses or to pay for an emergency	1474	190	162	101	561	346	114	292	399	782	214	1259
	48%	47%	52%	51%	48%	46%	50%	42%	45%	53%	40%	50%
										GH		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 money have you set aside as an emergency/rainy day fund (not including savings for retirement or family member's education)?

		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	3054	453	454	458	705	516	467	640	868	1546	543	2511
Weighted	3054	400	311	199	1170	745	226	689	882	1483	537	2517
0/ I don't have any savings set aside for an emergency/a rainy day	1746	231	157	98	682	447	128	500	552	694	321	1426
	57%	58%	50%	49%	58%	60%	57%	73%	63%	47%	60%	57%
		BC			BC	BC	C	HI	I			

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